

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 a 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 and dental 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 the 2016 healthcare rates at <http://www.oregon.gov/oha/pebb/2016Benefits/16ReRates.pdf>.

PEBBVISION

Better health

Better care

Lower costs

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

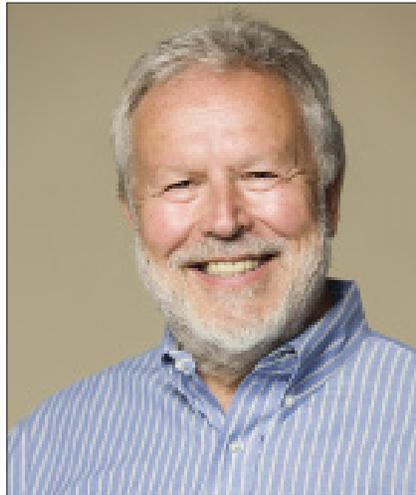
You may move to PEBB retiree coverage only from either active employee coverage or COBRA coverage.

What's the effect if Medicare eligibility?

When you're eligible for Medicare you're 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 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 or dental 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

Compare your choice of PEBB health plans by viewing the plan comparisons and retiree premium rates posted on the PEBB Web site at <http://www.oregon.gov/oha/pebb>. Retirees can choose from both part-time and full-time plans. Kaiser full-time plans include vision coverage. If you enroll in other than a Kaiser full-time plan, you can enroll in vision coverage through VSP.

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 60 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 60 days from that date.

If you enroll and pay premiums during this 60-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 <http://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 60 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. Rates at <http://oregon.gov/oha/pebb/2016Benefits/ReLife.pdf>. 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 60 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



500 Summer St SE, Salem OR 97301

Phone: 503-373-1102

Fax: 503-373-1654

Member Services: call 503-373-1102 or email inquiries.pebb@dhsosha.state.or.us.

Feedback about PEBB programs? Provide input to the Board by email at pebb.connect@dhsosha/state.or.us.

<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.