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# OEBB 2023-24 Plan Year

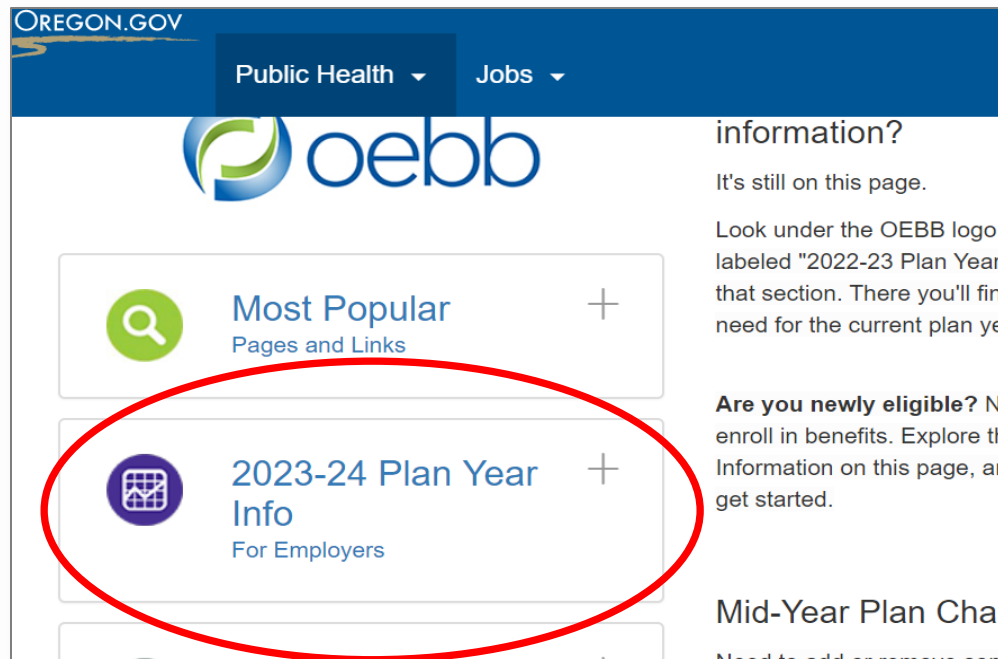
## Overview and Highlights



# 2023-24 INFORMATION

Start on OEBB home page: [OEBBinfo.com](https://oebbinfo.com)

Links to all Insurance Committee Resources, including:



- Rates
- Plan Designs
- Webinar registration links
- “On Demand” Presentation Videos, Slides & Handouts

2023-24 Mandatory Open Enrollment

Members

**ARE REQUIRED**

to complete open  
enrollment this year!



# EE Plan Management

**OEBB staff will complete EE Plan Management for you!**

Monday, May 15 - Friday, June 16

**Send an email by June 16** to: [oebb.benefits@odhsoha.oregon.gov](mailto:oebb.benefits@odhsoha.oregon.gov)

**Subject: EE Plan Management**

Let us know if:

- 1) You want everything to stay the same
- 2) You want to make changes (describe and we'll make them for you)
- 3) You want to go into the system and do EE Plan Management yourself



# Surcharge on Double Coverage

- Only pertains to OEGB/OEGB, PEBB/PEBB and OEGB/PEBB subscriber double medical coverage
- Only charged to ACTIVE employees (no Early Retirees or COBRA)
- Only charged to full-time employees (not part-time)
- One \$5 surcharge per month (even if double-covering more than one dependent)
- Mainly will affect spouse/partners double covered
- Children are not included unless they are also an OEGB or PEBB subscriber (if their job makes them eligible for OEGB/PEBB benefits)
- Any OEGB or PEBB full-time subscriber double-covering any other OEGB or PEBB member will pay \$5/month. This DOES include double-covering a part-time, COBRA or Early Retiree subscriber.



# 2023-24 Open Enrollment

- Enrollment **IS REQUIRED!** Aug. 15 – Sept. 15 (for MOST employers)
- OEBC Communications (schedule/samples online)  
<https://www.oregon.gov/oha/OEBC/Pages/open-enrollment-communications.aspx>
  - “Sneak Peek” email mid-July (in place of our usual newsletter)
  - “Heads-up” postcard last week in July
  - “Packets” mailed August 1 – personalized cover letter, URLs
  - “Required OE” postcard to be mailed August 15
  - Self-print poster designs will be available online – 8.5”x11”, 11”x17”
  - “Saved Enrollment” emails throughout OE
  - Usual Post-OE letters (12-month wait, missed enrollment)



# 2023-24 Open Enrollment

- Coming soon! NEW Communication Tools
  - NEW! Online Plan Comparison Tool
  - NEW! Interactive Learning Module “Explore Your Benefits”
  - Virtual Benefits Fair – Updated version for 2023-24  
2022-23 version still available:  
<https://oebb.6connex.com/event/BenefitsFair/login>

More details will be shared as these become available!



# Highlights for 2023-24

- Paid Leave Oregon is starting September 3, 2023 (some of you may be offering this plan arrangement outside of Paid Leave Oregon)
- OEBB will be decreasing premiums on **ALL** Short-term Disability (STD) plans effective October 1, 2023
- OEBB will be discontinuing several STD and Long-term Disability (LTD) plans effective October 1, 2023 (this means many of you may need to select a different plan offering during EE Plan Management)





# Highlights for 2023-24

## Disability Plan Objectives

Recommend

Recommendation:	Accept Package
Board Decision:	

### SUMMARY

Oregon Paid Family Leave law is not intended to replace OEGB disability benefits, which will be secondary

#### Short-Term Disability:

- Eliminate STD plans: 1–9, 13, 14, 16, 17, 19–23, 25, 31, 32, 34, 35, 37, 39:
  - *Rationale:* 60-day benefit duration plans are generally no longer relevant with implementation of Paid Leave Oregon, which has a 90-day benefit
- Retain STD plans: 10–12, 28, 48:
  - *Rationale:* Keep plans with 90-day benefit duration to align with Paid Leave Oregon
- Add four (4) new mandatory STD plans: 29, 30, 46, 47:
  - *Rationale:* Offer plans with 60%, 66%, and 70% benefit percentages for each of the three plan types (Voluntary, Mandatory – Employer Paid, and Mandatory – Employee Paid)

#### Long-Term Disability:

- Eliminate LTD Plans: 1–3, 7–9, 13–15, 27, 28:
  - *Rationale:* 60-day benefit waiting period plans are generally no longer relevant with implementation of Paid Leave Oregon, which has a 90-day benefit
- Retain LTD Plans: 10–12, 16–18, 19–24:
  - *Rationale:* Keep plans with 90-day benefit waiting period plans to align with Paid Leave Oregon

#### Communications:

- Proactively communicate disability plan offerings and rates to employees so they understand their continued value

# Highlights for 2023-24

- Why continue offering STD plans via OEBB/The Standard:
  - STD offering via OEBB/The Standard can serve as supplemental offerings for certain members
    - Those earning more than \$10,000 per month
    - Those who may use more than 12 weeks of short term leave per year
    - Those who live out of state and need STD coverage



# Highlights for 2023-24

- All current medical, dental and vision plans will continue to be offered.
- No new healthcare plans added.
- Some enhancements to existing plans (detailed on next slide).
  
- The wellness program HealthyYou by WebMD ONE will be discontinued as of September 30, 2023.



# Highlights for 2023-24

## ➤ Healthcare plan enhancements include:

<b>Moda Health Medical Plans</b>	<ul style="list-style-type: none"><li>• Members with type II diabetes will receive access to innovative diabetes treatment through a new partnership with Virta. The Virta program includes a dedicated care team, structured education, and a personalized approach to achieve proven results.</li><li>• Members will have access to a new option for medical care interpreter services.</li></ul>
<b>Kaiser Permanente Medical Plans</b>	<ul style="list-style-type: none"><li>• Members will have access to an expanded suite of digital treatment options, including maternity care at home, remote patient monitoring, and KP@Home (hospital care at home).</li><li>• Insulin costs will be capped at \$35 per 30-day supply, down from \$75.</li></ul>
<b>VSP Vision Plans</b>	<ul style="list-style-type: none"><li>• The frequency of eye exams, lenses, frames, and contacts will change to once per plan year rather than once every 12 months.</li></ul>

# Questions?

If you have questions about 2023-24 plan changes and enhancements, contact:

**Georgann Helmuth**

Senior Account Executive for  
OEBC



**Email:** [Georgann.Helmuth@oha.oregon.gov](mailto:Georgann.Helmuth@oha.oregon.gov)

**Phone:** 503-801-4777



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# Carrier Presentations



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# Q & A



# Upcoming Webinars

## Carrier "Deep Dive" Webinars for New Administrators

- **May 22** (3:30 - 4:30 pm) – [The Standard](#)
- **May 23** (noon - 1 pm) – [Moda Health/Dental Dental](#)
- **May 24** (11:30 am - 12:30 pm) - [Uprise Health](#)
- **May 24** (3:30 - 4 pm) - [Kaiser Permanente](#)
- **May 25** (11 am - noon) - [VSP](#)
- **May 25** (1 - 1:30 pm) - [Willamette Dental Group](#)

## OEGB Benefits Information Exchange (BIE) Meeting

- **May 31** (10:30 - 11:30 am) – [REGISTER](#)

## OEGB “How to Get Ready for Open Enrollment”

- **Coming in June** (date TBD)





# Thank you!

## **OEBB Member Services**

[oebb.benefits@odhsoha.oregon.gov](mailto:oebb.benefits@odhsoha.oregon.gov)

888-4My-OEBB (888-469-6322)

[OEBBinfo.com](http://OEBBinfo.com)

