

## Table of Contents

|  |           |
|--|-----------|
| <b>SECTION 1: ELIGIBILITY, ENROLLMENT AND DATES OF COVERAGE.....</b>                               | <b>4</b>  |
| <b>Who is Eligible.....</b>  | <b>4</b>  |
| Eligible Employees .....   | 4         |
| Eligible Retirees.....   | 7         |
| COBRA Participants.....  | 11        |
| Other Self-pay Participants.....   | 11        |
| <b>Dependents Eligible for Coverage .....</b>  | <b>12</b> |
| Qualifying dependent children.....   | 12        |
| Domestic partners and their dependents .....   | 16        |
| <b>Enrollment Periods and Effective Dates .....</b>  | <b>20</b> |
| <b>How to Enroll.....</b>  | <b>21</b> |
| <b>Midyear Plan Changes.....</b>   | <b>22</b> |
| HIPAA Special Enrollment Rights .....  | 24        |
| <b>SECTION 2: MEDICAL BENEFITS.....</b>  | <b>26</b> |
| <b>Medical Plan Options.....</b>   | <b>26</b> |
| Kaiser Permanente HMO Full-time .....  | 27        |
| Kaiser Permanente HMO Part-time and Retiree.....   | 30        |
| Providence Choice Full-time .....  | 35        |
| Providence Choice Part-time and Retiree .....  | 38        |
| PEBB Statewide Plan Full-time [ <i>Effective Jan. 1, 2010</i> ] .....                              | 41        |
| PEBB Statewide Plan Part-time [ <i>Effective Jan. 1, 2010</i> ] .....                              | 41        |
| Regence BlueCross BlueShield of Oregon Full-time [ <i>Discontinues Jan. 1, 2010</i> ].....         | 42        |
| Regence BlueCross BlueShield of Oregon Part-time & Retirees [ <i>Discontinues Jan. 1, 2010</i> ].. | 47        |
| Kaiser Permanente Added Choice Full-Time .....   | 53        |
| Kaiser Permanente Added Choice Part-time and Retiree Benefit Summary.....                          | 57        |
| VSP Routine Vision Care .....  | 61        |
| <b>Premium Rates [Effective Jan. 1, 2010] .....</b>  | <b>61</b> |
| <b>Premium Rates [Discontinues Jan. 1, 2010] .....</b>   | <b>63</b> |
| <b>Medical and Prescription Drug Plan Comparisons.....</b>   | <b>64</b> |
| <b>SECTION 3: DENTAL BENEFITS .....</b>  | <b>76</b> |
| <b>Dental Plan Options .....</b>   | <b>76</b> |
| Kaiser Permanente Dental Full-time.....  | 77        |
| Kaiser Permanente Dental Part-time and Retiree .....   | 79        |
| ODS Preferred.....   | 81        |
| ODS Traditional Full-time .....  | 82        |
| ODS Traditional Part-time and Retiree.....   | 83        |
| Willamette Dental .....  | 84        |
| <b>Premium Rates [Effective Jan. 1, 2010] .....</b>  | <b>87</b> |
| <b>Premium Rates [Discontinues Jan. 1, 2010] .....</b>   | <b>89</b> |
| <b>Dental Plan Comparison [Effective Jan. 1, 2010] .....</b>                                       | <b>90</b> |

State of Oregon  
Public Employees' Benefit Board Summary Plan Description

|  |            |
|--|------------|
| <b>SECTION 4: OPTIONAL BENEFITS.....</b>                                 | <b>92</b>  |
| <b>Life Insurance.....</b>   | <b>93</b>  |
| Premium Rates.....   | 99         |
| <b>Short Term Disability Insurance.....</b>                              | <b>102</b> |
| Premium Rates [ <i>Effective Jan. 1, 2010</i> ].....                     | 106        |
| Premium Rates [ <i>Discontinues Jan. 1, 2010</i> ].....                  | 106        |
| <b>Long Term Disability Insurance.....</b>                               | <b>107</b> |
| Premium Rates [ <i>Effective Jan. 1, 2010</i> ].....                     | 113        |
| Premium Rates [ <i>Discontinues Jan. 1, 2010</i> ].....                  | 114        |
| <b>Accidental Death and Dismemberment Insurance.....</b>                 | <b>115</b> |
| Premium Rates.....   | 119        |
| <b>Flexible Spending Accounts.....</b>                                   | <b>120</b> |
| Healthcare flexible spending account.....                                | 121        |
| QRD - Qualified Reservist Distribution.....                              | 124        |
| Dependent Care flexible spending account.....                            | 125        |
| <b>Long Term Care Insurance.....</b>                                     | <b>127</b> |
| Premium Rates.....   | 136        |
| <b>SECTION 5: REQUIRED NOTICES.....</b>                                  | <b>138</b> |
| <b>Plan Administration.....</b>  | <b>138</b> |
| Miscellaneous.....   | 140        |
| <b>Benefit Fraud or Abuse.....</b>                                       | <b>141</b> |
| <b>Appeals.....</b>  | <b>141</b> |
| <b>Your Continuation Coverage Rights under COBRA.....</b>                | <b>143</b> |
| <b>Summary of the COBRA Premium Reduction Provisions under ARRA.....</b> | <b>149</b> |
| <b>Special Enrollment Rights.....</b>                                    | <b>150</b> |
| <b>Prescription Drug Coverage and Medicare.....</b>                      | <b>151</b> |
| <b>Notice of Women's Health and Cancer Rights.....</b>                   | <b>152</b> |
| <b>Notice of Privacy Practices.....</b>                                  | <b>153</b> |

**Appendix A: Qualified Status Changes**

**Chronology of Updates**