

# Uplift Your Benefits

Your Benefits Journey



Uplift  
OREGON



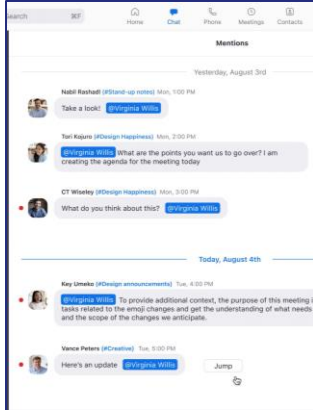
# Zoom Controls



On/Off for your  
**microphone**



On/Off for  
your **video**



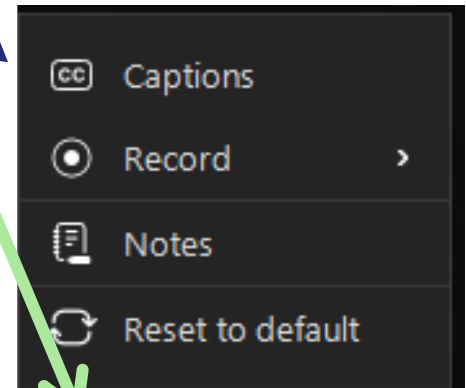
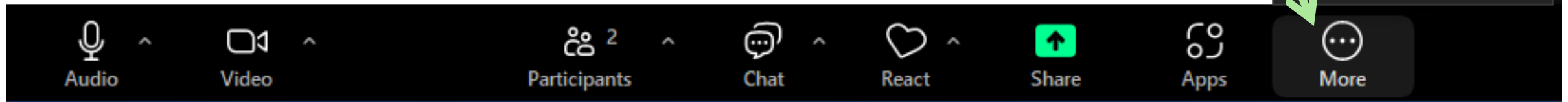
Open/close  
the **chat**



Add **reactions**  
to your video



On/off for **captions**





# Community Agreements

**Be curious**

**Be kind**

**Be engaged**



# Uplift Oregon Facilitation Team



**Hala  
Barghouty**  
Webinar  
Facilitator



**Caitlan  
Hefner**  
Webinar  
Facilitator



**Lori  
Spencer**  
Webinar  
Facilitator



**Melissa  
Umana**  
Webinar  
Facilitator



**Wanda  
Walker**  
Webinar  
Facilitator



**Hope  
Yamasaki**  
Webinar  
Facilitator

# Introductions – Your turn



**YOU**

State Employee

Please put your introduction in the chat!

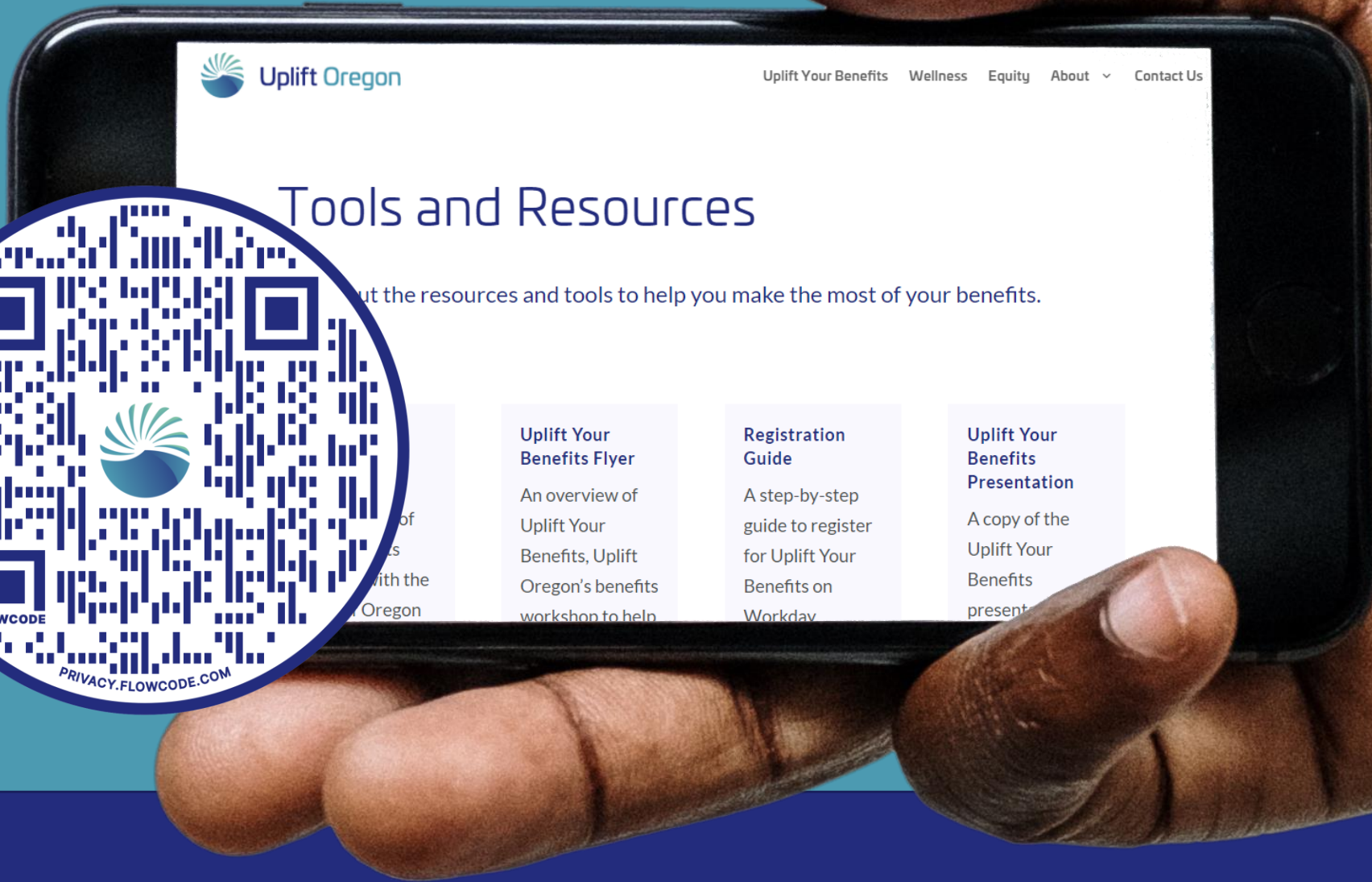
I am \_\_\_\_\_ with [ Your Agency ].

I serve as \_\_\_\_\_ .

Outside of work I relax by \_\_\_\_\_.



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



# Navigating our Website





# Indigenous Support



*Royalty from Grand Ronde  
at Lake Oswego City Hall*



*Nez Perce tribal Elder Steven  
Rueben*



*Dr Jason Yunker, Chief of Coquille  
Indian Tribe*

# Agenda



1. Benefits Tools

2. Health Plans (Health, Dental, Vision)

3. Employee Assistance Program

~10-minute break~

4. Flexible Spending Accounts

5. Retirement

6. Paid Time Off

7. Additional Insurance

8. Public Service Loan Forgiveness

9. Introduction to Your Union and Additional Benefits





Strengthen **confidence** in choosing your benefits

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

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



Outcomes



# Activity: Word Association







# Why Benefits Matter







# Tools





# PEBB Guides



2025 PEBB Summary  
of Benefits



2025 PEBB  
Enrollment Guide



atory Open Enrollment October 1–31



# Premium Estimator Tool



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/HEM

## 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 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 the county of 'Oregon-MARION'

97301

Zip

Your current monthly salary: ?  
Your approximate annual salary is \$36,000

3000

Income

Manage Cookies

- Fill in the open fields and hit the "Next" button
- Fill out each tab and hit "Next"
- In the field below these tabs, your estimate will take shape
- Remember, it is only an ESTIMATE.

<https://pebbpremiumestimator.com/>



# PEBB Plan Comparison Tool



## Compare Your 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 and is not intended to fully describe the benefits of each plan. Refer to your member handbook for more details of benefit coverage. In the case of a conflict between this comparison and your member handbook, the member handbook 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



<https://comparepebbplans.com>

# Explore Your Benefits



Award –winning interactive benefits learning tool

Entertaining benefit and wellness program modules

Educational videos

Fun mini knowledge tests

# 2025 Benefits Enrollment Checklist



## 2025 Benefits Enrollment Checklist

**1. Review the 2025 Summary Of Benefits.** You know what you need out of your healthcare plans. Compare the available plans to find the best fit.

[UpliftOregon.org/PEBB-Summary-of-Benefits](https://UpliftOregon.org/PEBB-Summary-of-Benefits)

**2. Find details for plans and healthcare vendors in the 2025 PEBB Enrollment Guide.** Research and choose a healthcare plan for yourself and your family.

[UpliftOregon.org/PEBB-Enrollment-Guide](https://UpliftOregon.org/PEBB-Enrollment-Guide)

**3. Get the details on your costs.** Now that you have a better idea of what you and your family need for plans and services, it's time to find out how much this may cost. Visit the Premium Estimator tool to get a customized estimate.

[PEBBpremiumestimator.com](https://PEBBpremiumestimator.com)

**4. Overwhelmed? Need a guide?** You have so many benefits to consider that it might be helpful to learn about your benefits using PEBB's Explore Your Benefits online tool. Benefit information is set up in a simple game format where you can earn badges as you explore more information about your benefit options.

[PEBBExploreYourBenefits.com](https://PEBBExploreYourBenefits.com)

**5. Want to save money? Look into FSA's (Flexible Spending Accounts)!** Check out the ASI flex savings calculator to see how much you can save on doctor visits, prescription drugs, dental, vision, and over-the-counter healthcare expenses. While you're on the ASI Flex page, you can also explore more information about the Dependent Care FSA and the Commuter FSAs.

[UpliftOregon.org/ASICALculator](https://UpliftOregon.org/ASICALculator)

**6. Still have questions on some specifics?** Contact PEBB with any detailed questions that you have between 8:00 a.m.-5:00 p.m, Monday-Friday.

[PEBB@dhsosha.state.or.us](mailto:PEBB@dhsosha.state.or.us) 503-373-1102

**7. Setup/login in to your PEBB account.** If you're new to PEBB, use your OR number or employee number to setup your PEBB account. If you already have a PEBB account, verify you can log into your account.

[Oregon.gov/oha/pebb/pages/index.aspx](https://Oregon.gov/oha/pebb/pages/index.aspx)

**8. Make your selections & review before you submit.** Select each of the benefits you want to enroll in. Review all your selections and any dependent information for accuracy before submitting your enrollment or changes.



# How To Enroll In Your Benefits



- 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>



Public Employees' Benefit Board

## PEBB Home

**LOG INTO YOUR PEBB ACCOUNT**

PEBB Home

2024 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**



# Range of Healthcare Benefits



# Premium Costs

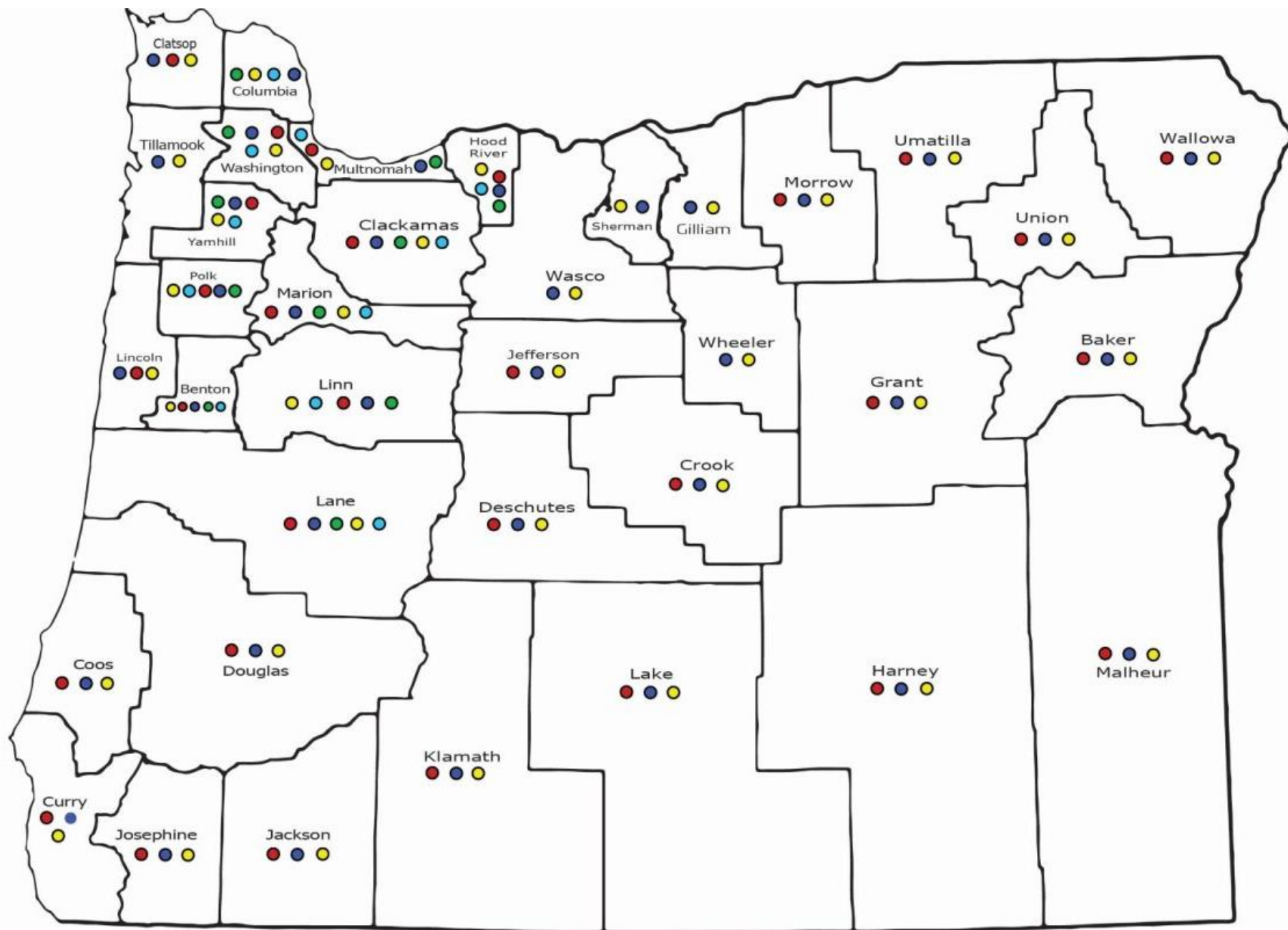
- You pay either 1% or 5% of the premium cost (determined by medical plan selection).
- Opt out of medical: 5% premium share for dental, vision, and employee-only basic life insurance.
- Example calculations for a full-time **employee only** (rounded to nearest penny):

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

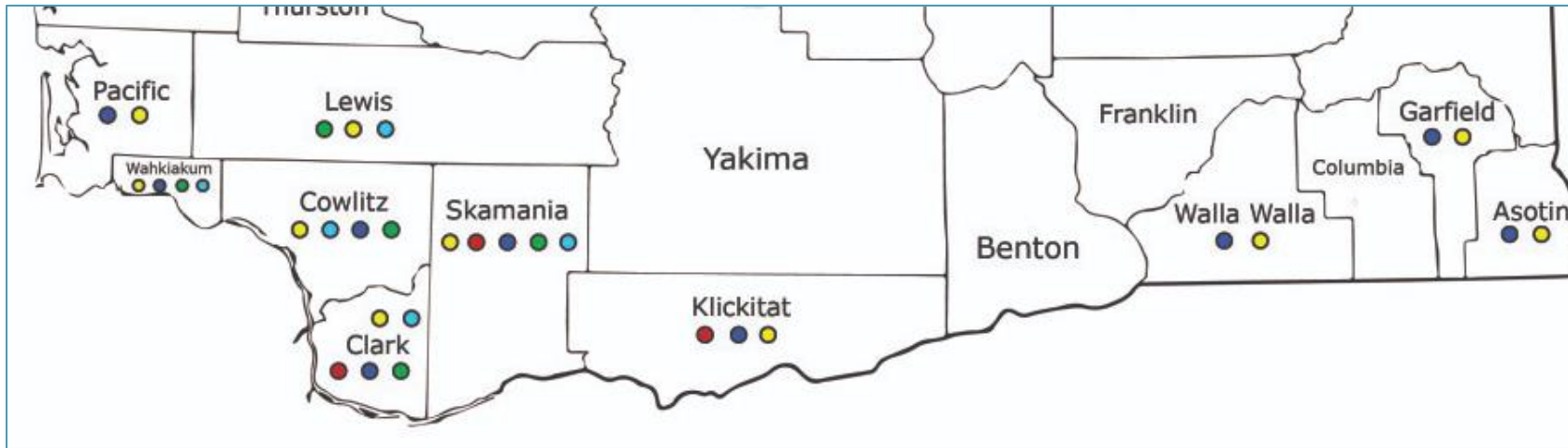


Moda

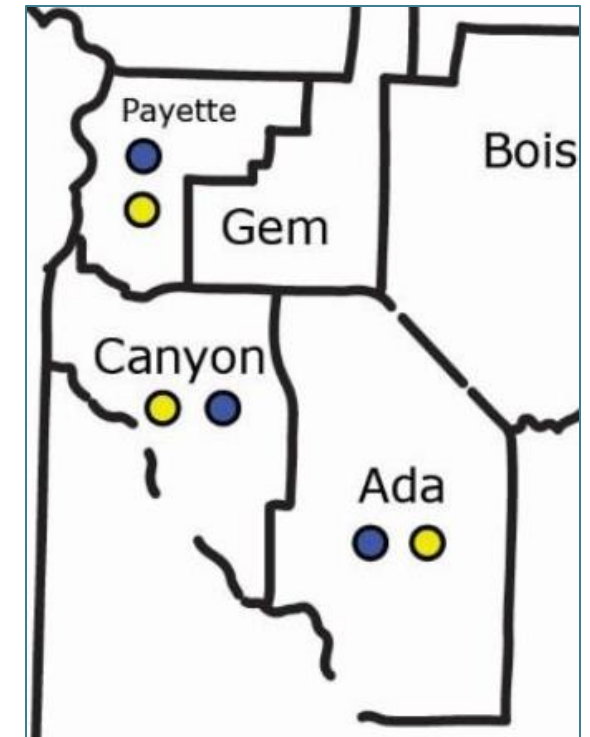
# Plans by County Continued



## Washington





## Idaho



# Kaiser Permanente Benefits



Traditional Plan 	Deductible Plan 
You pay <b>5%</b> of premium	You 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> deductible

## Additional Benefits:

- Telehealth
- Away from Home Care
- Mental Health Apps: Calm, MyStrength, & Ginger

[my.kp.org/pebb](https://my.kp.org/pebb)

- Wellness Coaching
- ClassPass



# Providence Benefits



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

## Additional Benefits:

- Behavioral Health Resources
- Progyny (fertility services)
- Kaia Health App
- Omada
- Virta Health

<https://www.providencehealthplan.com/pebb>



## 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:

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

- Moda 360 Health Navigator
- CirrusMD App
- Out-of-area Dependent Coverage
- Behavioral Health Champions telehealth services
- Moda 360 Member Dashboard

# 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





## 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: \$1,500)

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

**No deductible**



## Delta Dental PPO & Delta Dental Premier

**Preventive & Diagnostic Services:** 100% (when seeing a provider in network)

**Basic Services:** 80%

**Major Services:** 50% (e.g., crowns, implants)

**Orthodontia Benefit:** 50% (lifetime max: \$1,800)

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

**Deductible:** \$50 (individual), \$150 (family)

- **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:** \$10 office visit copay

**Fillings:** \$20 copay + office visit copay

**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 copay each visit

**No Annual Maximum Benefit**

**Deductible:** None



# Vision Plans





## 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**



# Vision Service Plan

\*For those who choose Providence or Moda benefits plans or opt out of medical coverage



	Basic Plan	Plus Plan
<b>Frequency</b>	Exam every <b>calendar year</b> Glasses every <b>calendar year</b> <b>Or</b> Contacts every <b>calendar year</b> Retinal Screening every <b>calendar year</b>	Exam every <b>calendar year</b> Glasses every <b>calendar year</b> <b>Or</b> Contacts every <b>calendar year</b> Retinal Screening every <b>calendar year</b>
<b>Copays</b>	\$10 Exam \$25 Frame/Lenses Up to \$39 Retinal Screening	\$10 Exam \$25 Frame/Lenses Up to \$10 Retinal Screening
<b>Frame Allowance</b>	\$150/\$80 Costco \$170 featured frame brands	\$225/\$125 Costco \$245 featured frame brands
<b>Contact Lenses</b>	\$200 Up to \$60 copay on contact lens exam	\$225 Up to \$60 copay on contact lens exam
<b>Covered Lens Enhancements</b>	Standard Progressives \$0 40% average savings on other lens enhancements	Standard Progressives \$0 Premium & Custom Progressives \$20 copay Anti-Glare Coating \$20 copay 40% average savings on other lens enhancements
<b>LightCare</b>	Use frame allowance towards ready-made non-prescription blue light glasses or sunglasses (instead of prescription materials)	Use frame allowance towards ready-made non-prescription blue light glasses or sunglasses (instead of prescription materials)

# Canopy Wellbeing Employee Assistance Program (EAP)



## Services

- Mental Health Hotline  
24/7/365
- 3-8 Counseling sessions per incident
- Behavioral Coaching
- Virtual Peer Support  
([Togetherall](#))
- Enlight (self paced MH companion)

## 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



- **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**

<https://canopywell.com/Services-Offered>



# Break Time!

00:01





Welcome Back





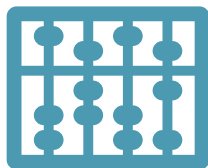
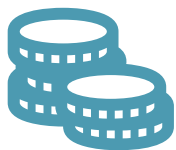


# Flexible Spending Accounts





# FSA – How Do They Work



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

# 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 children up to 13 yrs. Of age)	For commuting expenses (pre-tax): Parking Reimbursement Account, Mass Transit/Van Pool
<b>Max.</b> year contribution is \$3,300	<b>Max.</b> year contribution is \$5,000 per family	<b>Max.</b> contribution is \$315/month max
Must use contributions or lose them.		Can change the amount you put in at any time

# FSAs: Important Points



Employee  
(Participant)  
Login

Employer Login

ASI COBRA

Provider Portal

Home

Services

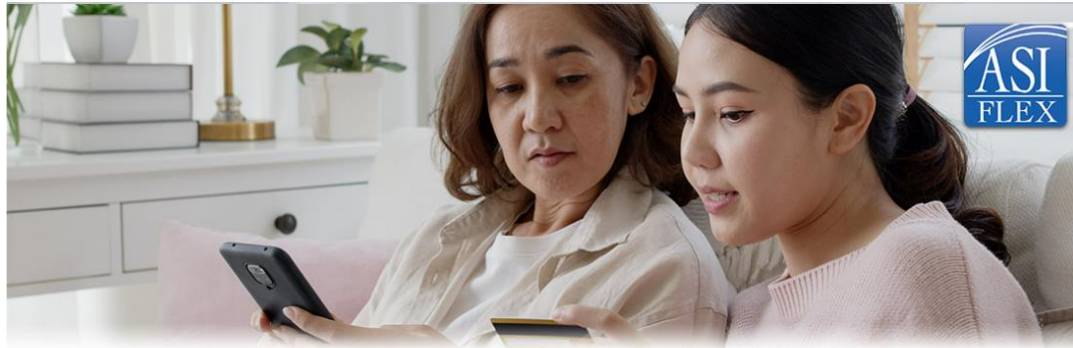
Resources

Employers

Brokers

About Us

Contact Us



**Cardless pay now available in the FSA Store!**  
Skip claim filing when you choose the ASIFlex payment option during check out!  
\*\* Click here for more information \*\*



ASI highly encourages you to file claims electronically as this will result in quicker reimbursement for you and safer processing for our employees. You can file claims via the free mobile app, online by signing into your account, or by fax.  
Please also consider signing up for direct deposit and electronic communications via email or text as this will also reduce paper usage and wait times.

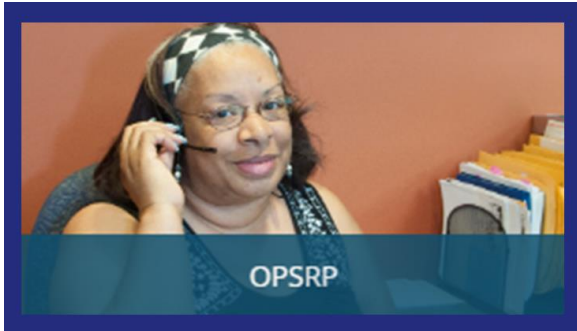
**How much  
can you save  
with tax-free  
health?**

Find out how you can  
benefit from an FSA or HSA.  
Plus enter to win FREE

**Sign up for an FSA to save money!**

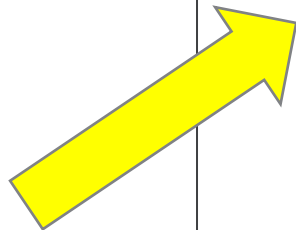


# PERS Activity



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

X



Oregon [How you know »](#)

[Home](#) [Nonretired members](#) [Retirees](#) [Employers](#) [PHIP](#) [OSGP](#) [Forms and publications](#) [Contact](#)

# OREGON PERS

PUBLIC EMPLOYEES RETIREMENT SYSTEM

## In-person and webinar sessions

Retirement education presentations are now available in person and remotely.

[Read more](#)

PERS Member Services: 8:30 a.m. to 5 p.m. Monday-Friday, 888-320-7377 (toll free)

### Nonretired members

[Online Member Services](#)

Tier One / Tier Two plans  
Oregon Public Service Retirement Plan  
What plan am I in?  
Nonretired member newsletters

### Retirees

[Online Member Services](#)

Work after retirement  
Health insurance program  
Tax information  
Benefit payment information

### Employers

[EDX Login](#)

EDX availability  
Employer contribution rates  
Monthly newsletter  
Training



# 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



# Oregon Savings Growth Plan (OSGP)



## 4 Secrets To Success

- 1) Enroll as soon as you can
- 2) Put in as much \$\$ as you can
- 3) Increase the amount as often as you can
- 4) Attend an OSGP workshop hosted by Uplift





# 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



# 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

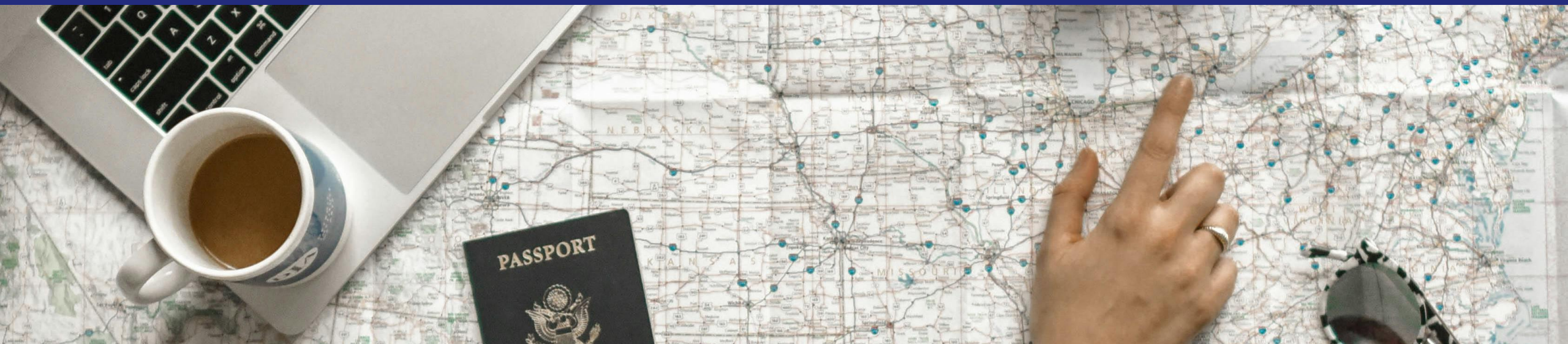
Managed by OR Investment Council & PERS Board





# Types of Paid Leave

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





# Paid Leave Oregon



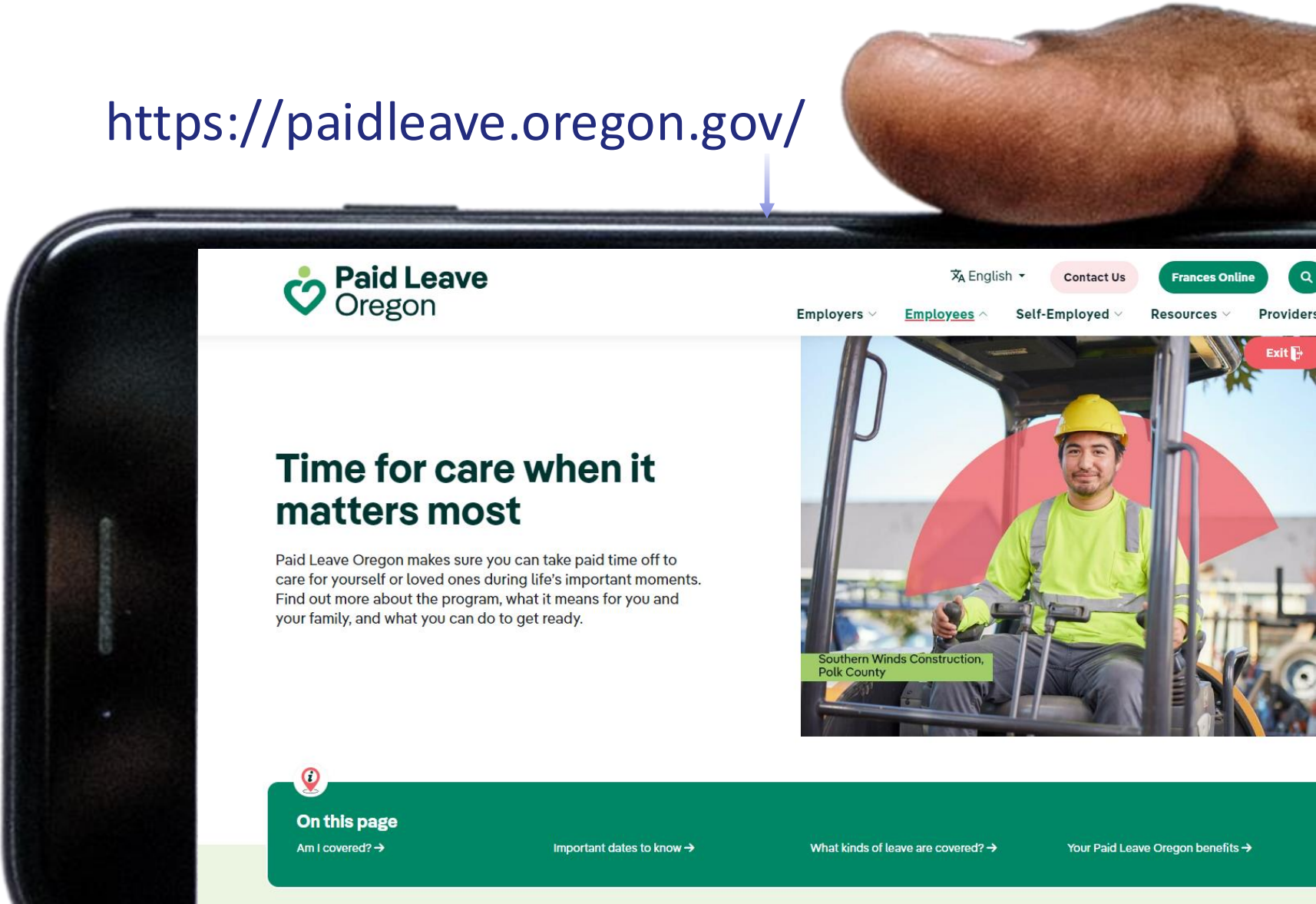
## Types of Leave:

- 1. Medical
- 2. Safe
- 3. Family



Paid Leave Oregon

<https://paidleave.oregon.gov/>





# Types of Additional Insurance



Life Insurance



Short-Term & Long-Term Disability



Accidental Death & Dismemberment

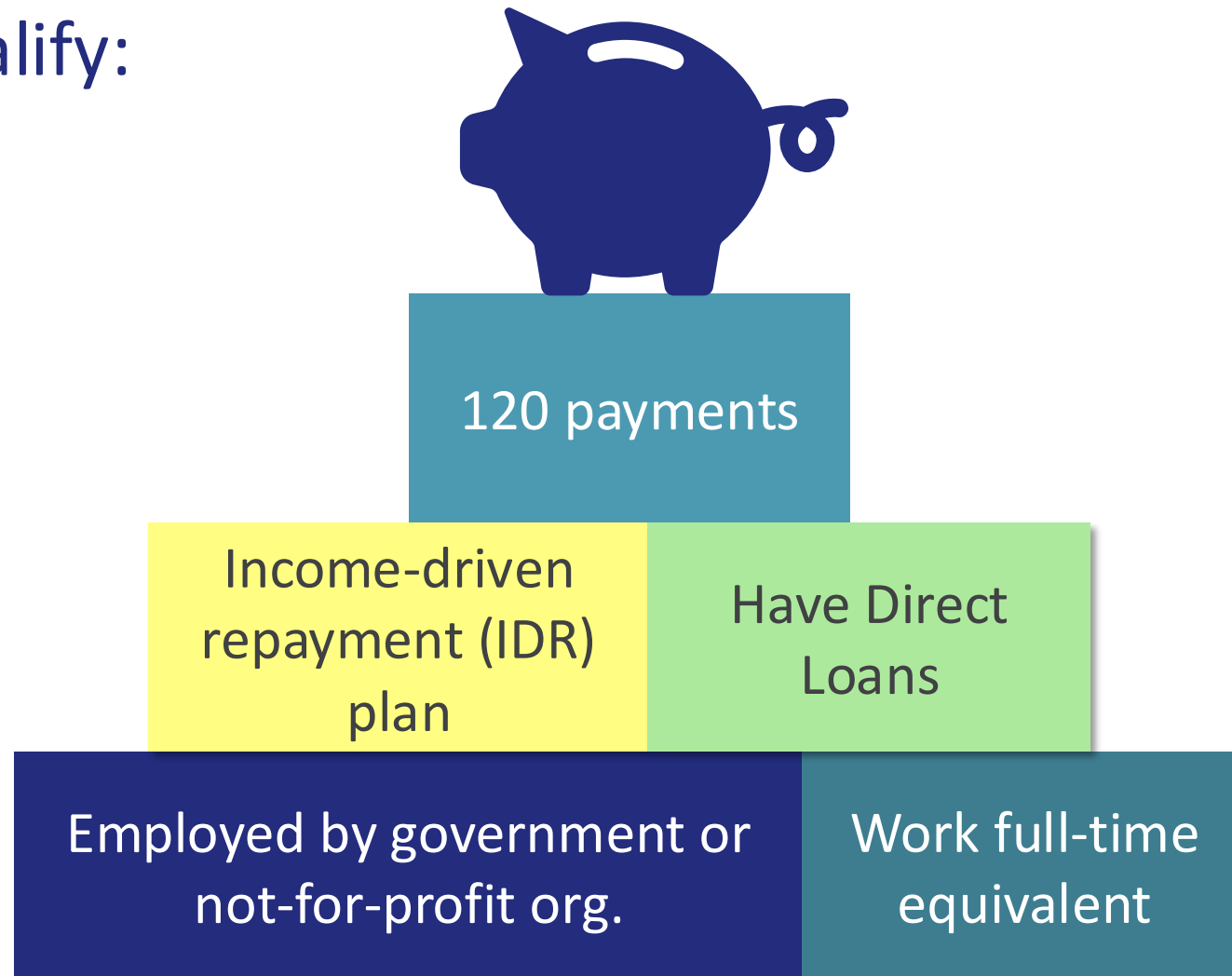


Long-Term Care

# Public Service Loan Forgiveness



How to Qualify:



120 payments

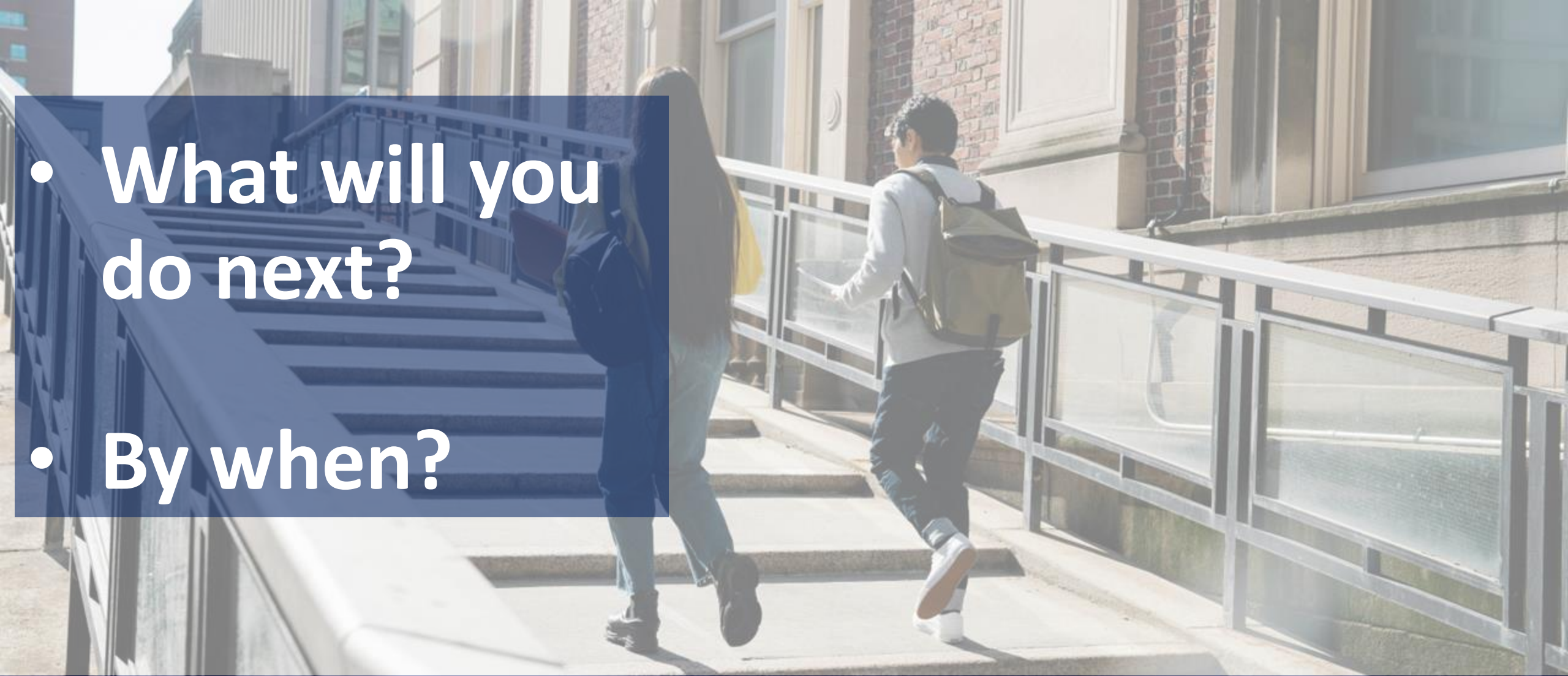
Income-driven  
repayment (IDR)  
plan

Have Direct  
Loans

Employed by government or  
not-for-profit org.

Work full-time  
equivalent





- What will you do next?
- By when?

Next Steps Activity





Some of  
the  
Unions for  
State  
Workers



OREGON  
EDUCATION  
ASSOCIATION



# THANK YOU!



## Your feedback is important to us!

