

Get Ready for Open Enrollment

For OEBB Benefit Administrators



OEBB Plan Year

October 1 – September 30

What does this mean?

- Medical plan deductibles and out-of-pocket maximums start over.
- Dental and Vision plan benefit maximums start over.

2025-26 **Required** Open Enrollment

Open Enrollment is **required** this year.

All members must choose their plans during Open Enrollment.

- If members don't submit elections during Open Enrollment, their current medical, dental, and vision **coverage will end on Sept. 30, 2025.**

OEBB Open Enrollment Dates

August 15 – September 15

- This means OE starts at 11:59:59 p.m. on August 14 and ends at 11:59:59 p.m. on September 15
- Some Community Colleges extend OE
 - That date is Friday, September 19 for this year
- BHS will have a September 8 OE end date
- Some entities end OE prior to September 15
 - If you do, it's up to you to communicate this to your staff.
 - All materials from OEBB will have September 15 as the end date

MyOEBB Downtime During OE

- Friday, August 8
- Thursday, August 14
- Sunday, Aug 31 at 8 p.m. to approximately Monday, Sept 1 at noon
 - Please note this is Labor Day weekend and many of you cut off OE at this time

OEBB Phone Hours During OE

Monday – Friday

8:00 a.m. – 5:00 p.m.

Closed Labor Day, September 1

Closed weekends

BHS closes OE on September 8

Required Open Enrollment

What will happen in MyOEBB during roll over?

- We roll all plans (medical, dental and vision) by terming them 9/30/2025.
- OEBB does mass enroll members in the Basic and Mandatory plans offered by The Standard and UNUM.
- We will update Optional Life Plan age brackets (age as of Oct. 1).
- We will remove the Medicare “NO” answers and leave them blank.
- We will remove the DEV answers and leave them blank.
- We will clear out the Surcharge answers.
- All Active/COBRA Medical Opt-Outs and Declines will be blanked.
- Dental Only Early Retirees/SPERS will be left alone.

Required Open Enrollment

What will happen in MyOEBB during roll over?

- OEBB doesn't touch any of the "optional" plans offered by The Standard and UNUM (unless you selected a new one or an expired plan).
- If you didn't select a new "Voluntary" plan and your existing plan is going to be expired, then your members will be without a STD plan under OEBB.
- If you did select a new "Voluntary" plan because your existing plan is going to be expired, then your members will need to actively enroll in the new plan during OE if they want a supplemental to Paid Leave Oregon.

Updating Salaries?

It's very important to make sure salaries are updated before Open Enrollment begins.

- You can update salaries via Payroll Interface or manually.
- Make sure you select the correct start date of the salaries.

Salaries are important as they help calculate premiums for STD, LTD and certain Basic Life plans. Additionally, they help determine benefit amount if a claim is filed.

UNUM Rate Changes Coming

- Some UNUM plans will have higher premiums.
- This includes both Mandatory and Voluntary Simple Inflation Rider plans.
- New rates take effect October 1, 2025.
- We'll share the exact rates once they're final.
- Members with higher premiums will get a contingent option.
- We'll share more details as we get closer to Open Enrollment.

Deductions for STD and LTD

Reminder!

Withhold **VOLUNTARY** STD and LTD premiums **POST-tax**.

If you withhold premiums pre-tax, The Standard must withhold taxes from claims, reducing the disabled member's income further.

They already live on about two-thirds of their previous income. Withholding premiums post-tax helps avoid additional tax burdens on them.

Mass Lock Outs

Your entity may want to close OE earlier than September 15. Here's what you need to do and know:

- You must lock everyone out; you can't just lock out one employee group (unless you want to do it manually ☹).
- You must communicate the new deadline to your members and OEBB. OEBB will not communicate this deadline to your members but will know how to handle their calls.
- You can lock your entity out of MyOEBB by selecting Security Setup, Mass Lock, the reason "OE Deadline" and the dates you want members locked out of MyOEBB.
 - Example: Last day to enroll = Sept 5, Mass Lock Start Date = Sept 6, Mass Lock End Date = Sept 15

Security

- You can reset Passwords for your employees. Just a few simple steps!
 - Security Setup > Administrator > Reset Password twice > Save
 - Member Management > View/Modify Members > Reset Password twice > Save
- OEBB will not give subscriber information to spouses/domestic partners if they call.
- OEBB will not do enrollments.
- OEBB will not change addresses, subscriber, or dependent information.

Don't Do Enrollments!

Don't do enrollments for your employees unless you have a detailed email or completed form.

- The email needs to be very specific about their plan and dependent selections.
- The forms should be OEBB forms.
- **Keep this documentation!**

Never sit at a computer and have members sit next to you while you do their enrollments.

- Enrollments must be done under their login.
- You must have a form or email from the member if done under your log in.

When OEBB processes appeals later in the year we may ask for this documentation.

Delta Dental Exclusive PPO and Incentive PPO

- These plans are different than the other Delta Dental Premier Network plans.
 - The network is narrower than the Premier.
 - There is no out-of-network coverage.
- Members who enroll in either of these plans during Open Enrollment will receive letters from Moda. The letters will arrive early October explaining the specifics of this plan selection.
- Members need to pay attention to this plan offering and understand the coverage.
- After December 31, all appeals will be denied, and members may be left with bills to pay.

Kaiser Rules

- Subscriber must be enrolled in Kaiser Medical to enroll in Kaiser Vision.
- Spouses/domestic partners must enroll in the same Kaiser Medical and Kaiser Vision plans as the subscriber.
- Subscribers can enroll in Kaiser Dental without Kaiser Medical.

Reinstatement

Employees that come back to work (same entity) within 6 months:

- The New Hire turns into a Reinstatement QSC automatically in MyOEBB.
- You (as the admin) must complete the QSC in MyOEBB Admin Module.
The employee **cannot** complete enrollments in the Member Module with the Reinstatement QSC.
- If the employee made changes during this 6-month period, you may use a Correcting Processing Errors QSC to make changes once the Reinstatement QSC is saved.

OEBB Timelines

- Late April/early May
Board sets rates and plan designs
- Early May
Rates come out
- Mid-May/Mid-June
EE Plan Management and Insurance Committee Meetings
 - ✓ Verify and then verify again your plan choices

OEBB Timelines

- Week of July 4 – OEBB sends the Christmas in July file to the carriers
- After July 4 – Data for “Pre-OE” Mailing
 - ✓ Get New Hires and Terminations done in MyOEBB
 - ✓ Get employees in the right groups
 - ✓ Make sure addresses are correct
 - ✓ Make sure your plans are correct for the upcoming OE
- Week of July 21 – Mail drop for “Heads-Up” postcard
- Week of July 28 – Mail drop for “Pre-OE” mailing plus email sent to members

OEBB Timelines

- August 15 – September 15
 - ✓ Open Enrollment
 - ✓ Open Enrollment Webinars
- September 16 – September 30
 - ✓ Entity Admin OE Clean Up
 - ✓ Last Batches of Post OE Mailings
 - No email
 - MIA with no plan(s)
 - ✓ Delta Dental PPO Dental Plan Mailing

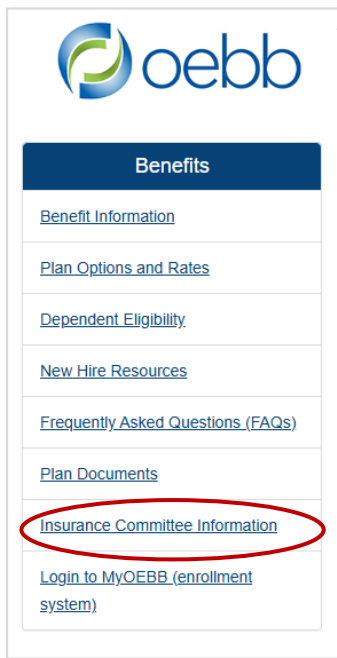
OEBB Timelines

- October 1
 - ✓ New Plan Year starts
- October 1 – October 31
 - ✓ Entities can fix OE issues with a QSC
 - ✓ Please fix at your level and don't send to OEBB
- November 1 – December 31
 - ✓ OEBB accepts and usually fixes OE issues via appeal
- January 1 and beyond
 - ✓ Appeals accepted by OEBB
 - ✓ OEBB is done with OE corrections

OEBBinfo.com

Benefits > Insurance Committee Information

- Plan Options
- Rates
- Deep Dive webinar registration links
- Videos, presentation slides, brochures



Administrator Resources > Open Enrollment Member Communications Schedule

- Data pull dates
- Distribution dates
- Material descriptions



Qualified Status Changes (QSCs)

- OEBC Website
 - OEBCinfo.com
- OEBC QSC Matrix
 - <https://www.oregon.gov/oha/OEBC/Policies/QSCMatrix.pdf>
- Division 40 (Enrollment) OAR – QSC Rules
 - <https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrsnRsn=236134>

Qualified Status Changes (QSCs)

**My employee is experiencing a QSC during OE.
Do I really need to do anything?**

YES, YES and YES!

- It's important to give employees the appropriate QSC anytime during the year. During OE, this ensures members get the appropriate GI on optional plans.
- If members have a newborn during this time:
 - PLEASE get the child entered in the system within 60 days of birth
 - Enroll the newborn in plans using a Gains Child by Birth QSC

Qualified Status Changes (QSCs)

The below QSCs must be completed by you as the admin. If they are left unsaved, the member cannot complete Open Enrollment.

- Change of Employment QSC (this includes active to retiree)
- Correcting Processing Error

Why is it important to complete these?

Qualified Status Changes (QSCs)

What about QSCs from September 16 – 30 and October 1 – 31?

September 16 – 30

- If it's just an OE correction you don't have to do a QSC.
- Make it effective October 1.

October 1 – 31

- Use the “Correcting Processing Errors” QSC if it's an OE correction.
- Make it effective October 1.

All OE corrections are effective October 1. Please retain documentation of these changes.

If it's an actual QSC event, please use the appropriate QSC.

Qualified Status Changes (QSCs)

What happens after October 31?

- Members **shouldn't be switching, adding, or removing plans** without a QSC that allows this action.
- Members **shouldn't be adding or dropping dependents** without a QSC that allows this action.
- Members should inform you within 31 days of an event for you to process their QSC. It's 60 days for gain of a child.
- Please use a Mid-Year Change Form or save an email thread when processing QSCs for member.

Please retain these documents!

MyOEBB Home Page

- **Familiarize yourself with the Home Page. It shows any Pending actions Items, How to Guides, Popular Destinations, OEBB Resources.**
- Check your unsaved QSCs. Any unsaved QSC will not travel over on the weekly file to the carriers and your employees will not have any benefit coverage.
- On your Home Page Alerts under Pending Action Items, you will see the unsaved QSCs and enrollments.

Pending Action Items

- There are 86 Invalid Login Attempts in past 3 days.
- You have 552 files to download.
- There are 8 persons whose affidavits are pending.
- There are 98 persons having unsaved enrollments from Admin Module.
- There are 160 persons having unsaved QSC.
- There are 47 persons having unsaved enrollments from Member Module.
- There are 17621 persons who have opted out of medical coverage.
- There are 22 persons who have pending Termination Approvals.
- There are 117 Pending Coverage requests.
- There are 416 Payroll Interface Rejections.

MyOEBB Home Page

- **Unsaved QSC from the Admin Module** – would be any QSC that you have started. This is usually if you enroll in the mandatory plans and leave the remainder for the employee to complete through the Member Module. This would also include any “Change of Employment QSC” that is not completed. Change of Employment QSC must be completed by entity admins as the employee cannot complete through the Member Module.
- **Unsaved QSC** – This will show all unsaved QSCs. You can filter by New Hire only. This will show you the coverage effective date and when the QSC will expire. Remember, the employee only has 31 days to complete a New Hire QSC through the Member Module. After that the Entity Admin will have to complete. Any other QSC must be completed by entity admin. This includes change of employment, active to retiree, marriage, birth, etc.

MyOEBB Home Page

- **Unsaved QSC from the Member Module** – This will show employees that did not complete the final save in the Member Module.
- **Pending Termination Approval** – Please approve terminations so that the record can be sent over to BenefitHelp Solutions to send out COBRA notices.
- **Payroll Interface Rejections** – This will list the errors that did not process when submitting a PERM File or a Salary/Address Perm File. Remember to check each time a file is submitted.
- **Pending Affidavits** – This will show who has enrolled a Domestic Partner and will need to submit the affidavit to Entity Admins.

MyOEBB How to Guides

- **How to Guides for MyOEBB** – Each guide will show you screen-by-screen how to complete a Qualified Status Change (QSC).

How to Guides for MyOEBB

- How to Add a Dependent
- How to Add a New Hire
- How to Change Active Employment to Retiree
- How to Change Domestic Partner to Spouse
- How to Change Salary
- How to Change to Self Pay/OEBB Administration Retiree
- How to Enter a Mass Lock Out
- How to Process a Change in Employment
- How to Remove a Dependent
- How to Save an Invoice as an Excel File
- How to Terminate a Subscriber with Benefits
- How to Update an Address
- PERM FILE - Educational Entities
- PERM FILE - Local Governments
- PERM FILE - Salary/Address Update

Popular Destinations

- **Popular Destinations** – The below are links to the carriers' OEGB-specific websites.

Popular Destinations

- BenefitHelp Solutions
- Canopy EAP
- Kaiser Permanente
- MODA/Delta Dental
- MyOEGB Member Module
- Oregon Educators Benefit Board
- Standard Insurance Company
- Standard Medical History
- UNUM
- VSP
- Willamette Dental

OEBB Resources

OEBB Resources

- [MyOEBB Helpdesk-1 \(888\)4MY-OEBB or 1 \(888\)469-6322](#)
- [MyOEBB QSC Detailed Matrix Guide](#)
- [MyOEBB Security Access and Termination Form](#)
- [OEBB Administrative Rules](#)
- [OEBB Forms](#)
- [OEBB Plan Rates and Domestic Partner Imputed Values](#)
- [PERM File Excel Template](#)
- [Salary/Address Update File Format Template](#)
- [Salary/Address Update File Template with Tips - delete Row 2](#)

How Do OEGB Appeals Work?

- Division 80 OAR
https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mIBO8BatCI2G-84yI7IAC5GjH6wAOjvaptscdOqS74pMb!568786841?ruleVrsnRsn=236159
- OEGB has three levels of appeals.
 - **First:** Decided in-house with feedback from entity, member, and carriers.
 - **Second:** Decided in-house with feedback from entity, member, and carriers.
 - **Third:** Decided by the Administrative Review Committee (ARC).
 - The ARC is made up of three OEGB Board members.
 - They make sure OEGB followed their rules and policies.
- OEGB appeals are mainly for eligibility issues.

How Do OEGB Appeals Work?

Here are some rules for OEGB appeals:

- Members need to provide as much information as possible.
- OEGB will decide upon the appeal within 30 days.
- Members have 30 days from the date of the determination to file a second or third level appeal.
- Members need to submit new additional information with each level of appeal.
- Please do not have member file an appeal with OEGB during the end of September and October due to missing Open Enrollment. Please handle this internally.
- Please communicate timely with OEGB when we are reviewing an appeal and need your help.

How Do Carrier Appeals Work?

- Carriers have a two-level internal appeal process:
 - 1) Members have 180 days from the date of an adverse benefit determination to submit an initial written appeal.
 - 2) Members have 60 days after the initial appeal determination to file a second level appeal.
- Members may ask for an external review process.
- Carrier appeals are mainly for benefit determination.

Eligible Dependents

Division 10 OAR

https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mIBO8BatCI2G-84yl7lAC5GjH6wAOjvaptscdOqS74pMb!568786841?ruleVrsnRsn=1774

- Child
- Spouse
- Domestic Partner
- Child of Partner
- Disabled Dependent Child – Rules expanded 2022

Disabled Dependent Child

Members may be able to add a disabled dependent to their plan.

Dependents qualify if:

- A medical provider confirms the disability before age 26, **AND**
- The dependent has not had a break in coverage, **AND**
- One of the following is true:
 - Member claims the dependent on their federal tax return, **OR**
 - Member has court-ordered legal guardianship*, **OR**
 - The disabled dependent files their own tax return. In this case their adjusted gross income cannot exceed 150% of the federal poverty level (FPL)*.

Early Retirees

Division 50 OAR

https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mIBO8BatCl2G-84yl7IAC5GjH6wAOjvaptCdOqS74pMb!568786841?ruleVrsnRsn=236136

- Early Retirees cannot add plans/dependents after they retire. They should plan their enrollments while they are ACTIVE.
- Early Retirees will receive COBRA paperwork when they retire. Why?
- Once an Early Retiree drops a plan type/dependent they can't add it back during OE, only with a QSC.
- Once an Early Retiree leaves OEGB they cannot come back.
- OEGB terms Early Retirees once they turn age 65.
- Early Retirees and any of their dependents that are Medicare eligible due to age or disability are not eligible for OEGB plans.
 - They might be eligible for dental.

Self-Pay Early Retirees (SPERs)

Division 50 OAR

https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mIBO8BatC1_2G-84yl7IAC5GjH6wAOjvaptS74pMb!568786841?ruleVrsnRsn=236136

- Still follow the same rules as Early Retirees.
- The entity transfers these Early Retirees to OEGB at least two months prior to their SPER enrollment.
- OEGB manages this group.
- SPERs pay OEGB directly.
- They must be COMPLETELY self pay.
 - No contributions from the employer.

COBRA

- Division 50 OAR
https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OAR_D=nyw9hM3mlBO8_BatCI2G-84yI7IAC5GjH6wAOjvaptS74pMb!568786841?ruleVrsnRsn=236136
- Employers need to make sure they term employees and/or their dependents timely.
- Spouses termed after age 55 get more COBRA time.
- Becoming Medicare eligible during COBRA...what happens?
- What do I do with employees out on extended leave?
- What happens to dependents dropped during OE?
- COBRA rates are around 2% higher than regular rates.
- BenefitHelp Solutions (BHS) manages COBRA for OEGBB.

Dependent Eligibility Verification (DEV)

Division 80 OAR

<https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrsnRsn=236297>

OEBB will conduct a Dependent Eligibility Verification for your entity.

- OEBB has a schedule available for DEV.
- American Fidelity has conducted many of these reviews.
- Ineligible dependents come off at the end of the review.
- OEBB locks these dependents so members can't add them back without providing documentation.
- Members have 60 days to appeal a DEV dropped dependent to recover coverage without a lapse.

Reconciliation & Invoicing

Division 80 OAR

<https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrsnRsn= 236158>

- Please reconcile your invoice monthly.
- OEBC will give grace back as far as 45 days but not usually beyond that period.
- Overpayments and underpayments are added to the next monthly invoice.

OEBB Financial Services

Contact Information

Rosie Ivanov
503-378-6597

OEBB.FinancialServices@odhsoha.oregon.gov

Sensitive Data

Division 60 OAR <https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=84>

OEBB collects SSNs but these are encrypted in MyOEBB. We can't even see them.

- If a member has a wrong SSN, we need to get this corrected for many reasons.
 - Traveling to carrier for IRS purposes.
 - The member can't log on with the wrong SSN.
- Please don't send sensitive data via email.
- Use MyOEBB Document Management to transmit this data.

Complete List of OEBB OARs

<https://secure.sos.state.or.us/oard/displayChapterRules.action?selectedChapter=186>

OEBB Benefits

For more information, please contact:

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Salem, OR 97301-1063

(503) 378-3329

linda.freeze@oha.oregon.gov

Q & A



Thank you!

OEBB Member Services

oebb.benefits@odhsoha.oregon.gov

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

OEBBinfo.com