

Uplift Your Benefits

Your Benefits Journey



Uplift
OREGON



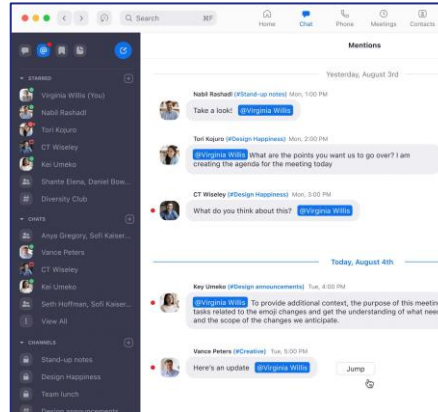
Zoom Controls



On / off for your
microphone



On / off for
your **video**



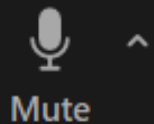
Open / close
your **chat**



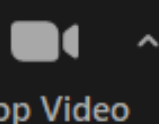
On / off for
auto-captions



Add **reactions**
to your video



Mute



Stop Video



Security



Participants



Chat



Share Screen



Record



Live Transcript



Reactions



Community Agreements

Be curious

Be kind

Be engaged



Introductions



**Dr. General
Johnson**
Wellness



**Dr. Donisha
Reynolds**
Benefits



**Sherri
Aytche**
Program Manager



**Brad
Fortier**
Equity



**Wanda
Walker**
Webinar
Facilitator



**Hope
Yamasaki**
Webinar
Facilitator



**Lori
Spencer-
Edwards**
Webinar Facilitator



**Hala
Barghouty**
Webinar
Facilitator



**Melissa
Umana**
Webinar
Facilitator



**Caitlan
Hefner**
Webinar
Facilitator

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



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



Outcomes



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

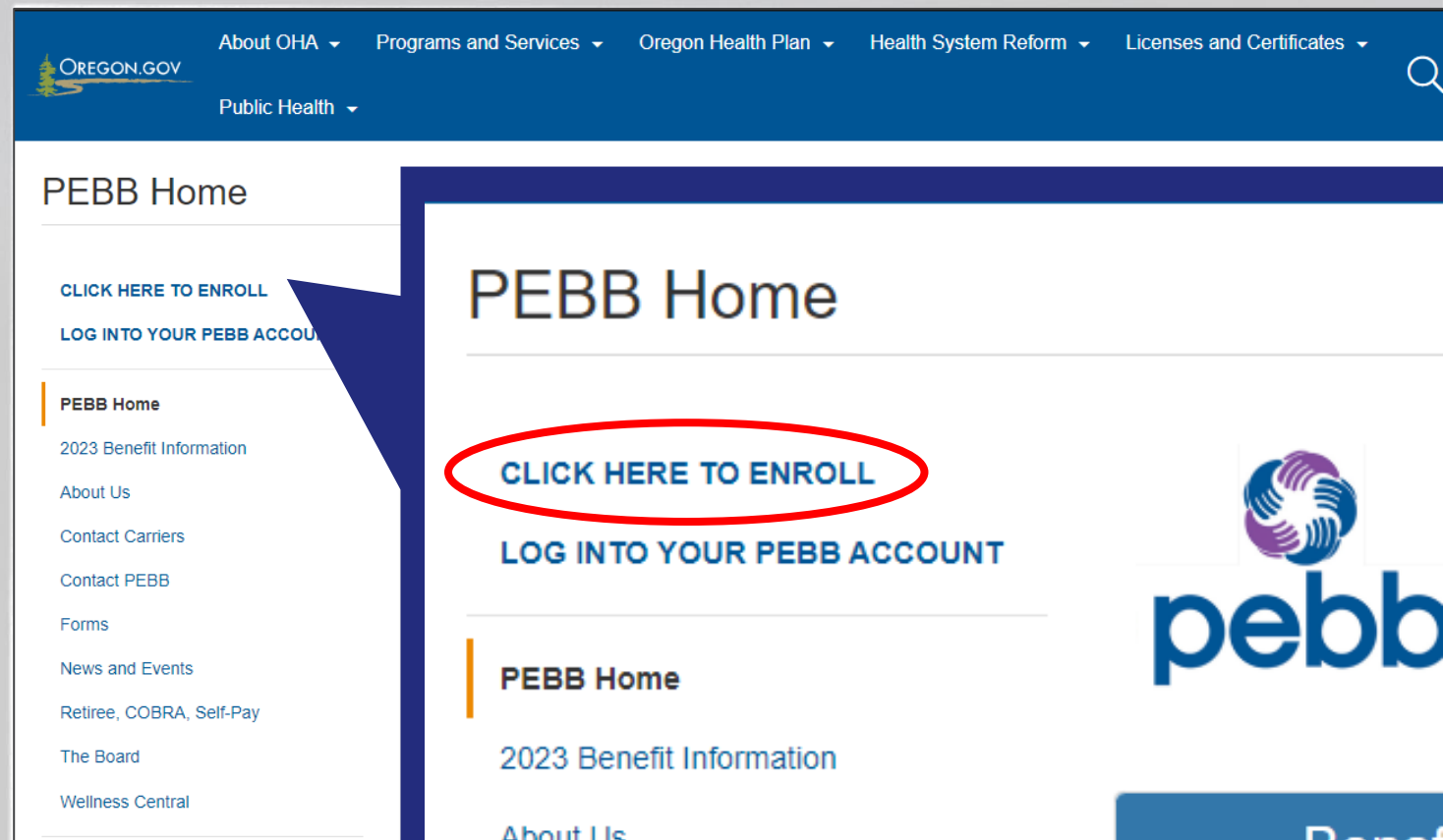


PEBB Website Activities



- 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>



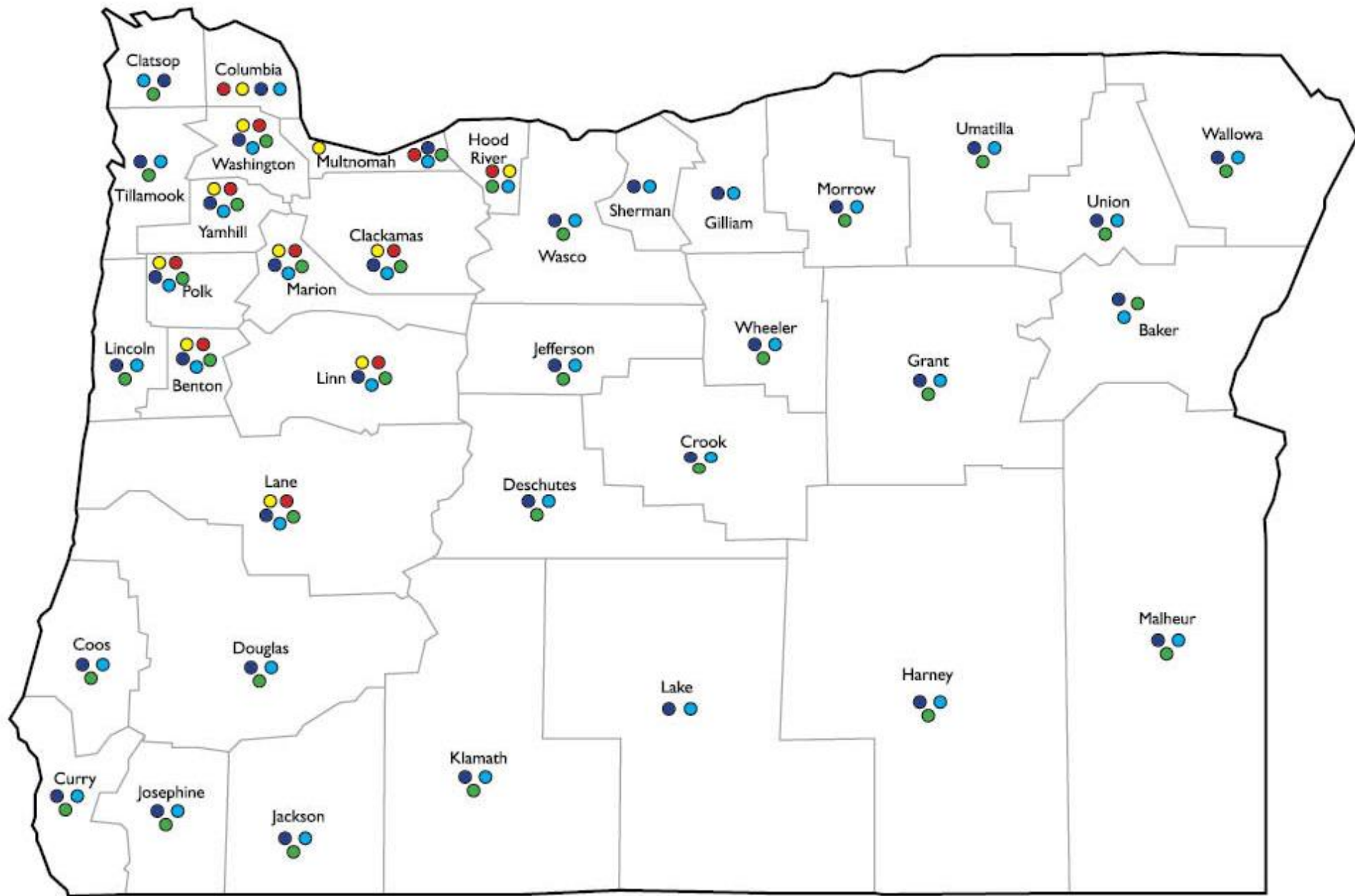


Range of Healthcare Benefits





Plans by County



Kaiser Traditional



Kaiser Deductible



Providence Choice



Providence Statewide



Moda



Premium Comparison



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



Kaiser Permanente Benefits



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

Providence Benefits



Statewide Plan 	Choice Plan 
Pay 5% of premium	Pay 1% of premium
Higher out-of-pocket costs	Lower out-of-pocket costs
Best if you live out of state	Referrals 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.	

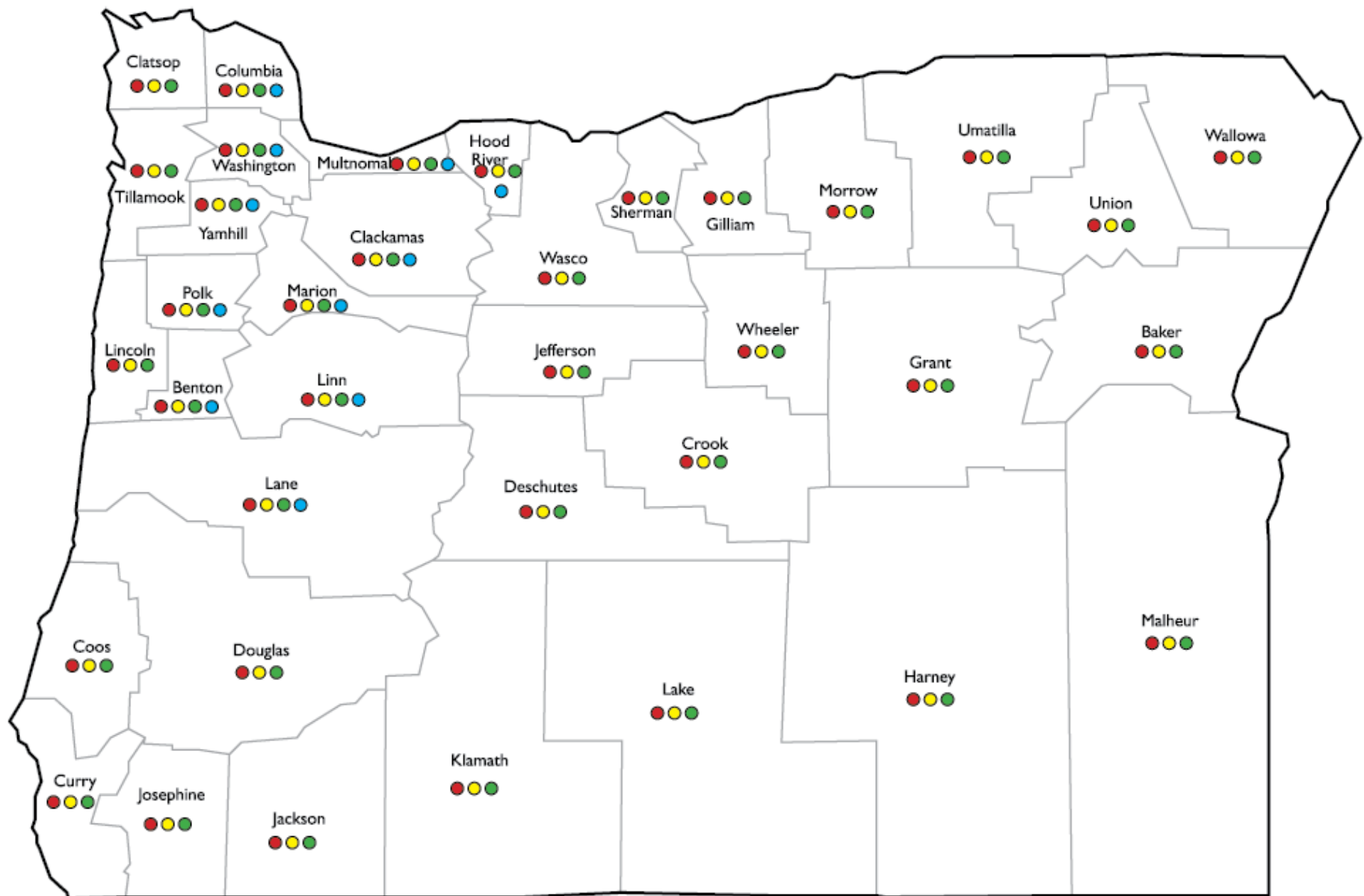


Dental Plans





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 	Delta Dental Premier 
Pays 100% of preventive and diagnostic services	Pays 100% of preventive and diagnostic services
Pays 50% of major services	Pays 50% of major services
Incentive-based	Not Incentive-based



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
	Retinal 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)
Max. year contribution is \$2,850	Max. year contribution is \$5,000	Max. 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!!

10:00

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 [Download the PowerPoint by Peter Simonsen Ltd.](#)

[Pin controls when clipped](#) 

Canopy Wellbeing

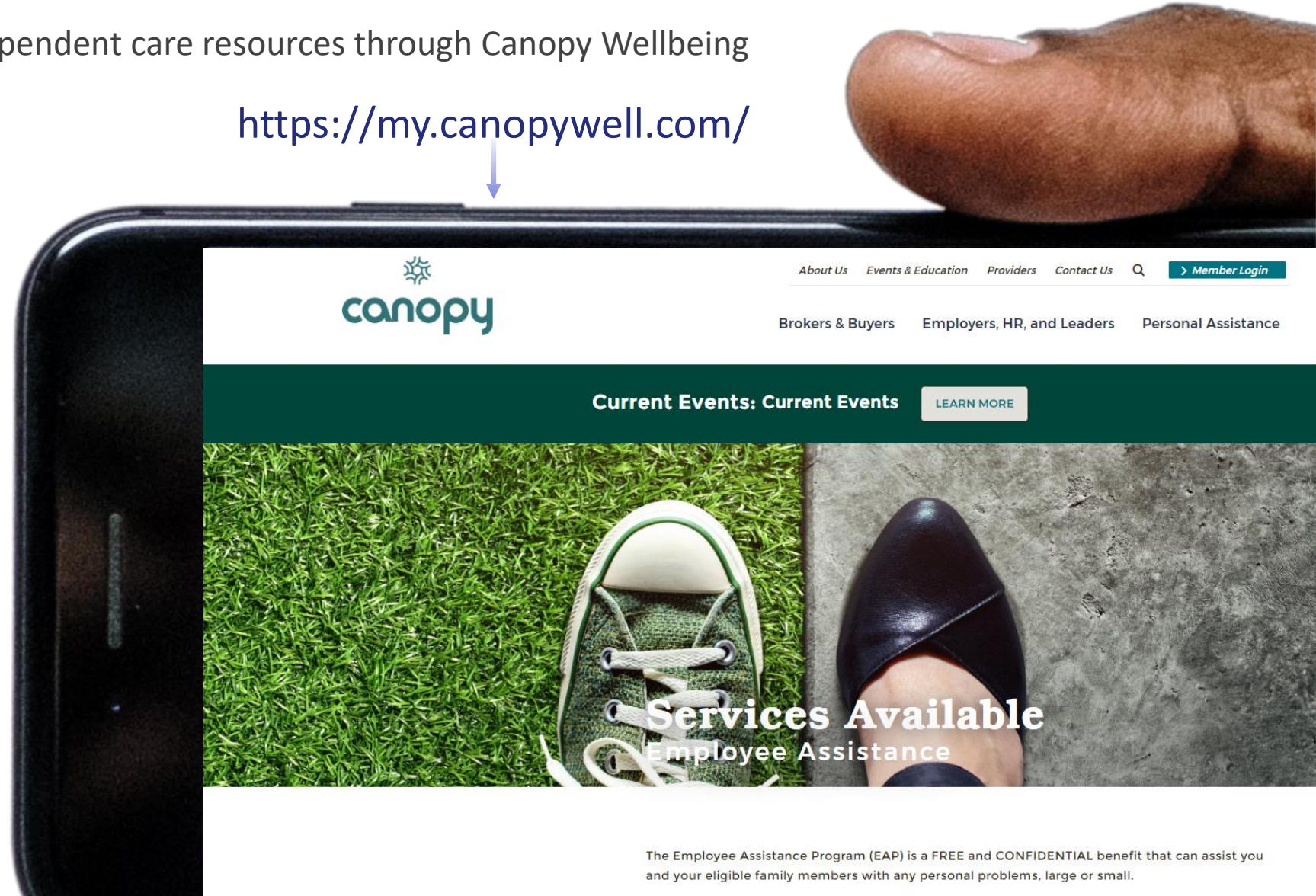


**Can also find dependent care resources through Canopy Wellbeing

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

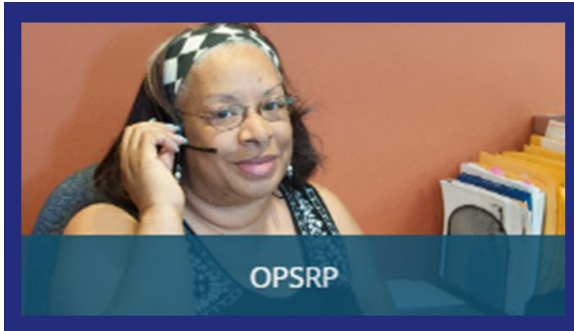


Canopy Wellbeing
Website



The Employee Assistance Program (EAP) is a FREE and CONFIDENTIAL benefit that can assist you and your eligible family members with any personal problems, large or small.

PERS Activity



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



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.

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



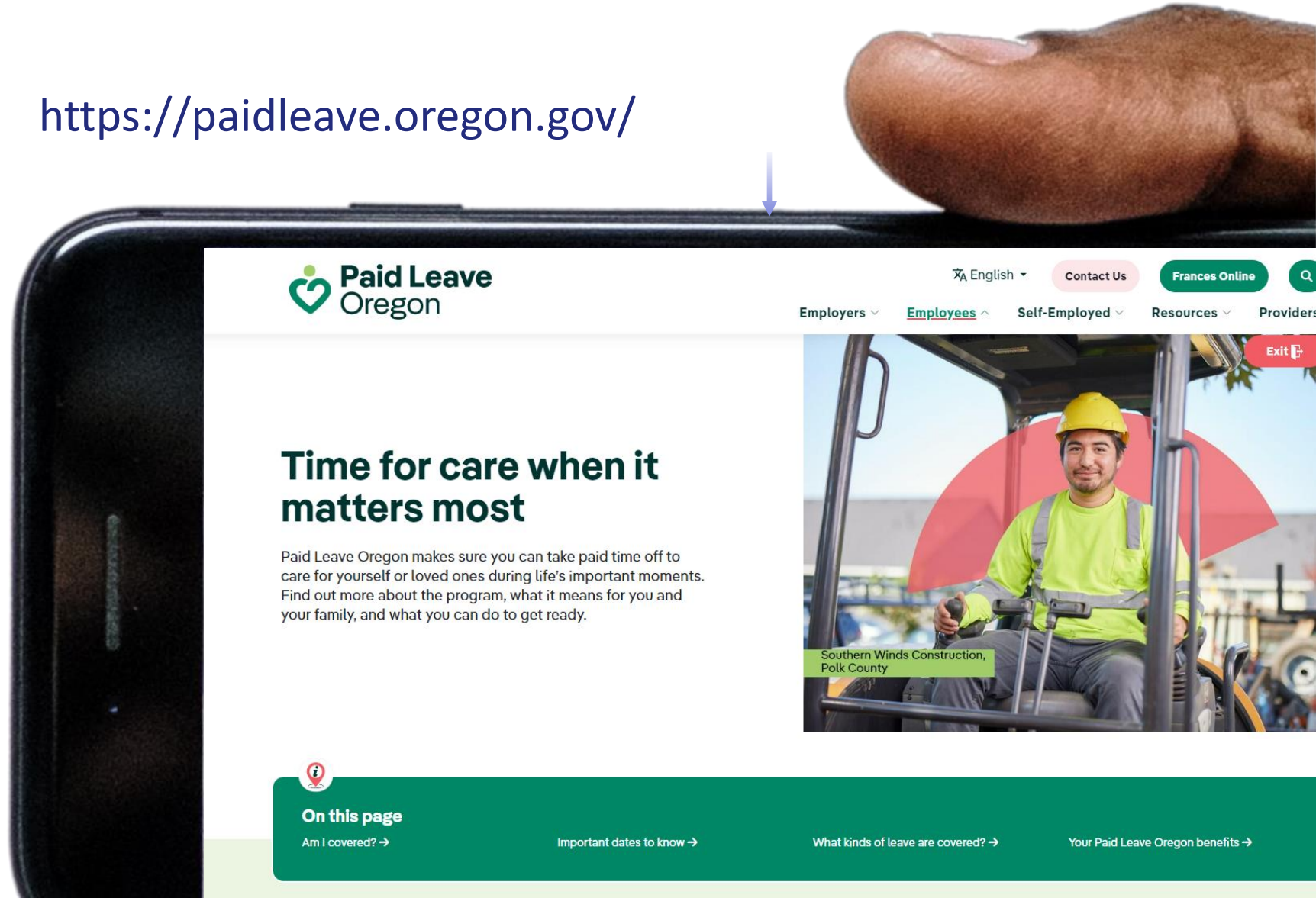
Paid Leave Oregon



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



Paid Leave Oregon



English

Contact Us

Frances Online

Employers

Employees

Self-Employed

Resources

Providers

Exit

Time for care when it matters most

Paid Leave Oregon makes sure you can take paid time off to care for yourself or loved ones during life's important moments. Find out more about the program, what it means for you and your family, and what you can do to get ready.



Southern Winds Construction,
Polk County



On this page

Am I covered? →

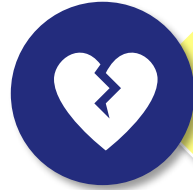
Important dates to know →

What kinds of leave are covered? →

Your Paid Leave Oregon benefits →



Types of Additional Insurance



Life Insurance



Short-Term Disability



Long-Term Disability



Accidental Death &
Dismemberment



Long-Term Care



Insurance
Estimator Tool

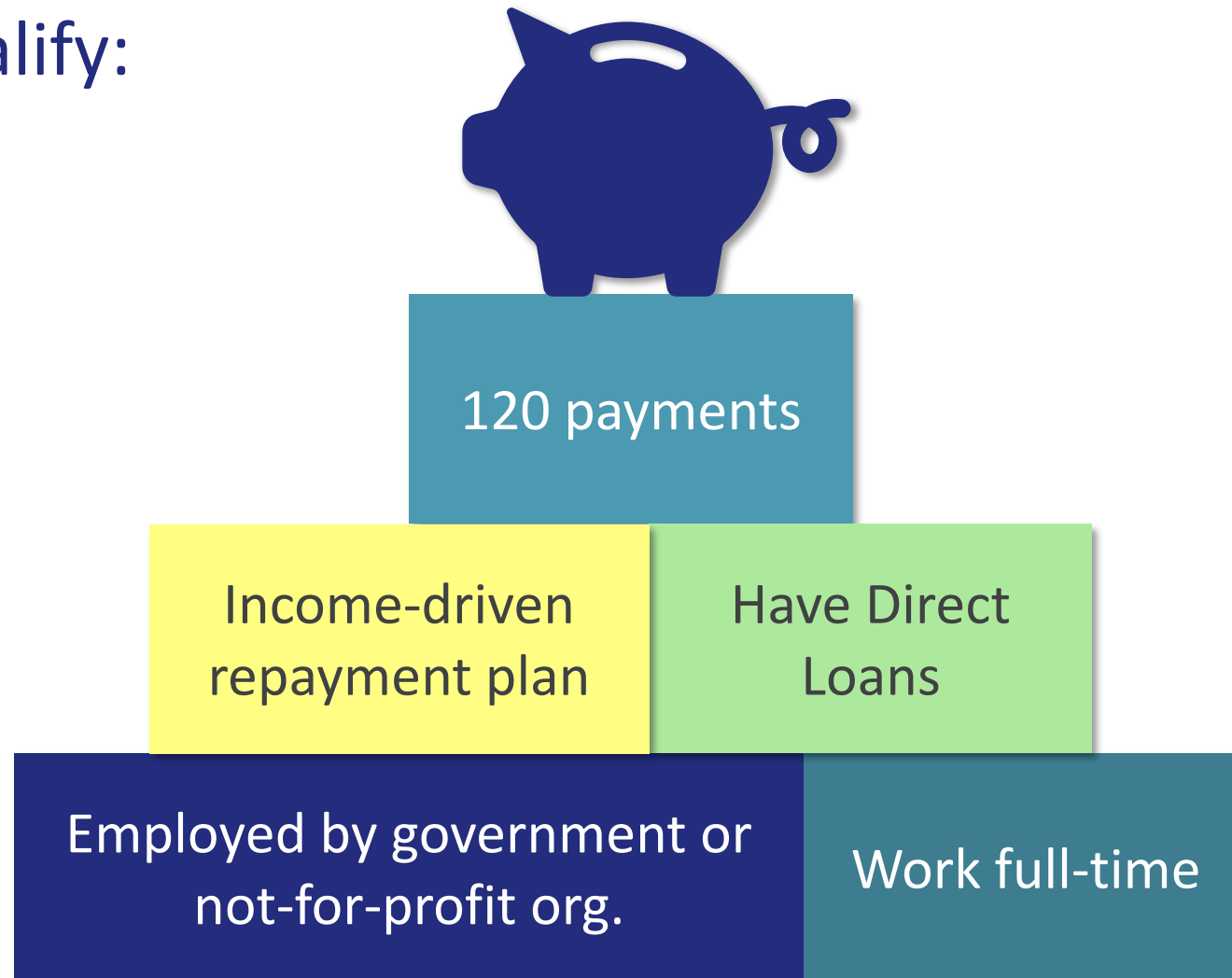


<https://www.standard.com/edu/state-oregon-public-employees-benefit-board/18296>

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

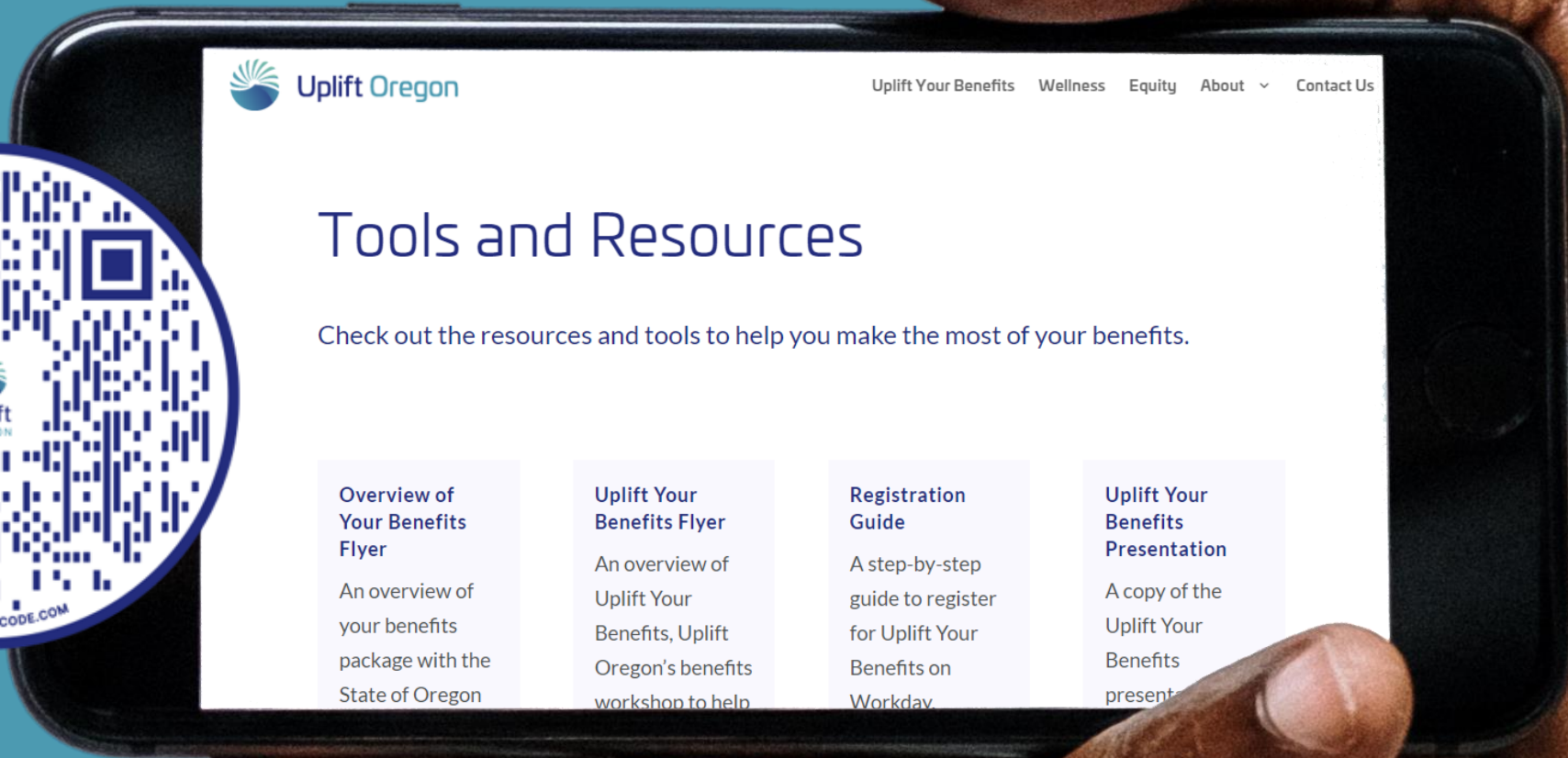




Some of
the
Unions for
State
Workers



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



Navigating our Website





Your feedback is important to us!

