

# City of Portland Retiree & Cobra FAQ:

PPA, PPCOA, and PFFA

## **Upon Separation/Retirement, when will active employee insurance coverage end?**

If you are paid 80 hours in the month you leave City employment, coverage continues through the next month. If you are not paid 80 hours, your coverage ends at the end of the month in which you separate from City employment. Vacation, comp time, and sick leave paid out as a lump sum in your final check do not apply to the 80 paid hours.

## **When is a person eligible for the Retiree health continuation coverage?**

To be eligible for Retiree Self-Pay continuation coverage, you must:

- Have been covered under the active employee health plans on a City Paid basis in the month preceding retirement/disability; and
- Be eligible to receive retirement income or disability benefits from the Fire & Police Disability/Retirement Fund; and
- Enroll in retiree continuation coverage within 60 days of your loss of coverage date

## **How do I elect Retiree or COBRA health continuation coverage?**

You elect to coverage by completing and signing the Election Form mailed to your home after you separate employment from the City of Portland. Return the enrollment form to City of Portland– Benefits Office, by the date specified on the election form.

## **Am I enrolled in the same plan?**

Yes, you are enrolled in the same medical and dental plan, but you are terminated as an *active* employee and enrolled as a *retiree* or *Cobra* participant. Your coverage has not changed.

## **What happens during the transition?**

Sometimes your providers will submit claims in this transition period and your coverage will show as terminated. If you have claims denied, please contact your providers and have them re-submit your claims for payment.

## **If I am retired and age 65 and my spouse/domestic partner is under 65, how long can we stay on the City's plans?**

Coverage may be available through the City until both the retiree and spouse (or domestic partner) reach age 65. Plan eligibility can change dependent upon Medicare eligibility.

## **How is Cobra different than Retiree continuation?**

Cost and duration of coverage: Cobra participants are charged an additional 2% administration fee. Retirees are allowed to continue coverage beyond the 18-month maximum that applies to Cobra participants.

## **When are monthly premium payments due?**

Your premium payment is due the 1<sup>st</sup> of each month for Cobra/Retiree coverage. There is, however, a grace period of 30 days.

## **How do I pay my premium?**

- **Police, PPCOA, or Fire Retirees Pension deductions:** These public safety employees could have the option to elect a deduction from their pension check with the Fire & Police Disability/Retirement Fund.
- **Automatic deduction:** Authorize your bank to automatically deduct your premium each month out of a checking or saving account by completing an authorization form and returning it to the Benefits Office.
- **Pay by coupon:** Payment coupons are sent to you by the Benefits office. These are to be included with your check payable to the City of Portland.

## **Will the monthly premium amount change?**

Premium rates are subject to change at least once a year on July 1.

## **Can I change medical or dental plans when I separate/retire?**

You can make this type of change during annual enrollment, which is effective July 1 each year. See the following exceptions.

## **If I have Kaiser coverage and move out of the Kaiser service area, can I change plans?**

Yes, if you have Kaiser coverage and are moving out of the Kaiser service area, you may change to the City of Portland ODS medical plan.

**Can I continue medical only when I separate/retire, and opt out of dental coverage?**

You can elect Medical/vision only. Vision is bundled with medical, you cannot opt out of Vision and retain Medical. If you opt out of dental coverage you may not re-elect coverage in any subsequent annual enrollment period.

**How do I set up reimbursement with VEBA?**

PPA, PPCOA VEBA administrator is William C Earhart, (503) 331-8205  
PFFA VEBA administrator is Meritain Health, (888) 659-8828

**What is the Pension Protection Act of 2006?**

Find out more about how this Act may affect you at the following website  
<http://www.dol.gov/ebsa/pensionreform.html>

**What if I have questions about my MERP account?**

Benefit Help Solutions (503) 219-3679 or (888) 398-8057  
[www.benefithelp solutions.com](http://www.benefithelp solutions.com)

**Can I continue my Supplemental Life Insurance?**

Yes, if you are enrolled in supplemental life insurance, a life insurance portability application will be sent to you with your Cobra or Retiree enrollment form. If you wish to continue your supplemental life insurance, complete the application and send it directly to Standard Insurance within 31 days of your last day of employment. You can elect to continue up to \$150,000 as a COBRA or Retiree participant. Standard will bill you quarterly and you are subject to all plan increases according to the age schedule. Supplemental life insurance could be continued until age 75. See the group plan policy for more detailed information.

**Who can I contact about my Deferred Compensation account?**

The Deferred Compensation Office will send you a letter explaining your options with your account. In addition, your Investment Provider may require additional forms to be completed. Contact Jeanine Keller at (503) 823-6140 or [jeanine.keller@portlandoregon.gov](mailto:jeanine.keller@portlandoregon.gov) if you have questions. You can also view information on Portland Online regarding deferred Compensation:  
<http://www.portlandonline.com/omf/index.cfm?&c=26734>

**Questions for Social Security Administration?**

(800) 772-1213  
[www.socialsecurity.gov](http://www.socialsecurity.gov)

**Questions about Medicare?**

(800) 633-4227  
[www.medicare.gov](http://www.medicare.gov)

**Who can I talk to about choosing a Medicare Supplement Plan?**

Contact SHIBA (Senior Health Insurance Benefits Assistance) at (800) 722-4134 in Oregon  
Or in Washington call (800)562-6900

**Other Cobra/Retiree benefit questions?**

Contact Debi Danielson at the benefit office at (503) 823-6136 or via email at [debi.danielson@portlandoregon.gov](mailto:debi.danielson@portlandoregon.gov)

This information is designed to provide a quick reference tool for information about healthcare coverage available after you leave City employment, and does not imply or constitute an employment agreement. Contracts and other legal documents govern the administration of each plan. In case of a dispute regarding benefits, the contract or plan document will determine your actual benefits.

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