

# Open Enrollment

*To provide a high quality plan of health and other benefits that are affordable to the employee and the employer*

## October 1-31



### Checklist

1. Log in at [www.oregon.gov/das/pebb/](http://www.oregon.gov/das/pebb/)
2. Enter or confirm your e-mail
3. Review your benefits
4. Enroll or make changes for 2009
5. Save, print, log out

*New: Before logging in, compare PEBB's medical and dental coverage options, and calculate benefit premiums.*

### Enrollment Q&A

#### Do I need to do anything for Open Enrollment?

*The answer is yes if:*

1. **You cover a dependent age 19 to 24.**  
You must certify the dependent's eligibility during Open Enrollment.
2. **You want a flexible spending account.**  
You must enroll for a 2009 account during Open Enrollment.
3. **You want different benefits for 2009.**  
You must enroll during Open Enrollment for the changes in benefits you want for 2009.
4. **You are currently in Samaritan, and want Kaiser or Providence for 2009.**  
You must live or work in the plan's service area, and you must enroll for the plan during Open Enrollment. Otherwise, PEBB will automatically enroll you in the comparable Regence plan for 2009.
5. **You don't fit either 1, 2, 3 or 4.** Please go online to enter or confirm your state e-mail address.

#### Why do you want my state e-mail?

It is our most direct link to you. If changes happen during 2009 that affect your benefits, we want to be able to let you know directly.

#### How do I enroll if I do not have Internet?

Ask your agency for a paper form. Complete and submit the form to your agency, which must receive the form by Oct. 31, 2008.

#### Can I opt out of medical for 2009?

Yes, if you have other employee-sponsored group coverage – for example, coverage through a plan offered by your spouse's employer. Per PEBB rules, you may **not** opt out against coverage through Medicare, TRICARE, Medicaid, Veterans Administration health benefits or student health insurance. If you opt out, you receive \$233 per month of the employer's benefit contribution, minus the premium costs for your dental and basic life insurance coverage.

### Web Cast Schedule!

Join an Open Enrollment meeting over the noon hour from your computer.

|                         |         |
|-------------------------|---------|
| Agency members          | Oct. 1  |
| OUS members             | Oct. 8  |
| Retiree members         | Oct. 15 |
| Employee update         | Oct. 22 |
| Open Enrollment wrap up | Oct. 29 |
| Post Open Enrollment    | Oct. 31 |



## Medical Benefits Q&A

### What are the no-cost generic drugs in 2009?

See the Regence and Providence lists at [www.oregon.gov/DAS/PEBB/2009Benefits/NoCostGenerics.shtml](http://www.oregon.gov/DAS/PEBB/2009Benefits/NoCostGenerics.shtml). Note that Kaiser will continue to require a \$1 copay for all generics.

### What weight management program do the plans offer?

Each plan will cover a program based on the Board's recommendations. PEBB will provide details as they become available.

### Will I be eligible for nutritional counseling?

Providence and Regence will cover four sessions per lifetime. The plans will cover four per year for those with a chronic medical condition. See the list of conditions at [www.oregon.gov/DAS/PEBB/2009Benefits/MedicalQA.shtml](http://www.oregon.gov/DAS/PEBB/2009Benefits/MedicalQA.shtml)

### What is the schedule for no-cost cancer screenings?

PEBB plans will cover screenings for breast, cervix, colon and prostate cancer based on recommendations of the U.S. Preventive Services Task Force. See [www.ahrq.gov/clinic/cps3dix.htm#cancer](http://www.ahrq.gov/clinic/cps3dix.htm#cancer). Your provider may also work with your medical plan to cover these screenings based on your medical needs and history.

## Life Insurance Q&A

### Do I need to do anything to get the increased basic life insurance?

No. All PEBB-eligible employees will automatically receive the increase in basic life insurance coverage from \$5,000 to \$25,000.

### If I have optional employee life, will the increase in basic life coverage increase my taxes?

It may. Payroll deducts premiums for the first \$50,000 in employee life coverage pre-tax. If the increase in basic life puts your coverage above \$50,000, the balance of premiums will be deducted post tax.

### If my spouse and I are both state employees, may we each purchase employee life coverage to the new \$600,000 limit?

Yes, but the limit applies to each employee no matter who pays the premium and no matter whether they are paying for employee or spouse coverage.

### May I increase my spouse coverage to \$600,000 as well?

No, the increased limit applies only to employee coverage. The spouse or domestic partner coverage limit remains at \$400,000.



## October PEBB Meeting Topics

**October 21**

*Board Meeting*

PEBB Cafeteria Plan

Oregon Prescription Drug Program

Self-Insurance

Census of PEBB members

## Resources

[oregon.gov/das/pebb](http://oregon.gov/das/pebb) [inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)  
(503) 373-1102, (800) 788-0520, fax (503) 373-1654

### Medical Plans

**Kaiser Permanente** [my.kp.org/nw/pebb](http://my.kp.org/nw/pebb)

**Providence Choice** [providence.org/pebb](http://providence.org/pebb)

**Regence BCBSO** [or.regence.com/pebb](http://or.regence.com/pebb)

**VSP** (Vision Service Plan) [vsp.com](http://vsp.com)

### Dental Plans

**Kaiser Permanente** [my.kp.org/nw/pebb](http://my.kp.org/nw/pebb)

**ODS** [odscompanies.com/pebb](http://odscompanies.com/pebb)

**Willamette Dental** [willamettedental.com](http://willamettedental.com)

### Mail-order Prescriptions

**PPS** [ppsrx.com](http://ppsrx.com)

**Walgreens** [walgreenshealth.com](http://walgreenshealth.com)

### Optional Plans

**Standard Insurance** [standard.com](http://standard.com)

**UnumProvident** [unumprovident.com/enroll/pebb](http://unumprovident.com/enroll/pebb)

### Other Benefits

**FSAs** [orpebb.asiflex.com](http://orpebb.asiflex.com)

**EAP** [cascadecenters.com](http://cascadecenters.com) (800) 433-2320