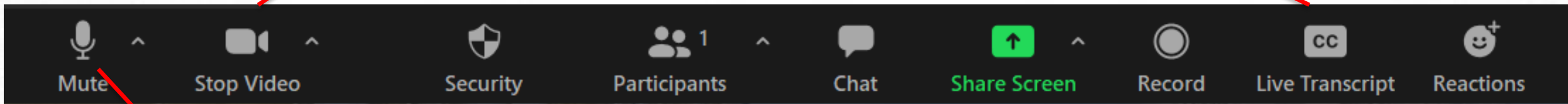




Zoom Controls

On/Off for your Video

Auto-Captions On/Off



On/Off for your Microphone

Open/Close Chat

Add Reaction to your video



Helpful **COMMUNITY AGREEMENTS**



Be CURIOUS



Be KIND



Be ENGAGED





Uplift Your Benefits

Navigating to a better tomorrow



FSA



Retirement



You are here



Health Insurance



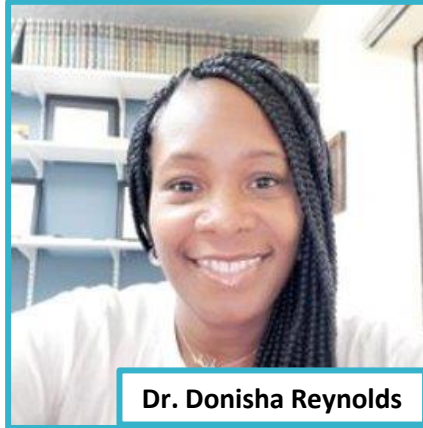
Vacation



Uplift Oregon Facilitation Team



Dr. General Johnson



Dr. Donisha Reynolds



Sherri Aytche



Brad Fortier



Wanda Walker



Adrienne Weiss



Hope Yamasaki



OUTCOMES

Strengthen knowledge of
benefits available to you

Strengthen confidence
in choosing your benefits

Share available tools to
help you in choosing
benefits

Identify next steps to
take to enroll in benefits



The Essentials of...

TODAY'S AGENDA

These are the major areas of benefits for State of Oregon employees. Today's course is an overview of these categories.

1

Benefits Tools

2

Health Plans

3

Flexible Spending Account

4

Employee Assistance Program

5

Retirement

6

Paid Time Off

7

Public Service Loan Forgiveness

8

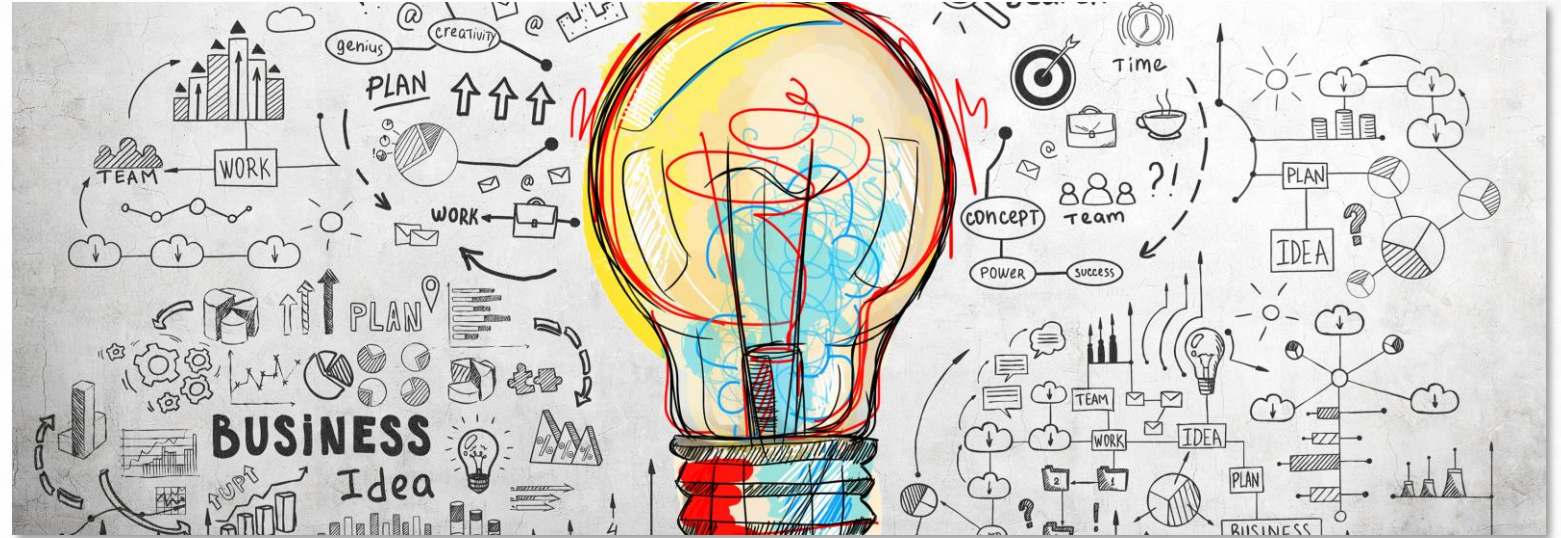
Additional Insurance

9

Union Benefits



Word Association Activity



- How do you feel when you think about choosing, understanding, or using your benefits?
- Type any words or phrases that come up for you when you think about the question



Benefits Matter





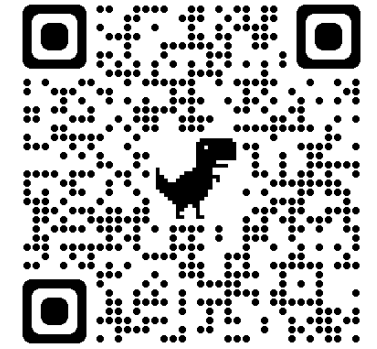
Tools

Compare Benefits to help you choose



How can you...

COMPARE BENEFITS?

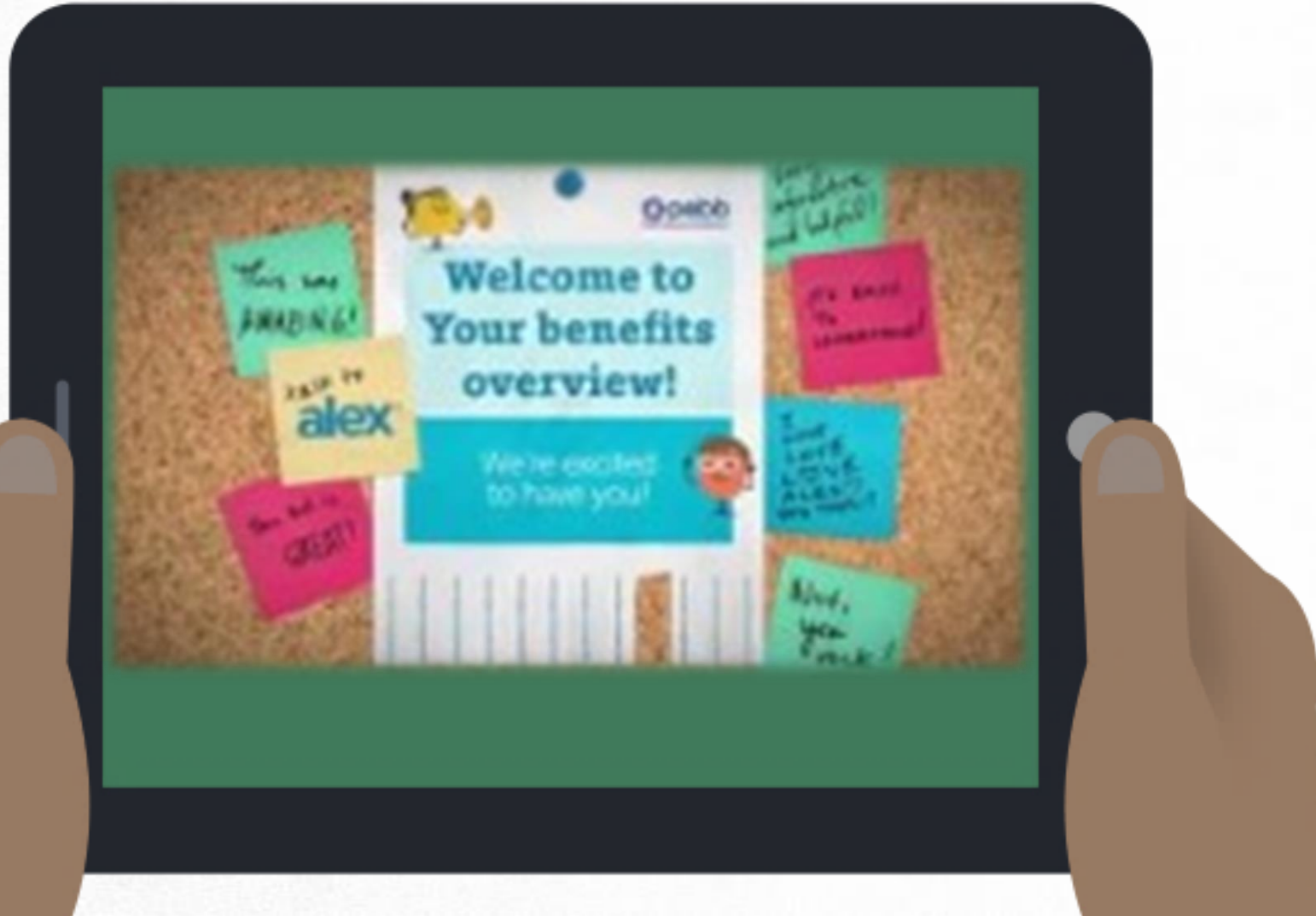


ALEX Tool

ALEX is an interactive tool to help you choose which plans are best for you and your family.

This year's URL

<http://www.myalex.com/pebb/2022>





How can you...

COMPARE BENEFITS?

Let's Compare!

PEBB has a great online tool. This online tool can help you compare benefit plans in a custom chart.

<https://www.mypebb.com/compareBenefits.html>

Oregon PEBB - Plan Year 2022: Plan Benefits Comparison

Go To Benefit Deduction Estimator | Log in to PEBB Benefits

Select Employment Status:
b) Select Employment Status: ☒ Full-Time ☐ Part-Time

Select county in which you live or work:

Select plan type to compare:
☒ Medical Plan Comparison
☐ Dental Plan Comparison - choose up to 4 plans

Select network to compare:
☒ Show in-network comparison - choose two plans
☐ Show out-of-network comparison - choose two plans
☐ View both in-network and out-of-network benefits for a plan -- one plan only



How can you...

PEBB BENEFIT GUIDE



Let's Compare!

PEBB has their 2022 open enrollment guide in digital and pdf formats.

You can find it at:

<https://mercerhrs.com/guide/pebb/#p=1>



How can you...

ESTIMATE YOUR PAYROLL DEDUCTION?

Let's Compare!

PEBB has a great online tool. This tool can help you figure out how much will come out of your check for your benefits.

<https://www.mypebb.com/>

1. a) Select Employment Type: ☒ State Employee ☐ University Employee

b) Select Employment Status: ☒ Full-Time ☐ Part-Time

2. Select county in which you live or work:

Multnomah

3. Please Select Medical Tier: Employee & Spouse/Partner

If you cover a domestic partner or children of a domestic partner who are not tax dependents, then an imputed value will be added for the coverage to employee monthly pay which then increases payroll taxes and decreases net pay.

[Click here for more information regarding imputed values.](#)

4. Available Medical Plans - check plans to compare

Full-Time Plans

- ☒ Kaiser Traditional (HMO) Full-Time
- ☒ Kaiser Deductible Full-Time
- ☒ Moda Synergy Full-Time
- ☒ Providence PEBB Statewide Full-Time
- ☒ Providence Choice Full-Time
- ☐ Medical Opt-Out¹



Public Employee Benefits Board

[CLICK HERE TO ENROLL](#)



[LOG INTO YOUR PEBB ACCOUNT](#)



In the Spotlight

- What's new with WW (*Weight Watchers re-imagined*)? Check out WW's July Newsletter.
- View PEBB's July webinar schedule, or read our June newsletter. [Learn More](#).
- ODVA Pride Month 2022! Military service and the veteran experience continues to shape every generation – from the era and branch they served, to the pronoun they prefer. Also, LIVE event! Pre-screen Breaking the Silence! [Learn more here](#).

[PEBB Home](#)

[2022 Benefit Information](#)

[About Us](#)

[Contact Carriers](#)

[Contact PEBB](#)

[Forms](#)

[News and Events](#)

[Retiree, COBRA, Self-Pay](#)

[The Board](#)

[Wellness Central](#)

RELATED SITES

[Administrative Rules](#)

[Health Policy & Analytics \(HPA\)](#)

[Innovation Work Group \(IWG\)](#)

[PEBB Information Exchange \(PIE\)](#)

[Member Advisory Committee \(PMAC\)](#)

Benefits

[2022 Benefit Information](#)

[Alex, Virtual Benefits Counselor](#)

[New Hire Resources](#)

[Part-Time University \(SB 551\)](#)

[Optional Insurance Plans](#)

[Commuter Account](#)

[Dependent Flexible Spending Account](#)

[Health Care Flexible Spending Account](#)

[Travel Assistance by The Standard](#)

Resources

[2022 Imputed Tax Values](#)

[Dependent Eligibility](#)

[Forms](#)

[Insurance Company Plan Documents](#)

[News and Events](#)

[Payroll Deduction Estimator](#)

[PEBBonDemand.com](#)

[Qualified Status Change \(QSC Matrix\)](#)

[Summary Plan Description](#)

Wellness Central

[Wellness Central](#)

[Wellness Programs](#)

[Canopy EAP \(Formerly Cascade\)](#)

[Coordinated Care Model](#)

[Flu Shot Information](#)

[Health Club Discounts](#)

[Health Engagement Model \(HEM\)](#)

[WW \(Weight Watchers re-imagined\)](#)








Medical Benefits

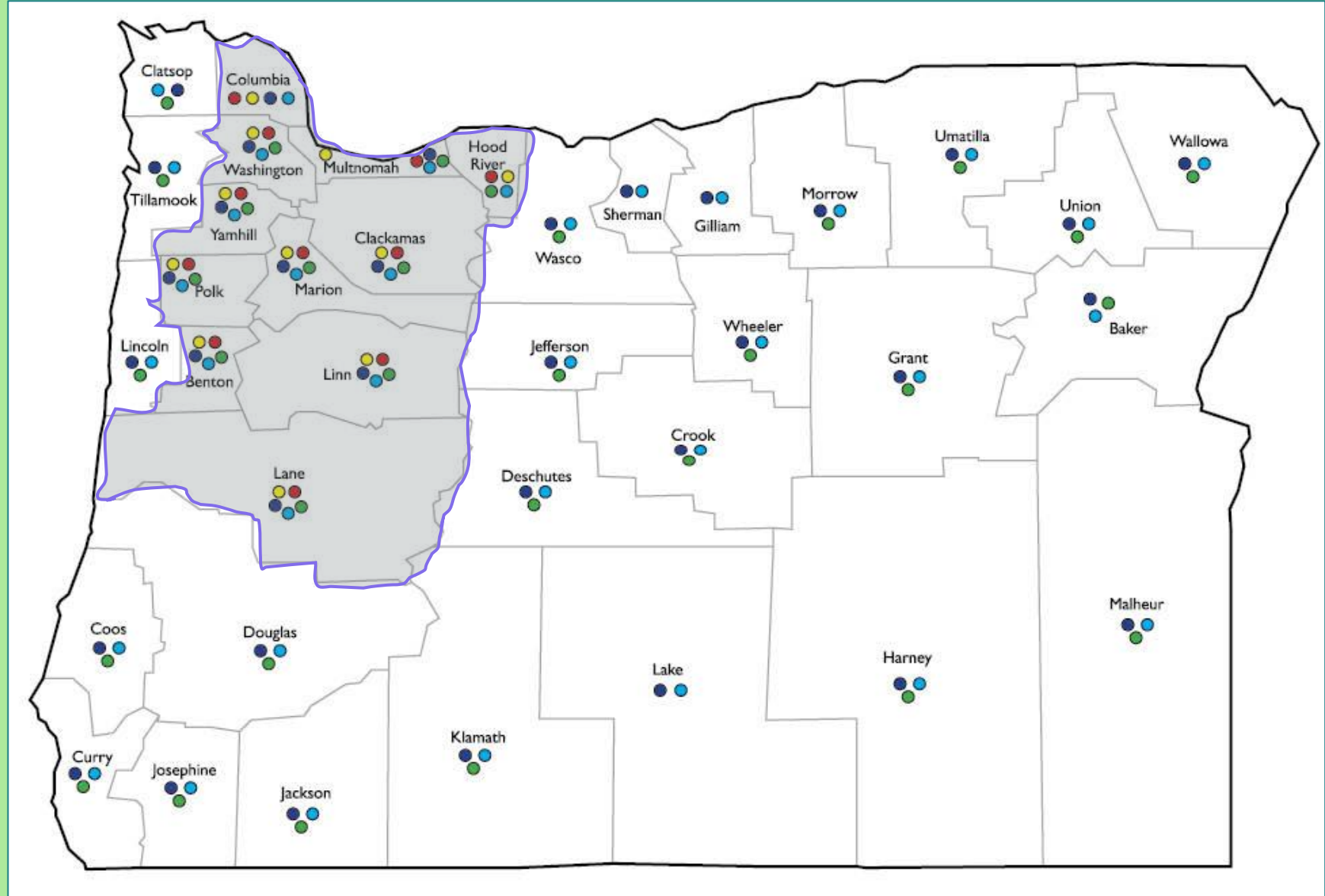




Picking Health Plans

Things to Consider

-  Kaiser-Traditional
-  Kaiser-Deductible
-  Providence-Choice
-  Providence-Statewide
-  Moda-Synergy



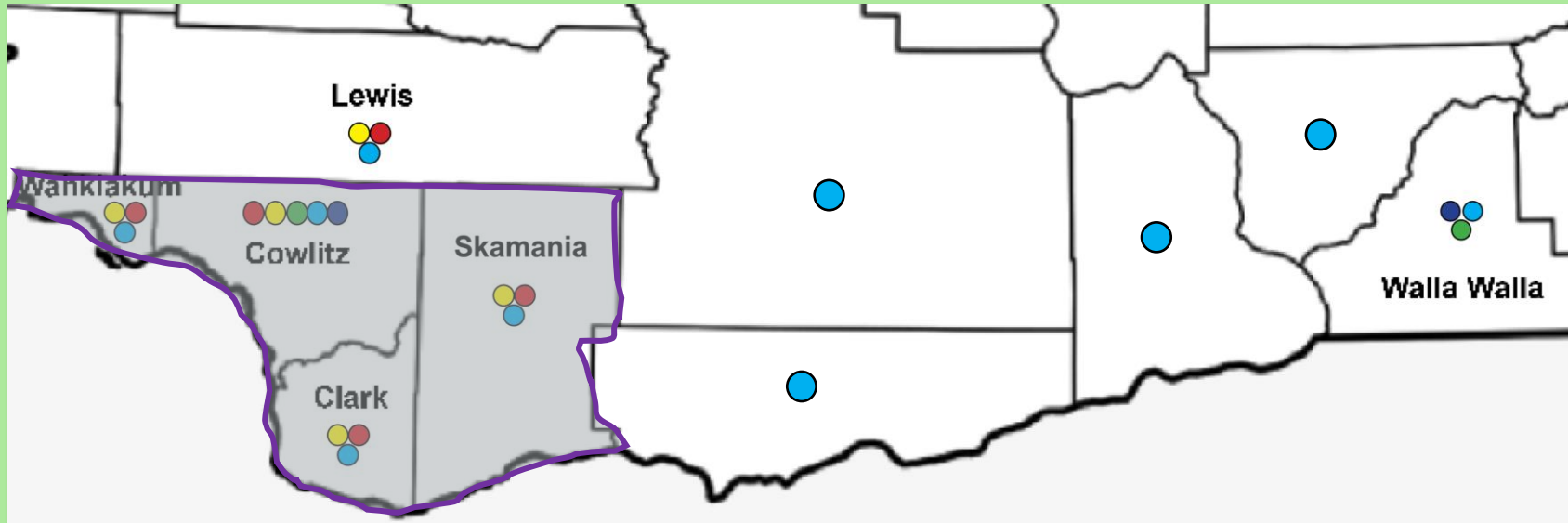
Where do you live?

How much do you need?








Picking Health Plans

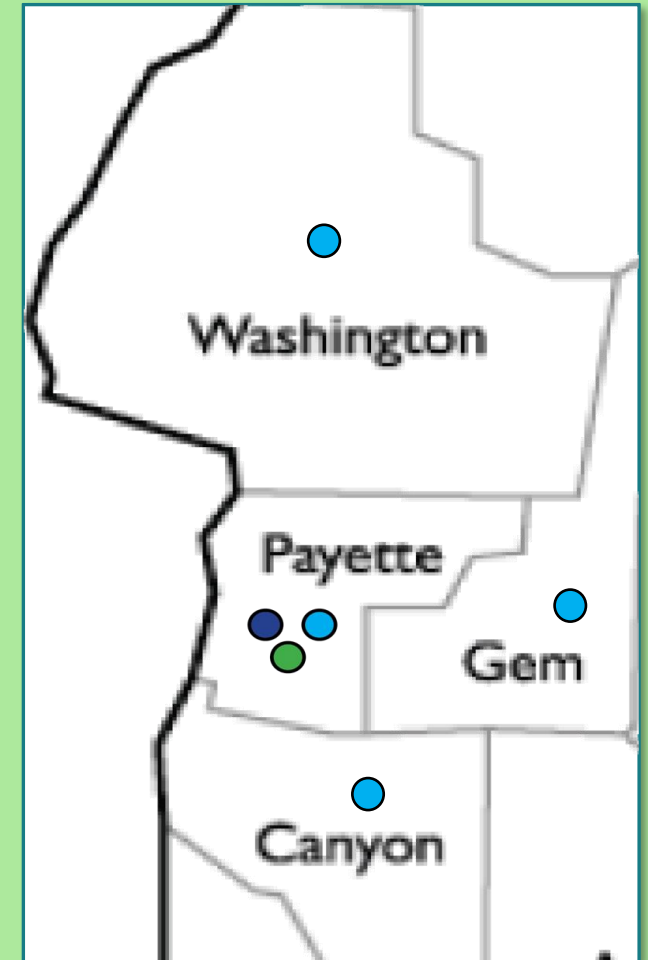
Things to consider



Washington

How much do you need?

-  Kaiser-Traditional
-  Kaiser-Deductible
-  Providence-Choice
-  Providence-Statewide
-  Moda-Synergy



Idaho



Overview

Kaiser Permanente Plans



Traditional

Deductible



Less out of pocket
When accessing care



5% premium



Higher out of pocket cost
compared to Traditional



1% premium



Overview

Providence Plans



Choice

Statewide



Narrower provider network



Wider provider network (Out of State)



1% premium



5% Premium



Overview

Moda Plan



Synergy



Less out of pocket
When accessing care



Narrower provider
network



1% premium



Things to consider

If You already have health coverage

1

Opt out

Keep the coverage that you currently have for medical. Check to see if you get better coverage for dental and vision through PEBB.

2

Keep both plans

This is called “double coverage.” PEBB will charge you a fee of either \$5 or \$50/month, if you have double coverage.



Dental Care Benefits

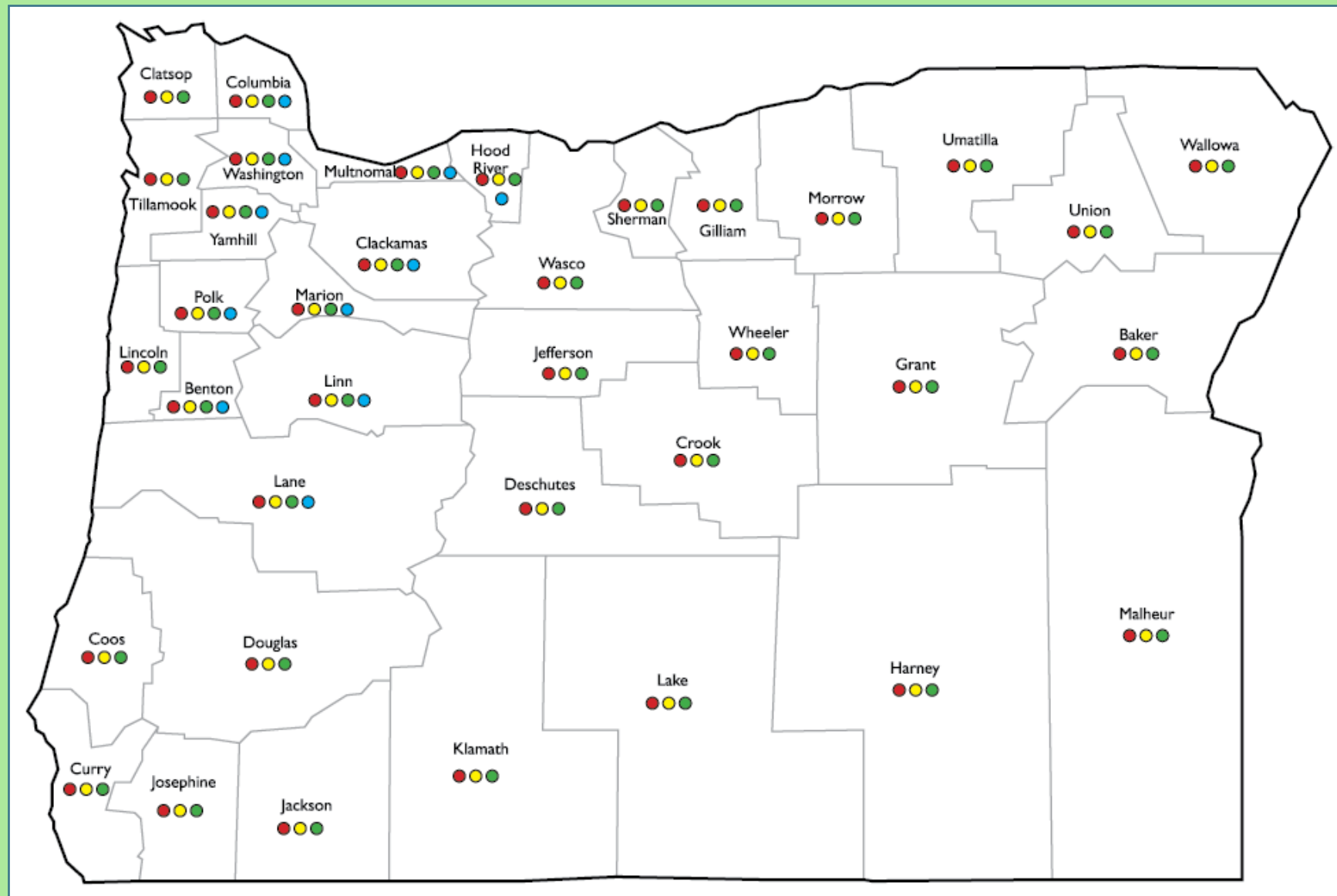




Picking Dental Plans

Things to Consider

- Delta-PPO
- Delta-Premiere
- Willamette Dental
- Kaiser



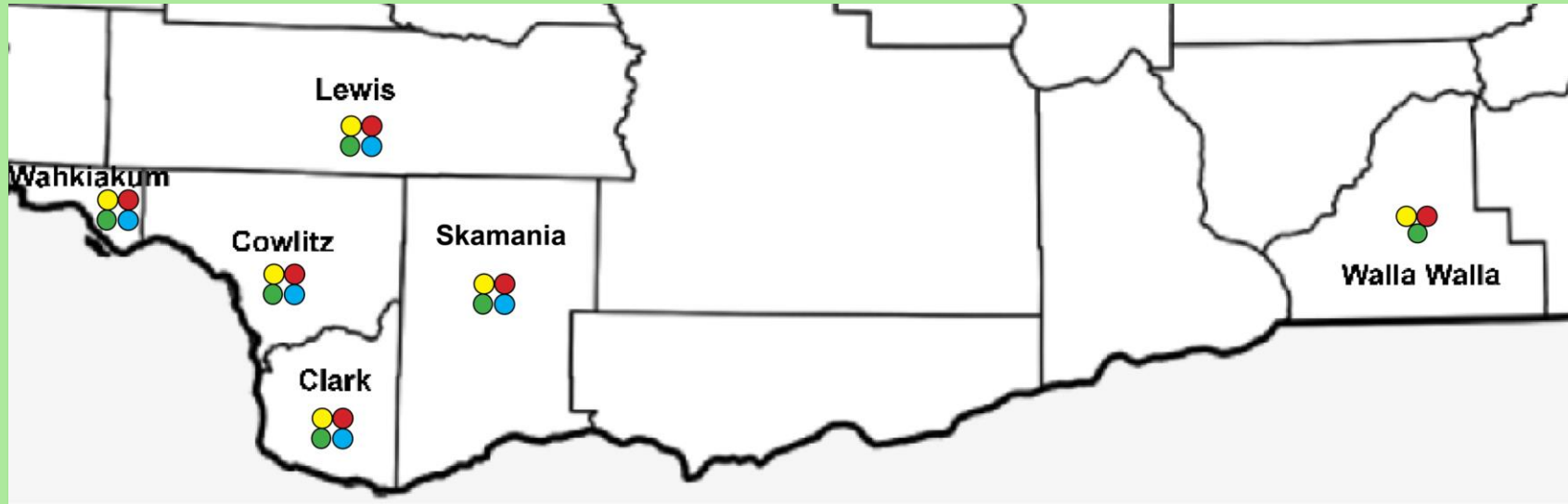
Where do you live?

How much do you need?

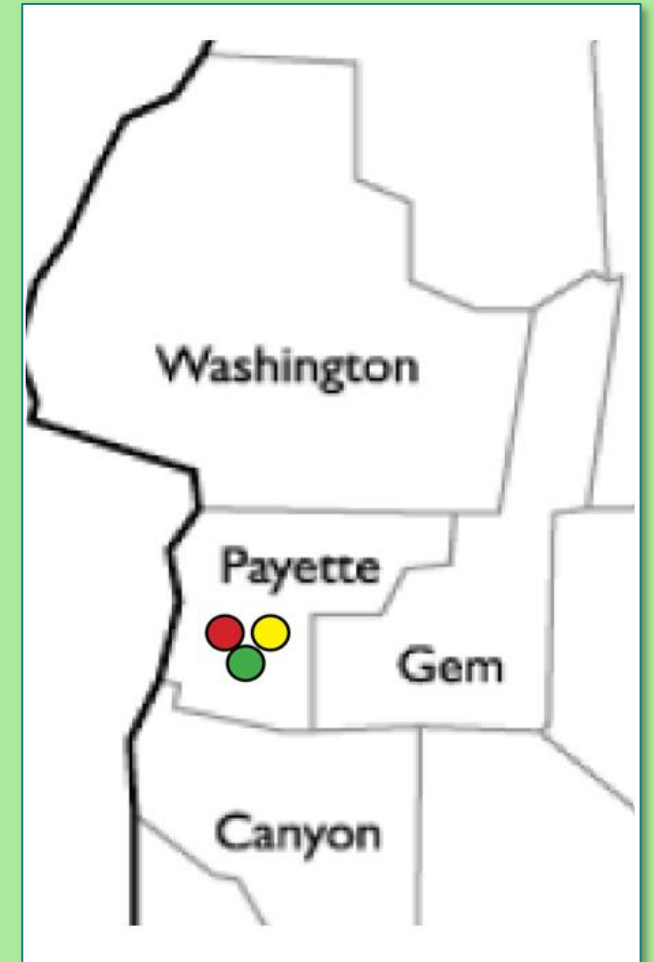


Picking Dental Plans

Things to consider



Washington



Idaho

Where do you live?

- Delta-PPO
- Delta-Premiere
- Willamette Dental
- Kaiser



Dental info from PEBB Enrollment Guide

- You will pay either 1% or 5% of the premium cost depending on the plan you choose



Overview

Kaiser Permanente



Dental



Included with health plan
at no added cost



\$1750/\$1250 annual
max coverage (FT/PT)



Integrated care with your
Kaiser Permanente
health team



Overview

Delta Dental Plans



PPO

Premier



In/Out of network
costs vary



\$1500 annual max
coverage

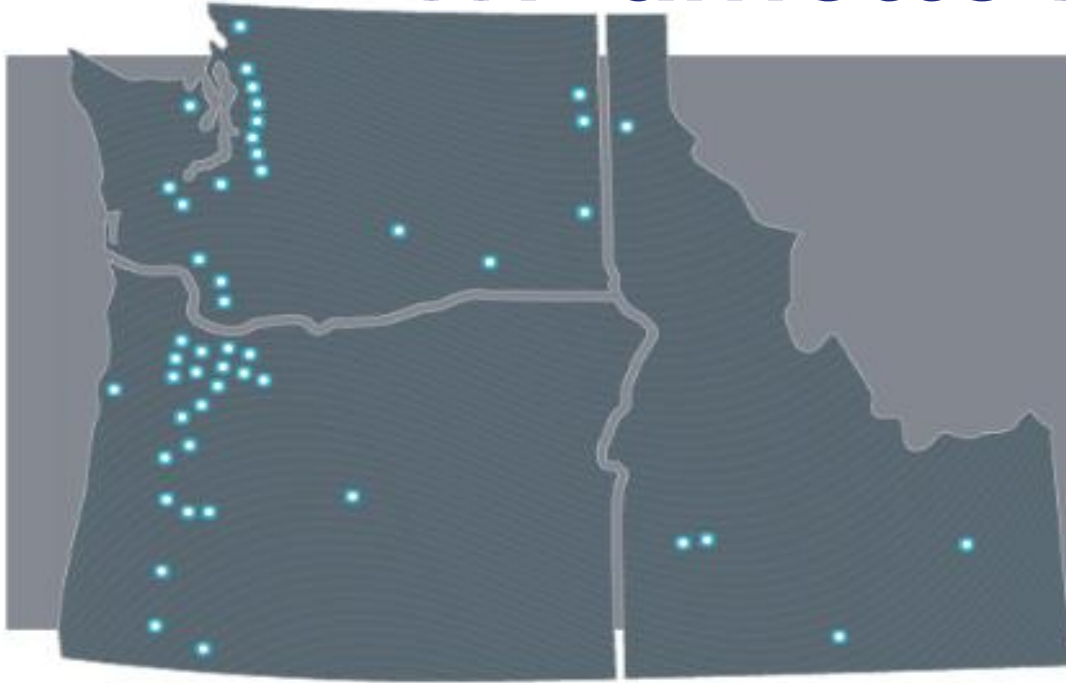


No cost diagnostic and
preventative services



\$1500 annual max
coverage

Willamette Dental Plan



Locations Include:

Albany, OR	Meridian, ID
Bend, OR	Portland Metro (11 locations)
Boise, ID	Richland, WA
Corvallis, OR	Roseburg, OR
Eugene, OR	Salem, OR (2 locations)
Grants Pass, OR	Springfield, OR (2 locations)
Lincoln City, OR	Vancouver, WA (2 locations)
Medford, OR	



\$20 co-pay for most basic services



No annual maximum for coverage



Locations in OR, WA, ID



Vision Care Benefits

Providers: Kaiser, Vision Service Plan



Overview

Vision Service Plan

Standard

Plus



Annual Exam



Glasses or Contacts



Vision Therapy



Allowance for non-prescription sunglasses



Anti-glare Coating



Progressive Lenses



Flexible Spending Accounts





Flexible Spending Accounts...

How do they work?



FSA's are a way to make your money work for you.
Here is how they work.

Monthly Check

Money set aside pre-tax. This may lower your taxable income.

FSA Account

Money is 'Use it or Lose it'. Does not roll over into another year.

Expenses

Spend on eligible expenses. Get reimbursed or sign up for Debit card.

Enroll Annually

Can enroll on hire or at Open Enrollment.



The Different Types of... **Flexible Spending Accounts**



Health Care

Co-pays, prescriptions, over-the-counter meds



Dependent Care

Home care, nursery school, day care



Commuter Account

Transit pass, parking, van pool





How do I...

SUBMIT AN EXPENSE?



Through the ASI Flex Website or App.



ASI Flex App can help

You can take a picture of a receipt or Explanation of Benefits and submit that picture through the app.

Coffee break...

10:00

Start

Stop

Reset

mins: 10

secs: 0

type: Coffee



Breaktime for PowerPoint by Flow Simulation Ltd.

Pin controls when stopped ☒

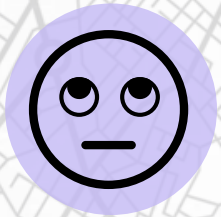


Employee Assistance Program





Employee Assistance Program **CANOPY**



Personal

- Depression
- Anxiety
- Family relationships
- Grief
- Substance Abuse



Legal

- Estate planning
- Consultation mediation



Financial

- Financial counseling
- Home ownership



Wellness

- Stress Management
- Life Coaching



canopy



Employee Assistance Program **CONTACT INFORMATION**



To Access

Call: 800-433-2320

Text: 503-850-7721

Email: info@canopywell.com


Web: www.canopywell.com

canopy

- Services are available 24/7
- Crisis Counselors available 24/7/365
- Mobile app in the app store: Canopy



Public Employees Retirement System




Online Member Services (OMS)

[OMS Login](#)


[OMS Login](#) [OMS Info](#) [Password Reset](#) [IAP Login](#) [IAP Calculator](#) [Benefit Estimates](#) [News](#)

Call 888-320-7377 to talk with a PERS Member Services representative (M-F, 8:30 a.m. - 5 p.m.). Email [Member Services](#).


If you are [signed up](#) for GovDelivery, PERS' [email communication tool](#), information will come from OregonPERS@public.govdelivery.com.




Active/Inactive Member Information



Retired Member Information



Employer Information



Get Help

PERS buildings remain closed to the public

Plans to reopen the PERS and Oregon Savings Growth Plan (OSGP) offices in Tigard and Salem are on hold due to the arrival of the SARS-CoV-2 omicron variant in Oregon.

PERS buildings will remain closed to the public until further notice to protect the health and safety of our members and our staff.

For more information about agency mitigation efforts, read our [COVID-19 information page](#).

New: PERS by the Numbers

Ever wish you could pull back the curtain and explore how your pension system is administered? Each year, PERS, the agency, publishes [PERS by the Numbers](#), an annual snapshot of the data and demographics that drive the Oregon Public Employees Retirement System. Read the [2021 report](#) online.

Learn more about how PERS works

The Public Employees Retirement System functions through the partnership of three entities: the Oregon Legislature, Oregon State Treasury, and PERS, the agency. [Learn more](#) about the role each one plays in supporting your retirement system.

Celebrating 75 Years

For 75 years, PERS has been serving those who serve Oregon. Since 1948, we have helped hundreds of thousands of Oregonians retire after their years of service to their communities. Our history is long and our future bright. We have created a commemorative logo for this year, which is now in use on our website, and have updated our history document to mark this milestone. We invite you to [read about our journey](#) and celebrate with us.



Retirement

“One day, we’ll get to stop working”



PERS

RETIREMENT - Pension



Monthly benefit that is like a retirement salary



Based on your salary and years of service



Pension is stable and predictable



Portable to other PERS employers



Qualified/Vested after 5 years of service



Not affected by stock market fluctuations



PERS

RETIREMENT – Individual Account Program



Individual Account Program: like a 401k



Your total contribution = 5.25%



Pot of money you get when you retire



Managed by Voya



Money grows over time



PERS

RETIREMENT – Oregon Savings Growth Plan



Voluntary benefit



Separate from other PERS programs



Can contribute as little as \$25/mo.



Pay taxes now or later, your choice



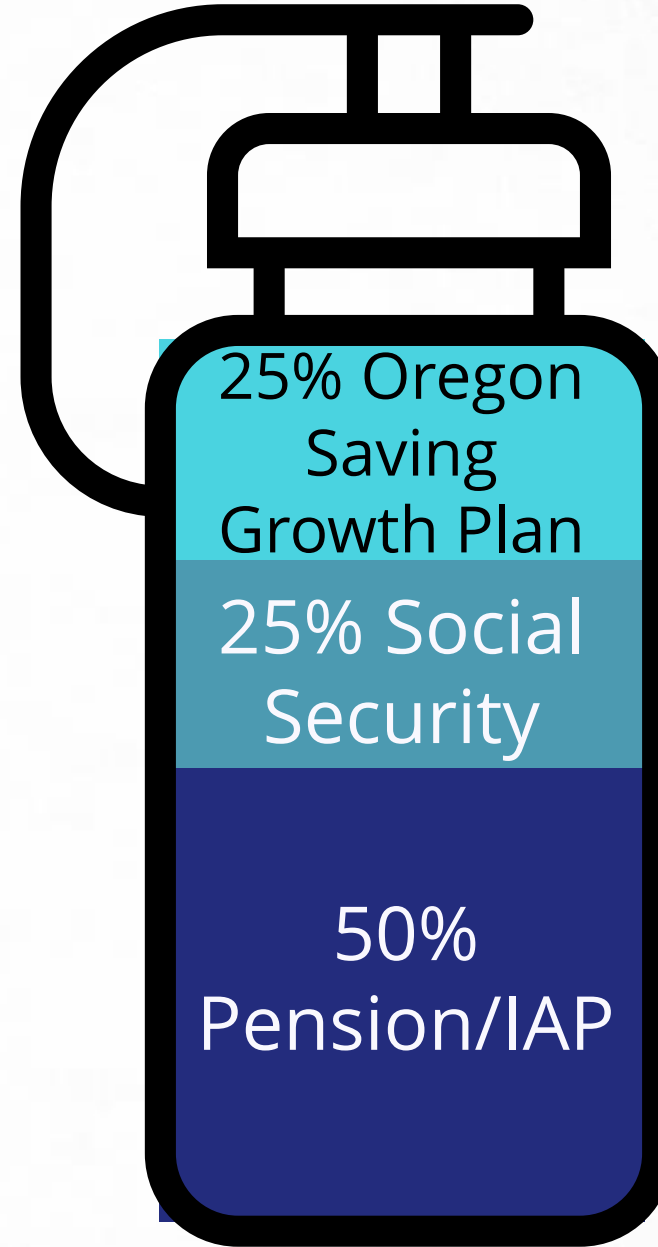
Automatically deducted after sign up



Tools, calculators, workshops, 1:1 counseling



Saving for Your Retirement



*Percentages for image purposes only - actual percentages may vary



Types of Paid Leave

For State Employees



State of Oregon

Paid Time Off



Vacation Time

Non-management: Accrues
8hrs/month



Sick Time

Non-management: Accrues
8hrs/month



Holidays

Refer to CBA or DAS handbook for
annual holidays





Public Service Loan Forgiveness

For State Employees



How to Qualify for Public Service Loan Forgiveness

Employer

Employed by a federal, state, local, or tribal government or not-for-profit organization.

Job Type

Work full time for that org or agency

Loan Type

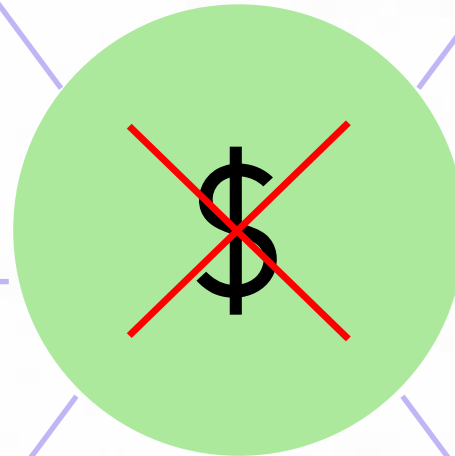
Have Direct Loans (or consolidate other federal student loans into a Direct Loan)

Payment Plan

Repay your loans under an income-driven repayment plan

Payments

AND make 120 qualifying payments



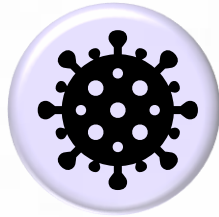


New Developments in Public Service Loan Forgiveness



Military Service

a borrower's months spent on active duty can be counted toward the PSLF



Payment Suspension

you will receive credit toward PSLF or TEPSLF for the period of suspension



Limited Time Waiver

so that borrowers can have their payments counted, "regardless of loan type or repayment plan."



Additional Insurance Benefits

For State Employees



Types of...

Additional Insurance



Life
Insurance



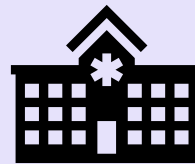
Short-term
Disability



Long-term
Disability



AD&D



Long-term
Care

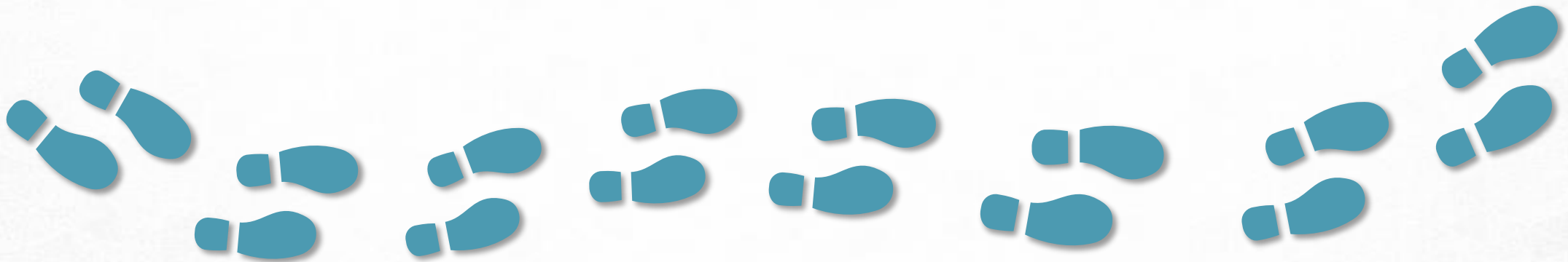


Insurance
Estimator Tool



NEXT STEPS

- What is one thing you want to act on, and by when?
 - Respond in the chat box





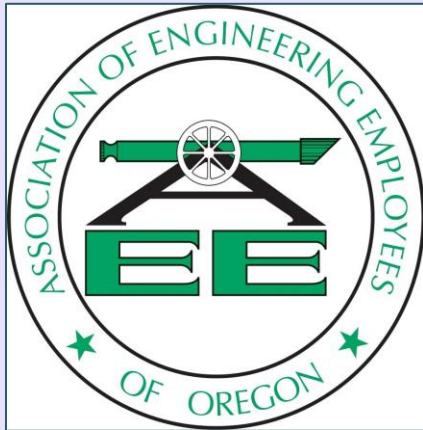
Role of Unions

For State Employees



Some of the...

Unions for State Workers



UPDATED 8/2/22



Uplift Oregon

THANK YOU!