

Welcome

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

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

The Trust offers medical and prescription drug options depending on the collective bargaining group under which you retire. Benefits provided through Kaiser and the Providence Personal Option Plan are described in separate booklets available from the Trust Office or the health plan. Voluntary dental and vision coverage is offered to most retirees and dependents. (See “Coverage Options for Early Retirees and Dependents” 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.

Coverage Options for Early Retirees and Dependents

The benefit options available to you depend on the collective bargaining agreement under which you retire. The following options are available to the different groups of retirees participating in the Trust and their dependents.

The actual benefits provided under each option are described in *Medical, Prescription Drug, Dental and Vision*.

Medical and Prescription Drug Coverage Options

The medical options that are available to you depend on the collective bargaining agreement under which you retire.

PAT EARLY RETIREES

If you have retired under a Portland Association of Teachers (PAT) bargaining agreement, you are eligible to elect to participate in:

- Early Retiree Trust Plan 1 (includes prescription drugs) – Closed – not open to new enrollment
- Early Retiree Trust Plan 2 (includes prescription drugs) – Open
- Early Retiree Providence Personal Option Plan and Trust Prescription Drug Plan
- Kaiser Permanente HMO Option (includes prescription drugs).

Voluntary Dental and Vision Options

If you have retired under the PAT bargaining agreement and otherwise meet the eligibility requirements for the Trust Early Retiree Voluntary Dental/Vision Plans, you may choose either:

- Basic Dental/Vision
- Buy-up Dental/Vision

Dental and vision coverage must be purchased together; however, you may elect only dental coverage if you are enrolled in the Kaiser Permanente early retiree option. (See *Participating in the Plans — Eligibility* for details.)