



## **Benefits**

### **Frequently Asked Questions**

#### **Flexible Spending Accounts**

- **When does Open Enrollment close for MSMA Flexible Spending Accounts (FSA's)?**  
Open enrollment ends on June 12th for FSA enrollments for **ALL EMPLOYEES**.
- **What if I do not want a Medical FSA for 2021-2022, but want to roll over funds left over from 2020-2021?**  
You would need to fill out an enrollment form for 21-22. Within the form is an option to roll over the funds without setting up further deductions.

#### **Portland Public Schools Benefits**

- **Who do I contact for benefit questions?**  
Direct any benefits related questions to District Benefits Administrator Dee Dudley at [dudled@portlandschools.org](mailto:dudled@portlandschools.org) or call 874-8118.
- **What is my benefit plan year?**  
**PAA, Base and Non-Bargaining:** Medical, Dental and Flexible Spending Account plan years run from July 1 of the current year through June 30 of the following year (e.g., for the 2021-22 school year, the plan year is 07/01/2021-06/30/2022)  
**PEA and ED Techs:** Medical, Dental and Flexible Spending Account plan years run from September 1 of the current year through August 31 of the following year (e.g., for the 2021-22 school year, the plan year is 09/01/2021-08/31/2022).



- **When do Open Enrollment changes take effect?**

Effective dates for new enrollments or changes to current elections will be at the start of your plan year.

PEA & Ed Techs - September 1st

BASE, Administrators and Non Bargaining- July 1st

\*All rate changes will be effective July 1st

- **Will I get confirmation that my changes or enrollment have been received?**

Yes, you will receive a confirmation email. If you do not receive one, please reach out to Dee Dudley at [dudled@portlandschools.org](mailto:dudled@portlandschools.org) by June 15th, 2021. Please retain a copy of this confirmation in your email for your records.

- **What if I miss Open Enrollment?**

You will not be able to enroll or make any changes to your plans until the next Open Enrollment Period for plan year 2022-2023 (Effective 9/1/22), unless you have a Qualifying Life Event.

- **What is a Qualifying Life Event?**

A Qualifying Life Event is an event or a change in your life that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period. Qualifying events: marriage, divorce, birth or placement for adoption, loss or gain of health coverage. Changes due to a qualifying life event must be made within 60 days.

- **Where can I estimate my biweekly premium deductions?**

Please select corresponding tab on our benefits site for access to biweekly premium information for Anthem and Delta Dental.

- **How do I make changes to my personal information in my benefit accounts? (Name, Address, phone, PCP)**

If you would like to make any changes to your benefits or have questions about your particular situation contact District Benefits Administrator Dee Dudley at [dudled@portlandschools.org](mailto:dudled@portlandschools.org).



- **When does my Anthem and Delta Dental annual deductible reset?**  
Your annual deductibles are on a calendar year schedule and reset each January.
- **Where can I find a list of Participating In-Network Providers?**  
Please select corresponding tab on our benefits site for access to biweekly premium information for Anthem and Delta Dental
- **Can I visit a Walk-In or Quick Care Center with my Anthem coverage?**  
Yes! Additionally, you may access a list of walk-in centers on the Medical page within our Benefits Site.
- **Is my Health Plan accepted by out of state physicians?**  
It depends. The Choice Plus Plan requires you to see your local Primary Care Provider (PCP) for a referral, generally in the same coverage area. The Standard Plan does NOT require a PCP to see an In Network Doctor in other coverage areas.  
\*It is very common for those with dependent children going out of state to college to consider switching plans.

## **Sick Bank**

- **Can I enroll in a Sick Bank?**  
PEA, PAA, Educational Technicians and BASE benefit eligible employees may enroll in a Sick Bank at initial onboarding or during our Annual Open Enrollment Period. You must fill out an enrollment form and submit it to Human Resources. Your current enrollment election will automatically carry into each new school year unless updated at an open enrollment period.



## **Optional Retirement Account Options**

- **What is a 403(b) account?**

A 403(b) plan, also known as a tax-sheltered annuity plan, is an optional retirement plan. A 403(b) plan allows employees to contribute some of their salary to the plan. You may start and stop deductions at any time, however there are rules around when you can withdraw the funds. Please talk to the vendor of your choice about which plan best fits your needs.

- **How do I start a 403(b) account?**

1. Please contact one of the vendor options on our Participating Vendor List to establish an account. You will monitor and manage your account through your chosen vendor.
2. To start automatic payroll deductions for your 403(b) please fill out a Salary Reduction Agreement and send to [dudled@portlandschools.org](mailto:dudled@portlandschools.org). You may start and stop payroll deductions at any time.

- **Still have a benefits question?**

Please visit ASK HR -Open Enrollment. Here you can leave your question for HR or request a virtual meeting.