

Before you choose, understand the difference between “Opt Out” and “Decline.”

Opting out of PEBB Medical Coverage

Opt out is a choice of medical plans. Employees may opt out of PEBB medical coverage if they have coverage through another employer. These do not qualify as coverage through another employer: participation or enrollment in the Oregon Health Plan/Medicaid, Veteran’s Administration Benefit Programs or Student Health Insurance.

All employees who opt out receive a monthly taxable opt-out amount determined by the Board. The opt-out amount is currently \$233. Part time employees receive a prorated amount according to hours worked compared with full-time hours in the month. Employees on leave without pay do not receive the opt-out amount. All employees who opt out must pay \$1 as premium for employee basic life coverage.

Employees who opt out of PEBB-sponsored medical coverage can enroll in PEBB-sponsored vision and dental coverage. Payroll deducts the employee cost of basic life premiums and premiums for dental or vision coverage pretax.

Employees who opt out may enroll in all other benefits.

Declining PEBB Core Benefits

Employees may decline core benefits – PEBB-sponsored medical, dental and vision coverage. If they decline core benefits, they are choosing not to participate in the PEBB program. They do not receive a portion of the employer’s premium share, and they cannot enroll in any PEBB-sponsored benefits.