

Agency Update

October 2009



DATE: Open Enrollment Oct. 21, 2009

TO: Agency Representatives

FROM: PEBB

pebb.benefits
Calculations for Employees
Communications
Agency Feedback

pebb.benefits

Reports. Use PDB to gather, sort and report useful data. Select the Reports link from the menu on the bottom left of the Agency Module. Choose the report. Select "Save to Excel." Open the Excel file or save it in your directory structure. Following are three reports that provide important, actionable data. Reaching out now to employees identified in these reports will help them take action and cut down on data entry.

- **Medical Plan Un-Enrolls (Not Yet Enrolled).** Create a report of employees who have not yet enrolled in a 2010 medical plan. The report will include employee name, contact address and e-mail address if one has been entered (work as first option, personal as second).
- **Dependent Certifications.** Create a report of eligible employees with dependents who will be 19 to 24 on or before Jan. 1 and who have not yet certified the dependent's eligibility for coverage in 2010. The report will include the data from the Medical Plan report, along with dependent's name and birth date.
- **IRS Dependents.** Create a report that lists employees who cover domestic partners as IRS-qualified dependents. For tax purposes, these employees must annually file a form called "Domestic Partner for Tax Status." The form must be on file with the agency, or the agency must update the IRS status indicator in the dependent's record.

New Hires. PDB guides new hires who enroll online in October through both the new-hire and Open Enrollment processes. Follow these steps to enroll a new hire using forms.

1. Add Dependents.
2. Enroll in plans. The QSC event date determines the date of eligibility.
 - *If you receive the form in the month of hire*, use the system-generated New Hire QSC.
 - *If you receive the form after the month of hire*, delete the system-generated QSC and add a New Hire QSC; enter the hire date as the Actual Event Date and the date you received the form as the QSC event date.
3. Save the enrollments.
4. Add the Open Enrollment QSC to terminate 2009 medical and FSA enrollments and to add 2010 plan selections. Use the date of eligibility or 12-31-2009 as the QSC date.

Employees who become eligible in November and December may enroll for 2009 using PDB. However, they must use forms to enroll in 2010 benefits, and agencies must enter the data.

Proof of Other Group Coverage for Opt Out by Dual Eligibles. Employees must provide their agency with evidence of other employer group coverage to opt out of PEBB medical coverage. These employees must have the evidence of coverage on file at their agency within five days of the enrollment, or the coverage will end retroactive to the effective date. When two employees are both eligible to cover each other in medical and one opts out, it's preferable that the employee opting out provide the employing agency a copy of the other employee's benefit statement. This allows for clear and consistent communication and compliance. If the employee cannot provide a paper copy, the agency may use the record from the PDB Enrollment page.

Calculations for Employees ---

Imputed Value. Employees must pay taxes on the imputed value of coverage for domestic partners and domestic partners' children who are not IRS-qualified dependents. Use the attached worksheet as a guide in calculating the DPN and DTP amounts to enter in the payroll system so the appropriate taxes are withheld from the members' pay. *This is not tax advice.*

Part-time Employee Premiums. Some part-time employees may have to pay a portion of the monthly premiums for core benefits, which is deducted from their pay. A calculation worksheet and examples are posted on the Web at www.oregon.gov/DAS/PEBB/2010Benefits/2010Medicalrates.shtml. They're also attached here as a PDF.

Communications ---

Broadcast E-mails. Three more broadcast e-mails during Open Enrollment will touch on

- Getting "locked out" of the online system (must call PEBB for password re-set)
- Using the benefit statement to confirm enrollment
- Logging back in to make changes (or just to check) before Open Enrollment closes

Targeted E-mails. Targeted e-mails are planned for members who have not yet enrolled and

- Who cover dependents, a spouse or a domestic partner to remind them that their coverage will end Jan. 1, 2010, if the employee does not enroll in a medical plan during Open Enrollment
- Who have dependents in the 19-to-24 age range to remind them that they must certify the dependents' eligibility or coverage will end Jan. 1, 2010
- Who are covered in the employee-only tier, encouraging them to enroll online for 2010 so they can be assured their benefit record is correct

Agency Feedback ---

Do You Have Forms? PEBB staff is seeking input from agencies on the approximate number of paper forms they have received to date. The attached graph shows online enrollment as of Oct. 19 for the 20 largest agencies. It will be helpful to have a rough estimate of how online enrollment compares with enrollment forms as we prepare for the close of Open Enrollment for members. Please send a rough estimate to pebb.hottopics@state.or.us by Friday, Oct. 29.

Ongoing Input. Several agency representatives have made suggestions for process and system adjustments throughout Open Enrollment. This is valuable input. Staff has been able to act on some but not all agency suggestions. If you have not seen your suggestion enacted, please understand that applying resources can present constraints. Staff is compiling agency and member input for consideration going forward. Please send ongoing input to pebb.hottopics@state.or.us. We thank you.

Open Enrollment to Date in 20 Largest Agencies

