

Welcome

The School District No. 1 Health and Welfare Trust (Trust) provides benefits to:

- Employees covered by collective bargaining agreements with the Portland Association of Teachers (PAT) who meet Trust eligibility requirements
- Dependent children, spouses and domestic partners of eligible employees.

The Trust offers employees multiple medical and prescription drug options depending on the individual employee's bargaining group. Medical benefits provided through Kaiser or the Providence Personal Option Plan are described in separate booklets available from the Trust Office or the health plan. Dental and vision coverage is provided to most employees and dependents. Long-term disability, life and accidental death and dismemberment (AD&D), voluntary AD&D and optional life benefits are also available to most employees; separate booklets describing plan details are available from the Trust Office or The Standard. (See "Enrollment Options" on page 2 for the specific plans for which you are eligible.)

This handbook is updated on a regular basis. Please refer to the Trust web site at www.sdtrust.com for the most recent version of this handbook.

You can also find up-to-date information about all Trust benefit plans at the Trust's web site, www.sdtrust.com. From the web site, you can download and print plan booklets and forms. If you have questions about the Trust, the benefits it provides or how Trust eligibility or procedural requirements apply to you, contact the Trust Office at (844) 203-0239.

Benefits are provided according to the written terms of the Trust's plans or, where applicable, insurance policies. The Trustees have the discretionary authority to determine eligibility for benefits and to construe the terms of the Trust's plans. Statements made by persons other than the Board of Trustees or the Board's authorized representatives are not authorized by, and will not be binding on, the Trust.

The terms of the Trust's plans may be amended periodically by the Board of Trustees to change eligibility or benefits, subject to the terms and conditions of collective bargaining agreements providing for participation in the Trust and any applicable laws or regulations. Any benefit option may also be modified, suspended or terminated at any time by the Trustees. The Trust or its benefit options are not a guarantee of future employment. It is complementary to, and does not affect, any requirement for coverage by workers' compensation insurance.

Enrollment Options

Your bargaining agreement determines which benefit options are available to you. The following options are available to the different groups of employees participating in the Trust and their dependents.

The actual benefits provided under each option are described in the *Medical, Prescription Drugs, Dental, Vision, Life/AD&D, and LTD* sections.

Medical Coverage Options

The medical coverage options vary based on your bargaining unit and the terms of the bargaining agreement applicable to you.

PORTLAND ASSOCIATION OF TEACHERS (PAT)

FULL-TIME/PART-TIME OPTION 1

- Trust Preferred Provider Plan
- Kaiser Permanente HMO
- Providence Personal Option Plan

PART-TIME OPTION 2

- Trust Indemnity Medical Plan
- Kaiser Permanente HMO
- Providence Personal Option Plan

SUBSTITUTE TEACHERS

- Kaiser Permanente HMO
- Providence Personal Option Plan

Prescription Drug Coverage

All employees and dependents with Trust-provided medical coverage under the Providence Personal Option Plan medical coverage participate in the Trust Prescription Drug Plan. (See *Prescription Drugs* for details about prescription drug coverage.) If you are enrolled in Kaiser Permanente HMO, prescription drug benefits are through Kaiser.

Dental Coverage

All employees and dependents with dental coverage participate in the Trust Dental Plan. Part-Time Option 2 members under all collective bargaining agreements do not have dental coverage. Substitute teachers under the PAT agreement have dental coverage for the substitute teacher only. (See *Dental* for details about dental coverage.)

Vision Coverage

All employees and dependents have vision coverage except substitute teachers under the PAT agreement and Part-Time Option 2 members under all eligible collective bargaining agreements. Full-Time and Part-Time Option 1 participants under all eligible bargaining agreements who participate in a Kaiser medical option receive vision coverage through Kaiser. All other Trust participants with vision coverage receive vision benefits through the Trust Vision Plan administered by Vision Service Plan (VSP). (See *Vision* for details about vision coverage.)

Life Insurance and Accidental Death and Dismemberment

All employees who are eligible for the Life and AD&D Plan participate in the same plan. Substitute teachers under the PAT agreement and Part-Time Option 2 members under all collective bargaining agreements are not eligible for these benefits. Benefits are provided through The Standard and are described in separate booklets. For plan details, see *Your Benefit Plan Booklet — Basic-Term Life, Basic Accidental Death and Dismemberment* and *Your Benefit Plan Booklet — Optional Life and Voluntary Accidental Death & Dismemberment Insurance Plan*.

Long-Term Disability

All employees who are eligible for long-term disability participate in the same plan. Substitute teachers under the PAT agreement and Part-Time Option 2 members under all collective bargaining agreements are not eligible for this benefit. Benefits are provided through The Standard and are described in separate booklets. For plan details of this benefit, see *Your Benefit Plan Booklet — Long-Term Disability*.

