Health care choices for PEBB retirees

As an active state employee enrolled in PEBB benefits, you have several health coverage options to consider if you're planning to retire before you’re eligible for Medicare. They include:

- Continuing your PEBB coverage by enrolling as an eligible retiree
- Enrolling in a plan offered by the Public Employees Retirement System (PERS)
- Continuing coverage in PEBB plans through the federal law known as COBRA
- Enrolling in an individual plan through the healthcare plans marketplace.

PEBB retiree program administration

BenefitHelp Solutions (BHS) administers the benefit program for PEBB-eligible retirees (see Resources, p. 4). BHS is responsible for

- Enrolling retirees in their selection of medical, dental and vision plans
- Collecting, accounting for and transferring premium payments
- Notifying retirees of their coverage continuation options

If you enroll in PEBB plans as a retiree, you must self pay the premiums. The state as the employer pays no share of retiree premiums. See next years healthcare rates below.

BHS will enroll eligible retirees and continue their coverage only with timely payment of premium. Premium payment is due by the first of the month for coverage in that month. Retirees may make premium payments via electronic funds transfer between their financial institution.

Contact BHS about methods of premium payment.
Eligibility for the PEBB retiree program

Who is eligible to enroll?

To be eligible to enroll you must meet both of the following requirements:

• Eligible to receive retirement benefits through PERS or another state retirement system
• Enrolled in a PEBB medical or dental plan

You may move to PEBB retiree coverage only from either active employee coverage or COBRA coverage.

What’s the effect of Medicare eligibility?

Retirees who become eligible for Medicare are no longer eligible for PEBB. If you’re eligible for Medicare, contact the PERS health insurance program or Medicare. For more information, contact SHIBA. See Resources on Page 4.

Who else may I cover?

You can cover a spouse or domestic partner and dependents who are currently covered in your health care plans at the time of your retirement and who are not eligible for Medicare. You may not add any new dependents to coverage when you move to retiree status.

What plans are available to retirees?

All PEBB medical (vision) and dental plans that are available to active employees are available to retirees. This includes the plans available only to part-time employees.

You can enroll in different medical, dental and plans from those you had as an active employee. You can enroll yourself and your dependents in medical only, dental only, or both medical and dental plans.

Note that if you choose only dental coverage, you can’t add medical later. The same holds true if you choose only medical. You may discontinue either coverage, but you may not enroll for that coverage later.

Are there pre-existing condition criteria?

No. Medical plans can’t deny coverage based on pre-existing conditions.

May survivors continue coverage?

Your PEBB-covered survivors may continue coverage as long as they pay the premium, don’t have a lapse in coverage or become eligible for Medicare. Ex spouses and former domestic partners may not continue coverage.

Comparing plans - and thinking about vision coverage

Compare your choice of PEBB health plans by viewing the plan comparisons and retiree premium rates in the attachment.

You can choose from both part-time and full-time plans. Kaiser full-time medical plans include vision coverage. If you enroll in a medical plan other than a Kaiser full-time plan, you can enroll in vision coverage in the VSP Basic or Plus Plan.
Enrolling as a retiree

When do I enroll as a PEBB retiree?

Your PEBB coverage must be continuous – without a lapse – and you must enroll within 30 days of when your active-employee PEBB coverage ends. Contact your agency for the date your active-employee coverage will end. The enrollment deadline is 30 days from that date.

If you enroll and pay premiums during this 30-day window, coverage is retroactive to the date your active-employee group coverage ends.

There are two exceptions.

If you and your spouse or domestic partner are both PEBB-eligible employees, and you’re covered through the other employee’s plan, you may enroll as a PEBB retiree later if you lose that coverage.

If you choose COBRA coverage, you may transfer to the retiree group during or at the end of the COBRA period.

How do I enroll for PEBB coverage?

Complete the Enrollment Form on the PEBB website at www.oregon.gov/oha/pebb and send the completed form to BHS.

When may I change plans?

You may make plan changes during the retiree Plan Change Period, typically the same time as the annual Open Enrollment for active employees.

During the Plan Change Period you can’t add coverage you didn’t already have as a retiree.

Also, you can’t add dependents during this period. You may add dependents only within 30 days of a change in eligibility status. Examples include marriage, divorce, and birth or of a child.

Optional benefits

You can continue optional employee life insurance coverage, but you must do so within 30 days from the date of your retirement. Contact The Standard for more information. See rates on the attached below.

You can also roll payment of the premium to a spouse or domestic partner who is an active state employee.

You can continue long term care insurance you purchased through PEBB by converting the policy to an individual plan within 30 days of your retirement. Contact Unum Provident.

You can’t continue spouse or domestic partner life, dependent life, disability, or accidental death and dismemberment insurance.
Resources

BenefitHelp Solutions (BHS)
503-412-4241; 855-289-6314
Fax 503-765-3453
www.benefithelpsolutions.com/pebb/pebb_retiree_bhs
pebb@benefithelpsolutions.com

AllCare PEBB
503-813-2000, 800-813-2000
www.allcarepebb.com

Kaiser Plans (medical & dental)
503-813-2000, 800-813-2000
my.kp.org/nw/pebb

Moda Health
877-605-3229
www.modahealth.com/pebb/

PEBB Statewide & Providence Choice
Administered by Providence Health Plan
800-423-9470
www.providence.org/healthplans/pebb

VSP (Vision Service Plan)
800-877-7195
www.vsp.com

ODS (Moda) Dental
888-217-2365
www.modahealth.com/pebb/dental

Willamette Dental Insurance
800-460-7644
www.willamettedental.com

The Standard Insurance Company
Phone 800-842-1707  Fax 800-227-4165
www3.standard.com

UnumProvident
800-227-4165
w3.unum.com/enroll/pebb/index.aspx

Cover Oregon - Healthcare.gov
1-855-268-3767
www.coveroregon.com

PERS Health Insurance
503-224-7377, 800-768-7377
www.pershealth.com

Medicare
800-MEDICARE or 800-633-4227

SHIBA
800-722-4134

http://oregon.gov/oha/pebb

This document can be provided upon request in an alternative format for individuals with disabilities or in a language other than English.
Retiree members information

This Open Enrollment Guide contains the information you need to enroll in PEBB health coverage for 2018 during the annual Retiree Plan Change Period, Oct. 1 through 31, 2017.

If you are not in a medical plan now, you cannot add that coverage during the Plan Change Period. If you are in a medical plan now and don’t actively enroll, your medical plan will stay the same; however, you will have a $25 surcharge ($50 if covering spouse/partner) for not answering the tobacco use question and a $50 surcharge (if covering spouse/partner) for not answering the spouse coverage question.

If you are currently enrolled only in a dental plan, you do not need to enroll for 2018 during the plan change period. Your current coverage will continue in 2018.

You can’t add coverage not already in place during 2017 except for vision coverage. You can enroll in vision coverage without enrolling in a medical plan. Kaiser full-time medical plans include Kaiser vision coverage. If you are not enrolled in one of those plans, you can enroll in vision coverage through VSP.

You cannot add new family members to any coverage during the Plan Change Period.

Here’s how to enroll.

1. Review the health plan regions, premiums and coverages in this Open Enrollment Guide

2. Go to www.oregon.gov/oha/pebb and select “Log In.” If you forgot your user name or password: Click the red “Get It Now” button at the upper left of the screen, and use your PEBB Benefit Number (upper right on this page) to reset your password.

3. Follow the instructions on each screen in the enrollment system.

4. Save and print the benefit statement provided at the end of the enrollment process.

   **Note:** You can enroll using any computer with an Internet connection. If you can’t enroll online, you can do so using the Retiree Enrollment form at http://www.oregon.gov/OHA/PEBB/Pages/forms.aspx. If you use a form, complete and submit it by Oct. 31, 2017 to BenefitHelp Solutions. If you have questions, please contact BenefitHelp Solutions.

**New for 2018:**

See inside front cover for what’s new this year.
Contact Information

How to Contact PEBB during Open Enrollment
Call PEBB at 503-373-1102 during the following times:

- Monday – Friday, 8 a.m. – 5 p.m.
- Wednesday Oct. 4, 11, 18, and 25, until 8 p.m.
- Monday Oct. 31, until 8 p.m. Fax PEBB at 503-373-1654

Email PEBB at inquiries.pebb@dhsoha.state.or.us

How to Contact the Plans – see page 33 of this guide for plan contact information

2018 Retiree Medical Plan Monthly Premium Rates

<table>
<thead>
<tr>
<th>Plan</th>
<th>Retiree</th>
<th>Retiree &amp; Spouse/Partner</th>
<th>Retiree &amp; Child(ren)</th>
<th>Retiree &amp; Family</th>
<th>Child(ren) Only</th>
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<tbody>
<tr>
<td>Kaiser HMO</td>
<td>$761.76</td>
<td>$1,523.53</td>
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<td>Moda medical plans</td>
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<td>555.59</td>
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<td>PEBB Statewide</td>
<td>773.17</td>
<td>1,546.34</td>
<td>1,314.39</td>
<td>2,087.56</td>
<td>657.20</td>
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<td>Providence Choice</td>
<td>660.61</td>
<td>1,321.21</td>
<td>1,123.03</td>
<td>1,783.64</td>
<td>561.51</td>
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<tr>
<td>Kaiser Part-time</td>
<td>644.87</td>
<td>1,289.75</td>
<td>1,096.26</td>
<td>1,741.15</td>
<td>518.51</td>
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<td>Kaiser Deductible Part-Time</td>
<td>565.54</td>
<td>1,131.08</td>
<td>961.43</td>
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<td>Moda medical plans Part-Time</td>
<td>558.65</td>
<td>1,117.30</td>
<td>949.71</td>
<td>1,508.35</td>
<td>450.21</td>
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<td>PEBB Statewide Part-Time</td>
<td>628.09</td>
<td>1,256.19</td>
<td>1,067.76</td>
<td>1,695.85</td>
<td>533.88</td>
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<tr>
<td>Providence Choice Part-Time</td>
<td>535.34</td>
<td>1,070.68</td>
<td>910.07</td>
<td>1,445.41</td>
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2018 Retiree Dental Plan Monthly Premium Rates

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<thead>
<tr>
<th>Plan</th>
<th>Retiree</th>
<th>Retiree &amp; Spouse/Partner</th>
<th>Retiree &amp; Child(ren)</th>
<th>Retiree &amp; Family</th>
<th>Child(ren) Only</th>
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</thead>
<tbody>
<tr>
<td>Kaiser</td>
<td>$62.04</td>
<td>$124.09</td>
<td>$105.48</td>
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<td>Delta Dental (Moda) Premier</td>
<td>54.77</td>
<td>109.53</td>
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<td>Delta Dental (Moda) PPO</td>
<td>50.61</td>
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<td>Willamette Dental Group</td>
<td>51.09</td>
<td>102.17</td>
<td>86.85</td>
<td>137.94</td>
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<td>Delta Dental (Moda) Part-Time</td>
<td>39.41</td>
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<td>Kaiser Part-time</td>
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<td>92.53</td>
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2018 Retiree Vision Plan Monthly Premium Rates

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<th>Plan</th>
<th>Retiree</th>
<th>Retiree &amp; Spouse/Partner</th>
<th>Retiree &amp; Child(ren)</th>
<th>Retiree &amp; Family</th>
<th>Child(ren) Only</th>
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<td>VSP Plus</td>
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