

Agency Update

October 2009



TO: Agency Representatives

FROM: PEBB

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Open Enrollment Resources

Training. All information traditionally provided at meetings in Salem is online now at <http://www.oregon.gov/DAS/PEBB/PDB/AgencyTrainingOEfor2010.shtml>. Please set aside an hour or so to concentrate on these materials before Open Enrollment.

Fast Access: Use the attached contact list for fastest access to help from the Client Services Team.

Open Enrollment Communications

Open Enrollment Portal Page. Bookmark www.oregon.gov/sites/DAS/PEBB/OE_2009/OE.page.

This Web page is the portal to all Open Enrollment information for PEBB-eligible employees. Please direct employees to this resource when they have questions about Open Enrollment for 2010 plans.

Member Mailing. PEBB mailed required notices and a summary on Open Enrollment in mid-September. PEBB sent a second letter in late September with the complete PEBB Benefit Number.

Pay Message. October paystubs from OSPS include notice on Open Enrollment.

“How to” Videos. Short videos (or PDFs) show how to register, log in, deal with error messages and enroll. www.oregon.gov/DAS/PEBB/2010Benefits/OEVideoTOC.shtml

Updates. PEBB staff is planning periodic Webcasts and e-mail blasts. Stay tuned.

Posters. You will receive your order before Oct. 1. Please post as soon as you receive your copies.

Newsletter. The October edition states what employee MUST do during Open Enrollment. www.oregon.gov/das/pebb/publications.shtml. E-mail notice Sept. 30 for receipt Oct. 1.

Forms. The 2010 enrollment form incorporates both core and optional benefits and includes dependent certification. The FSA enrollment form incorporates both healthcare and dependent care. The forms are easy to understand and use. Please do not use or distribute any forms other than those you download from www.oregon.gov/DAS/PEBB/forms.shtml.

2010 Plans

Regional Vendor Meetings. Kaiser Permanente and Providence are planning off-hour, off-site meetings to share information about 2010 medical plans. Details to come.

Statewide Plan. This self-insured plan, administered by Providence, replaces the current Regence plan. It keeps the current plan design and most members' current providers. See the Web site at www.providence.org/healthplans/pebb for: customer service phone contacts, including the toll free number, member handbook, provider directory (online search); formulary for prescription drugs; help with continuity of care during the transition.

Kaiser Permanente. The HMO plan does not change. It gives members lower costs and coordinated care. PEBB will no longer offer Added Choice. Current members received Kaiser mailings.

Providence Choice. Plan does not change. It offers lower costs for members who access coordinated care through their medical home.

Dental Plans. Plans do not change. Members may change plans or tiers. Current choices roll forward.

Optional Benefits. Plans do not change. Current enrollments roll forward. New enrollments and selections that require a medical history go into effect after approval (no earlier than Jan. 1, 2010). Rates decrease for three long-term disability plans: 90 and 180 day waiting periods at 60 percent, and 180 waiting period at 66 and 2/3 percent.

Flexible Spending Accounts. Plans require \$20 minimum monthly contribution. These tax-favored accounts require annual enrollment. They do not roll forward.

Flexible Spending Accounts

Health FSA and Protected Leave. Employees planning or moving to *protected leave* status (FMLA, CBIW or Active Military Duty Leave) may access their account while on leave. Someone with an FSA must be actively participating to request claim reimbursement. An employee has two ways to continue active participation and period of coverage while on protected leave.

1. Prepay the contribution before the leave begins. The prepayment must be for the total contribution for the expected leave. The employee must submit the form to PEBB, and PEBB will process steps for prepayment.
2. COBRA. Employees who move to COBRA when they have a positive balance in their account can pay post-tax monthly contributions to PEBB's third party administrator Benefit Help Solutions (BHS). Use the following process: verify the employee has a positive account balance (you can call PEBB for this); download www.benefithelp solutions.com/pdfs/fax_qe_request.pdf; complete the form, including monthly contribution amount; and fax it to (888) 393-2943.

Employees who have a positive account balance in their healthcare FSA when they separate state service may also COBRA the FSA. Payrolls should not accept or force-pay employee payments or contributions when employees are on leave. Payments during a protected leave are post-tax **NOT** pre-tax.

Dependent Care FSA and Protected Leave. Eligible expenses for dependent care FSAs are *only* those the employee or spouse incur to be gainfully employed or full-time students. These FSAs stop when an employee takes an extended leave of absence or separates service. There is no COBRA. The IRS regulations establish a "safe harbor" under which an absence of up to two consecutive calendar weeks is treated as a short, temporary absence; whether a longer absence qualifies as short and temporary is determined on the basis of facts and circumstances. The IRS ruled that a FMLA leave period of 12 weeks was not a short, temporary absence within the meaning of the regulations.