



# Uplift Your Benefits

Presented by  
Uplift Oregon



# Uplift Oregon



**Dr. Donisha  
Reynolds**



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**Dr. General  
Johnson**



**Brad  
Fortier**

# What is Uplift Oregon?



Labor-Management  
partnership bargained in  
2019



Will provide training to all  
state employees on  
benefits, wellness, and  
equity



[www.upliftoregon.org](http://www.upliftoregon.org)

# Housekeeping



1

Everyone has been sent the slides and all resources that are shown by email



2

Please keep yourself muted



3

Feel free to put any questions in the chat box



4

If you feel comfortable and can do so, please turn on your camera!

# Community Agreements



Be **CURIOUS**

1



Be **ENGAGED**

2



Be **KIND**

3



# Word Association

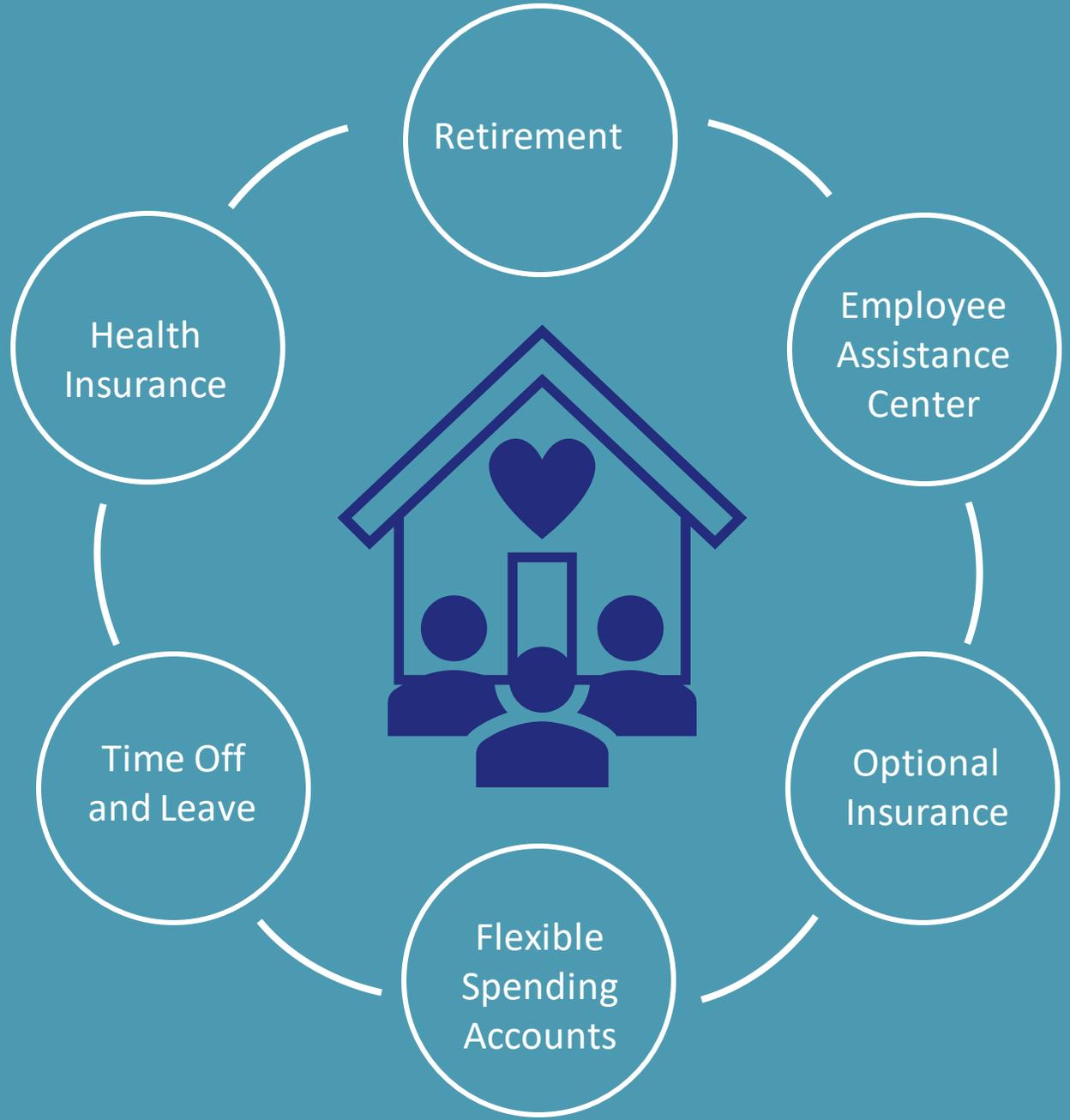
## Activity



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 this question in the chat!

# Benefits Matter



**Your benefits = peace of mind**

# Benefits at a Glance

# State Benefits Overview

## MANAGED BY PEBB

### Health insurance (Medical, Dental, Vision)

Choose/affirm your plan annually Oct.1-31 at <https://www.oregon.gov/oha/pebb>

### Employee Assistance Program (EAP)

Professional services such as counseling, financial planning and legal advice are available for free or low-cost. <https://cascadecenters.com/>

### Flexible Spending Accounts

Set aside part of your pay pre-tax for medical or family care expenses. Restrictions apply and you must use or lose money in 15 month period. Commuter FSA more flexible. <http://asiflex.com/orpebb/>

### Optional Insurance Coverage

Additional policies to cover family needs. You pay for these plans. <https://www.oregon.gov/oha/PEBB/Pages/2019-Optional-Insurance-Plans.aspx>

## MANAGED BY PERS

### Retirement

- Pension + Individual Account Program
  - Oregon Savings Growth Plan
- <https://www.oregon.gov/pers>

## MANAGED PER AGENCY

### Paid Time Off

Holidays, vacation and sick leave to support employee wellness. See your agency handbook for specifics.

### Additional benefits through union membership

Includes additional insurance, tuition assistance, supplemental EAP support, and more. See your union for details.

[SEIU503.ORG](http://SEIU503.ORG) | [OREGONAFSCME.ORG](http://OREGONAFSCME.ORG)

Information provided by Uplift Oregon.

WEB : [www.upliftoregon.org](http://www.upliftoregon.org)  
EMAIL : [uplift.oregon@risepartnership.com](mailto:uplift.oregon@risepartnership.com)



# Benefits Terms

Word/Term	Meaning/Definition
<b>Accidental Death/Dismemberment</b>	Accidental loss of body part or death caused by an accident (for example, a car crash, slip, choking, or drowning).
<b>Copays (Copayment)</b>	A set amount (\$20 for example) you pay for a covered health care service after you have paid your deductible.
<b>Deductible</b>	The amount you pay for covered health care services before your insurance plan starts to pay.
<b>Dependent</b>	A child or a person (26 years old and under) who meets the eligibility requirements outlined in the PEBB administrative rules.
<b>Employee Assistance Program (EAP)</b>	A wide range of services for employees such as counseling, financial planning, and legal advice provided for free or at a low cost.
<b>Flexible Spending Account (FSA)</b>	A benefit through your employer that lets you use tax-free money to pay for certain out-of-pocket medical costs. Such costs can include insurance copayments, deductibles, certain prescription drugs, and medical devices.
<b>Health Engagement Model (HEM)</b>	The Health Engagement Model (HEM) pays employees an incentive to learn their health risks and take steps to reduce when possible. Pays taxable incentive of \$17.50 per month.

Word/Term	Meaning/Definition
<b>Long-term care</b>	Services that include medical and non-medical care given to people who need support to carry out basic activities of daily living (for example, dressing or bathing).
<b>Long-term disability</b>	A type of insurance benefit that protects you from loss of income if you are unable to work due to injury, illness, or accident for a long period of time.
<b>Opting out</b>	Medical choice plan. Up to \$233 per month.
<b>Out-of-Pocket</b>	Your costs for medical care that are not paid by insurance. This includes deductibles, coinsurance, and copayments for all covered and non-covered services.
<b>Pension</b>	A defined retirement benefit—meaning a retirement benefit that does not have an account balance and is defined by other means. An employer primarily pays for your pension.
<b>Premium</b>	The amount you pay for your health insurance every month.
<b>Prescription drugs</b>	Drugs and medications that require a prescription from a medical professional.
<b>Social Security</b>	A system that gives financial benefits to retired people or people who are disabled that can include spouses, dependents based on your earnings.

For more definitions: <https://www.healthcare.gov/glossary/>



## Agenda & Objectives

### AGENDA

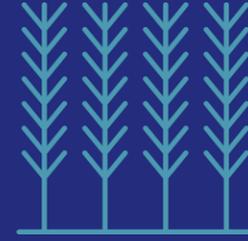
Today we will be going through the following benefits:

- Health insurance
- (FSA) Flexible Spending Accounts
- (EAP) Employee Assistance Program
- Other Optional Insurance
- Types of Leave
- Retirement
- Public Service Loan Forgiveness
- Role of Unions

### OBJECTIVES

We hope that today's session will answer the following:

- What benefits are available to state employees?
- What should I take into consideration to make the most of my benefits?
- What are the next steps I need to take to use my benefits?



# Health Insurance

Managed by PEBB



Is your health  
insurance plan  
meeting your  
needs?

## RESOURCES

1

[Alex](#)-The PEBB Benefits Counselor

2

[PEBB Comparison](#)

3

[PEBB 2021 Summary of Benefits](#)

# Health Benefits

## What is covered?

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Medical



Vision



Dental

## For whom?

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State employee  
(you)



Spouse or domestic  
partner

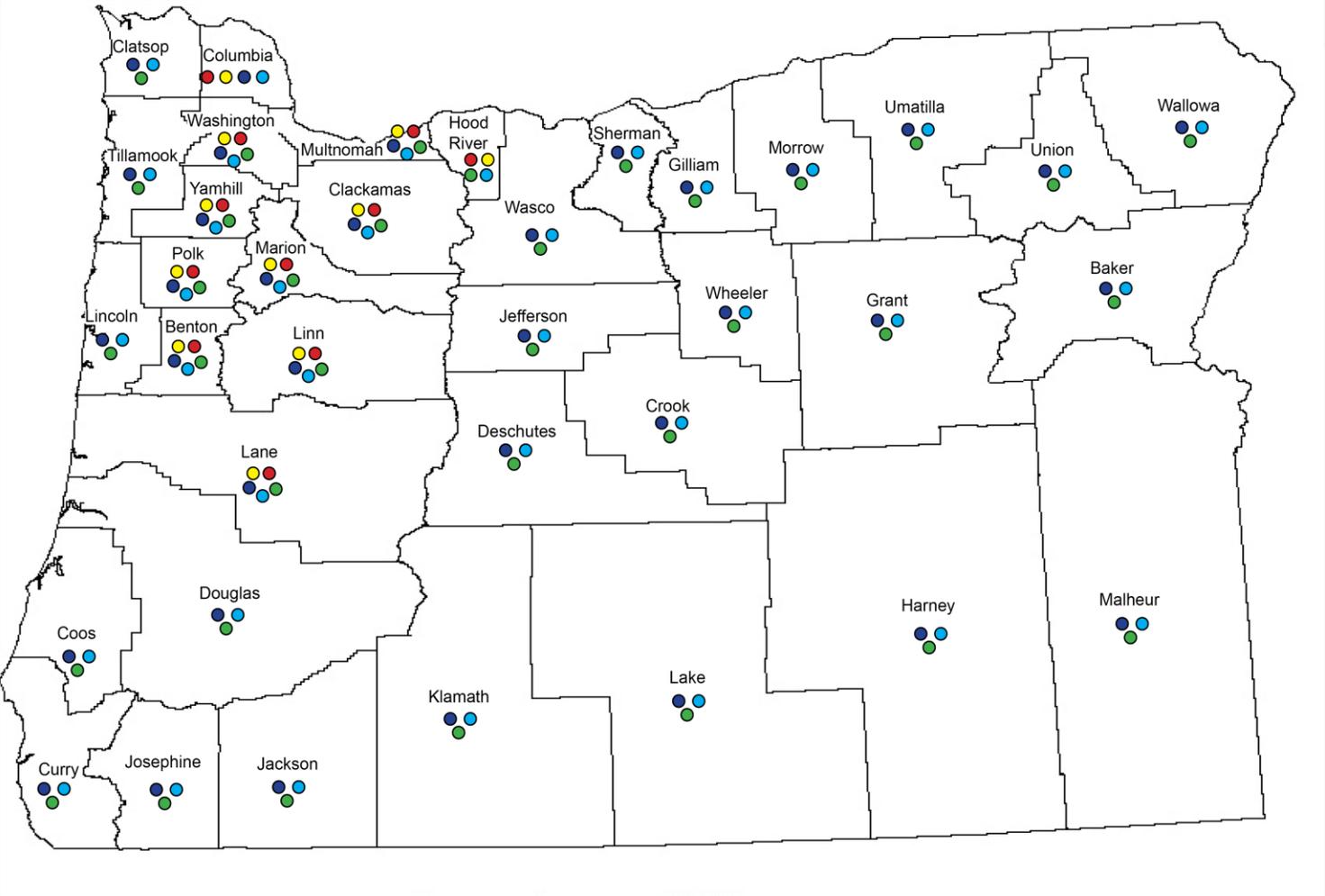


Dependents (up to  
age 26)\*

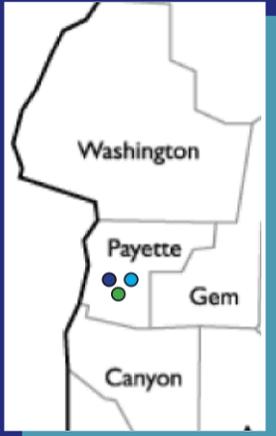
# Health Insurance Plan Options by County

Find out what plans are available to you in your county.

Use this: [PEBB Plan Benefits Comparison Tool](#)



WASHINGTON



IDAHO

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

\* Other Counties Offer: ● ● ●

# Health Benefits Carriers Options

2 Use this tool to determine payroll deduction cost: [Payroll Deduction Estimator Tool](#)

## CARRIERS

### Kaiser Permanente

#### 1) Traditional Plan

↓ out of pocket

↑ premium 5%

#### 2) Deductible Plan

↑ out of pocket

↓ premium 1%

### Providence

#### 1) Choice Plan

↓ out of pocket

↓ premium 1%

↓ providers

#### 2) Statewide

↑ out of pocket

↑ premium 5%

↑ providers

### Moda

#### 1) Synergy

↓ out of pocket

↓ premium 1%

↓ providers



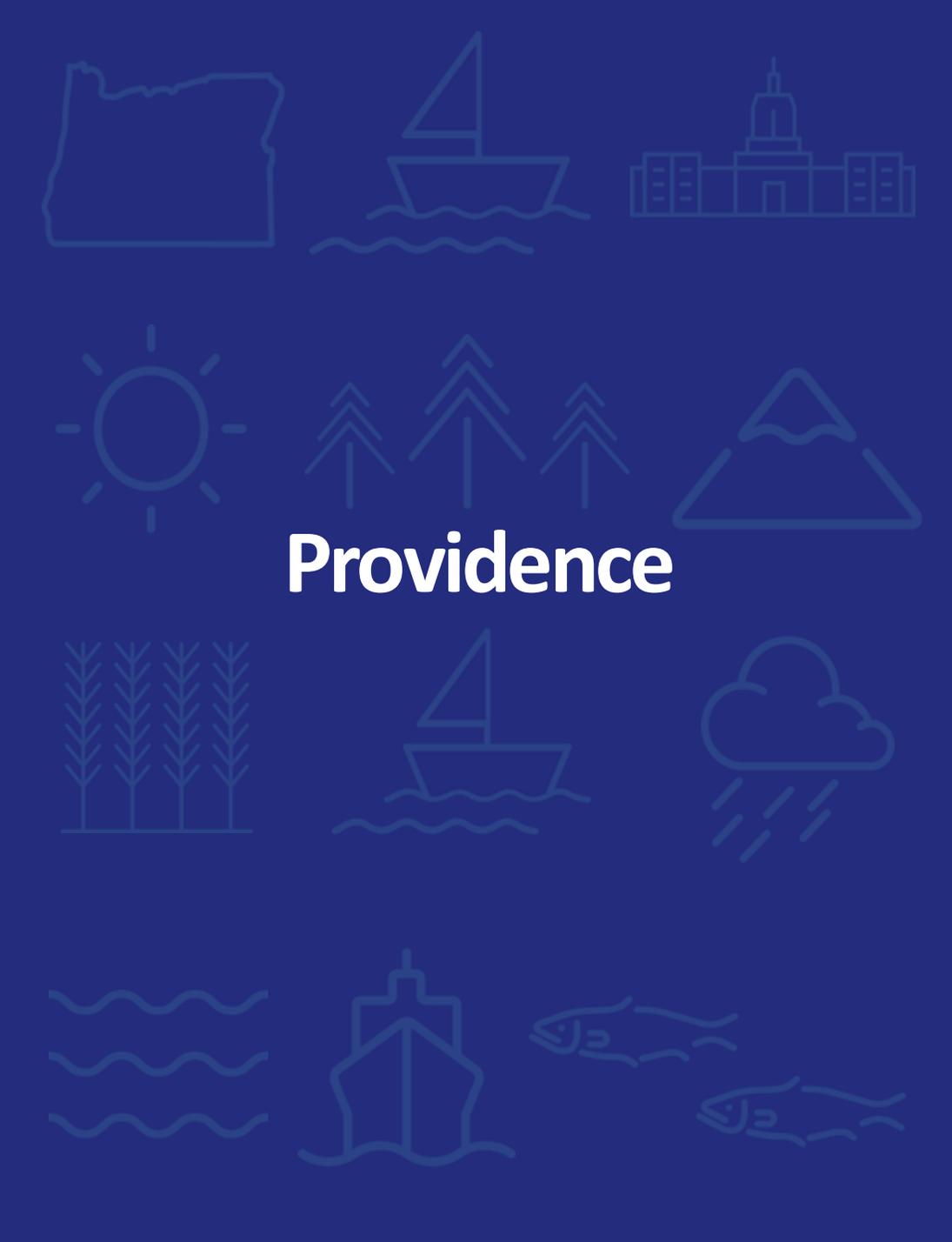
# Kaiser Permanente

## Traditional

- Less out of pocket cost when accessing care
- 5% premium

## Deductible

- Higher out of pocket cost when accessing care when compared to the Traditional plan
- 1% premium



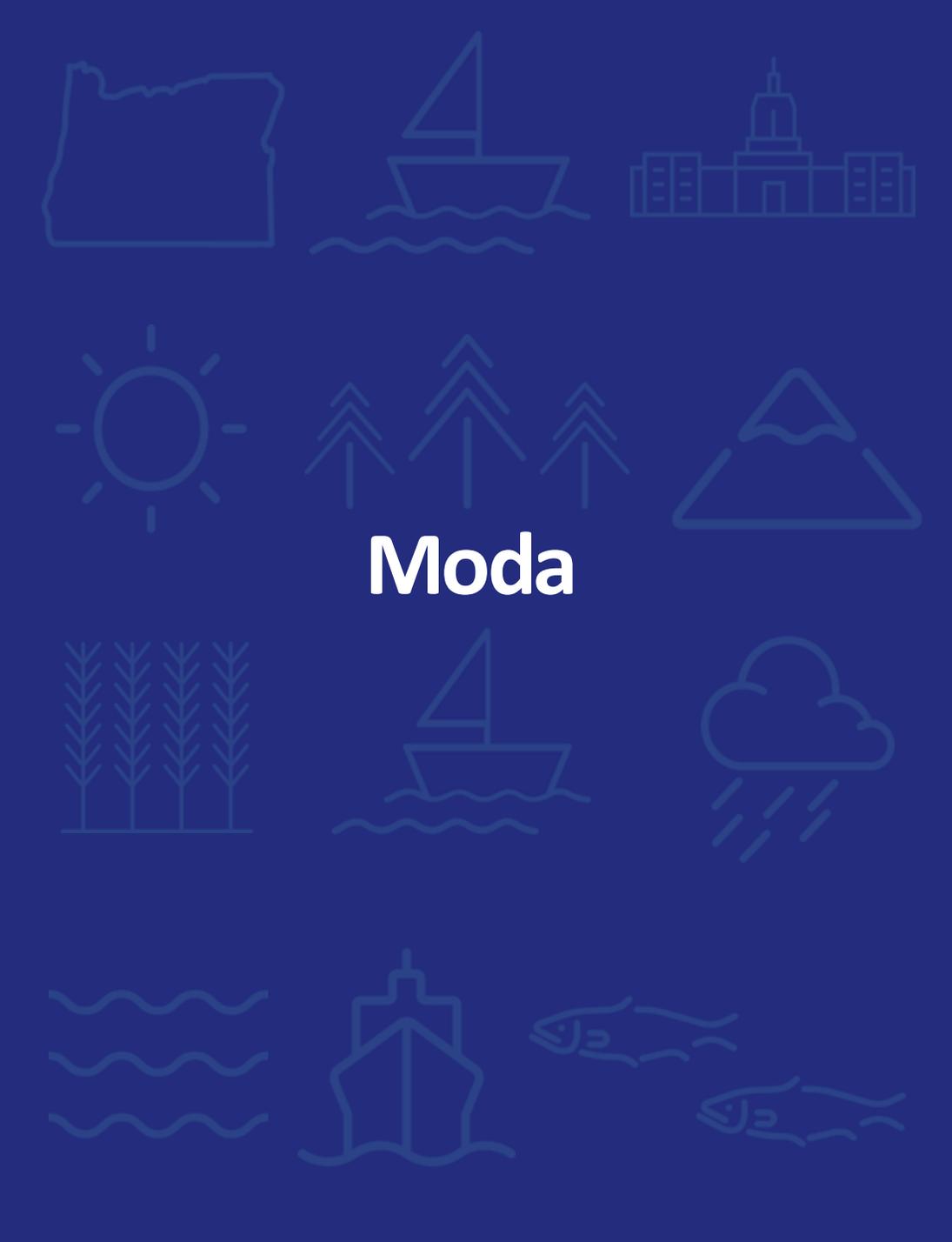
# Providence

## Choice

- Narrower provider network
- 1% premium

## Statewide

- Wider provider network
- 5% premium



# Moda

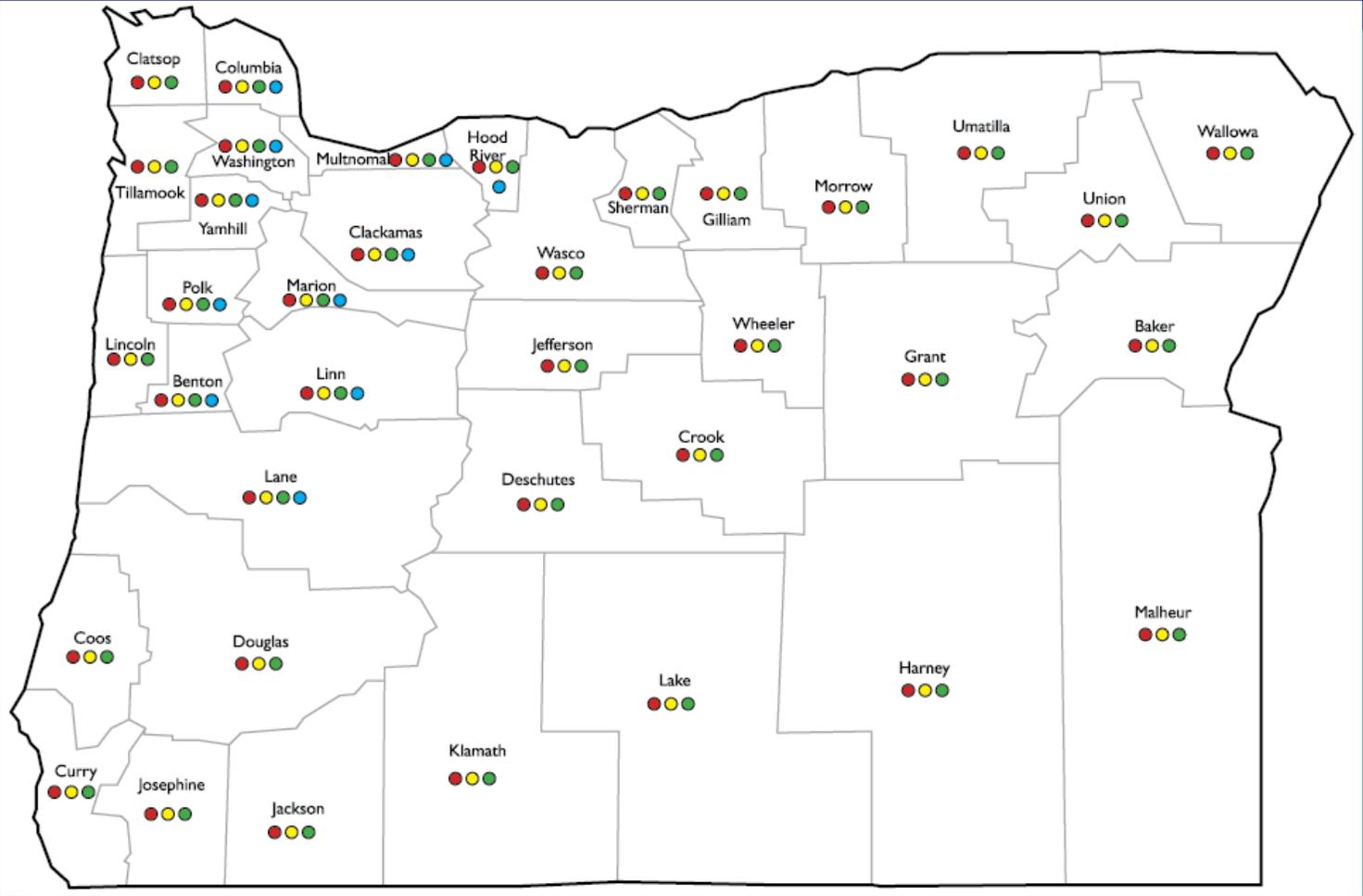
## Synergy

- Less out of pocket cost when accessing care
- 1% premium
- Narrower provider network

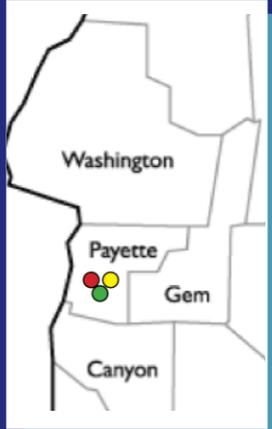
# Dental Insurance Plan Options by County

Find out what plans are available to you in your county.

Use this: [PEBB Plan Benefits Comparison Tool](#)



WASHINGTON



IDAHO

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

\* Other Counties Offer: ● ● ●

# PEBB Benefits Plan Comparison Tool (Dental)

**Dental Plan Benefit Summary** - *place cursor over footnoted items for more information*

**This is a summary only. See the plan documents for details. In case of a discrepancy, the plan document will apply.**

Service	Delta PPO <sup>1,2</sup>		Delta Premier <sup>1</sup>	Willamette Dental <sup>3</sup>	Kaiser Dental <sup>4</sup>
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>Participating</i>	<i>Willamette</i>	<i>Kaiser</i>
<b>Annual max coverage</b>	\$1750	\$1750	\$1750	none	\$1750
<b>Deductible person/family</b>	\$50/\$150	\$50/\$150	\$50/\$150	none	none
<b>Diagnostic, preventive</b>	\$0	10%	\$0	\$10 copay	\$0
<b>Basic maintenance</b>	20% Year 1, 10% Year 2, 0% Year 3	30%	20%	\$10 copay; \$20 copay for fillings	20%
<b>Crowns</b>	50%	50%	50%	\$250 copay <sup>5</sup>	25%
<b>Implants</b>	50%	50%	50%	varies	50%
<b>Dentures</b>	50%	50%	50%	\$290 copay <sup>5</sup>	50%
<b>Orthodontia</b>	50% to \$1500 <sup>6</sup>	50% to \$1500 <sup>6</sup>	50% <sup>6</sup>	\$2500 copay <sup>5</sup>	50% to \$1500

**This is a summary only. See the plan documents for details. In case of a discrepancy, the plan document will apply.**

Use this: [PEBB Plan Benefits Comparison Tool](#)

# Vision Insurance Carriers Options

**1** Find out what plans are available to you in your county. Use this: [PEBB Plan Benefits Comparison Tool](#)

**2** Carriers:

## Kaiser

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If you already have Kaiser, it includes vision exams and products.

## VSP

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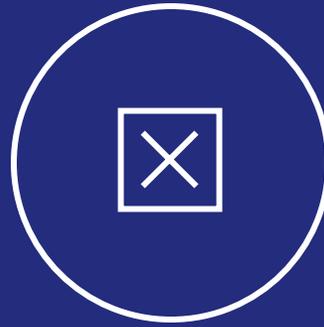
### Basic

- ↓ \$/month
- ↓ Coverage

### Plus

- ↑ \$/month
- ↑ Coverage

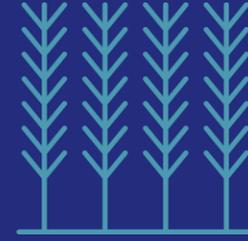
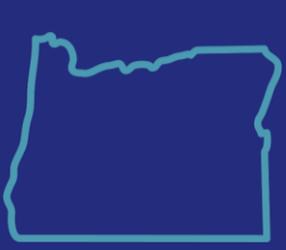
**Already covered?  
Opting out could put  
money back in your  
pocket.**



You can opt out of PEBB health insurance if you already have coverage through another plan.



Employees who opt out of getting health insurance through PEBB may get up to \$233/month added to their paycheck.



# Flexible Spending Accounts

Managed by PEBB

# Flexible Spending Accounts (FSA)



You can set aside pretax money from your paycheck to pay for certain expenses. This may lower the amount of income you are taxed.

Money you put in an FSA account needs to be spent by the end of the year.

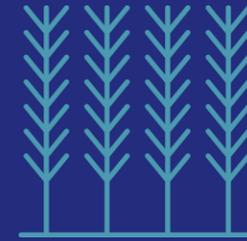
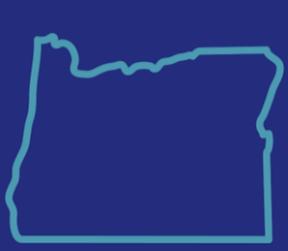
Must enroll every year.

You can contribute \$20 or more every month. Once you set your contribution amount, you cannot change it until Open Enrollment (Fall 2021).

# Flexible Spending Accounts (FSA)

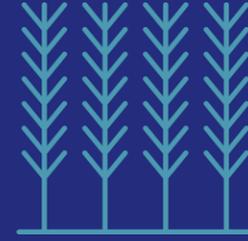
Type of FSA	What it can cover	Contributions Limits
<p>Health Care</p> 	<p>Deductible, co-pays, prescription costs, and certain over the counter products like painkillers, allergy medicine and sunscreen</p>	<p>Minimum: \$240 a year/\$20 per paycheck</p> <p>Maximum: \$2500 a year/\$208 per paycheck</p>
<p>Dependent Care</p> 	<p>Daycare, before- and after-school care, nursery school, in-home care for an older dependent</p>	<p>Minimum: \$240 a year/\$20 per paycheck</p> <p>Maximum: \$5000 a year/ \$416 per paycheck</p>
<p>Commuter Accounts*</p> 	<p>Parking, mass transit, van pool account</p>	<p>Maximum: \$260 every paycheck (month to month basis)</p>

Alex can help you estimate costs.



**10 minute break**





# Employee Assistance Program

Managed by [PEBB](#)



# Employee Assistance Program (EAP) : Cascade Centers



Mental Health



Career Development



Childcare & Eldercare



Coping with Violence and Racism



drugs & Alcohol



Marriage & Relationships



Gambling



Personal Development



Home Ownership



Legal Issues



Finances



Resiliency



Stress



West Coast Fires



Health

1

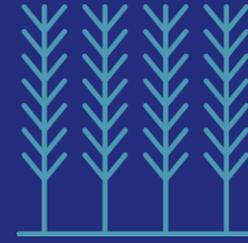
All services provided by through Cascade Centers

2

Free and confidential for employees and their families

3

In order to access: call/text/log on



# Additional Insurance

Managed by PEBB



# Additional Insurance & Benefits You Can opt to Buy



## Life Insurance

- [Basic life](#)
- [Optional life](#)
- [Dependent life](#)



## [Short-Term Disability](#)



## [Long-Term Disability](#)



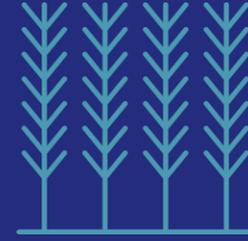
## [Accidental Death and Dismemberment](#)



## [Long Term Care](#)

Use these [Additional Insurance Estimator Calculator](#)





# Retirement

Managed by PERS

# Retirement

## Public Employee Retirement System (PERS)

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Part 1: Lifetime monthly pension benefits funded by your employer

Part 2: Individual Account Program (IAP) comprised of your contributions and earnings

\*You are automatically enrolled

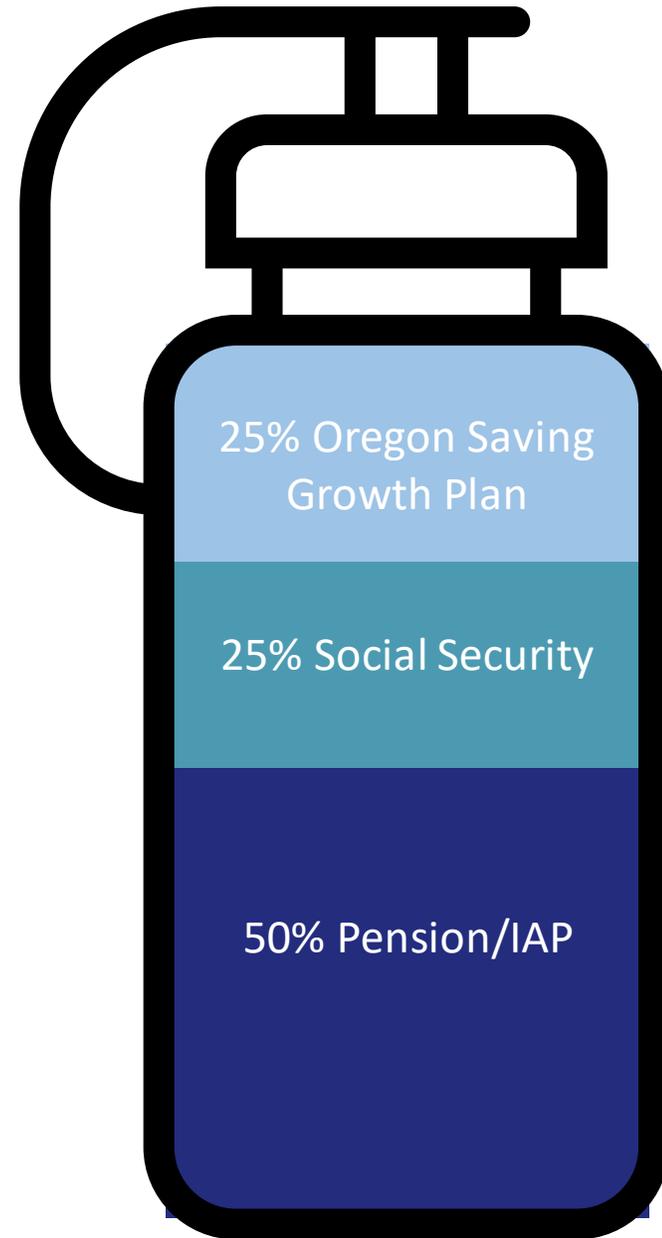
## Oregon Savings Growth Plan (OSGP)

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Voluntary savings to supplement your PERS retirement income

\*You must sign up

# Saving for Your Retirement



\*Percentages for image purposes only-actual percentages may vary



# Retirement: Take Action

1

## Watch

a short video to help understand the 2 parts to your retirement

2

## Get an overview

of your retirement and benefit estimates

3

## Sign up

For an Oregon Savings Growth Plan virtual workshop or individual appointment

4

## Enroll

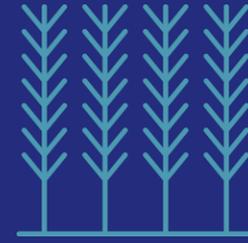
in the Oregon Savings Growth Plan today!



# Open Discussion

What are some questions that are coming up for you about the benefits we've talked about so far?

Has anything that you have learned surprised you?



# Public Service Loan Forgiveness

## Forgiveness

Managed by your Loan Servicer

# Public Service Loan Forgiveness

## Benefits

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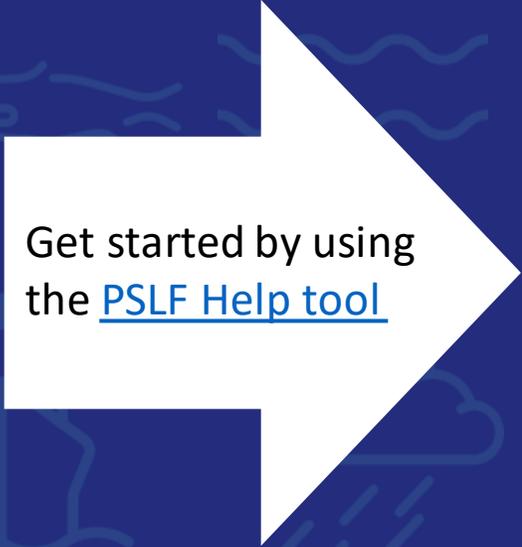
You may have some of your Direct student loans forgiven



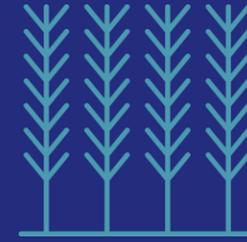
## To qualify, you must:

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- Be employed by a government agency (or any non-profit organization)
- Work full time for that agency
- Have Direct student Loans
- Repay your loans under an income-driven repayment plan and make 120 qualifying payments



Get started by using the [PSLF Help tool](#)



# Types of Leave



## Holidays and Paid Time Off

Your time off is an earned benefit, and taking time off is a wellness issue

As a state employee, you have 3 main categories of paid time off:



Vacation time

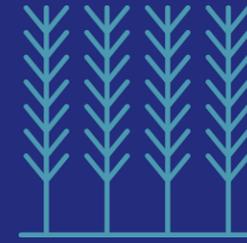
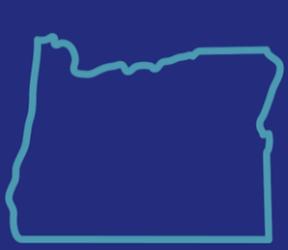


Sick time



Holidays

Make sure to refer to your employee handbook or your agencies' Human Resources staff for more details.



# Role of Unions



# Unions



State of Oregon employees are represented by unions



Purpose of Collective Bargaining Agreement



Goal of unions is to ensure that employees have the wages, working conditions, workload and benefits they need to thrive



Most issues bargained for usually benefit all employees



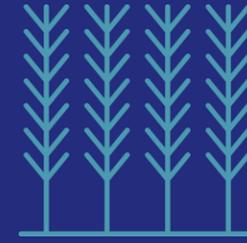
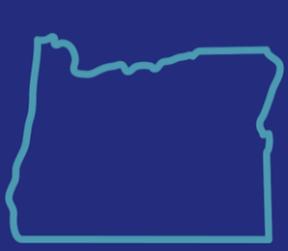
Union membership



**Respond in the  
Chat box!**



What is one thing you want to act on, and by when?



# Thank you!

- Evaluation Form
- We will now go into the Union portion
- Please stay on so we can coordinate breaking into different groups

