



Pathway to your
**COMMUNITY
AGREEMENTS**



Be CURIOUS



Be KIND



Be ENGAGED



Expand your benefits roadmap

Through Open Enrollment

 FSA

 Medical

 Dental

 Vision

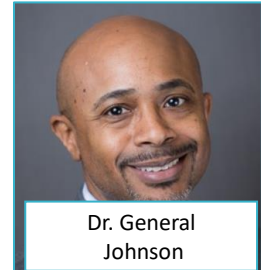
 You are here...again



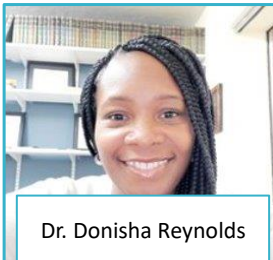
Uplift Oregon Facilitation Team



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Johnson



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Brad Fortier





OUTCOMES

Understanding benefit changes for open enrollment

Strengthen confidence in choosing your benefits

Share available tools to help you in choosing benefits

Identify your next steps to completing open enrollment.



The Essentials of...

TODAY'S AGENDA

These are the major areas of benefits that need to be renewed during Open Enrollment. Today will be a review of these categories.

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Benefits Tools

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Health
Engagement Model

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Not participating in
Open Enrollment

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Best Practices Checklist



Benefits 2023



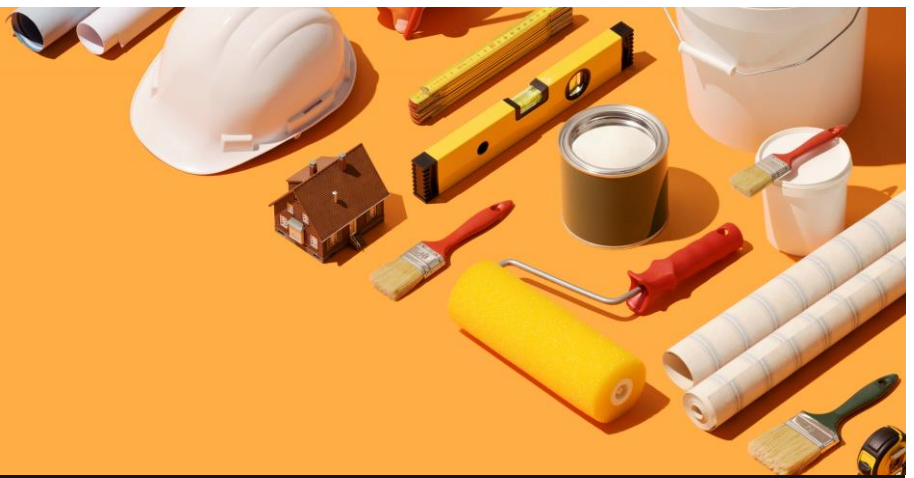
- Poll: What benefits do you foresee yourself or your family using most in 2023?





What happens if I don't enroll?

- Your current health benefits coverage will continue
- You **won't** be automatically enrolled in HEM
- You **won't** qualify for the lower deductible in 2023
- You **will not** be able to benefit from a flexible spending account, unless you have a qualified status change in 2023



Tools

Compare Benefits to Help You Choose



How can you find good information... Uplift Oregon Resource Page

All-in-one

Uplift Oregon put all the helpful links for managing your benefits in one place. Check it out and bookmark it.

<https://www.upliftoregon.org/benefits/open-enrollment-for-2023/>

Open Enrollment for 2023



As a state employee, your salary is just part of your total compensation. You have access to an incredible benefits package - including some of the best healthcare in the state - that can add tens of thousands of dollars a year to your overall compensation.

Every year, state of Oregon employees like you are required to make decisions about your benefits for the coming year, including whether you want to change your healthcare plan. It is called "open enrollment" and in 2022 it lasts from Saturday, October 1 to Monday, October 31.

Uplift Oregon, your agency's training partner, will host workshops to guide you through the open enrollment process and highlight your benefits options.

In addition to healthcare, there are lesser-known benefits that too many people miss out on that can help with lowering childcare costs, paying off student debt, and much more. Uplift Oregon will guide you through those benefits as well.

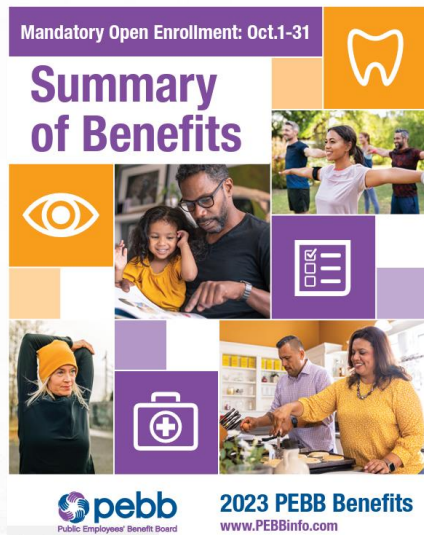
Please register now for one of the following workshops:

- Thursday, September 15 from 12:00pm - 1:00pm (FULL)
- Thursday, September 29 from 6:00pm - 7:00pm
- Tuesday, October 11 from 6:00pm - 7:00pm
- Thursday, October 20 from 12:00pm - 1:00pm



How can you...

COMPARE BENEFITS?



Let's Compare!

PEBB has their 2023 summary of benefits in digital and pdf formats. You can find it at:

https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/me5564_2023.pdf



How can you... **COMPARE BENEFITS?**



Let's Compare!

PEBB has their 2023 benefits guide in digital and pdf formats. Oct 1st, You can find it at:

<https://www.oregon.gov/oha/PEBB/Pages/Enrollment-2023.aspx>



How can you...

COMPARE BENEFITS?

**Coming
Soon!**

from: **alex**[®]
to: **pebb**
Public Employees' Benefit Board

ALEX Tool

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



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/>

The tablet screen shows the following form:

- 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

- Are you planning to take part in the Health Engagement Model (HEM) this year? You can take your health assessment between **Sept. 1 and Oct. 31**, on your medical carrier's website. [Learn more.](#)

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Wellness Central

[Wellness Central](#)
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[Flu Shot Information](#)
[Health Club Discounts](#)
[Health Engagement Model \(HEM\)](#)
[WW \(Weight Watchers re-imagined\)](#)



Medical Benefits





Participating in the... Health Engagement Model (HEM)



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)

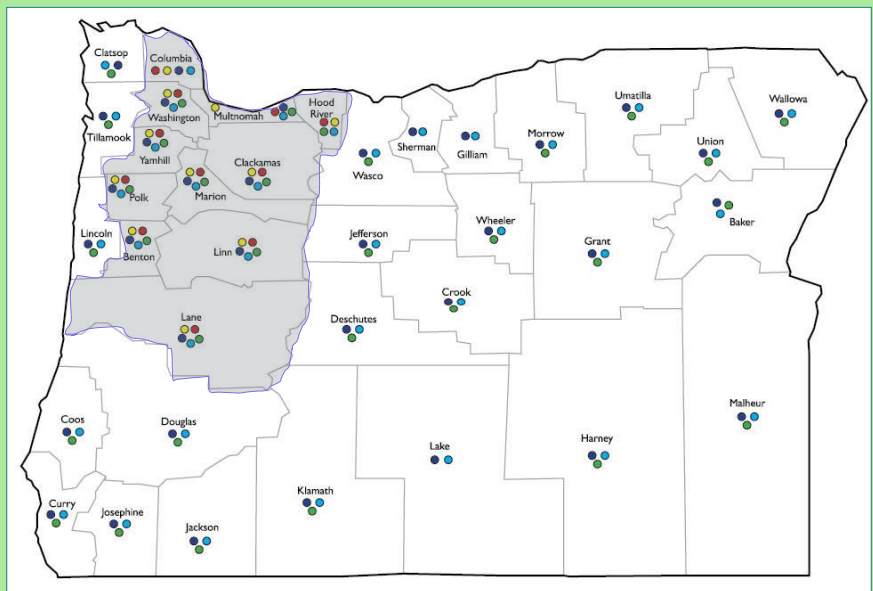
- **HEM pays you an incentive** to learn your health risks and take steps to reduce those risks when possible.
- **When you take part in HEM:**
 - PEBB pays you a taxable incentive of \$17.50 per month, and
 - You keep your medical plan deductible low.



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?



Overview

Kaiser Permanente Plans



Traditional

Deductible



Less out of pocket
When accessing care



Higher out of pocket cost
compared to Traditional



5% premium



1% premium



Overview

Providence Plans



Choice



Narrower provider network



1% premium

Statewide



Wider provider network (Out of State)



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

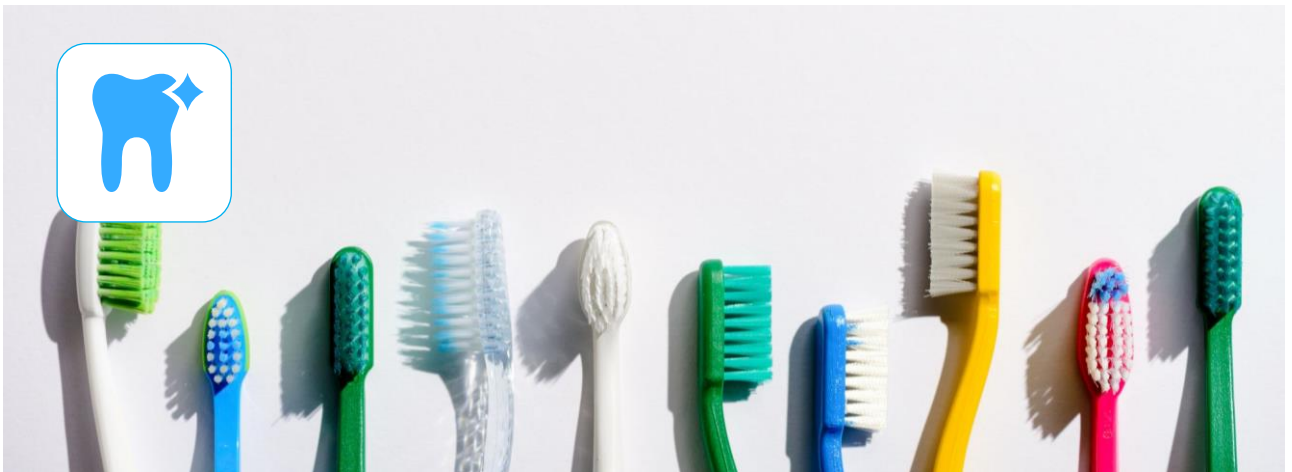
Opt-out

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, if you have double coverage.



Dental Benefits





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



\$1750 annual max
coverage



No cost diagnostic and
preventative services



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

Willamette Dental Plan

Overview



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 Benefits

Providers: Kaiser Permanente,
Vision Service Plan



Overview

Vision Service Plan

Standard

- 👁 Annual exam
- 👁 Glasses or contacts
- 👁 Vision therapy

Plus

- 👁 Allowance for non-prescription sunglasses
- 👁 Anti-glare coating
- 👁 Progressive lenses



Flexible Spending Accounts





Flexible Spending Accounts...

How do they work?



FSAs 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 a 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.





Best Practices Checklist

- ☐ For more detail on plans and carriers, look in the **2023 Benefits Enrollment Guide, Summary of Benefits** and/or the plan documents for the carriers you have questions about.
- ☐ Save yourself some \$\$\$ by enrolling in a **Flexible Spending Account (FSA)**
- ☐ If you'd rather be guided through the process, you should use **ALEX, the virtual benefits counselor**.
- ☐ Compare costs with the **2023 Payroll Deduction Tool**
- ☐ **Contact PEBB** with any detailed questions that you have (503-373-1102, M-F 8am-6pm).
- ☐ **Review all your selections** and any dependent info for accuracy before submitting your changes.



OPEN ENROLLMENT-NEXT STEPS

- What changes are you planning to make for open enrollment?
- Respond in the chat box.



UPDATED 9/14/22



THANK YOU & QUESTIONS

Scan the QR code to complete the survey or click the link in the chat



Mail to: questions.uplift@risepartnership.com



Donisha



Sherri



General



Brad