

OEGBB 2025-26 Plan Year

Insurance Committee Meeting

Overview and Highlights



Webinar Tips

✓ Ask questions.

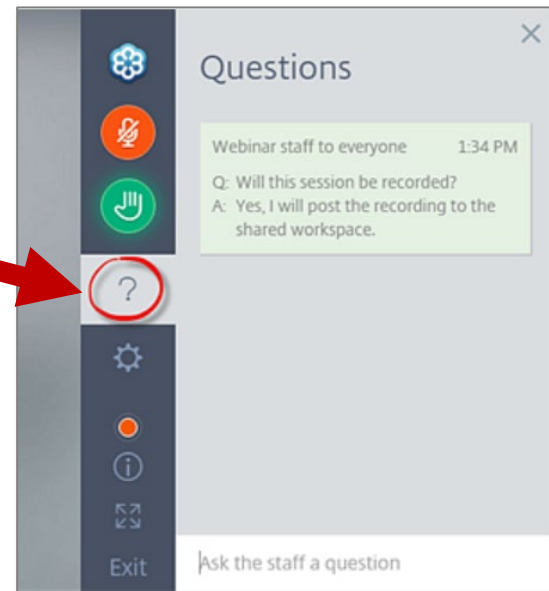
- Click on the question mark icon.
- Type in your questions.
- Staff and carriers will answer questions:
 - Directly through the chat.
 - Out loud during the presentation and at the end, as appropriate.

✓ Watch or read the presentation.

- You'll receive a follow-up email when the recording and slides are available.
- Captions are included in the recording.

✓ Review additional benefit information.

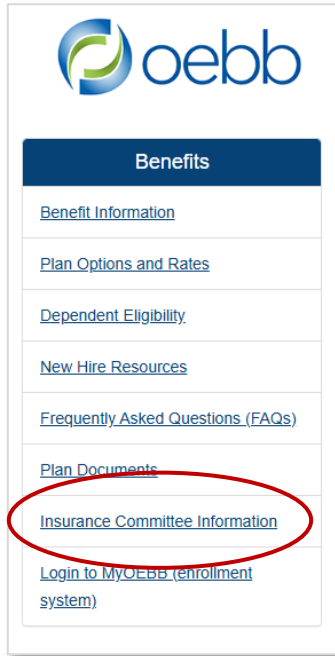
- Go to the [Insurance Committee Information](#) page at [OEBBinfo.com](https://oebbinfo.com).



Agenda

Time	Duration	Presenter	Topic
10:30 – 10:35	5 min	OEBB	Welcome Communications overview
10:35 – 10:55	20 min	Moda Health/Garner (NEW!): medical, dental, vision	Plan highlights + Q&A
10:55 – 11:10	15 min	Kaiser Permanente: medical, dental, vision	Plan highlights + Q&A
11:10 – 11:20	10 min	Canopy EAP: Employee Assistance Plan	Plan highlights + Q&A
11:20 – 11:25	5 min	VSP: vision	Plan highlights + Q&A
11:25 – 11:30	5 min	Willamette Dental: dental	Plan highlights + Q&A
11:30 – 11:40	10 min	The Standard: life & disability	Plan highlights + Q&A
11:40 – 12:00	20 min	OEBB	Final Q&A Wrap-Up Contact Information

2025-26 Plan Information



- Go to **OEBBinfo.com**
- Under **Benefits**, click **Insurance Committee Information**
- **Review resources** including:
 - Plan Options
 - Rates
 - Deep Dive webinar registration links
 - Videos, presentation slides, brochures

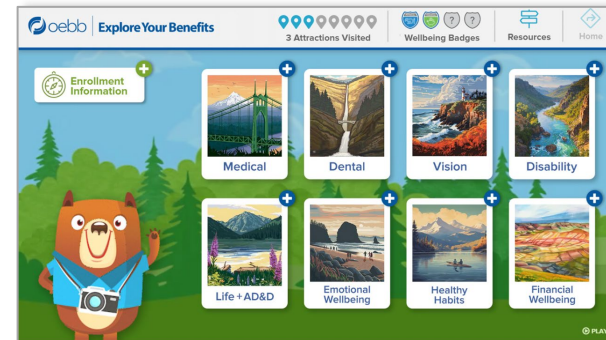
2025-26 Plan Information

Benefit Education Tools

Available now! Online Plan Comparison
Tool: <https://www.compareoebbplans.com>



Available July 15 Explore Your Benefits
Interactive Learning Tool:
<https://oebbexploreyourbenefits.com/2026>



2025-26 **Required** Open Enrollment

Open Enrollment is **required** this year.

All members must choose their plans during Open Enrollment. This encourages them to review any changes and make the best selection.

- Members must go to [OEBBEnroll.com](https://oebbenroll.com) beginning Aug. 15, 2025, and make their selections by Sept. 15, 2025.*
- If members don't submit elections during Open Enrollment, their current medical, dental, and vision **coverage will end on Sept. 30, 2025.**

*OEBB's Open Enrollment is August 15 – September 15. Some employers use different end dates. **Confirm your deadline with your employer.**

2025-26 Required Open Enrollment

Communications Timeline

May	June	July	Aug. 1 – 15	Aug. 15 – Sept. 15	Sept./Oct.
<ul style="list-style-type: none"> • Benefits Comparison • Rates • Renewal summary • Online plan comparison tool • Insurance committee meeting Mid-May • “Deep Dive” webinars May 16-23 • Leader/admin heads up email* Late May 	<ul style="list-style-type: none"> • Leader/admin toolkit (talking points, key dates)* • Script for Benefits Team* Early June • Admin webinar: “Get Ready for OE” Early June • Heads up email about upcoming changes and OE actions* Mid-June • On demand Posters Mid-June 	<ul style="list-style-type: none"> • Sneak Peek email to members • Benefits guide • Website updates • Explore Your Benefits • Garner Resources: User Guide, FAQs, video* July 15 • Pre-OE Webinar* Early July • Heads-up postcard to homes Mails late July 	<ul style="list-style-type: none"> • Personalized letter to homes (with rate sheet for self-pay retirees; Garner flyer for Moda members*) Mails Aug. 1 • OE is coming email Aug. 1 • Summaries of Benefits and Coverage (SBCs) and other plan documents As available 	<ul style="list-style-type: none"> • Enroll now postcard Arrives Aug. 15 • OE webinar Mid-Aug. • Email to members about Garner (with links to resources*) Aug. 19 • Reminder emails Throughout OE • Confirmation email Daily 	<ul style="list-style-type: none"> • Post-OE letters (e.g., missed enrollment) to homes Late Sept. • Targeted email to Moda members (with links to Garner resources)* Oct. 1

*New communications items for 2025.

2025-26 Required Open Enrollment

Pre-OE Webinar

New for 2025-26!

- Pre-Open Enrollment webinar to explain upcoming changes and OE actions.
- Recorded webinar will be posted online.
- Webinar will include the topics below.

Part 1: The health care landscape	<ul style="list-style-type: none">• What's happening in health care• How OEGB plans compare to others• The Board's approach to changes
Part 2: Kaiser 2025 – 26 Changes	<ul style="list-style-type: none">• 2025 – 26 plan changes• What this means for members
Part 3: Moda 2025 – 26 Changes	<ul style="list-style-type: none">• 2025 – 26 plan changes• What this means for members
Part 4: Garner	<ul style="list-style-type: none">• What is Garner?• How do members access and use this new benefit?• What if members don't want to use Garner?
Part 5: Wellbeing Program Reminders	<ul style="list-style-type: none">• What's available to members• Why OEGB offers these programs

EE Plan Management

OEBB staff will complete EE Plan Management for you!

Monday, May 19 - Friday, June 13

Send an email to oebb.benefits@odhsoha.oregon.gov by May 31:

Subject: EE Plan Management

Let us know if:

- 1) You want everything to stay the same
- 2) You want to make changes (describe and we'll make them for you)
- 3) You want to go into the system and do EE Plan Management yourself

2025–26 Plan Year Overview

Medical plans

- OEBC will continue to offer the same medical plans for the 2025–26 plan year.
- Plans are offered through Moda Health and Kaiser Permanente.

Plan changes at a glance

- There are changes to all Moda Health and Kaiser Permanente plans.
- Some changes are similar for all plans — for example, all plans will have increases in deductibles and out-of-pocket maximums.
- Other changes vary by Moda Health or Kaiser Permanente plan.

The insurance carriers will cover the details during their presentations.

2025–26 Plan Year Overview

Optional benefit plans

- OEGB will continue to offer optional benefits to help employees, and their families prepare for life's important moments.
- For 2025–26, the rates for optional benefits will stay the same.

Disability – The Standard	Life and AD&D Insurance – The Standard	LTC – Unum
<ul style="list-style-type: none">• Short-Term Disability (STD)• Long-Term Disability (LTD)	<ul style="list-style-type: none">• Basic Life Insurance• Basic AD&D Insurance• Optional Life Insurance• Optional Spouse Life Insurance• Optional Child Life Insurance• Optional AD&D Insurance	<ul style="list-style-type: none">• Long-Term Care Insurance

Upcoming Webinars

Carrier "Deep Dive" Webinars for New Administrators

Kaiser Permanente	Tuesday, May 20, 2–3 p.m. Register
Canopy Employee Assistance Program (EAP)	Tuesday, May 20, 4–4:30 p.m. Register
VSP	Wednesday, May 21, 11–11:30 a.m. Register
Willamette Dental	Wednesday, May 21, 1–1:30 p.m. Register
The Standard	Thursday, May 22, 11–11:30 a.m. Register
Moda Health	Friday, May 23, 10–11 a.m. Register

Carrier Presentations





2025-26 OEGBB Insurance Committee Webinar





Medical and pharmacy

2025-26 OEBC Medical Plan Changes

- The individual deductible for all medical plans increased by \$300 for all plans.
- The individual out-of-pocket maximum (OOPM) for all medical plans increased by \$900.
- The family deductibles and family OOPMs is 2x the individual deductibles and OOP maximums instead of 3x for medical plans 1-5.
 - Medical Plans 6 and 7 are already 2x the individual deductible and OOP maximum.
- The following copays of medical plans 1-5 increased by \$5 dollars:
 - PCP 360 (Primary Care) office visits
 - Primary care office visits with a provider other than your chosen PCP 360
 - Specialist office visits
 - Mental Health office visits and chemical dependency services
 - Alternative care office visits
 - Virtual Care (does not apply to CirrusMD)
 - Urgent Care
 - Incentive Care office visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)

2025-26 OEGB Medical plan changes

- Breast Exams
 - Currently today, diagnostic breast exams are covered at 100% with the deductible waived for medical plans 1-5. Members on the HDHPs (medical plans 6 and 7) are subject to their deductible before the no cost sharing applies.
 - Effective 10/1/25, OEGB is waiving the deductible on the HDHPs to cover breast exams at 100%.
- Evicore's Site of Care (SOC) program
 - OEGB is adding eviCore SOC program for musculoskeletal (MSK) and advanced imaging.
 - The SOC program will ensure members and providers are selecting clinically and economically appropriate places to deliver care.

Medical plan overview

The deductibles, out-of-pocket maximums and copays increased for the 2025-26 plan year.

Medical plan	Individual Deductible		Family Deductible		Individual Out-of-Pocket		Family Out of Pocket		Primary care and Mental Health/SUPD		Specialist care/Urgent Care		Alternative Care	
	Coordinated	Non-coordinated	Coordinated	Non-Coordinated	Coordinated	Non-coordinated	Coordinated	Non-Coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated
Plan 1 ²	\$700	\$800	\$1,600		\$3,750	\$4,150	\$8,300		\$25 ¹	20%	\$45 ¹	20%	\$45 ¹	20%
Plan 2 ²	\$1,100	\$1,200	\$2,400		\$4,750	\$5,150	\$10,300		\$25 ¹	20%	\$45 ¹	20%	\$45 ¹	20%
Plan 3 ²	\$1,500	\$1,600	\$3,200		\$5,750	\$6,150	\$12,300		\$30 ¹	25%	\$55 ¹	25%	\$55 ¹	25%
Plan 4 ²	\$1,900	\$2,000	\$4,000		\$7,600	\$8,000	\$16,000		\$30 ¹	25%	\$55 ¹	25%	\$55 ¹	25%
Plan 5 ²	\$2,300	\$2,400	\$4,800		\$7,700	\$8,100	\$16,200		\$35 ¹	25%	\$55 ¹	25%	\$55 ¹	25%
Plan 6 ² HSA optional	\$1,900	\$2,000	\$4,000		\$7,300	\$7,650	\$15,300		15%	20%	15%	20%	15%	20%
Plan 7 ² HSA optional	\$2,300	\$2,400	\$4,800		\$7,400	\$7,650	\$15,300		20%	25%	20%	25%	20%	25%

Pharmacy benefits – no changes

	Medical Plans 1-5	Medical Plans 6-7	
Out-of-pocket maximum	Accrues towards out-of-pocket maximum	Accrues towards out-of-pocket maximum	
		Coordinated Care	Non-Coordinated Care
Value	\$4 per 31-day supply	\$4* per 31-day supply	\$4* per 31-day supply
Select generic	\$12 per 31-day supply	20%	25%
Preferred brand	25% up to \$75 per 31-day supply	20%	25%
Non-preferred brand **	50% up to \$175 per 31-day supply	20%	25%
Mail			
Value	\$8 per 90-day supply	\$8* per 90-day supply	\$8* per 90-day supply
Select generic	\$24 per 90-day supply	20%	25%
Preferred brand	25% up to \$150 per 90-day supply	20%	25%
Non-preferred brand **	50% up to \$450 per 90-day supply	20%	25%
Specialty***			
Generic	\$12 per 31-day supply or \$36 dollars when allowed 90-day supply	20%	25%
Preferred brand	25% up to 200\$ per 31-day supply	20%	25%
Non-preferred brand **	50% up to \$500 per 31-day supply	20%	25%

* Deductible waived
** A formulary exception must be approved for non-preferred brand prescription medication
*** Allows 90-day fills for select specialty medications (2 times the copay)

Coordinated care: PCP 360 and better benefits

When you sign up for a PCP 360 you pay less
for your appointments and get coordinated care

*You must choose a PCP 360 in your Member Dashboard and
use the selected PCP 360 to receive the better benefits*



A **lower** individual deductible



A **lower** individual out-of-pocket maximum



Lower copayments for office visits, specialist visits and alternative care visits



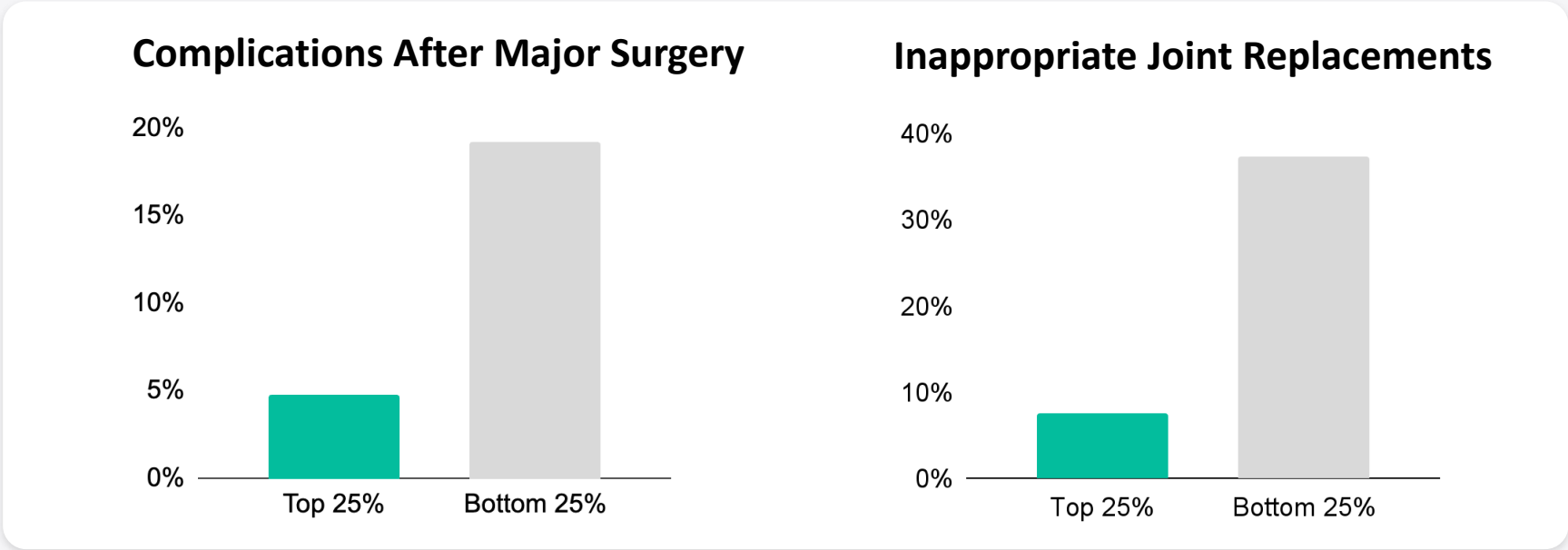
A PCP who is responsible for making sure you get all the care you need

Garner Overview

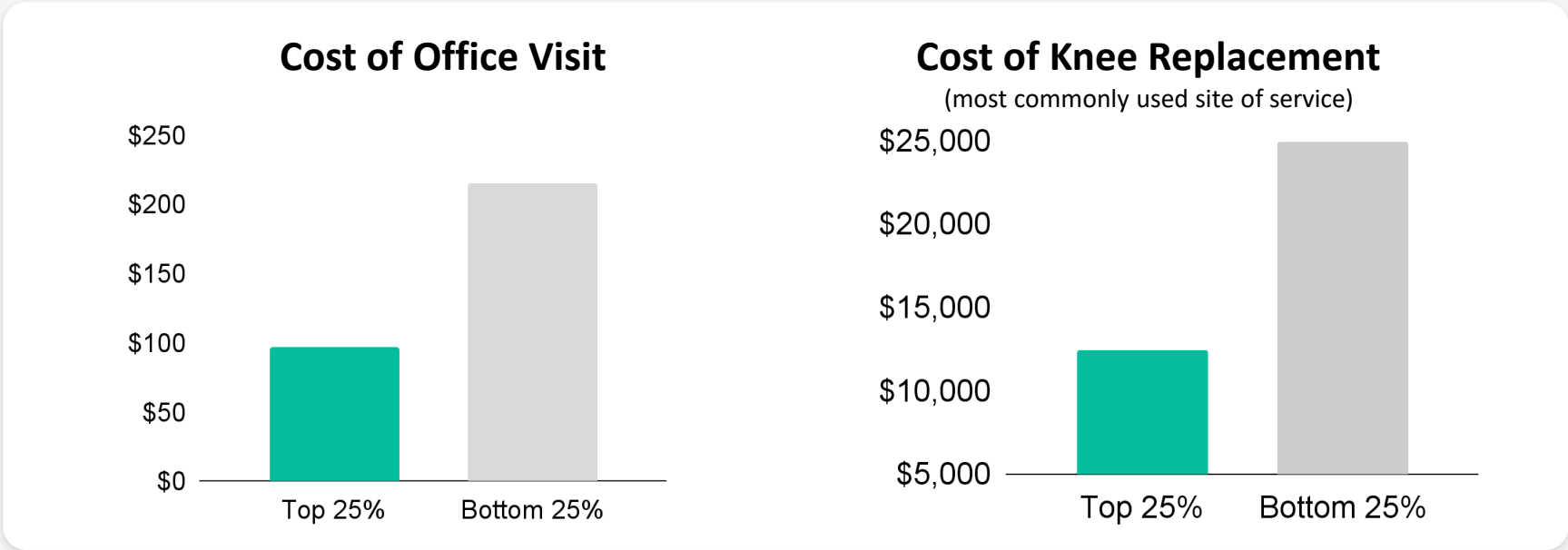
The data is clear: there is significant promise in helping members find high quality, efficient individual doctors

Performance by Doctor

Examples of over
300 metrics of
Quality



Examples of over
200 metrics of
Price

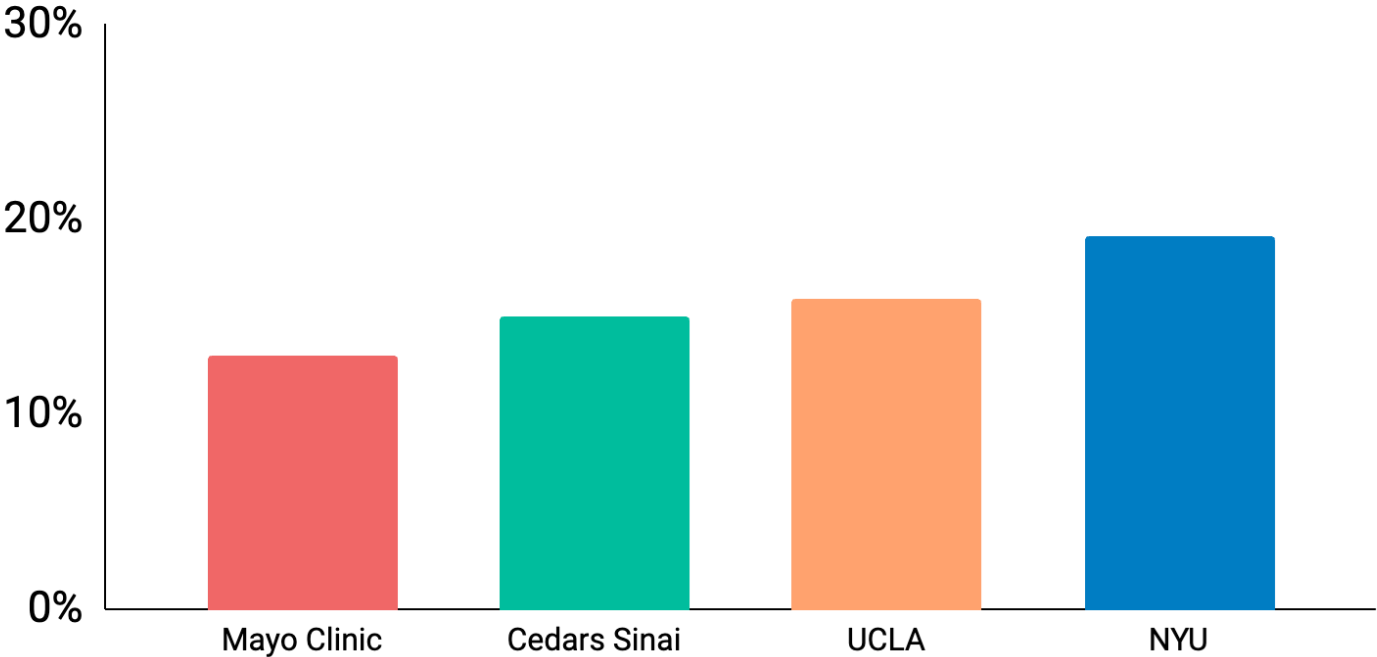


The key to lowering healthcare costs while improving outcomes is understanding the performance of individual doctors

Surgical site infection after colon surgery

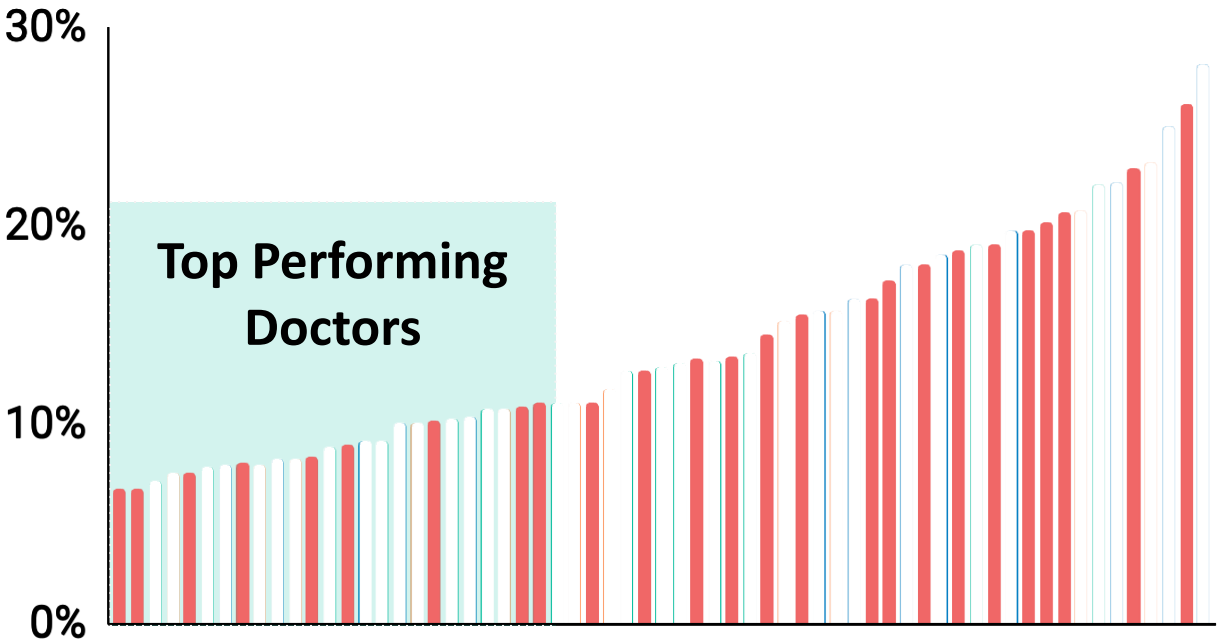
Hospitals

US News and World Report Top Hospitals



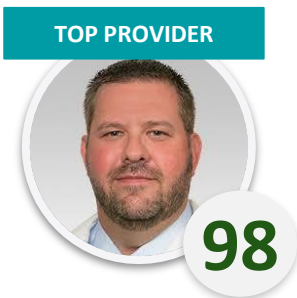
Doctors

Practicing at those hospitals



Garner is a unique plan addition that drives more care to the best providers in the existing network

The new standard in doctor ranking

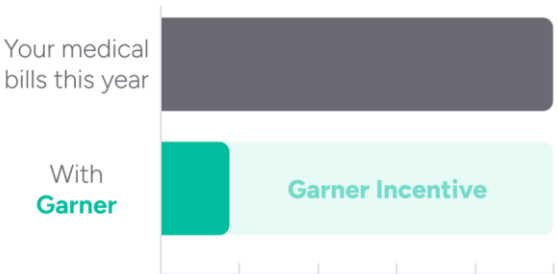


Dr. Graf

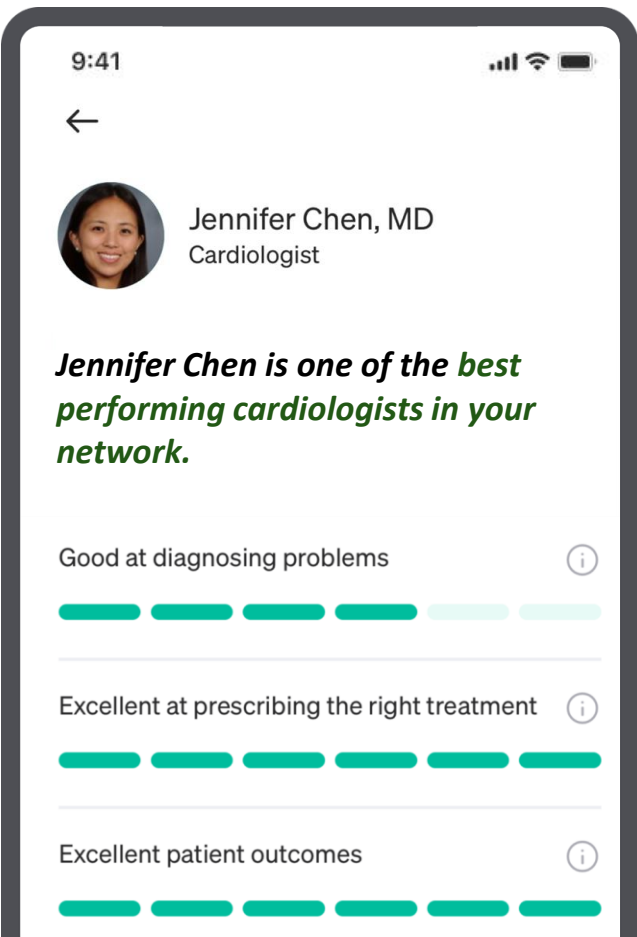
Surgery before PT	3%
Surgeries Inpatient	19%
Invasive Techniques	4%
Complications	6%
Revision Surgeries	4%
Avg. Surgery Cost	\$42,403

A proven incentive model

This year you saved \$2,832 by seeing Garner Top Providers

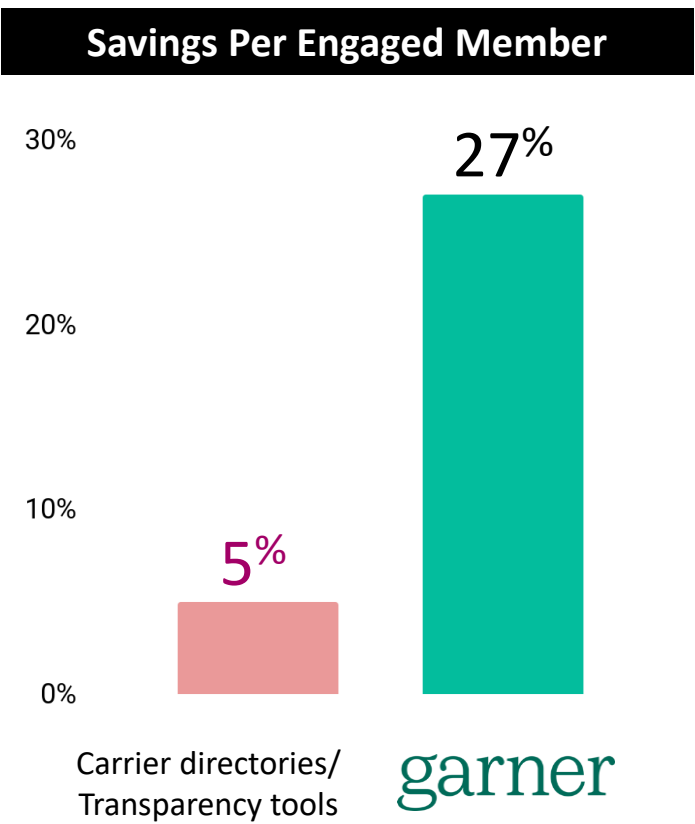


Keep the existing network

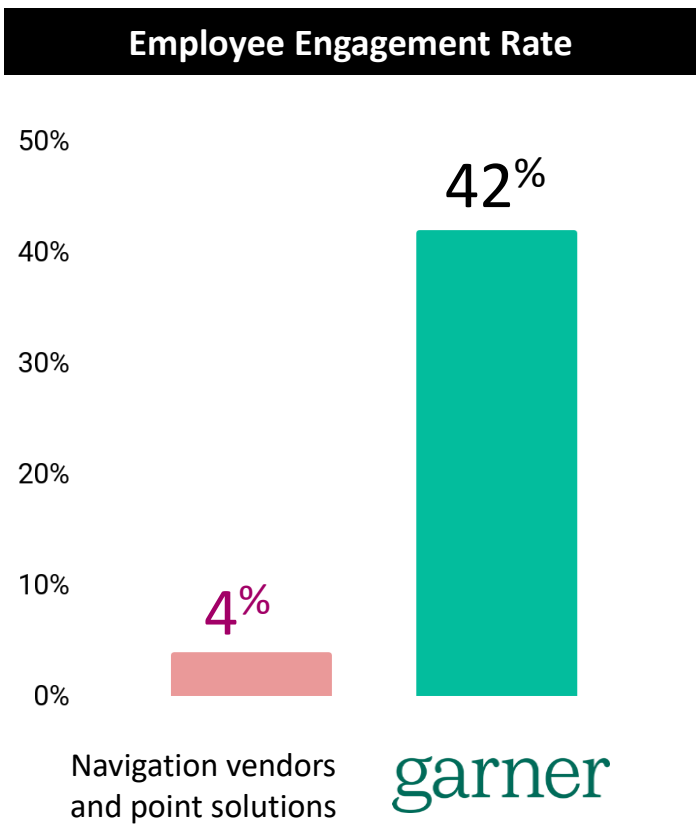


Garner delivers unmatched engagement and cost reduction

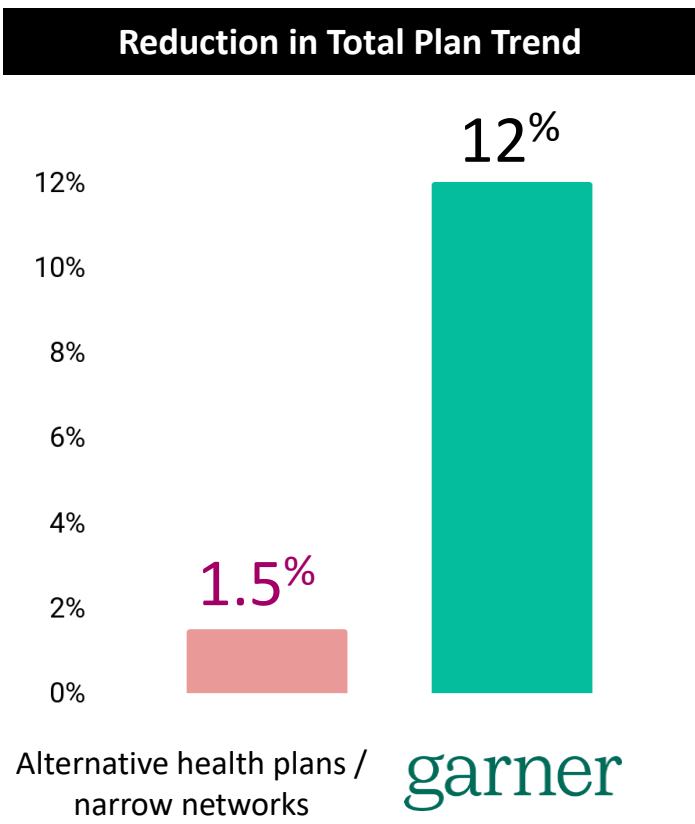
Better data creates greater savings



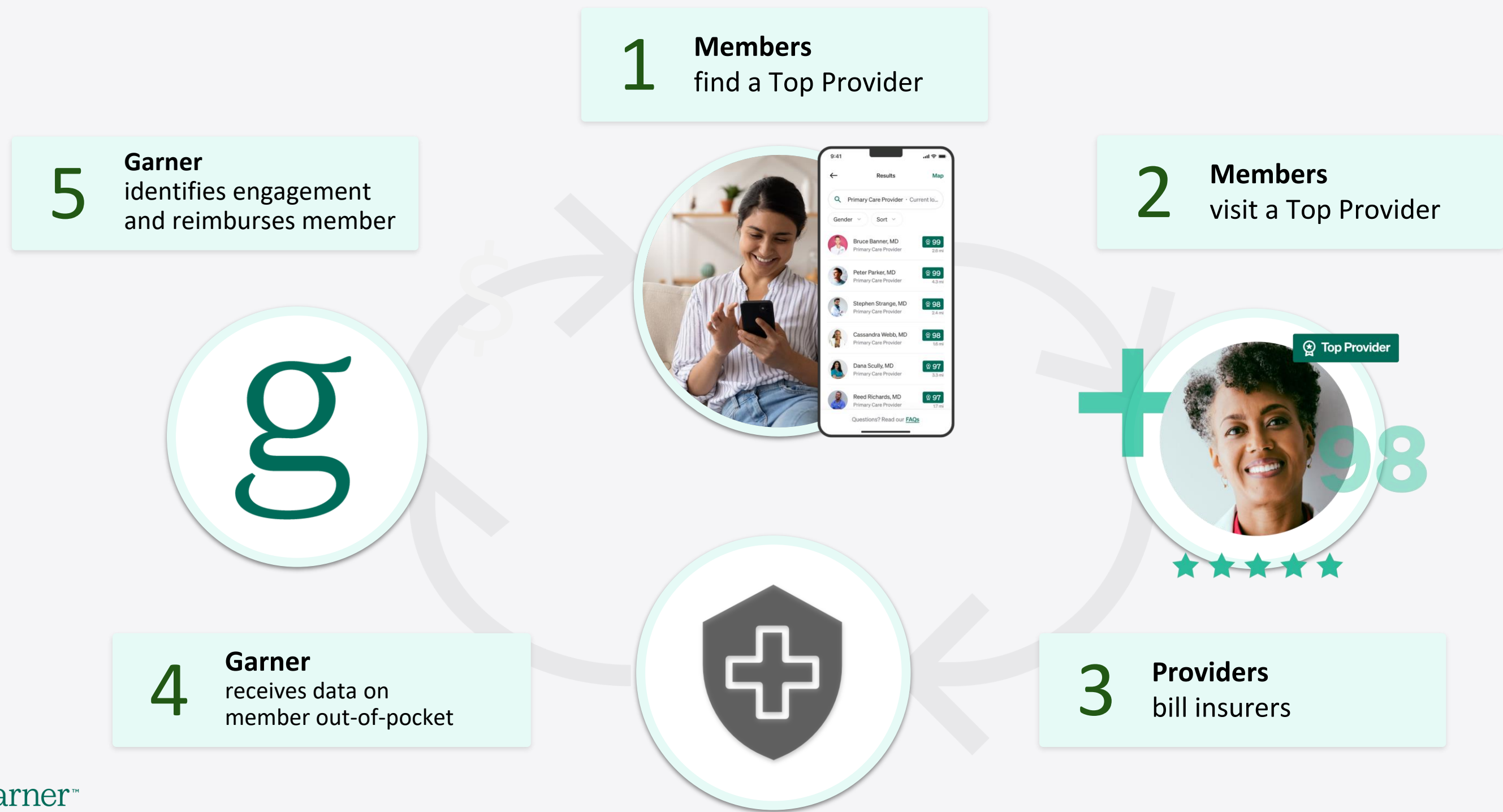
Meaningful incentives drive higher engagement



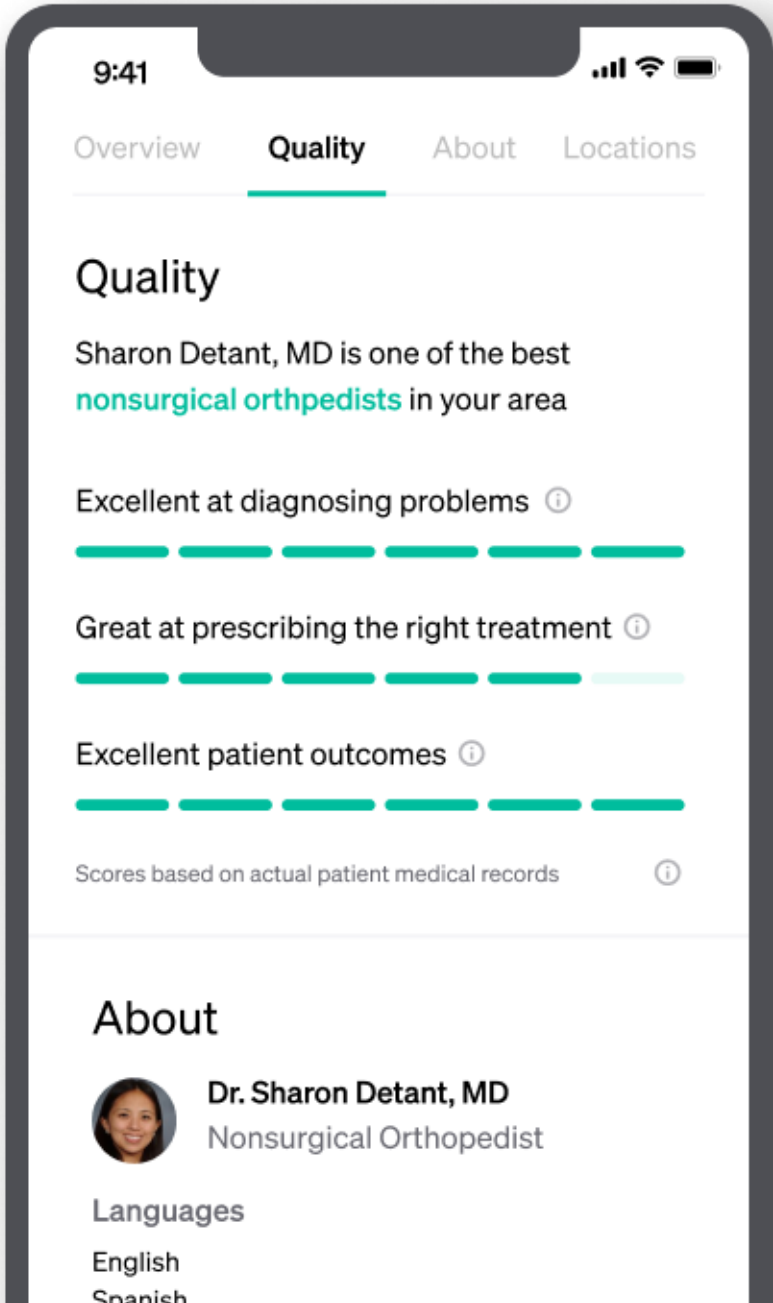
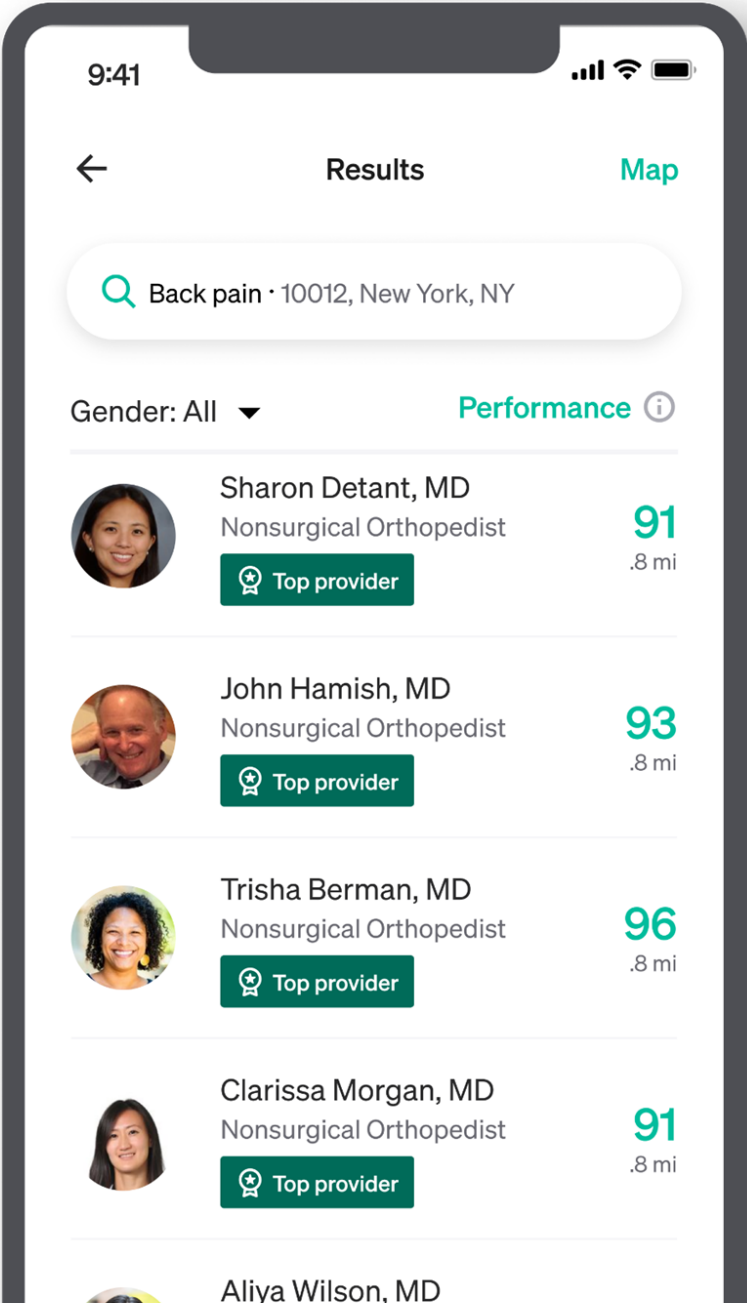
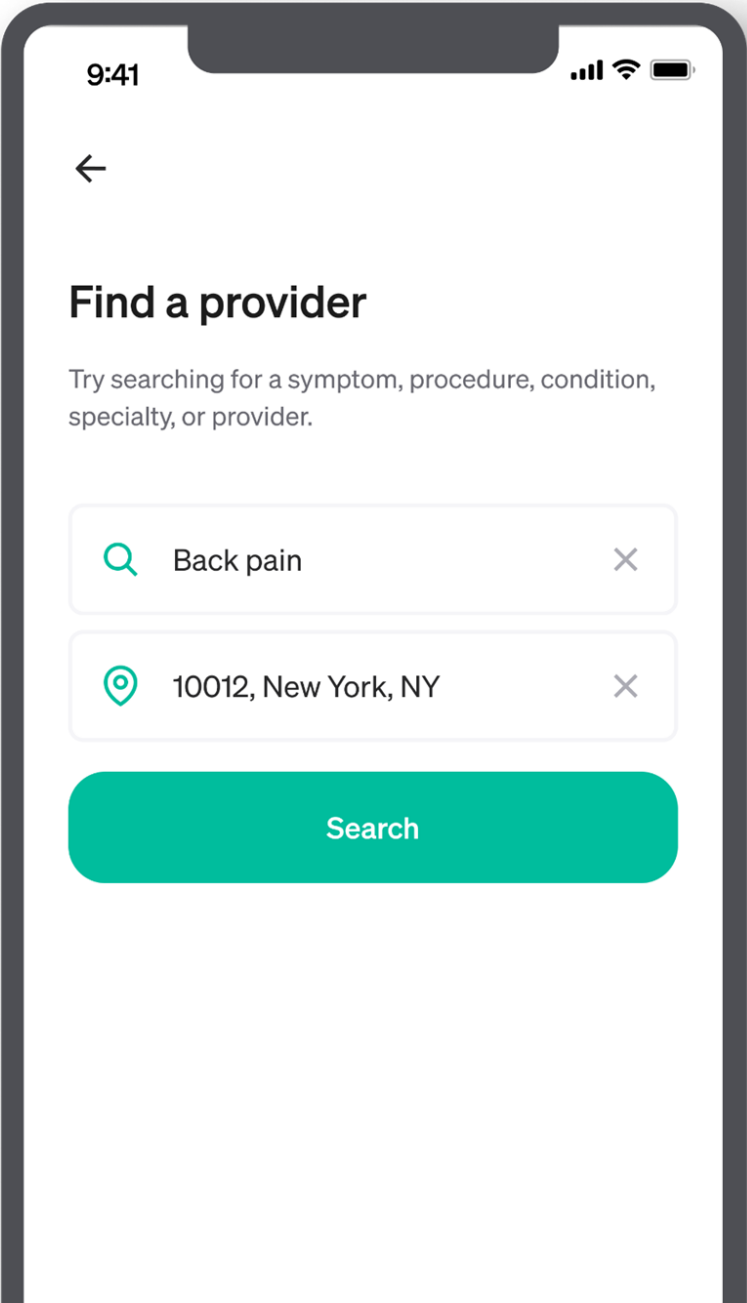
Keep your network and reduce plan costs



How members use Garner to cover out-of-pocket expenses



Garner shares doctor quality data with employees, giving them peace of mind that they are getting the highest-quality care



Garner puts money back in employees' pockets

Starting on **10/1/25** OEGB employees can find and visit a Top Provider through Garner and we will reimburse them for qualifying:

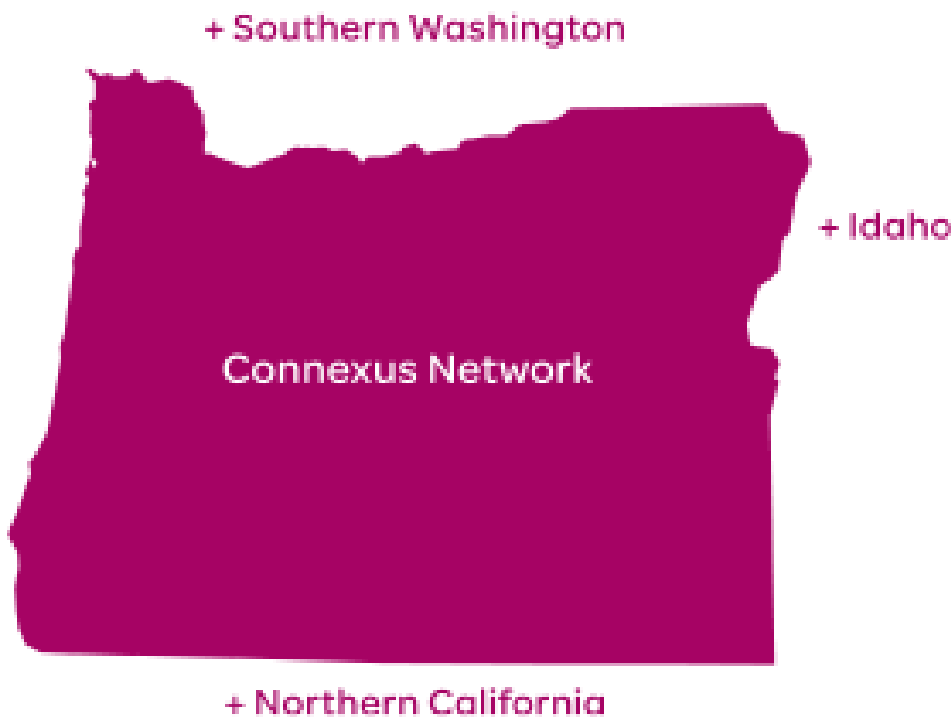
- Office Visits
- Imaging
- Lab Work
- Procedures
- Prescriptions

\$700 for Individuals

\$1,400 for Families

Network Overview

Network – Connexus



Connexus network changes

- Members who live in Moda's service area (Oregon, SW Washington, and Idaho) currently have access to the national Aetna PPO as their travel network for urgent and emergent care.
- Effective 10/1/25, OEBC members living in Oregon, SW Washington and Idaho) will have access to the national Aetna PPO network for care beyond urgent and emergent care.

Members who live outside the service area

College students	Other members
<p>Dependents who live part-time outside of the Connexus Network service area (like college students) can still choose a PCP 360 for coordinated care and receive the better benefits.</p> <ul style="list-style-type: none">• The employee must update the dependent’s address in myOEBB system.• Dependents living outside of the Connexus service area will utilize Moda’s National network, Aetna PPO® network for in-network benefits away from home, except members living in Alaska and Idaho.• NEW! Currently today, members living in Idaho have access to our Connexus network and First Health network. Starting 10/1/25, OEBB members living in Idaho will no longer have access to First Health providers.• Members currently seeing a First Health provider will receive a letter communication.• No changes for members living in Alaska – members in Alaska will also continue to utilize the First Health network.	<p>Members who live full-time outside of the Connexus Network service area are eligible to participate in coordinated care through Teladoc’s Primary Care Program.*</p> <p>Members also have access to Moda’s National network, Aetna PPO®, except for members living in Alaska.</p> <p>Members in Idaho will continue to use the Connexus network. Members in Alaska will continue to utilize the First Health network.</p> <p>Members can find an in-network provider by using Moda’s online provider directory, Find Care at www.modahealth.com/findcare.</p>

* Members will need to choose and use Teladoc as their PCP 360 for primary care services to receive the better benefits.





Behavioral Health 360

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Behavioral Health 360 experience

Our Behavioral Health Champions and Self-Guided Assessment offer two ways to help members find care they need to feel their best. **Our Behavioral Health Champions can help members with:**



Call a Behavioral Health Champion at **833-212-5027** or email them at bhchampions@modahealth.com

Behavioral Health 360

The image displays two screenshots of the Moda Health website, illustrating the Behavioral Health 360 features.

Screenshot 1 (Left): Shows the "Your Moda 360 features" section. The "Behavioral Health 360" card is highlighted with a yellow circle and the number 1. The card text states: "Behavioral Health 360 puts you at the center with tailored mental health services and a Behavioral Health Champion who helps you find the provider that's right for you. Get quickly connected to the specialized care you and your family need for the healthy, happy life you deserve." Below the text is a "View BH 360 Services" button and an illustration of a person meditating.

Screenshot 2 (Right): Shows the "Behavioral Health 360 Programs" section. The section is highlighted with a yellow circle and the number 2. It includes a header "Behavioral Health 360 Programs" and a sub-header "Tailored Services for your mental and behavioral health". Below this, there are two main options: "Self-Guided Assessment Tool" and "Contact a Behavioral Health Champion". The "Self-Guided Assessment Tool" description says: "Use these self-guided assessment tools to help identify the most appropriate programs for you." The "Contact a Behavioral Health Champion" description says: "Get one-on-one help identifying the most appropriate services for you and receive follow-ups to ensure the services are meeting your needs."

Behavioral Health 360

The image is a composite of three screenshots from the Moda Health website, illustrating the user journey for a self-guided assessment. Each screenshot is marked with a yellow circle containing a number.

- Screenshot 3 (Top):** Shows the 'Decision Support Tool' page. The 'Take Assessment' button is highlighted with a yellow circle and the number 3.
- Screenshot 4 (Bottom Left):** Shows a 'Self-Guided Assessment' form. The first question is: 'Before we get started, we'd like to understand if there are more ways we can support you. Do any of these months? (please check all that apply)'. The options are:
 - ☐ None of these apply
 - ☐ Currently homeless or worried about losing housing in the future.
 - ☐ Worried that your food would run out before you got money to buy more.
 - ☐ Lack of reliable transportation kept you from medical appointments, meetings, work or from getting things needed.
 - ☐ Has anyone, including family and friends, threatened or physically hurt you?
 - ☐ If you have children, are you the only parent in the household.
 - ☐ Feel lonely or isolated from those around you?
 - ☐ Struggle to find or keep work or a job?
 - ☐ Do you or anyone in your household have two or more jobs?
 The number 4 is overlaid on a yellow circle.
- Screenshot 5 (Bottom Right):** Shows another 'Self-Guided Assessment' form. The question is: 'Over the last two weeks, how often have you been bothered by the following problems?(check all that apply)'. The options are:
 - *2. Feeling nervous, anxious, or on edge
 - ☐ Not at all
 - ☐ Several Days
 - ☐ More than half the days
 - ☐ Nearly every day
 - *3. Not being able to stop or control worrying
 - ☐ Not at all
 - ☐ Several Days
 - ☐ More than half the days
 - ☐ Nearly every day
 The number 5 is overlaid on a yellow circle.

Behavioral Health 360 (cont.)

6

Your Self-Guided Assessment Results

Based on your answers, these programs could be a great fit for you. You may also [retake the assessment](#) at anytime—for example, if your care needs have changed.

Not what you're looking for? You can find in-network providers using [Find Care](#), or contact a [behavioral health champion](#) for help finding just the right provider for you.

Based on your answers, we have 2 programs that could be a great fit; otherwise, contact a Behavioral Champion, or browse all programs below.



[Addiction care with Hazelden Betty Ford](#)

Hazelden Betty Ford offers resources and care for substance use disorder. To find out more, reach out to our Behavioral Health Champions at 833-212-5027 or email them at bhchampions@modahealth.com.



[Mental health support with Spring Health](#)

Spring Health provides counseling, psychiatry, and more via phone, tablet or computer. To find out more, reach out to our Behavioral Health Champions at 833-212-5027 or email them at bhchampions@modahealth.com.



Get more help with Behavioral Health Guidance

[Contact a Behavioral Health Champion](#)

Get one-on-one help identifying the most appropriate services for you and receive follow-ups to ensure the services are meeting your needs.





- Moda has partnered with **Spring Health** to give you access to behavioral health telehealth services via phone, tablet, or computer that include:
 - Mental health therapy
 - Psychiatry
 - Care navigation
 - Digital cognitive behavioral therapy
- You can access Spring Health through your Member Dashboard at:
<https://modahealth.com/memberdashboard/>

Find the right care for YOU!

Spring Health's diverse network helps us connect you with exactly the right provider for you.

- 30+ languages spoken
- Therapists that focus on the LGBTQIA+ community
- 18+ specialty and focus areas
- BIPOC therapists and prescribers
- Providers available for after-hour appointments



Behavioral Health 360 vendors

The logo for GEMINI, with the letters G, E, M, and I in blue, and the letters N and I in orange.

Video modeling and skill development for children with autism & developmental disorder.

The logo for Cyti Psychological, featuring a stylized blue and green circular icon with a white figure inside, followed by the text "Cyti" in blue and "PSYCHOLOGICAL" in green.

Online therapy from the convenience of home anytime, anywhere.

The logo for meru health, featuring a white play button icon on a green background, followed by the text "meru health" in white.

Meru Health provides effective treatment for stress and depression via your smart phone.

The logo for the Hazelden Betty Ford Foundation, featuring a stylized blue and green icon of stacked blocks, followed by the text "Hazelden Betty Ford" in blue and "Foundation" in green.

Hazelden Betty Ford offers resources and care for substance use disorder.

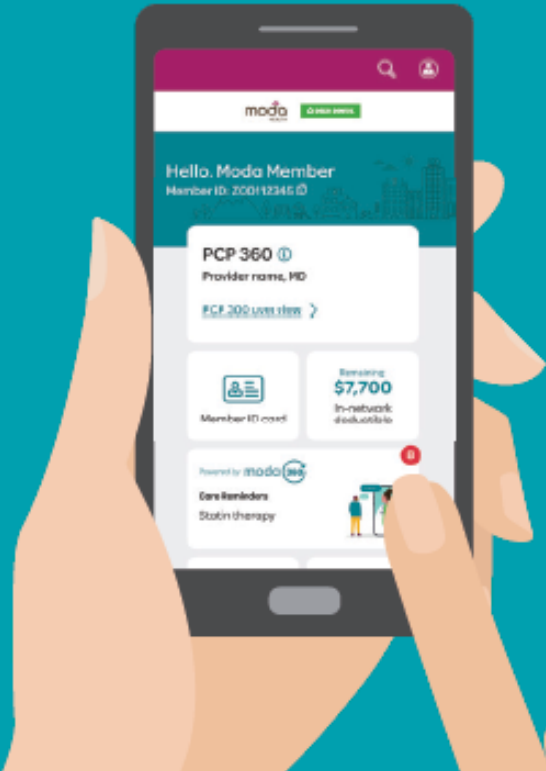
moda 360

moda 360 Health Navigators

- When you call the Moda Health OEBB member phone number, you are connected with a Moda 360 Health Navigator.
- They can help members with:
 - Assistance with appointment scheduling
 - Connecting members with care programs
 - Assistance with prior authorizations
 - Selecting a PCP 360
 - Claims and provider billing support
 - Closing gaps in care





moda 360 Member Dashboard



**Connect to care —
wherever you are**

To access these programs, log in to your Member Dashboard account on your computer or scan the QR code to download the Moda 360 app on your smartphone.





Download on the App Store

GET IT ON Google Play



Personalized Programs



[Home](#) [Find care ▾](#) [Claims/EOBs ▾](#) [Benefits ▾](#) [Moda 360 ▾](#)

Moda 360 Programs

Behavioral Health 360

Care Reminders

Moda 360 programs

Healthcare can be complicated. That's why we created Moda 360-personalized programs to help you on your health journey.

[Hearing aid discounts with TruHearing](#)

Connect better with others with a routine hearing aid exam and discounts on hearing aids.

>

[Mental health support with Spring Health](#)

Spring Health provides counseling, psychiatry, and more via phone, tablet or computer. To find out more, reach out to our Behavioral Health Champions at 833-212-5027 or email them at bhchampions@modahealth.com.

>

[Text a doctor with CirrusMD](#)

Never be without a doctor. Text a medical doctor about non-emergency health concerns 24/7.

>

Tell us more...

Live Chat

moda 360 Programs

Text a doctor with CirrusMD

With the CirrusMD app, you'll enjoy fast and private access to a dedicated medical doctor 24/7. CirrusMD connects you with a doctor for any health questions or advice at no extra cost to you. Individual and small group members on Oregon standard plans have a PCP office visit copay. To learn more, visit patients.cirrusmd.com/modahealth or call 866-923-0409.

[↗ Learn more and enroll](#)

Call health navigator: 866-923-0409





A sensor-based physical care program that can treat all major MSK conditions.



All-in-one digital wellness community designed to help you build healthy habits on your well-being journey.



Reachable weigh loss goals with simple, science-backed changes.



A digital breast cancer risk self-assessment

Pre – Diabetes Program

Prevent or delay type 2 diabetes with lasting changes to improve your overall health.



Never be without a doctor. Text a medical doctor about non-emergency health concerns 24/7.



Dental



- There are **NO** changes to the benefits or plans.
- The Exclusive PPO plans do not include out-of-network benefit coverages
 - If you are enrolled in an Exclusive PPO plan you must see a Delta Dental PPO provider, or Specialist in order to receive benefits
- OEGB members have the **Preventive First benefit**.
This means preventive services do not accrue towards the annual benefit maximum, leaving additional dollars to use for basic and major services.



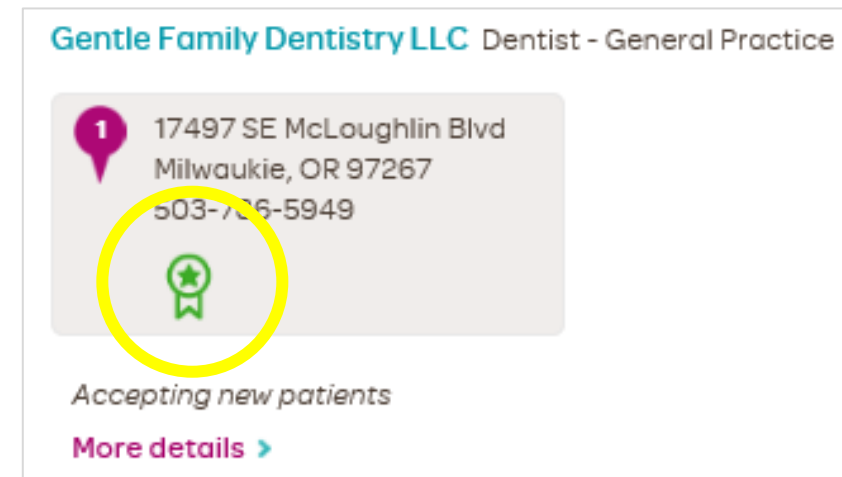
Delta Dental plan options – No changes

Plan options	Plan 1	Plan 5	Plan 6	Exclusive PPO – Incentive plan	Exclusive PPO Plan
Network	Delta Dental Premier			Delta Dental PPO	Delta Dental PPO
Deductible	\$50	\$50	\$50	\$50	\$50
Benefit maximum	\$2,200	\$1,700	\$1,200	\$2,300	\$1,500
In-network, members pay					
Preventive/diagnostic	30% - 0%	30% - 0%	0%	0%	0%
Restorative	30% - 0%	30% - 0%	20%	30%-0%	10%
Major restorative - crowns/onlays	30% - 0%	30%	50%	30% - 0%	20%
Prosthodontic -implants	30% - 0%	50%	50%	30% - 0%	20%
Orthodontic (lifetime maximum - \$1,800)	20%	20%	N/A	20%	20%
Occlusal guards (night guards* and athletic mouth guards)	50%	50%	50%	50%	50%
Nitrous oxide	50%	50%	50%	50%	50%

Health through Oral Wellness® (HtOW)

- All OEGB members have access to the HtOW program
 - Patient-centered wellness program that helps members maintain better oral health through a risk assessment, education and additional evidence-based preventive care.
 - Providers participating in the program use an oral health assessment to find out the member's risk of tooth decay, gum disease and oral cancer.
- Members may qualify for the following services depending on their risk score:
 - Additional cleanings
 - Fluoride treatment
 - Sealants
 - Periodontal maintenance
 - Nutritional counseling
- For more details on HtOW – please see our website: deltadentalor.com/oralwellness/members/

To see which providers are participating in HtOW, members can look for a green badge shown in Find Care





Vision



Vision plan options – No changes

Vision plan options	Opal	Pearl	Quartz
Benefit maximum	\$600	\$400	\$250
	What members pay		
Eye examinations Frequency: Once per plan year	0%		
Lenses Frequency: Contacts or one pair of lenses per plan year	0%		
Frames Frequency: One pair per plan year for members under age 17; One pair per every two plan years for members age 17 and older	0%		



Vision – *Key* things to remember

- You may see any licensed ophthalmologist, optometrist or optician
- To receive a discounted rate, make sure you see a Moda Health contracted provider.
- Benefits run on a plan year basis from Oct. 1 through Sept. 30
- The Annual Maximum benefit include vision exam and hardware

moda 360 Health Navigators

Available Monday through Friday from 7:30 a.m. to 5:30 p.m. Pacific time.



Medical/Vision
866-923-0409



Pharmacy
866-923-0411



Dental
866-923-0410



Or email Moda Health at OEBBquestions@modahealth.com.

You can also chat with the Moda 360 Health Navigator team instantly through your [Member Dashboard](#).

Moda Health Account Management team

Please feel free to email us at
OEBB_Marketing@modahealth.com
at any time with any questions, you
may have.



Erica Hedberg
Director Govt Programs



Aleenna Rebitzke
Sr. Account Executive



Kirsten Klatt
Associate Account Executive



Jasmine Perez
Govt Programs Coordinator



Thank you



Delta Dental is a trademark of Delta Dental Plans Association

**Kaiser Permanente 2025-2026
Medical, Dental and Vision Benefits**

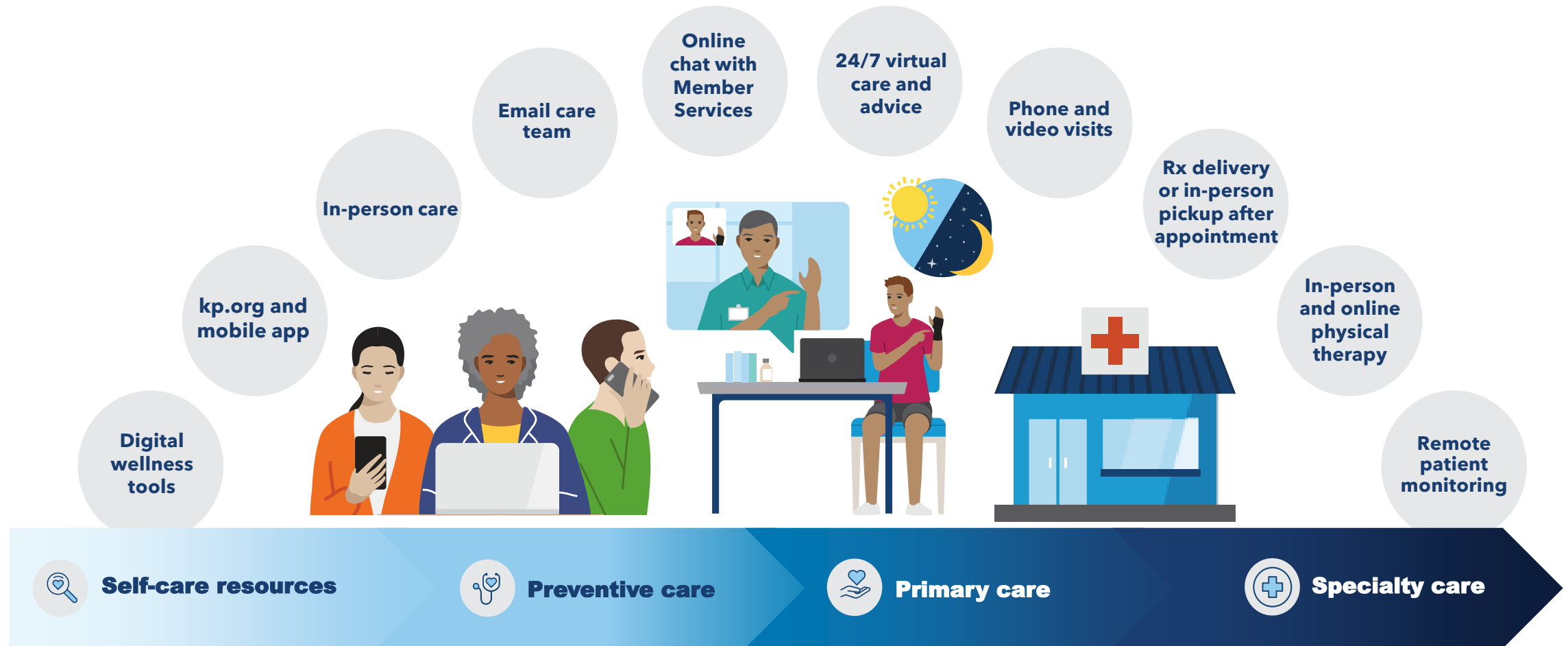
Value-based health care that does more for you

**Insurance Committee Meeting
May 15, 2025**

Easy and Convenient Care



Watch our [intro video](#) to learn about care that puts you at the center.



Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

Kaiser Permanente locations

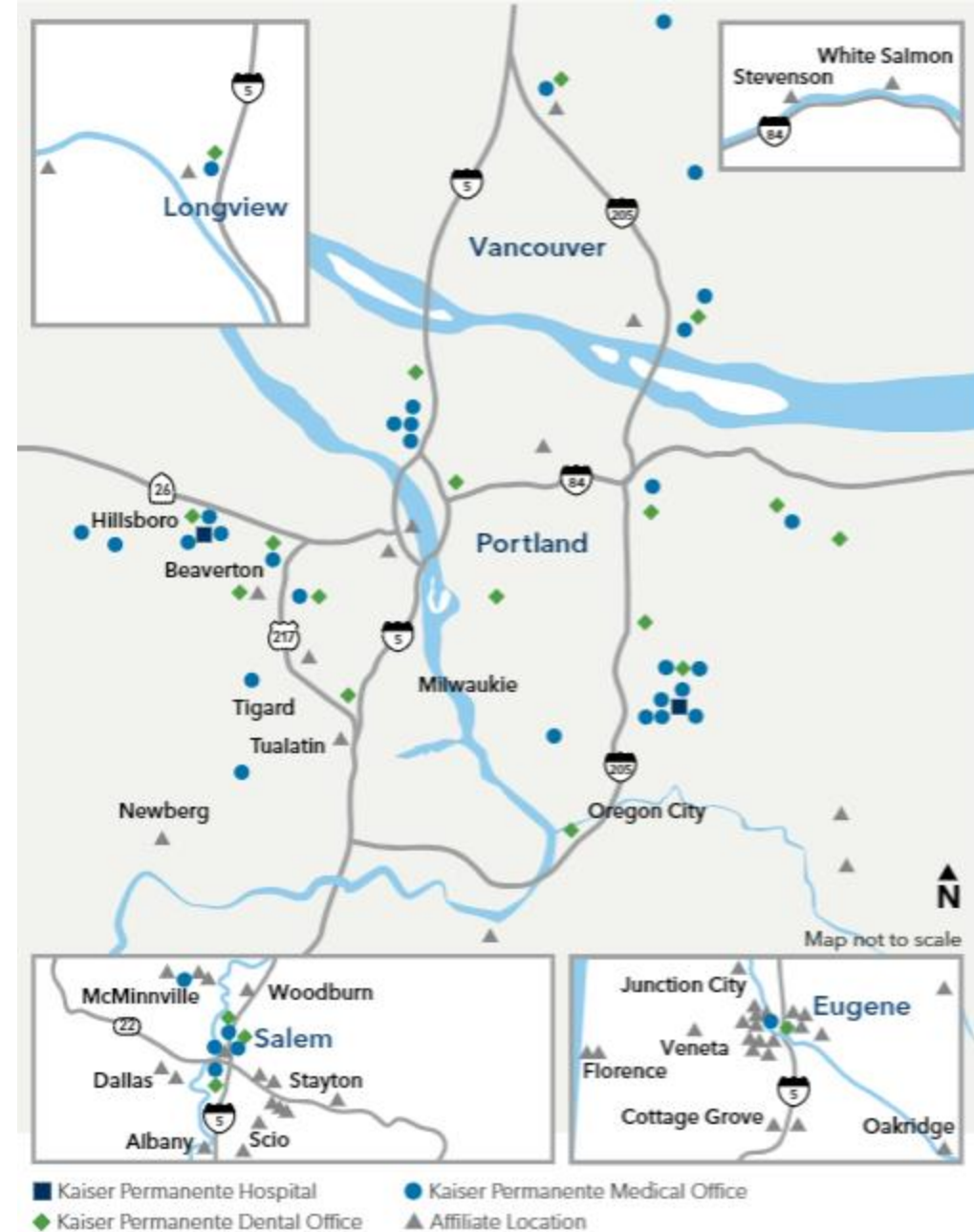
- 31 medical offices
- 21 dental offices
- 2 Kaiser Permanente hospitals

Access to affiliate providers including, but not limited to:

- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- Salem Hospital
- Willamette Valley Medical Center
- PeaceHealth Eugene*

*Our partnership with PeaceHealth only includes the Santa Clara, RiverBend Pavilion, Cottage Grove, and Florence locations. Not all providers at these primary care locations are part of our network. Go to kp.org/doctors to verify network participation. Some specialty care services are accessed through referral and prior authorization.

kp.org/locations



Upcoming benefit changes

Kaiser Permanente, like other insurance carriers, has seen an increase in expenses due to the rising costs of medical and pharmacy care, as well as higher utilization of services. To ensure we stay within the State-mandated 3.4% increase, we had to implement plan changes effective 10/1/2025:

- Plan 1 will add a deductible
- Office visits increase by \$5 (Plan 1, 2A, 2B)
- Lab/X-ray increase by \$15 (Plan 1, 2A, 2B)
- Deductible and Out-of-Pocket max increase by \$200 per individual (Plan 2A, 2B, 3)
 - Family deductibles and out-of-pocket maximums are now twice the individual amounts on all plans - down from three times on Plan 2A and 2B last year
- Added additional fertility services – IVF, GIFT, ZIFT (all plans)
- Introducing Doula Network for – Doula Love & Community Doula Alliance

What plan features are not changing

With the new **Plan 1** deductible plan, you get the same great care, services, and tools you expect from Kaiser Permanente.

	2024-2025 Plan 1	2025-2026 Plan 1
Selection of Primary Care Physician	No change	
Referrals	No change	
Network	No change	
Telehealth <ul style="list-style-type: none">○ E-visit○ Get Care Now○ Virtual care (phone/video)	No Cost	No Cost
Preventive Care	No cost	
Office Visit Copay (Primary/Specialty/Urgent)	Not subject to Deductible	Not subject to Deductible
Pharmacy	Not subject to Deductible	Not subject to Deductible
Lab & X-ray	Not subject to Deductible	Not subject to Deductible

What features are changing

For some services you will need to pay a deductible and co-insurance on the new **Plan 1**

	2024-2025 Plan 1	2025-2026 Plan 1
Deductible	N/A	\$400 Ind /\$800 Family
Hospital	\$50 per day up to \$500 per admit	20% After Deductible
Emergency Room	\$150	20% After Deductible
Outpatient Surgery	\$75	20% After Deductible
Skilled Nursing	20%	20% After Deductible
Clinically Administered Medication	20%	20% After Deductible
Out-of-Pocket max	\$1,500 per Individual \$3,000 per Family	\$1,700 per Individual \$3,400 per Family

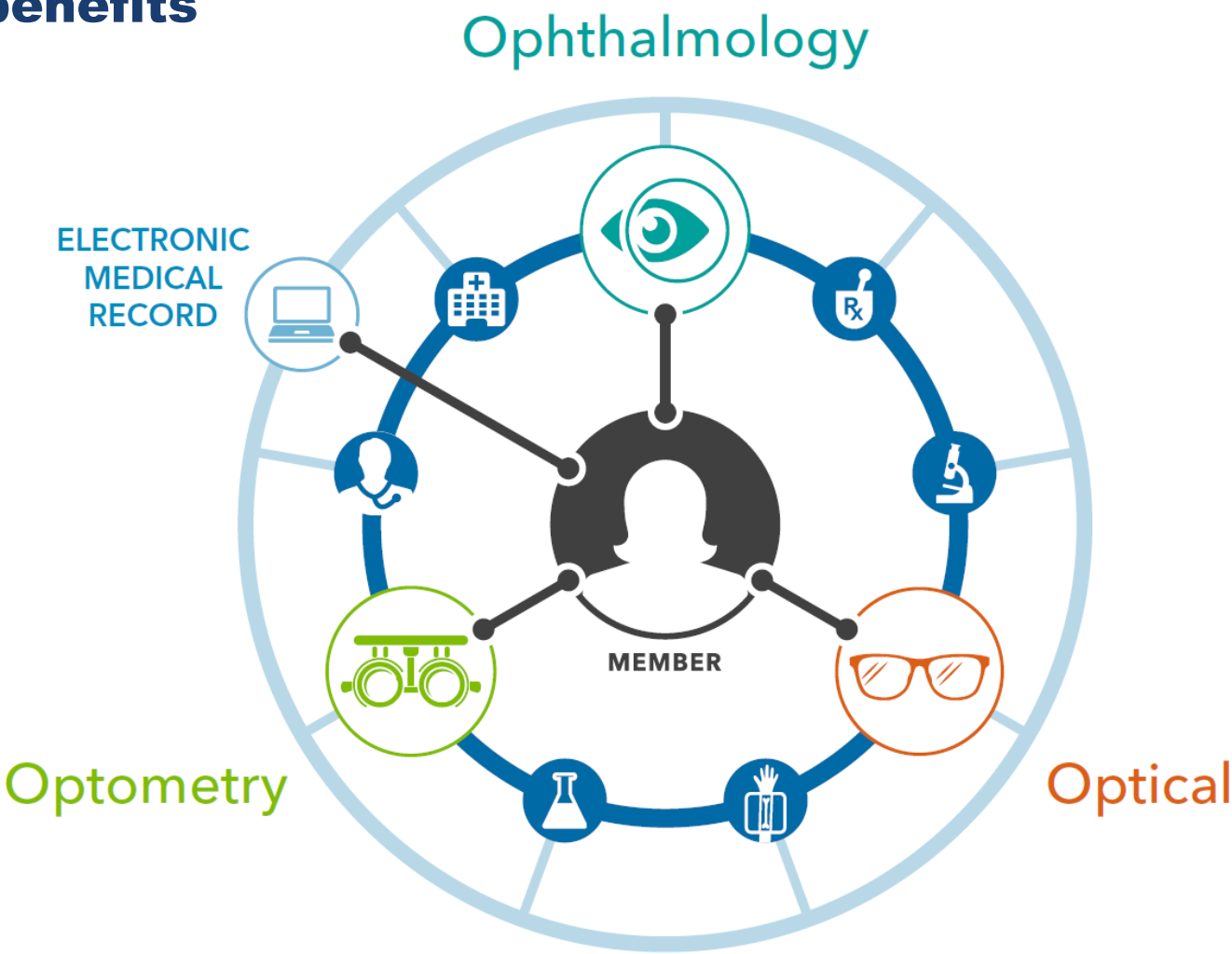
This is not a full list, see your EOC for details

2025-2026 medical plan benefits

	Plan 1	Plan 2A	Plan 2B	Plan 3
Yearly deductible	\$400 individual \$800 family	\$1,000 individual \$2,000 family	\$1,400 individual \$2,800 family	\$1,800 individual \$3,600 family
Annual OOP Maximum	\$1,700 individual \$3,400 family	\$4,200 individual \$8,400 family	\$4,700 individual \$9,400 family	\$6,750 individual \$13,500 family
Primary Care	\$25	\$30	\$35	20% after deductible
Specialty Care	\$35	\$40	\$45	20% after deductible
Preventive Care	\$0	\$0	\$0	\$0
Prenatal/Well-baby Care	\$0	\$0	\$0	\$0
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Emergency Room	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Lab/X-ray/Diagnostics	\$35	\$40	\$45	20% after deductible
Specialty Scan (MRI/PET/CT)	\$100	\$100	\$100	20% after deductible
Prescriptions	\$10 generic \$30 formulary brand \$50 non-formulary brand 25% up to \$150 specialty	\$10 generic \$30 formulary brand \$50 non-formulary brand 25% up to \$150 specialty	\$10 generic \$30 formulary brand \$50 non-formulary brand 25% up to \$150 specialty	20% after deductible
Self-referred alternative care: Chiropractic & Acupuncture	\$25 20 visit limit for chiropractic 12 visit limit for acupuncture	\$30 20 visit limit for chiropractic 12 visit limit for acupuncture	\$35 20 visit limit for chiropractic 12 visit limit for acupuncture	20% after deductible 20 visit limit for chiropractic 12 visit limit for acupuncture

Kaiser Permanente 2025-2026 vision benefits

Experience
TOTAL EYE CARE



We have you covered

Locations in Oregon and Southwest Washington

- Open weekdays and some locations open on Saturdays

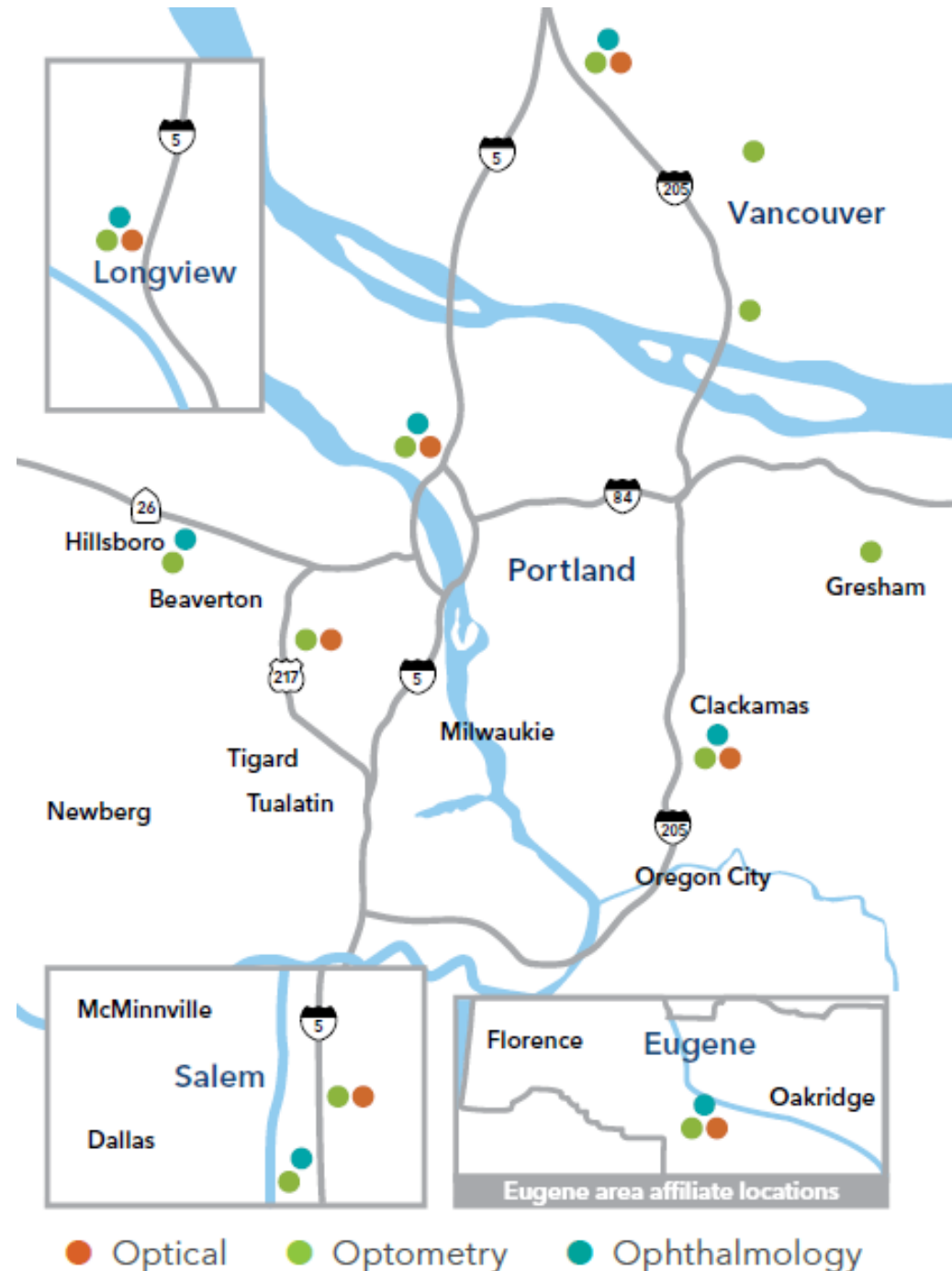
Experience health care professionals to help meet your eye care needs

- Ophthalmologists
- Optometrists
- Opticians
- Eye care advice

Eugene-Springfield affiliate locations

- Eugene Eye Care Associates
- Oregon Eye Consultants
- Pacific ClearVision Institute

For more information on eye care appointments, prescriptions glasses and sunglasses, and contact lens, please visit kp2020.org.



2025-2026 vision plan benefits

	Plan 1	Plan 2A	Plan 2B	Plan 3
Vision exam	\$10	\$10	\$10	20% after deductible
Annual Hardware allowance: Frames, lenses and contact lenses	\$250	\$250	\$250	\$250
Additional benefits				
50/50 protection plan	Members can return their damaged, broken, or chewed glasses purchased at Kaiser Vision Essentials and we'll apply 50% of the original price paid to replace them.			
Second pair of complete glasses	Save 30% on a second complete set of eyeglasses. Choose from styles that are made for different purposes, like sports, reading, blue-blocking computer glasses, and safety glasses.			



Make use of that hardware allowance

\$100 of OEBB members' \$250 hardware allowance may be used toward non-prescription sunglasses and/or digital eye strain glasses

*Must be enrolled in a Kaiser Permanente medical plan to enroll in the Kaiser Permanente vision plan.

This is not a contract. This benefit summary does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details of your benefit coverage, exclusions and limitations, claims review, and adjudication procedures, please see your *Evidence of Coverage (EOC)*, or call Member Services. In the case of a conflict between this summary and the *EOC*, the *EOC* will prevail.

To learn more about Kaiser Permanente, visit kp.org.





INTEGRATED DENTAL CARE

- Care is coordinated among physicians and dentists
- Shared medical record
- Doctors can spot care gaps and identify conditions

95%

of our members would
recommend us to
family and friends*

CONVENIENT, HIGH-QUALITY DENTAL CARE AND COVERAGE



21 DENTAL OFFICES

Eugene, OR, to
Longview, WA

Many co-located with
or near a Kaiser
Permanente medical
facility



160 KP DENTISTS



GENERAL DENTISTRY SPECIALTY CARE

Including orthodontics,
endodontics, oral
surgery, and
periodontics



RIGHT CARE AT THE RIGHT TIME

Urgent dental care
available 24 hours a day,
7 days a week

Virtual dentistry options,
including video, phone,
and email*



MEDICAL-DENTAL INTEGRATION (MDI)

Integration with electronic
health record, co-location,
and coordination with
medical team for quality
outcomes

*When appropriate and available. These features are available when you get care at Kaiser Permanente facilities. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device.

2025-2026 dental plan benefits

Yearly deductible	\$0
Annual benefit maximum	\$3,000
Covered service	Members pay
Dental office visit copay	\$20
Preventive services	\$0
Oral exams, X-rays, cleaning, fluoride treatments	\$0
Routine fillings and inlays, simple tooth extractions	\$0
Surgical tooth extractions	\$50
Root canal and related therapy	\$50
Gold or porcelain crowns and onlays	\$250
Full and partial dentures, relines, rebases	\$100
Bridge retainers and pontics	\$250
Orthodontic treatment	\$2,500 copay + \$20/visit
Implant services	50%
Occlusal guards, athletic mouth guards	35%

*This is a summary of some benefits and their copays and coinsurance. For specific information about your covered health plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

THANK YOU

TROY MARCOE

503-894-1854
Troy.E.Marcoe@kp.org

JOLENE DANIELS

971-212-1284
Jolene.M.Daniels@kp.org

MEMBER SERVICES

1-800-813-2000 (TTY 711)

Canopy Wellbeing



canopy





Mission

Create happier and healthier futures by breaking down barriers today

Values

- Build Authentic Relationships
- Initiate Relevant Change
- Connect With Kindness

Wellbeing Solutions



Who Is Eligible

- All employees
- Spouse/Domestic Partner
- Family members living in household
- Dependents up to 26 years old, regardless of location
- Family members can contact the EAP on their own



Canopy Service Summary

Free and Confidential

Mental Health Hotline 24/7/365

Assistance from a mental health professional with in-the-moment consultations and referrals

Counseling

Counseling to address a wide range of issues, to feel better and move forward. Able to match based on diversity criteria and health plan participation.

In-person or virtual. (8 sessions per incident)

Coaching

Coaching to support personal goals
(8 sessions per incident)

Virtual Peer Support

24/7/365 moderated anonymous online peer support and resources

Resources for Life

- Childcare
- Adult care
- Resource retrieval
- Unlimited financial coaching
- Legal referrals, will kit, and forms
- Identity theft services
- Fertility health support
- Home ownership program
- Wellness and pet insurance discounts

Member Site and Digital Tools

Virtual Care Navigator and

Direct-to-Care scheduling portal

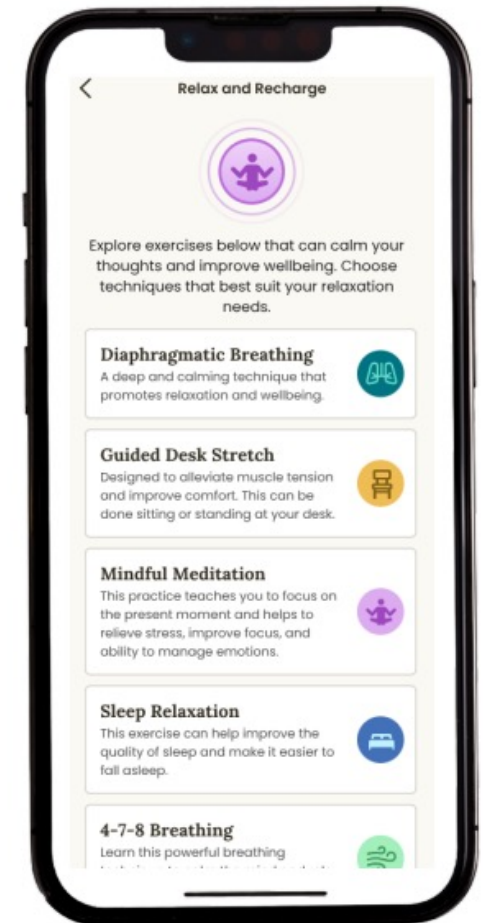
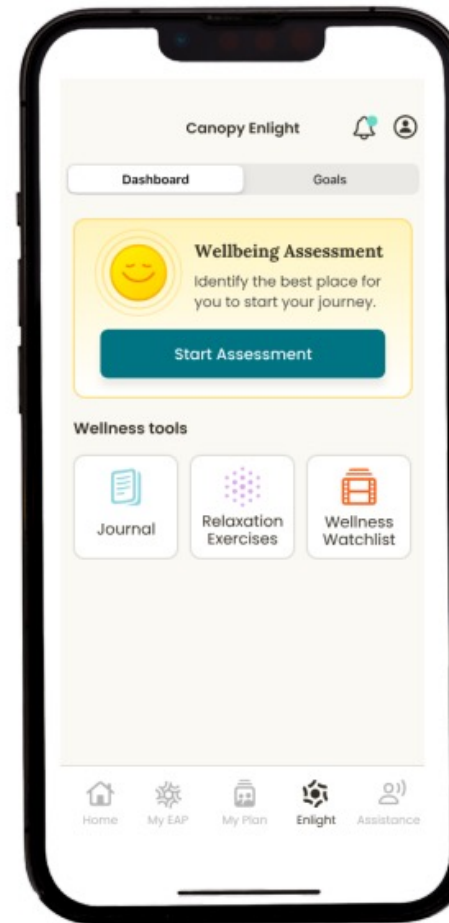
Self-care courses, tips, forms, videos, and dCBT

Enlight

Your Self-Paced Mental Health Companion

Digital Cognitive Behavioral Therapy (dCBT) helps you discover ways to enhance your wellbeing and support your journey toward a healthier and happier you.

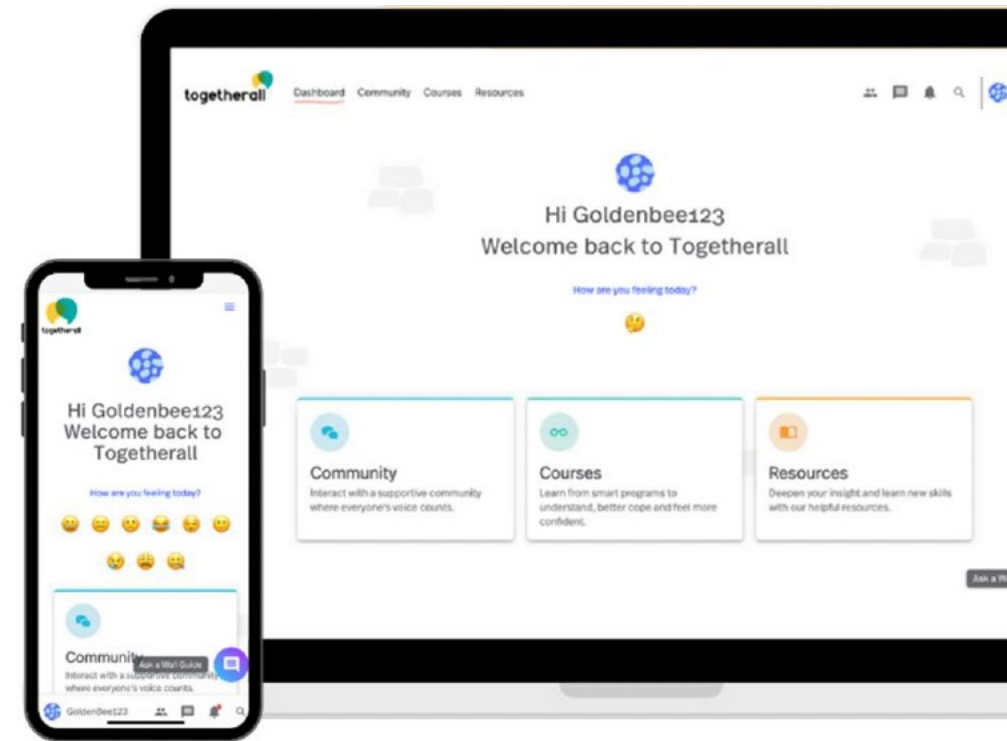
- Download the “Canopy EAP” app
- Complete a short assessment in 3-5 minutes
- Goal setting and tracking tools
- Breathing, mindfulness, and relaxation tools
- Digital therapy and support for sleep, stress, and more




enlight
powered by: Canopy

24/7 Peer to Peer Support

- Easily and anonymously connect with others with shared lived experiences
- Occupational specific matches
- Monitored and moderated 24/7 by licensed clinicians
- Referrals to EAP content and services
- Safe and inclusive online space



In partnership with togetherall

Canopy's Speed to Care

Data includes member preferences such as:

- Schedule
- Insurance
- Provider preferences

<10

SECONDS

calls answered by
a mental health
professional

1-2

days until first
appointment with
a coach

5-7

days until first
appointment with
a master level
counselor

Provider Diversity

45%

of our network have Shared
Identity/Experience with:

BIPOC
LGBTQIA+

Culturally Responsive Care



- Language
- Ethnicity
- Age
- LGBTQIA
- Racial trauma
- Religion
- Office accessibility
- Experience with front line workers

Learning



- Masters/PHD
- PsyD
- LPC
- LCSW
- LMFT
- 5+ years of experience on average



Organizational Support

Organizational Support

- Employee or Supervisor Orientations
- Critical Incident Response
 - Manager consultation available 24/7
 - May limit access to this service to specific managers or HR
- Webinars
- Performance Based Referrals



Leadership Support

- Unlimited consultation
- 24/7 access
- Web-based resources
- Microtraining videos
- Quarterly EAP communication



Layoff Support

- EAP eligibility post-termination
- Tip sheets, job coaching, resume updating
- Organizational support, including CISD



Promotional Materials

Know Someone Who Needs Help?

Canopy provides confidential support and resources for life.




Get started today at
my.canopywell.com
800-433-2320
info@canopywell.com

canopy

Get Your Life in Order

Canopy provides confidential support and resources for life.



Get started today at
my.canopywell.com
800-433-2320
info@canopywell.com

canopy

Is Your Pet Happier Than You?

Canopy provides confidential support and resources for life.




Get started today at
my.canopywell.com
800-433-2320
info@canopywell.com

canopy

No One Plans To Have A Problem

Canopy provides confidential support and resources for life.




Get started today at
my.canopywell.com
800-433-2320
info@canopywell.com

canopy

Under Pressure?

Canopy provides confidential support and resources for life.



Get started today at
my.canopywell.com
800-433-2320
info@canopywell.com

canopy

Need to Slow Down?

Canopy provides confidential support and resources for life.



Get started today at
my.canopywell.com
800-433-2320
info@canopywell.com

canopy

We've got you covered



Confidential mental health support and resources for life

Call 24 hours a day,
7 days a week



call: 800-433-2320
text: 503-850-7721
my.canopywell.com



Canopy Wellbeing Services

We provide **FREE** and **CONFIDENTIAL** services that help you and your eligible family members with personal concerns, big or small.


Instant access to your wellbeing benefits, including:

- Coaching
- Counseling
- Resources for life
- Legal consultations
- Housing support

We've got you covered, connect with us today.



call: 800-433-2320
text: 503-850-7721
web: my.canopywell.com



Order Hardcopy Promotional Materials

What's Next

Let's Connect, Let's Collaborate

Contact your Customer Success Managers with questions:

Humberto Chacon

 hchacon@canopywell.com

 408-505-0129

Kelsey Nordlund

 knordlund@canopywell.com

 503-639-3009

Deep Dive with Canopy
OEBC's enhanced Employee Assistance Program (EAP)

May 20, 2025

4pm - 4:30pm ([Register here](#))



Questions?

If you have any questions or if you would like additional information, please reach out to your customer success managers



800-433-2320



info@canopywell.com



my.canopywell.com

The background features a light green square on the right side, set against a dark green background. A thick, dark green diagonal line runs from the bottom left towards the top right, intersecting the light green square. The text "Thank you" is centered within the light green square in a dark green, bold, serif font.

Thank you



It's Time to Enroll
**Get to Know Your
VSP Vision Benefits**

Oregon Educators Benefit Board



Great Eye Care with a Hefty Side of Savings

Vision Care
is Essential



Savings that
Really Stack Up



Thousands of
In-Network
Choices



Founded by
Doctors,
Focused on You



See Why Eye Care Is Essential to Overall Health and Wellness

Did you know an eye exam is the only non-invasive way to view blood vessels in your body?

Signs of more than 270 health conditions can be detected during an eye exam*.

Your eye doctor can be the first to detect signs of certain conditions, like diabetes**.

heart disease + **stroke** + cardiovascular + Alzheimer's + hypertension + aneurysm + **diabetes** + **brain tumor** + high blood pressure + cancers of blood, tissue, skin + **high cholesterol** + Lyme disease + multiple sclerosis + lupus + sickle cell disease + stroke + **thyroid disease** + vascular disease + brain tumor + melanoma + squamous cell + **Lymphoma** + **leukemia** + rheumatoid arthritis + giant cell arteritis + **medication toxicities** + myasthenia gravis + sarcoidosis + sjögren's syndrome + **vitamin a deficiency**

270+



Your VSP Plan Snapshot: Enhanced Plan

	Choice Plan	Choice Plus Plan
(Exam/Lens/Frame)	Exam: Every Plan Year Frame: Every Plan Year Lens: Every Plan Year	
Copays	\$10 Exam \$20 Materials	\$10 Exam \$20 Materials
Frame	\$150 Retail Frame Allowance \$200 Featured Frame Allowance	\$300 Retail Frame Allowance \$350 Featured Frame Allowance
Contact Lenses (Instead of glasses)	Up to \$60 Contact Lens Exam (Fitting & Evaluation) \$150 Allowance	Up to \$60 Contact Lens Exam (Fitting & Evaluation) \$300 Allowance
Lenses	<ul style="list-style-type: none"> Fully covered single vision, lined bifocal, or lined trifocal lenses for adults Fully covered single vision, lined bifocal, or lined trifocal impact-resistant lenses for children 	
Lens Enhancements	<ul style="list-style-type: none"> Standard Progressive lenses - \$0 copay Scratch-resistant coating - \$0 copay UV protection - \$0 copay 30% savings on other lens enhancements 	<ul style="list-style-type: none"> Standard Progressive lenses - \$0 copay Scratch-resistant coating - \$0 copay UV protection - \$0 copay Impact-resistant lenses for adults - \$0 copay Premium & Custom Progressives - \$15 copay Anti-glare coating - \$15 copay 30% savings on other lens enhancements



Savings Beyond Benefits

50% ▶ Save 50% on additional pairs of glasses and sunglasses at Visionworks®

\$250 ▶ Average savings at Eyeconic®, plus free shipping and returns

Plus, VSP members get access to Exclusive Member Extras

\$50 ▶ Extra \$50 on Featured Frame Brands

60% ▶ Save up to 60% on hearing aids with TruHearing®

\$1,200 ▶ Save up to \$1,200 on Lasik

\$300 ▶ Get up to \$300 in contact lens rebates

*Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details. VSP is providing information to its members, but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.



The Choice is Yours

It's easy to choose the care that's right for you.



Private Practice
locations



Retail
locations



Online at
Eyeconic®

VSP gives you thousands of in-network choices, including private practice doctors, regional and national optical chains, or Eyeconic®, the VSP preferred online eyewear store.

Participating
Retail Chains
like these –
and more

Walmart
Vision Center

sam's club

COSTCO
OPTICAL

Rxoptical
The people who care for your eyes.

Clarkson
Eyecare
DOCTORS • GLASSES • CONTACTS • LASIK

COHEN'S
Fashion Optical

vsp
PREMIER
edge

Get more
in network

private
practice
doctors

Visionworks

EYEMART
EXPRESS
FAMILY OF STORES



6

Classification: Confidential

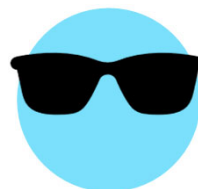
*Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.



VSP LightCare™

No prescription? No problem.
Defend your eyes indoors and out

Shield your eyes from the sun's ultraviolet rays or blue light from screens – all without a prescription. Simply apply your frame allowance when you visit a VSP network doctor and choose:



Sunglasses

or



Ready-made blue
light-filtering glasses

Create an account and log in to vsp.com to review your benefit information. Based on applicable laws; benefits may vary by location. Coverage with a retail chain



7

Classification: Confidential



Vision Therapy

What's Vision Therapy?

Sessions cover diagnosis and treatment of turned eye, eye teaming, lazy eye, eye focusing and general eye movement ability.

What's Included?

- Fully covered evaluation
- 75% off approved therapy sessions up to \$750 annually

*Check with your doctor to see if you qualify.



Out-of-Network Providers

OEBB members who enroll in a VSP vision plan can use their benefits at any location – even providers outside of the VSP Choice Network.

- Although you'll get the most out of your benefits by seeing a VSP network provider, you can see an out-of-network provider.
- Call member service at **800.877.7195** or visit **oebb.vspforme.com** for claim submission assistance.

Coverage with Out-of-Network Providers	
Exam	\$45
Single Vision Lenses	\$30
Lined Bifocal Lenses	\$50
Lined Trifocal Lenses	\$65
Frame	\$70
Contacts	\$105

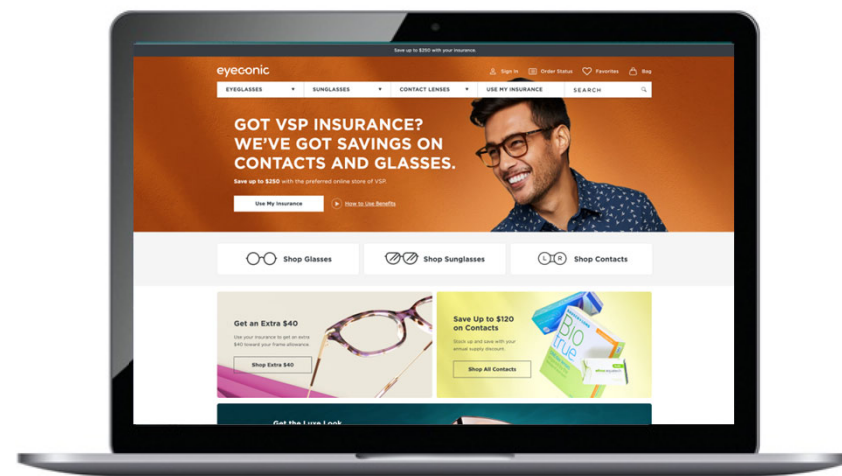


Eyewear Shopping Online at Eyeconic

Eyeconic is the VSP online eyewear store that seamlessly connects your VSP vision benefits to your account. You'll get:

- A huge selection of contact lenses and designer frames 24/7 – and the Virtual Try-On Tool.
- Free shipping and returns.
- 20% off any out-of-pocket expenses on eyewear after your frame allowance is applied.
- Specialty sizes that fit your needs.

Find your product, customize your order and we do the rest. Start saving today at **eyeconic.com**® today.



eyeconic
a vsp vision company



The Right Doctor for You

Using the Find a Doctor tool on **vsp.com** is easy

Visit **vsp.com/eye-doctor**
(or navigate from **vsp.com** home page)

Enter the preferences that are meaningful to you like:

- Location
- Gender
- Language
- Frame brands
- Specialty
- Services
- Hours & Scheduling

The screenshot shows the 'Find an Eye Doctor' search tool on the VSP website. The interface includes a header with 'Members', 'Log In / Create an Account', and 'Choose Language'. Below the header is a navigation bar with links: 'FIND A DOCTOR', 'BENEFITS', 'OFFERS', 'EYEWEAR AND WELLNESS', 'PLAN OPTIONS', and 'SHOP'. The main section features a large image of a smiling man with glasses holding a smartphone. Below the image is the 'Find an Eye Doctor' heading, followed by instructions: 'To ensure you see an in-network eye doctor for your plan, Create an Account or Log In before you search. You'll get more and save more in-network!'. The search tool itself is a white box with a blue border. It has an 'EDIT SEARCH +' link and a 'CLEAR FILTERS' button. The search criteria are organized into a grid of dropdown menus: 'Doctor Network Choice' (with a link to 'about doctor network'), 'Type of Doctor', 'Products' (with a link to 'about products'), 'Services' (with a link to 'about services'), 'Frame Brands', 'Hours & Scheduling', 'Gender', and 'Language'. At the bottom of the search box is a 'Distance (in miles)' slider with markers at 5, 10, 25, 50, and 100. An 'Apply Filters' button is located at the bottom right of the search box.

A sliding distance bar makes finding a match nearby easy. You can even opt to view locations on a map.

Using Your Benefit is Easy

Once you've enrolled...

1. Create an account at **vsp.com** and review your personalized benefit information.
2. Find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195**
3. Simply tell your eye doctor's office that you have VSP—and we'll take care of the rest!





Enroll Today!

VSP helps you see well and be well with
the coverage and quality care you deserve.

Visit oebb.vspforme.com or call **800.877.7195**



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Classification: Confidential

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Dental enrollment



Office locations and hours

EXTENDED OFFICE HOURS

M- F, 7:00 AM – 5:30 PM SELECT SATURDAYS

Washington

19 offices

Locations from Bellingham to Vancouver, Silverdale to Spokane

Oregon

21 offices

Locations on the I-5 corridor, from Portland to Medford, Bend to Lincoln City

Idaho

6 offices

Boise, Nampa, Meridian, Twin Falls, Idaho Falls, Coeur d'Alene

General Care

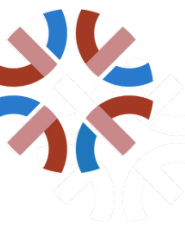
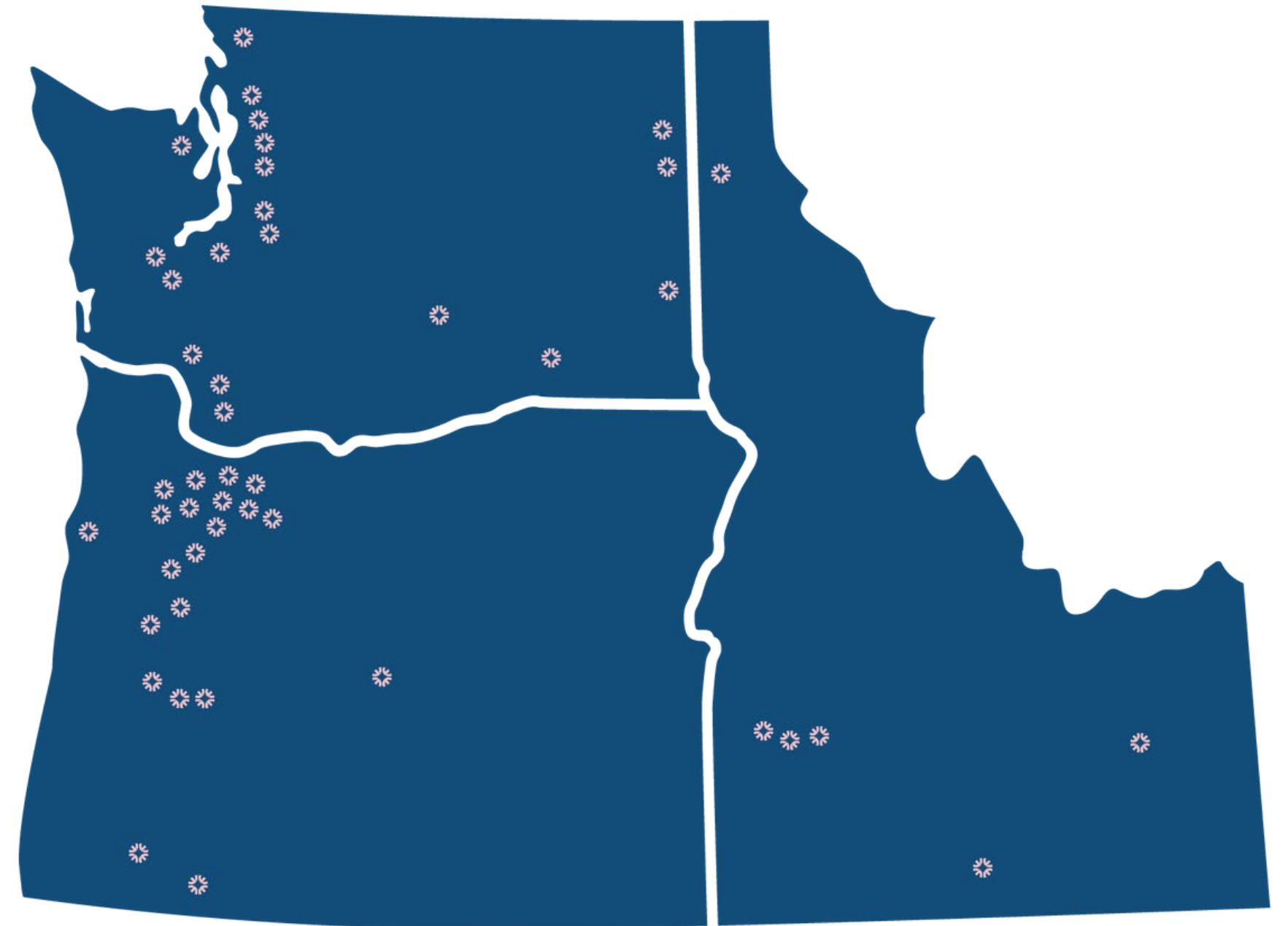
All offices

Our general dentists provide outstanding care

Specialty Care

Select offices

Highly trained specialists including orthodontists, endodontists, oral surgeon & periodontists



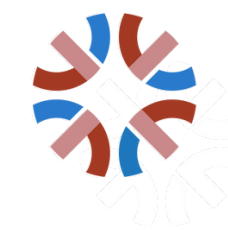
Summary of Benefits

General and ortho office visit	\$20 per visit
Diagnostic and preventive services	Covered with office visit copay
Fillings	Covered with office visit copay
Crown or bridge	\$250 copay
Complete upper or lower denture	\$100 copay
Root canal therapy	\$50 copay
Surgical extraction	\$50 copay
Comprehensive orthodontic treatment	\$2,500 copay
Dental implant surgery	\$1,500 maximum
Specialty office visit	\$20 per visit

- No maximum*, no deductible, no waiting periods
- Predictable copays for covered services
- Orthodontic coverage for all ages with no maximum
- Emergency appointments available within 48 hours ; 24 hr on-call provider phone consults available

Visit willamettedental.com/oebb

*Benefits for implant surgery have a benefit maximum.





ADVANCING DENTISTRY

The Willamette difference

Our unique model sets our practice apart by offering comprehensive oral care and insurance all under the same roof.

Patients receive quality, evidence-based solutions at rates you can afford.

We prioritize prevention and whole-person health to break the cycle of disease and repair by promoting a partnership mindset with your dental team to empower you with the knowledge of how to maintain healthy habits and avoid unnecessary treatments.



Online dentist profiles

- Patient feedback ratings and comments online for each dentist
- NRC Health – industry leading patient experience partner
- Over 4.6 / 5 average star rating




[All Dental Offices](#) > [Beaverton](#) > Mimi Poon Whittemore, DMD



Mimi Poon Whittemore, DMD


General Dentist

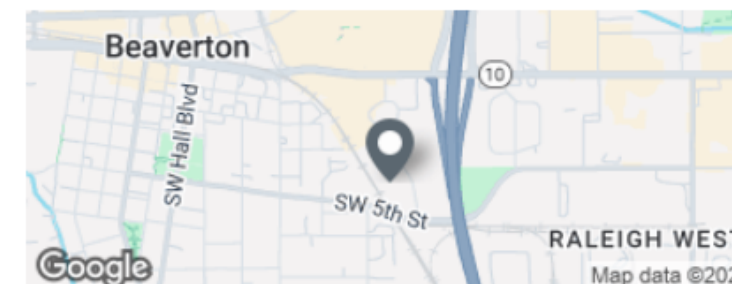
★★★★☆ 4.8 out of 5.0 [214 Ratings, 73 Comments](#)

 By Appointment Only

To schedule an appointment, call:
1-855-4DENTAL (1-855-433-6825)

 [Willamette Dental Group - Beaverton](#)

 4925 SW Griffith Drive Beaverton,
OR 97005



Dr. Whittemore's Biography

Dr. Whittemore approaches dentistry with compassion, integrity, and empathy. Her conservative approach to dental treatment and being proactive about dental health directly aligns with her passion to work at Willamette Dental Group. Getting to know her patients and understanding their dental needs is very important to her. Dr. Whittemore and her team's continued focus to educating and providing care in a caring manner has gained her the trust and connection of her patients. Through the years Dr. Whittemore continues to make a positive impact on her patients and strives for dental excellence. Willamette Dental Group, being provider-centric, has allowed her to be collaborative with her peers to create the best treatment options available for her patients.

In her spare time she enjoys spending time with her family and is an avid gardener.

Education



Visit willamettedental.com/oebb

Explore our website to find information about our locations, provider profiles and patient reviews.



Schedule your appointment

Call to schedule your new patient appointment at 855.433.6825. Appointments are available within days or weeks – we can't wait to meet you!

Scheduling hours: M-F: 7am – 5:30pm / Sat: 7am – 1pm PT

For dental emergencies, call 24 hrs / 7 days a week



Questions about your benefits?

Contact Member Services at 855.433.6825 or memberservices@willamettedental.com

Member Services hours: M-F: 8am – 5pm PT



Oregon Educators Benefit Board

Insurance Committee Meeting



Life and Disability Insurance Plan Offerings

Options available to Oregon Educators Benefit Board members from Standard Insurance Company:

- Basic Life
- Basic Dependents Life
- Basic and Optional Accidental Death & Dismemberment (AD&D)
- Optional Life
- Short Term Disability (STD)
- Long Term Disability (LTD)

Why are Life and Disability insurance necessary?

- Financial support and stability for loved ones
- Extra layer of protection
- Helps loved ones recover financially
- Income replacement
- Helps meet ongoing expenses not covered by medical insurance



Life and AD&D Plan Options

Coverage	Plan Options	Guarantee Issue	Premium	Participation
Basic Life	18 options (\$5,000-3x earnings)	All amounts	Employer-paid	100%
Basic Dependent Life	2 options (\$2,000 & \$5,000)	All amounts	Employer-paid	100% (Basic Life required)
Optional Life	\$10,000 increments (up to \$500,000)	<ul style="list-style-type: none"> • Member: \$200,000 • Spouse: \$30,000 • Child: \$10,000 	Employee-paid	N/A Voluntary
Basic AD&D	17 options (\$5,000-2x earnings)	All amounts	Employer-paid	100% (Basic Life required)
Optional AD&D	\$10,000 increments (up to \$500,000)	All amounts	Employee-paid	N/A Voluntary



Value-Added Features

Built into Basic or Optional Life insurance coverage:

- Waiver of Premium
- Accelerated Benefits
- Portability and Conversion
- Travel Assistance
- Life Services Toolkit

Short Term Disability Insurance

Reminder:

Entitlement to Paid Leave Oregon benefits will reduce benefits payable under STD.

The STD plan includes each of the following:

Maximum Weekly Benefit	\$1,500 (before reduction by deductible income*)
Benefit Percentage	60% of the first \$2,500 66 ² / ₃ % of the first \$2,250 70% of the first \$2,143 (based on weekly predisability earnings)
Benefit Waiting Period	7 days
Maximum Benefit Period	90 days

* Deductible income is other sources of income your employee receives or is eligible to receive while STD benefits are payable, such as Paid Family Medical Leave, Workers' Compensation, Social Security and PERS.

Long Term Disability Insurance

The LTD plan includes each of the following:

Maximum Monthly Benefit	\$2,000 \$4,000 \$6,000 \$8,000 (before reduction by deductible income*)
Benefit Percentage	50% of the first \$16,000 60% of the first \$13,333 66 ² / ₃ % of the first \$12,000 (based on monthly predisability earnings)
Benefit Waiting Period	90 days
Maximum Benefit Period	To age 65 or age-graded to Social Security Normal Retirement Age

* Deductible income is other sources of income your employee receives or is eligible to receive while LTD benefits are payable, such as Workers' Compensation, Social Security and PERS.

Helping Employees Return to or Stay at Work

- Workplace Possibilities Program
- Return-to-work incentive
- Reasonable accommodation expense benefit
- Rehabilitation plan benefit



Disability Plans: Mandatory vs. Voluntary

What's right for your organization?

- Mandatory
- Voluntary

Eligibility details:

- For mandatory coverage, your employees will be automatically enrolled upon the plan selection effective date
- For voluntary coverage, employees can enroll within 31 days of becoming eligible without having to answer health questions

Options to Fit Your Needs

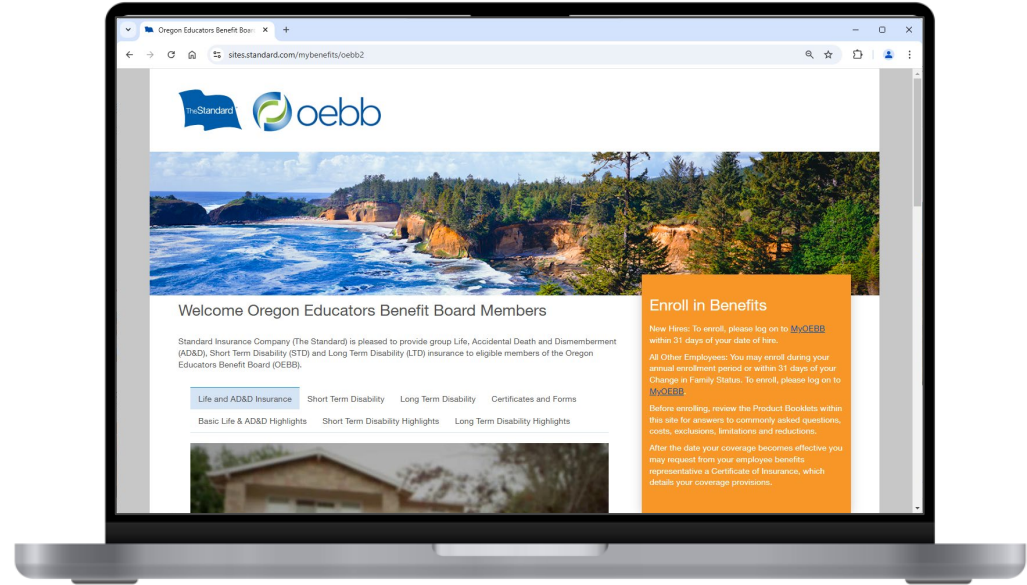
What coverage will you offer your employees?

For more information, please visit
The Standard's OEGB microsite:

www.standard.com/mybenefits/oebb

To assist you in selecting coverage to offer your
employees, please review our Plan Selection Guide:

http://www.standard.com/eforms/15158_646595.pdf



The policies described have exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please review all materials or contact The Standard for additional information, including costs and complete details of coverage. The amount of benefits provided under the policies described depends on the plan selected.



The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

Q & A



Questions?

If you have questions about 2025-26 plan changes, contact:

Georgann Helmuth

Senior Account Executive for OEBC

Email: Georgann.Helmuth@oha.oregon.gov

Phone: 503-801-4777



Thank you!

OEBB Member Services

oebb.benefits@odhsoha.oregon.gov

888-4My-OEBB (888-469-6322)

OEBBinfo.com