

Welcome to our webinar

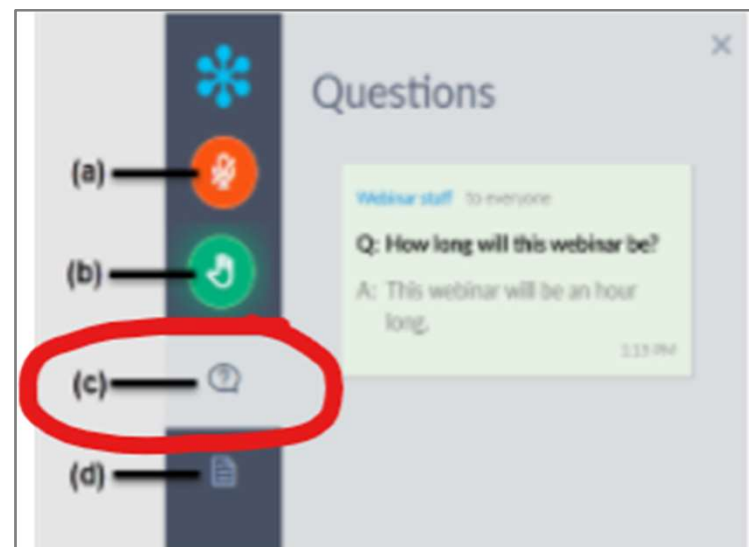
OEBB Open Enrollment 2023-24



Thank you for joining us!

Webinar Tips

- Close all other programs on your computer
- If you can't hear, log out and back in
- **Type in questions anytime during the live webinar**
- After the live session, email questions to: oebb.benefits@odhsoha.oregon.gov or call 888-4My-OEBB (888-469-6322)
- Staff are available 7am-6pm during Open Enrollment (closed weekends and holidays)
- Find the recordings, slides and handouts in the **Virtual Benefits Fair** by clicking the link on the OEBB home page: **OEBBinfo.com**
- **Everyone who registered will receive a follow-up email with links**



Agenda

OEBB

- Overview & Highlights

Kaiser Permanente

- Medical, Dental & Vision Plans

Moda Health

- Medical, Dental & Vision Plans

Willamette Dental Group

- Dental Plan

VSP

- Vision Plans

The Standard

- Life/AD&D Insurance
- Disability Insurance, Short-Term and Long-Term

Uprise Health

- Employee Assistance Program

OEBB 2023 Open Enrollment

Overview and Highlights for the
2023-24 Plan Year



Enrollment is **REQUIRED** this year

Go to OEBBenroll.com starting Aug 15



OEBBenroll.com

Log in anytime year-round to:

- View your current benefits statement
- Update personal information
- Update beneficiaries

Log in **starting Aug 15** to:

- **Make plan selections for 2023-24**

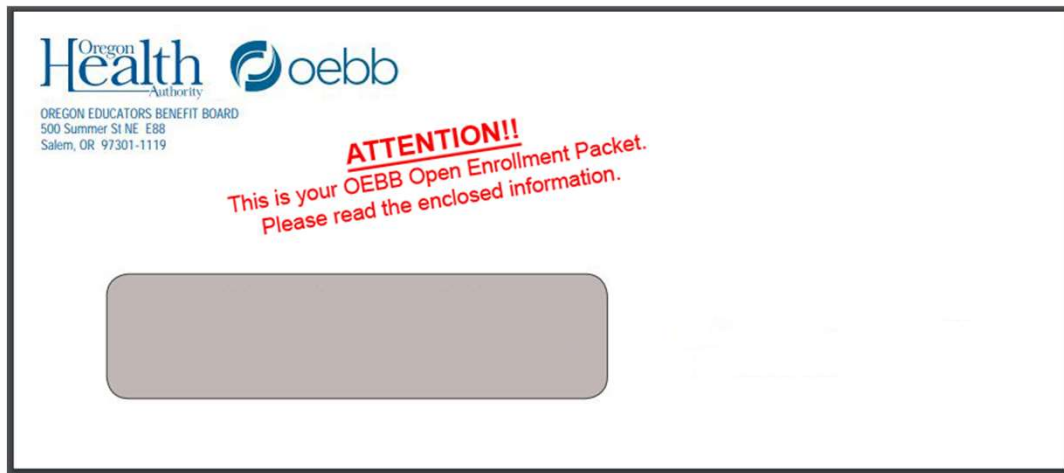
Open Enrollment ends Sept 15 for most members

- Confirm your deadline with your employer



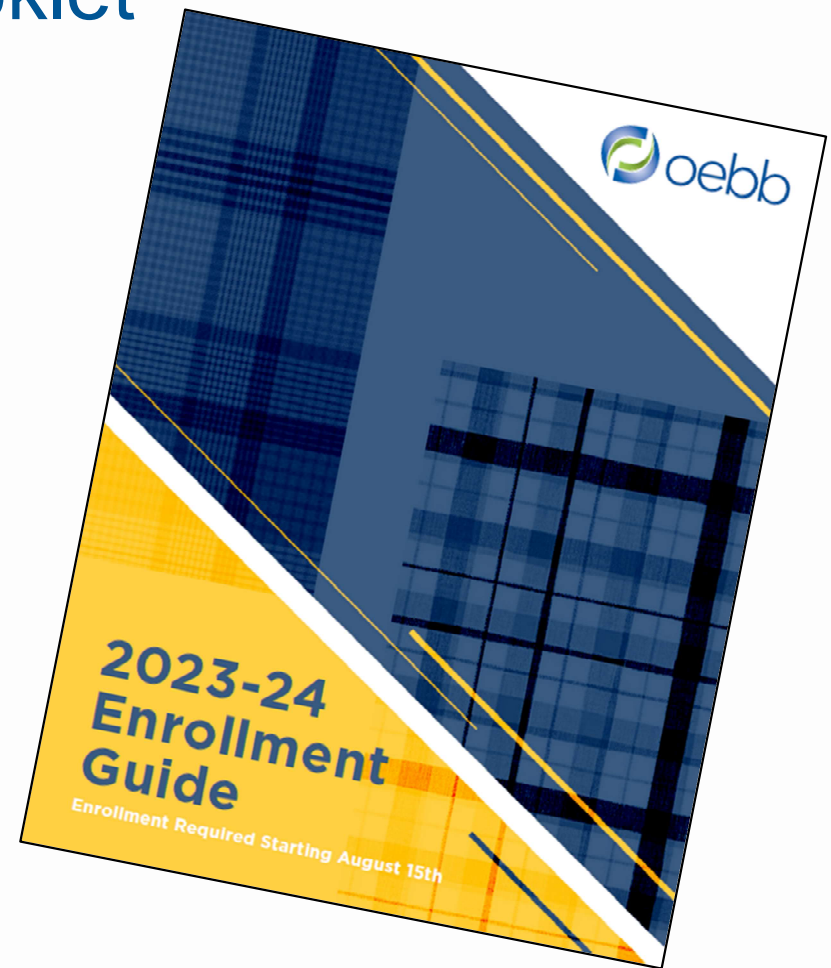
Open Enrollment Packets (mailed Aug 1)

Smaller envelope – online booklet



Contains your personalized cover letter with your plan options and instructions.

The Enrollment Guide booklet is online - electronic only.



[OEGBinfo.com](https://oebbinfo.com)



Back for 2nd year! Virtual Benefits Fair

Visit virtual booths to learn about your benefits:

- Watch videos
- Download PDFs
- Schedule 1-on-1 chat sessions
- Enter to win prizes!



The virtual benefits fair is available 24/7 in **English and Spanish** so you can access it anytime, on any device, in the language you prefer!

Visit [OEBBInfo.com](https://oebbinfo.com) and click the link to enter!



NEW! Explore Your Benefits

Fun, interactive game to learn about your benefits:

- Visit different benefit “attractions” (topics)
- Earn wellbeing badges
- Play games to test your knowledge
- **Your participation can earn donations! Explore two attractions & earn one badge** - OEBC medical carriers will contribute to the participating charity of your choice.



Visit [OEBCinfo.com](https://oebbinfo.com) and click the link to start exploring!

NEW! Online Plan Comparison Tool



- **Customize** which plans and benefits you want to see.
- **Print** your customized view if you want!

Find this tool at:
OEGBinfo.com

Benefit Enhancements for 2023-24

Moda Health Medical Plans

- **New diabetes care program:** Virta will now be available to help you and your covered dependents with type 2 diabetes. The program is focused on reversal and prevention.
- **New interpreter services.** You and your provider can request an interpreter for in-person or virtual medical appointments. This service is available at no cost to you.



Benefit Enhancements for 2023-24

Kaiser Permanente Medical Plans

- **Reduced insulin costs.** Your out-of-pocket insulin costs will be capped at \$35 for a 30-day supply. (The limit was previously \$75.)
- **Updated colon cancer screenings.** Additional types of colon cancer screenings will be considered preventive and covered at 100%.
- **Expanded e-visit services.** Receive virtual care for more conditions, such as COVID, anxiety, and depression. You can also receive virtual physical therapy.



Benefit Enhancements for 2023-24

Kaiser Permanente Medical Plans - cont'd

- **Maternity@Home now available.** Meet with your provider for prenatal and postnatal visits via video.
- **KP@Home now available.** Receive hospital-level acute care and clinical services at home for certain conditions.
- **Virtual cardiac rehabilitation now available.** Recover from cardiac issues at home with virtual monitoring by your care team.
- **Expanded naturopathy benefits.** The plan will provide naturopathy coverage for dependents who are out of area.



Benefit Enhancements for 2023-24

VSP Vision Plans

- Services now covered every plan year instead of once every 12 months.



Benefit Enhancements for 2023-24

Short-Term Disability (STD) and Long-Term Disability (LTD) Plans

- OEGB is aligning our disability plan offerings with the new state leave program, Paid Leave Oregon. This program is offered to all Oregon workers.
- Your employer may have chosen to offer an equivalent plan instead of Paid Leave Oregon.
- Disability plan offerings are changing.
- Check your cover letter to learn which plans are available to you.



Benefit Enhancements 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%, 66⅔%, 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

Benefit Enhancements for 2023-24

Short-Term Disability (STD) and Long-Term Disability (LTD) Plans – cont'd

If you're enrolled in a plan that's no longer offered, you may need to enroll during Open Enrollment.

Note: Since Paid Leave Oregon (or equivalent plan) will pay most of the benefits, costs for STD plans will be about **80% lower** in 2023-24.

More resources available at: **OEBBinfo.com**



Benefit Enhancements for 2023-24

EAP - Employee Assistance Program

Check your personalized cover letter, bottom of Page 3.

If your employer has purchased the EAP benefit for your employment group, effective Oct 1, 2023, you will have access to:

- Up to **eight counseling and eight coaching sessions each year** on the phone or through chat.

You can choose to talk with a licensed counselor or a wellness coach who is certified through Harvard Medical School.



What's NOT Changing

- All the same medical, dental and vision plans offered.
- No new medical, dental or vision plans.

- No changes to Kaiser dental or vision plans
- No changes to Moda dental or vision plans
- No changes to Willamette Dental plan



What's NOT Changing

OEBB/PEBB Double Coverage Surcharge Continues for 2023-24

- Started October 1, 2020
- \$5 per month (even if double-covering more than one person)
- Only applies if you cover a family member on your OEBB **medical** plan who is also covered on their own OEBB or PEBB **medical** plan through their own employment.
- Only charged to active, full-time employees (no part-time employees, early retirees or COBRA)
- Mainly affects double-covered spouses/partners
- Children are not included unless they are also an OEBB or PEBB subscriber (if their job makes them eligible for OEBB/PEBB benefits)



What's NOT Changing

Will the OEBB/PEBB double coverage surcharge apply to you?

- 1) Are you a full-time active employee covering a family member on your OEBB medical plan who is also eligible for their own medical insurance as an employee through OEBB or PEBB? **If yes, then ...**
- 2) Is that family member also a full-time active employee, and enrolled in their own OEBB or PEBB medical insurance offered by their employer? **If yes, then a \$5/month surcharge will be applied.**

If you answered “no” to either of these questions, the surcharge does NOT apply to you.



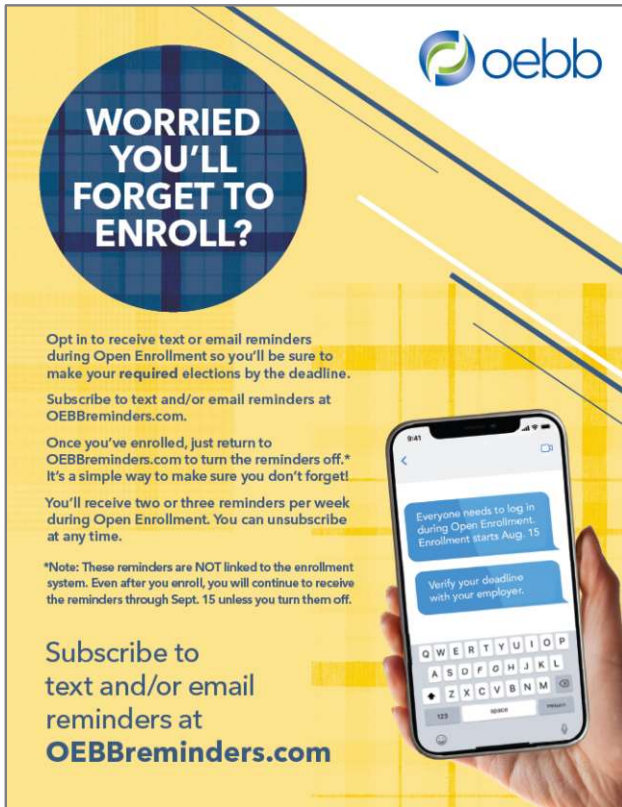
Everything you need – online, anytime



Visit the OEGB website to learn about your options:
[OEGBinfo.com](https://oebbinfo.com)

Log into the MyOEGB system to make your selections at:
[OEGBenroll.com](https://oebbenroll.com)

Want reminders to enroll?



WORRIED YOU'LL FORGET TO ENROLL?

Opt in to receive text or email reminders during Open Enrollment so you'll be sure to make your required elections by the deadline.


Subscribe to text and/or email reminders at OEBBreminders.com.


Once you've enrolled, just return to OEBBreminders.com to turn the reminders off.* It's a simple way to make sure you don't forget!

You'll receive two or three reminders per week during Open Enrollment. You can unsubscribe at any time.

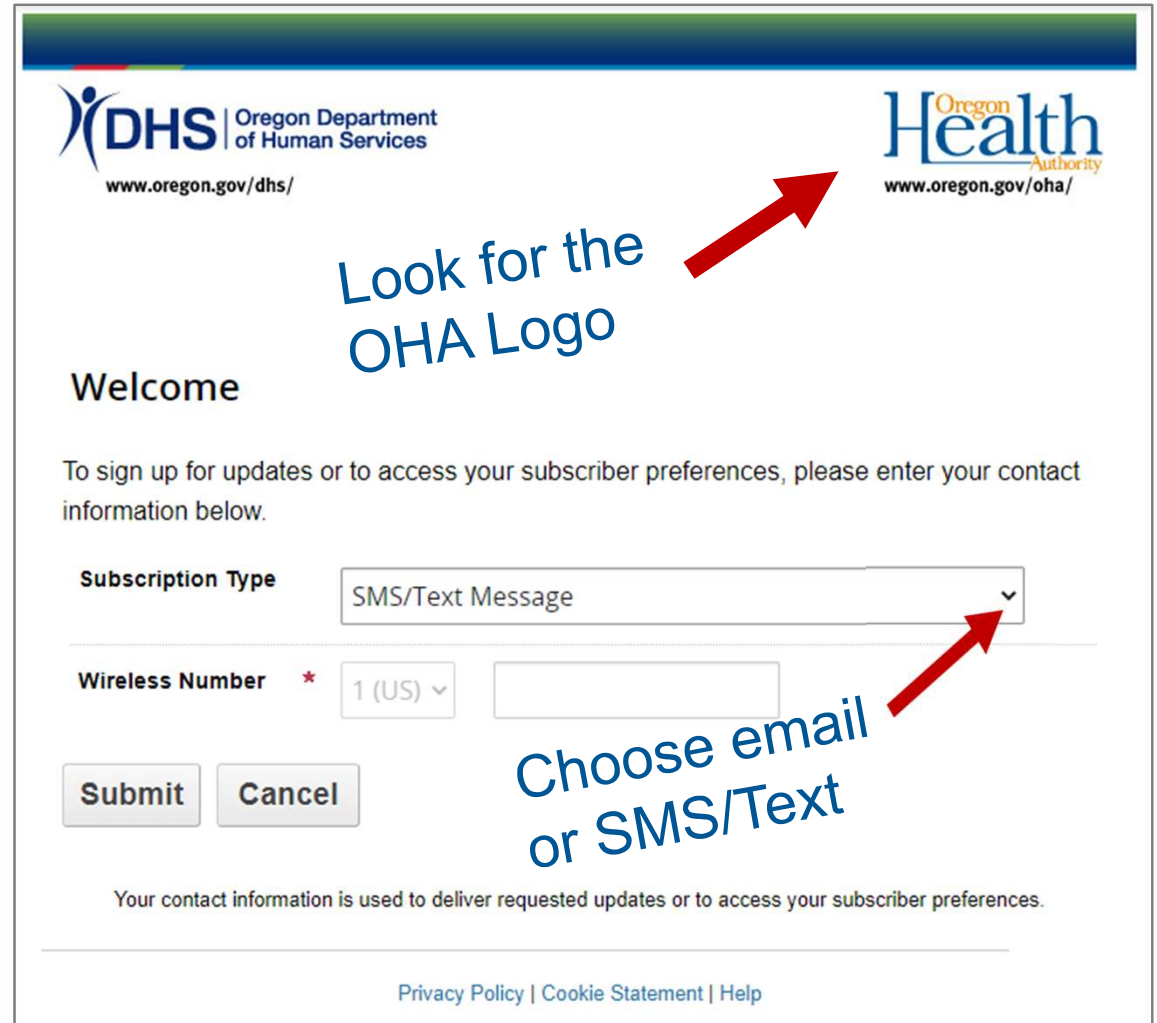
*Note: These reminders are NOT linked to the enrollment system. Even after you enroll, you will continue to receive the reminders through Sept. 15 unless you turn them off.


Subscribe to text and/or email reminders at OEBBreminders.com







Start and stop your reminders at:
OEBBreminders.com



 www.oregon.gov/dhs/

 www.oregon.gov/oha/


Look for the OHA Logo 

Welcome

To sign up for updates or to access your subscriber preferences, please enter your contact information below.

Subscription Type

Wireless Number *

Choose email or SMS/Text 

Your contact information is used to deliver requested updates or to access your subscriber preferences.

[Privacy Policy](#) | [Cookie Statement](#) | [Help](#)



OEBB Member Services

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

Interpreters available – email to set an appointment

Intérpretes disponibles: envíe un correo electrónico para programar una cita

oebb.benefits@odhsoha.oregon.gov

Extended Hours during Open Enrollment

(Aug 15 – Sept 15)

Monday – Friday 7 a.m.- 6 p.m.

Closed weekends and holidays



Thank you!

OEBBinfo.com





Q & A



oebo

PRESENTATIONS



Q & A

Open Enrollment Tips

21 Getting Started



888-469-6322
OEBBinfo.com



866-923-0409
modahealth.com/oebb



866-223-2375
mybenefits.kp.org/oebb



855-433-6825
willamettedental.com/oebb



800-877-7195
vsp.com



866-756-8115
standard.com/mybenefits/oebb

WHO YOU GONNA CALL? A quick guide to “Who Does What” with your benefits

OEBB stands for the Oregon Educators Benefit Board, but we also serve cities, counties, and local governments, along with educators, so we just go by “OEBB” (pronounced OH-ebb). The OEBB Board decides which insurance plans and benefits are offered to participating employers. OEBB holds the legal contracts with the carriers, collects premiums from employers, and passes them along to the carriers.

Contact OEBB if you need help: logging into or navigating the MyOEBB enrollment system (OEBBenroll.com), clarifying rules, verifying enrollments, understanding your benefits, or wellness program options.

The Carriers are the insurance companies that pay your providers for some or all of your healthcare services, as agreed to in their OEBB contract.

Contact the carrier if you need help: estimating your portion of the cost for a procedure, understanding how a claim was paid, finding an in-network provider, completing their online health assessment, or getting a new ID card.

22 Getting Started



800-395-1616
members.uprisehealth.com



800-227-4165
unuminfo.com/oebb

Your Employer knows the most about your specific plan options and your monthly cost for coverage. Each employer decides which OEBB plans to offer their employees and they negotiate different financial contributions to their employee benefit packages. They also may set their own enrollment deadlines or have their own policies apart from OEBB.

Contact your employer if you need to: make a change to your benefits due to a life event (like getting married or having a baby), determine your monthly cost for coverage, plan for retirement, understand or correct your payroll deductions.

Your Providers are the professionals (doctors, dentists, specialists, etc.) who provide your healthcare, examine and diagnose illnesses, and prescribe treatments.

Contact your provider if you need to: make an appointment, estimate the total cost of a procedure, pay your portion (copay or coinsurance) for a service, get advice regarding symptoms or results of lab tests.



AVOID THESE COMMON MISTAKES

- ✓ **Know YOUR monthly cost for coverage.** The MyOEBB system shows the full premium cost, but most employers contribute toward that, so the amount you pay may be different. Get your specific plan option costs from your employer.
- ✓ **Make sure your doctors/providers are in-network for the plans you select.** Some plans have limited networks and no out-of-network coverage. Be sure your plan will cover services where you want to receive them.
- ✓ **Double-check your dependents have the right coverage.** Each dependent needs to be added to each plan (medical, dental, vision, etc.) if you want them to be covered.
- ✓ **Make sure everyone you cover meets one of the definitions of an eligible dependent.** Grandchildren are only eligible for OEBB coverage when the eligible employee is their court-ordered legal guardian or adoptive parent. Definitions of eligible dependents, including child, spouse, and eligible domestic partner, can be found on the OEBB website at: [oregon.gov/oha/OEBB/Pages/Eligibility.aspx](https://www.oregon.gov/oha/OEBB/Pages/Eligibility.aspx)
- ✓ **Before you decline dental for yourself or a dependent, recognize a 12-month wait will apply** if you choose to add dental coverage at a future Open Enrollment.
- ✓ **Don't wait until the last minute!** OEBB and insurance carrier offices are closed on weekends and holidays and may not be available to help you during these times. Decide early, enroll early.

Thank you!

