
From: OEBB - Oregon Educators Benefit Board <oebb@service.govdelivery.com>
Sent: Wednesday, August 2, 2023 9:03 AM
To:
Subject: Open Enrollment starts August 15! Here's what to expect: TEST



August 2023

Open Enrollment starts August 15! Here's what to expect:

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REQUIRED Enrollment Begins August 15



ACTION REQUIRED

DO YOU NEED TO LOGIN? YES!

Yep, you guessed it! **All OEBB members must enroll during Open Enrollment.** Your current medical, dental, and vision coverage will end on Sept. 30, 2023, if you don't submit elections during Open Enrollment. (The only exception is if your employer defaults you into a plan.)

Starting August 15, go to [OEBBenroll.com](https://oebbenroll.com) to make your elections!

You may also need to enroll in a new Short-Term and/or Long-Term Disability plan if:

- Your current plan is no longer offered, and/or
- Your employer requires you to have coverage.

For MOST members, Open Enrollment ends Sept. 15, but it can end earlier for some. Confirm your deadline with your employer!

Online Enrollment Guide



[Browse through our zMag booklet online.](#) Just like paper, but better!

You can read it cover-to-cover, or click the Table of Contents to jump directly to a specific topic.

Want to print a page or two for yourself? [Use the printer-friendly PDF.](#)

Watch for this envelope! Coming to your mailbox soon!

We're mailing your Open Enrollment packet Tuesday, August 1. It's in a standard letter-sized envelope like last year, so keep your eye out for it!



Inside you'll find a personalized letter showing which plans are available to you, a link to the online plan comparison tool, and links to other resources.

What's NEW for 2023-24

The Board has worked hard to offer enhancements to our benefits plans while keeping the plans affordable. We're pleased to share the following improvements to our benefits plans for 2023-24! All enhancements outlined below become effective on Oct. 1, 2023.

Note: Your premiums may change. Your employer will provide 2023–24 premium amounts.

Medical

- **Moda Health Medical Plans:**
 - **New diabetes care program.** Virta will now be available to help you and your covered dependents prevent or even reverse type 2 diabetes. Eligible members will receive an invite.
 - **New interpreter services.** You can request an interpreter for in-person or virtual medical appointments. This service is available at no cost to you.
- **Kaiser Permanente Medical Plans:**
 - **Reduced insulin costs.** Your out-of-pocket insulin costs will be capped at \$35 for a 30-day supply.
 - **Updated colon cancer screenings.** Additional types of colon cancer screenings will be considered preventive and covered at 100%.
 - **Expanded e-visit services.** Receive virtual care for more conditions, such as respiratory illnesses, anxiety, depression, and physical therapy.

- **Maternity@Home.** Meet with your provider for prenatal and postnatal visits via video.
- **KP@Home.** Receive hospital-level acute care and clinical services at home for certain conditions.
- **Virtual cardiac rehabilitation.** Recover from cardiac issues at home with virtual monitoring by your care team.
- **Expanded naturopathy benefits.** The plan will provide naturopathy coverage for dependents who are out of area.

Vision

- **VSP Vision Plans:**
 - **Services now covered every plan year.** Receive an eye exam, lenses, frames, or contacts once per plan year instead of every 12 months. This change will make it easier to use your benefits. Plan coverage stays the same.

Employee Assistance Program (EAP)

- **Uprise Health:**
 - **Increased number of counseling and/or coaching sessions.** If your employer offers this EAP, you and your household members can now get up to eight counseling and eight coaching sessions each year on the phone or through chat.

Short-Term Disability (STD) and Long-Term Disability (LTD) Plans

We're aligning our disability plan offerings with the new state leave program, Paid Leave Oregon. This program is offered to all Oregon workers. (However, your employer may have chosen to offer an equivalent plan instead of Paid Leave Oregon.) This alignment means:

Short-Term Disability (STD)

- **STD options are changing.** Some plans will be the same. Some plans will be new. Other plans will no longer be offered. Check with your employer to see what options are available to you. OEBC's STD plans will supplement the benefits you receive through Paid Leave Oregon (or an equivalent plan).
- **Lower costs.** Since Paid Leave Oregon (or equivalent plan) will pay most of the benefits, costs for STD plans will be significantly lower in 2023–24. Costs will be about 80% lower next year.
- **You may need to enroll** in a new plan if your current plan is no longer offered and/or if your employer requires you to have STD coverage.

Long-Term Disability (LTD)

- **LTD options are changing.** Some plans will be the same. Some plans will be new. Other plans that provided benefits for less than 60 days will no longer be offered. Check with your employer to see what options are available to you.

- **You must enroll** in a new plan if your current plan is no longer offered and/or if your employer requires you to have LTD coverage.

Use this [chart](#) to decide if you need to enroll or re-enroll for STD and/or LTD coverage.

What's NOT Changing for 2023–24

- OEGB will continue to offer the same medical, dental, and vision plans for 2023–24.
- If you're already enrolled for optional life insurance coverage, you can continue to increase your coverage by \$20,000 each year (up to the guaranteed issue amount) during Open Enrollment without providing evidence of insurability.
- The OEGB double-coverage surcharge will continue to apply.

[View the online booklet](#) for more details.

Virtual Benefits Fair

Back by popular demand — we're offering a virtual benefits fair again this year! This online setting is available 24/7, so you can:

- Watch videos and download PDFs to learn about your benefit options.
- Explore resources available at no additional cost to OEGB members, like discounts on exercise equipment, mental health apps, legal or financial planning services, and more!
- Connect with vendor partners during scheduled times.
- Register to win a prize!



[Visit the Virtual Benefits Fair](#)

Open Enrollment Webinar Aug. 17 or Watch "On Demand"

Join OEGB and our carriers online [Thursday, August 17, 10 am - noon PT.](#)

During this webinar, we will present information about all our 2023-24 plan offerings.

Representatives from OEGB, Kaiser Permanente, Moda Health/Delta Dental, Willamette Dental, VSP, The Standard, and Uprise Health will be online to answer your questions.



Register Now

Can't make that date/time? Register anyway! You'll get a follow-up email with a link to the recording. You can watch it at your convenience!

NEW! Benefits Education Tools



[Online Plan Comparison Tool](#) (Available now!)

Want to see the medical, dental, and vision plans available to you side-by-side? Need to compare specific services by plan? This tool is for you!

Use it to easily compare and understand the differences between your plan options, including copays, deductibles, coinsurance, and the cost of covered services.

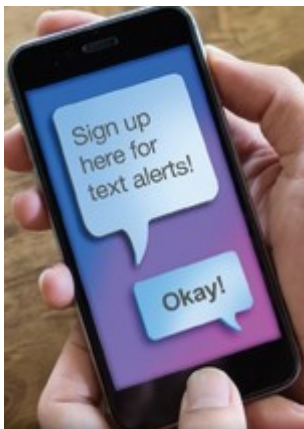
[Explore Your Benefits](#) (Available mid-August)

Learning about your OEBB benefits doesn't have to be boring! Log on to this interactive learning tool to view videos, test your benefits knowledge, and earn wellness badges for smart wellbeing actions.

Best of all, your participation can earn a contribution to a charitable organization that supports education across Oregon.



Sign up for Text or Email Reminders



Stay in the know! Opt in to receive text or email reminders during Open Enrollment so you'll be sure to make your **required** elections by the deadline. Sign up at OEBBreminders.com.

Once you've enrolled, just return to OEBBreminders.com to turn the reminders off.* It's a simple way to make sure you don't forget to enroll!

You'll receive two or three reminders per week during Open Enrollment. You can unsubscribe at any time.

**Note: These reminders are NOT linked to the enrollment system. Even after you enroll, you will continue to receive the reminders through Sept. 15 unless you turn them off.*

This message provides information about employee benefits to OEBB members.

To change your email address, log into OEBBenroll.com and update your personal information.

If you are not eligible for OEBB benefits and received this message in error, please send an email explaining this to: oebb.benefits@odhsoha.oregon.gov.