

# Uplift Your Benefits

## Your Benefits Journey



Uplift  
OREGON



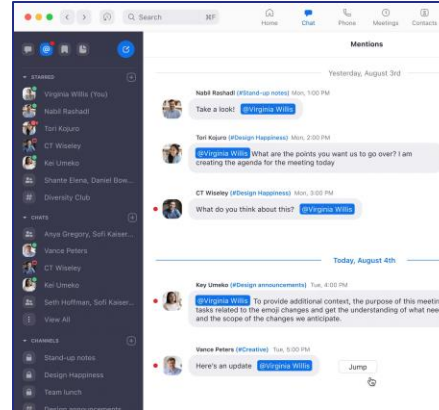
# Zoom Controls



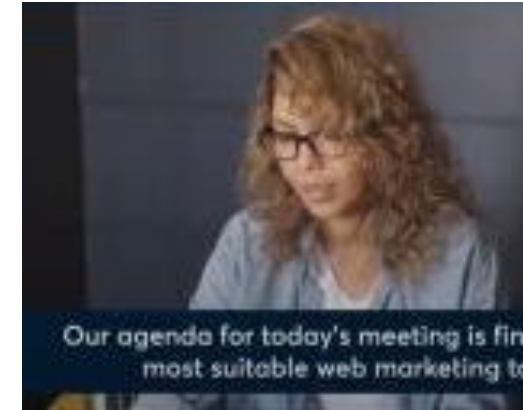
On / off for your  
**microphone**



On / off for  
your **video**



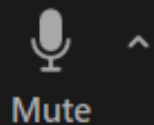
Open / close  
your **chat**



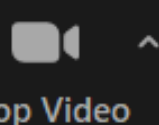
On / off for  
**auto-captions**



Add **reactions**  
to your video



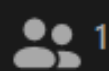
Mute



Stop Video



Security



Participants



Chat



Share Screen



Record



Live Transcript



Reactions



# Introductions



**Dr. General  
Johnson**  
Wellness



**Dr. Donisha  
Reynolds**  
Benefits



**Sherri  
Aytche**  
Assessment



**Brad  
Fortier**  
Equity



**Wanda  
Walker**



**Adrienne  
Weiss**



**Hope  
Yamasaki**



**Lori  
Spencer-Edwards**



# Community Agreements

Be curious

Be kind

Be engaged





# Land Acknowledgment







# Uplift Oregon

Benefits

Wellness

Equity







# Agenda

1. Benefits Tools
2. Health Plans
3. Flexible Spending Accounts
- ~10-minute break~
4. Employee Assistance
5. Retirement
6. Paid time off
7. Public Service Loan Forgiveness
8. Additional Insurance
9. Introduction to Your Union and  
Additional Benefits



## 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





# Activity: Word Association







# Why Benefits Matter







# Tools



# The ALEX Tool



- Interactive online tool
- Asks you questions
- Makes benefit plan recommendations
- Helps you figure out costs



<http://www.myalex.com/pebb/2023>



**alex**

**Pick a medical plan in 10 minutes.**

[Log in \(or sign up\) to get started](#)

[Get started as a guest](#) (without saving your progress)

[Obtenga ayuda en español.](#)

ALEX provides a summary of your benefits and is accurate to the best of our knowledge. This is not an application for enrollment. By clicking "Log in (or sign up) to get started" or "Get started as a guest" you acknowledge that you understand this and agree to the [Terms of Service](#) and [Privacy Policy](#).

ALEX will ask you for your benefits level (Full, Mid-level, Core). To find this, look at the Benefits tile on your dashboard in [UCPath](#).

[Read more](#)





# PEBB Guides



PEBB Summary  
of Benefits



2023 PEBB  
Enrollment Guide





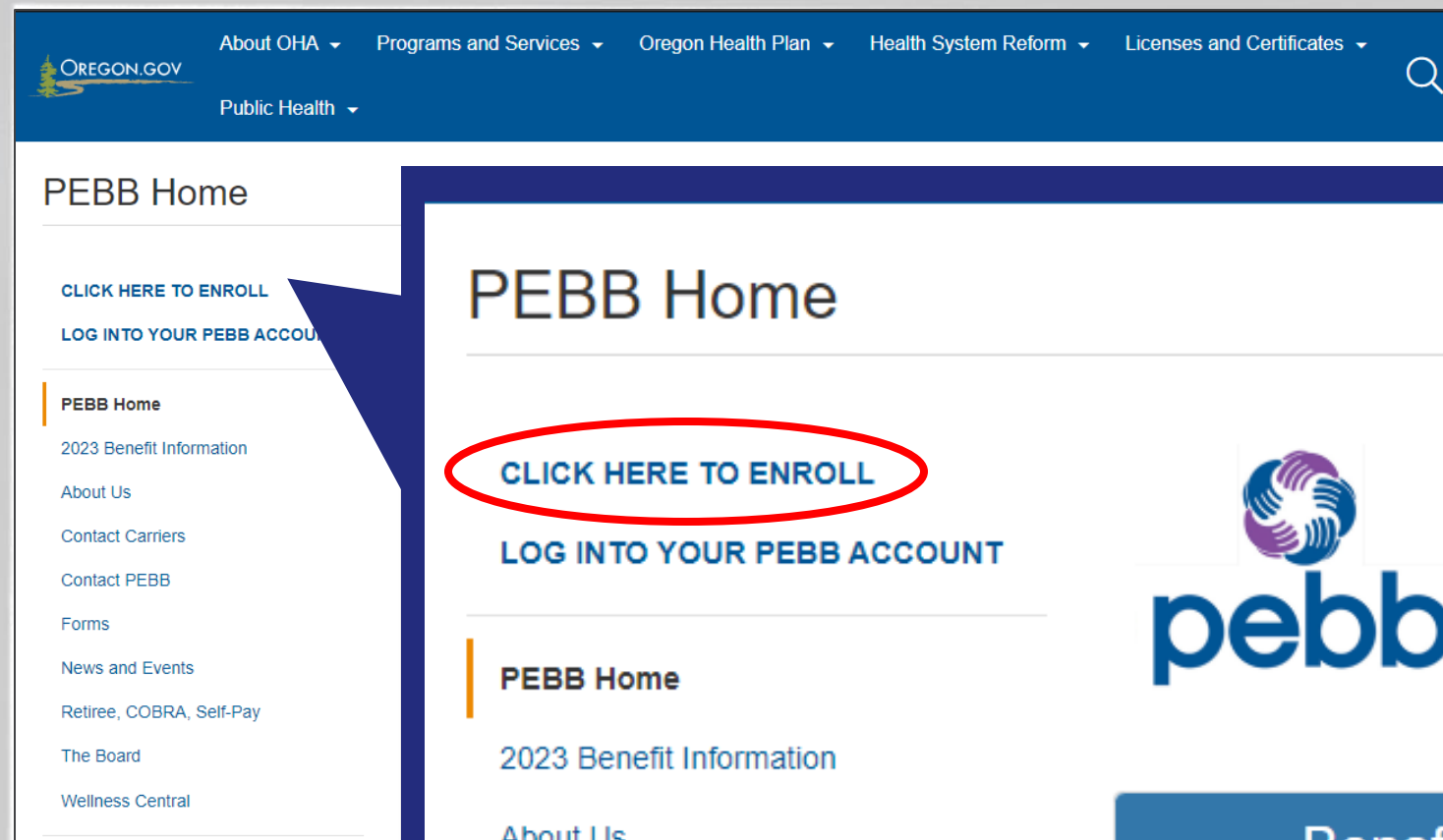
# PEBB Website Activities



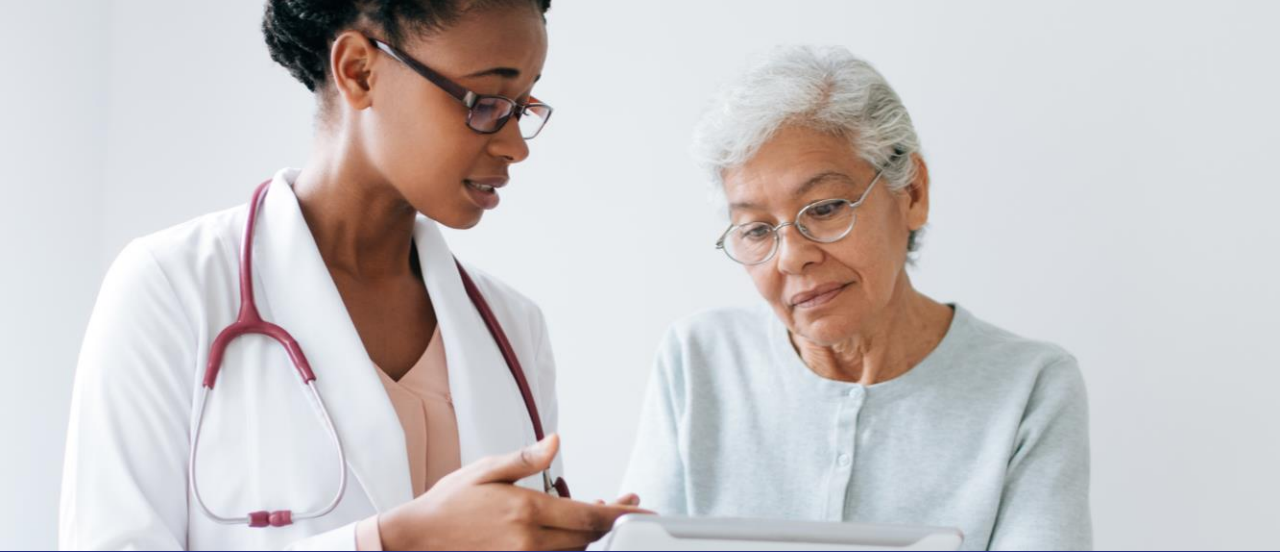
- Enroll for benefits as a newly hired employee
- Review your current benefit selections
- Review and update your personal information
- Enroll for benefits during Open Enrollment



<https://www.oregon.gov/oha/pebb/pages/index.aspx>







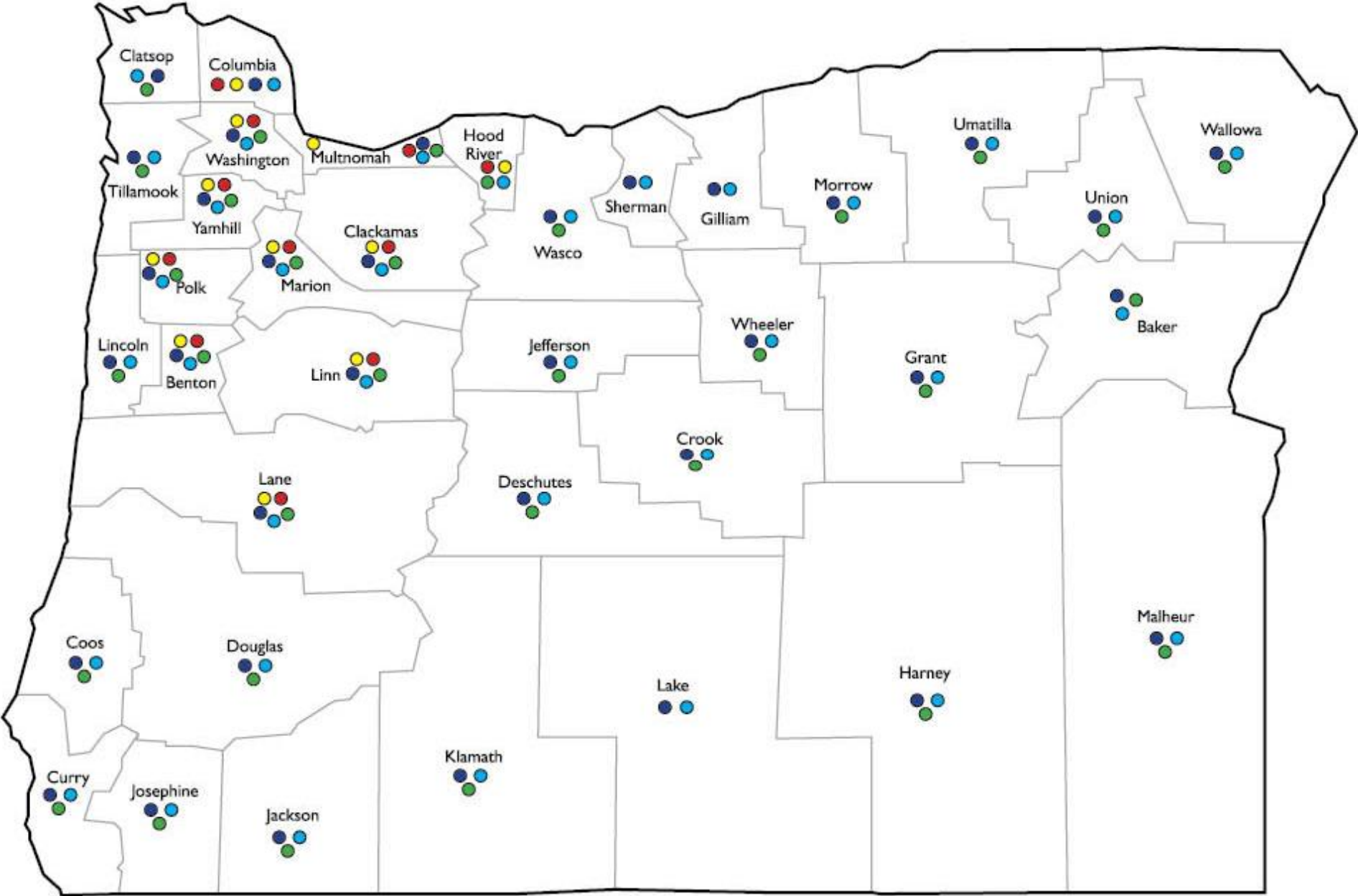
Range of Healthcare Benefits







# Plans by County



# Premium Comparison



<b>If your premium is:</b>	<b>And you're paying:</b>	<b>The employer will pay (per month):</b>	<b>And you will pay (per month):</b>
<b>\$1200</b>	5%	\$1140	<b>\$60</b>
<b>\$1200</b>	1%	\$1188	<b>\$12</b>
<b>Deductible Plan: \$1000</b>	5%	\$950	<b>\$50</b>
<b>Deductible Plan: \$1000</b>	1%	\$990	<b>\$10</b>





# Kaiser Permanente Benefits



Traditional Plan ●	Deductible Plan ●
Pay <b>5%</b> of premium	Pay <b>1%</b> of premium
<b>Lower</b> out-of-pocket costs	<b>Higher</b> out-of-pocket costs
Does <b>not</b> have a deductible	<b>Has</b> deductibles

# Providence Benefits



Statewide Plan 	Choice Plan 
Pay <b>5%</b> of premium	Pay <b>1%</b> of premium
<b>Higher</b> out-of-pocket costs	<b>Lower</b> out-of-pocket costs
Best if you live <b>out of state</b>	<b>Referrals</b> for specialty service



# Moda Benefits



## Health Plan

Pay 1% of premium

**Lower** out-of-pocket costs

Does **not require** referrals for specialty service

Partner with OHSU

# 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.	



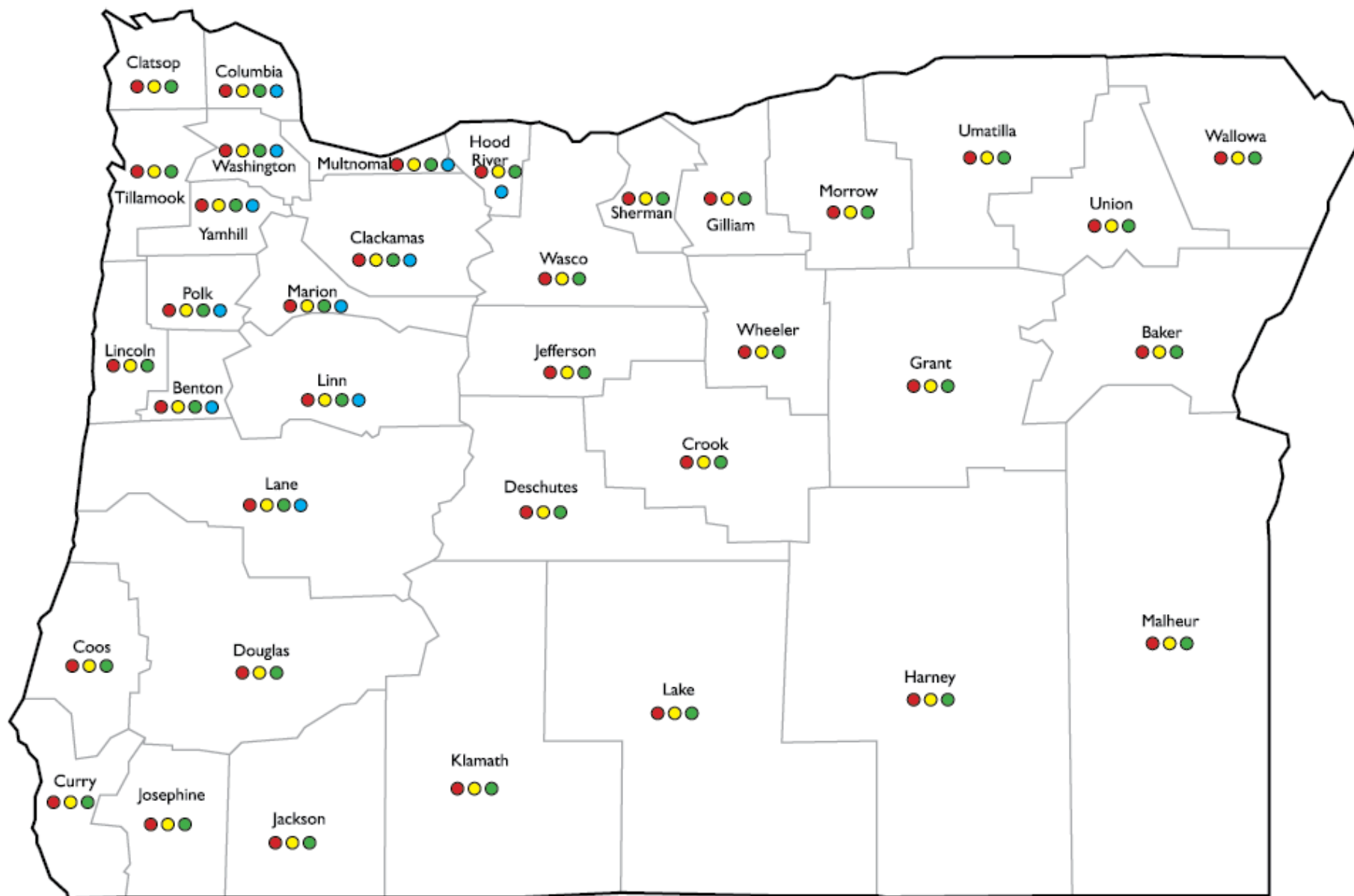


# Dental Plans





# Dental Plan Locations



● Delta PPO

● Delta Premier

● Willamette Dental

● Kaiser



# Kaiser Permanente Dental



**KAISER PERMANENTE®**  
DENTAL

## Kaiser Permanente Dental Plans

**Diagnostic Services** (pay 80-100%)

**Basic Restorative Services** (pay 25%, 50%, or 80%)

Oral Surgery, Endodontics, Periodontics (pay 25%, 50%, or 80%)

**Major Restorative Services** (pay 25%, 50%, or 80%)



## Delta Dental PPO

Pays **100%** of preventive and diagnostic services

Pays **50%** of major services

## Delta Dental Premier

Pays **100%** of preventive and diagnostic services

Pays **50%** of major services





Willamette  
Dental Group

## Dental Plan

**No** annual maximum

**No** deductible

**\$20** co-pay for most basic services

**Orthodontics** for adults and children

Exclusive **provider network**



# Vision Plans





# Vision Service Plan (VSP)\*

\*For those who choose  
Providence or Moda  
benefits plans



Standard/Basic Plan	Plus Plan
Includes annual Well Vision exam	Non-Prescription Sunglasses
Glasses or contacts	Frames
Light Care Vision Therapy	Anti-glare coating, and progressive lenses
	Retinol screening with a \$10 copay
Starts at \$8.36/month	Starts at \$15.56/month



# Flexible Spending Accounts





# Types 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 commuting expenses (pre-tax)
<b>Max.</b> year contribution is \$2,850	<b>Max.</b> year contribution is \$5,000	<b>Max.</b> year contribution is \$280/month
Must use contributions or lose them.		Can change the amount you put in at any time

\*\*Can also find dependent care resources through EAP Canopy



# FSA Summary

Enroll for the entire plan year

Forfeit any funds you don't use

Claim valid expenses by end of plan year

Money taken out of paycheck each month





# Break Time!!

1 n . n n

Start Stop Reset min: 10 sec: 5 type:  
Wave v

Simulation for PowerPoint by Peter Simonsen Ltd.

The simulation is stopped



# Overall Well- being



1. Stay in touch with  
**supportive people**

2. **Share** about  
yourself

3. Reflect on  
your **needs**



# Canopy Wellbeing

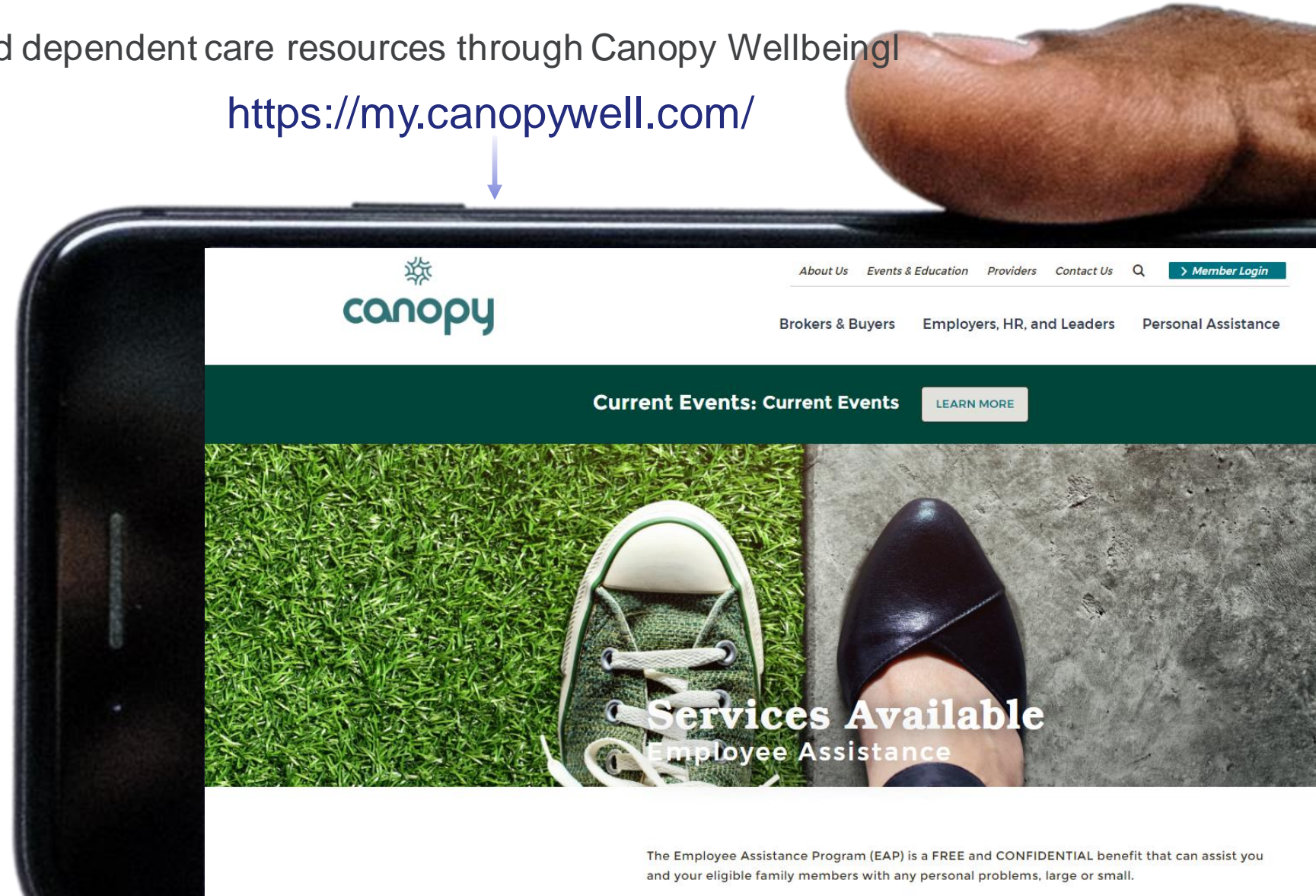


\*\*Can also find dependent care resources through Canopy Wellbeing!

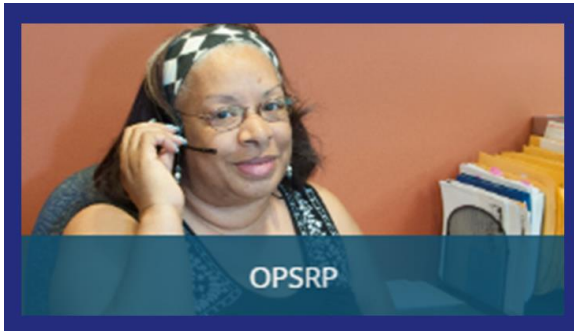
<https://my.canopywell.com/>



Canopy Wellbeing  
Website



# PERS Activity



<https://www.oregon.gov/PERS/Pages/index.aspx>



The screenshot shows the Oregon PERS website homepage. The header includes the "OREGON PERS" logo and the "Online Member Services (OMS)" section. The "OMS Login" button is circled in red. Below the header, a red-bordered box contains contact information: "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](mailto:OregonPERS@public.govdelivery.com)." Below this, four service tiles are shown: "Active/Inactive Member Information" (circled in red), "Retired Member Information", "Employer Information", and "Get Help". The main content area features two articles: "PERS now accepting 2022 W-4P tax forms" and "2021 member annual statements".

## OREGON PERS

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](mailto:OregonPERS@public.govdelivery.com).

[Active/Inactive Member Information](#) [Retired Member Information](#) [Employer Information](#) [Get Help](#)

### PERS now accepting 2022 W-4P tax forms

The IRS revised its W-4P tax form in January 2022. PERS is now accepting the 2022 revised form.

If you wish to update your tax withholdings, use the PERS 2022 W-4P form for your membership type — [Tier One/Tier Two](#) or [OPSRP](#).

If you recently submitted a 2021 W-4P version, note that PERS will process 2021 forms received by November 17. After November 17, PERS can only process the 2022 version.

### 2021 member annual statements

PERS mailed 2021 member annual statements to all nonretired members in May 2021.

The 2021 statement will reflect your PERS benefits and information through December 2021.

When you receive your statement, check that all your personal information is correct. If you need to make corrections, follow the instructions on the back of your statement.

For more information, visit the [Member Annual Statement FAQs](#) webpage, which is updated each spring.





# Oregon Savings Growth Plan (OSGP)



## Oregon Savings Growth Plan

Automatically deducted from paycheck

Can pay taxes on it now or later

Managed by 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

Managed by Voya

Contribute 5.25% of your salary annually  
(6% once you meet criteria)





## Retirement: Pension

### **Pension**

Monthly retirement benefit

Stable and predictable

Up to 2% cost of living increase

Not affected by stock market

Qualify after 5 years of working (vesting)

Based on your salary and years of service

Managed by PERS

Contribute 0.75% of your salary annually



# Types of Paid Leave





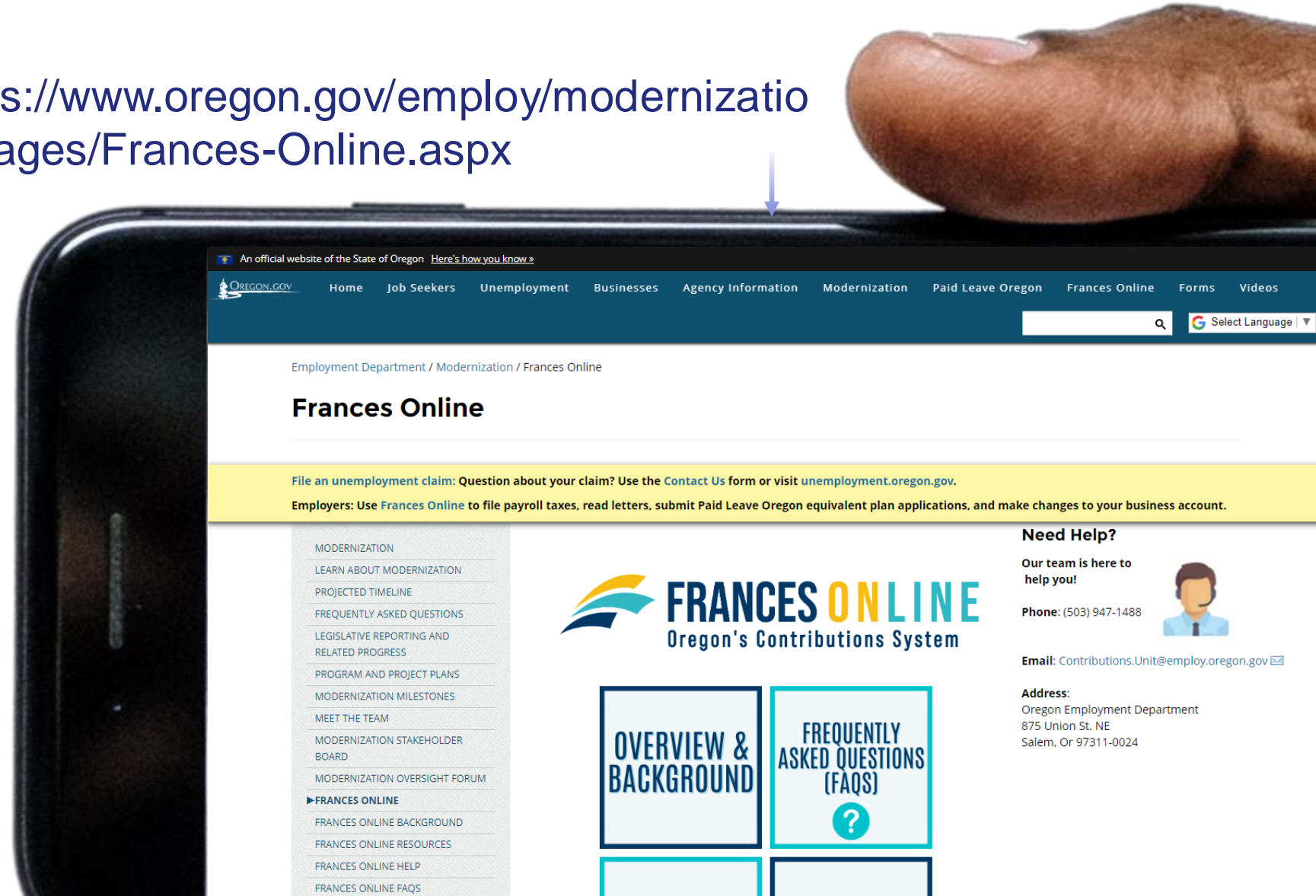
# Paid Leave Oregon



<https://www.oregon.gov/employ/modernization/Pages/Frances-Online.aspx>

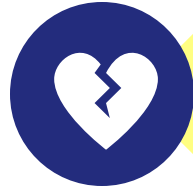


Frances Online  
(Paid Leave)





## Types of Additional Insurance



Life Insurance



Short-Term Disability



Long-Term Disability



Accidental Death &  
Dismemberment



Long-Term Care



Insurance  
Estimator Tool



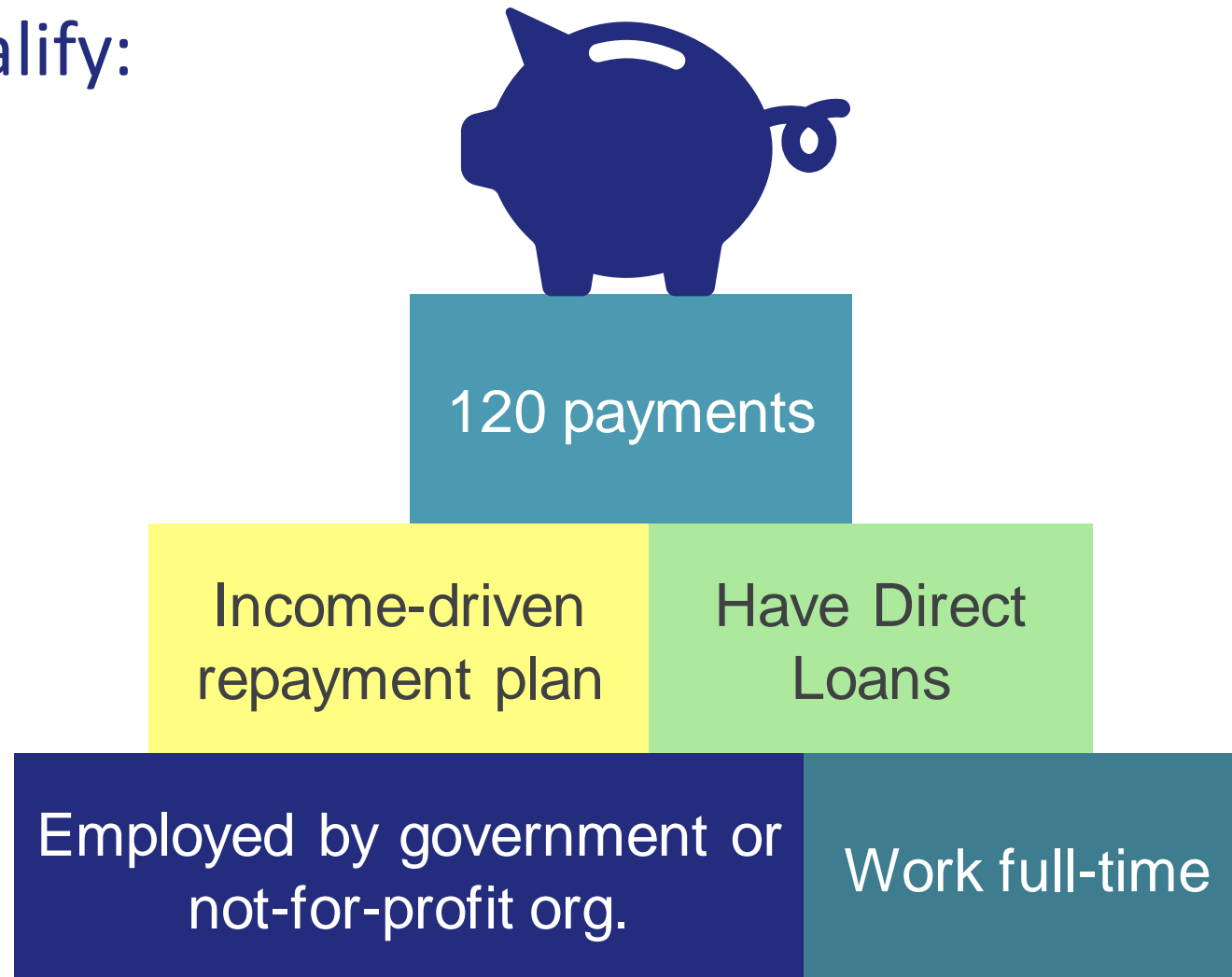
<https://www.standard.com/edu/state-oregon-public-employees-benefit-board/18296>



# Public Service Loan Forgiveness



How to Qualify:





# New Developments in Student Loan Programs



Loan Repayment

Student loan repayment  
pause extended to  
**6/30/23.**



Debt Relief  
Program

Currently **on hold.**



Closed School  
Discharge

You may be eligible for  
**100% discharge** of your  
loan if your school closed.



## Next Steps Activity







Some of  
the  
Unions for  
State  
Workers



OREGON  
EDUCATION  
ASSOCIATION



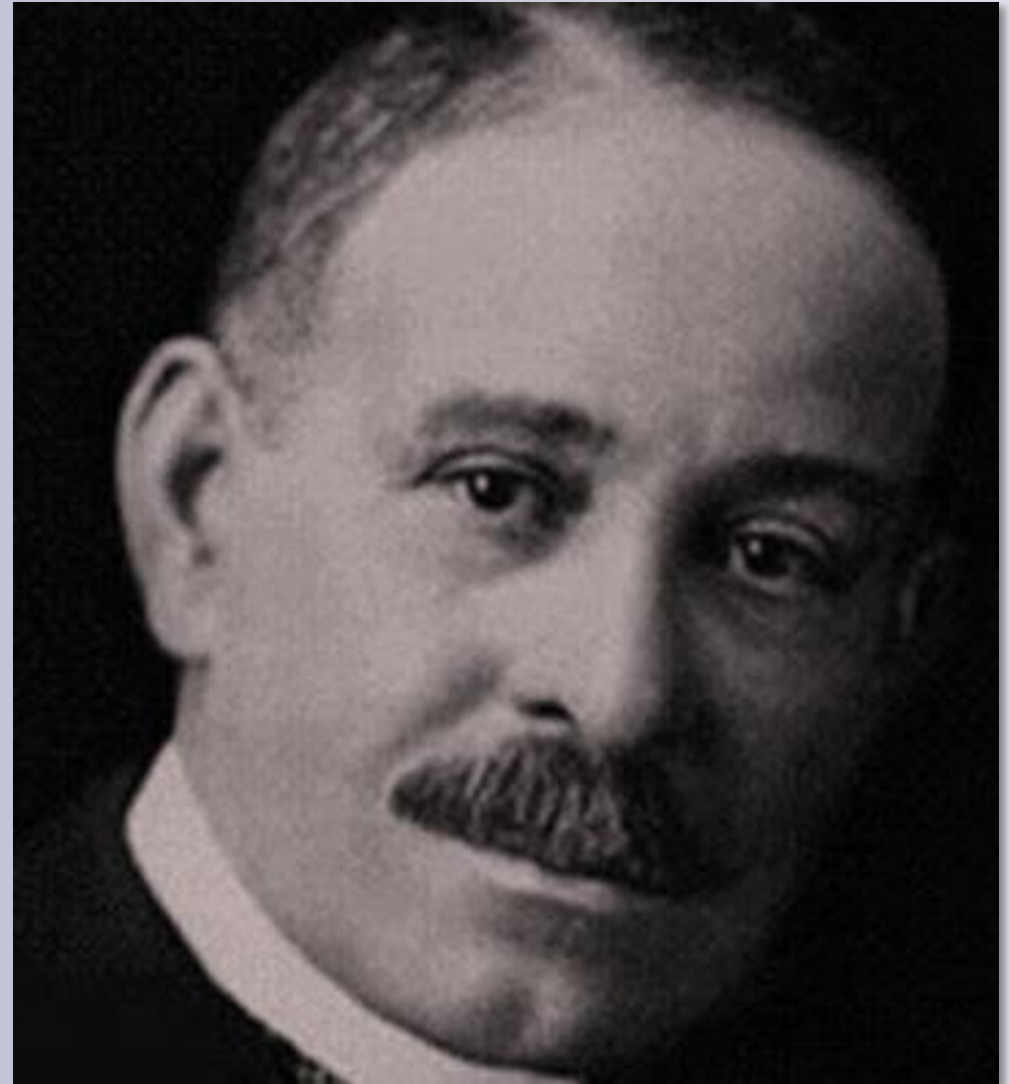
# Monthly Moment

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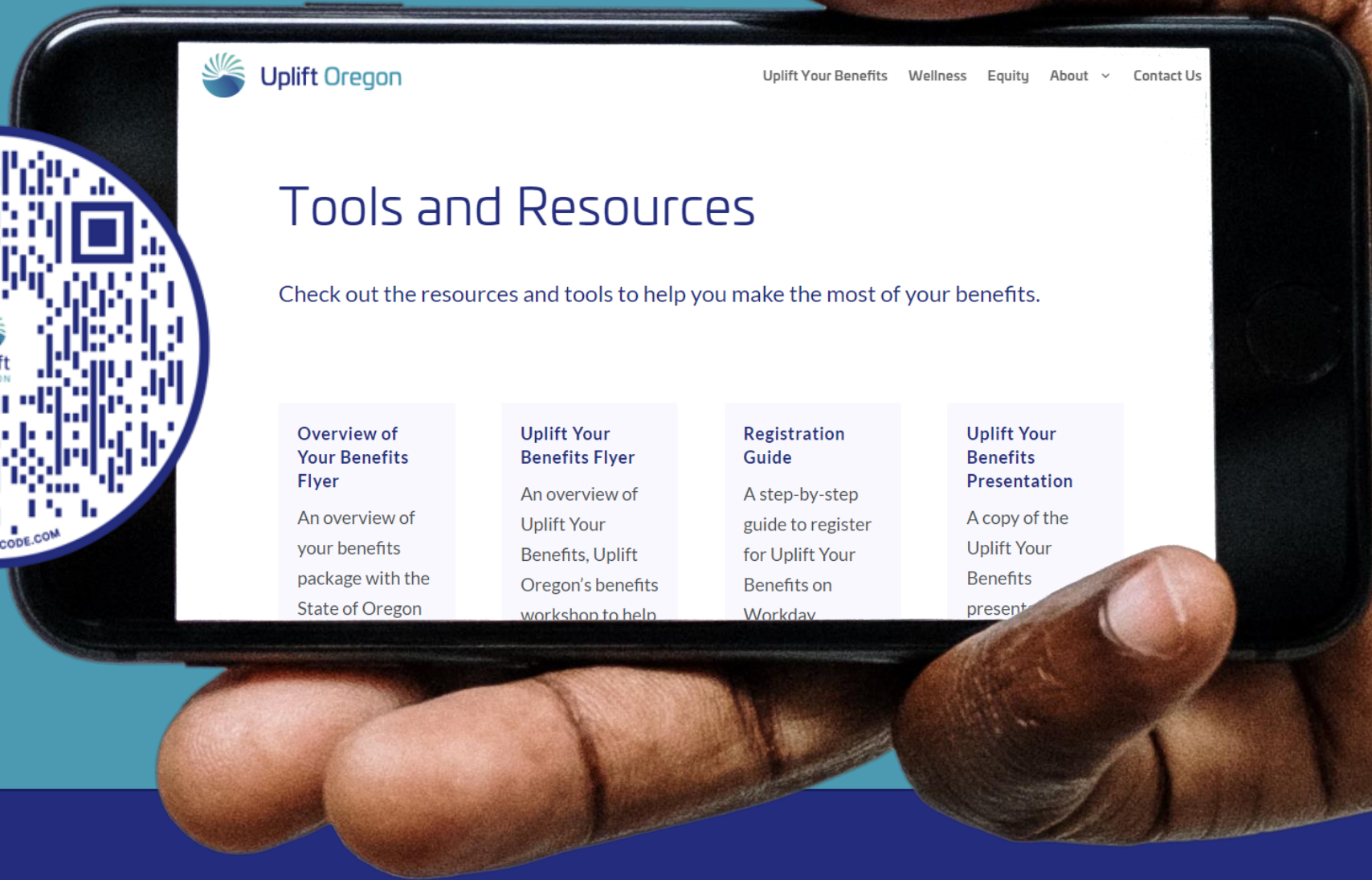
*Black  
History  
Month*

## ***Dr. Daniel Hale Williams***

*and the first successful  
heart surgery*



<https://www.upliftoregon.org/tools-and-resources/>



# Navigating our Website







Your feedback is important to us!

