



Open Enrollment Update For PEBB Participating Agencies

Oct. 5, 2009

Following are answers to questions and responses to issues agency representatives submitted to pebb.hottopics@state.or.us during the first week of Open Enrollment, Oct. 1-3, 2009. Thanks to all who take the time to send questions and suggestions. Your input helps all of us improve our processes.

Deborah notes: “I asked if employees would have to re-choose their optional insurances if they enroll online and was told no - they could just choose medical and log out; however, in order to print a summary of their choices, they have to go through the optional insurance pages and save each page.”

“Employees are confused when they get to the final screen and it says "Congrats, you have reenrolled successfully" then they go to the home page and it says if they don't save their changes then they are not done. Maybe a save and close on the final screen would be better then sending them back to the home page. Or add something saying if it said you enrolled successfully then you are done.”

Response: During Open Enrollment, the system allows members to change their benefit elections as often as they want until midnight, October 31. The system doesn't know if they are enrolling for the first time during Open Enrollment or if this is their tenth time they have logged in. To ensure they confirm their elections, the system steps them through the entire process each time. The choice to return to their home page allows them to go through the enrollment process again to make any changes without having to log out and log back in again.

Deborah says: “I also asked about the paper enrollment form and whether employees would have to re-choose their optional insurances (because there is no "continue" option) and was told no, however, they need to choose medical AND dental if they do paper.”

Response: The paper form includes a box where employees must select one of two options: “Enroll in Medical and Dental” or “Decline PEBB Benefits.” If they check “Enroll in Medical and Dental,” they need to select their dental plan for 2010. If they don't mark anything in the adjacent dental area, their current choice will roll forward into 2010.

Amylieu says: “I need a provider directory with a listing of PEBB's 2010 plans and their general address and phone numbers.” She uses such a list for child support insurance verifications when they require the plan's address and phone number.

Response: Thanks for the reminder that agencies need this directory and why. It's attached. We will post it on the PDB Web site.

Marilyn relays "A question from the field from an employee who was thrown into a loop on the Beneficiary Page (choices were Print Page and return to Home Page). Is the last requirement to Print Page? He was looking for a "Save" button of some sort or an acknowledgment that the system had made updates and no errors occurred on his open enrollment?"

Response: The system currently defaults to the beneficiary page when a member closes the Benefit Statement after they have completed the enrollment process. The Benefit Statement now includes a statement in red at the top of the statement that notifies members that they have successfully enrolled.

Amanda states: "I went through the Open Enrollment process last night. I made quite a few updates to my Optional insurances. Once I got to the end of the process, a benefit summary page displayed. On the benefit summary there were instructions to fill out the Medical History statement for myself and my spouse and also the Unum Long Term Care application. I did not see a link directly to these forms like I do when I process something for an employee on PDB. Perhaps I overlooked it? The only reason I knew where to go to get the Medical History statement was from being in Payroll. I still am not sure where to go to obtain the forms for Unum. Where *do* I go to obtain the Unum form?"

Response: When employees enroll online for benefits that require a medical history, a box pops up at the end of the process, superimposed over the Benefit Statement. It states: "You are requesting coverage that is greater than the guarantee issue for the optional life insurance or long term care insurance. Please visit the Standard Insurance Company Web site or the UnumProvident Web." If you miss that statement, you may select either of the company's links from the PEBB Home page and navigate to the forms on the plans' Web sites.

Sheri says: "I am fielding questions from staff who have a spouse that is also a state employee. They are wondering why they must provide documentation if the system already has their spouse's info? Can you confirm that indeed employees must still provide a copy of their medical card if the other coverage is also state?"

Response: All employees who opt out of enrollment in a PEBB medical plan because they have other employer group coverage must provide evidence of the other employer group coverage. They must have this evidence on file with their agency within five days of their enrollment. This requirement is now in PEBB's Oregon Administrative Rules. Employees who opt out because they have PEBB medical

coverage through another state employee's enrollment may provide the agency a copy of the other employee's Benefit Statement or a copy of the medical plan's ID card.

Deborah noted a typo in the language of the COBRA notice.

Response: It has been corrected. Please continue to share input when your eagle eyes spot something that needs correction.

Karen states: "Everyone keeps asking... "Doesn't it mean we have Providence if we have the Statewide Plan?" I explain Providence is the administrator of the PEBB plan, but when you look up doctors, etc., everything is sprawled PROVIDENCE everywhere. Is there a better answer?"

Response: The Provider Search Page now prominently features PEBB's logo. The home page for the Providence Web site for PEBB's Statewide Plan has a banner across the top with "PEBB Statewide Plan." The content begins with, "Welcome PEBB Members" in bold. Under "Home" on the menu on the left, it shows "PEBB Statewide Plan 2010." The menu on the right is titled "PEBB Statewide Toolkit."

Deborah notes: "Employees are confused because it shows their personal name and info and then "Medicare eligible - yes" making it look like it is the employee who is Medicare eligible. Maybe the heading could be "Employee or dependent Medicare eligible.""

Response: We have asked the systems group to add the following information to the page with the Medicare question: "PEBB asks this question to comply with new regulations on Medicare. Your answer will not affect your eligibility for PEBB benefits." This applies to employee as well as dependents.
