

SAIF 2025 Retiree and COBRA benefits summary detail

The following detailed information should be helpful in the transition after your separation from SAIF's employee benefits program. Not all benefits will pertain to you. Please use your Employee Benefits Summary profile that describes your benefits. To contact human resources, call 503.373.8040 or email [Human Resources \(Benefits@saif.com\)](mailto:HumanResources@saif.com).

Note: You will receive COBRA benefits continuation information from ASI COBRA, SAIF's contracted COBRA and retiree benefits administrator.

SAIF-paid life insurance and accidental death and dismemberment (AD&D) through The Standard Insurance Company (employee only): Employer-paid life insurance and AD&D benefits terminate the date the employee's employment ends. You must apply and send payment to The Standard for the elected coverage within 60 days of your separation. You will receive a postcard in the mail from Standard with information on how to continue your coverage. Questions can be directed to Standard by calling 800.378.4668, ext. 6785. [Click here for more detailed information.](#)

Voluntary term life insurance through The Standard Insurance Company: Voluntary life insurance benefits terminate the date the employee's employment ends. You must apply and send payment to The Standard for the elected coverage within 60 days of your separation. You will receive a postcard in the mail from Standard with information on how to continue your coverage. Questions can be directed to Standard by calling 800.378.4668, ext. 6785. [Click here for more detailed information.](#)

*Note: if you decide to continue your voluntary term life insurance for a child(ren), you will need to contact The Standard directly to cancel coverage for them once they turn age 26. Disabled children may be able to continue coverage beyond age 26.

Voluntary accidental death and dismemberment (AD&D) through The Standard Insurance Company: Voluntary AD&D benefits terminate the date the employee's employment ends. Voluntary AD&D coverage can not be continued.

SAIF-paid short-term disability through The Standard Insurance Company: Employer-paid short-term disability benefits terminate the date the employee's employment ends. Short-term disability coverage cannot be continued.

SAIF-paid long-term disability plan through The Standard Insurance Company: Employer-paid long-term disability benefits terminate the date the employee's employment ends. Long-term disability coverage cannot be continued.

SAIF-paid supplemental individual long-term disability plan through Unum: Employer-paid supplemental individual disability benefits terminate on the last day of the month your employment ends. Supplemental individual disability coverage is portable and can be continued.

SAIF-paid mental health platform through Lyra Health: Employer-paid mental health platform benefits terminate on the last day of the month your employment ends. You can continue coverage through the Retiree or COBRA process by electing the Lyra benefit on your enrollment form.

Flexible spending account (FSA): Valid claims, to clear any funds in your [health care FSA](#) account, must be dated on or before your last day of employment and submitted to ASI Flex for processing no later than March 31 of the following year. Funds not claimed, as specified, will be forfeited. You may extend coverage of your health care FSA by contributing after-tax premiums through [ASI COBRA](#). In that event, your health care FSA will be effective through the end of the

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month in which you make your last contribution. Questions can be directed to [ASI Flex](#), or by calling 800.659.3035.

Valid claims, to clear any funds in your [dependent care FSA](#) account, must incur on or before your last day of employment and be submitted to ASI Flex for processing no later than March 31 of the following year. Funds not claimed, as specified, will be forfeited. There is no option to continue this coverage beyond your last day of employment. Questions can be directed to [ASI Flex](#), or by calling 800.659.3035.

Valid claims, to clear any funds in your [Commuter Expense Reimbursement Account](#) (CERA), must incur on or before your last day of employment and submitted to ASI Flex for processing not later than March 31 of the following year. Any unused funds in your account can be refunded to you as taxable compensation, as soon as administratively feasible, following the end of your employment. Refund requests should be submitted, in writing, to ASI Flex. Funds not claimed as specified will be forfeited. Questions can be directed to [ASI Flex](#), or by calling 800.659.3035.

Oregon PERS retirement plans: The final contribution to your PERS Tier 1, Tier 2, or OPSRP and IAP account will be made within 60 days of your separation/retirement date. Please direct any questions about the status of your retirement benefits to PERS (in Portland, 503.598.7377; outside Portland, 888.320.7377). You can also view your options on the [PERS website](#).

457(b) deferred compensation retirement plan: You can retain your account with Empower Retirement even though you have left SAIF. Contributions that you are making to your deferred compensation account will end on the date you retire / your employment ends with SAIF.

At the time of retirement / your employment ends, you have many options available for consideration, that may affect your deferred compensation account. These options are set by laws governing 457(b) deferred compensation plans. If you would like more information or have questions regarding your account, please contact our Retirement Plan Advisor with Empower Retirement, Eric Mathieu, by calling 206.305.3547 ext. 20401, or emailing him at eric.mathieu@empower.com.

Also, if you decide to access your funds, or roll them over to another retirement plan, Empower Retirement may require additional forms. Please contact Eric to discuss these transactions.

UNUM long-term care plan: Unum offers you and your participating spouse or domestic partner a conversion feature that allows a direct-billing option. An application form is available from human resources upon request. Requests for continuation of coverage must be made directly to UNUM within 31 days of separation. Questions, contact UNUM at 800.227.4165.

ARAG Voluntary Legal Plan: The plan contains a conversion feature which will allow continuation of the plan on a self-pay basis. A request for continuation of coverage must be made directly to the ARAG Group within 31 days of separation by calling 800.247.4184. You can also view information on the [ARAG website](#) using access code **10538sai**.

Health and Wellness Center (employee only): If you enroll in one of SAIF's medical plans either under COBRA or as a retiree, services are free of charge with no monthly premium. If you do not enroll in one of SAIF's medical plans, you still have the option to elect the Health and Wellness Center services under COBRA with a monthly premium. The premium is listed on the COBRA premium rate sheet. For care, contact the Health and Wellness Center directly at 503.373.8550.

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Please note: The Health and Wellness Center is not a replacement for your primary care physician or a comprehensive health insurance plan. The center provides certain preventive care services as well as diagnosis and treatment of minor illnesses and injuries. You are financially responsible for any services not received at the facility, even if center staff has referred you.

Personify Health (formerly Virgin Pulse): Your account will be canceled 30 days after the date your employment ends. You will need to use your HealthCash within those 30 days by logging into your account. Make sure to change your contact email in Personify to your personal email address so that any rewards cashed out in the form of a gift card do not get sent to your SAIF email address. Contact Personify at support@personifyhealth.com for additional information.