

SECTION 3: HEALTHCARE PLANS

PEBB 2008 Medical Plans Overview

What are my medical plan choices?

For 2008, PEBB offers three types of medical plans. Carefully review the plans' descriptions (pages 32-41) and service areas to see which one best fits your and your family's healthcare needs.

Health Maintenance Organization Plans

Health maintenance organization (HMO) plans offer a high level of service and benefits. To get benefits, you must use the providers and facilities that are part of the plan. You select a primary care provider who guides your care. If you seek care elsewhere, the plan may not pay or may pay a reduced amount.

For 2008, PEBB sponsors the following HMO plans:

- **Kaiser Permanente** — for those who live or work in the Kaiser Permanente service area. See the plan descriptions for a list of the ZIP codes in the service area.

Preferred Provider Organization Plans

Preferred provider organization (PPO) plans offer services and benefits at two coverage levels — from preferred providers and from non-preferred providers. In a PPO, you may use any doctors you wish. If you use doctors who are preferred, you pay less. If you use providers who are not preferred, you pay more.

For 2008, PEBB sponsors the following PPO plans:

- **Providence Choice** — for those who live or work in Multnomah, Clackamas, Washington and Yamhill counties
- **Regence BlueCross BlueShield of Oregon (BCBSO)** — no matter where you live or work
- **Samaritan Select** — for those who live in Linn, Benton and Lincoln counties.

Each of these plans has a search function on its Web site to help you find out which doctors are preferred and non-preferred.

This section presents:

- Your Medical plan choices
- Prescription Drug plans
- Routine Vision Care plans
- Medical plan comparisons

Regence calls non-preferred providers participating providers, because they participate in the plan's contracted reimbursement rates. Non-participating providers don't participate in charging those rates. Non-participating providers may balance bill you for any amounts above the plans' contracted rates.

Both Providence and Samaritan plans have select provider networks. They call non-preferred providers out-of-network providers.

Point of Service Plans

Point of Service (POS) plans have three tiers of providers: HMO, in-network, and out-of-network. You can seek care outside the HMO, but at reduced coverage levels. You must get prior authorization review before getting surgical or inpatient services.

For 2008, PEBB sponsored the following POS plans:

- **Kaiser Permanente Added Choice** — for those who live or work in the Kaiser Permanente service area. See the plan descriptions for a list of the ZIP codes in the service area.

Choose a plan that fits your healthcare needs.