

OEBB 2026-27 Plan Year

Insurance Committee Meeting

May 28, 2026



Webinar Tips

Check your audio.

- If you're not hearing the webinar, go to the "Audio" tab in GoTo Webinar.
- Select your preferred speaker and microphone.

Ask questions.

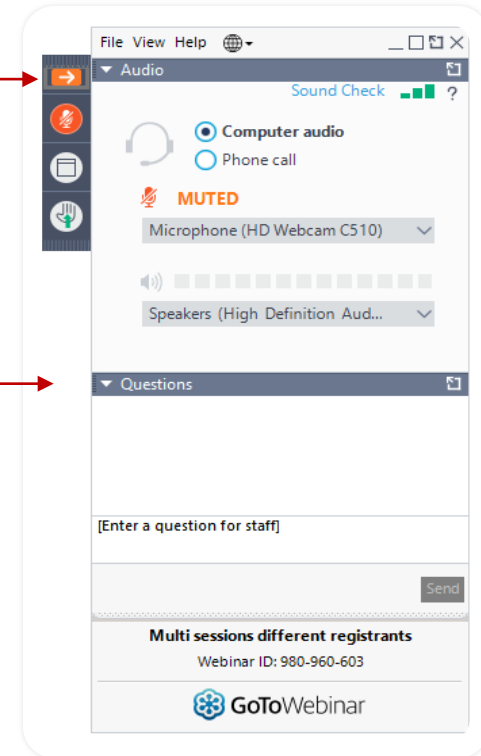
- Type in the "Questions" panel.
- Staff and carriers will answer questions in the panel and during the presentation, as appropriate

Review the presentation on demand.

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

Find additional benefits information.

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



Agenda

Time	Duration	Presenter	Topic
10:30–10:35	5 min	OEBB Communications	Welcome Communications overview
10:35 –10:45	10 min	OEBB Benefits	Plan updates and EE Plan Mgmt
10:45–11:00	15 min	Kaiser Permanente (medical, dental, vision)	Plan highlights + Q&A
11:00–11:15	15 min	Moda Health (medical, dental, vision)	Plan highlights + Q&A
11:15–11:25	10 min	Canopy EAP (Everyday Assistance Program)	Plan highlights + Q&A
11:25–11:30	5 min	Willamette Dental (dental)	Plan highlights + Q&A
11:30–11:35	5 min	VSP (vision)	Plan highlights + Q&A
11:35–11:45	10 min	The Standard (life & disability)	Plan highlights + Q&A
11:45–12:00	15 min	OEBB	Final Q&A, Contact Information and Thank you

Open Enrollment: Required

Open Enrollment is required this year.

All members must elect plans during Open Enrollment. Members should review plan changes and make the best selection.

- Members must go to [OEBBEnroll.com](https://oebbenroll.com) beginning Aug. 15, 2026, and elect plans by Sept. 15, 2026.*
- If members don't submit elections during Open Enrollment, their current medical, dental, and vision **coverage will end on Sept. 30, 2026.**

* OEBB's Open Enrollment is Aug. 15–Sept. 15. Some employers use different end dates. **Members should confirm their deadline with their employer.**

2026-27 Plan Information

Administrators

[Admin Resources Home](#)

[Admin Rules](#)

[Admin SPER Toolkit](#)

[Communications Schedule](#)

[Demographic Reports](#)

[Insurance Committee Resources](#)

[Local Government Info](#)

[Privacy Statement](#)

Go to **OEBBinfo.com**

Under **Administrators**, click **Insurance Committee Resources**

Review resources including:

- Rates
- Renewal Summary
- Plan Comparisons
- Detailed “Plan Walkthrough” recordings
- Recorded webinars and slides

OE Communications: May–June 2026

May	June	July
<p>By May 26</p> <ul style="list-style-type: none"> • Benefits comparison PDF • Rates • Renewal summary <p>May 28</p> <ul style="list-style-type: none"> • Insurance committee meeting <p>May 29</p> <p>“Plan Walkthrough” recordings from vendors posted to website</p>	<p>Early June</p> <ul style="list-style-type: none"> • Email registration link to admins for “Get Ready for OE” webinar <p>June 15, 1:00 pm–3:00 pm</p> <ul style="list-style-type: none"> • Admin webinar: “Get Ready for OE” <p>Mid-June</p> <ul style="list-style-type: none"> • Heads up email to members before summer break; includes registration links for Pre-OE and OE webinars • Online plan comparison tool • On-demand posters (for entities) 	<p>July 15</p> <ul style="list-style-type: none"> • Sneak peek email to members • Benefits guide • Website updates • Explore Your Benefits <p>Late July</p> <ul style="list-style-type: none"> • Heads-up postcard to homes

OE Communications: Aug.–Sept. 2026

Aug. 1–14	Aug 15–Sept. 15	Sept. 16–Sept. 30
<p>Mails Aug. 1</p> <ul style="list-style-type: none"> Personalized letter to homes (with rate sheet for self-pay retirees) <p>Aug. 3</p> <ul style="list-style-type: none"> “OE is coming” email <p>Early Aug.</p> <ul style="list-style-type: none"> OE’s OE webinars begin 	<p>Arrives by Aug. 15</p> <ul style="list-style-type: none"> “Enroll now” postcard <p>Aug. 19 (10:30 am–12:30 pm)</p> <ul style="list-style-type: none"> OE’s OE webinars <p>Throughout OE</p> <ul style="list-style-type: none"> Webinars: Moda Health plans (hosted by Moda) Webinars: Kaiser Permanente plan (hosted by Kaiser) Reminder emails <p>Daily</p> <ul style="list-style-type: none"> Confirmation emails 	<p>Late Sept.</p> <ul style="list-style-type: none"> Post-OE letters (e.g., missed enrollment) to homes

Member Resources: Webinars



**OEBB, Moda Health,
and Kaiser Permanente
will host webinars
before and during Open
Enrollment.**

**Webinars will be
recorded and posted
online.**

OEBB's Open Enrollment Webinars

- Changes to all your 2026-27 plans.
- Where to learn about your benefits.
- How and when to enroll.

Moda Health Webinars

- Changes to Moda's 2026-27 plans.
- Benefits and perks available to members

Kaiser Permanente Webinars

- Changes to Kaiser's 2026-27 plans.
- Benefits and perks available to members

Member Resources: Online Tools

Online Plan Comparison Tool

<https://www.compareoebbplans.com>

Available by July 15

 | Compare Your 2025–26 OEGB Plan Options

Welcome to the OEGB Plan Comparison Tool

The plan comparison tool is designed to help you easily understand the differences among your plan options. The tool lets you compare your options side-by-side, including copays, deductibles, coinsurance, and the cost of covered services.

This tool is for comparison purposes only. It does not fully describe the benefits of each plan. Refer to the plan documents for more details. If there is a conflict between this comparison and the plan documents, the plan documents will prevail.

Use this online tool to:

- View your OEGB medical, dental, and vision plan options
- Compare important plan features for all health care plans, including coverage for office visits, hospital care, mental health services, prescription drugs, and more
- Understand how specific services are covered

Get started:

- Click on the plan features you want to compare and click "Next Step"
- On the comparison screen, select the plans you want to compare by "minimizing" the plans and services you do not want to see
- Be sure to click on the "Print" button if you want a record of your results – your results will not be saved once you exit the tool

Start the Plan Comparison Tool



Explore Your Benefits Interactive Learning Tool

<https://oebbexploreyourbenefits.com/2026>

Available by July 15



Other Benefits Communications

Monthly newsletter email with learning & events, podcast, and video



Wellness Central website



Launching July 15

New hire video



EE Plan Management



EE Plan Management is Tuesday, May 26 – Friday, June 12



OEBB staff will complete EE Plan Management for you

- Look for an email from Carrie Cameron sent this week with directions about EE Plan Management.
- Follow the directions in the email.

2026–27 Plans

Medical plans

OEBB will continue to offer Moda Health and Kaiser Permanente medical plans for the 2026–27 plan year.

Optional benefit plans

OEBB will continue to offer optional benefits to help employees, and their families prepare for life's important moments.

Disability – The Standard	Life and AD&D Insurance – The Standard
<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

Long-Term Care (LTC) Coverage

LTC will not be offered in 2026–27.

- As of Feb. 1, 2026, UNUM stopped accepting new applications for LTC coverage.
- Because of Unum's decision, the OEGB Board decided to no longer offer LTC coverage to members for 2026–27.
- Members who wish to keep LTC coverage must transition to direct billing with Unum by November 29, 2026.
- OEGB will contact members currently enrolled in Unum with details on how to move to direct billing.

Current Participants Must Take Action



If participants want to continue their current LTC coverage, action is required.

If participants don't act by Nov. 29, their LTC coverage will end as of Sept. 30, 2026.

Participants have options:

- 01** | **Continue coverage** by moving to a direct bill arrangement with Unum
- 02** | **Change coverage**
- 03** | **Cancel coverage**

Participants will receive information at home and by email.
Participants must complete and submit the appropriate form(s) for their self and each enrolled dependent by Nov. 29.

Communication Plan for LTC Participants

OEBB and Unum will send these communications.

Date	Communication	Method
Jun. 1	<ul style="list-style-type: none"> • Reminder to participants that LTC coverage premiums will stop Oct. 1 • Invitation to webinar 	Email
Jul. 20	<ul style="list-style-type: none"> • Details about how to continue, change, or cancel coverage, including links to forms to complete • Invitation to webinar 	Email and letters to homes
Aug. 4	<ul style="list-style-type: none"> • Reminder to submit forms to continue, change, or cancel coverage by Nov. 29 • Premiums are retro to Oct. 1 • Invitation to webinar 	Email
Aug. 19	<ul style="list-style-type: none"> • Webinar from 1–2PM PT 	Webinar
Oct. 1	<ul style="list-style-type: none"> • Payroll deductions through OEGB stop • Direct bill premiums begin through Unum 	N/A

Carrier Presentations



The Kaiser Permanente Difference

**Kaiser Permanente 2026-2027
Medical, Dental and Vision Benefits**



**Insurance Committee Meeting
May 28, 2026**

Our model is your advantage

COVERAGE

BETTER
HEALTH

Proactive
care

Purposeful
innovation

Empowered
doctors

Ease of
Navigation

Unmatched
access

GREATER
VALUE

We empower doctors and clinicians to
do what's right for each patient — and that's proven in
your group's performance.

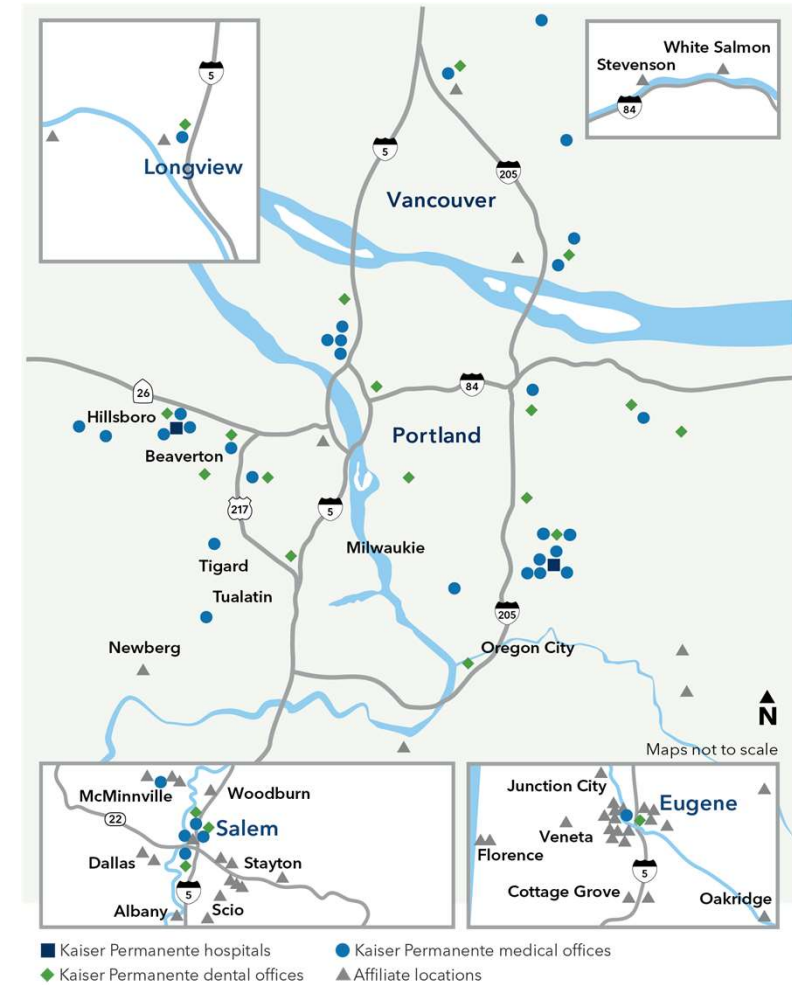
Care at your fingertips



Convenient care

Often under one roof

- ✓ 2 hospitals + affiliate hospital agreements
- ✓ 31 medical offices
- ✓ 20 dental clinics
- ✓ Visit kp.org/locations to find affiliated partner locations



Access from anywhere

Knowing your employees can always connect to care gives you the peace of mind that they're covered in and out of the office.

✓ **Away from Home Travel Line: 951-268-3900 (TTY 711)**

- 24/7 support while traveling
- Get immunization information from our travel clinic
- Find care in another Kaiser Permanente service area
- Assistance with claims reimbursement

✓ **24/7 virtual care**

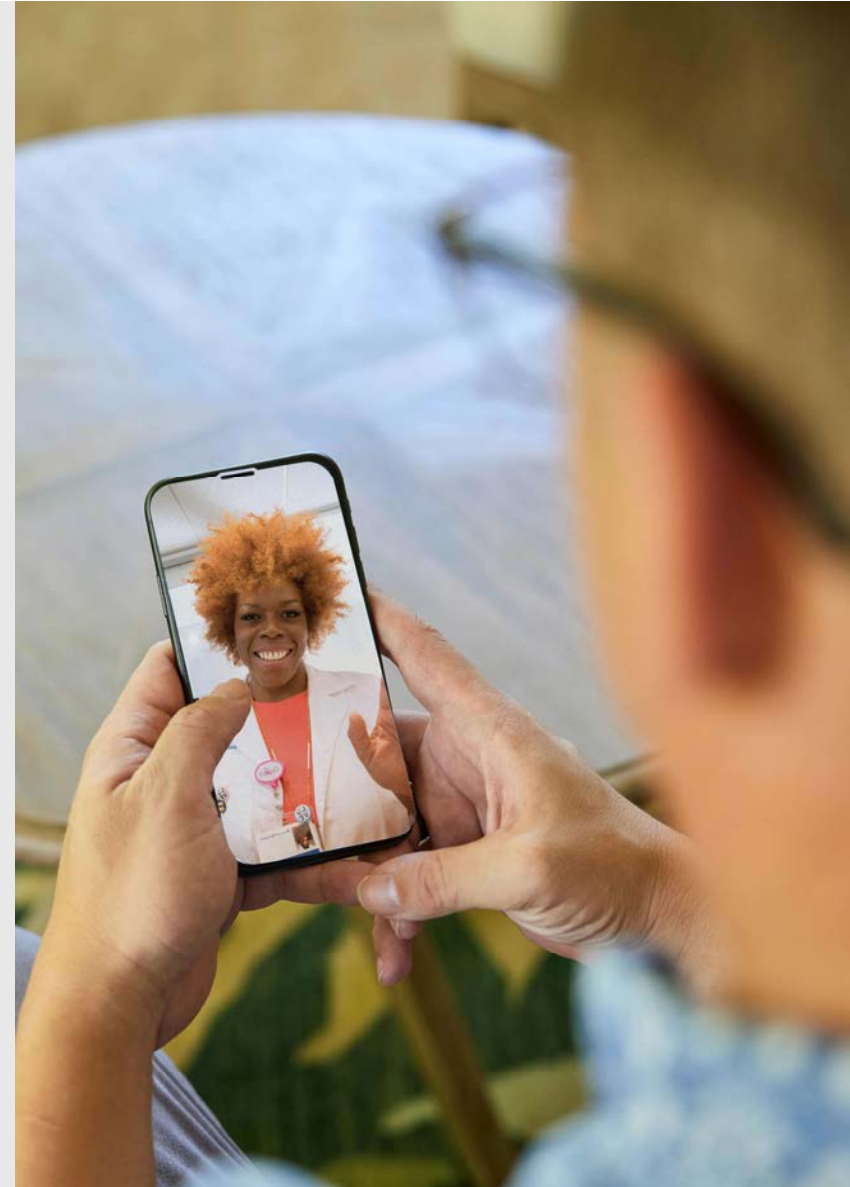
Across the U.S., get care from Kaiser Permanente clinicians anytime by phone or online — always tracked in your electronic health record.

✓ **Urgent and emergency care**

Get help anywhere in the world. And at many locations outside Kaiser Permanente states (Cigna PPO Network, MinuteClinic, The Little Clinic, and Concentra Urgent Care), your employees won't need to file a claim later.

✓ **Kaiser Permanente app and [kp.org/travel](https://www.kp.org/travel)**

Find locations and get answers to common care and coverage questions.



Kaiser Permanente Vision

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
- ✓ Opticians
- ✓ Optometrists
- ✓ 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/nw.



Upcoming benefit changes

Kaiser Permanente members will experience limited benefit changes for the 2026-2027 plan year:

ALL MEDICAL PLANS

- Allergy Serum – allergy serums are subject to cost sharing

DENTAL PLAN

- Nitrous Oxide – cost share for all members will be \$25
- Emergency Dental – members will incur the cost share that normally applies for non-emergency dental care services
- Composite Fillings – the buy-up cost for composite fillings on posterior teeth will be removed

VISION PLAN

- No Changes

Medical benefits — Plan comparisons

	Plan 1	Plan 2A	Play 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

Vision benefits — 2026-2027

	Plan 1	Plan 2A	Play 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 OEGB 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.



On-demand wellness tools put better health within reach

Members can use our mental health and wellness self-care apps anytime, anywhere at no cost.¹

Over 80% of Kaiser Permanente members have found these tools helpful.²



Calm

The number one app for meditation and sleep

is designed to help lower stress, reduce anxiety, and build resilience.



Headspace

Connect with an emotional support coach by text, explore self-care activities, and more — available 24/7.

No cost to members

All devices

Self-care and wellness resources



1. The apps and services described above are not covered under health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in members' Evidence of Coverage or other plan documents. The apps and services may be discontinued at any time. Calm and Headspace can be used by members 13 and over. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost. 2. Kaiser Permanente National Market Research, 2025.

Office Hours Support

Kaiser Permanente is hosting weekly office hours by phone and chat, providing a valuable opportunity to speak one-on-one with a representative.

We can assist you with any questions on the following topics:

- Benefits
- Coverage
- Transition of Care
- Telemedicine and kp.org
- Self-care tools
- Healthy Resources

HOW TO REACH US:

Phone

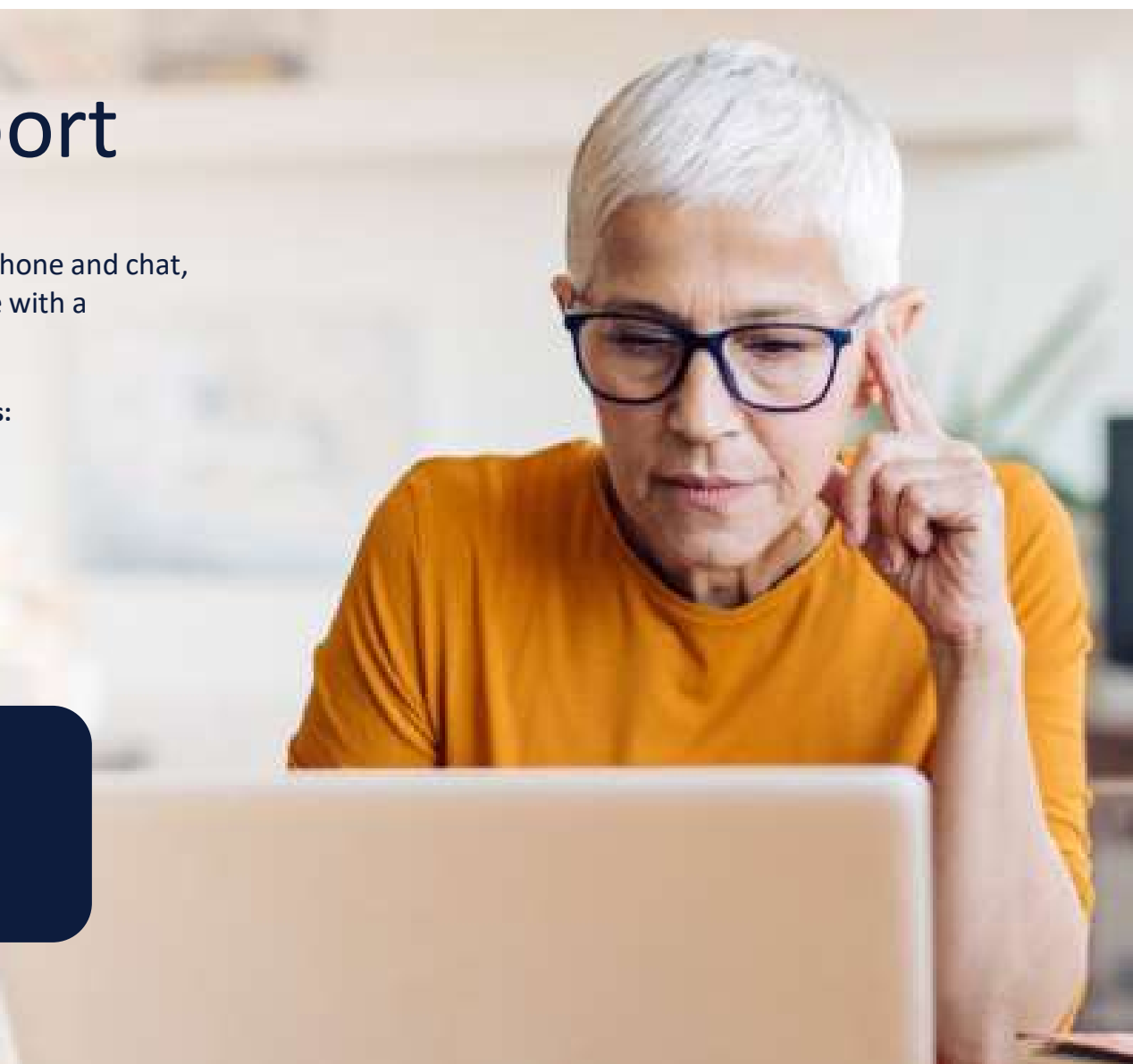
800-514-0985

Monday-Friday
7a.m.-6 p.m. PT

Chat

kp.org/choosekp

Select the chat box in
the bottom right corner





Kaiser Permanente Dental

A QUALITY EXPERIENCE THAT IS CONNECTED





Integrated dental care

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

94%

of our members would recommend us to family and friends*

*According to the Press Ganey survey for January 2025–December 2025.

Convenient, high-quality dental care and coverage

20 DENTAL OFFICES

Eugene, OR, to Longview, WA
Many co-located with or near a Kaiser Permanente medical facility

160 KP DENTISTS

20 Dental Offices in the NW Region

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

Saturday dental cleanings at select locations

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

2026-2027 dental plan benefits

Yearly deductible	\$0
Annual benefit maximum	\$3,000
Covered services	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

*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*.

Questions?

Thank you

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choose.kaiserpermanente.org/oebb





2026-27 OEGB Insurance Committee Webinar





Medical and pharmacy



2026-27 OEBC medical plan changes

- The individual deductible and out-of-pocket maximum for all medical plans increased by \$250.
- The family deductible and out-of-pocket maximum (OOPM) for all medical plans are increased by \$500.
- Garner HRA incentive will increase by \$250/\$500
 - This means the new Garner HRA will be \$950 for an individual plan and \$1,900 for a family plan.
- The following copays of medical plans 1-5 increased by \$10:
 - 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
 - Urgent care
- Removing the incentive care office visit and virtual care for primary care copays. These visits will be paid at the standard cost sharing of the plan.

2026-27 OEBC medical/pharmacy plan changes

- All genetic testing will require prior authorizations.
- Home infusion will now be covered at no member cost share
- Teledoc (aka Livongo) diabetes management program
 - This program will no longer be available to OEBC members.
 - Current member will receive notification letting them know this program will be discontinued.
- Mandatory 90-day supply
 - Members will now be required to fill a 90-day supply for certain maintenance drugs and for GLP1 drugs for managing diabetes through mail order or at a 90-day supply retail pharmacy.
 - To learn more about mail order or to locate a 90-day supply pharmacy, visit modahealth.com/oebb/members/pharmacy.shtml or call our Moda 360 Health Navigator team.
 - If a member is impacted and is currently taking a maintenance drug or GLP1 for diabetes, they'll receive a letter 60 days in advance to let them know.

Medical plan overview

The deductibles, out-of-pocket maximums and copays increased for the 2026-27 plan year.

Medical plan	Individual Deductible		Family Deductible		Individual Out-of-Pocket		Family Out of Pocket		Primary care		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	\$950	\$1,050	\$2,100		\$4,000	\$4,400	\$8,800		\$35 ¹	20%	\$55 ¹	20%	\$55 ¹	20%
Plan 2 ²	\$1,350	\$1,450	\$2,900		\$5,000	\$5,400	\$10,800		\$35 ¹	20%	\$55 ¹	20%	\$55 ¹	20%
Plan 3 ²	\$1,750	\$1,850	\$3,700		\$6,000	\$6,400	\$12,800		\$40 ¹	25%	\$65 ¹	25%	\$65 ¹	25%
Plan 4 ²	\$2,150	\$2,250	\$4,500		\$7,850	\$8,250	\$16,500		\$40 ¹	25%	\$65 ¹	25%	\$65 ¹	25%
Plan 5 ²	\$2,550	\$2,650	\$5,300		\$7,950	\$8,350	\$16,700		\$45 ¹	25%	\$65 ¹	25%	\$65 ¹	25%
Plan 6 ² HSA optional	\$2,150	\$2,250	\$4,500		\$7,550	\$7,900	\$15,800		15%	20%	15%	20%	15%	20%
Plan 7 ² HSA optional	\$2,550	\$2,650	\$5,300		\$7,650	\$7,900	\$15,800		20%	25%	20%	25%	20%	25%

Pharmacy benefits

	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 \$350 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 \$900 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 \$1,000 per 31-day supply for \$2,000 for 90-day supply when allowed	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



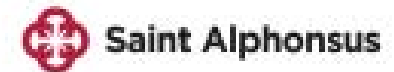
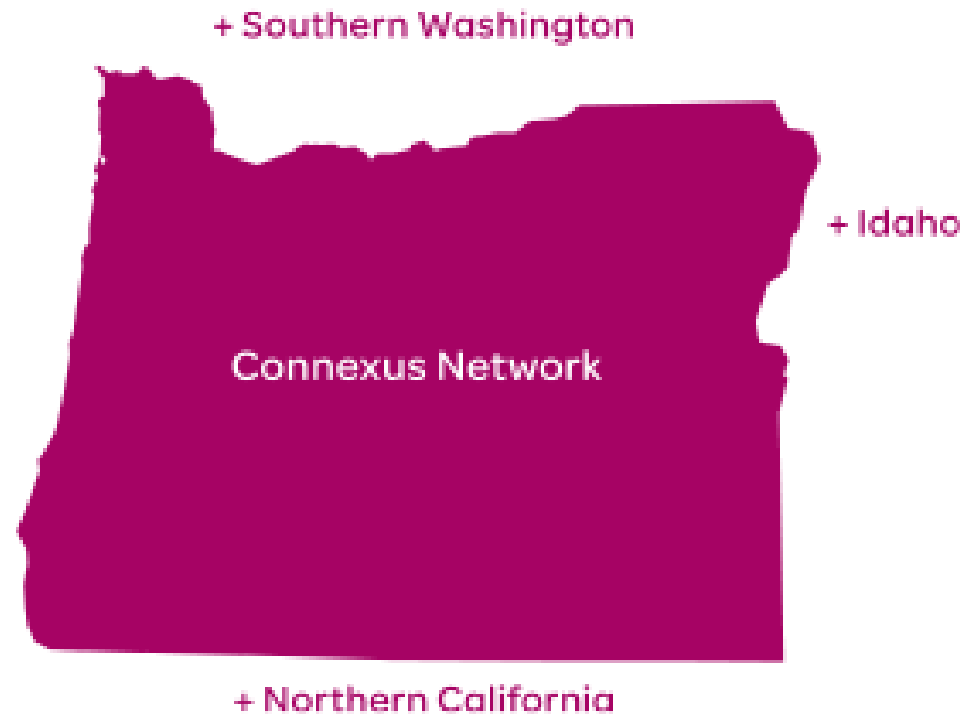
A PCP who is responsible for making sure you get all the care you need



Network overview



Network – Connexus



Effective 10/1/26, members living in Alaska will also use the Connexus Network. This means members living in Alaska will no longer use the First Health Network.

Members who live outside the service area

OEGB members have access to Moda's national network, Aetna PPO® Network through Aetna Signature Administrators®

- Members who need care outside of the Connexus service area can utilize our Aetna PPO network.
- Members who live outside the Connexus service area (Oregon, SW Washington, Idaho and Alaska) will also utilize the Aetna PPO network

Coordinated Care Model (CCM) and Selecting a PCP360

- Dependents who live outside the Connexus service area part-time can still participate in coordinated care by selecting a PCP 360. When they are in the Connexus service area, they will use their PCP 360. When they are away, they will use the appropriate network listed above.
- Subscribers who are full-time outside of the service can participate in the CCM to receive the better benefits by selecting a Teladoc P360 provider as their PCP360.

To ensure members receive in-network benefits, the member will need to make sure they update their or their dependent's address in the myOEGB system before seeking care. For more information about which network to use, visit the OEGB coverage FAQs.

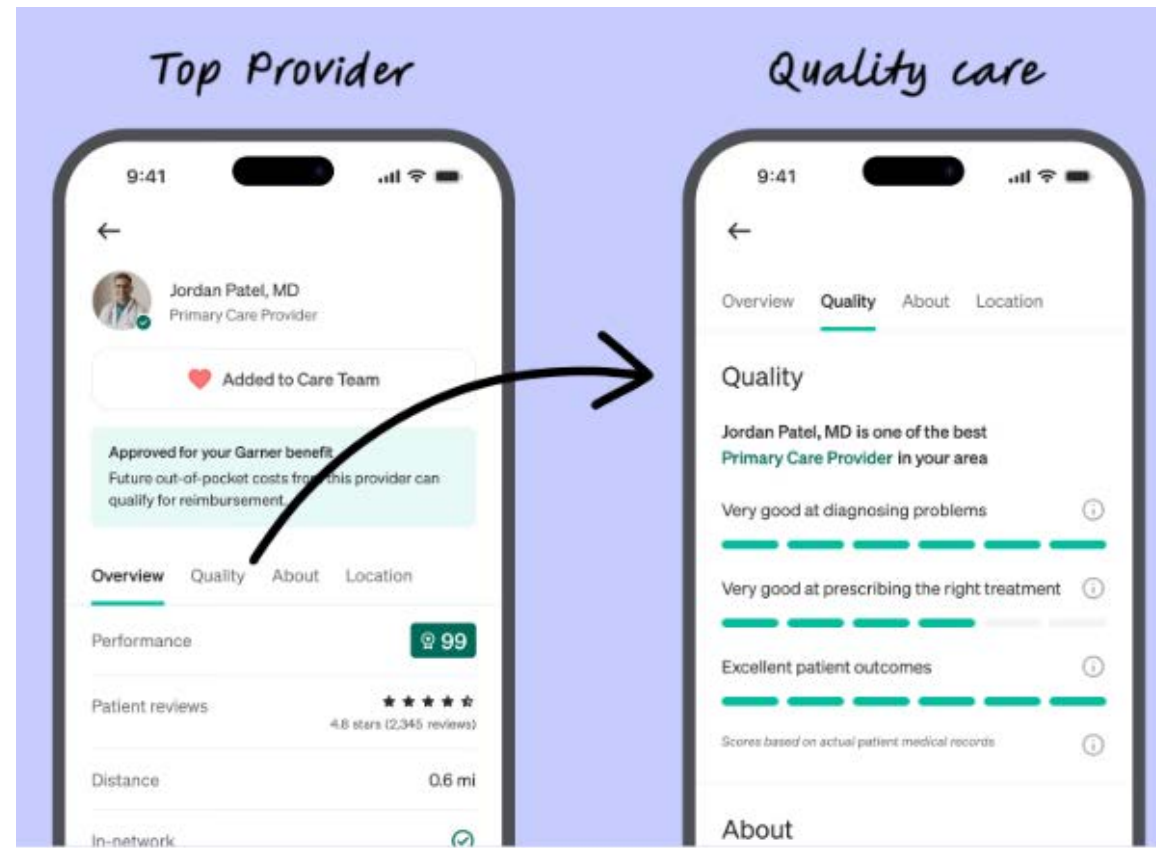


garner™

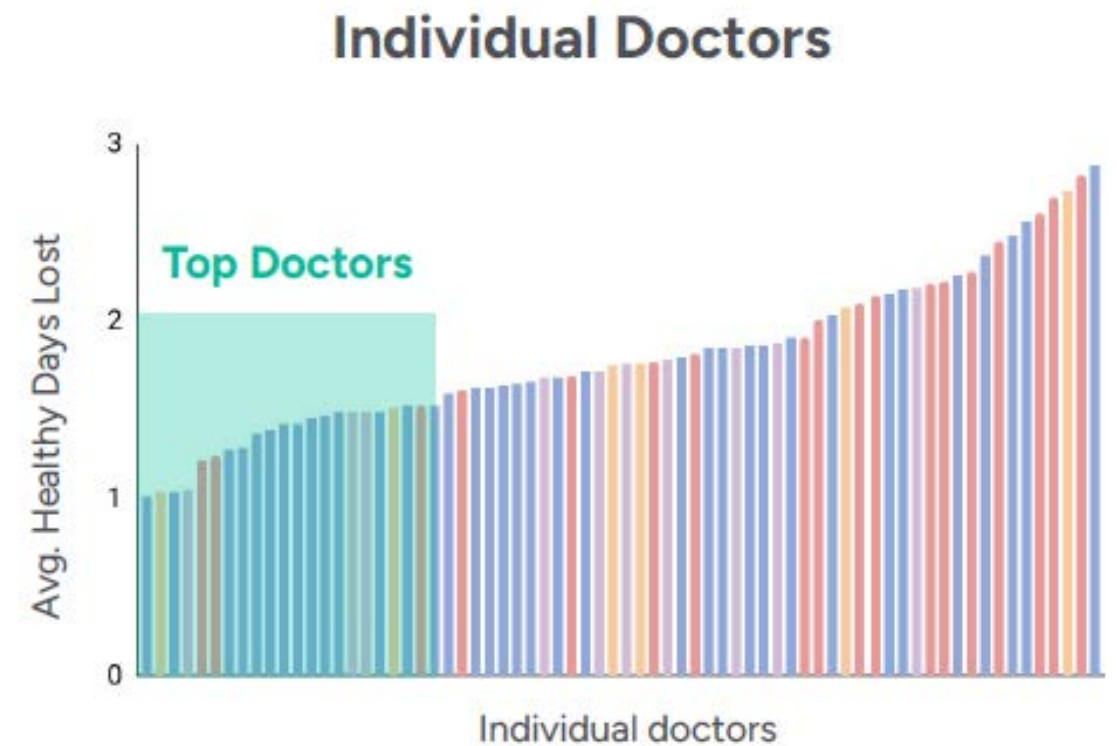
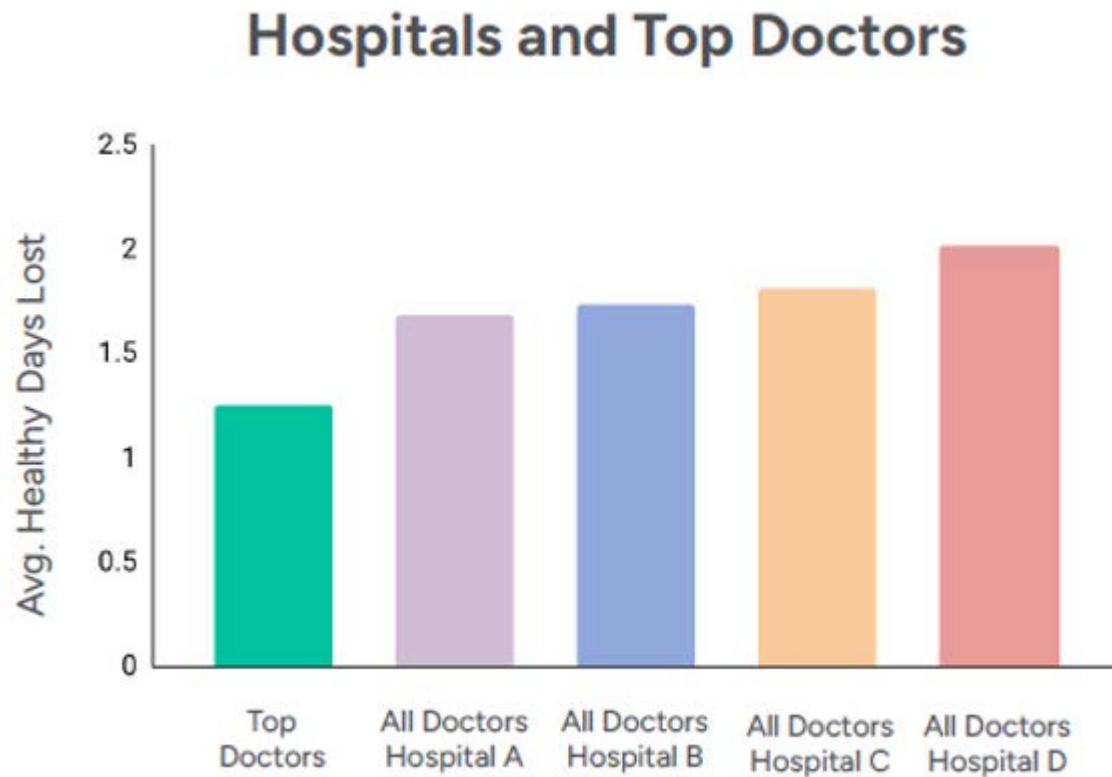
moda
HEALTH



Garner is a benefit that helps members find high quality, in-network doctors. Members can get reimbursed for qualifying out-of-pocket medical costs when they visit Garner Top Providers.



The doctor you choose has a big impact on your health



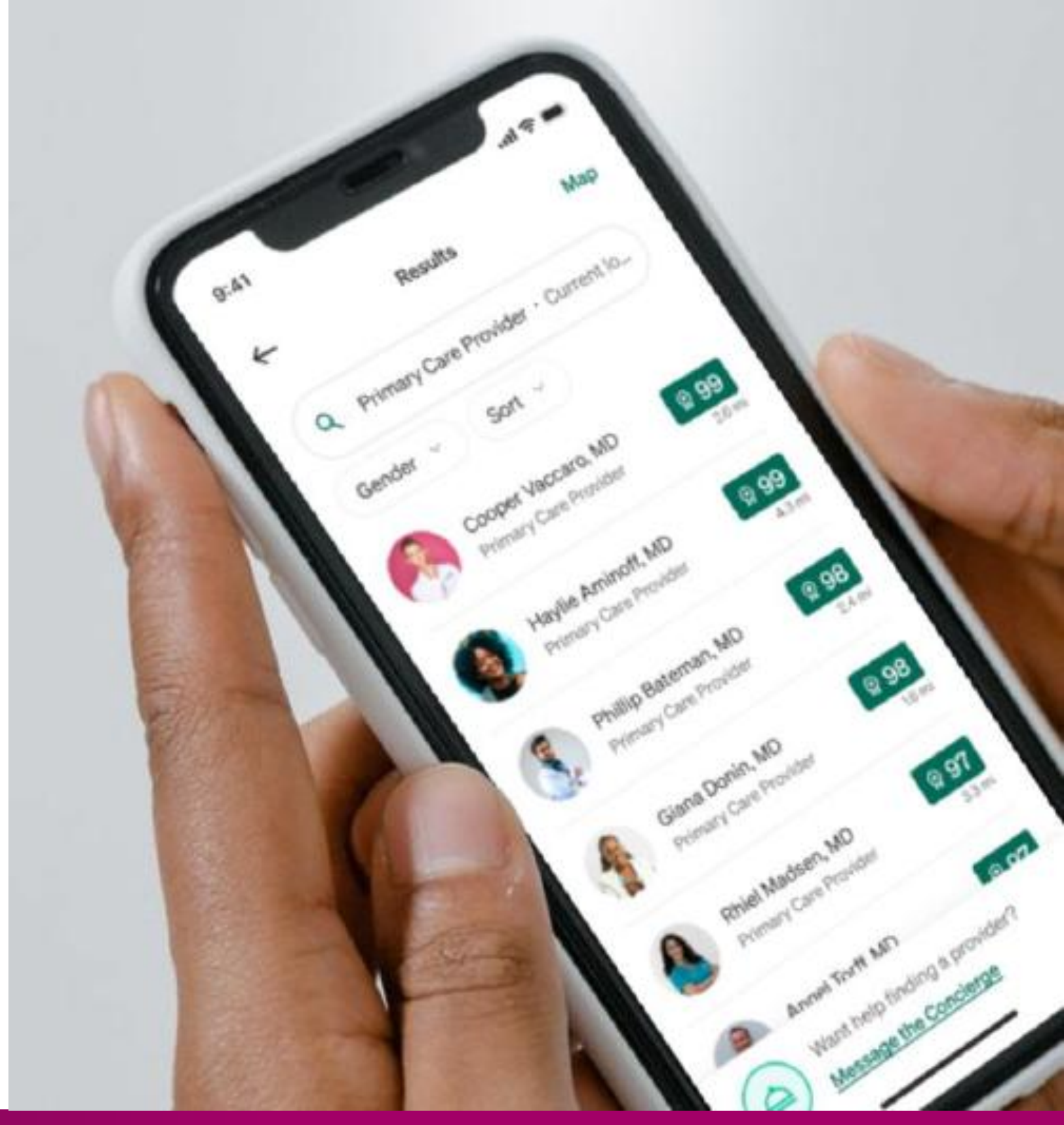


How Garner identifies Top Providers

Doctors cannot pay to influence Garner.

Garner identifies Top Providers who:

1. Follow current medical research
2. Successfully diagnose problems
3. Achieve the patient outcomes
4. Receive the highest patient satisfaction rates



Garner will reimburse members for using high-quality providers* for:

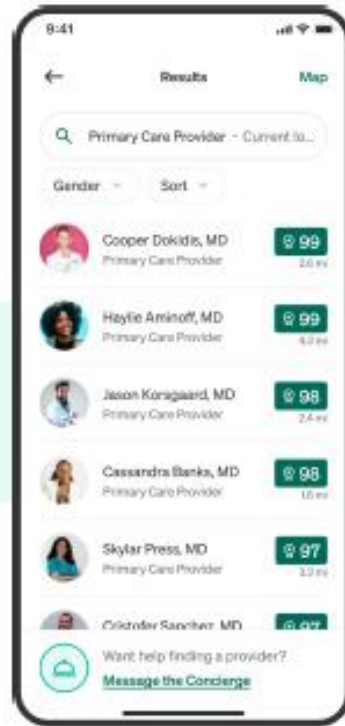
- Office visits
- Imaging
- Lab work
- Procedures
- Prescriptions

*If members are on High-Deductible Health Plan (Medical Plans 6 and 7), they must first meet the IRS minimum annual deductible of \$1,700 for a self-only plan and \$3,400 for a family plan before they can use the Garner incentive.

\$950
for individuals

\$1,900
for families

How to use Garner



1.
Find a Top Provider



2.
Visit a Top Provider

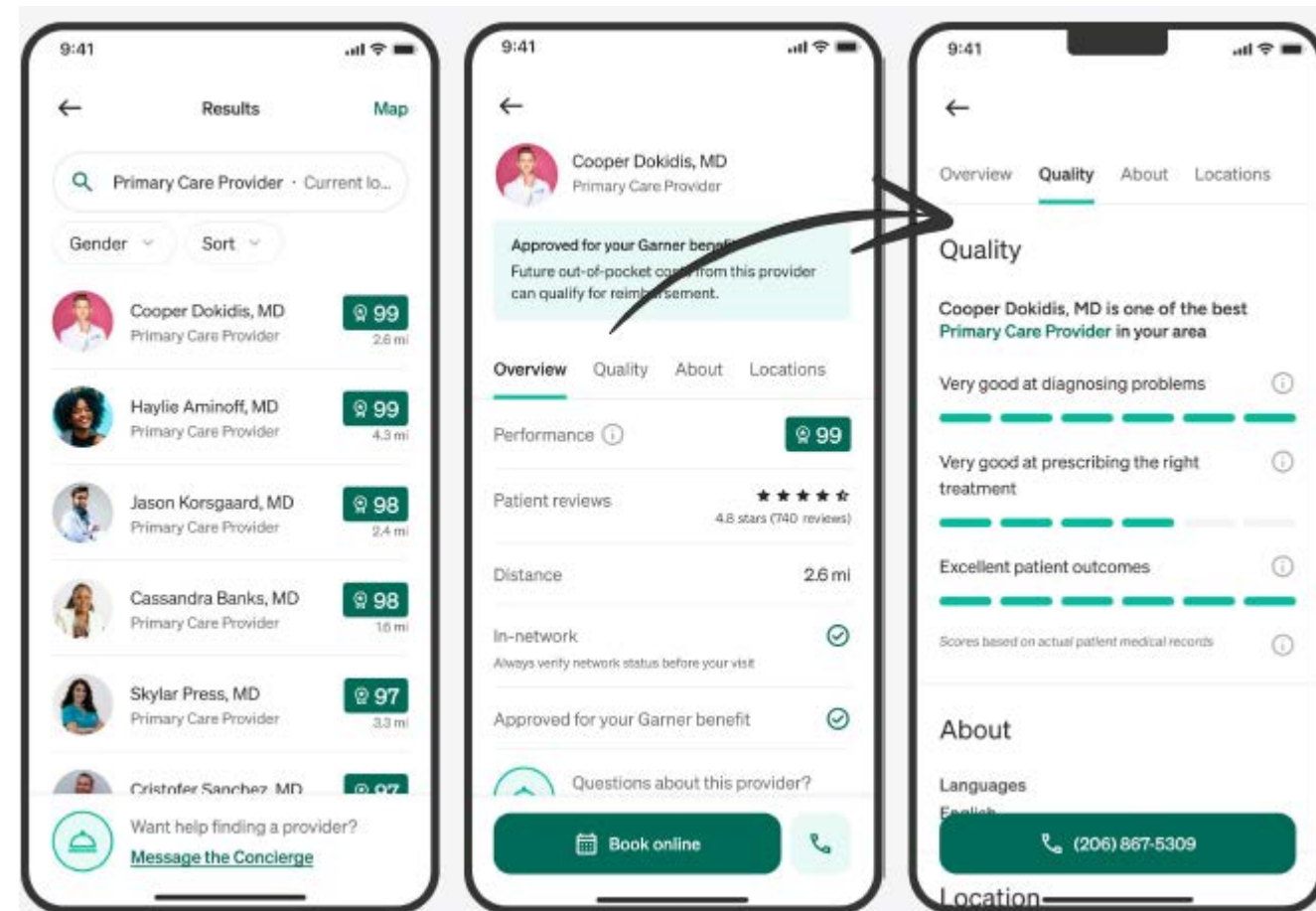


3.
Get Reimbursed

Find Garner Top Providers

You can find nearby providers based on symptoms, name or the type of care needed.

Providers with a Top Provider badge are eligible for reimbursement. Viewing Top Provider badge will automatically add them to the member's approved providers list.



Add your preferred approved providers to your Care Team list for an easy way to organize the providers that matter to you.



Garner concierge: Live chat for support

Garner's Concierge team is here to help members:

- Understand the benefit
- Explain the reimbursement process
- Find Top Providers

Members can reach the concierge team (Monday through Friday, 5 a.m.-7 p.m., PST):

- Through the app or web page – visit <https://app.getgarner.com> to learn more.
- Email: concierge@getgarner.com
- Phone: 458-488-4828





Behavioral Health 360

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:**

Find a local mental health professional that's right for you



Get the care and support you need quickly and easily



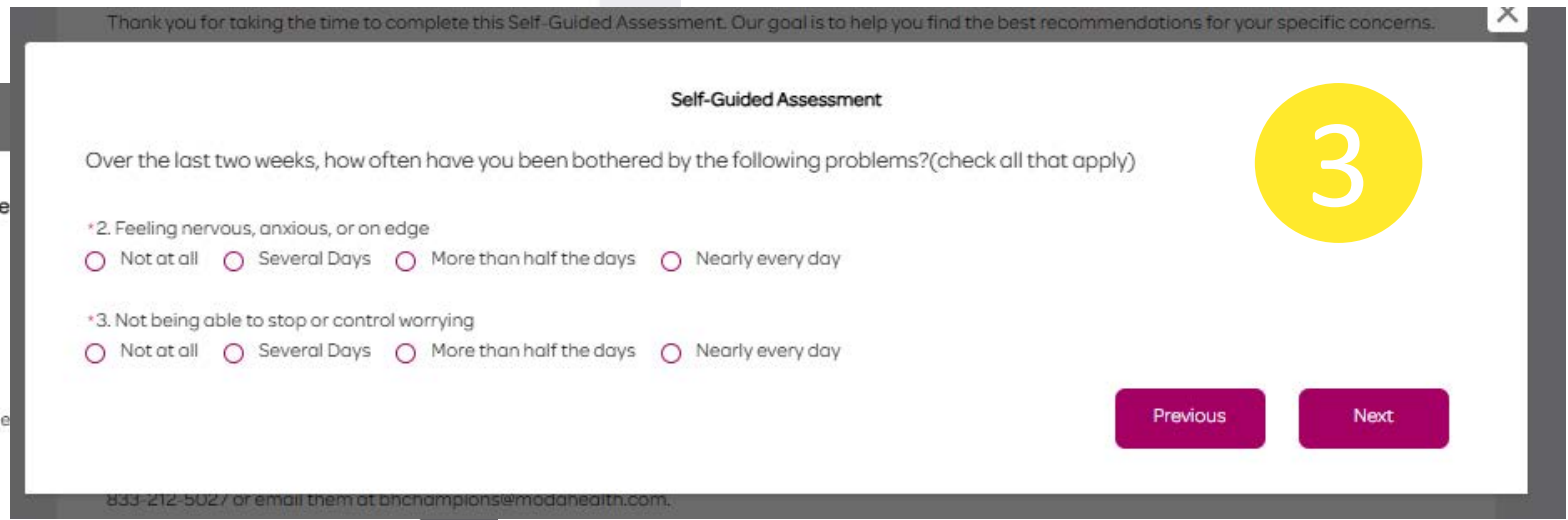
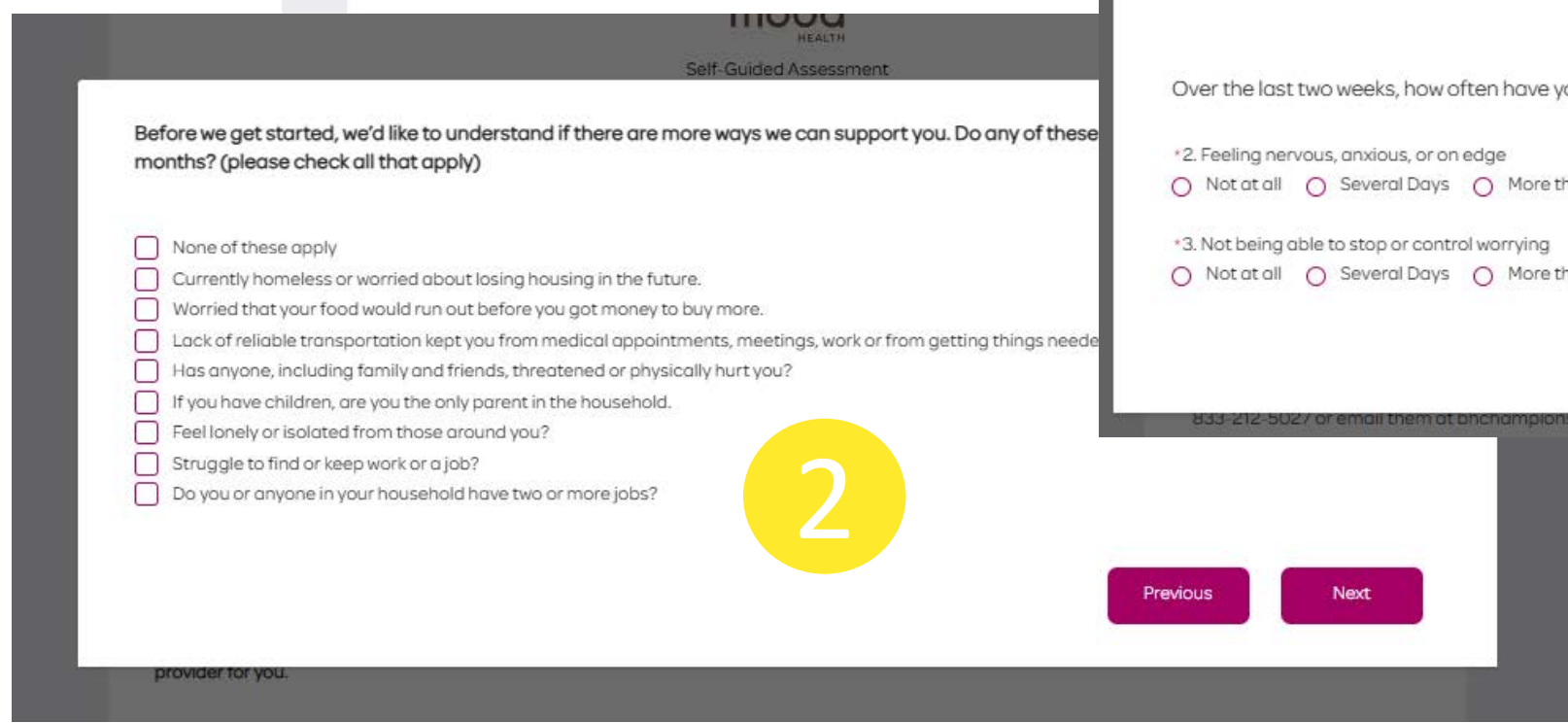
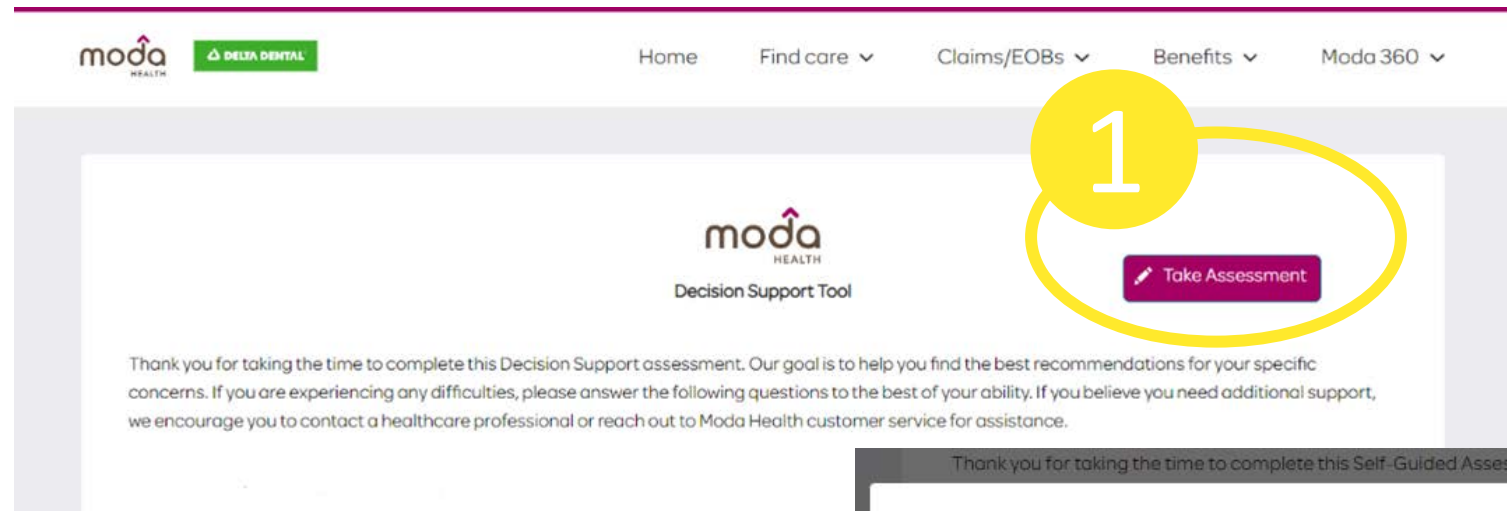
Verify provider availability to make it easy for you to book appointments



They'll also follow up with you to make sure you have what you need and are getting care that works for you

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


Behavioral Health 360



moda 







moda 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.





Personalized programs

moda HEALTH DELTA DENTAL

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



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



Delta Dental plans

- **NEW!** Effective 10/1/2026, the OEGB board voted to update coverage for dental exams, cleaning and topical application of fluoride to be covered twice per calendar year instead of covered once in any six-month period
- 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
- 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



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%
Prosthetic - 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%



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%		

moda 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.



Erica Hedberg
Director Govt. Programs



Aleenna Rebitzke
Sr. Account Executive



Kirsten Cofer
Associate Account Executive



Meg Spear
Govt. Programs Coordinator

Thank you



Delta Dental is a trademark of Delta Dental Plans Association

Canopy Wellbeing

Everyday Assistance Plan (EAP)

Canopy | May 28, 2026 | Shannon Morrison



Our Mission

**Create happier and healthier futures by breaking down
barriers today**

Wellbeing Solutions

Who is Eligible

- All employees
- Spouse/Domestic Partner
- Family member 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 development.
(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

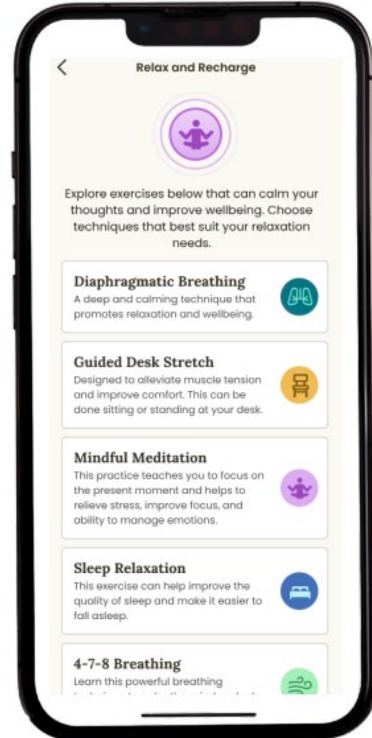
Member Site and Digital Tools

Virtual Care Navigator and

Direct-to-Care scheduling portal

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

Enlight



Enlight

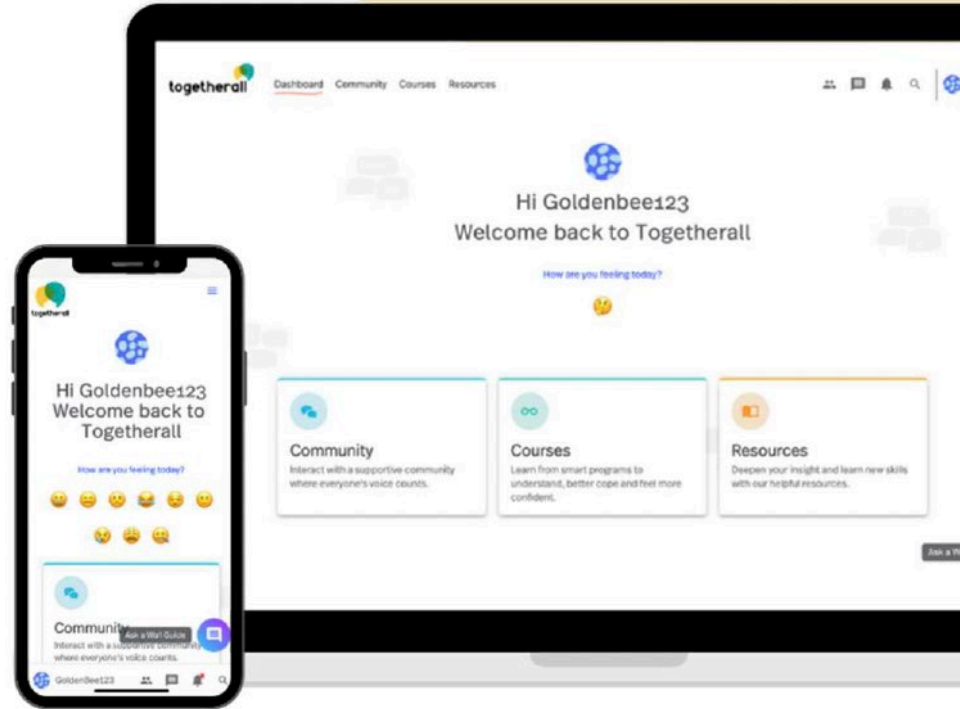
Your Self-Paced Mental Health Companion

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

- 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

24/7 Peer to Peer Support

- Easily and anonymously connect with other 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



Canopy's Speed to Care

<10 Seconds

calls answered by a mental health professional

1 – 2 Days

days until first appointment with a coach

5 – 7 Days

days until first appointment with a master level counselor

Data includes member preferences such as:

- Schedule
- Insurance
- Provider preferences

Provider Diversity

45%

of our network has shared
identity/experience with BIPOC and
LGBTQIA+

Care you deserve, from a network built for you.

Canopy's network is designed around the diverse need of the people and communities we serve.

- Flexible scheduling options
- Broad insurance acceptance
- Provider specialization
- Language and cultural competence

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
- Micro-training videos
- Quarterly EAP communications

Layoff Support

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

Promotional Materials

2026

PROMOTIONAL CALENDAR
Canopy's monthly themes ensure consistent and engaging promotion of the EAP, fostering employee **wellbeing** and successful engagement **year-round**.

<p>January</p> <p>Reset & Renew: A Mindset for the New Year</p>	<p>February</p> <p>Money Moves: Build Your Financial Confidence</p>	<p>March</p> <p>Balance & Beyond: Thriving at Work & Home</p>	<p>April</p> <p>Life's Seasons: Navigating Change with Grace</p>
<p>May</p> <p>Mind Matters: Prioritizing Wellbeing</p>	<p>June</p> <p>Celebrating Diversity: Strength in Differences</p>	<p>July</p> <p>Bounce Back Better: Resilience in Action</p>	<p>August</p> <p>Caring Hearts: Supporting Caregivers & Grief</p>
<p>September</p> <p>Hope & Help: Suicide Prevention Awareness</p>	<p>October</p> <p>Substance Smart: Prevention & Support</p>	<p>November</p> <p>Planning Ahead: Legal & Life Transitions</p>	<p>December</p> <p>Find Your Calm: Mastering Stress Solutions</p>



 800-433-2320
  my.canopywell.com
  info@canopywell.com

Know Someone Who Needs Help?


Canopy provides confidential support and resources for life.






Get Your Life in Order

Canopy provides confidential support and resources for life.





Not Everything is as Easy as Swiping Right

Canopy provides confidential support and resources for life.





Is Your Pet Happier Than You?


Canopy provides confidential support and resources for life.






No One Plans To Have A Problem

Canopy provides confidential support and resources for life.






Under Pressure?


Canopy provides confidential support and resources for life.





So Easy a Pineapple Could Do It

Canopy provides confidential support and resources for life.





Need to Slow Down?

Canopy provides confidential support and resources for life.





New Year to Embrace a New You

Renew your happiness and wellbeing.

A new year, or any time, is an excellent opportunity to strengthen social connections and combat loneliness. Canopy provides free and confidential digital resources, coaching, and counseling to assist you on your journey.

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



Nourish, Energize, Educate

Engage your wellbeing.

Discover a holistic approach to proactive wellbeing with exclusive gym discounts, healthy eating programs, and wellness education. Canopy provides free and confidential wellbeing services, tailored to support and enhance your individual wellness journey.

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



Questions?

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



800-433-2320



info@canopywell.com



my.canopywell.com

Thank You

We appreciate your time and attention.



MAY 28, 2026

Insurance Committee



CRISTINE WIENECKE

ACCOUNT MANAGER – LARGE GROUPS



OUR UNIQUE MODEL

Quality care & comprehensive coverage – all in one place

With over 55 years of expertise, we've pioneered an approach that integrates evidence-based care, clinical leadership, and comprehensive insurance solutions. Together, these elements create a system that delivers **better outcomes and a brighter future for all.**

General Dentistry / Orthodontics / Pediatric Dentistry / Periodontics
Endodontics / Oral Surgery / Prosthodontics

Premiums don't tell the whole story on affordability

Recent research shows nearly 1 in 4 people with dental insurance delay or avoid dental care because of high out-of-pocket costs.

Willamette Dental offers a proven, affordable option that helps members get the care they need without financial barriers.



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 20 offices

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

Idaho 6 offices

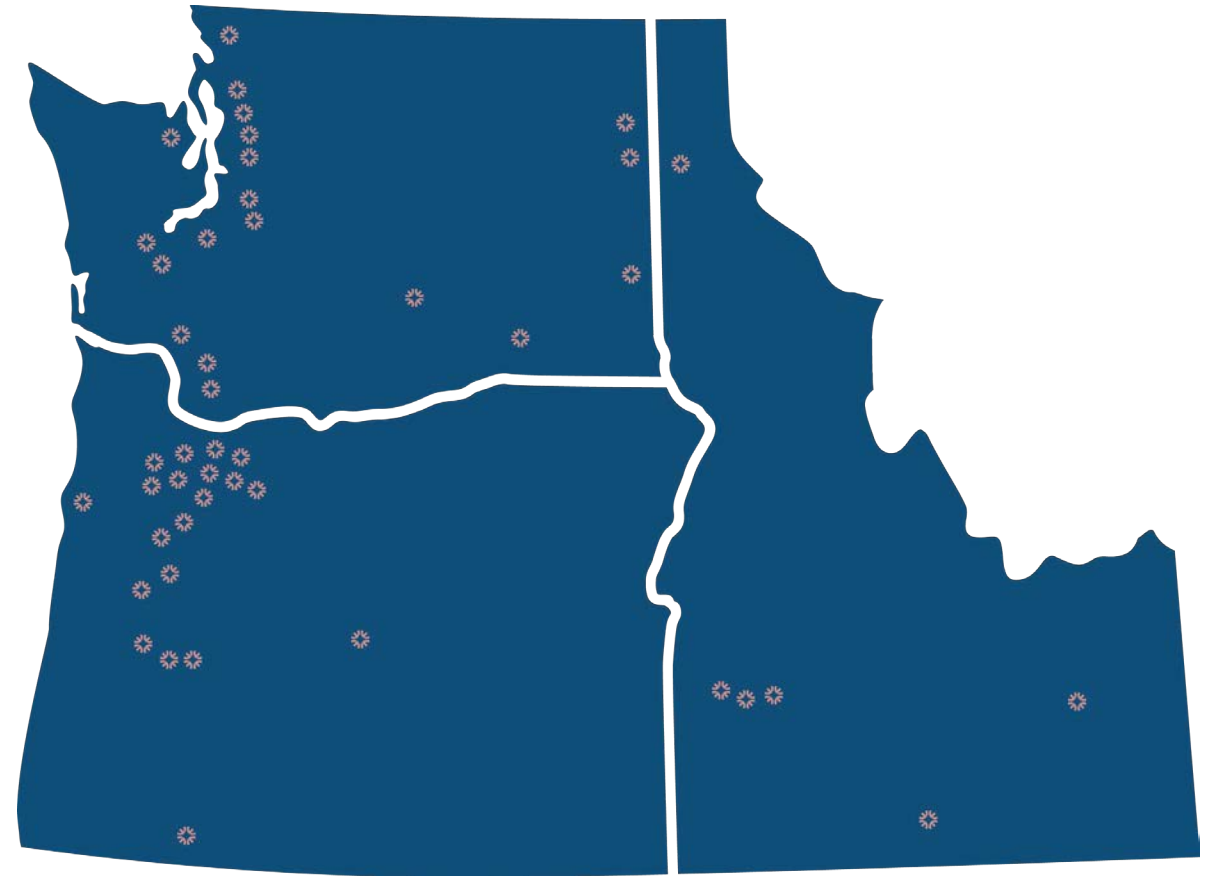
Boise, Nampa, Meridian, Twin Falls, Idaho Falls, Coeur d'Alene

General Care All offices

Our general dentists provide outstanding care

Specialty Care Select offices

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





INSURANCE PLAN OVERVIEW

Simple benefits that bring value

- No annual maximum*, deductibles, or waiting periods
- Predictable, low copays on most services
- Orthodontia for all ages with no maximum coverage
- Implant coverage

**Benefits for TMJ, implant surgery and orthognathic surgery have a benefit maximum, if covered.*

Summary of Benefits for 2026-2027

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
Athletic mouth guard	\$100 copay

*Benefits for TMJ, implant surgery and orthognathic surgery have a benefit maximum, if covered.



EVIDENCE-BASED CARE

Treatment philosophy

At Willamette Dental, we believe dental **care should do more than fix problems—it should prevent them.** Through checkups, early detection, and personalized care plans, we help patients maintain their oral health and avoid unnecessary procedures.



Personalized dental care plan

Each patient receives a thorough evaluation, diagnosis and Personalized Dental Care Plan (PDCP) customized to their oral health profile, including:

- Assessment of risk factors (tooth decay, gum disease, chronic conditions, tobacco use)
- Home care recommendations and in-office treatment plan
- Additional preventative screenings (blood pressure, oral cancer screenings, etc.)



Happy & healthy patients

Our commitment to exceptional care is reflected in our patient satisfaction— **9 out of 10 patients would recommend Willamette Dental** to a friend or family member, according to NRC Health independent post-appointment surveys.



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



The screenshot shows the top navigation bar with a search icon, 'RESOURCES', and 'Willamette Dental' logo. On the right are buttons for 'MAKE A PAYMENT' and 'CALL FOR APPOINTMENT'. Below is a menu with 'Patients', 'Our Services', 'Insurance', 'About Us', 'Careers', 'Research', and 'Find a Location'. The breadcrumb trail reads 'All Dental Offices > Willamette Dental - Beaverton > Mimi Poon Whittemore, DMD'. The profile card features a circular photo of Dr. Whittemore, her name 'Mimi Poon Whittemore, DMD', title 'General Dentist', and a 4.8 star rating from 166 ratings and 62 comments. A light green box contains contact info: 'By Appointment Only', phone number '1-855-4DENTAL (1.855.433.6825)', office name 'Willamette Dental - Beaverton', and address '4925 SW Griffith Drive, Beaverton, OR 97005'. Below is a Google Map showing the office location. To the right, the 'Dr. Whittemore's Biography' section describes her compassionate approach and commitment to patient education. A 'Professional Associations' section lists 'Dental School - Oregon Health and Science University School of Dentistry'. At the bottom right is an 'Appointment Chat' button.



Appointment scheduling and availability



Scheduling appointments

Local appointment center
schedule via phone or
online chat

M-F 7am – 5:30pm
S 7am – 1pm



Emergency appointments

48 hours or less in-office
appointments

24/7 on-call providers



Appointment reminders

Recalls and reminders
sent via preferred
method – text, phone
or email

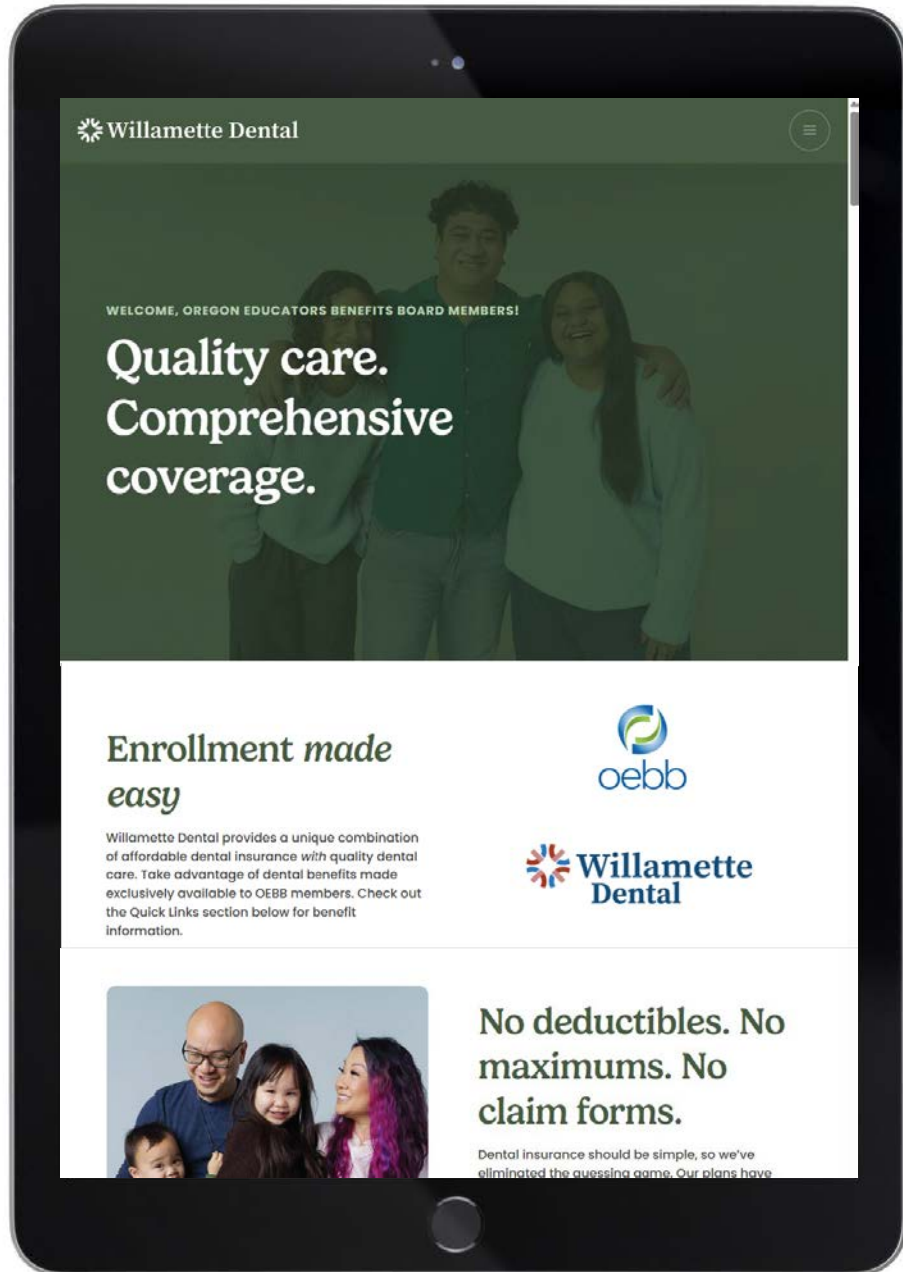


Rescheduling or cancelling

Easy cancellation via
appt reminders

Call or chat to reschedule





Open enrollment support

- OEBB Willamette landing page
- Benefit fairs / enrollment meeting attendance
- Custom member materials and videos
- Member Services team
 - M-F: 8:00 am – 5:00 pm
 - memberservices@willamettedental.com





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





Retinal Screening

Digital imaging is key to early detection and intervention

- Images of the inside of the eye
- Baseline documentation of a healthy eye
- Screen for potential disease(s)
- Can be compared year after year to monitor even the most subtle changes in the eyes
- No more than **\$39** copay
- **\$0** copay for members with diabetes

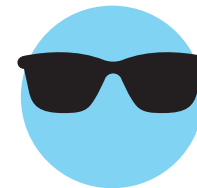




VSP LightCare™

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 may be different or not apply.

*Blue light filtering lenses are not clinically proven to prevent or reduce digital eye strain. Use of these lenses should be based on personal preference, not medical necessity.





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.



Savings Beyond Benefits

Members get access to VSP Member Extras

- 50%** ▶ Save 50% on additional pairs of glasses and sunglasses at Visionworks®¹
- \$300** ▶ Save up to \$300 at Eyeconic® with your VSP vision insurance, with free shipping and returns²
- \$50** ▶ Extra \$50 on Featured Frame Brands³
- 60%** ▶ Save up to 60% on hearing aids with TruHearing®⁴
- \$1,200** ▶ Save up to \$1,200 on Lasik
- \$300** ▶ Get up to \$300 in contact lens rebates

1. Offers may vary based on state and benefit plan. Brands and offers are subject to change. **2.** Savings and offers vary by brand, lens type, and member eligibility. Restrictions apply. Savings cannot be redeemed for cash, applied to past purchases, or combined with other offers. **3.** Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible. VSP is providing information to its members but does not offer or provide any discount hearing program. **4.** 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.

Classification: Confidential



The Choice is Yours

Thousands of in-network locations.



Private Practice
locations



Retail
locations



Online at Eyeconic,
the VSP in-network
online eyewear
store.

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

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 VSP Member Services at **800.877.7195** (TTY: 711) 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

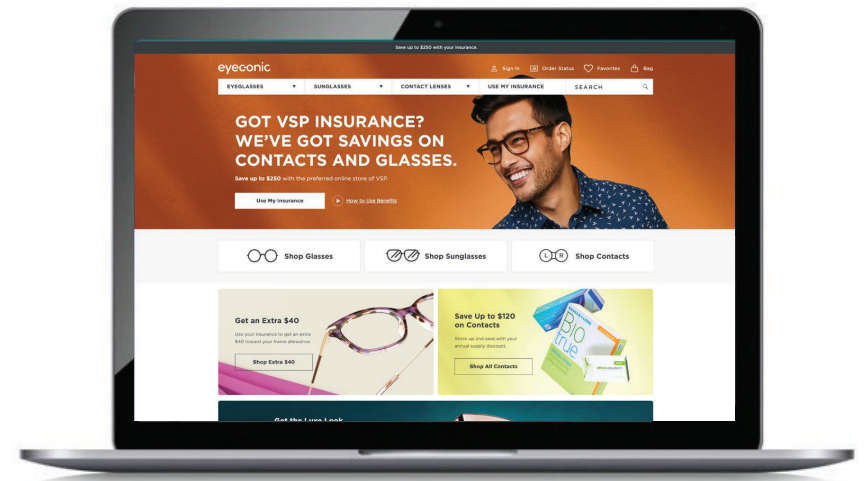


Eyewear Shopping Online at Eyeconic®

Eyeconic® is the in-network, online eyewear store for VSP® members. *You'll get:*

- More than 60 brands of glasses, contacts, and sunglasses
- Virtual Try-On
- Free shipping and returns*
- 20% off eyewear just for being a VSP member
- Specialty sizes that fit your needs

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



eyeconic
a vsp vision company

*Terms and conditions apply. Visit eyeconic.com/faqs for more details

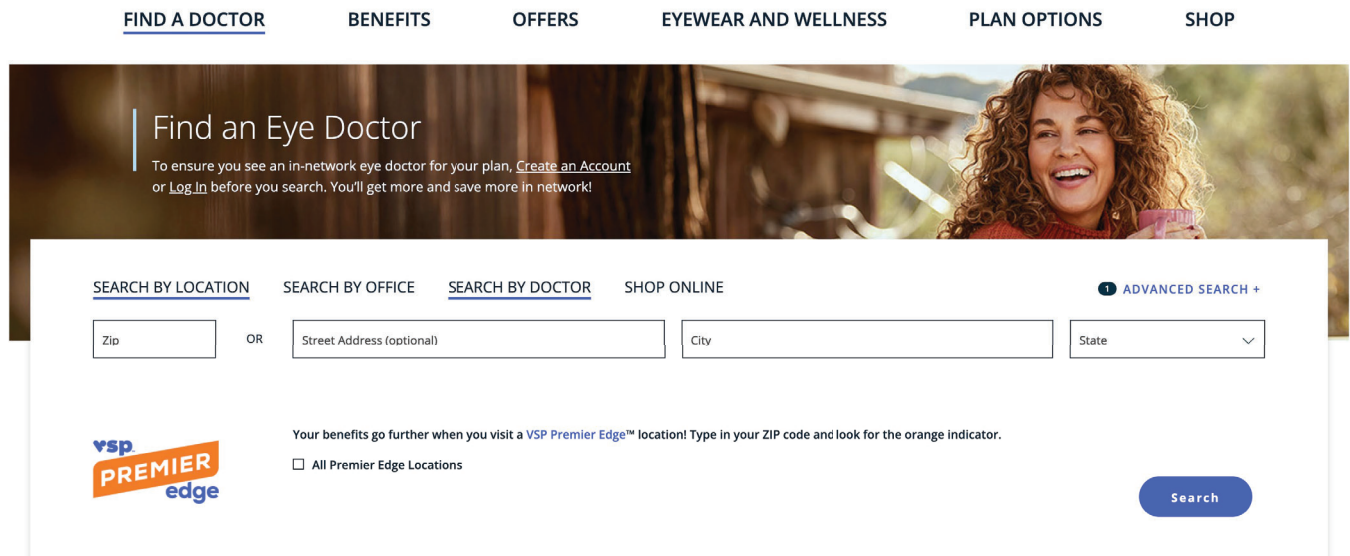
The Right Doctor for You

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 VSP website's navigation menu with 'FIND A DOCTOR' highlighted. Below the menu is a banner for 'Find an Eye Doctor' with a smiling woman. The search tool includes tabs for 'SEARCH BY LOCATION', 'SEARCH BY OFFICE', 'SEARCH BY DOCTOR', and 'SHOP ONLINE'. The 'SEARCH BY LOCATION' tab is active, showing input fields for 'Zip', 'Street Address (optional)', 'City', and 'State'. There is an 'ADVANCED SEARCH +' link. Below the search fields is the 'vsp PREMIER edge' logo and a checkbox for 'All Premier Edge Locations'. A 'Search' button is located at the bottom right of the search area.

Using Your Benefit is Easy

Once you've enrolled...

1. Create an account at **oebb.vspforme.com** and review your personalized benefit information.
 - Access your personal benefit information
 - View and save your member ID card
 - Find an in-network doctor
2. Find a VSP in-network doctor by visiting your member account, going to **oebb.vspforme.com** or calling **800.877.7195 (TTY: 711)**.
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 (TTY: 711).

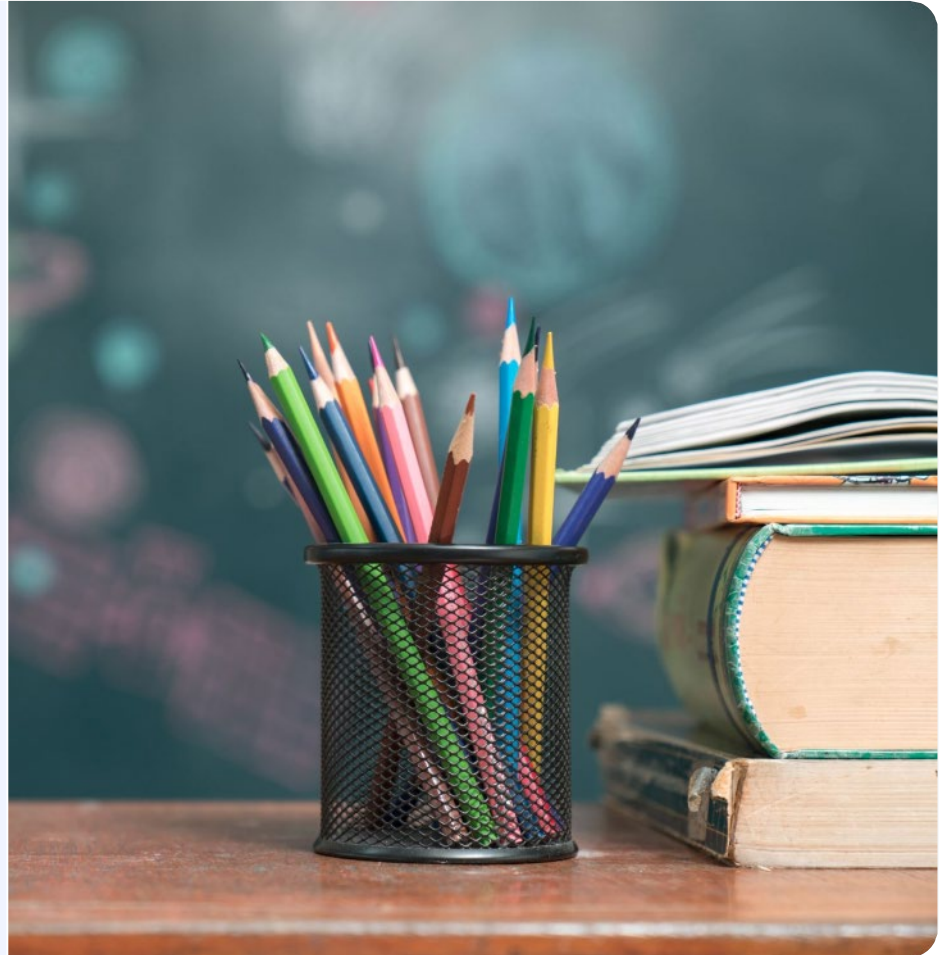
Availability of VSP Premier Edge may vary.
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Oregon Educators Benefit Board

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)
- 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 $\frac{2}{3}$ % 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 70% of the first \$2,143 (based on monthly predisability earnings)
Benefit Waiting Period	90 days
Maximum Benefit Period	To age 65 of 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?

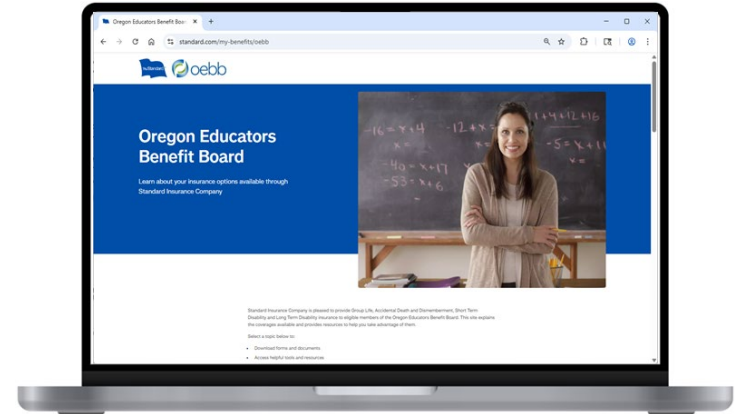
For more information, please scan this QR code or visit The Standard's OEGB microsite at:

www.standard.com/my-benefits/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 445 Hamilton Avenue, 11th Floor, 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
2026–27 plan changes, contact:**

Georgann Helmuth

Senior Account Executive for OEBB

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