

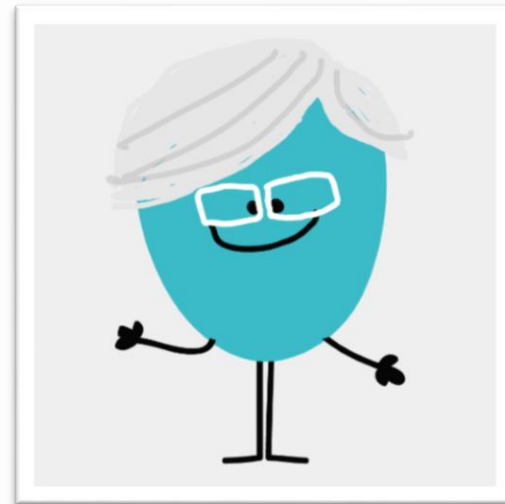


Open Enrollment Webinar for 2018 Benefits



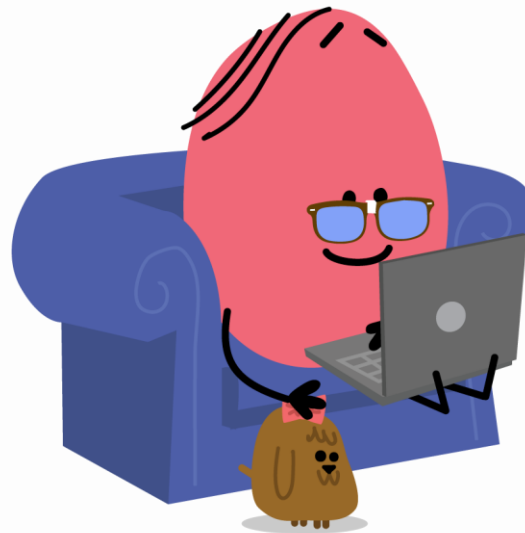
Introductions

Kathy Loretz,
Executive Director



Agenda

- ALEX
- You and your Benefit Board
- Open Enrollment
- How to choose a medical plan
- Resources
- Questions?



Introducing

alex[®] | BENEFITS
COUNSELOR



What is ALEX?



ALEX is a smart, funny benefits expert who explains your benefits options and helps you choose what's best for you.

alex[®] | BENEFITS
COUNSELOR

Public Employees' Benefit Board

Oregon
Health
Authority

Why use ALEX?

Choose your benefits in a way that's:

- Jargon-Free & Confidential
- Personalized to You & Your Family
- Focused on Financial & Tax Savings

He'll ask you a few questions about your personal situation*

*remember- this is completely anonymous

The screenshot shows a survey interface. On the left, there is a logo for 'alex Medical' and a cartoon illustration of a green dinosaur on a sign that says 'SAY AAAH!' next to a grey office chair. On the right, the 'PUBLIC EMPLOYEES' PEBB BENEFIT BOARD' logo is displayed. Below the logo, the text reads: 'Not counting preventive check-ups, how many times will you see your primary care doctor?'. Underneath this question is the text 'For your family all together:' followed by a text input field containing 'visit(s)'. At the bottom right, there are two orange buttons: 'Submit' and 'None.'.

And come up with a plan recommendation just for you.



**Health Plan A – Dental Plan 2 – Vision Plan B
Tax-savings (Medical, Dependent, Commuter FSAs)**



Public Employees' Benefit Board



Find Your Benefit Bliss with ALEX



- Personalized
- Fun to Use
- Confidential

www.myalex.com/PEBB/2018

alex[®] | BENEFITS
COUNSELOR

Public Employees' Benefit Board

Oregon
Health
Authority

Who you are

54,000 employees +
84,500 dependents =
138,500 lives

in every county in the state, across
the U.S. and overseas

Who we are

- 8 voting Board members; nominated by Governor, approved by Senate
- 2 advisory members from the legislature

Shaun
Parkman



Vice Chair
SEIU 503

Bill
Barr



Oregon
SAIF

Mark
Perlman



Western
Oregon
University

Siobhan
Martin



SEIU 503

Kimberly
Hendricks



Department
of Corrections

Laura
Robison



Oregon
Health
Authority

Kim
Harman



Oregon
AFSCME

Management
Position



Your benefits

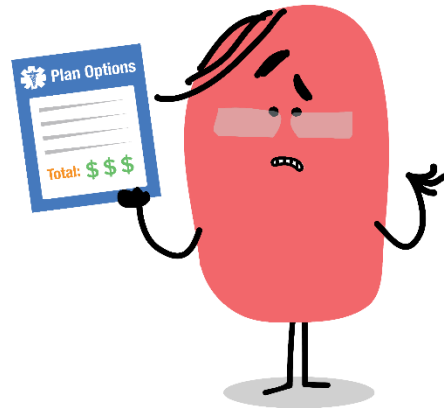
Core Benefits

- Medical
- Dental
- Vision
- Basic employee life

Optional Benefits

- Employee optional, spouse/partner optional, dependent life
- Accidental Death & Dismemberment
- Short and Long term disability
- Flexible spending accounts
- Commuter accounts
- Long Term Care

Does choosing a health care plan have you stumped?



Talk to
ALEX at

www.myalex.com/PEBB/2018

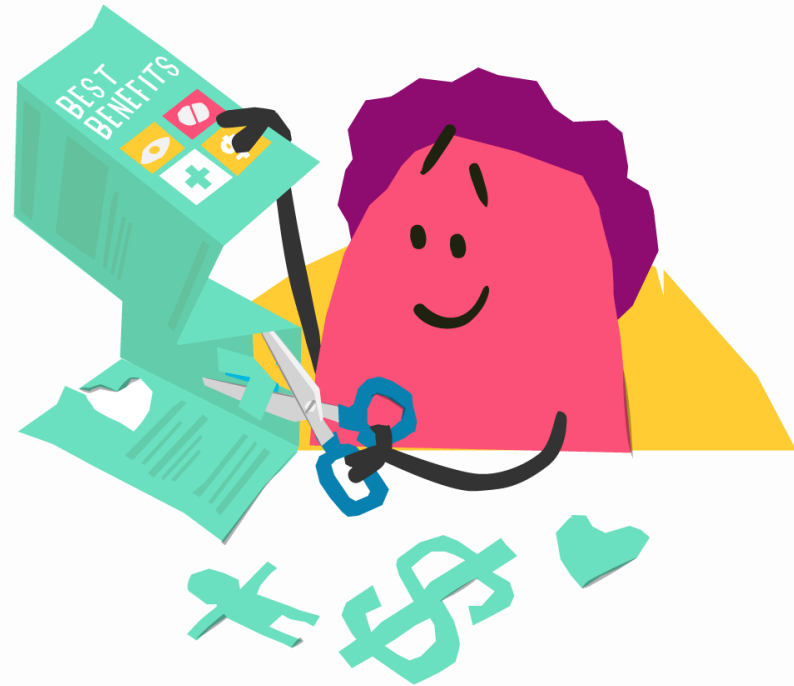
Public Employees' Benefit Board

What we do

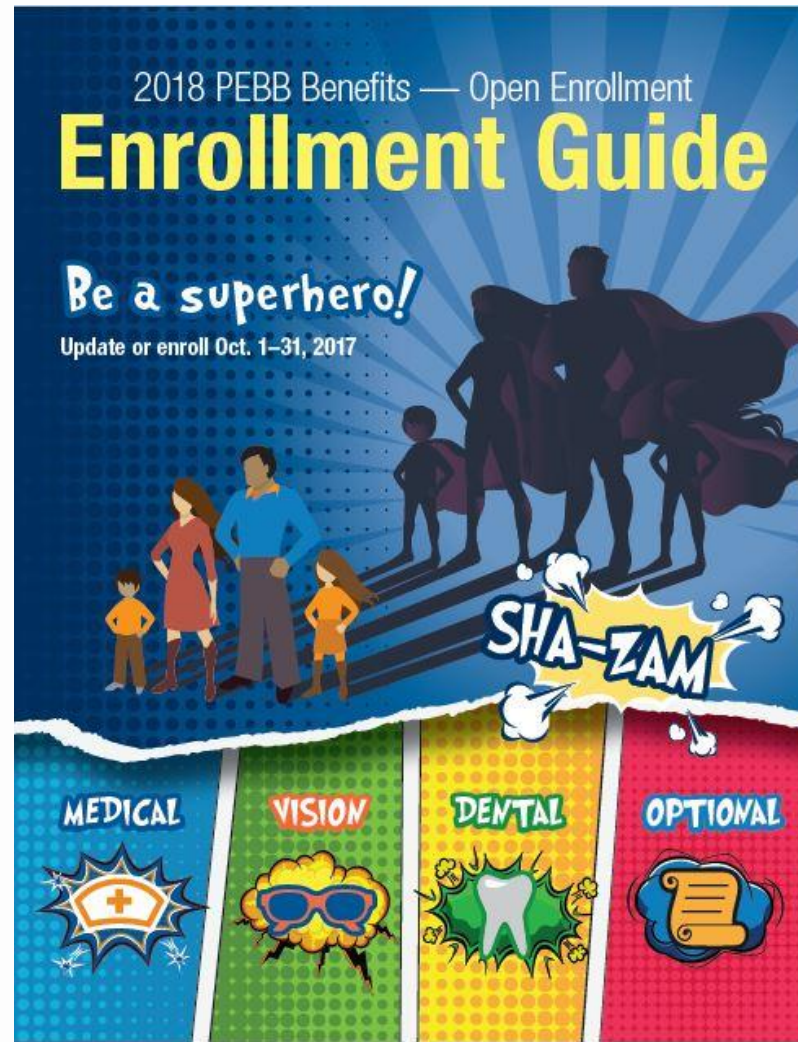
- Design the plan based on evidence
- Contract with carriers of fully insured plans
- Hold plans accountable for quality and costs
- Determine premium rates in self-insured plans
- Estimate composite rate for budgeting
- Enroll members, administer benefits

Our shared goals

- Better health
- Better care
- Lower costs



Open Enrollment, Oct. 1-31

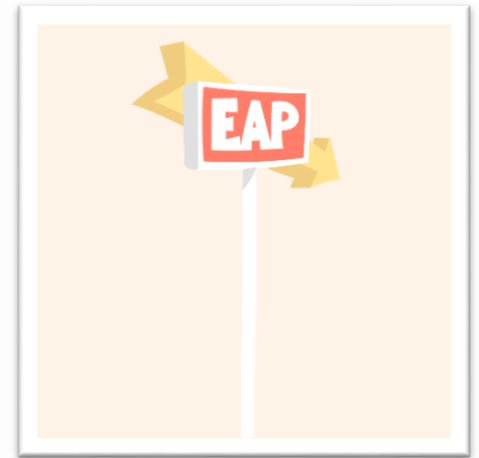


Public Employees' Benefit Board

You must enroll!

So benefits and payroll systems know

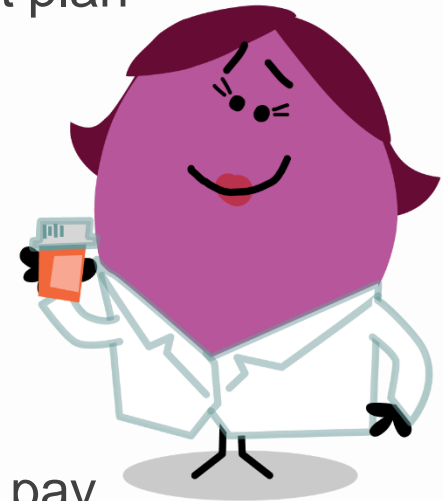
- Which medical plan you want in 2018
- If you use tobacco (surcharge & higher life rates)
- If your spouse waives other coverage (surcharge)
- If you choose HEM participation
- If you want a tax-saving FSA in 2018



Enroll in 2018 HEM?

Employee actions before close of Open Enrollment, Oct. 31

- Complete health assessment in current plan (2017) health plan
- Enroll in HEM
- Answer yes or no on 2 health actions



Results beginning 2018

- Get \$17.50 health incentive in monthly pay
- Have standard deductible in medical plan

Don't enroll in HEM?

- Additional \$100/person deductible (to \$300/family) in medical plan
- No health incentive in pay



Choose a Medical Plan

- What's available in my area?
- Which has the lowest costs?
- Are my providers in the network?
- Are my medications in the prescription formulary?
- Will I self-refer to specialists?
- Do I need coverage outside the state?
- What are the deductibles?
- What are the coverage limitations?

alex®

BENEFITS
SNEAK PEEK

PUBLIC EMPLOYEES'
PEBB
BENEFIT BOARD



Find the right benefits for you!

Go to ALEX

Public Employees' Benefit Board

Oregon
Health
Authority

Program changes

(federal requirements)

Restructuring tiers keeps us under ACA premium cap, avoids excise tax

- We're offsetting family-tier increases with Stabilization funds
- Biggest impact on part-time employees who enroll in full-time plans
- IRS now requires annual attestation of other coverage for opt out

Medical plan design changes

- Kaiser Medical - No plan design changes



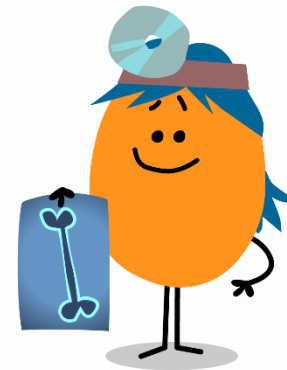
Medical plan design changes

- Moda
 - Office visit copayments increasing from \$5 to \$10 per visit
 - No coverage for medications not on the formulary
 - Lower maximum payment to out of network providers
 - Increase in out of pocket maximum for out of network services
 - Increase in out of network hospital copayments and coinsurance:
 - Increase in out of pockets maximum when using out of network provers from \$2,500/\$7,500 to \$4,000/\$12,000
 - Increase in out of network coinsurance for hospital services from 30% to 40% + \$500 copayment
 - Increase in out of network coinsurance for other out patient surgery in a hospital setting from 30% to 40% + \$100



Medical plan design changes

- Providence Choice
 - Office visit copayments increasing from \$5 to \$10 per visit
 - Increase in out of pocket maximum for out of network services
 - Increase in out of network hospital copayments and coinsurance:
 - Increase in out of pockets maximum when using out of network provers from \$2,500/\$7,500 to \$4,000/\$12,000
 - Increase in out of network coinsurance for hospital services from 30% to 40% + \$500 copayment
 - Increase in out of network coinsurance for other out patient surgery in a hospital setting from 30% to 40% + \$100



Medical plan design changes

- PEBB Statewide Plan
 - Increase in out of pocket maximum for out of network services
 - Increase in out of network hospital copayments and coinsurance
 - Increase in out of pockets maximum when using out of network provers from \$2,500/\$7,500 to \$4,000/\$12,000
 - Increase in out of network coinsurance for hospital services from 30% to 40% + \$500 copayment
 - Increase in out of network coinsurance for other out patient surgery in a hospital setting from 30% to 40% + \$100

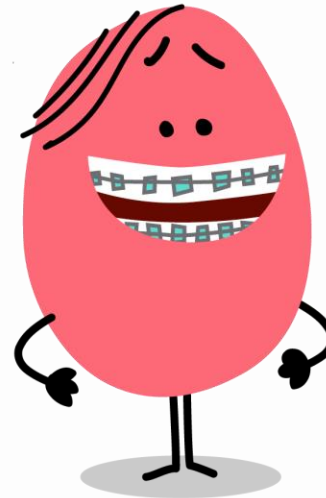
Dental plan design changes

- Delta Dental (Moda)
 - Health through Oral Wellness – program allowing members to tailor their plan
 - Preventive care costs no longer go towards annual maximum



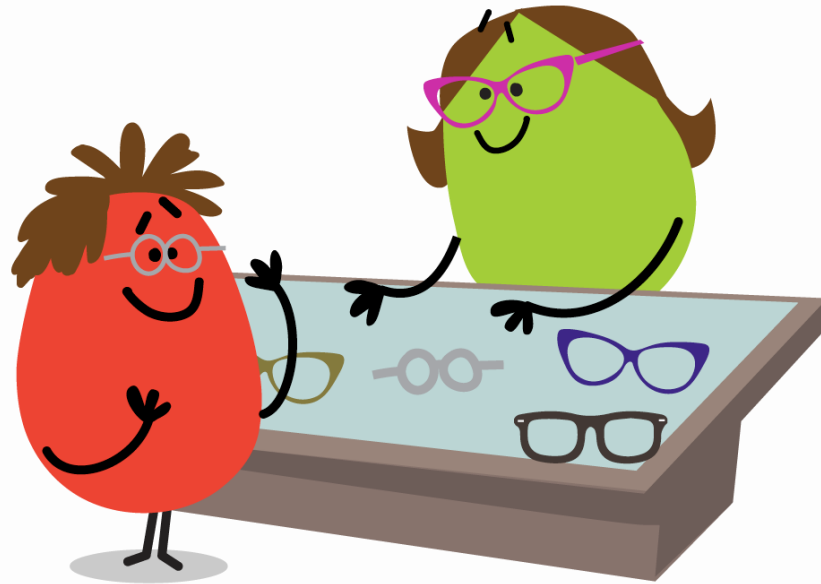
Dental plan design changes

- Kaiser
 - Now available in the Eugene area
- Willamette
 - Athletic mouth guards are now covered with \$100 copayment



Vision

- No changes in VSP plan design



Premium Rates

- Projected composite rate increase below 3.4%
- All rates published in Enrollment Guide and online
- Online estimators – plug in your choices, they do the math



Employee premium share (DAS Agencies)

Medical

- 1% in lowest-cost plan
- 5% in higher-cost plan

Vision and Dental

- Same % as medical



For Full-time & Part-time Employees
Ask agency if questions

Employee premium share (Universities)

Medical

- 3% in lowest cost plan
- 5% in higher-cost plan

Vision and Dental

- Same % as medical



For Full-time & Part-time Employees
Ask university if questions

Lower & higher cost plans

(by county)

County	Lower-cost plan, Lower Premium Share	Higher-cost plans, Lower Premium Share
Baker	Moda Summit, Providence Choice	Kaiser HMO, PEBB Statewide
Benton	Kaiser Deductible, Moda Synergy, Providence Choice	Kaiser HMO, PEBB Statewide
Clackamas	Kaiser Deductible, Moda Synergy, Providence Choice	Kaiser HMO, PEBB Statewide
Clatsop	Moda Synergy, Providence Choice	PEBB Statewide
Columbia	Kaiser Deductible, Moda Synergy	Kaiser HMO, PEBB Statewide
Coos	Moda Synergy; Providence Choice	PEBB Statewide
Crook	Moda Synergy; Providence Choice	PEBB Statewide
Curry	Moda Synergy; Providence Choice	PEBB Statewide
Deschutes	Moda Synergy; Providence Choice	PEBB Statewide
Douglas	Moda Synergy; Providence Choice	PEBB Statewide
Gilliam	Moda Summit	PEBB Statewide
Grant	Moda Summit; Providence Choice	PEBB Statewide
Harney	Moda Summit; Providence Choice	PEBB Statewide
Hood River	Moda Synergy; Providence Choice	Kaiser HMO, PEBB Statewide
Jackson	Moda Synergy, Providence Choice	PEBB Statewide
Jefferson	Moda Synergy; Providence Choice	PEBB Statewide
Josephine	Moda Synergy; Providence Choice	PEBB Statewide
Klamath	Moda Synergy; Providence Choice	PEBB Statewide

Lower & higher cost plans

(by county), cont.

County	Lower-cost plans, Lower Premium Share	Higher-cost plans, Higher Premium Share
Lake	Moda Summit	PEBB Statewide
Lane	Moda Synergy, Providence Choice	PEBB Statewide
Lincoln	Moda Synergy, Providence Choice	PEBB Statewide
Linn	Kaiser Deductible, Moda Synergy, Providence Choice	Kaiser HMO, PEBB Statewide
Malheur	Moda Summit, Providence Choice	PEBB Statewide
Marion	Kaiser Deductible, Moda Synergy, Providence Choice	Kaiser HMO, PEBB Statewide
Morrow	Moda Summit; Providence Choice	PEBB Statewide
Multnomah	Kaiser Deductible, Moda Synergy, Providence Choice	Kaiser HMO, PEBB Statewide
Polk	Kaiser Deductible, Moda Synergy, Providence Choice	Kaiser HMO, PEBB Statewide
Sherman	Moda Summit	PEBB Statewide
Tillamook	Moda Synergy; Providence Choice	PEBB Statewide
Umatilla	Moda Summit, Providence Choice	PEBB Statewide
Union	Moda Summit, Providence Choice	PEBB Statewide
Wallowa	Moda Summit, Providence Choice	PEBB Statewide
Wasco	Moda Synergy, Providence Choice	PEBB Statewide
Washington	Kaiser Deductible, Moda Synergy, Providence Choice	Kaiser HMO, PEBB Statewide
Wheeler	Moda Summit; Providence Choice	PEBB Statewide
Yamhill	Kaiser Deductible, Moda Synergy, Providence Choice	Kaiser HMO, PEBB Statewide

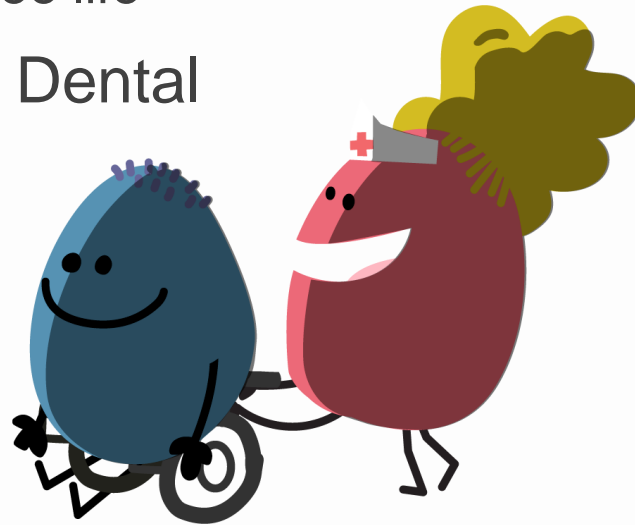
Opt Out

Opt out is choice of medical plans

- Enroll for opt out with other employer group coverage
- \$233/month taxable cash
- -\$1/month basic employee life

May enroll in Vision and Dental

- 5% premium share



Medical Plan Limitations

- No Lifetime maximum
- No waiting periods
- No pre-existing condition exclusions
- Out of pocket maximums limit member financial exposure



Use the toolkit!

- View videos on differences between plans
- Compare plan designs
- Estimate payroll deductions
- Estimate annual costs
- Estimate out-of-pocket costs



www.oregon.gov/oha/pebb

Optional Benefits

- Employee, spouse/partner & dependent optional life insurance
- Employee short-term and long-term disability insurance
- Employee accidental death & dismemberment insurance
- Long term care insurance (can enroll at any time)
- Some plans may require approval of medical history

No employer contribution; employee pays full premium

Tax-saving Accounts

Flexible Spending Accounts (FSA)

- Health Care
 - Maximum allowed per year now \$2,600
- Dependent care
- Must use or lose every year



Commuter Accounts (fringe benefit accounts)

- Parking (not payroll-deducted)
- Transit, including van pools

No employer contribution

Senate Bill 1067

- Combine Oregon Educators Benefit Board (OEBB) and Public Employees Benefit Board
 - Committee with representative from both board meeting now
 - Develop a plan for the merger of the two boards functions and operations
 - Plan due to Joint Committee on Ways and Means no later than Feb 1, 2018
- Combine Staff
 - OEBB and PEBB
 - Sharing staff resources
 - Money flow remain separate
 - Executive director to report to Joint Committee on Ways and means no later than Feb. 1, 2018

Senate Bill 1067

- Cap increase in PEBB and OEGB expenditures at 3.4% (Jan. 2020)
- Cap hospital reimbursement (Jan. 2020)
 - 200% of Medicare rates for in network hospitals
 - 185% of Medicare rates for out of network hospitals
 - Affect large hospital only
- End double coverage (Jan. 2020)
 - No more double coverage two members both working for PEBB
 - No more double coverage for two members both working for OEGB
 - No more double coverage for one member working for PEBB and the other working for OEGB
- End opt out payments (Jan. 2020)
 - No more payments for opting out coverage (PEBB or OEGB)

You must enroll!

- **Log in at** <https://pebbbenefits.oha.oregon.gov>
 - Know your user name and password
 - Use the security questions if you don't remember
 - Continue you through the program to the Benefit Statement where you will see "Congratulations!"
 - Review and print the benefit statement
 - You can log in as many times as you want
- **Enroll in HEM**
 - Otherwise additional deductible, no cash incentive
 - Log into your current (2017) medical plan website
 - Kaiser will mail your password to you, so allow 5-7 days
 - **Print your completion certificate**

You must enroll!

- **Enroll in 2018 health plan**
 - Otherwise surcharges & higher life rate
 - Know your choices before you log in
 - Use Alex and online estimators to help you decide
- **Change or enroll in optional benefits**
 - Some require medical history
- **Enroll in FSA if you want one in 2018**
 - Commuter accounts anytime



Contact us

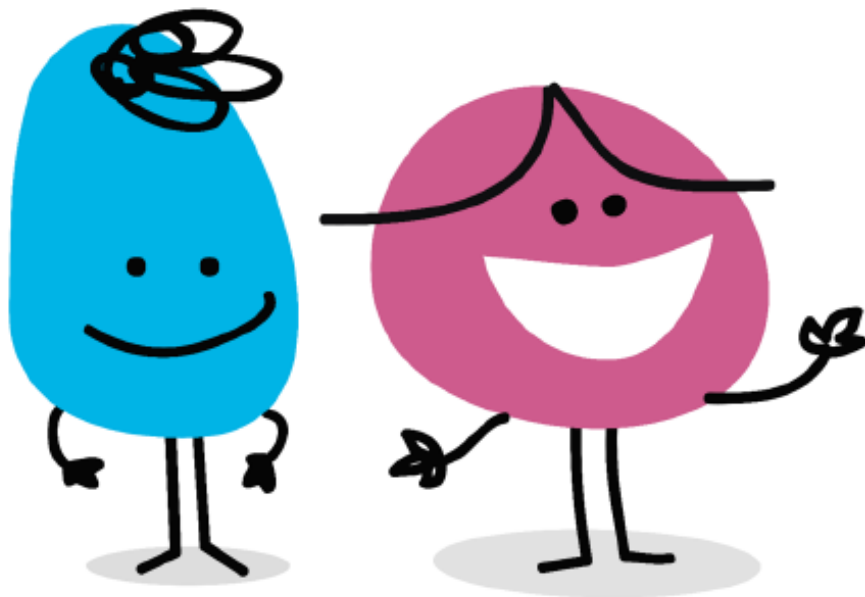
PEBB Member Services

- 503-373-1102
- Monday-Friday 8 a.m.-5 p.m.
- Wednesdays, Oct. 11, 18, 25 until 8 p.m.
- Tuesday, Oct. 31 until 8 p.m.
- Inquiries.pebb@state.or.us



Kathy Loretz: 503-373-0800, Kathleen.loretz@dhsoha.state.or.us

www.oregon.gov/oha/pebb



**Choose the benefit plans
that are best for you.**

Before you make your benefit selections this year, be sure to spend a few minutes with ALEX to make sure you're in a plan that's right for you and your family. Getting into the right plan can save you hundreds of dollars per year.

**Talk to ALEX at
myalex.com/PEBB/2018**