



*Open  
Enrollment*

# Open Enrollment Web Cast

**October 1, 2008**



Welcome to this Open Enrollment Web cast for PEBB members.

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## Agenda

- **What's New for 2009 Benefits**
- **Frequently Asked Questions**
- **Your Questions**

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Thanks for joining us. Our agenda includes

- A high-level overview of what's new for 2009
- Answers to some frequently asked questions about Open Enrollment and the 2009 benefit program
- And a live Q&A session.

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**Send your questions to:**

**[inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)**

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If this information doesn't answer your questions, feel free to send an e-mail to [inquiries dot pebb at state dot OR dot US](mailto:inquiries.pebb@state.or.us).

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Five Goals

# 1. Efficiency

- **Renewed contracts**
  - (except Samaritan)
- **Held rate increase below 5%**

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Your Benefit Board had five goals in mind for 2009.

One: Renew existing benefit plans and keep premium rates down. The Board met this goal, with the exception of the Samaritan Select plan, which will not be offered 2009. In the process, the Board achieved its smallest overall rate increase ever – less than five percent.

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Five Goals

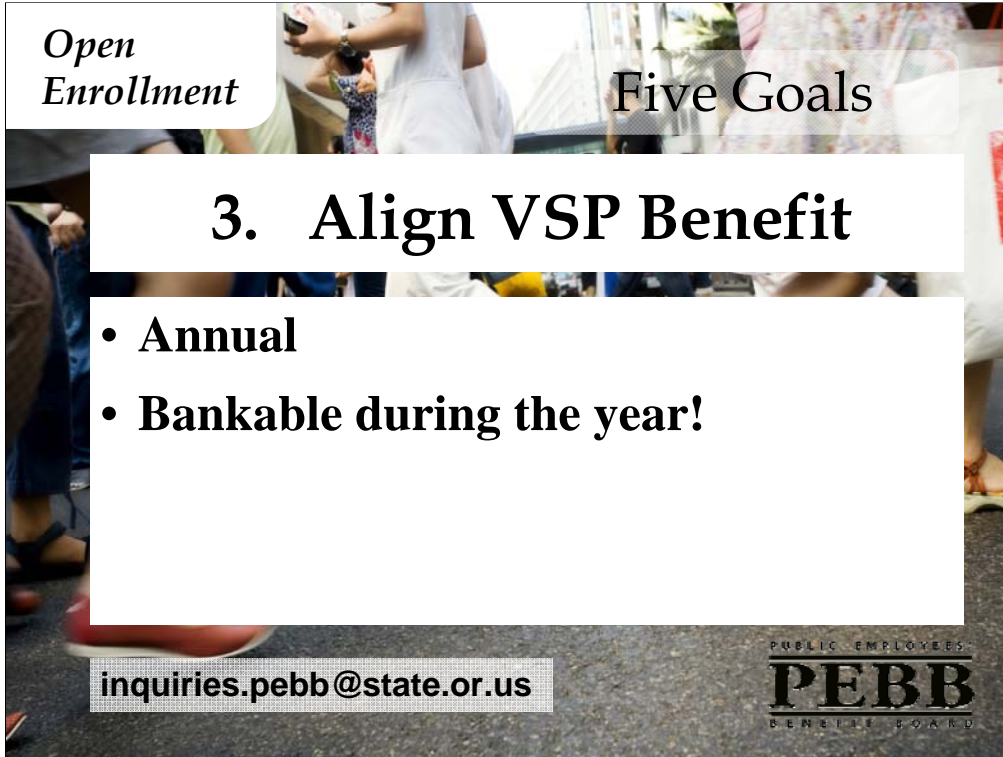
## 2. Barrier-free Prevention

- **Cancer Screenings**
- **Weight Loss Program**
- **Quit Tobacco Program**
- **No-Cost Generics**
- **Nutritional counseling**

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Two: Bring down barriers to prevention. For 2009, this means your plan will cover several types of cancer screenings at no cost; you can participate in weight loss and tobacco cessation programs at no cost; and you can get many generic drugs at no or very low cost if you have one of several chronic conditions. And, for the first time, the plans will cover nutritional counseling.



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Five Goals

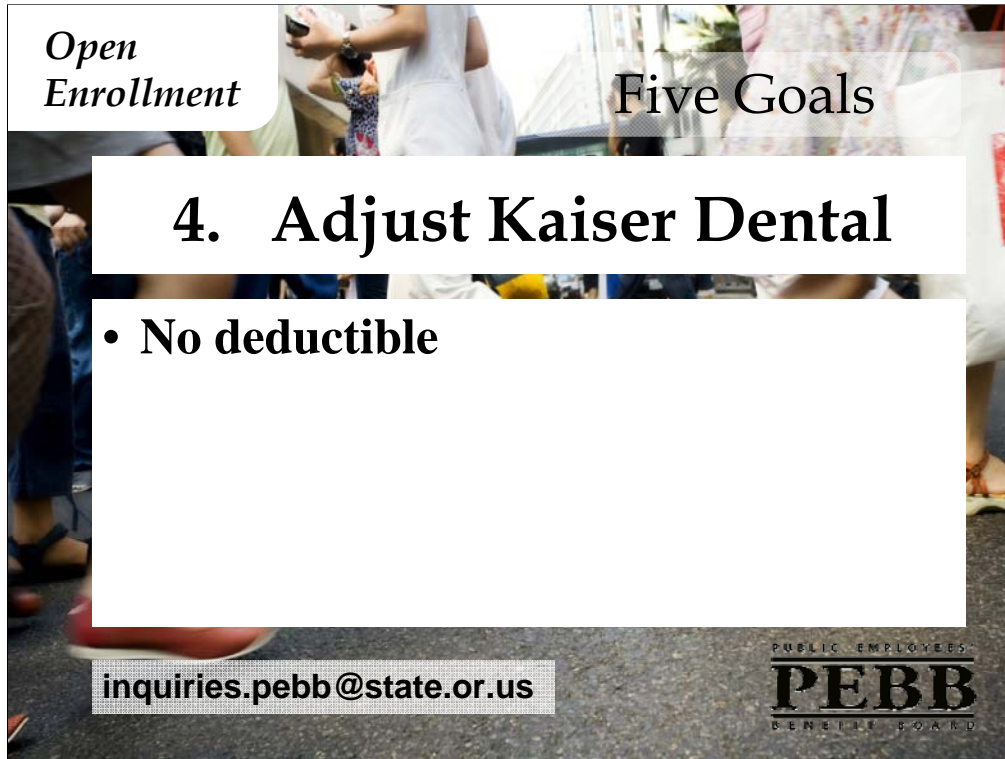
### 3. Align VSP Benefit

- Annual
- Bankable during the year!

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Three: Align vision coverage. The Board looked at routine vision plans offered by other large employers, and adjusted the VSP benefit. Now you'll get the benefit annually rather than every two years. And, if you don't use the whole \$200 hardware allowance at one time, you can bank the balance for use during the year.



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Five Goals


## 4. Adjust Kaiser Dental

- No deductible

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Four: Adjust the Kaiser dental benefit. After significant changes last year, the Board dropped the deductible in Kaiser dental.



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Five Goals

## 5. Benefit the Members


- Increase basic life coverage to

# \$25,000

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Five: Use PEBB assets to benefit members. The Board is applying assets from the life insurance program to increase basic life insurance coverage for all employees. Employees will now have \$25,000 in basic life insurance coverage, up from the current \$5,000.



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## Employee Optional Life

- **This Open Enrollment ONLY**
- **\$40,000 guarantee issue**
- **50% increase in guarantee issue**
  - In \$20,000 increments

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In the process of making this change, the life insurance carrier, offered several upgrades to the life insurance options available to employees. For this **Open Enrollment only**,

- If you don't have optional employee life coverage, you can enroll for up to \$40,000 (in \$20,000 increments) without a medical history, even if the company denied your application before
- If you do have optional life, you can increase your current coverage up to 50 percent (rounded to the nearest \$20,000 increment) without a medical history

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## Employee Optional Life

- **Going forward**
  - \$600,000 coverage limit for employees
  - \$40,000 guarantee issue for new employees

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Some upgrades apply going forward. The amount of employee life insurance you can buy will increase from \$400,000 to \$600,000. And, when you first become eligible – as a new employee or otherwise – you can purchase \$40,000 without a medical history.



So that's the thirty-thousand-foot view of what's new for 2009. Let's move on to some questions we've already heard from members.

The first question we hear every year at this time is: **“Do I have to do anything during Open Enrollment?”**

The answer depends on your circumstances.

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## Open Enrollment Checklist

- **Certify Dependents age 19 to 24**
- **Enroll for 2009 FSA**
- **Make Changes for 2009**
- **Samaritan members**
- **State E-mail address**

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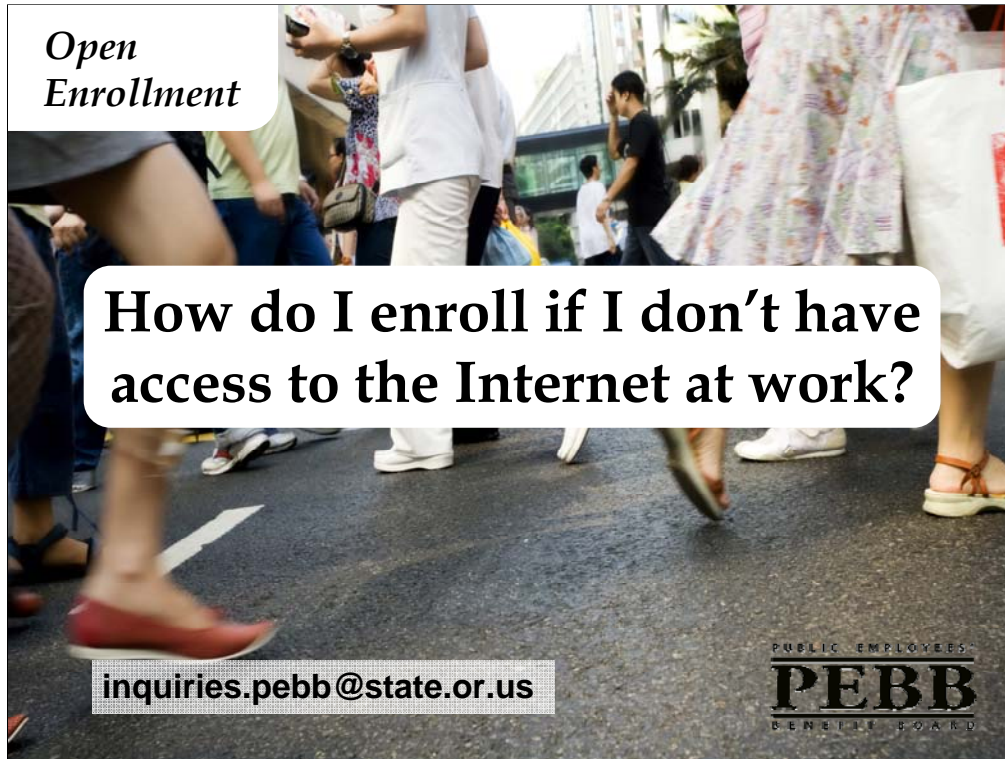
You have to do something if

- You want to cover a dependent who is in the 19 to 24 age range during 2009, you must certify the dependent's eligibility during Open Enrollment. If you don't do this, the dependent will lose coverage on January 1, 2009.
- You want a flexible spending account for 2009, you must enroll for the account during Open Enrollment, even if you have an account this year.
- You want different benefits for 2009, you must enroll during Open Enrollment to make those changes in your benefits for next year.
- You're in the Samaritan Select plan and **can** and **want to** enroll in Kaiser or Providence, you need to do that during Open Enrollment. Otherwise, we will automatically enroll you in the comparable Regence plan.

If none of these circumstances fit you, you don't **have** to do anything during Open Enrollment.

**But, we wish you would do just one thing: go online to your benefit record and enter your state e-mail address.**

That would really help us help you during the year. Aspects of the benefit program can change during the year, and e-mail is the most direct way for us to let you know if a change affects you.



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**How do I enroll if I don't have  
access to the Internet at work?**

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**How do I enroll if I don't have access to the Internet at work?**

You can enroll using a paper form. Ask your agency representative to download the form for you from the PEBA Web site. Please fill out the form with all the required information and make sure your agency office receives it by October thirty-first, the last day of Open Enrollment.



**What if I have a question that you don't answer today?**

All the information about the PEBB program is available on our Web site.

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# Open Enrollment Resources

The screenshot shows the Oregon.gov website for the Public Employees' Benefit Board. At the top, there is a search bar and utility links for text size, text-only site, and accessibility. The main content area features a feature story titled "Open Enrollment for 2009 Benefits, Oct. 1-31, 2008" with a sub-heading "2009 Benefit Options" and a brief description. Below the story are two buttons: "Open Enrollment Shortcuts" and "Your health and wellness". To the right is a vertical navigation menu with options for "2009 Benefits", "2008 Benefits", "Hot Benefit Topics", "Links to Benefit Plans", "Medical Plan Handbooks", "Dental Plan Handbooks", and "Flex Spending Accounts". A yellow arrow points to the "2009 Benefits" link in the menu, and another yellow arrow points to the "Open Enrollment Shortcuts" button.

Let's do a quick walk through. Here's the Web site at oregon dot gov slash das slash pebb. You can either select the link under the feature story at the top of the page, or you can select 2009 benefits at the top of the menu on the right.

## Open Enrollment

# Open Enrollment Table of Contents

The screenshot displays the Oregon.gov website for the Public Employees' Benefit Board. The page is titled "2009 Benefits" and features a navigation menu on the left with options like "Search", "About Us", and "Home". The main content area is divided into several sections: "Open Enrollment" (highlighted with a yellow arrow), "What's New in 2009", "PEBB Loan Benefits", "National Insurance Benefits", and "Health, Savings, Accounts". The "Open Enrollment" section includes a "Log In" button and a list of steps: "1. Log In", "2. Review your benefits record", "3. Enter or confirm your current address", and "4. Enroll for 2009 benefits (Oct. 1 - 31)". The "What's New in 2009" section lists "Active Employees Brochure" and "Open Enrollment Q & A". The "PEBB Loan Benefits" section lists "Medical", "Dental", and "Basic Life". The "National Insurance Benefits" section lists "Optional Life, Disability and Sickness or Dependents", "Credentialed", "Accidental Death & Dismemberment", and "Long Term Care". The "Health, Savings, Accounts" section lists "Healthcare" and "Dependent Care". The PEBB logo is visible in the bottom right corner of the screenshot.

This opens the table-of-contents page where you can choose from all the benefit topics.

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# Online System

**Step 1**

**Step 2**

2009 Benefits  
2008 Benefits  
▼ Hot Benefit Topics  
▼ Links to Benefit Plans  
▼ Medical Plan Handbooks  
▼ Dental Plan Handbooks  
▼ Flex Spending Accounts  
▼ Retiree & COBRA  
Forms  
Newsletters  
Midyear Change Matrix  
New Hire Video  
Manage Your Benefits  
Log in to online system

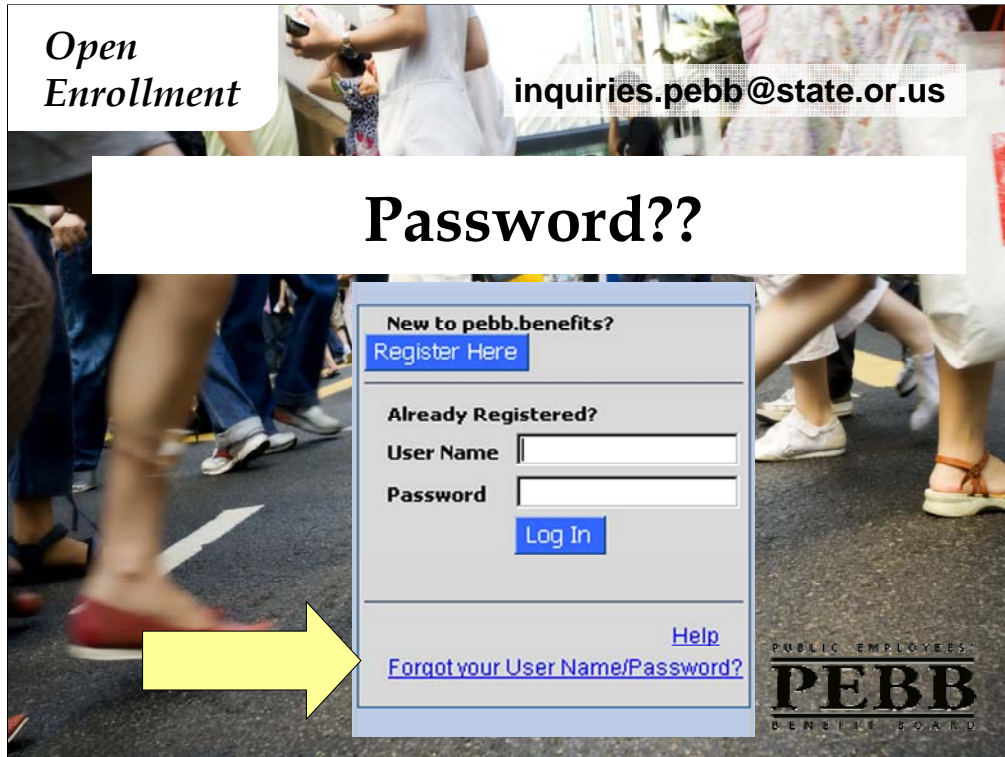
pebb  
Date: Tuesday September 23, 2008  
Welcome  
New to pebb.benefits?  
[Register Here](#)  
Already Registered?  
User Name:   
Password:   
[Log in](#)  
[Help](#)  
[Forgot your User Name/Password?](#)

RESOURCE TOOLS  
▶ Welcome Page  
▶ New Member Registration  
▶ Forgot User Name/Password?  
▶ Benefit Estimator  
▶ Compare Plans  
▶ PEBB Web Site  
▶ Contact Us  
▶ Forms

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We should also point out that the PEBB Home page is also the gateway to the online system and your online benefit record.

- Step 1: Select “log in to online system” and it opens right up.
- Step 2: Log in with your username and password. Which brings us to another common question: “What do I do if I can’t remember my password?”



### **What do I do if I can't remember my password?**

We can all relate to that one. Just select “Forgot user name slash password” from the menu on the left. You’ll need to enter some basic ID information, and answer some security questions, then the system will find your user name along with your password. If, for some reason, you still can’t find it, just call PEBB. We’ll help.

**Another question we have heard many times this Open Enrollment is:**

**“Can I make changes to my benefit selections after I have saved and logged out of the system?”**

Yes, but only during Open Enrollment. You can make changes to your benefit selections as many times as you want during the month of October, but if you need to make changes after Oct. 31, you will have to ask your agency or submit an appeal to PEBB.

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## No-cost generics

- Heart disease
- Diabetes
- Asthma (brand inhalers at generic cost)
- Depression

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**What generic drugs are offered at no copay for chronic conditions, and what are the chronic condition?**

The chronic conditions are heart disease, diabetes, asthma and depression. I won't try to pronounce the names of all the generic drugs, but I can point you to the lists on the PEBB Web site: from the table of contents page, select core benefits, then – under Medical Benefits -- no-copay generics for chronic conditions. Please keep in mind that these lists may change throughout the year. Your best bet is to check the plan Web sites to keep up to date.



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## Weight Management Program

- Medical plans are working out details
- Check for updates on the website

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**The Board asked each of the plans to offer participation in a weight management program at no cost to members. Exactly which program?**

The medical plans are working that out right now. The Board set out the criteria for the program, but it's up to each of the plans to contract with a vendor that meets those criteria. We'll make sure to update our Web site with that information as soon as we get it.

**And how will the plans cover participation?**

They're working that out right now, too. Depending on the plan you're in, it could be a voucher or it could be an online process. The plan will probably ask that you complete a health risk assessment first. Again, look for information on the PEBB Web site as it becomes available.



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## Tobacco Cessation

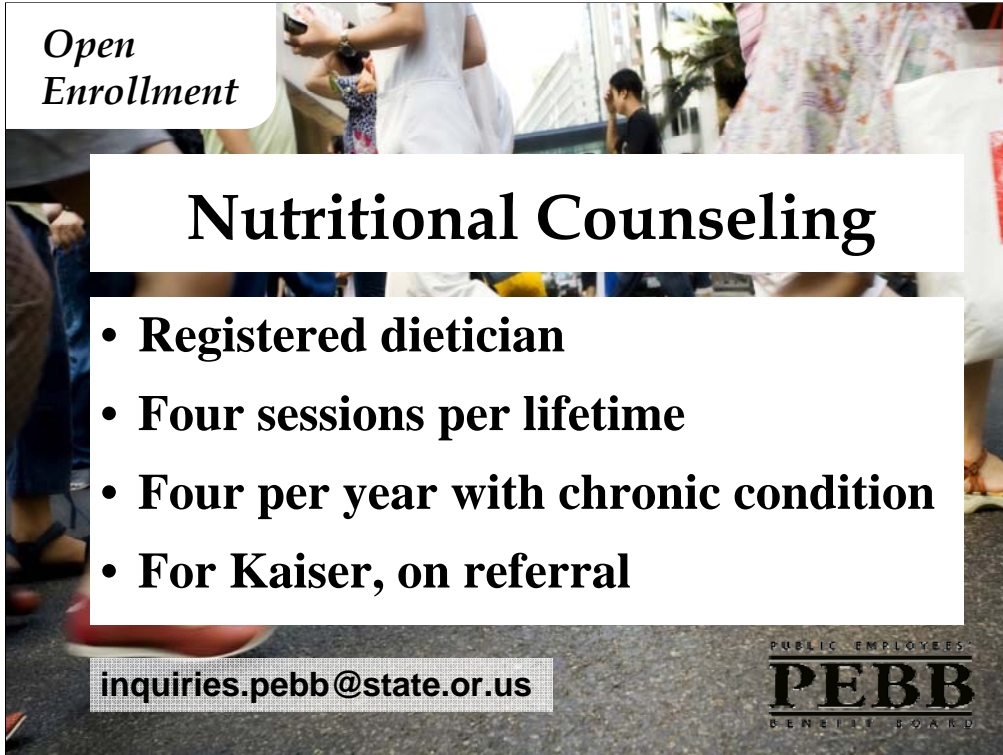
- **Free & Clear**
- **Call or enroll online:**  
Call Toll-free: 1-866-QUIT-4-LIFE (784-8454).  
<http://www.freeclear.com/pebb/>

**inquiries.pebb@state.or.us**

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**What about the tobacco cessation program? Do the plans already have a program in place?**

Yes, they do. The program is through Free & Clear, and you can just call them or enroll online. That information is already on the PEBB Web site.



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## Nutritional Counseling

- **Registered dietician**
- **Four sessions per lifetime**
- **Four per year with chronic condition**
- **For Kaiser, on referral**

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In addition to the weight management program, in 2009 the medical plans will cover **nutritional counseling** for the first time. **What are the specifics on this benefit that members need to know?**

First, they need to know that the provider needs to be a registered dietician. You can search for a registered dietitians on the plans' Web sites, or you can call their customer service lines. Regence and Providence will cover four sessions per lifetime for members who self-refer. They will cover four per year for members who have been diagnosed with certain chronic conditions. In the Kaiser plan, the primary care provider provides the referral.

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## Employee Life Insurance

- Premiums for first \$50,000 pre-tax
- \$25,000 basic + \$40,000 optional = \$65,000
- Premiums for \$15,000 post tax

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**Will the increase in basic life insurance coverage affect my taxes if I also have \$40,000 in optional employee coverage?**

Yes, it will. The IRS allows for pre-tax premium payments for the first \$50,000 of employer-sponsored employee life insurance coverage. The increase in basic life insurance to \$25,000, plus your current \$40,000 in optional coverage will put your total coverage at \$65,000 -- \$15,000 over the pre-tax \$50,000. So, payroll will deduct premiums for that \$15,000 in coverage from your pay after they deduct your taxes.

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## Optional Life Coverage Limits

- **\$600,000 for employee**
- **\$400,000 for spouse or domestic partner**
- **\$600,000 for each employee in any case**

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**My spouse and I are both state employees. Can I purchase \$600,000 in spouse coverage for her?**

No, you can purchase only \$400,000 in spouse coverage for her, and she could purchase an additional \$200,000 in employee life coverage for herself. Or, she can purchase up to \$600,000 in optional employee life coverage for herself if you don't purchase spouse coverage for her. No matter which way you cut it, the employee coverage limit is \$600,000 and the spouse or domestic partner limit is \$400,000. If you're both state employees, the combination of coverage for each individual is limited to \$600,000.



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**Thank you!**

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**Thank you for joining us!**