OEBB Open Enrollment Talking PointsFor Entity Leaders and Benefit Administrators

Use the talking points below when speaking with your employees about Open Enrollment and the changes for 2025–26. You may also reference the <u>FAQs</u> for additional information.

Open Enrollment	Open Enrollment is required this year.
	This means you must choose plans during Open Enrollment.
	• If you don't submit elections during Open Enrollment, your current medical, dental, and vision coverage will end on Sept. 30, 2025.
	 Required enrollment is important this year. It ensures that you review the plans and the changes. It also allows you an opportunity to make the best choice for you and your family.
Why there are plan changes	The landscape of health care is changing. Costs keep going up.
	 Increasing health care costs affect all organizations, not just OEBB.
	 Over the past year, providers have been charging more for services. Members have also been using more services. These services are often more complex and costly than in the past.
	For these reasons, costs will be higher than usual next year. This also leads to more changes to our plans than usual.
	The OEBB Board focused on a balanced approach to keeping the costs of coverage affordable for all members. They did this by:
	 Finding ways to save money with OEBB's health plans.
	Adding new tools to make the plans more efficient.
	Changing some medical plan benefits.

The 2025–26 plan changes at a glance	 There are changes to both the Moda Health and Kaiser Permanente medical plans for the 2025–26 plan year. Some of the medical plan changes are similar for all plans. For example, everyone will see increases in deductibles and out-of-pocket maximums. Other changes vary by plan. There will also be some benefit enhancements. These enhancements vary by plan.
Garner (Moda Health's new provider tool)	 Moda Health will offer a tool called Garner to help you find high-quality care. Garner is available if you're enrolled in a Moda Health medical plan. You can use Garner's app or website to find a Top Provider. If you choose to see a Garner-recommended Top Provider, you can be reimbursed for the costs you pay for your visit. This includes things like copays, office visits, lab work, and medical tests. You may be reimbursed up to: \$700 per year, if you have individual coverage. \$1,400 per year, if you cover yourself and family members. Garner helps you find in-network Top Providers for many services. It's especially useful when looking for specialists or a new provider. You're not required to use Garner. The Moda network will be the same.
When you'll receive information from OEBB	 You'll receive more information starting in mid-July. Be sure to visit OEBBinfo.com to view the 2025–26 benefits information.

Working together to keep costs low

- You can help with the rising cost of health care.
- Your choices affect OEBB and the plans.
- Here are ways you can keep costs down and save money for yourself. These also help reduce OEBB's costs.
- Not all these suggestions will work for everyone. Select the ones that are a good fit for you.
 - Take small steps to take care of yourself. When you can, choose healthy foods, be active, get enough sleep, stop smoking, and find ways to lower stress.
 - Use in-network providers whenever possible. You pay less for services. They also charge the plan less.
 - Get a preventive checkup every year. It's free to you and helps catch potential health problems early.
 - Try virtual care for routine health issues, like a sore throat, allergies, or a rash. You and the plan will pay less. And you'll save yourself a trip to the doctor's office.
 - Only go to the emergency room for serious, lifethreatening issues. If it's not an emergency, use virtual care or go to your doctor or urgent care instead.
 - Choose generic drugs instead of brand-name drugs. They work the same but cost you much less. They also cost your medical plan less.
 - Use mail order for your ongoing prescriptions. It saves you money, and you receive a bigger supply. It's also delivered right to your door.
 - Shop around for the best price on eyeglasses and contacts. Look at VSP's preferred vendors, Costco, Sam's Club, and online stores—they may have better prices than smaller vision shops do.
 - Use free, low-cost, or discounted options to help with your wellbeing goals. OEBB offers support for quitting tobacco, managing stress, and taking positive steps to improve your health.