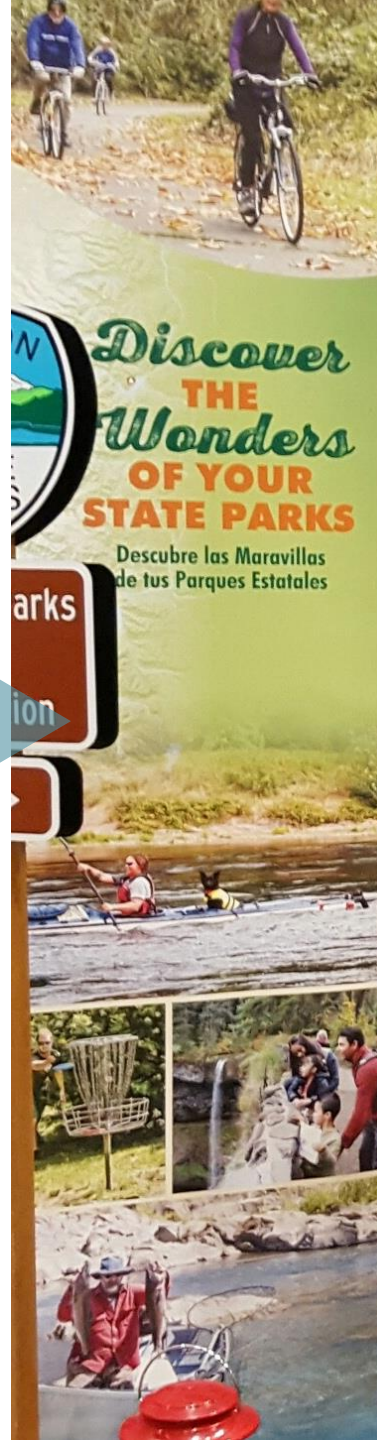


Understanding Your Seasonal Benefits



Uplift Oregon

Image Credit: Oregon Parks and Recreation Department, 2020



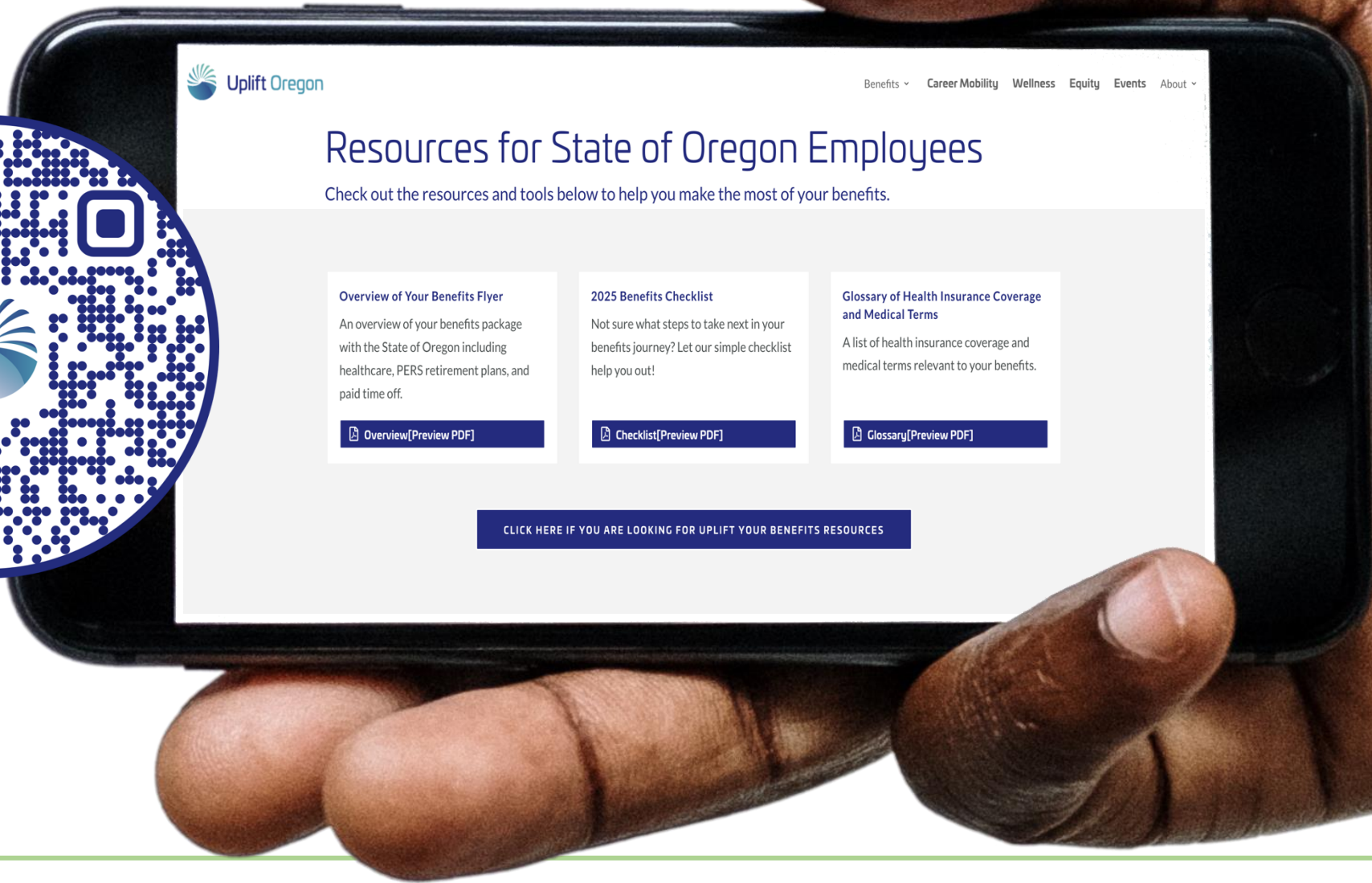


Community Agreements

Be curious
Be kind
Be engaged



Website: upliftoregon.org/resources-for-state-of-oregon-employees/



Navigating Our Website



Indigenous Support



At Uplift Oregon, we're encouraging people to take action in allyship with Native communities. The sovereignty, well-being, cultures, and languages of Indigenous peoples are linked to their homelands and that makes the lands and waters of Oregon sacred to our Native communities. All of us have the responsibility to treat them with the respect and care they deserve and to steward them carefully for the next generations. Please continue to honor this responsibility and explore ways to expand your efforts.

Website: fhco.org/honoring-indigenous-peoples-in-oregon/

Website: traveloregon.com/places-to-go/tribal-nations/

Agenda



1. Benefits Tools
2. Health Plans (Health, Dental, Vision)
3. Employee Assistance Program
4. ~10-minute break~
5. Flexible Spending Accounts
6. Retirement
7. Paid Time Off
8. Additional Insurance
9. Public Service Loan Forgiveness
10. Introduction to Your Union and Additional Benefits



Outcomes

Strengthen **confidence** in choosing your benefits

Share available **tools** to help you in choosing benefits

Identify **next steps** to take to enroll in benefits





Tools and Resources



PEBB Guides



2026 PEBB Summary of Benefits



2026 PEBB Enrollment Guide



2026 PEBB Summary of Benefits



Open Enrollment October 1-31



Premium Estimator Tool



Plan Year 2026: Premium Estimator

Welcome

FAQ

Help

Print

Save

Complete the information in all tabs to obtain the most accurate estimated monthly deductions below.

1. Basic Info

2. Core Benefits

3. Life & Disability Benefits

4. Spending/Commuter Accounts

5. Surcharges

6. Estimated Deductions

Enter information about your employment type, employment status, and the county in which you live or work. This information is used to determine plan availability and employee premium percentages.

Employment Type: ?
State Employee

State Employee

University Employee

Employment Status: ?
Full-Time

Full-Time

Part-Time

ZIP code in which you live or work: ?

You have selected a county outside of Oregon and its surrounding areas.

90000

Zip

Your current monthly salary: ?

Your approximate annual salary is \$12,000

1000

Income

1. Fill in the open fields and hit the “Next” button
2. Fill out each tab and hit “Next”
3. In the field below these tabs, your estimate will take shape
4. Remember, it is only an ESTIMATE.

Website: pebbpremiumestimator.com

PEBB Plan Comparison Tool



Compare Your 2026 PEBB Plan Options

Welcome to the PEBB Plan Comparison Tool

The plan comparison tool is designed to help you easily understand the differences among your plan options. The tool lets you compare your options side-by-side, including copays, deductibles, coinsurance, and the cost of covered services.

This tool is for comparison purposes only. It does not fully describe the benefits of each plan. Refer to the plan documents for more details. If there is a conflict between this comparison and the plan documents, the plan documents will prevail.

Use this online tool to:

- View your PEBB medical, dental, and vision plan options
- Compare important plan features for all health care plans, including coverage for office visits, hospital care, mental health services, prescription drugs, and more
- Understand how specific services are covered

Get started:

- Click on the plan features you want to compare and click "Next Step"
- On the comparison screen, select the plans you want to compare by "minimizing" the plans and services you do not want to see
- Be sure to click on the "Print" button if you want a record of your results – your results will not be saved once you exit the tool

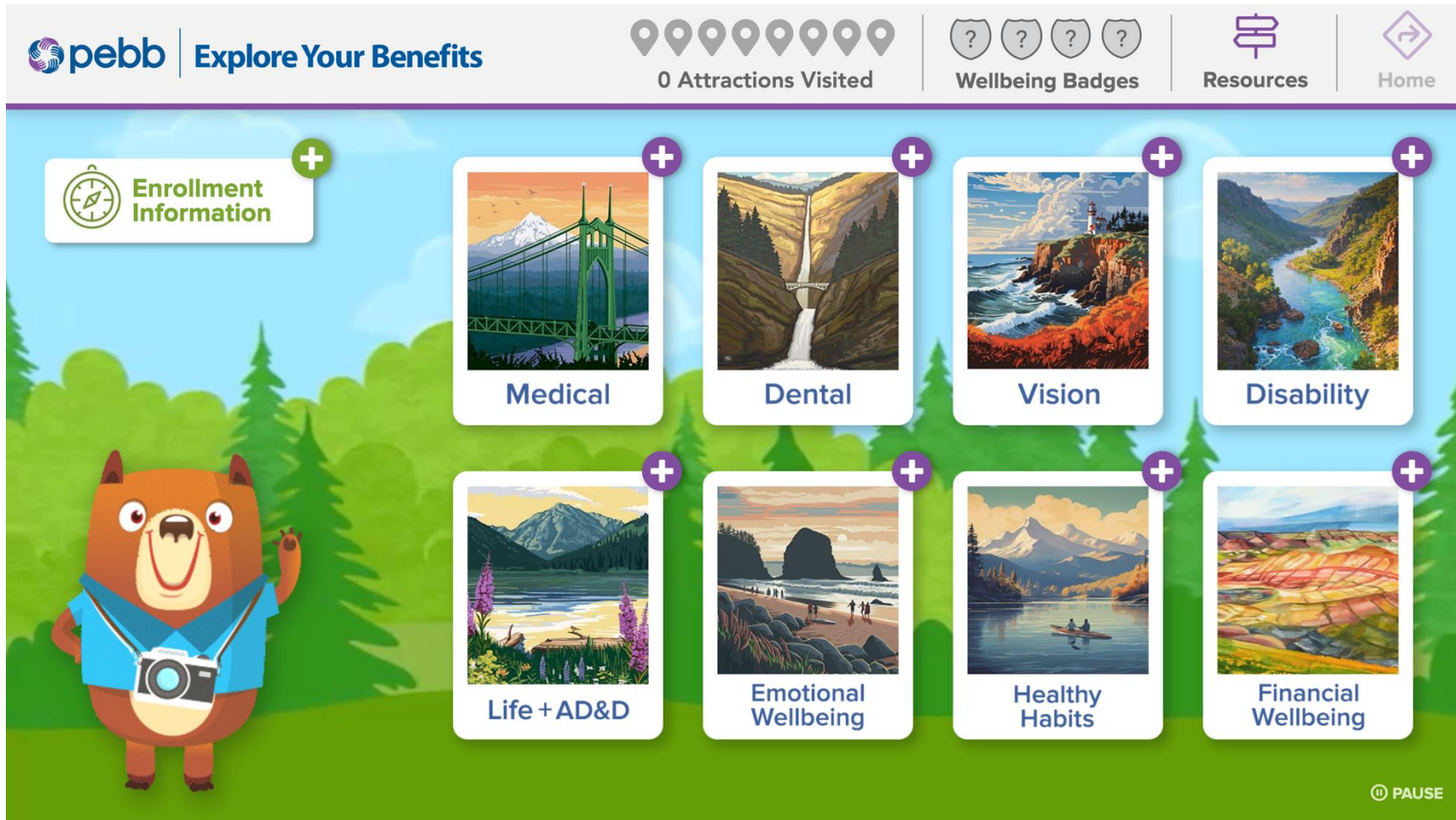
Start the Plan Comparison Tool



Website:

comparepebbplans.com

Explore Your Benefits E-Learning



Award-winning interactive benefits learning tool

Entertaining benefit and wellness program modules

Educational videos

Fun mini knowledge tests

Website: pebbexploreyourbenefits.com/2026/

How To Enroll In Your Benefits



- Review your current benefit selections
- Review and update your personal information
- Enroll for benefits during Open Enrollment

Website: oregon.gov/oha/PEBB/Pages/index.aspx



Public Employees' Benefit Board

[Login - Member Account](#)

[PEBB Home](#)

[2026 Benefit Information](#)

Welcome

Welcome to pebb.benefits, your tool for managing your benefits

Already Registered?

Username:

Password:

[Log In](#)

Forgot your Username/Password?

[Get It Now](#)

New to PEBB?

[Register Here](#)



Health Benefits Start and End

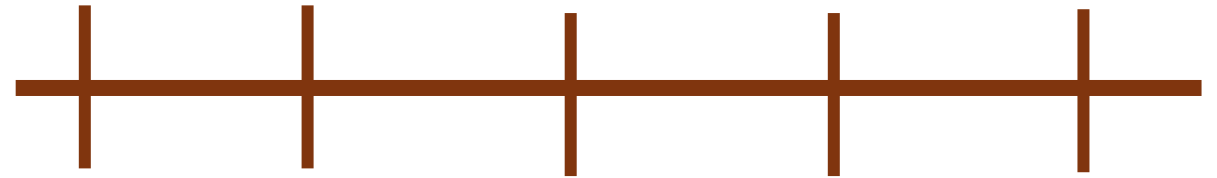
Start

- The first day of the month following benefit enrollment.

End

- If you worked 80+ hours in the last month
 - Benefits end the last day of the next month
- If you did **not** work 80+ hours in the last month
 - Benefits end the last day of the current month

80+ hours



Contract Starts

Ex: May 1

Benefits Enrollment

Ex: May 15

Benefits Start

Ex: June 1

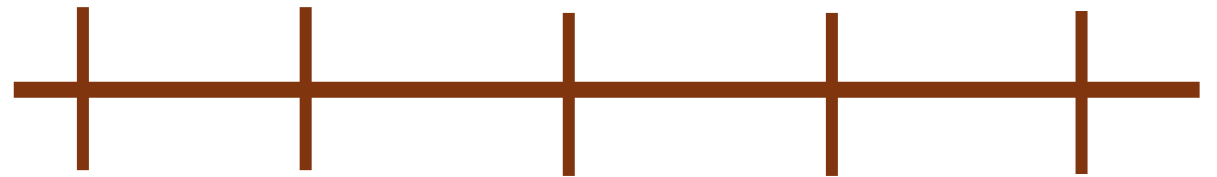
Contract Ends

Ex: July 31

Benefits Ends

Ex: August 31

< 80 hours



Contract Starts

Ex: May 1

Benefits Enrollment

Ex: May 15

Benefits Start

Ex: June 1

Contract Ends

Ex: July 31

Benefits Ends

Ex: July 31



KAISER PERMANENTE®



POWERED BY **Collective Health**

Healthcare Benefits





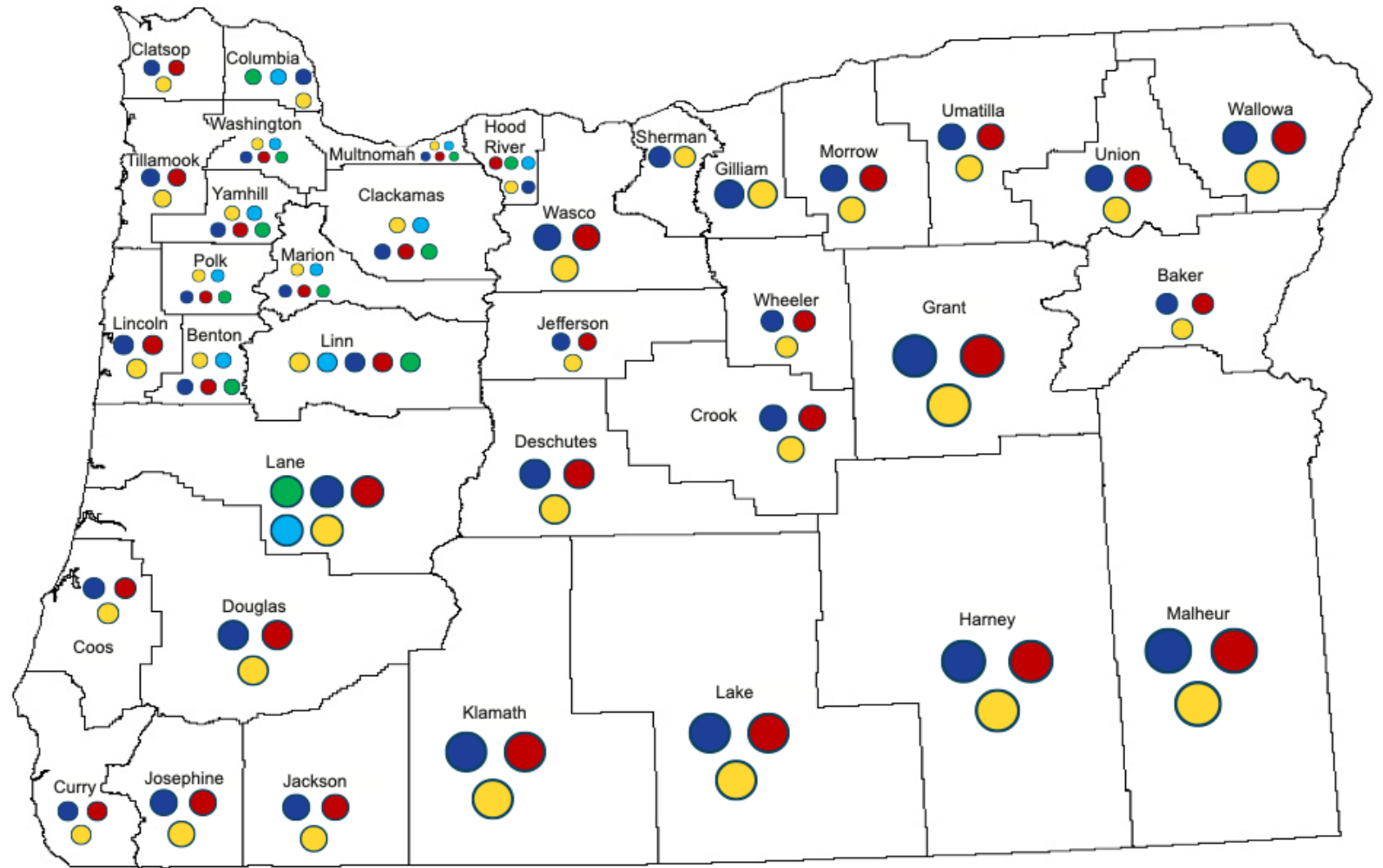
Premium Costs

- You pay either 1% or 5% of the premium cost (determined by medical plan selection).
- Opt out of medical: 5% premium share for dental, vision, and employee-only basic life insurance.
- Example calculations for a full-time employee only (rounded to nearest penny):

Plan & Premium %	Cost	Employer pays (per month):	You pay (per month):
Kaiser Traditional 5%	\$983.15	\$933.99 (cost x .95)	\$49.16 (cost x .05)
Kaiser Deductible 1%	\$851.96	\$843.44 (cost x .99)	\$8.52 (cost x .01)
Providence Statewide 5%	\$956.64	\$908.81 (cost x .95)	\$47.83 (cost x .05)
Providence Choice 1%	\$852.19	\$843.67 (cost x .99)	\$8.52 (cost x .01)
Moda Synergy 1%	\$860.97	\$852.36 (cost x .99)	\$8.61 (cost x .01)



Plans by County



Providence Choice



Providence Statewide



Kaiser Deductible



Kaiser Traditional

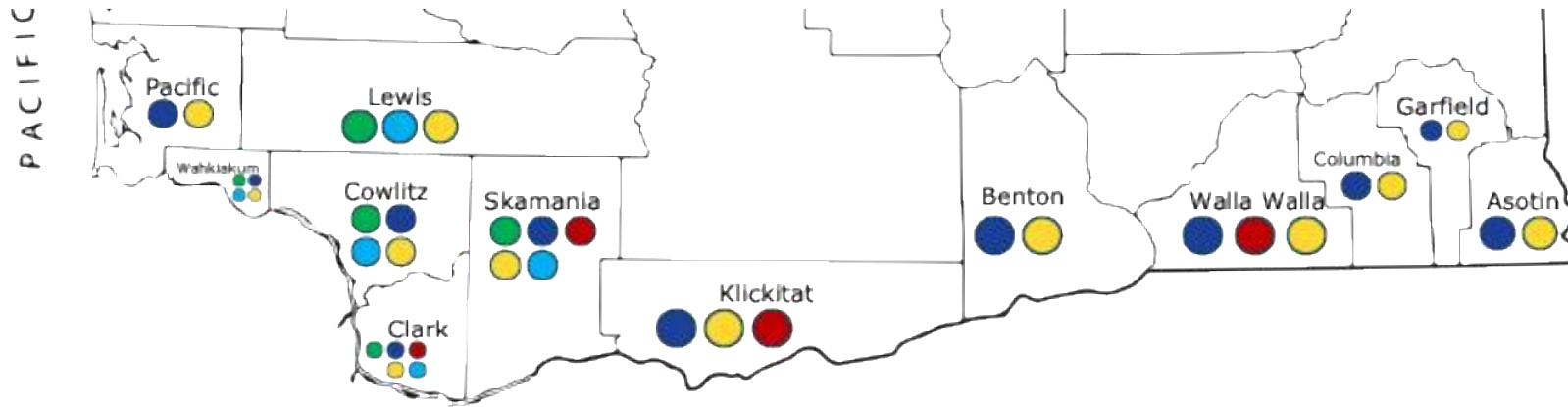


Moda

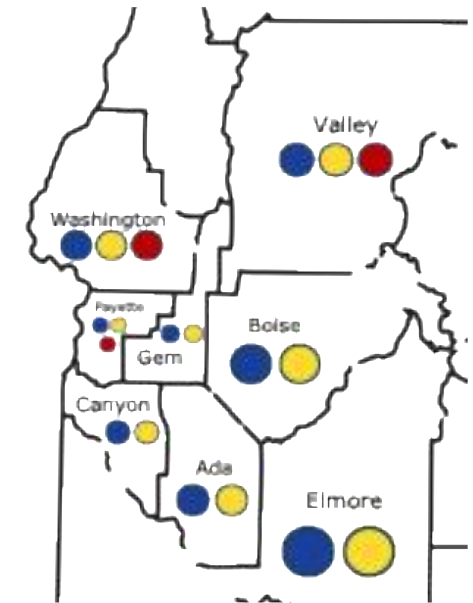


Plans by County Continued

Washington



Idaho



Kaiser Permanente Benefits



Traditional Plan ●	Deductible Plan ●
You pay 5% of premium	You pay 1% of premium
Lower out-of-pocket costs	Higher out-of-pocket costs
Does not have a deductible	Has deductible

Additional Benefits:

- Alternative Care – self referral
- Omada – Weight management & diabetes prevention
- Doula Network

- Free Wellness Coaching
- Weight Watchers
- Mental health & Wellness apps
- One Pass Select Affinity from Optum

Website: kaiserpermanente.org/pebb

Providence Benefits

Powered by Collective Health



Statewide Plan ●	Choice Plan ●
You pay 5% of premium	You pay 1% of premium
Broadest provider network	Lower out-of-pocket costs
Best if you live out of state	Medical Home required

Additional Benefits:

- Behavioral Health Resources
- Progyny (fertility services)
- Galileo Health (virtual medical & behavioral health)

- Kaia Health (Musculoskeletal app)
- Omada (Diabetes Prevention)
- Virta Health (Type 2 diabetes reversal)

Website: join.collectivehealth.com/pebb-php

Moda Benefits



Health Plan ●

Coordinated Care Option To Save Money

Lower out-of-pocket costs

Does not require referrals for specialty service

Partner with OHSU

Additional Benefits:

- Moda 360 Health Na
- CirrusMD App 24/7
- Out-of-area Dependent Coverage

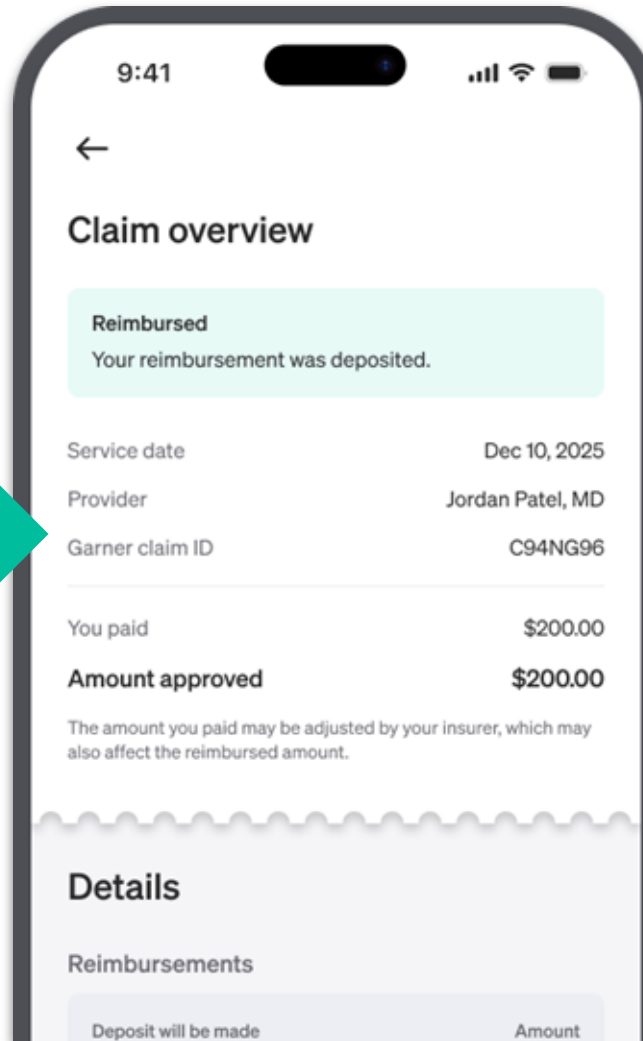
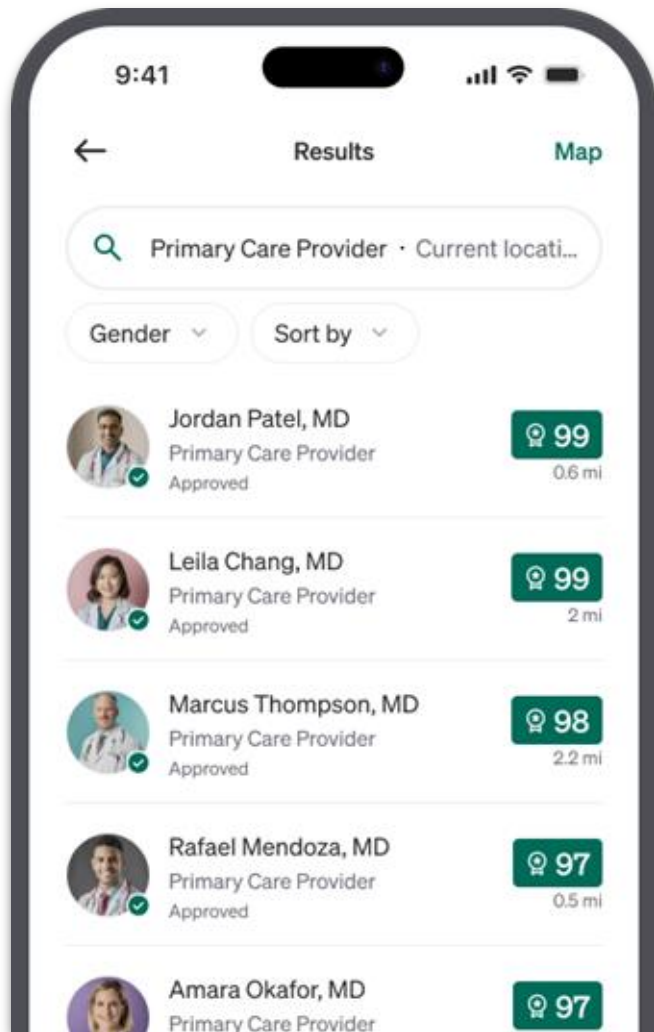
- Behavioral Health 360 program telehealth services
- Moda 360 Member Dashboard

Website:

<http://www.modahealth.com/pebb/>



Find the best doctors in your area and get paid for visiting them!



Your benefit amount:

\$1,000

for individual plan members

\$2,000

for family plan members



Garner scores doctors based on how they actually perform

How often does this doctor...

...perform surgery before trying physical therapy?

...encounter complications after surgery?

...require extra revision surgeries?



Dr. M

15%

28%

15%



Dr. G

TOP PROVIDER

3%

6%

4%

Doctors cannot pay to show up in Garner recommendations.

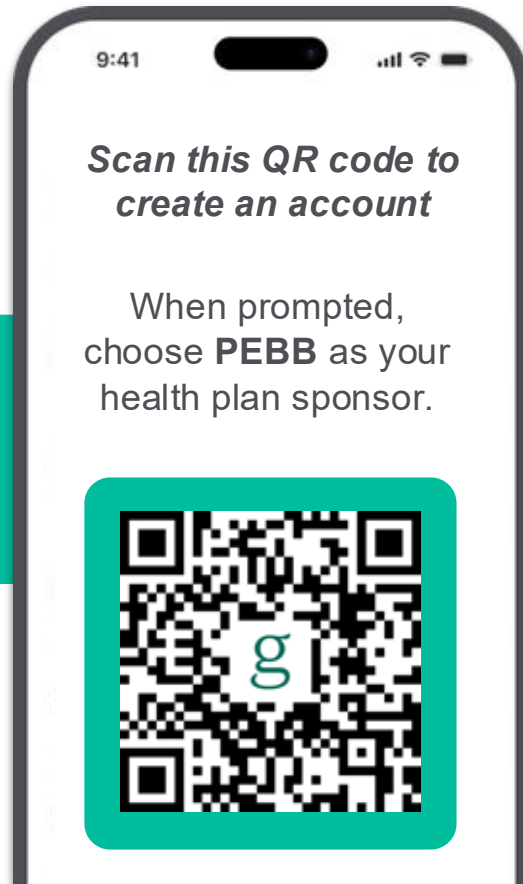


Get reimbursed in 3 easy steps

Get reimbursed when you use Garner to find and visit a Top Provider

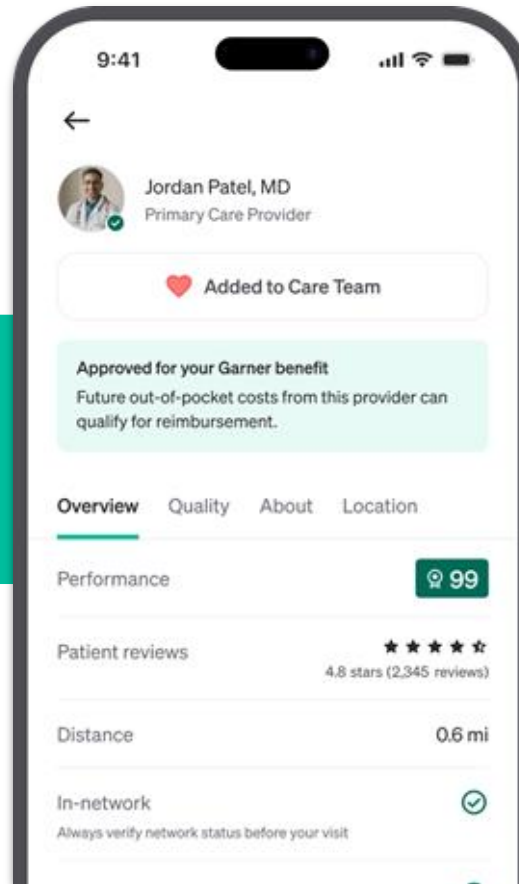
1

Create an Account



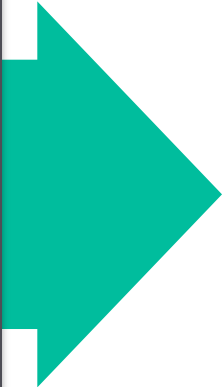
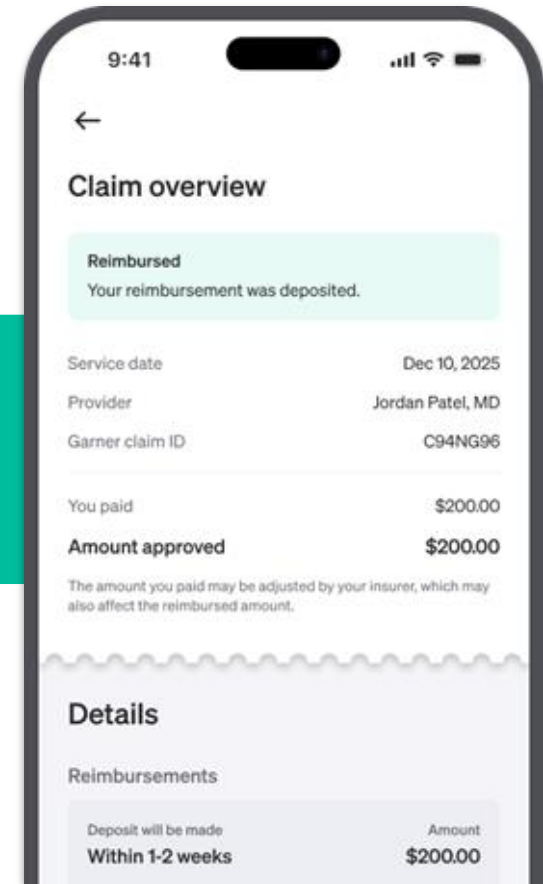
2

Add to your Care Team



3

Get reimbursed



Opting Out of Benefits



Option 1	Option 2
Opt out and keep the coverage that you currently have for medical.	Keep both plans.
Get up to \$233 a month.	Enroll in PEBB benefits AND keep your current coverage.
Check to see if you get better coverage for dental and vision through PEBB.	



Kaiser Permanente Dental



KAISER PERMANENTE®
DENTAL



Kaiser Permanente Dental Plan

\$5 copay for all services except preventive care

Preventive & Diagnostic Services: covers 100%

Basic & Maintenance Services: covers 80%

Crowns: 75% with \$5 copay

Implants and Dentures: 50%

Orthodontia Benefit: 50% (lifetime max: \$2,500)

Annual Maximum Benefit: \$1,750 (excludes preventive services)(full Time)

No deductible

Delta Dental



Plan Options	Full-time Delta Dental PPO	Full-time Delta Dental Premier
Network	PPO	Premier
Deductible	\$50	\$50
Benefit Maximum	\$1,750	\$1,750
In-network, members pay		
Preventive ¹ / diagnostic services	0% ²	0% ²
Basic services	20% - 0%	20%
Major services	50%	50%
Occlusal guards ³ (night guards* and athletic mouth guards)	0%	0%
Nitrous oxide	50%	50%
Orthodontic- (Lifetime maximum - \$1,800)	50%	50%

- **Delta Dental PPO** is an incentive-based plan.
- **Basic Services Benefit:** increases by 10% each year you visit the dentist (max: 100%)
- Never falls below 80%



Willamette Dental Group Plan

Diagnostic & Preventive Services: Covered with office visit copay

Fillings: \$20 co-pay

Crowns: \$250 copay + office visit copay

Dentures: \$290 copay + office visit copay

Implant Surgery: Up to \$1,500/year

Orthodontia Benefit: \$2,500 copay + office visit \$10 copay

No Annual Maximum Benefit

Deductible: None



KAISER PERMANENTE®

vsp™

vision care

Vision Plans



Kaiser Permanente Vision



Vision Coverage Included in Kaiser Medical Plan

Annual Vision Exam: \$5

Frames & Lenses or Contacts: Up to \$200 annually

Non-Prescription Sunglasses or Digital Eyestrain Glasses: \$100 of Frames & Contacts allowance

VSP Vision Care



	Basic Plan
Frequency	Exam every calendar year Glasses every calendar year Or Contacts every calendar year Retinal Screening every calendar year
Copays	\$10 Exam \$25 Frame/Lenses Up to \$39 Retinal Screening
Frame Allowance	\$150/\$80 Costco \$170 featured frame brands
Contact Lenses	\$200 Up to \$60 copay on contact lens exam
Covered Lens Enhancements	Standard Progressives \$0 40% average savings on other lens enhancements
LightCare	Use frame allowance towards ready-made non-prescription blue light glasses or sunglasses (instead of prescription materials)
Vision Therapy	Fully covered evaluation and 75% off approved therapy sessions up to \$750 annually. Sessions cover diagnosis and treatment of turned eye, eye teaming, lazy eye, eye focusing, and general eye movement availability. Check with your VSP doctor to see if you qualify.

VSP Vision Care



	Plus Plan
Frequency	Exam every calendar year Glasses every calendar year Or Contacts every calendar year Retinal Screening every calendar year
Copays	\$10 Exam \$25 Frame/Lenses Up to \$10 Retinal Screening
Frame Allowance	\$225/\$125 Costco \$245 featured frame brands
Contact Lenses	\$225 Up to \$60 copay on contact lens exam
Covered Lens Enhancements	Standard Progressives \$0 Premium & Custom Progressives \$20 copay Anti-Glare Coating \$20 copay 40% average savings on other lens enhancements
LightCare	Use frame allowance towards ready-made non-prescription blue light glasses or sunglasses (instead of prescription materials)
Vision Therapy	Fully covered evaluation and 75% off approved therapy sessions up to \$750 annually. Sessions cover diagnosis and treatment of turned eye, eye teaming, lazy eye, eye focusing, and general eye movement availability. Check with your VSP doctor to see if you qualify.

Canopy Wellbeing

(Employee Assistance Program)



- **Who is Eligible?**

- Employee
- Spouse/domestic partner
- Dependents, up to age 26 regardless of location
- Family members living in employee's household

- **To Register:**

- Organization (PEBB)



1-800-433-2320
Website: my.canopywell.com

Canopy Wellbeing

(Employee Assistance Program)



Services

- Mental Health Hotline 24/7/365
- 3-8 Counseling sessions per incident
- Behavioral Coaching
- Virtual Peer Support (Togetherall)
- Enlight (digital CBT)

Resources

- Unlimited financial coaching
- Legal referrals and forms
- Childcare, Eldercare
- Home ownership program
- Gym and pet insurance discounts
- Identity theft services
- Fertility health support
- Resource retrieval

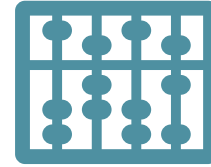
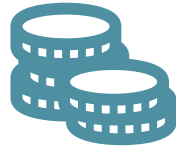
Flexible Spending Accounts



A Flexible Spending Account (FSA) is an account you put money directly into from your paycheck that you use to pay for certain out-of-pocket health care costs. You don't pay taxes on this money.



FSA – How Do They Work



Monthly Check	FSA Account	Expenses	Re-enroll Yearly
<p>Money set aside pre-tax. This may lower your taxable income.</p>	<p>Money is "Use it or Lose it." Does not roll over into the next year.</p>	<p>Spend on eligible expenses. Get reimbursed or sign up for a debit card.</p>	<p>Enroll upon hire & during Open Enrollment annually.</p>

Type of Accounts



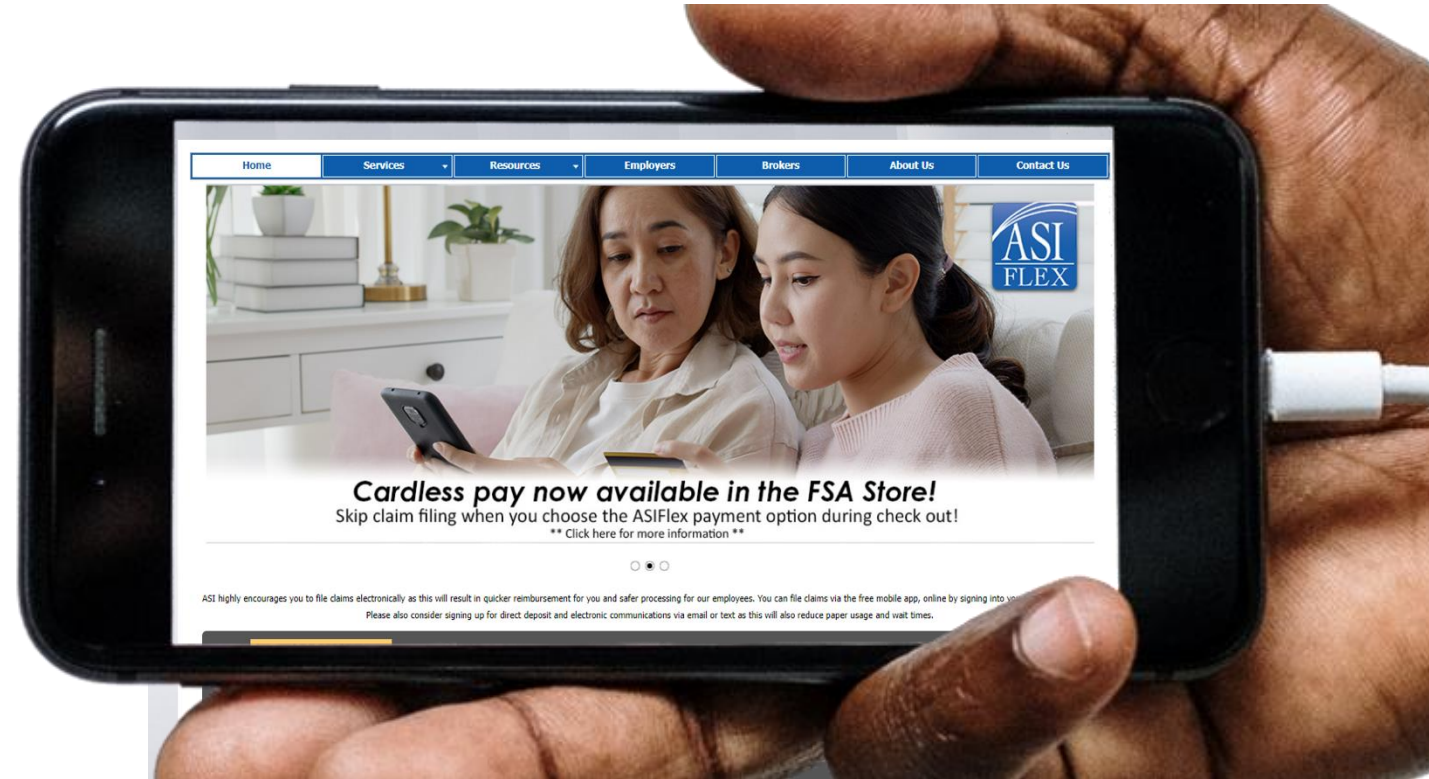
Healthcare	Dependent Care	Commuter
For health, vision, and dental costs	For in-home care for an elderly or older dependent, and nursery school or day care (for children up to 13 yrs. Of age)	For commuting expenses (pre-tax): Parking Reimbursement Account, Mass Transit/Van Pool
Max. year contribution is \$3,300	Max. year contribution is \$7,500 married filing jointly	Max. contribution is \$325/month max
Must use contributions or lose them.	Max. 3,750/year if single or married filing separately	Can change the amount you put in at any time



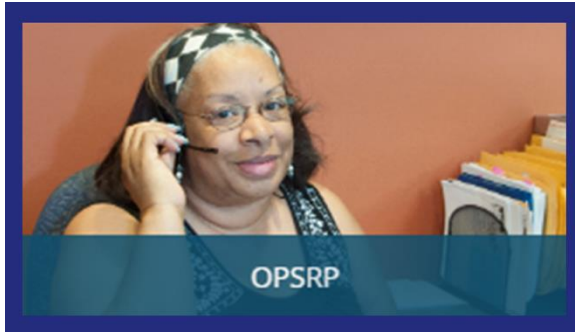
FSA: Important Points

Here's a quick review of the essentials for **FSA**s:

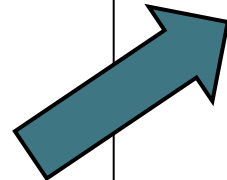
- When you enroll, you enroll for the entire year; so you need to plan accordingly.
- You forfeit any funds that you don't use and claim for valid expenses within the plan period that you enrolled.
- The money will be taken out of your paycheck automatically each month.



PERS Activity



Website:
oregon.gov/PERS/Pages/index.aspx



A screenshot of the Oregon PERS website. The header includes "Oregon" and "How you know »". The navigation menu has links for "Home", "Nonretired members", "Retirees", "Employers", "PHIP", "OSGP", "Forms and publications", and "Contact". The main content area features a large banner with "OREGON PERS PUBLIC EMPLOYEES RETIREMENT SYSTEM" and a video player showing "In-person and webinar sessions". Below the banner are three columns: "Nonretired members" (with a red circle around the title and a button for "Online Member Services"), "Retirees" (with a button for "Online Member Services"), and "Employers" (with a button for "EDX Login"). A footer at the bottom right provides contact information: "PERS Member Services: 8:30 a.m. to 5 p.m. Monday-Friday, 888-320-7377 (toll free)".

Oregon Savings Growth Plan (OSGP)



Oregon Savings Growth Plan

Automatically deducted from paycheck

Can pay taxes on it now or later

Managed by the State of Oregon and Voya

Can speak with an OSGP counselor

Retirement: Individual Account Program



Individual Account Program (IAP)

Start contributing after 6 months

Lump sum or installments

Contribution and money grow over time

Administered by Voya

Contribute 5.25% of your salary annually
(*OPSRP only*)

Retirement: Pension



Pension

Monthly retirement benefit

Stable and predictable

Annual COLA

Not affected by stock market

Qualify after 5 years of working full-time (vesting)

Based on your salary and years of service

Managed by OR Investment Council & PERS Board



Types of Paid Leave

- DAS Employee Handbook
- Union Collective Bargaining Agreement (CBA)
- Manager/Supervisor



Paid Leave Oregon



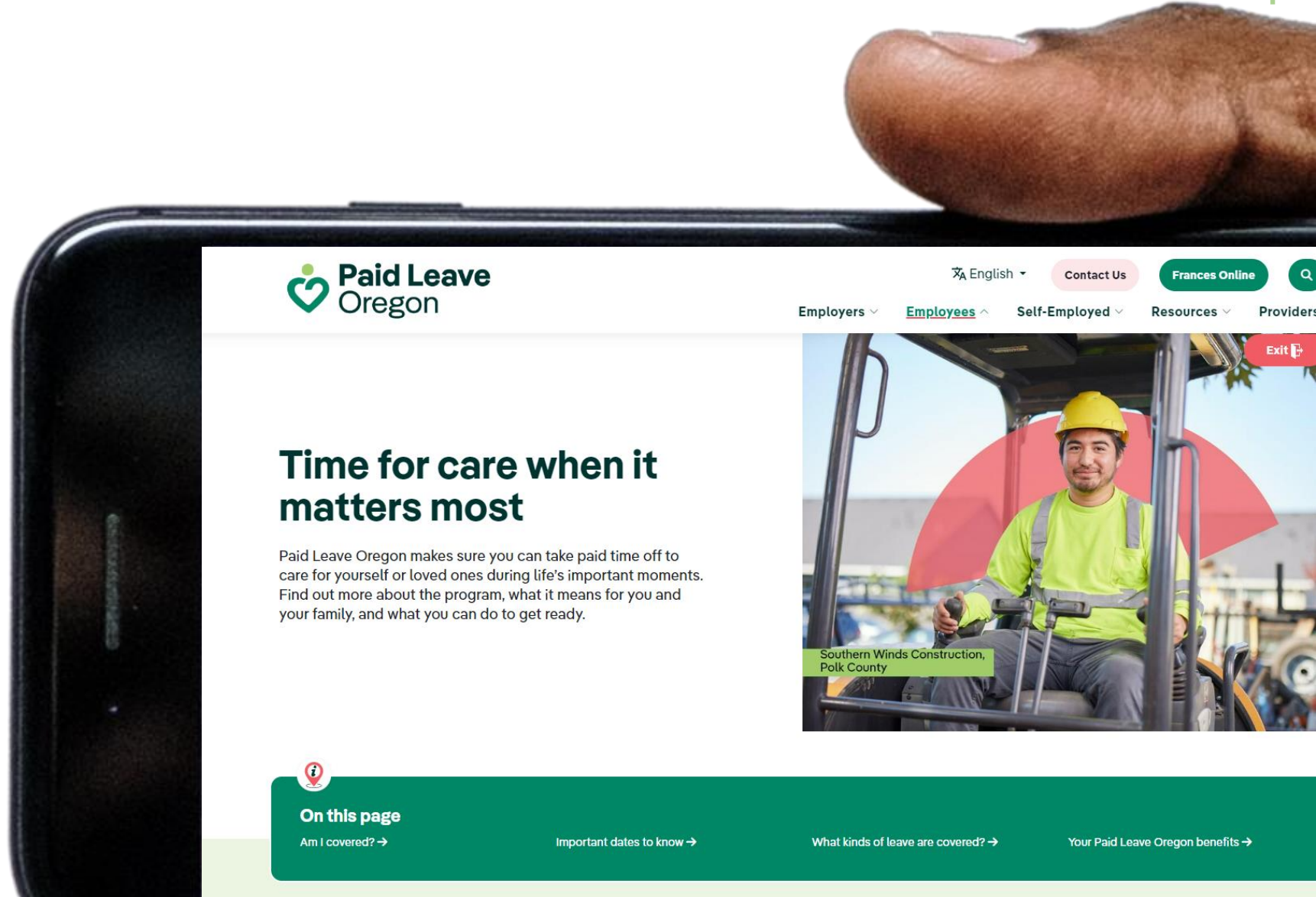
Types of Leave:

1. Medical
2. Safe
3. Family



Website:

paidleave.oregon.gov



English

Contact Us

Frances Online

Employers

Employees

Self-Employed

Resources

Providers

Exit

Time for care when it matters most

Paid Leave Oregon makes sure you can take paid time off to care for yourself or loved ones during life's important moments. Find out more about the program, what it means for you and your family, and what you can do to get ready.

Southern Winds Construction,
Polk County



On this page

[Am I covered? →](#)

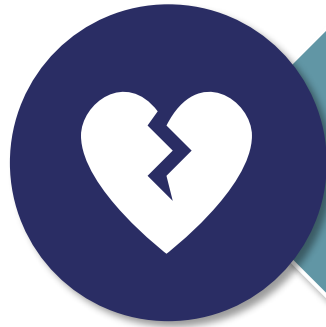
[Important dates to know →](#)

[What kinds of leave are covered? →](#)

[Your Paid Leave Oregon benefits →](#)



Types of Additional Insurance



Life Insurance

New employees get \$10,000 in basic life insurance at no cost if enrolled within 30 days. Your spouse or partner also receives \$5,000. Life insurance helps loved ones manage finances in your absence.



Accidental Death & Dismemberment

This provides coverage for you or a covered dependent's accidental loss of life, certain body parts, hearing, speech or sight resulting from an accident.



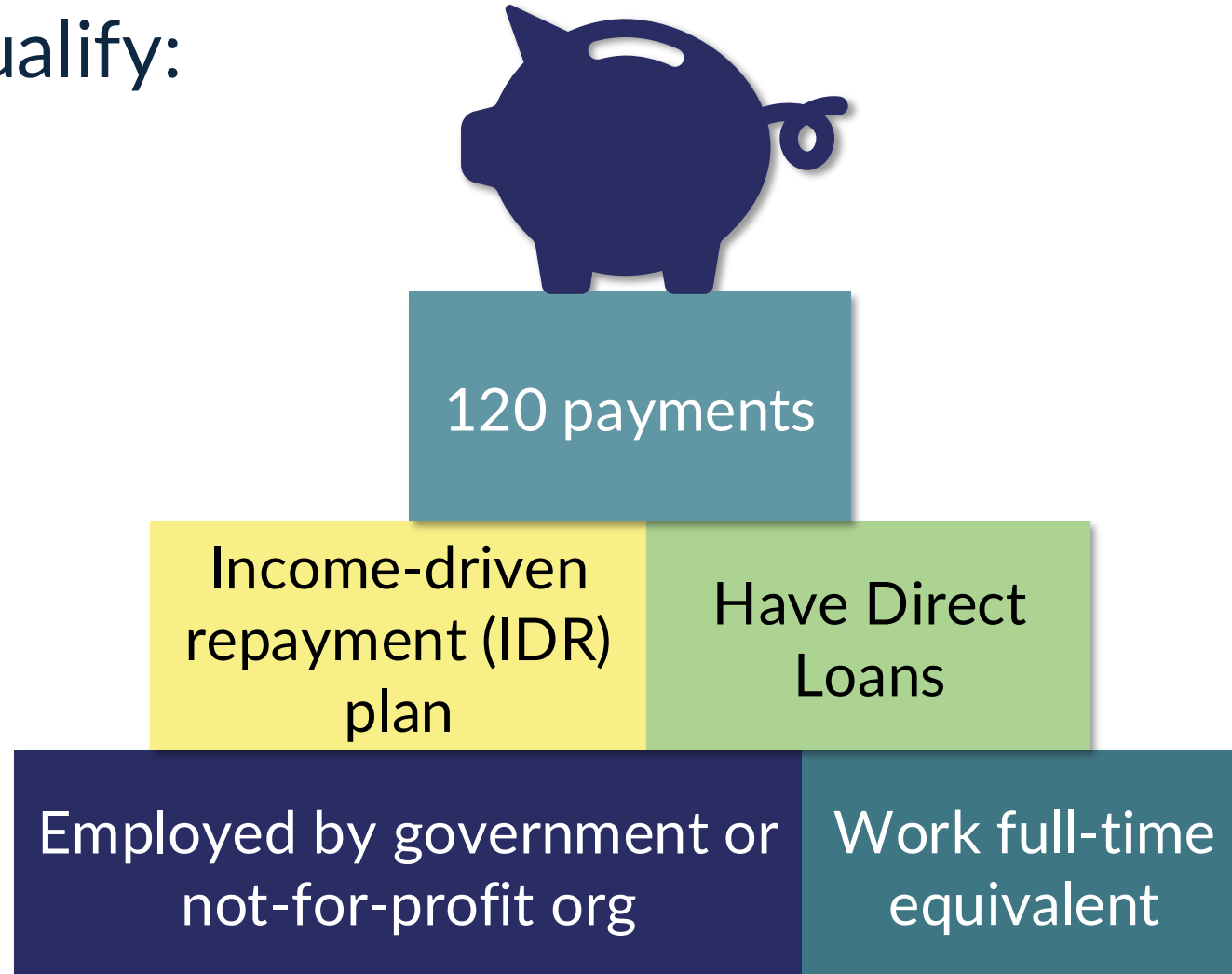
Long-Term Care

Long-term care is no longer offered through the State. However, resources are available to you! Website: <https://dfr.oregon.gov/insure/health/long-term-care/Pages/index.aspx>

Public Service Loan Forgiveness



How to Qualify:





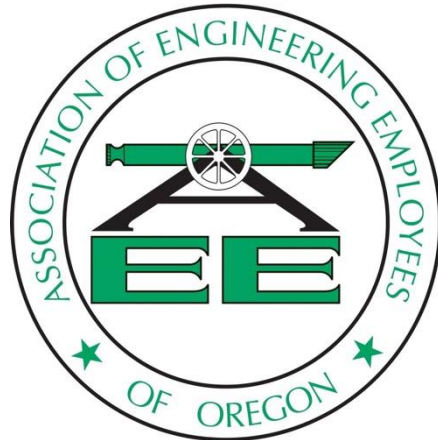
What will you do next?
By when?

Next Steps Activity





State Unions



Thank you!



Your feedback is important to us!

