

# Seasonal Employee Frequently Asked Questions



## Retirement

### **What happens if I am not eligible for a PERS (Public Employees Retirement System) pension?**

While not all seasonal employees qualify for a PERS pension, all seasonal employees do have access to the Oregon Savings Growth Plan to help save for retirement.

Additionally, if you do not qualify for PERS, your union has negotiated that you will have 6% added to your paycheck after you have worked 1,040 hours over the course of multiple seasons.

### **How will I know if I am eligible for a PERS pension?**

To find out if you are eligible for PERS, consult with someone at your agency. You can consult with someone who works in payroll or HR, whoever oversaw your onboarding, or your manager.

### **If I qualify for a PERS pension, when do I begin my contributions?**

You will qualify for PERS and begin making contributions when you have completed 1,040 regular-time hours of employment. 1,040 hours is 26 weeks of working 40 hours per week (in other words, six months plus one day). Overtime hours do NOT count toward the 1,040-hour goal. You cannot have a break greater than 30 days within that time period.

## Healthcare

### **When do my health benefits start?**

Your health benefits start on the first of the month after you enroll in a timely manner. If you are a returning seasonal employee, you do not have to enroll, as benefits will be reinstated. Please note that any changes to your healthcare will need to go through PEBB (Public Employees' Benefits Board) within the first 30 days of the start of your season. If you choose to enroll in a flexible spending account (FSA), you will need to reenroll if you are a returning seasonal employee.



## **Healthcare**

### **When do my health benefits end?**

Your benefits will end on the first of the month following the first month in which you did not work at least 80 hours.

*Example:* If your season ended the first week of August, you would still have benefits through the month of August.

If you worked at least 80 hours in a month, you would still have benefits through the end of the following month.

*Example:* If your season ended the last week of July and you worked 80 hours in July, you would still have benefits through the month of August.

### **When my seasonal employment ends, do I qualify for COBRA to continue my health coverage?**

As a seasonal employee, you are eligible for COBRA when your seasonal position ends. [For more information on continuing your healthcare via COBRA, follow this link](#) or contact someone in your HR department.

### **How do I prevent a lapse in coverage?**

BenefitHelp Solution (PEBB's administrator for COBRA) will send you a letter notifying you of your ability to continue healthcare coverage through COBRA at least one month in advance of your last day of employment. If your season is ending in less than a month and you have not received a notice about COBRA, contact PEBB at 503-373-1102 or [inquiries.pebb@dhsosha.state.or.us](mailto:inquiries.pebb@dhsosha.state.or.us).

### **What happens if I opt out of health benefits?**

If you opt out of health benefits, you will need to provide proof of employee-sponsored coverage to your employer, and you could receive up to \$233 a month added to your paycheck as determined by PEBB. PEBB will also provide you with guidance on whether you can receive dental and vision benefits even if you opt out of basic health benefits.

### **If I opt out of health care through PEBB, can I still take advantage of the \$10,000 basic life insurance coverage?**

Yes, you are still eligible for this benefit.



## Healthcare

### **What does it mean when you have “double coverage” when you work as a seasonal employee?**

You are considered to have double coverage when you are enrolled in healthcare through your seasonal position and you are enrolled in healthcare because you are an eligible dependent of someone (your spouse, your domestic partner, or your parents) who has healthcare through PEBB or the Oregon Educators Benefit Board (OEBB).

### **Is it ever beneficial to keep double coverage as a seasonal employee?**

Only you can decide what works best for you and your family. If you are planning to have surgery or another costly procedure, it may make sense to have double coverage to reduce your out-of-pocket costs.

If you have double coverage, you will be charged a monthly \$5 surcharge that will come directly out of your paycheck. You will not pay a double coverage surcharge if you are:

- A part-time seasonal employee,
- A retiree who still has access to healthcare through PEBB or OEBB,
- Enrolled in a COBRA plan.

## Optional Insurances

### **As a seasonal employee do I qualify for optional insurances?**

You qualify for most optional insurances, which include accidental death and dismemberment, long-term care and life insurance. The only optional insurances that you do not qualify for are long- and short-term disability.

## Other

### **Since Uplift Your Benefits is required, when will I get credit for taking the workshop?**

Uplift Oregon works with your agency and the state to assure you get credit for taking Uplift Your Benefits in Workday. However, there could be a lag between attending the webinar and credit being given in Workday. If you do not see the requirement as having been met in Workday after a week, please contact us at [Uplift.Oregon@RISEpartnership.org](mailto:Uplift.Oregon@RISEpartnership.org). Please include your name and OR# and we can help get you entered.