



# Uplift **Oregon** Open Enrollment Guide

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## Introduction

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Welcome to the Uplift Oregon Open Enrollment Guide, an informational booklet created for State of Oregon employees to help navigate the 2026 Open Enrollment process and provide helpful references and resources. You'll find a useful overview of Open Enrollment including some important changes to your benefits in 2026, a complete timeline with key dates, and a resources cheat sheet to make sure you have all the information you need to select your benefits.

While this guide **doesn't cover every change** to your benefits, we have highlighted several key changes and updates in the "Change Highlights" section. For a complete list of changes, please visit the Oregon Public Employees' Benefit Board (PEBB) [Open Enrollment Guide](#).

# Open Enrollment Defined

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Every year, State of Oregon employees can make changes to their benefits selections for the following year within a set time period, typically in the fall. This is called Open Enrollment. Unless you experience a [qualifying event](#) outside this period, Open Enrollment is the **only** time that you can make changes to your benefits, including:

- enrolling in or opting out of medical plans,
- enrolling, re-enrolling, or adding a dependent to your Flexible Savings Account (FSA),
- declining benefits, and
- more.

This year's Open Enrollment begins on **Wednesday, October 1, 2025**, and ends on **Friday, October 31, 2025**, with your new benefits starting on January 1, 2026.

There are 2 different types of Open Enrollment: active and passive. **This year is active Open Enrollment**, which means that every state employee is required to actively choose their benefits for 2026.

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**PEBB Open Enrollment is from October 1, 2025 to  
October 31, 2025.**

[Click here to go to the PEBB website to select your benefits.](#)

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# Benefit Change Highlights

As a reminder, this guide doesn't cover every change to your benefits that start on January 1, 2026. For a complete list of changes, please visit the Oregon Public Employees' Benefit Board (PEBB) Open Enrollment Guide by scanning the QR code, or visiting the PEBB website.



## Dependent Care Flexible Spending Account

The IRS has raised the limit on how much you can set aside from your paycheck before taxes to help pay for eligible dependent care expenses.

The new limits for 2026 are:

- \$7,500 per year if you're married and filing jointly
- \$3,750 per year if you're single or married and filing separately

Dependent Care Flexible Spending Accounts can be used for elder care and childcare for children up to 13 years old.

## Health Engagement Model (HEM)

In previous years, the State of Oregon offered the Health Engagement Model (HEM), an employee incentive program that paid employees to learn about their health risks and to take steps to reduce those risks.

This program ends on December 31, 2025, but as of January 1, 2026, all employees will receive the standard deductible amount that had only been available to those who participated in HEM. However, PEBB will no longer offer the \$17.50 monthly incentive.



# Uplift Oregon

## Garner

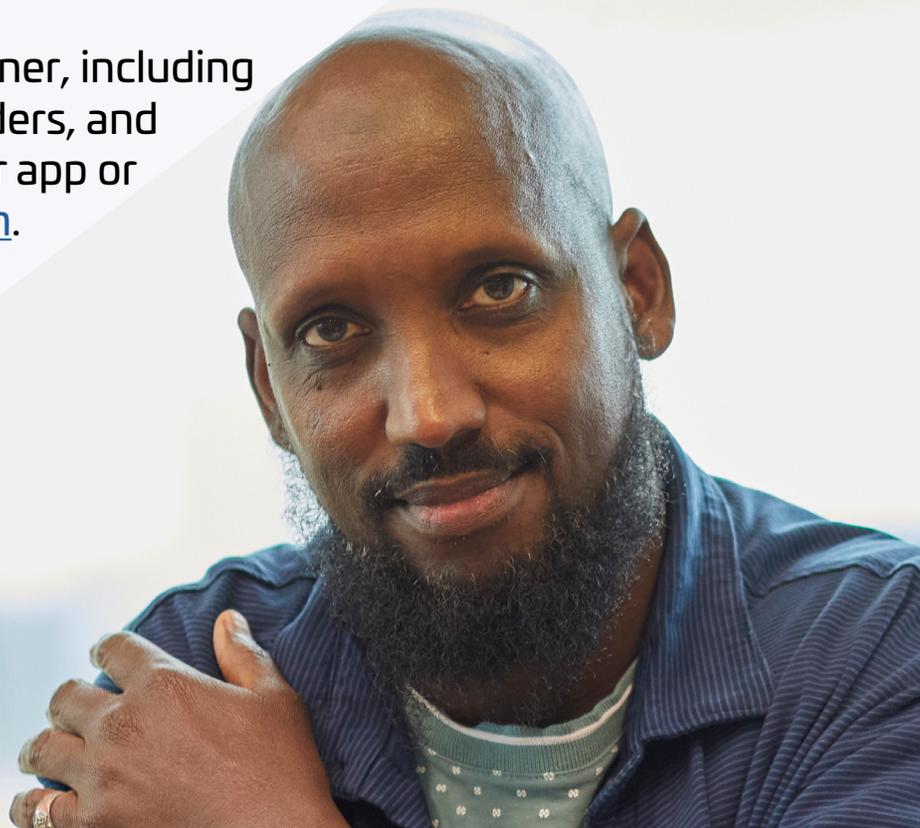
Garner is a benefit for **Providence Health and Moda Health** members that helps you find highly rated doctors in your area and reimburses some of your out-of-pocket medical bills when you get medical care. The reimbursements are only available if you visit a Garner-approved provider, which can be found using Garner's app or website. Members must create their Garner account and find a Top Provider **before their appointment** to get reimbursed. You can set up a Garner account starting October 1, 2025.

Costs that can be reimbursed include deductibles, copays, and coinsurances, as well as other services.

Starting on **January 1, 2026**, members can get paid back up to:

- \$1,000 per year for those with individual coverage
- \$2,000 per year for those with family coverage

To find more information on Garner, including how to enroll, how to find providers, and more, please log in to the Garner app or email [conciierge@getgarner.com](mailto:conciierge@getgarner.com).



# Resources Cheat Sheet



## Uplift Oregon Links

[Uplift Oregon Website](#)



## Public Employees' Benefit Board (PEBB) Links

[Enrollment Guide](#)

[Benefits Plan Summary](#)

[Premium Estimator Tool](#)

[Online Plan Comparison Tool](#)

[Explore Your Benefits E-Learning Tool](#)

## Vendor Links



### Healthcare

[Kaiser Permanente](#)

[Moda Health](#)

[Providence Health Plan](#)



### Dental

[Moda Health/Delta Dental](#)

[Kaiser Permanente](#)

[Willamette Dental](#)



### Vision

[Kaiser Permanente](#)

[VSP](#)



### Additional Benefits

[Canopy Employee Assistance Program](#)

[Garner](#)

[Life and AD&D Insurance](#)

[Long-Term Care Insurance](#)

[Flexible Savings Account \(FSA\)](#)

# Open Enrollment Timeline

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**Wednesday,  
October 1, 2025**

Open Enrollment  
Begins

**Tuesday,  
October 7, 2025**

Flexible Spending  
(FSA) and Commuter  
Accounts Webinar

**Mid-December**

New ID cards are sent  
to Providence Health  
or MODA medical plan  
members

**Wednesday,  
October 1, 2025**

PEBB Open  
Enrollment Webinar

**Friday,  
October 31, 2025**

Open Enrollment Ends

All employees must submit their  
benefits selections before the end of  
Open Enrollment. Be aware that you  
will be logged out of the enrollment  
system at midnight on October 31

**Thursday,  
January 1, 2026**

2026 benefits begin

# Want to learn about more of your benefits?



Scan this QR code and sign up to be notified about upcoming Uplift Oregon workshops, programs, and more!

## About Us

Uplift Oregon is a labor-management partnership between the State of Oregon and the unions SEIU 503 and AFSCME Council 75. Through this collaboration, we provide quality training and education in benefits, wellness, and equity.

## Contact Us

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