

The Connection

Open Enrollment: October 1-31

August 2009

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

What ifs

What if I don't enroll during mandatory Open Enrollment and submit a form late?

Your agency can process your enrollment form through Nov. 15 and an enrollment-remedy form through Dec. 31, 2009, with coverage effective Jan. 1, 2010.

What if I see an enrollment error in my first pay statement of 2010?

You can ask your agency to assist you within 30 days of the pay statement. Failure to act during Open Enrollment is not an error.

What if I don't enroll during mandatory Open Enrollment and I...

...need to cover my dependent Jan. 1, 2010?

You can pay for COBRA coverage within 60 days, with the coverage going back to the date it was lost.

(Continued on page 2)

Your Benefits Depend on You

Take Action in October

All eligible employees *must* enroll in a 2010 medical plan during this year's Open Enrollment. The Board made this decision in support of its mission and Vision, and to ensure integrity of the benefit program.

Those who don't enroll during Open Enrollment will automatically be enrolled in the employee-only tier of PEBB's Statewide Plan effective Jan. 1, 2010. Their dependents will lose coverage beginning that date.

This means you must go online to <https://pebb.benefits.oregon.gov/members> from Oct. 1-31 to:

- Select a 2010 medical plan (including Opt Out)
- Certify dependents age 19 up to 24 for the new plan year
- Re-enroll for your flexible spending accounts
- Affirm your elections

Register Now

If you haven't used the online system before, you may want to register now to avoid the rush. Go to <https://pebb.benefits.oregon.gov/members> and select "Register here."

If you haven't used pebb.benefits for a while, you may want to log in again now. It will help you remember your user name and password and review your current choices. *(Continued on page 2)*

oregon.gov/das/pebb

What ifs

(continued from page one)



What if I don't enroll during mandatory Open Enrollment and I...

...want to restore dependent coverage through PEBB?

You can update dependent coverage beginning Jan.1, with coverage effective the first of the month after agency processing.

...want to restore coverage for a child age 19 up to 24?

You can add the child to coverage by certifying the child's eligibility, with coverage beginning the first of the month after your agency receives the form.

...want a flexible spending account?

You can enroll during the plan year only if you experience a qualified change in status per IRS code.

Take Action in October

(continued from page one)

Plan for October

Some employees don't have Internet access at work. Agencies and universities are working on such options as "enrollment labs" at worksites.

If you won't have Internet access during October, you can use a [form](#). Make sure your agency or university gets your form before Open Enrollment closes Oct. 31.

Stay in Touch

Make sure your online record includes your current e-mail and contact address. Agencies and universities will use that information if they need to contact you about your benefits.

$$\text{Value} = \frac{\text{Quality}}{\text{Cost}}$$

What's the value of your healthcare? New resources give you data on both parts of the equation – quality and cost.

Numerator – Quality

Oregon's Partner for Quality Care is creating a Web site that shows how clinics and medical groups follow standards of care for people with chronic conditions. Learn what "quality healthcare" means: <http://www.oregon.gov/DAS/PEBB/VisionResources.shtml>.

Denominator – Cost

PEBB's medical plans publish costs of common procedures on their Web sites. They show typical costs for office visits, imaging, lab tests, maternity, immunizations, orthopedics and digestive disorders. Use them to help predict your out-of-pocket costs for these services.

Kaiser Permanente: <https://health.kaiserpermanente.org/wps/portal/memberestimates> (members only)

Providence Choice: <http://www.providence.org/healthplans/members/costestimator.aspx> (members only)

Regence BCBSO: <https://www.myregence.com/mxp/membercosts/home.jsp> (members only)

Connect with Your Benefit Board

pebb.connect@state.or.us

Voting members

Suzanne Nelson, *Chair*

Rich Peppers, *Vice Chair*

Peter Callero

Rocky King

Diane Lovell

Paul McKenna

Jeanene Smith

Bret West

Advisory Members

Rep. Tina Kotek

Sen. William Morrisette

Resources

oregon.gov/das/pebb

inquiries.pebb@state.or.us

(503) 373-1102

Medical Plans

Kaiser Permanente

Providence Choice

Regence BCBSO

VSP (Vision Service Plan)

Mail-order Prescriptions

PPS

Walgreens

Dental Plans

Kaiser Permanente

ODS

Willamette Dental

Optional Plans

The Standard

UnumProvident

Other Benefits

FSA: ASIFlex

EAP: Cascade Centers

Free Flu-shot Clinics

Your Benefit Board will sponsor free flu-shot clinics in worksites this fall. Protect yourself, your family, your co-workers and your community.

Get a flu shot!

Who?	All members and dependents age 12 and older in a PEBB medical plan
What?	Free flu shot with seasonal flu vaccine
Where?	Worksites throughout the state List of locations updated weekly
When?	September through December 2009 Online schedule updated weekly
Why?	Flu vaccine works! Flu kills 36,000 people each year in the U.S.

A vaccine for novel H1N1 “swine” flu is not expected to be available for these clinics. Public health officials may make determinations on H1N1 vaccine later this year. The [U.S. Centers for Disease Control and Prevention](#) provide updates on flu. This [special-edition newsletter](#) has information to help you stay healthy.

Questions on 2010 Benefits? We have answers.

Find answers to your questions about 2010 healthcare benefits on the [Portal Page](#). It’s updated weekly in response to member input.

Look over the plan designs for 2010. You’ll see that your coverage stays the same next year. Kaiser’s Added Choice plan is the exception; PEBB will not offer this plan in 2010.

Use the provider-search tools to find your providers in the network for PEBB’s statewide plan. New on that page: a PDF that lists participating OHSU providers.

Share questions for the Portal Page: pebb.connect@state.or.us