



Thank you for your interest in learning more about your benefits available through the Oregon Educators Benefit Board, or OEBB.

Summary of 2010-2011 Renewals Medical & Pharmacy

	<i>Plan</i>	<i>Renewal</i>
Kaiser	Plan 1	10.50%
	Plan 1A	10.50%

	<i>Plan</i>	<i>Renewal</i>
Providence	Plan 2	29.27%
	Plan 2A	28.00%

	<i>Plan</i>	<i>Renewal</i>
ODS	Plan 3	27.15%
	Plan 4	22.55%
	Plan 5	18.01%
	Plan 6	10.63%
	Plan 7	9.23%
	Plan 8	8.77%
	Plan 9	9.21%

Note: these increases include the addition of the weight management components – Kaiser = 0.63%; ODS = 0.38%; and Providence = 0.64%

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We'll close this presentation by going over the rate increases for the 2010-11 plan year, effective October 1, 2010. The rate increases on some of the OEBC medical plans were much higher than anyone wanted to see. However, there are 6 medical plans that have increases below "trend." Trend is the increase expected in response to increases in costs of care -- higher charges for office visits, tests and procedures. The trend for Oregon was estimated at about 11 percent. Increases beyond trend can be attributed to the anticipated usage of the benefit plans, or anticipated claims. The plans with the greatest increases are those with the lower copayments and out-of-pocket costs, with the exception of the Kaiser medical plans. Kaiser's managed care model has the mechanisms in place to better control usage and the cost of healthcare even with the low copayments and potential out-of-pocket costs.

Many of the changes to the benefits program this year were put in place to help avoid the need for significant premium increases in the future.

**Summary of 2010-2011 Renewals
Dental & Orthodontia**

	<i>Plan</i>	<i>Renewal</i>
ODS	Plan 1	4.28%
	Plan 2	4.07%
	Plan 3	4.10%
	Plan 4	6.35%
	Plan 5	6.35%
	Plan 6	6.10%
	Ortho	4.50%
Kaiser	Plan 7	4.71%
	Plan 8	4.71%
	Ortho	4.71%
Willamette Dental	Plan 7 w/ Ortho	0.00%
	Plan 8 w/ Ortho	0.00%

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The increases on the OEBB dental plans overall were at or below trend. The addition of the \$50 deductible on ODS Dental Plans 1, 2 and 3 kept the increases to about 2 percent less than the initial renewal proposal – supporting that balance of user-pay versus all-pay. The changes to the Willamette Dental and Kaiser dental plans also kept increases to well-below trend and actually allowed Willamette Dental to continue the 2009-10 rates into the 2010-11 plan year.

**Summary of 2010-2011 Renewals
Vision**

	<i>Plan</i>	<i>Renewal</i>
ODS	Plan 1	8.8%
	Plan 2	8.8%
	Plan 3	8.8%
	Plan 4	8.8%
	Plan 5	8.8%
Kaiser	Plan 5	0.0%

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There were no changes to the vision plans this year. The increases on the ODS vision plans came in just slightly over trend, but Kaiser came in with no rate increase on its vision plan.



Contacting OEBB:

- ✓ **OEBB:** 1225 Ferry Street SE,
Salem, OR 97301-4281
- ✓ **Phone:** 1-888-4MyOEBB
(1-888-469-6322)
- ✓ **Fax:** (503) 378-5832
- ✓ **E-mail:** oebb.benefits@state.or.us
- ✓ **Visit the OEBB Web site at**
www.oregon.gov/DAS/OEBB

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OEBB staff will be presenting information similar to this in open enrollment meetings at specific entities throughout Oregon over the next several weeks. However, we are not able to visit every entity in person. We hope this information has been helpful. Thanks again for your interest in the OEBB benefits program. The OEBB customer service team is available to answer your questions by calling toll free 1-888-4My-OEBB.