

State of Oregon  
Public Employees' Benefit Board Summary Plan Description

## ***How to Enroll***

- **Eligible employees** may enroll online during Open Enrollment.
- **Newly hired eligible employees** may enroll online or by submitting forms within 60 days of their hire date.
- **Self-pay participants** must enroll by completing the medical and dental enrollment form identified for each group. These forms are available online or from BenefitHelp Solutions, the third-party administrator.
- **Newly eligible employees** must enroll within 60 days of meeting eligibility by electronic enrollment or by submitting the employee enrollment forms. These forms are available from your agency and online.

## **Failure to Enroll**

Newly eligible employees who do not enroll for benefits within the 60 days of becoming eligible may not participate in the benefit program for that plan year. If you fail to enroll because of circumstances beyond your control, you may appeal to PEBB. If PEBB approves the appeal, you may enroll only for medical and dental coverage, including coverage for eligible dependents. You will also receive employee basic life insurance coverage.

## **Annual Enrollment**

Eligible employees may make new benefit elections during Open Enrollment for the following plan year. If you do not make new elections, your current elections will continue for the following plan year (unless you experience a qualified mid-year change event that allows changes to your benefits). However, if you are required to make an enrollment and you fail to take action, your current elections may not remain in effect. Flexible spending accounts are an exception to continuation of current elections. These are annual accounts. You must enroll during Open Enrollment if you want a flexible spending account in the following plan year.

## **Correcting Enrollment Errors**

Employees may make errors in the process of enrolling for benefits. Examples include mistakes you make when you provide information or make selections on forms or through the online system. Failure to take action is not an enrollment error.

If you make an enrollment error, contact your agency as soon as you notice it.

If you or your agency discover an enrollment error within 60 days of the original effective date of your enrollment as a newly eligible employee or for a mid year change, your agency can approve and take corrective retroactive to the original effective date.

If you make an Open Enrollment error, your agency can correct the error up to 30 days from when you receive your first paycheck of the new plan year. The correction will be retroactive to the first day of the new plan year.