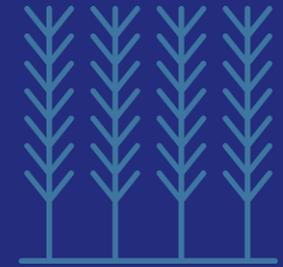




# Welcome to Open Enrollment



Presented by  
Uplift Oregon



# Uplift Oregon



**Dr. Donisha  
Reynolds**



**Sherri  
Aytche**



**Brad  
Fortier**

# What is Uplift Oregon?



Labor-Management  
partnership bargained in  
2019



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



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

# Community Agreements



Be CURIOUS

1



Be ENGAGED

2



Be KIND

3



# Agenda & Objectives

## AGENDA

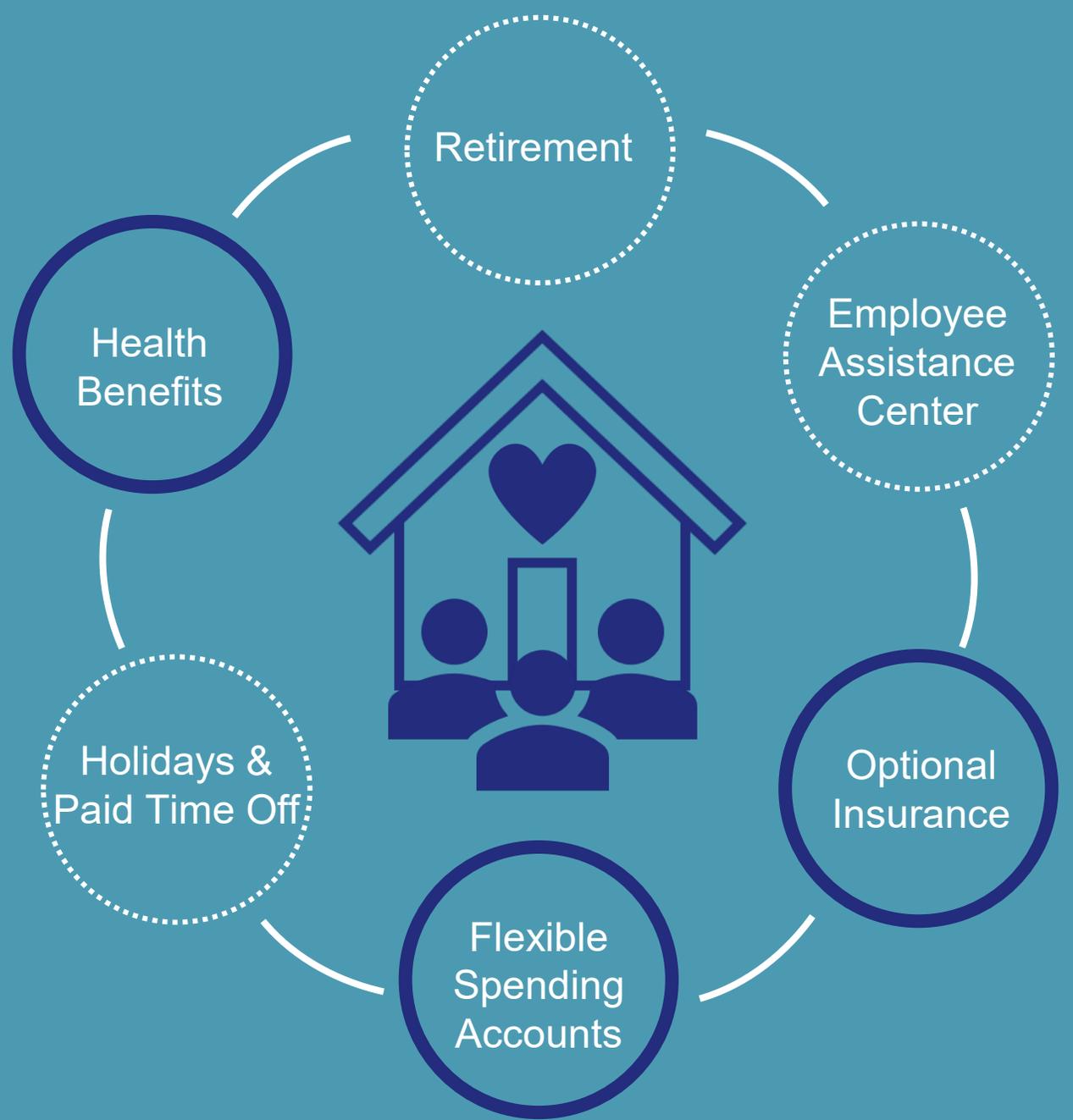
- What is Open Enrollment, and why it is important?
- What are important dates and deadlines to know?
- What are the best helpful tools and resources to use?
- What changes are new to Open Enrollment for 2022?

## OBJECTIVES

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

- What should I take into consideration to make the best choices during Open Enrollment?
- What are the next steps I need to take to use my benefits?

# Benefits Matter



Your benefits = peace of mind

# Unions



State of Oregon employees are represented by unions

Purpose of Collective Bargaining Agreement

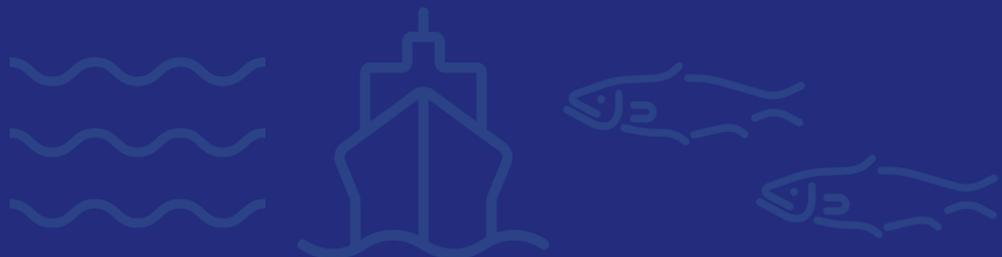
Goal of unions is to ensure that employees have the wages, working conditions, workload, and benefits they need to thrive

Most issues bargained for usually benefit all employees

Union membership



# Open Enrollment



## What is Open Enrollment?:

Open Enrollment is a time for employees to update and make changes to their health benefits for the next benefits year; assess whether your current benefits selection is still the best plan for you and examine the provider, carrier, and service changes. During this time, PEBB (Public Employee Benefits Board) opens benefits to make changes.

## When is it?

Only through the month of October (1-31st) can changes be made and those changes will reflect and become accessible January 1, 2022.

Where are  
you now?



# Benefits Terms

Word/Term	Meaning/Definition	Word/Term	Meaning/Definition
Accidental Death/Dismemberment	Accidental loss of body part or death caused by an accident (for example, a car crash, slip, choking, or drowning).	Long-term care	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).
Copays (Copayment)	A set amount (\$20 for example) you pay for a covered health care service after you have paid your deductible.	Long-term disability	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.
Deductible	The amount you pay for covered health care services before your insurance plan starts to pay.	Opting out	Medical plan choice. Up to \$233 per month.
Dependent	A child or a person (26 years old and under) who meets the eligibility requirements outlined in the PEBB administrative rules.	Out-of-Pocket	Your costs for medical care that are not paid by insurance. This includes deductibles, coinsurance, and copayments for all covered and non-covered services.
Employee Assistance Program (EAP)	A wide range of services for employees such as counseling, financial planning, and legal advice provided for free or at a low cost.	Pension	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.
Flexible Spending Account (FSA)	A benefit through your employer that lets you use pre-tax money to pay for certain out-of-pocket medical costs. Such costs can include insurance copayments, deductibles, certain prescription drugs, and medical devices.	Premium	The amount you pay for your health insurance every month.
Health Engagement Model (HEM)	The Health Engagement Model (HEM) pays employees an incentive to learn their health risk and take steps to reduce when possible. Pays taxable incentive \$17.50 per month.	Prescription drugs	Drugs and medications that require a prescription from a medical professional.
		Social Security	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/>

Open Enrollment Deadline: October 31

## RESOURCES

1

[Alex](#)-The PEBB Benefits Counselor

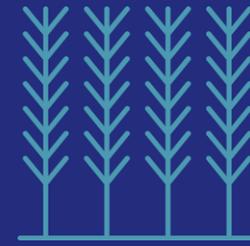
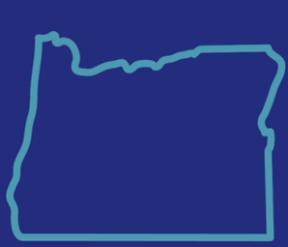
2

[PEBB Comparison](#)

3

[PEBB 2022 Summary of Benefits](#)

Is your current  
health benefits  
plan meeting  
your needs?



# Health Benefits

Managed  
by PEBB



# Alex

## Benefits Guidance Wherever You Are



Get Started

**alex** BENEFITS  
COUNSELOR

- ALEX points out which plans makes the most sense for YOU as an individual and considers your personal health care needs.
- ALEX is fun
- ALEX is a PEBB benefits expert
- Alex is completely confidential, free, and available around the clock, 365 days a year!

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



# 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

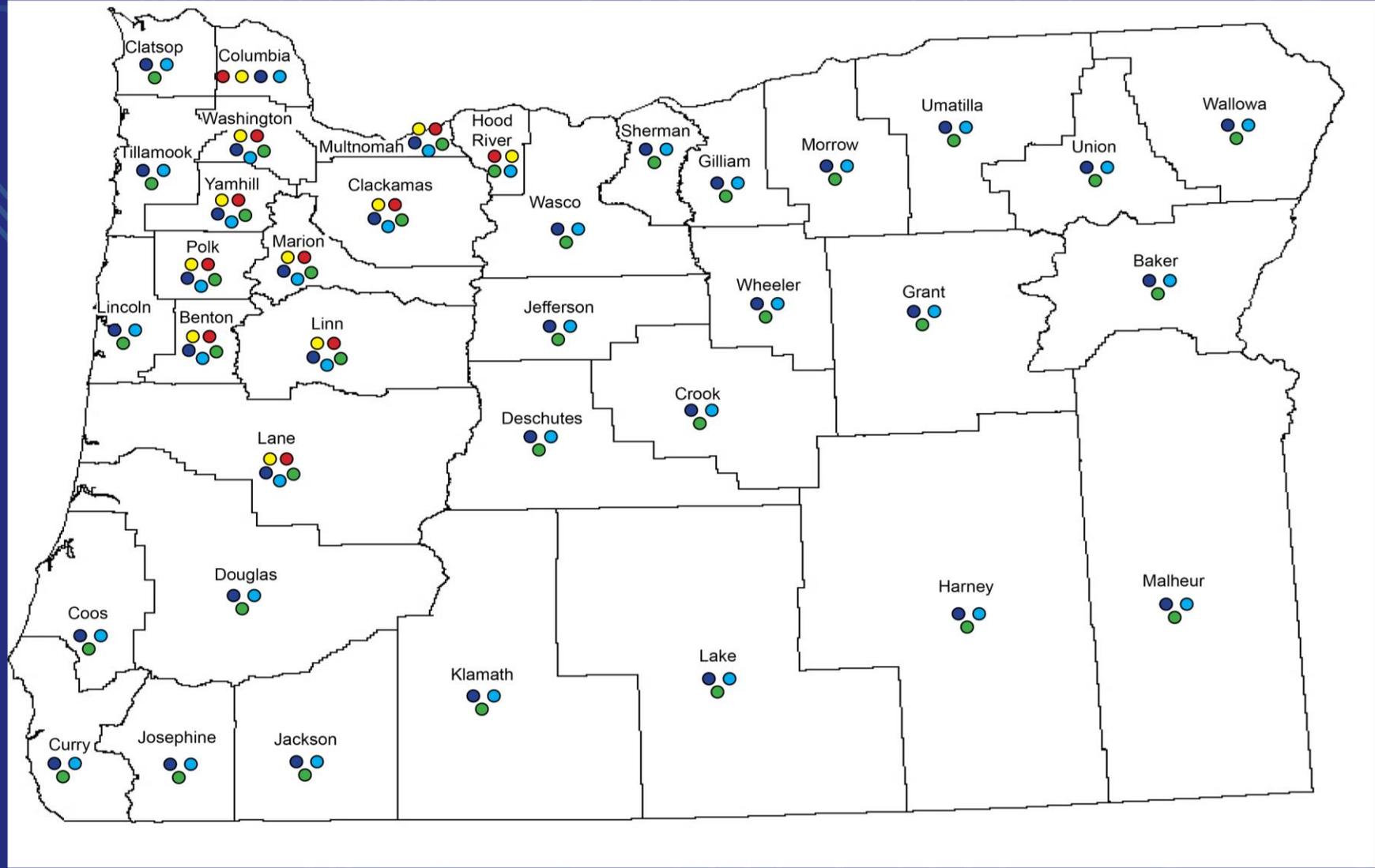


Dependents (up to  
age 26)\*

# Health Insurance Plan Options by County

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

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



## Kaiser Permanente

### Traditional plan

- Lower out-of-pocket costs
- Higher premium: 5%

### Deductible plan

- Higher out-of-pocket costs
- Lower premium: 1%

## Providence

### Choice plan

- Lower out-of-pocket costs
- Lower premium: 1%
- Narrower provider list

### Statewide plan

- Higher out-of-pocket costs
- Higher premium: 5%
- Broader provider list

## Moda

### Synergy plan

- Lower out-of-pocket costs
- Lower premium: 1%
- Narrower provider list



# Kaiser Permanente

## Traditional plan

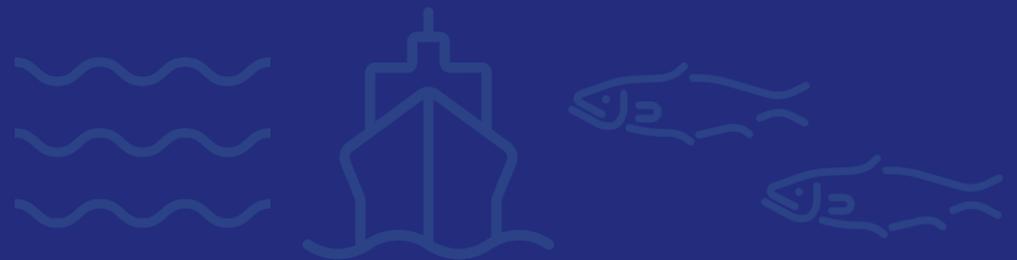
- Less out-of-pocket cost when accessing care
- 5% premium

## Deductible plan

- Higher out-of-pocket cost when accessing care
- 1% premium



## Providence

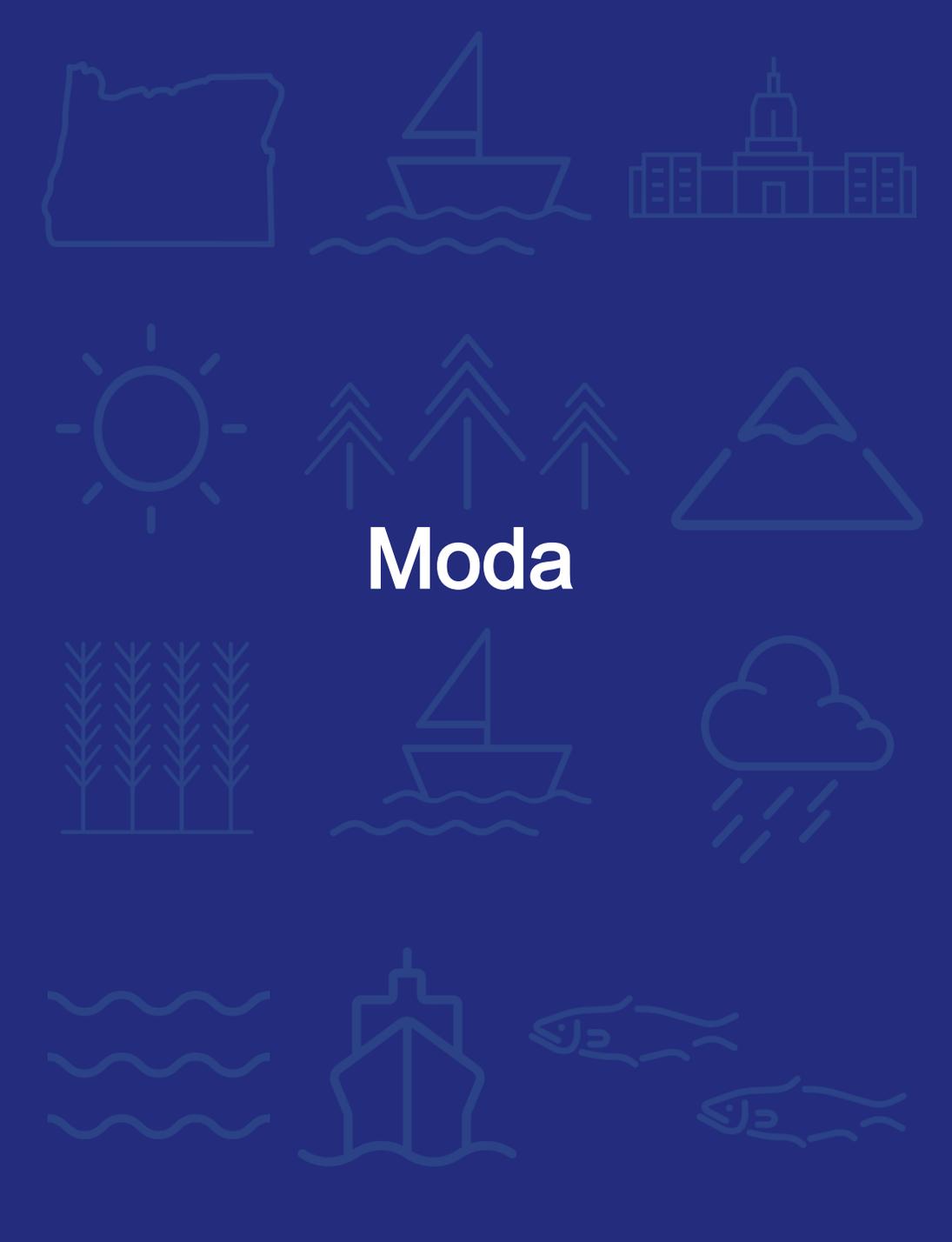


## Choice

- 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

# Health Engagement Model (HEM)

## Benefits

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- Receive an additional \$17.50/month in your paycheck
- \$250/person deductible



## Requirements

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- Take the Health Assessment (a short medical survey)
- Sign up/ take action during open enrollment
- Agree to take two health improvement activities a year



# HEM: Three easy steps

## 1. Take your health assessment

Timeline for health assessment:  
Sept. 1-Oct 31

## 2. Enroll in a PEBB health plan

Timeline for enrollment:  
Oct. 1-Oct 31

## 3. Complete two health actions

Complete two actions during the 2022 plan year.

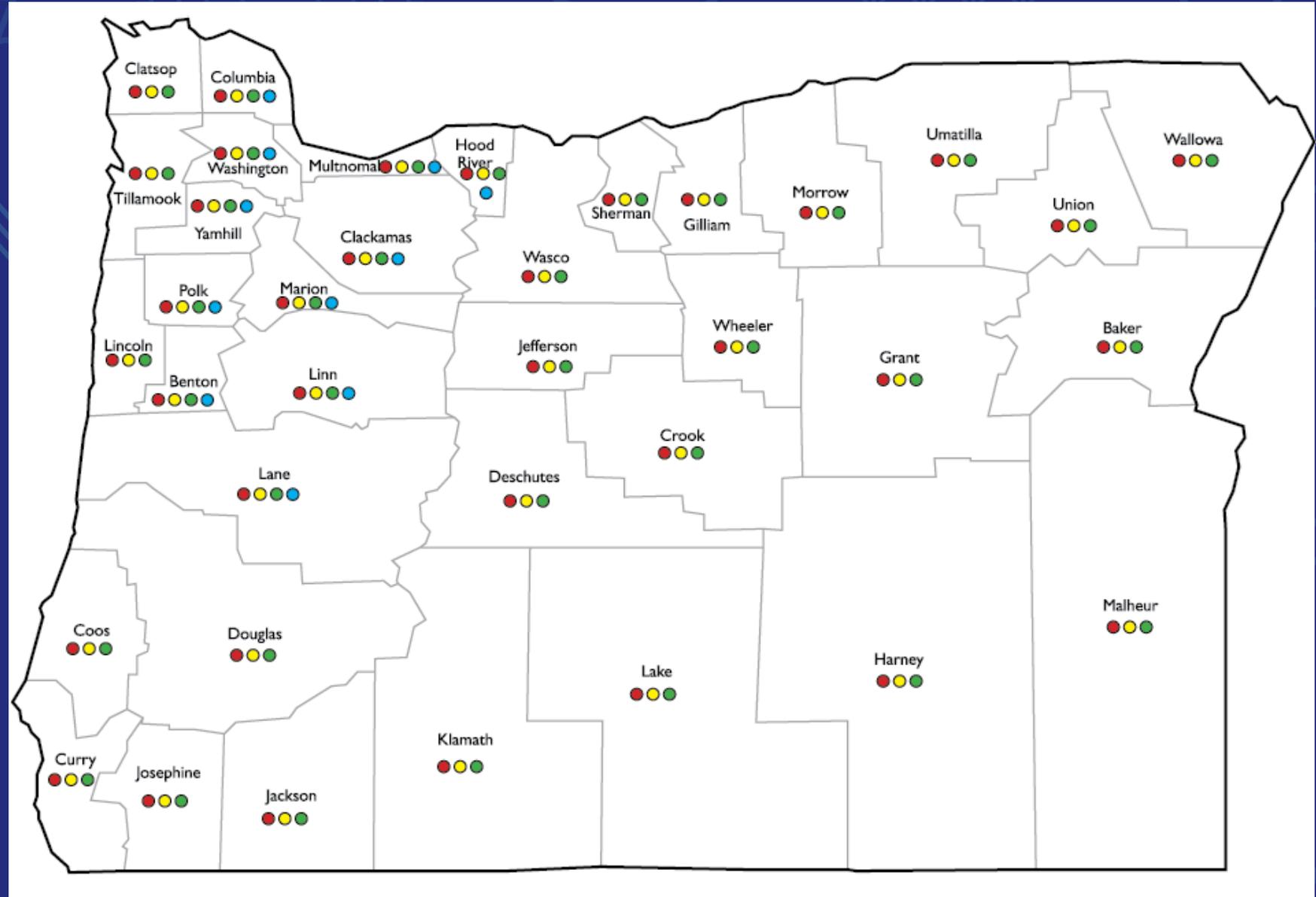
You do not need to report actions.

[www.oregon.gov/oha/PEBB/Pages/HEM.aspx](http://www.oregon.gov/oha/PEBB/Pages/HEM.aspx)

# Dental Insurance Plan Options by County

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

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



# PEBB Benefits Plan Comparison Tool

**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>Network:</i>	<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 the [PEBB Plan Benefits Comparison Tool](#)

## 2 Carriers:

### Kaiser

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

### VSP

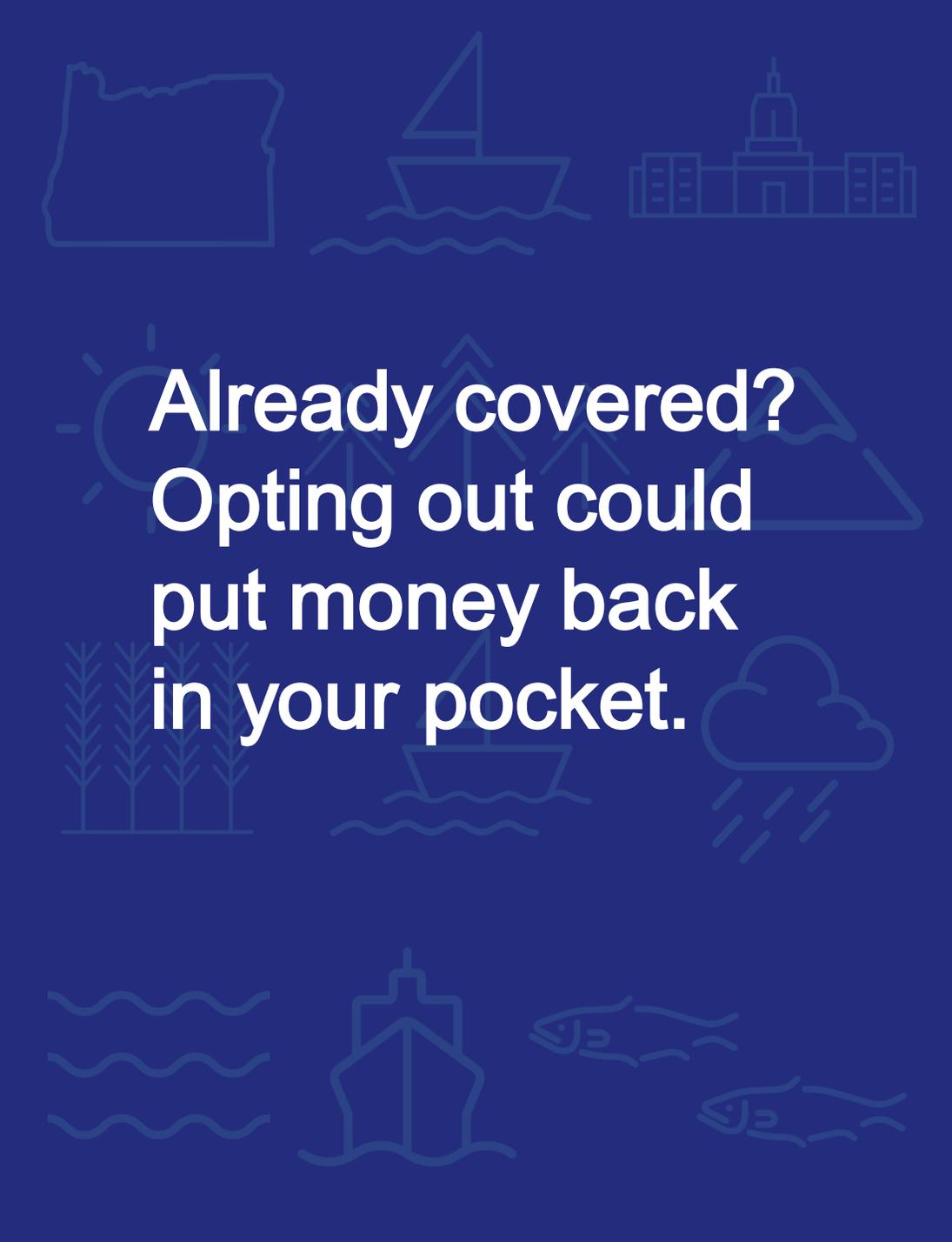
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#### Basic plan

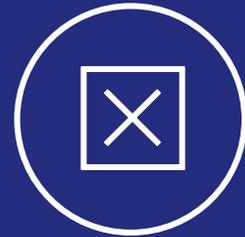
- Lower \$/month
- Narrower coverage

#### Plus plan

- higher \$/month
- Broader Coverage



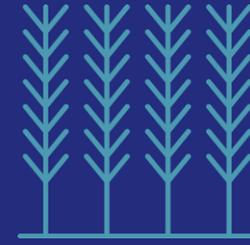
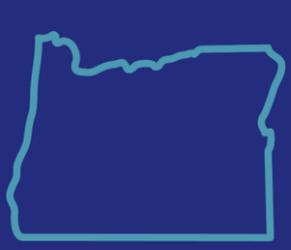
**Already covered?  
Opting out could  
put money back  
in your pocket.**



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. Your choice becomes active on Jan1 of new year.

You can contribute \$20 or more every month. Once you set your contribution amount, you cannot change it until Open Enrollment (Oct. 1-31).

# Flexible Spending Accounts (FSA)

managed by PEBB

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

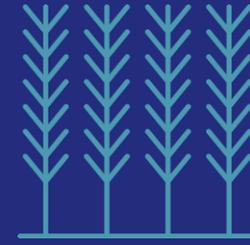
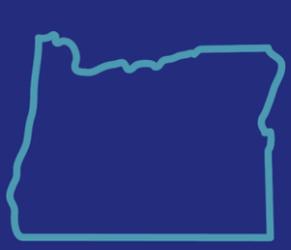
Alex can help you estimate costs



the ASI Flex app is a great tool to help you keep track of your FSA balance and submit receipts for reimbursement.



Submit claims to ASI Flex to request tax-free withdrawals from your FSA to reimburse yourself for these expenses.



# Additional Insurance

Managed by PEBB



# Additional Insurance & Benefits You Can Purchase



## 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



If you want to...	You will need to...
Keep the healthcare plan you had this year	complete Open Enrollment (Oct. 1-31)
Change your healthcare plan	Select a new plan and complete enrollment during Open Enrollment (Oct. 1-31)
Participate in HEM	Complete your Health Assessment with your current medical insurer (Sept. 1-Oct. 31), <b>and</b> Participate during Open Enrollment (Oct. 1-31)
Put money into an FSA	Sign up during Open Enrollment (Oct. 1-31)

You can learn more by visiting the [PEBB website](#)



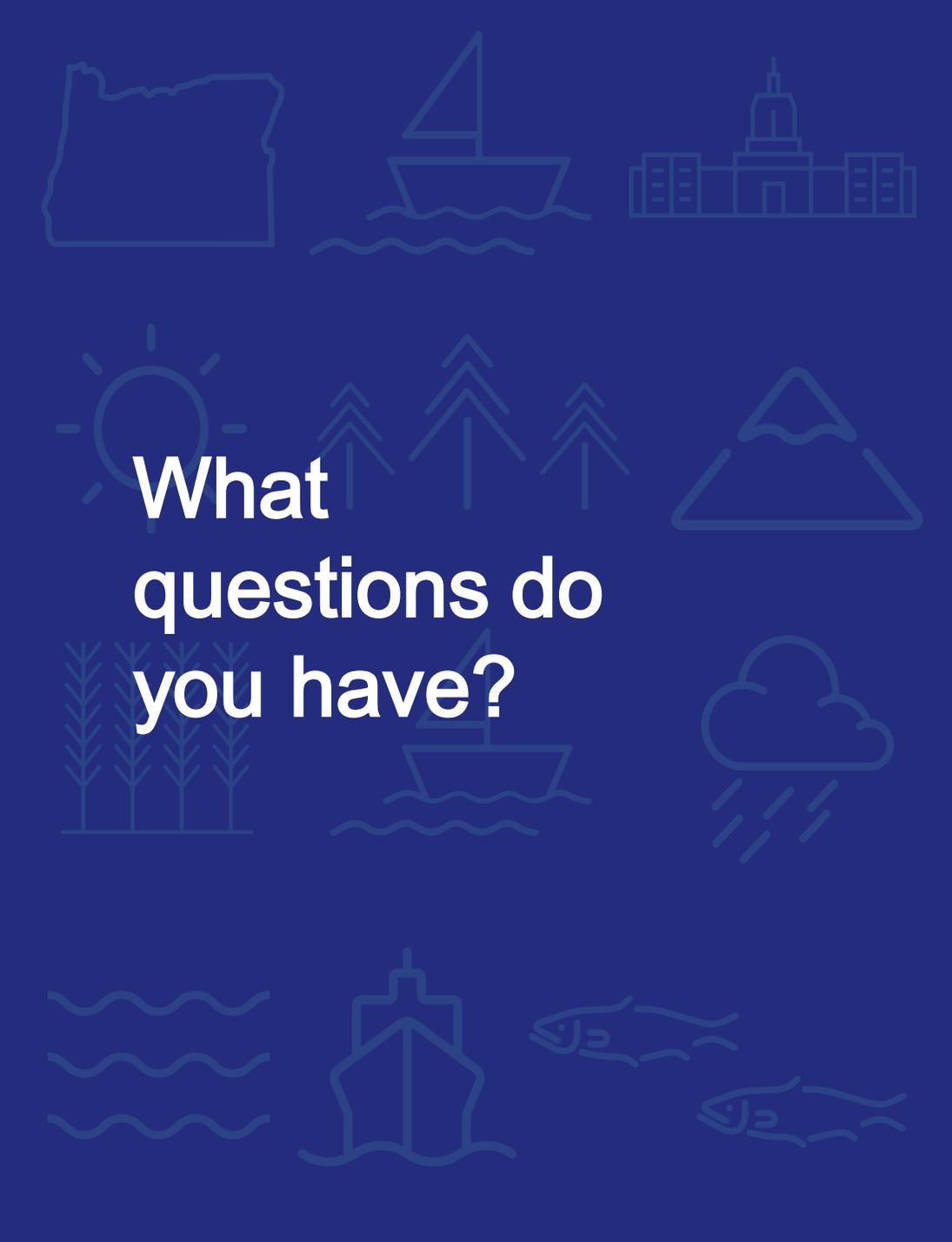
# Open Enrollment Reminder



Open enrollment is  
October 1- 31



You can learn more by  
visiting the PEBB website:  
[www.pebberoll.com](http://www.pebberoll.com)



# What questions do you have?

## Contact Info...

**PEBB Contact:** Open Enrollment Hours (M-F) – 7 AM to 6 PM

- Call PEBB: (503) 373-1102
- Fax PEBB: (503) 373-1654
- Email PEBB: [inquiries.pebb@dhsoha.state.or.us](mailto:inquiries.pebb@dhsoha.state.or.us)
- PEBB Forms:  
<https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx>
- Plan Info: [www.pebinfo.com](http://www.pebinfo.com)
- Log in to PEBB: [www.pebbenroll.com](http://www.pebbenroll.com)

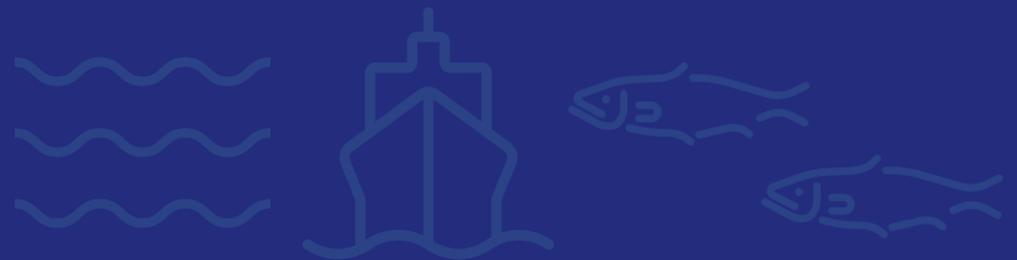
[www.benefithelp solutions.com/members/groupmembers/pebb](http://www.benefithelp solutions.com/members/groupmembers/pebb)  
[1-855-433-6825](tel:1-855-433-6825)

**Contact the carrier if you need help:**

- Calculating how much you will pay for a procedure
- Understanding how a claim was paid
- Finding an in-network provider
- Completing the online health assessment, or
- Getting a new ID card



**Thank You**



Please be sure to complete our feedback survey. It helps us to better support you!