



Welcome to this special Open Enrollment and Plan Change Period Web cast. Today's program focuses on PEBB retirees and members who are planning for retirement in 2009.

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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 benefits
- Answers to some frequently asked questions about Open Enrollment and the 2009 benefit program as a whole
- Answers to questions you may have during this Open Enrollment if you're planning to retire in 2009
- And a live Q&A session.

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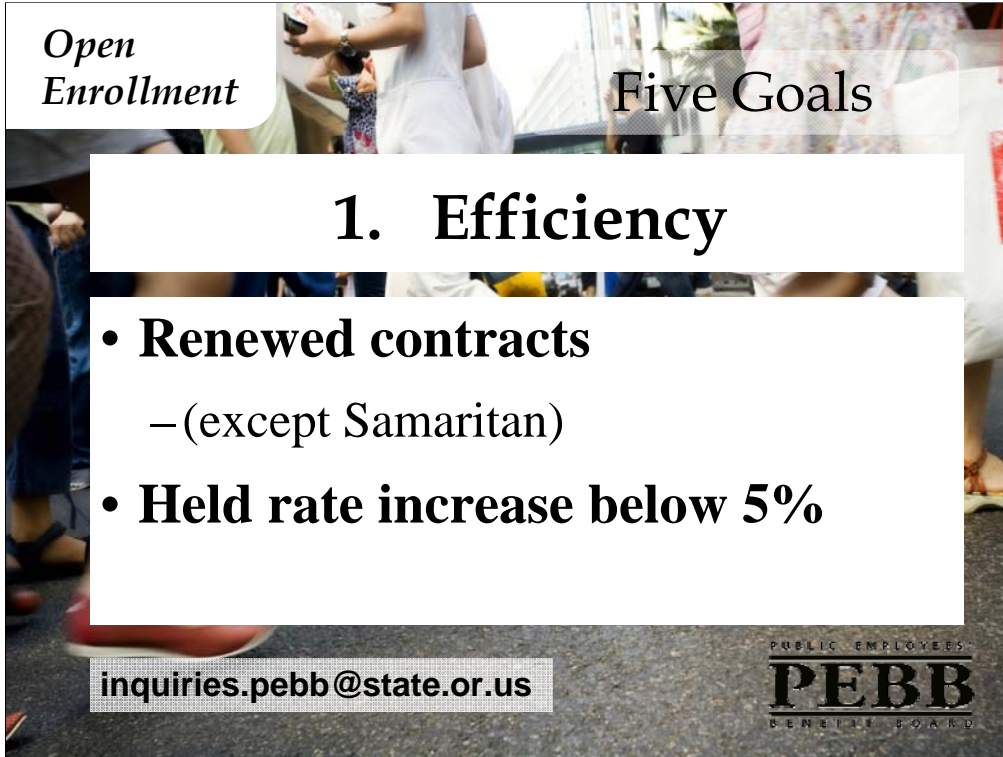
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Five Goals

# 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. This accomplishment is especially important to PEBB retirees, as they pay the full cost of premiums without any contribution from the employer.

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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

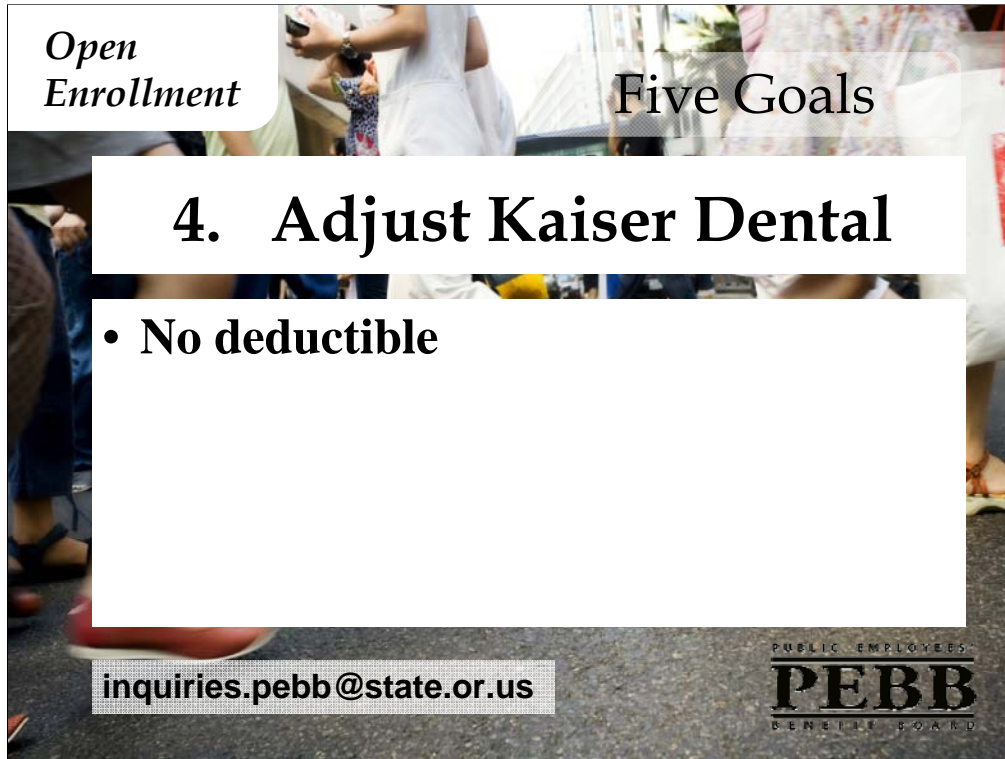
### 3. Align VSP Benefit

- 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
- Remember, this opportunity applies to employees, only, not to retirees.

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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. Again, this applies to active employees.



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 fit the following criteria:

- If you want to cover a dependent who is in the 19 to 24 age range in 2009, you must certify the dependent's eligibility. If you don't do this, the dependent will lose coverage on January 1, 2009.
- If you are an employee who wants a flexible spending account, you must enroll for the account during Open Enrollment, even if you have an account this year.
- If you are an active employee and you want different benefits for 2009, you must enroll during Open Enrollment to make those changes in your benefits for next year. Retirees can choose a different medical or dental plan from the one they are currently enrolled in, but they can't add medical or dental coverage if they weren't already enrolled in a medical or dental plan.
- If 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 or the plan change period for retirees.

**But, if you are an employee, 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 make changes as a retiree member during the Plan Change period?**

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**How do I make changes as a retiree member during the Plan Change period?**

You can contact BenefitHelp Solutions – or BHS – for a form, or you can download a copy from the PEBB Web site. BHS administers the retiree healthcare benefit program, so make sure BHS receives the form no later than Oct. 31, or the changes will not go into effect.

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**PEBB Web site**

**[oregon.gov/das/pebb](http://oregon.gov/das/pebb)**

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

All the information about the PEBB program is on our Web site. If you're a retiree and don't have access to the Internet, please call BHS. They are eager to help. If you are an employee, send an e-mail to [inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us).

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# Open Enrollment Resources

OREGON.gov

Enter search term(s) Find

Text Size: A+ A A Text Only Site Accessibility

Public Employees' Benefit Board

Department

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Board

PEBB's Vision

Administrative Rules

### Open Enrollment for 2009 Benefits, Oct. 1-31, 2008

#### 2009 Benefit Options

Look here for resources to help you make decisions about 2009 benefits. Log in to the online system. See what's new for 2009. Review your options for medical and dental coverage. Find out more about optional life, disability and long-term care insurance. Find out how to save \$\$ in 2009 with a flexible spending account.

[Open Enrollment Resources](#)

Open Enrollment Shortcuts Your health and wellness

2009 Benefits

2008 Benefits

Hot Benefit Topics

Links to Benefit Plans

Medical Plan Handbooks

Dental Plan Handbooks

Flex Spending Accounts

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Let's do a quick walk through. Here's the Web site at [oregon.gov/das/pebb](http://oregon.gov/das/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 "Department", "Search", "About Us", "Contact Us", "Home", "Board", "PEBB's Vision", "Administrative Rules", and "State Statutes". 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 link to "Open Enrollment Brochures" and a list of links for "Medical and Dental Plans", "Life Insurance", and "Disability Insurance". The "What's New in 2009" section includes links for "Active Employees Brochure" and "Open Enrollment Q & A". The "PEBB Loan Benefits" section includes links for "Medical", "General", and "Basic Life". The "National Insurance Benefits" section includes links for "Optional Life, Disability and Sickness or Dependents", "Disability", "Accidental Death & Dismemberment", and "Long Term Care". The "Health, Savings, Accounts" section includes links for "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. If you're thinking about retirement, you may want to download the Retiree Information brochure from the menu on the right. In addition, you can download the Summary Plan Description, which includes a section on retiree life insurance options.

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**Send your questions to:**

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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

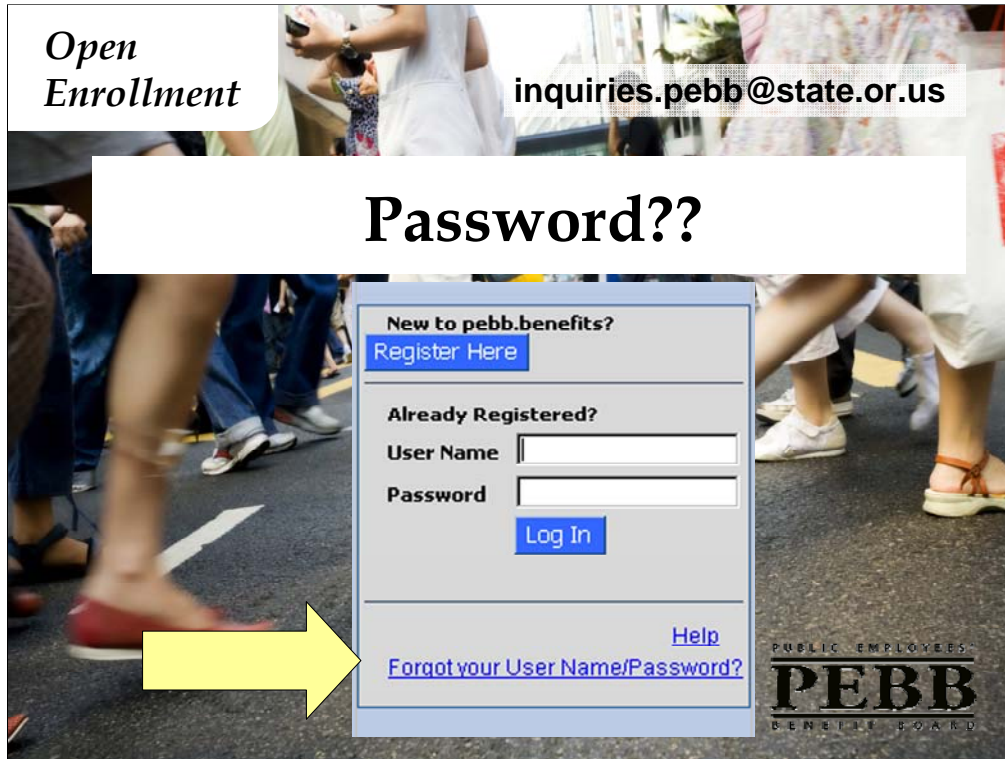
pebb  
Date: Tuesday September 23, 2008  
Welcome  
New to pebb.benefits?  
Register Here  
Already Registered?  
User Name  
Password  
Log In  
Help  
Forgot your User Name/Password?

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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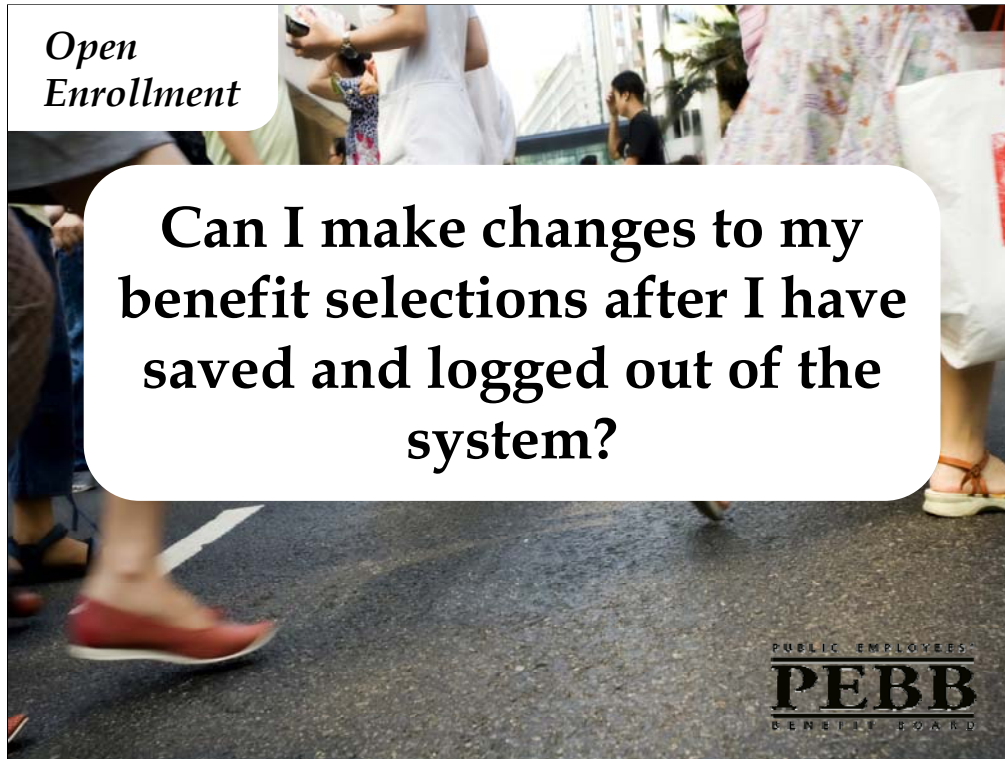
We should also point out that the PEBB Home page is also the gateway to PEBB's online system for employees and their online benefit record.

- Step 1: Select "log in to online system" and it opens right up.
- Step 2: Log in with your username and password.



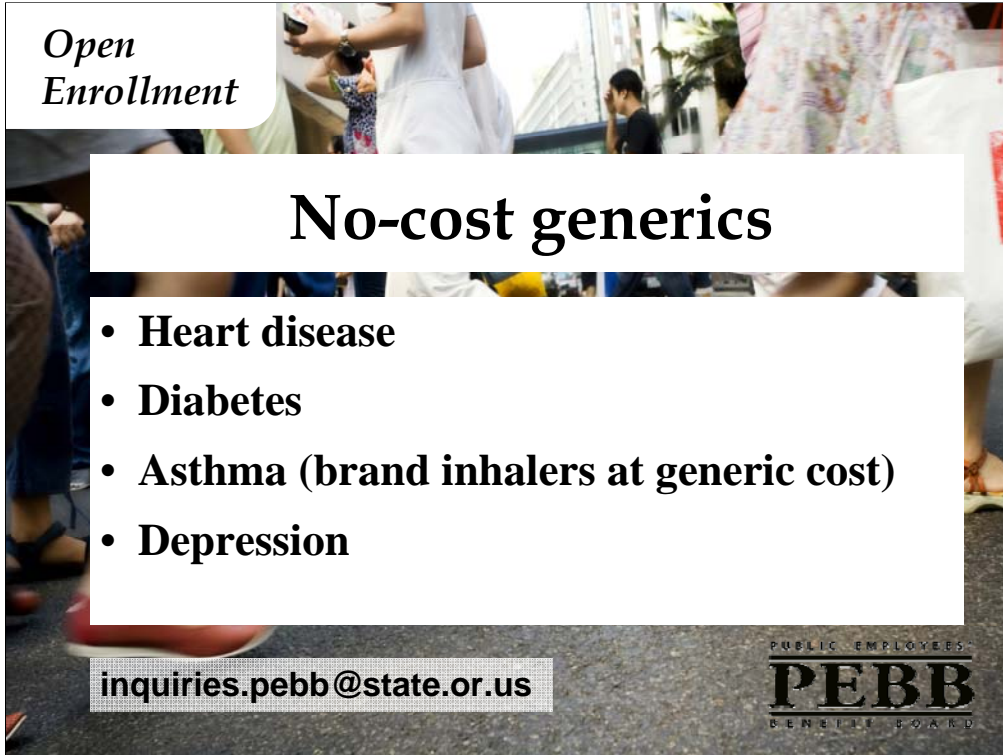
## What do I do if I can't remember my password?

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.



**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 select “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

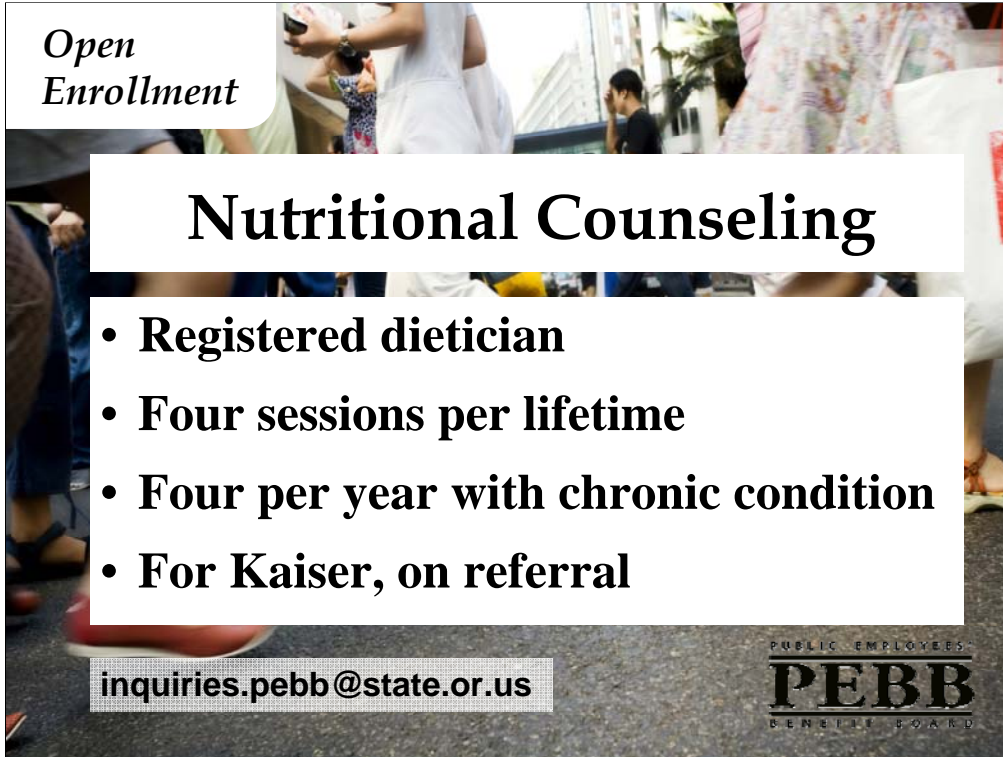
- **Free & Clear**
- **Call or enroll online:**  
Call Toll-free: 1-866-QUIT-4-LIFE (784-8454).  
<http://www.freeclear.com/pebb/>

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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. In the Kaiser plan, the primary care provider provides the referral.

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## Moving from Opt Out to Retiree Coverage

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I have other group coverage through my spouse's employer group and plan to opt out from PEBB medical coverage in 2009. Will I still be able to get PEBB coverage for us and our kids when we both retire next year?

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## Retiree Eligibility

### **PEBB retiree eligibility:**

- **Not eligible for Medicare**
- **Eligible for PERS**
- **Enrolled in PEBB healthcare plan**

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You will if you are eligible. This means that, at the time you retire, you meet three criteria. One, you must not be eligible for Medicare. Two, you must be eligible to receive retirement benefits from PERS, and three, you must be enrolled in a PEBB healthcare plan – medical or dental.



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## Dental Plan “Placeholder”

- **PEBB dental enrollment = PEBB healthcare enrollment**

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Employees who opt out of PEBB medical have to enroll in a dental plan – at least at the employee-only level. So, if you meet the other criteria, you would be eligible for PEBB retiree coverage.

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## **Can't Add Dependents**

**You may cover only currently covered dependents**

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But keep this in mind as you plan for retirement: When you enroll for PEBB retiree coverage, you can cover only those dependents who were covered in your healthcare plans at the time you transition from employee coverage to retiree coverage. So, if you opt out of medical coverage as an employee, you may want to make sure you cover your dependents in your PEBB dental plan if you want to cover them as a retiree. Your other option is to select COBRA coverage when you retire and add your dependents then, before you move to PEBB retiree coverage.

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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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**As an employee, will the increase in basic life insurance coverage affect my taxes if I already 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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## Retiree Life Insurance

- **Retirees may take half their employee life coverage**

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**When I retire in 2009, can I take my life insurance coverage with me?**

You can take half of your employee coverage with you. Let's say you currently have \$200,000 in coverage and increase your coverage by 50 percent during this Open Enrollment – which you can do without a medical history statement. That means you will have \$300,000 in coverage beginning January 1, 2009. When you retire next year, you will be able to continue \$150,000 in coverage as a retiree.



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**Thank you!**

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**Thank you for joining us!**