



### GROUP BENEFITS

Group sign-up (100% Local participation) eliminates having to meet the 50 plus 1 percent sign up threshold to qualify for coverage.

#### AFSCME PSPP Program Premium

	Monthly Member Premium
PORAC LDF Plan	\$5.25

#### HOW GROUP SIGN UP WORKS:

AFSCME Locals will be responsible for the following:

- For the first quarter, your Local will be required to provide a list of members to the PSPP Administrator at: [admin@psoaa.org](mailto:admin@psoaa.org). The list should be in an MS Excel spreadsheet and should contain the following fields:
  - First Name
  - Last Name
- A check covering the cost for each member ( monthly member premium x 3 months x number of members) on the spreadsheet for the first quarter of coverage should be mailed to:

American Union Benefit Services  
 30100 Town Center Dr. Suite O #407  
 Laguna Niguel, CA 92677

- Once the spreadsheet and member list is received by PSPP Administrator, the Local President will be notified of the effective date of coverage under the PSPP. Quarterly billing will take place on the following dates: 3/15, 6/15, 9/15 and 12/15. All premiums paid are in advance of the next quarter. Locals who initially enroll in the PSPP mid-quarter must pay the full quarter premium. On the next quarterly billing cycle, the Local will be pro-rated for the next quarter.

The Local will manage the members on the PSPP list.

#### Member Additions:

The Local will be able to add new members at any time after the effective date of coverage.

**Please note: The PSPP Administrator must be notified of any new members in the program and the effective date of coverage will be 24 hours after notification by the Local (this can be emailed to admin@psoaa.org).** Members who are added to the PSPP before the 15<sup>th</sup> of each month will be billed the premium for the entire month on the next quarterly billing. Members added after the 15<sup>th</sup> each month, will be billed the monthly premium on the following month.

#### Retired or Terminated Members:

Members that retire or terminate from employment can be reported to the PSPP Administrator on the quarterly request for roster changes. Members who retire or terminate from the PSPP before the 15<sup>th</sup> of the month will not be billed for that month. Members that terminate the PSPP after the 15<sup>th</sup> of the month will be billed for the entire month.

#### **Sample Sign-up Scenarios:**

##### **Local Signs-up Prior to Billing Cycle:**

An AFSCME Local Union enrolls in the PSPP on 2/15 and pays the quarterly premium in advance. On the next quarterly billing statement (3/15), since the local started payment in February, the Local will pay a pro-rated amount for the following quarter in the amount of 2 months premium per member.

##### **Local Signs-up After Billing Cycle**

An AFSCME Local Union enrolls in the PSPP on 2/16 and pays the quarterly premium in advance. On the next quarterly billing statement (3/15), the Local will pay a pro-rated amount for the following quarter in the amount of 1 month premium per member.

##### **Local Adds a New Member**

A member joins the AFSCME Local on 1/15. No premium is due until the next quarterly billing on 3/15. The quarterly billing for joining member will be 6 months of the monthly member premium.

A member joins the AFSCME Local on 1/16. No premium is due until the next quarterly billing on 3/15. The quarterly billing for the joining member will be 5 months of the monthly member premium.

##### **Local Terminates a Member**

A member who terminates participation in the PSPP on or before 1/15 -- the AFSCME Local will receive a credit on the next quarterly billing 3/15. The amount of the credit would be 3 months of the monthly member premium.

A member who terminates participation in the PSPP on 1/16 -- the AFSCME Local will receive a credit on the 3/15 quarterly billing cycle. The amount of the credit would be 2 months of the monthly member premium.

**IMPORTANT NOTES:**

- Local leaders have the option to break large locals into units.
- The Legal Defense Fund's plan documents and membership cards will be mailed to the Local's office for distribution.

Should you have any questions, please contact the Program Administrator at [admin@psoaa.org](mailto:admin@psoaa.org) or Genevieve Marcus Coordinator, AFSCME Advantage at (800) 588-0374.