

OEGB 2026-27 Open Enrollment



Webinar Tips

Note: If you're not hearing the webinar, click the "gear" icon and check your audio settings. 1

Ask questions.

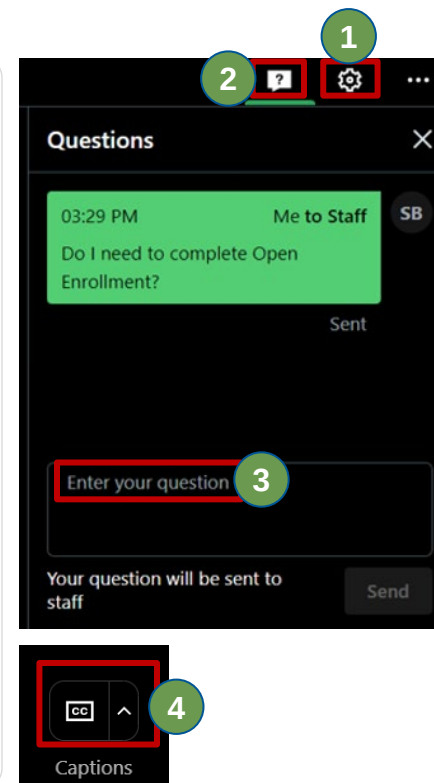
- Click on the question mark icon. 2
- Type in your questions. 3
- Staff and carriers will answer questions directly through the Questions panel and out loud during the presentation and at the end, as appropriate

Watch or read the presentation.

- Click the Captions button to turn on closed captions during the webinar. 4
- You'll receive a follow-up email when the recording and slides are available.
- Captions are included in the recording.

Review additional benefits information.

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



Agenda

Time	Duration	Presenter	Topic
10:00–10:15	15 min	OEBB	Welcome Open Enrollment overview LTC update
10:15–10:35	20 min	Kaiser Permanente (medical, dental, vision)	Plan highlights
10:35–10:55	20 min	Moda Health (medical, dental, vision, Garner)	Plan highlights
10:55–11:10	15 min	Canopy EAP (Employee Assistance Program)	Plan highlights
11:10–11:20	10 min	Willamette Dental (dental)	Plan highlights
11:20–11:30	10 min	VSP (vision)	Plan highlights
11:30–11:45	15 min	The Standard (life & disability)	Plan highlights
11:45–12:00	15 min	OEBB	Benefit resources Contact information Thank you

2026–27 Required Open Enrollment



Open Enrollment
is required
this year.

You must choose plans during Open Enrollment.
Open Enrollment is required because there are benefit changes that will affect you. There are changes to most medical plans. It's important that you review the changes.



OEBB's Open Enrollment is Aug. 15–Sept. 15.

Some employers use different end dates. We encourage you to confirm your deadline with your employer.

2026–27 Required Open Enrollment

Log in beginning Aug. 15
to make your
2026–27 benefit selections.

[OEBBEnroll.com](https://oebb.enroll.com)



If you don't submit elections during
Open Enrollment, your current
medical, dental, and vision coverage
will end on Sept. 30, 2026.

2026–27 Plan Year Overview

Medical plans

- OEGB will continue to offer the same medical plans for the 2026–27 plan year.
- Plans are offered through Moda Health and Kaiser Permanente.

Plan changes at a glance

- There are changes to all Moda Health medical 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 plan.

The vendor partners will cover their plans in detail.

2026–27 Plan Year Overview

Unum Long-Term Care (LTC) coverage ending



As of **Oct. 1, 2026**, OEGB will no longer offer or administer Unum Long-Term Care (LTC) coverage.



If you are currently enrolled in Unum LTC and wish to continue coverage, you must move to direct bill with Unum by **Nov. 29, 2026**.



OEGB is hosting an Unum LTC webinar to go over the details and what you need to do if you want to keep your coverage.

Unum (LTC) Webinar



Date:
Wednesday,
Aug. 19, 2026



Time:
1 – 2 p.m. PT



Register now:
<https://register.gotowebinar.com/register/8954202148839947610>

Can't attend in real time? No worries! We will send a replay of the webinar for you to watch on demand.

Vendor Partners

2026–27 Plan Changes and Highlights





Better health care. Built around you.

2027 | Oregon Educators Benefit Board



Health care is better when it all works together

Our connected care is designed to deliver the right support at every step.

Proactive, high-quality care

Mental health support

Virtual visits

Pharmacy and labs



Discover care that grows with you at
kp.org/choosekp.



Connected care for a seamless experience

IN PERSON

Many services often under one roof

Timely primary care appointments and lab results

VIRTUAL CARE

Connect with doctors who know your health history

Phone, video, and online options¹

AWARD-WINNING APP

24/7 access to your health records

Message your care team, manage appointments, view most lab results, and refill most prescriptions²

1. When appropriate and available. 2. These features apply to care you get at Kaiser Permanente facilities.





Support for you at every step

AS A NEW MEMBER, YOU CAN:

- Set up your kp.org account to conveniently manage your care
- Choose a doctor who fits your needs and lifestyle
- Transfer your prescriptions and order refills
- Connect to quality care when it's convenient for you



Convenient locations in the Northwest

Our service area extends from Eugene, Oregon, to Longview, Washington, and includes medical offices, dental offices, Vision Essentials by Kaiser Permanente optical retail locations, urgent care clinics, and hospitals.

We also have a network of affiliated providers for routine, urgent, or emergency care.

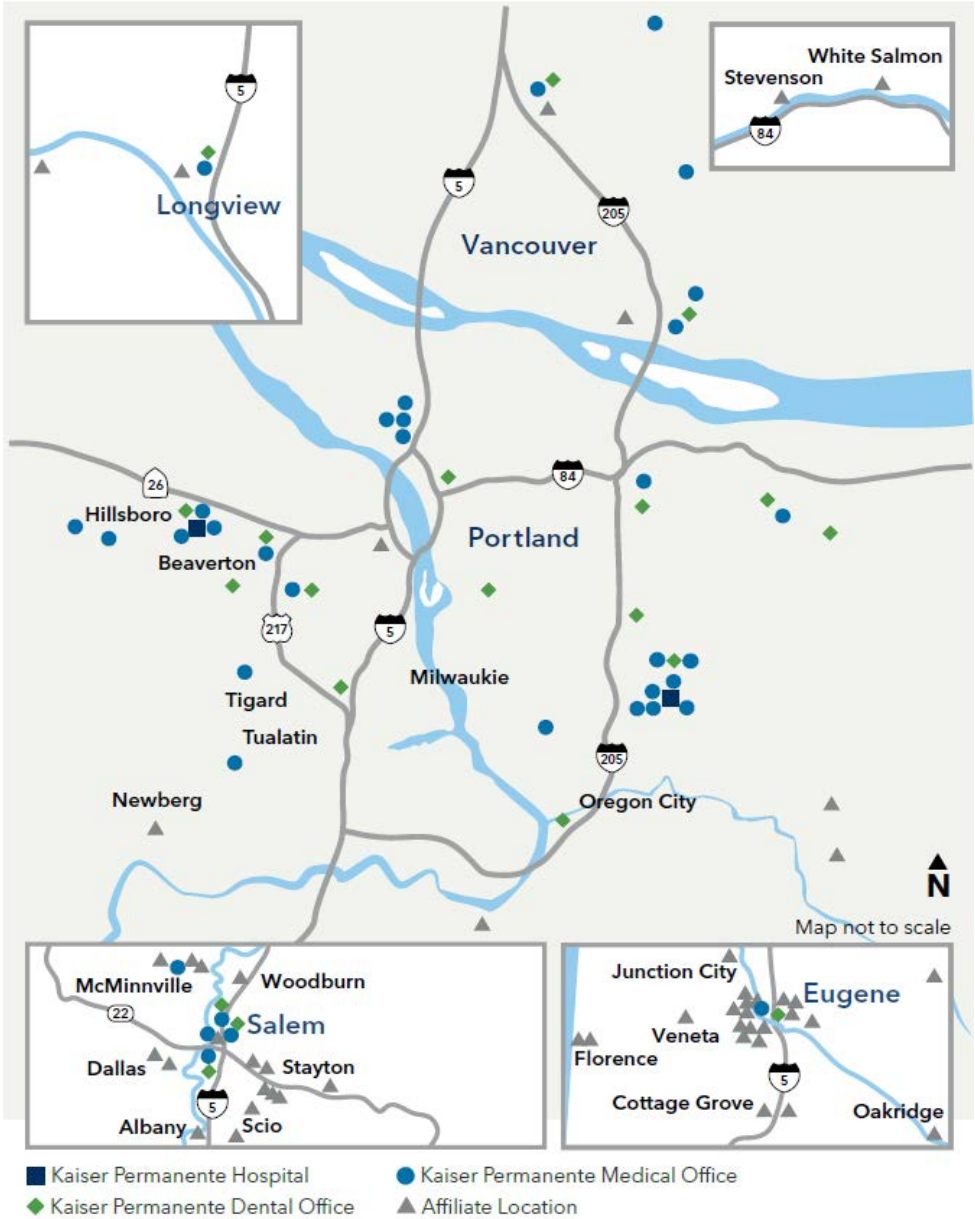
Vision Essentials by Kaiser Permanente

Pharmacy

Dental

Affiliated providers

For our current locations, visit kp.org/locations.



Access from anywhere

Knowing you're covered for care when you're away from home means you can enjoy your time and thrive.

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

- Get 24/7 care by phone and video across the nation*
- Get immunization information from our travel clinic
- Find care in another Kaiser Permanente service area
- Assistance with claims reimbursement

24/7 advice by phone

Get advice 24/7 from a registered nurse. No need for an appointment. Call **1-800-813-2000**.

Urgent and emergency care

Access more than 1 million doctors for urgent and emergency care through Cigna's in-person locations. In some locations, you can also get urgent care by phone or video with a Kaiser Permanente care team.

Kaiser Permanente app and kp.org/travel

Email your care team with nonurgent health questions, find locations, and get answers to common questions about care and coverage.

*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.



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



2026-2027 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



Doula Network

- Kaiser Permanente is contracted with Doula Love and Community Doula Alliance to offer OEGB members a diverse network of doulas to choose from. This collaboration ensures a seamless billing experience with no balance billing. Members are required to seek services through Doula Love or Community Doula Alliance.
- Doula Love: www.portlanddoulalove.com
- Community Doula Alliance: www.communitydoulaalliance.com
- Doula coverage includes:
 - Visits during pregnancy and postpartum (no cost to member)
 - Inpatient hospital services provided by Doula (Inpatient benefit applies)



Self-referred alternative care

To help you achieve total health, OEBB medical plans include some self-referred alternative care benefits.

1. Choose an alternative care provider*

Choose from more than 1,400 qualified and credentialed complementary and alternative medicine providers throughout our service area. Visit **herayahealth.com** or call **1-800-449-9479**.

2. Schedule an appointment

Call the provider you select to schedule an appointment. When you schedule your appointment, make sure to confirm your provider's participation before receiving care.

3. Determine the amount you will pay

Refer to your Benefit Summary and *Evidence of Coverage (EOC)* for details about your out-of-pocket costs. The amount you pay for visits to alternative care providers varies by plan and type of service.

4. Call Member Services for help

Member Services is our members' one-stop resource for answers. Available Monday through Friday, 8 a.m. to 6 p.m. at **1-800-813-2000** (TTY **711**).

Visit **herayahealth.com**
or call 1-800-449-9479 to find
a provider



Naturopathy



Chiropractic care



Acupuncture





Treating eye care as a part of your overall health

We care for the entire visual system and treat the eye as a component of your total health.



Comprehensive eye exams



Wide selection of eyeglass frames, ranging from value frames to designer brands



Reorder contact lenses online



No additional charge for shipping contact lenses or glasses



2026-2027 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

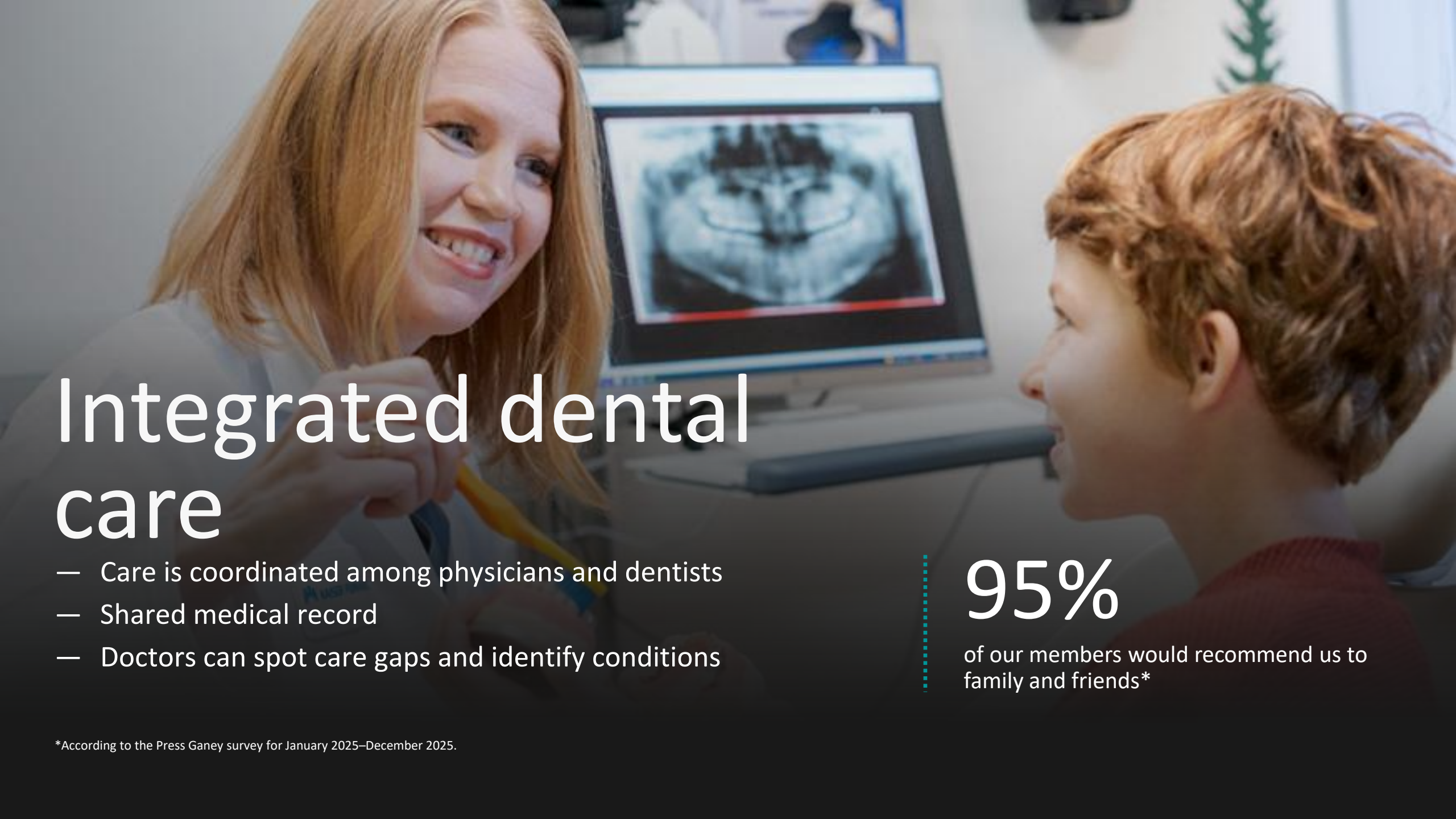
\$100 of OEGB members' \$250 hardware allowance may be used toward non-prescription sunglasses and/or digital eye strain glasses

*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](https://www.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*

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

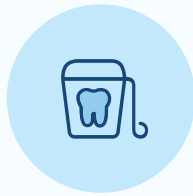
Convenient, high-quality dental care and coverage



20 DENTAL OFFICES

Eugene, OR, to
Longview, WA

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



160 KP DENTISTS



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

*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.





KP DENTAL ADVANTAGES **ADD VALUE**

KP DENTIST

NON-KP DENTIST

✓	General Dentistry	✓
✓	Specialty Dental Care	✓
✓	Virtual Dentistry Options	✓
✓	Preventive Medical Care*	✗
✓	Diabetes Care Management*	✗
✓	Tobacco Cessation	✗
✓	Cancer Screenings	✗

***MDI Offices**

Glisan, Beaverton, Cedar Hills, Tanasbourne, Salmon Creek Dental Offices



2026-2027 dental plan benefits

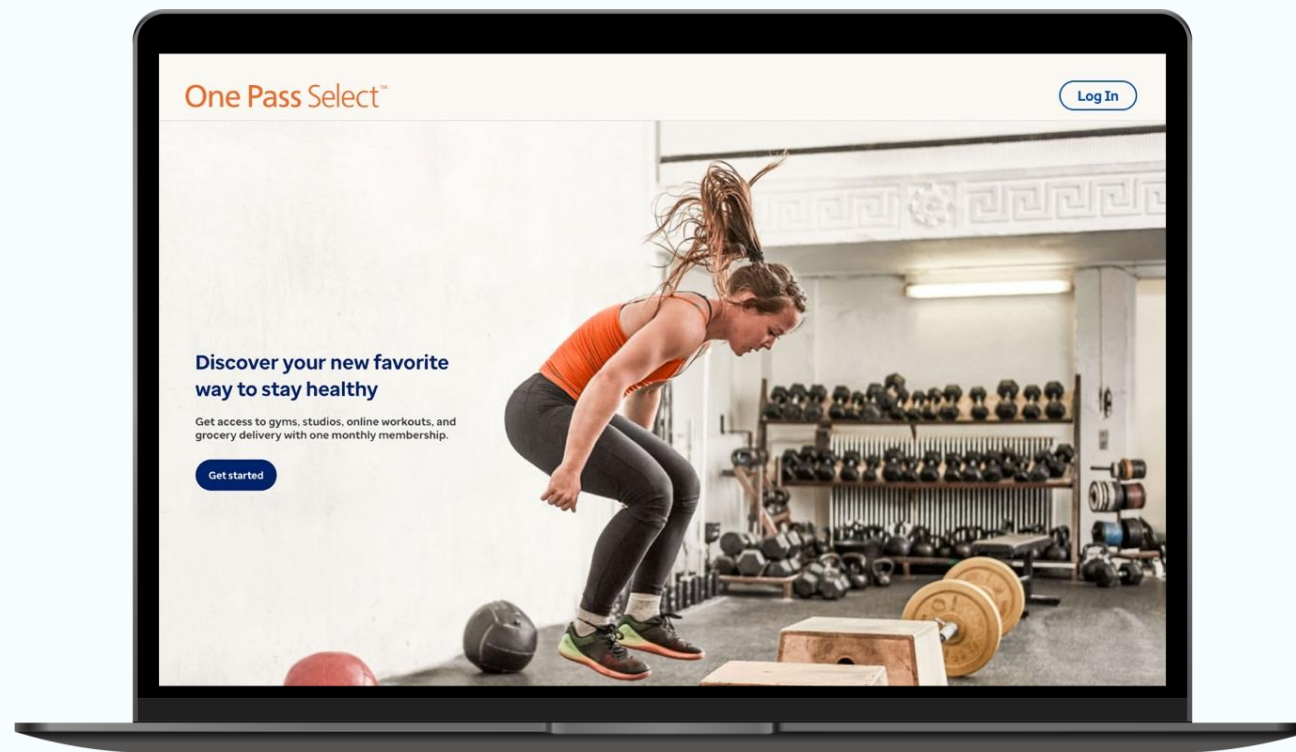
Yearly deductible	\$0
Annual benefit maximum	\$3,000
Covered service	Members pay
Dental office visit copay	\$20
Preventive services	\$0
Oral exams, X-rays, cleaning, fluoride treatments	\$0
Routine fillings and inlays, simple tooth extractions	\$0
Surgical tooth extractions	\$50
Root canal and related 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*.



One Pass Select Affinity

- ✓ No long-term contracts; pay month-to-month
- ✓ Cancel anytime (30-day notice)
- ✓ Flexibility to change tiers monthly
- ✓ Browse locations in each tier before deciding to purchase
- ✓ Add unlimited friends and family (ages 18+) at 10% off





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

Wellness Coaching by phone



Convenient, ongoing support from a specially trained health professional

Many areas of focus

Whether you want less stress or better sleep, wellness coaches can help. They're not mental health care providers, but they can set up an action plan to keep you motivated toward your health goals.

Convenient scheduling

Phone sessions are available 5 days a week and typically last 20 minutes.

A dedicated partner in health

The same coach will get to know you over multiple sessions — providing tailored guidance at whatever time and frequency works best for you.

69% of members

who used wellness coaching reduced their stress within one month



KP Website

choose.kaiserpermanente.org/oebb

Talk with a pre-enrollment specialist

Call 1-800-324-9208 (TTY 711), Monday through Friday, 7:00 a.m. to 6:00 p.m. Pacific time to talk to a Kaiser Permanente pre-enrollment specialist. Language interpretation services available.

New Member Welcome Desk

Call 1-888-491-1124, M-F, 7 a.m. to 8 p.m., and Sat 8 a.m. to 4:30 p.m. This dedicated team will assist in transferring prescriptions, medical records, and answering questions for a seamless transition of care.

Lane County

Members in Lane county have access to a dedicated member support line. Call 541-225-3410, M-F, 8 a.m. to 5 p.m.





2026-27

OEGBB Medical, Dental and Vision Open Enrollment Webinar



Medical and pharmacy

2026-27 OEGB medical plan changes

The individual deductible and out-of-pocket maximum for all medical plans increased \$250.

The family deductible and out-of-pocket maximum (OOPM) for all medical plans increased by \$500.

The Garner HRA incentive increased 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

The incentive care office visit and virtual care for primary care copays have been removed.

- These visits will be paid at the standard cost sharing of the plan.



2026-27 OEGB medical/pharmacy plan changes

All genetic testing will require prior authorizations.

Chemotherapy home infusion will now be covered at no member cost share

Teladoc (aka Livongo) Diabetes Management Program is sunsetting.

- This means this program will no longer be available to OEGB members.
- Current members will receive a 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	Coordinate d	Non-Coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated	Coordinated	Non-coordinated
Plan 1²	\$950	\$1,050	\$2,100		\$4,000	\$4,400	\$8,800		\$35 ¹	20%	\$55 ¹	20%	\$55 ¹	20%
Plan 2²	\$1,350	\$1,450	\$2,900		\$5,000	\$5,400	\$10,800		\$35 ¹	20%	\$55 ¹	20%	\$55 ¹	20%
Plan 3²	\$1,750	\$1,850	\$3,700		\$6,000	\$6,400	\$12,800		\$40 ¹	25%	\$65 ¹	25%	\$65 ¹	25%
Plan 4²	\$2,150	\$2,250	\$4,500		\$7,850	\$8,250	\$16,500		\$40 ¹	25%	\$65 ¹	25%	\$65 ¹	25%
Plan 5²	\$2,550	\$2,650	\$5,300		\$7,950	\$8,350	\$16,700		\$45 ¹	25%	\$65 ¹	25%	\$65 ¹	25%
Plan 6² HSA optional	\$2,150	\$2,250	\$4,500		\$7,550	\$7,900	\$15,800		15%	20%	15%	20%	15%	20%
Plan 7² 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



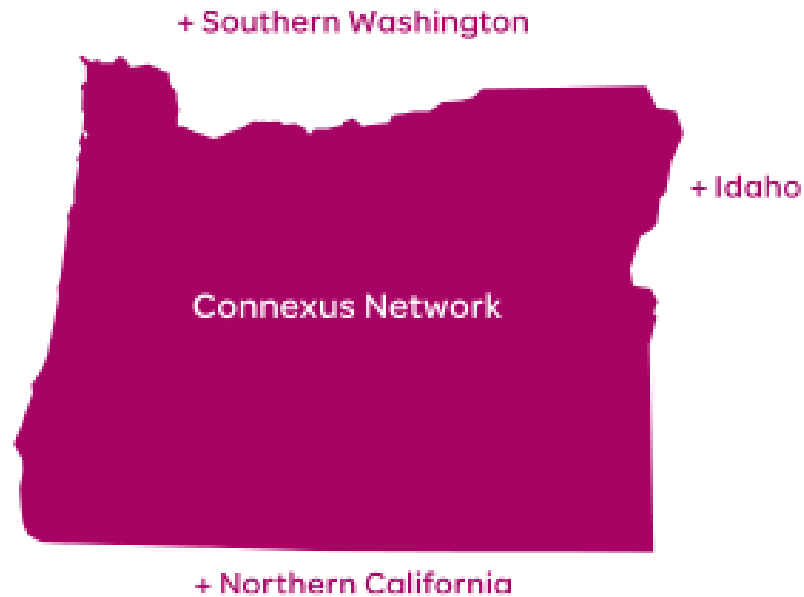
Lower copayments
for office visits,
specialist visits and
alternative care visits



**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 are receive in-network benefits, the member will need to make sure they update their address 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.



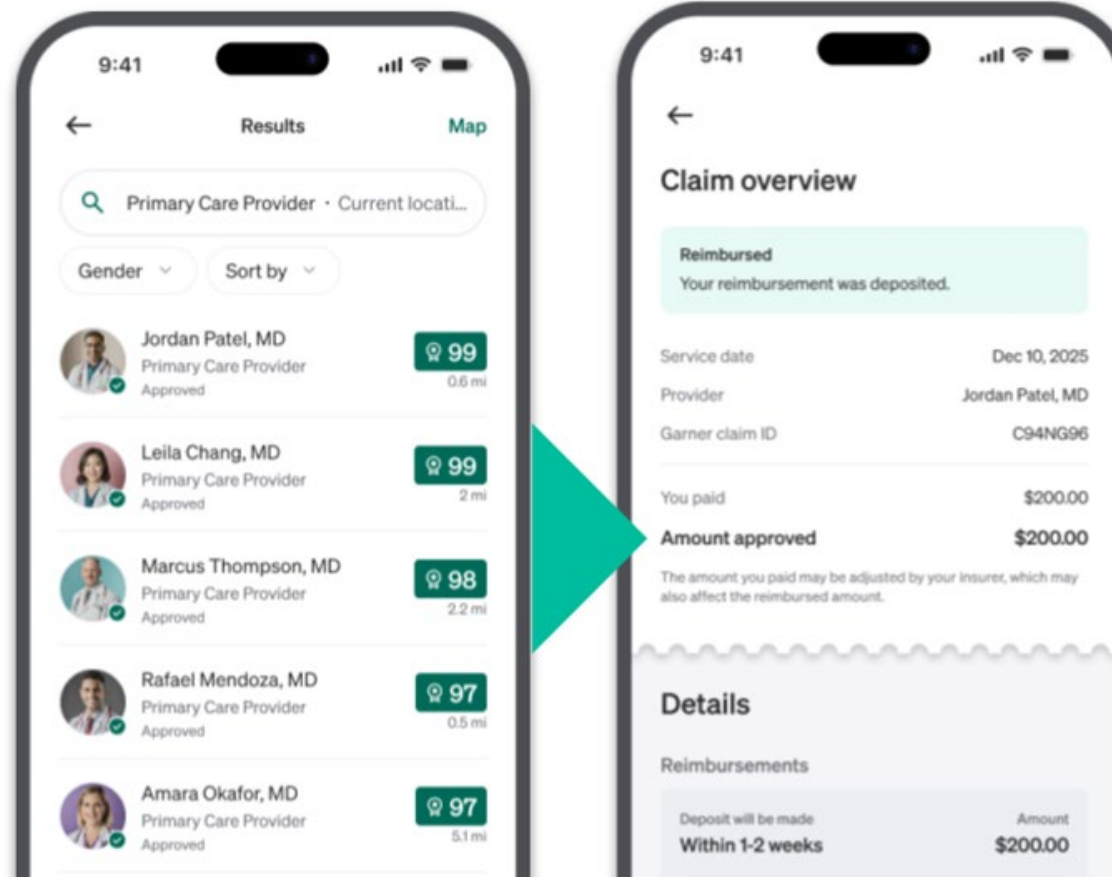


garner™

Get reimbursed when you see Top Providers



Garner helps members find high-quality, in-network providers and reimburses qualifying out-of-pocket costs (up to \$950 for individuals or \$1,900 for families) when they visit them.





Garner uses one of the nation's largest medical claims datasets to finally understand & rank provider performance

Garner's advanced data analytics to rank providers



60 billion medical records | **320+** million patients



Garner scores doctors based on how they *actually* perform

Garner doctor score is based on:

- ✓ Following latest clinical guidelines
- ✓ Better patient outcomes
- ✓ Cost effectiveness

*...from data on over 320 million patients.
...based on over 550 performance measures.*



Dr. M

68



Dr. G

98



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

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

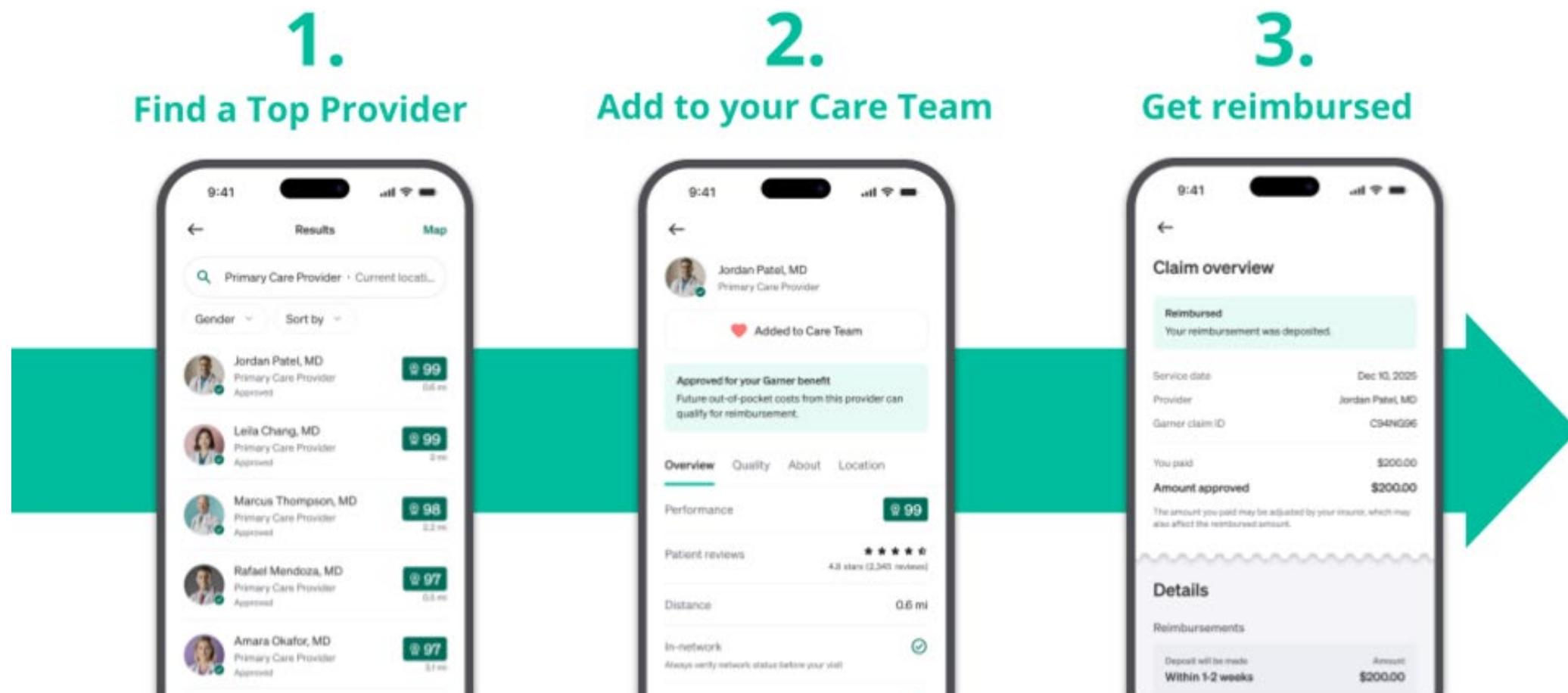
*If members are on High-Deductible Health Plan (Medical Plans 6 and 7), they must first meet the IRS minimum annual deductible of \$1,700 for a self-only plan and \$3,400 for a family plan before they can use the Garner incentive.

\$950
for individuals

\$1,900
for families



Get reimbursed in 3 simple steps

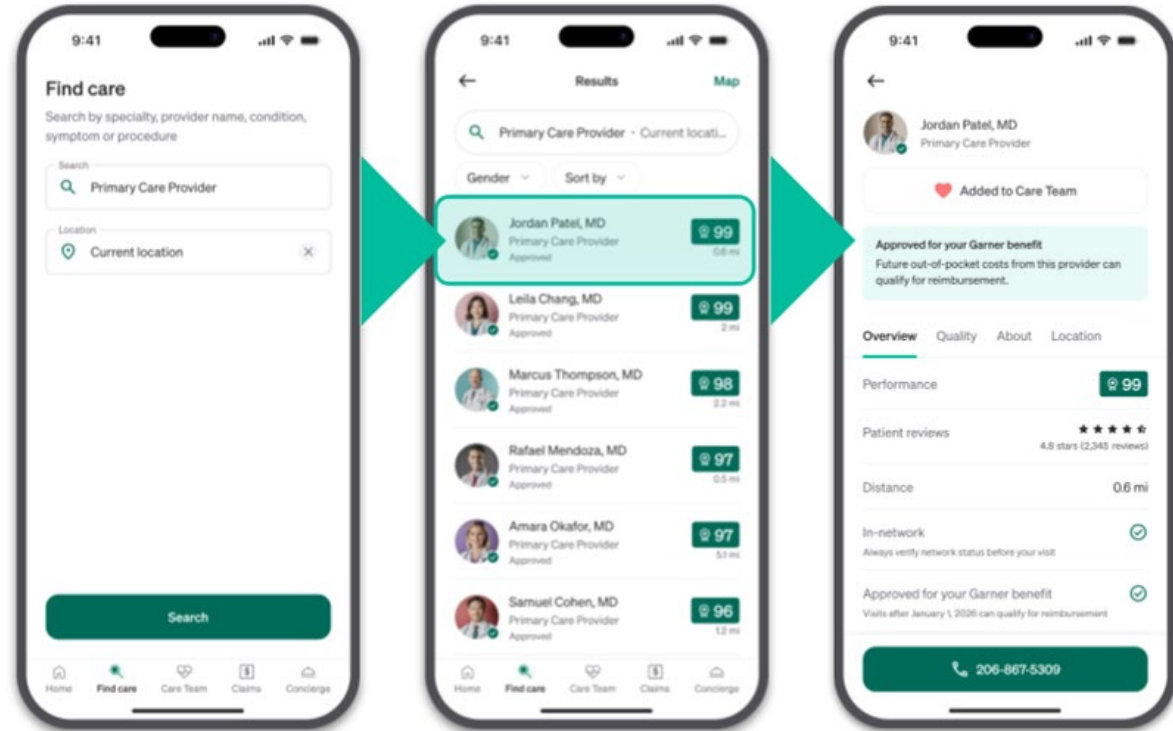


Find Garner Top Providers

You can search for in-network providers by specialty, symptom, provider name, condition, or procedure.

Providers with a green Top Provider badge are eligible for reimbursement.

To make sure you are eligible for reimbursement, add **new doctors to your Care Team before your appointment**



Care Team is the **ONLY** way to ensure your provider is approved.

Add Top Providers to your Care Team

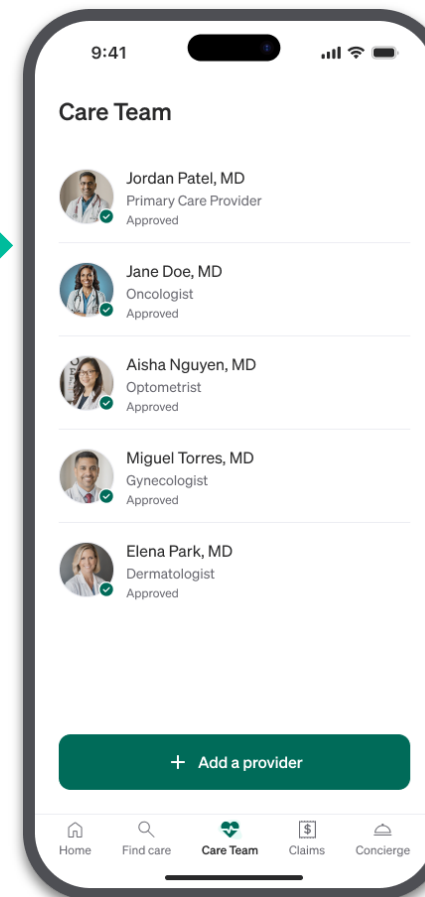
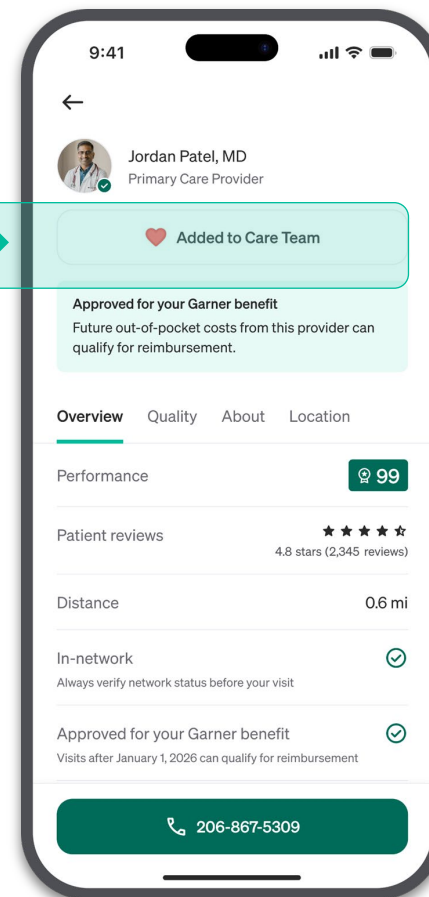


To be approved for reimbursement, you must add **Top Providers to your Care Team** before your appointment.

To register for a Garner account, you'll need to enter the following information:

- Email address
- Employer's name – type or select 'OEGB'
- First and last name as it appears on your Moda ID card
- Phone number
- Date of birth (DOB)
- E Number (the subscriber ID on your Moda ID card)

New or potential members: enter your E number with OEGB. If you don't know your E number, ask your employer or OEGB.



Get help from Garner Assistant & Concierge

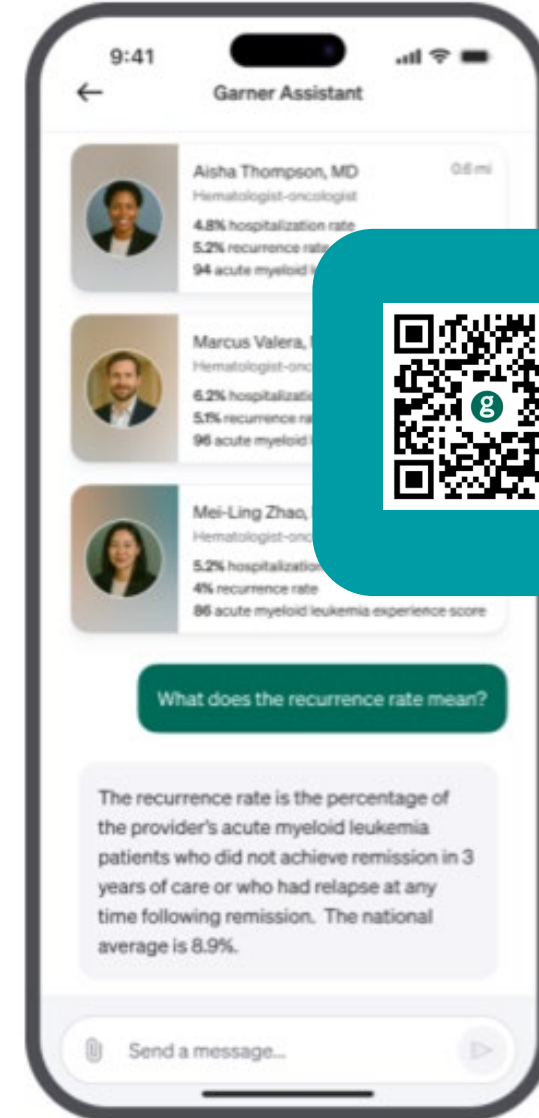
The Garner team is here to help with any questions you have, from finding an available provider to understanding how the reimbursement process works.

Garner Assistant: Available 24/7 in the app and online, English only.

Concierge: Available Monday-Friday, 5:00 a.m. to 7:00 p.m. PST, in both English and Spanish.

Contact us via:

- Garner Health App (recommended)
- Email: concierge@garnerhealth.com
- Phone: 458-488-4828



Download the
Garner Health
App today

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

The image shows a collage of three screenshots from the Moda Health website, illustrating the 'Behavioral Health 360' assessment process. A yellow circle with the number '1' highlights the 'Take Assessment' button on the main page. A yellow circle with the number '2' highlights a list of questions in the 'Self-Guided Assessment' section. A yellow circle with the number '3' highlights the frequency response options for the assessment questions.

Screenshot 1: Main Page

moda HEALTH **DELTA DENTAL** Home Find care ▾ Claims/EOBs ▾ Benefits ▾ Moda 360 ▾

moda HEALTH
Decision Support Tool

Thank you for taking the time to complete this Decision Support assessment. Our goal is to help you find the best recommendations for your specific concerns. If you are experiencing any difficulties, please answer the following questions to the best of your ability. If you believe you need additional support, we encourage you to contact a healthcare professional or reach out to Moda Health customer service for assistance.

1 Take Assessment

Screenshot 2: Self-Guided Assessment - Questions

moda HEALTH
Self-Guided Assessment

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)

- ☐ 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?

2

provider for you.

Screenshot 3: Self-Guided Assessment - Frequency

moda HEALTH
Self-Guided Assessment

Thank you for taking the time to complete this Self-Guided Assessment. Our goal is to help you find the best recommendations for your specific concerns.

Over the last two weeks, how often have you been bothered by the following problems?(check all that apply)

*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

Previous Next

833-212-5027 or email them at bhchampions@modahealth.com.

3

Behavioral Health 360 (cont.)

4

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](#)

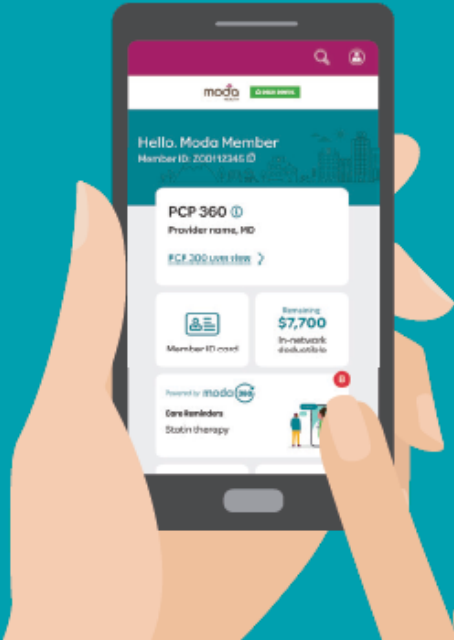
Get one-on-one help identifying the most appropriate services for you and receive follow-ups to ensure the services are meeting your needs.





moda 

moda 360 Member Dashboard

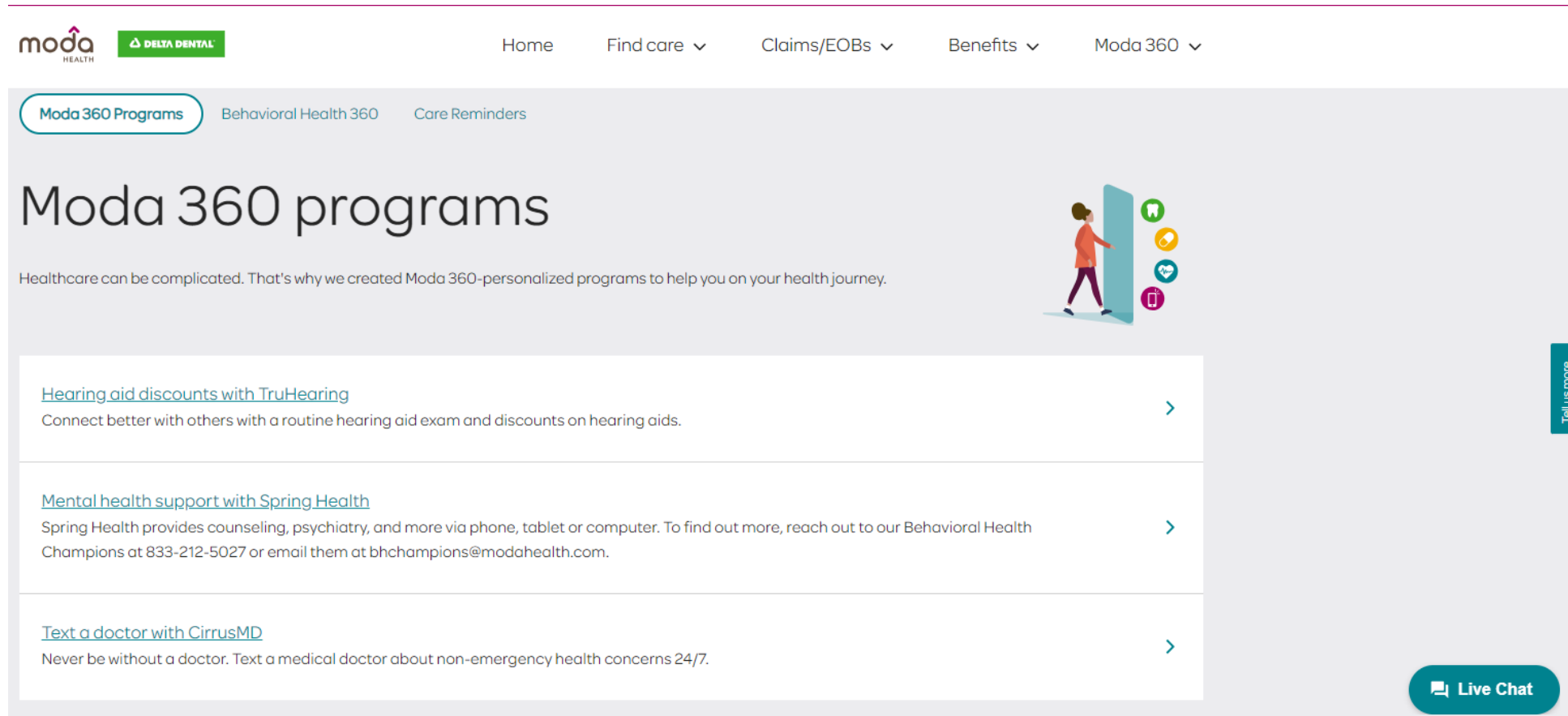


**Connect to care —
wherever you are**

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.



moda Personalized programs



The screenshot shows the Moda 360 Programs page. At the top, there's a navigation bar with the Moda Health logo, a Delta Dental logo, and links for Home, Find care, Claims/EOBs, Benefits, and Moda 360. Below the navigation bar, there's a section titled "Moda 360 Programs" with sub-links for Behavioral Health 360 and Care Reminders. The main heading is "Moda 360 programs". Below this, a paragraph states: "Healthcare can be complicated. That's why we created Moda 360-personalized programs to help you on your health journey." To the right of this text is an illustration of a person walking towards a large screen displaying various health icons. Below the paragraph, there are three program cards, each with a title, description, and a right arrow:

- 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.

On the right side of the page, there is a vertical button labeled "Tell us more..." and a "Live Chat" button at the bottom right.



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 plan 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



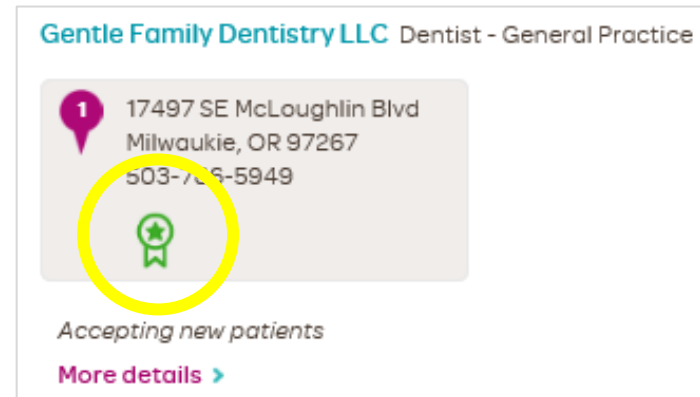
Delta Dental plan options – No changes

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%
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)

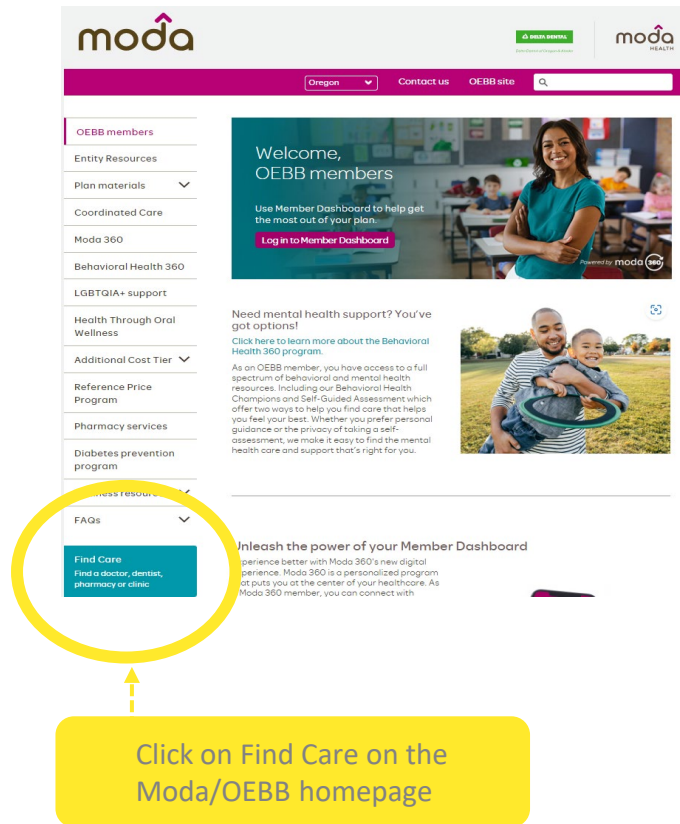
- All OEGB members have access to the HtOW program
 - Patient-centered wellness program that helps members maintain better oral health through a risk assessment, education and additional evidence-based preventive care.
 - Providers participating in the program use an oral health assessment to find out 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



Find Care – Delta Dental’s online provider directory

Search for providers in your network



The screenshot shows the Moda/OEBB homepage. A yellow circle highlights the 'Find Care' button in the left sidebar, which is labeled 'Find a doctor, dentist, pharmacy or clinic'. Below the circle, a yellow callout box contains the text: 'Click on Find Care on the Moda/OEBB homepage'.

Search for a provider

Welcome, guest | Search as a member

Type of search
Dental

Need a dentist outside of Oregon and Alaska? Visit the [Delta Dental](#) website.

Network
Delta Dental PPO

Name of provider
Enter doctor name

Specialty
Dentist - General Practice

Location
Portland OR ZIP

10 miles

More search options
☒ Accepting new patients ☐ Teledentistry provider

Search

Fuller, Bradley Dentist - General Practice

 ★★★★★

Distance: 0.2 mi
1001 SW Fifth Ave Ste 222
Portland, OR 97204
503-444-9153

Distance: 0.2 mi
1050 SW 6th Ave Ste 222
Portland, OR 97204
503-444-9153

Accepting new patients
In-office visits

More details >

Network:
Providers may not be in all networks or a PCP at every location. See [details](#) for more information.
Delta Dental PPO

Search for a provider

Welcome, guest | Search as a member

Type of search
Dental

Need a dentist outside of Oregon and Alaska? Visit the [Delta Dental](#) website.

Network
Delta Dental Premier

Name of provider
Enter doctor name

Specialty
Any specialty

Location
City State ZIP

10 miles

More search options
☐ Accepting new patients ☐ Teledentistry provider

Search

Holland, John W. Dentist - General Practice

 ★★★★★

Distance: 0.3 mi
1050 SW 6th Ave Ste 222
PORTLAND, OR 97204
503-444-9153

Accepting new patients
In-office visits

More details >

Network:
Providers may not be in all networks or a PCP at every location. See [details](#) for more information.
Delta Dental Premier



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 OEGBquestions@modahealth.com.

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

Thank you



Canopy Wellbeing

Everyday Assistance Plan (EAP)

Our Mission

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

Who is Eligible

- All employees
- Spouse/Domestic Partner
- Family members living in the household
- Dependents up to 26 years old, regardless of location

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

Speed to Care

**<10
Seconds**

calls answered by a
live representative

6 Days

days until first
appointment with a
master level
counselor

**1 – 2
Days**

days until first
appointment with a
coach

Provider Diversity

48%

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

Resources for Life

Caregiver Resources

Resources found based on family's specifications

Resource Retrieval

Canopy will do the research and report the resources



Unlimited Financial Coaching



- Budgeting
- Building savings
- Reducing debt
- Improving credit
- Mortgage
- College planning
- Joint incomes
- Buying a home
- Retirement

Legal Help

- Confidential 30-minute consultation with an attorney, 25% discount thereafter
 - Family law
 - Real estate
 - Civil matters
 - Will/Estate Planning
 - Other



Identity Theft Services

- Consultation and guidance for victims of ID theft
- Preventative tips
- Information about how to restore your identity



Home Ownership and Housing Support



- Assistance and discounts for selling, buying, and refinancing a home
- Savings for employee's average \$2,000 - \$6,000 of their out-of-pocket expenses
- Housing resource retrieval
 - Locate resources for housing assistance, options in your area, temporary or emergency needs

Fertility Health & Family Building

Exclusive access for Canopy EAP members:

- Discounted fertility health check
- Connection to fertility preservation, care, and donation services
- \$350 care credit
- EAP resources for adoption, counseling support, legal and financial guidance



**PINNACLE
FERTILITY**

Your health plan may not cover Fertility Health and Family Growing services. Please refer to your health plan summary for more information.

Coaching

Canopy's professional coaches are available by phone or video sessions to support you with:

- Goal setting and planning
- Health habits
- Increased resilience
- Decision making
- Communication Skills
- Career or personal development



Pet Parent Resources



- Concierge support
- Bereavement support
- Pet insurance discounts
- New pet parent resources

Wellness Discounts

Exclusive membership discounts to gyms, fitness centers, and studios

Additional discounts on weight loss and healthy eating programs for the whole family

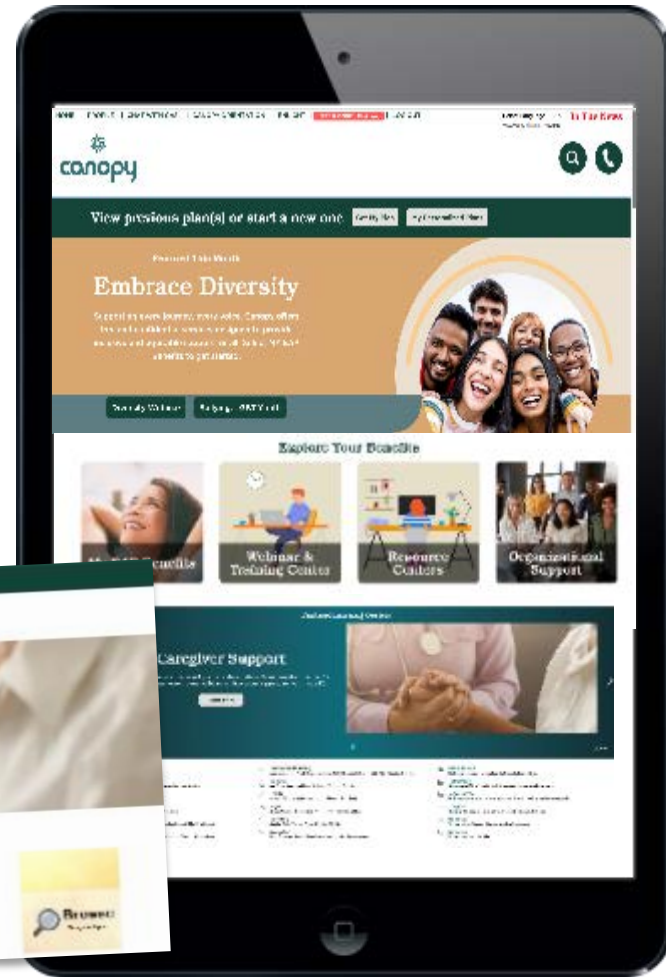


Member Website

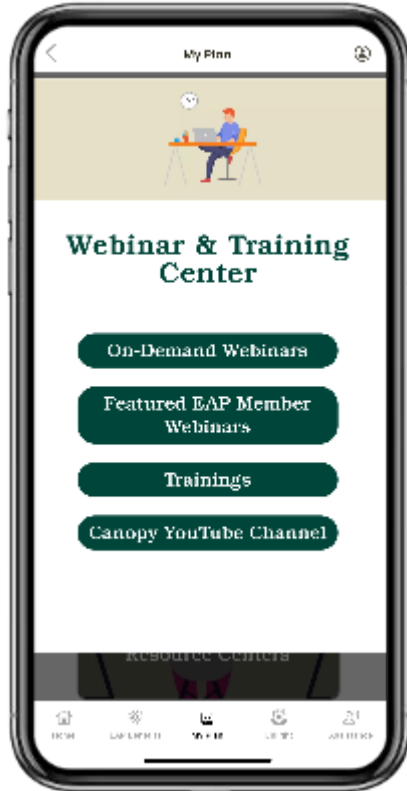
- On-demand webinars
- Learning centers
- Resources and tools
- Self-assessments
- Videos
- Quizzes
- And more...

Login to the member site:
my.canopywell.com
Register with your Organization

Name:
OEBB



Canopy App



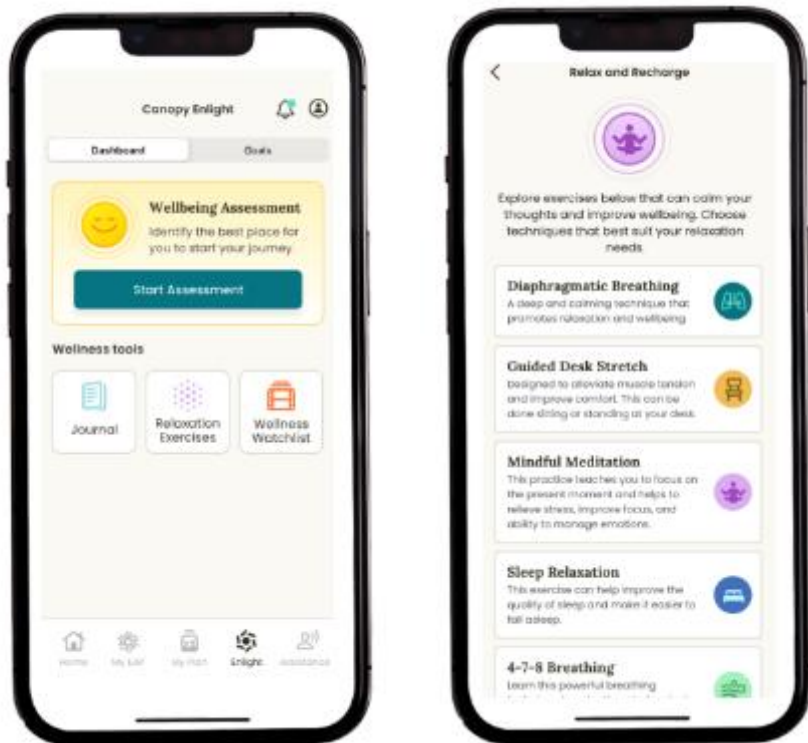
- Provider search + self-scheduling
- Self-Assessments
- Videos
- Webinars
- Legal and tax forms
- Resources to manage stress, work, family life, and more
- dCBT (Enlight)



Download the Canopy app: Search “Canopy EAP”



Enlight



Enlight

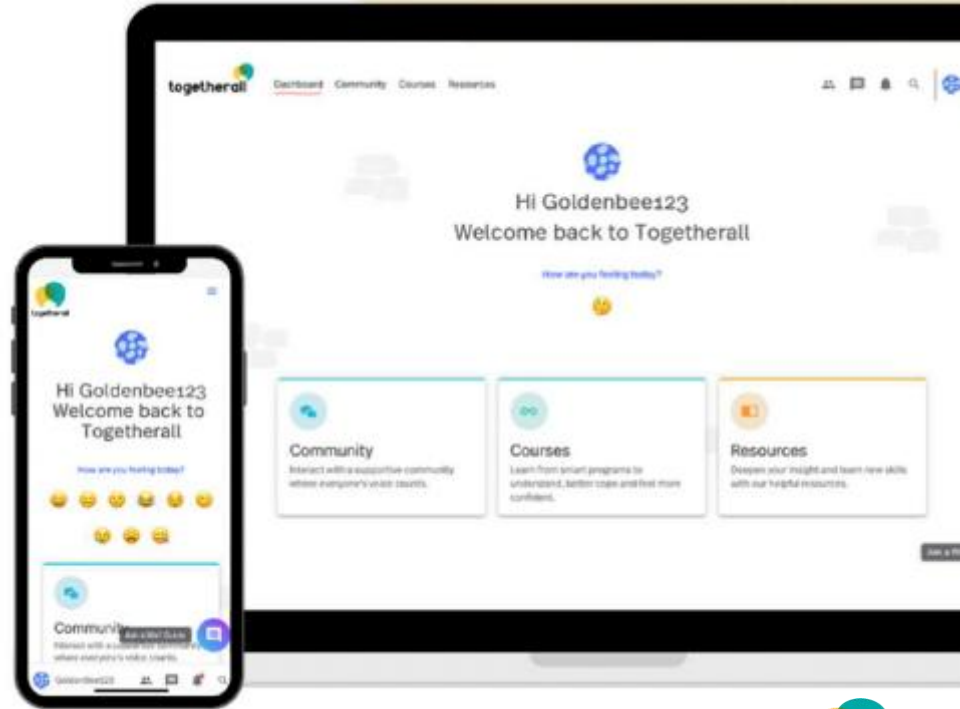
Your Self-Paced Mental Health Companion

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



New Look. Same Great Support.



Canopy is changing its name to revive. Your program and services are not changing. You and your team can expect the same quality of care you currently receive.

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.



2026-2027 PLAN YEAR

Dental plan overview

CRISTINE WIENECKE

ACCOUNT MANAGER – LARGE GROUPS



OUR UNIQUE MODEL

Affordable insurance benefits & comprehensive dental care – all in one place

With more than 55 years of expertise, we use an approach based on proven care, strong clinical leadership, and affordable insurance solutions. **Together, these elements help deliver better results and support a healthier future.**

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

*Source: [Kaiser Family Foundation](#)



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

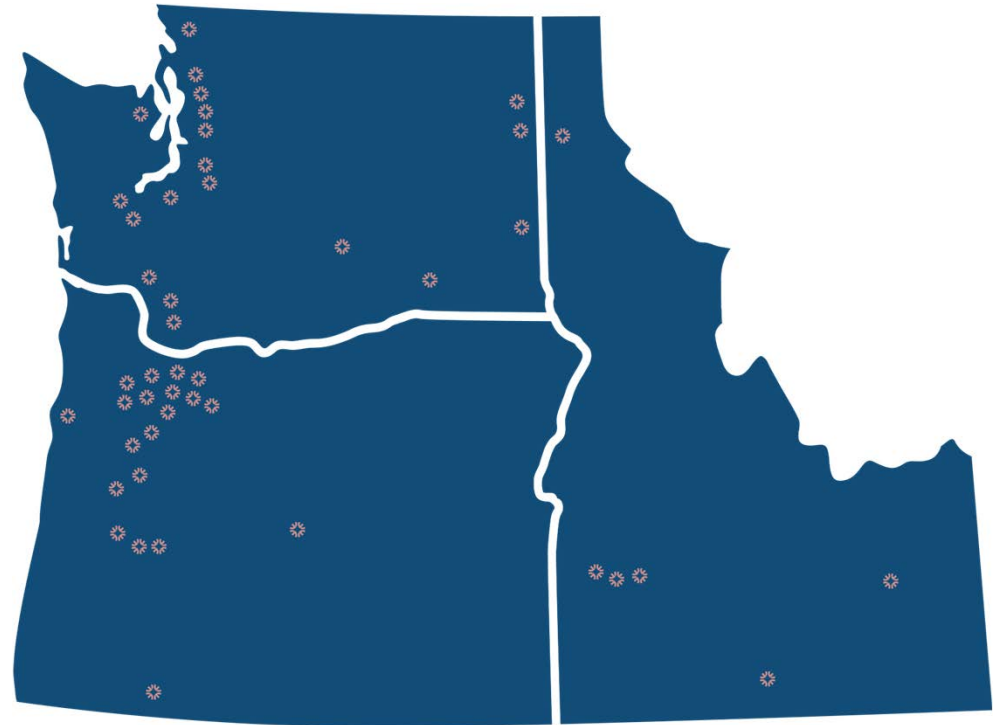
Boise, Nampa, Meridian, Twin Falls, Idaho Falls, Coeur d'Alene

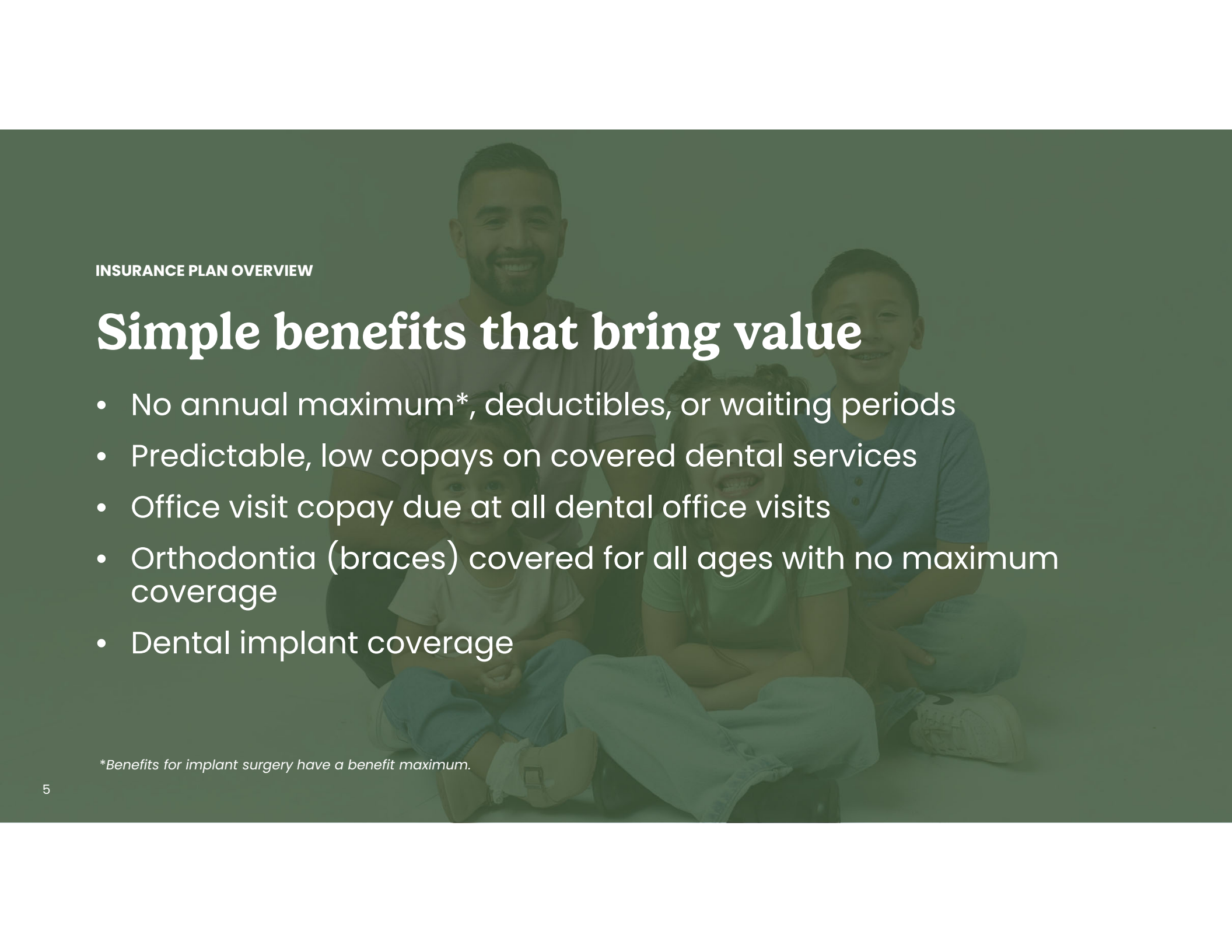
General Care All offices

Our general dentists provide outstanding care

Specialty Care Select offices

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



A photograph of a man and three children sitting together, smiling. The man is in the background, and three children are in the foreground. The entire image is covered with a semi-transparent green overlay.

INSURANCE PLAN OVERVIEW

Simple benefits that bring value

- No annual maximum*, deductibles, or waiting periods
- Predictable, low copays on covered dental services
- Office visit copay due at all dental office visits
- Orthodontia (braces) covered for all ages with no maximum coverage
- Dental implant coverage

**Benefits for implant surgery have a benefit maximum.*

OEBB Summary of Benefits

Covered Service	Member Out-of-Pocket Cost
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 (per tooth)	\$50 copay
Comprehensive orthodontic treatment	\$2,500 copay
Dental implant surgery	\$1,500 maximum coverage per year
Specialty office visit	\$20 per visit

Visit willamettedental.com/oebb to view full Benefit Summary & Certificate of Coverage



EVIDENCE-BASED CARE

Treatment philosophy

At Willamette Dental Group, 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.)



Dental cleaning coverage

Frequency of regular dental visits should be tailored by dentists to accommodate for current oral health status and health history – American Dental Association

- Cleaning frequency customized for each patient based on oral health risk assessment
- Plan covers number of cleanings prescribed by your dentist (Range from 1 to 4+ cleanings per year)





Orthodontic treatment for the entire family

- Accessible and affordable
- One-time comprehensive copay + simple office copay at each visit
- Benefits available for both children and adults
- No waiting periods or hidden costs
- Experienced Orthodontists at select regional offices



Dental implant surgery benefit

Surgical services covered up to \$1500
(limited to one implant per year)

Central locations in our tri-state region

Timeline 6-12 months, depending on
scope of treatment required



Helpful Statement of Services

Details all services rendered

Only dental insurance plan to offer real-time claim processing

Shows value of insurance and works for Flex-Spending reimbursement

Given at every appointment



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



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 website for Willamette Dental. At the top is a dark green navigation bar with a search icon, a "RESOURCES" button, the "Willamette Dental" logo, and buttons for "MAKE A PAYMENT" and "CALL FOR APPOINTMENT". Below this is a white navigation bar with links for "Patients", "Our Services", "Insurance", "About Us", "Careers", "Research", and "Find a Location". The main content area has a breadcrumb trail: "All Dental Offices > Willamette Dental - Beaverton > Mimi Poon Whittemore, DMD". The dentist's profile features a circular headshot of Mimi Poon Whittemore, a woman with long dark hair. To the right of the photo, her name "Mimi Poon Whittemore, DMD" is displayed in bold, followed by "General Dentist" and a star rating of 4.8 out of 5.0 based on 166 ratings and 62 comments. Below the photo, a light green box contains contact information: "By Appointment Only", "To schedule an appointment, call: 1-855-4DENTAL (1.855.433.6825)", the office name "Willamette Dental - Beaverton", and the address "4925 SW Griffith Drive, Beaverton, OR 97005". A map snippet shows the office location at the intersection of SW 5th St and SW 7th St. To the right of the map, a section titled "Dr. Whittemore's Biography" describes her compassionate approach to dentistry and her commitment to patient education. Below this, a section titled "Education" lists her graduation from the "Oregon Health and Science University School of Dentistry". At the bottom right, there is a link for "Professional Associations" and a red "Appointment Chat" button.





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



ACCOUNT MANAGER

Cristine Wienecke

cwienecke@willamettedental.com



 **Willamette Dental**



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	- 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	- Standard Progressive lenses - \$0 copay - Scratch-resistant coating - \$0 copay - UV protection - \$0 copay 30% savings on other lens enhancements	- 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

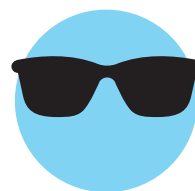




VSP LightCare™

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



9

Classification: Confidential

Availability of VSP Premier Edge may vary. Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.

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

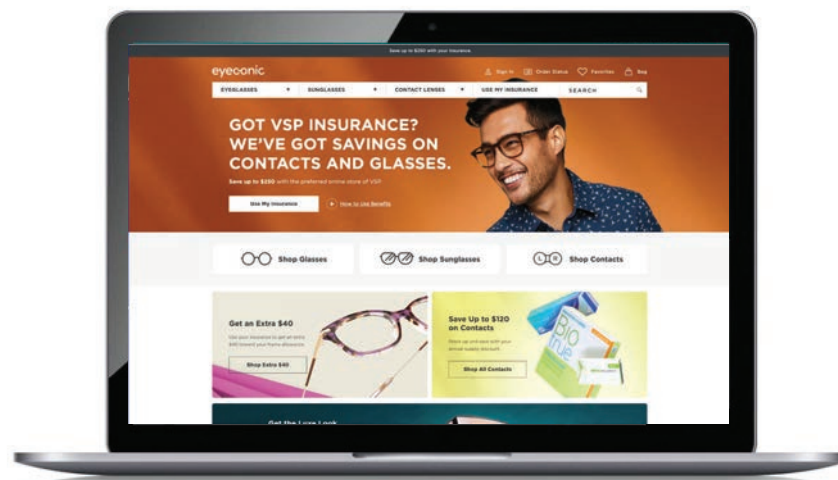


Eyewear Shopping Online at Eyeconic®

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 'Find an Eye Doctor' tool on the VSP website. At the top, there is a navigation bar with links: FIND A DOCTOR (underlined), BENEFITS, OFFERS, EYEWEAR AND WELLNESS, PLAN OPTIONS, and SHOP. Below this is a large banner image of a smiling woman with curly hair. The main heading is 'Find an Eye Doctor' with a subtext: '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!'. Below the banner is a search section with four tabs: SEARCH BY LOCATION (underlined), SEARCH BY OFFICE, SEARCH BY DOCTOR (underlined), and SHOP ONLINE. To the right of these tabs is a link for 'ADVANCED SEARCH +'. The search form includes a 'Zip' input field, an 'OR' separator, a 'Street Address (optional)' input field, a 'City' input field, and a 'State' dropdown menu. Below the search fields is the 'vsp PREMIER edge' logo. To the right of the logo is a message: 'Your benefits go further when you visit a VSP Premier Edge™ location! Type in your ZIP code and look for the orange indicator.' Below this message is a checkbox labeled 'All Premier Edge Locations'. A blue 'Search' button is located at the bottom right of the search section.

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.

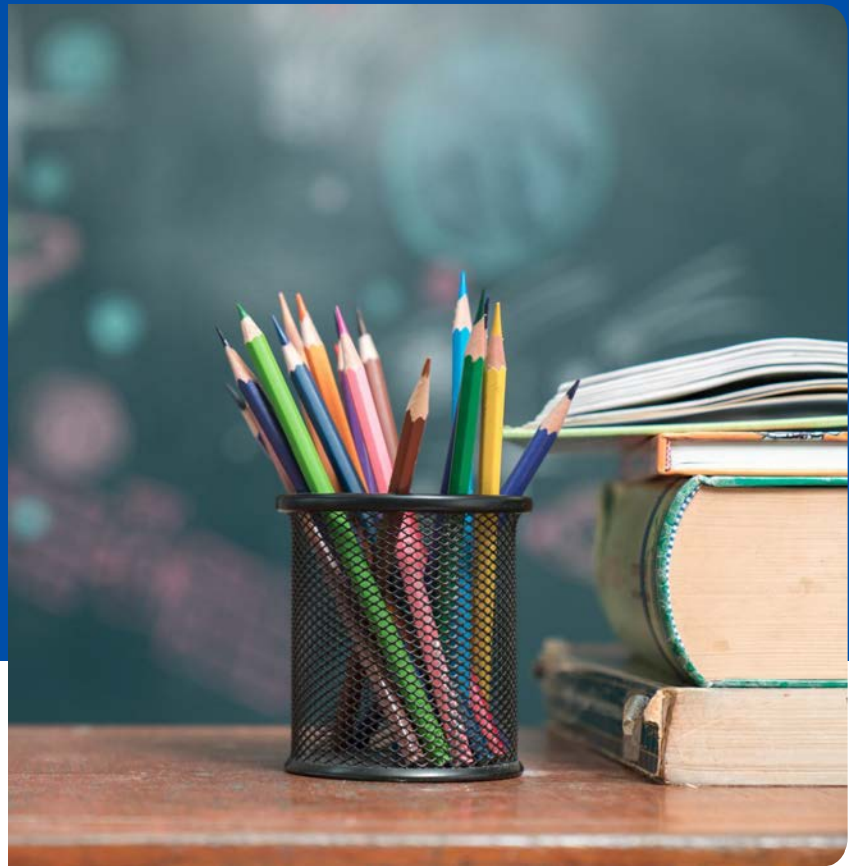
Visit oebb.vspforme.com or call 800.877.7195 (TTY: 711).

Availability of VSP Premier Edge may vary.
©2026 Vision Service Plan. All rights reserved.
VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP Premier Edge is a trademark of Vision Service Plan.
All other brands or marks are the property of their respective owners.



Oregon Educators Benefit Board

Annual Enrollment



Life and Disability Insurance Voluntary Plan Offerings

Voluntary insurance options available from The Standard to Oregon Educators Benefit Board members:

- Optional Life (Employee/Spouse/Child)
- Optional Accidental Death & Dismemberment (AD&D)
- Short Term Disability (STD)
- Long Term Disability (LTD)

Why are Life and AD&D insurance necessary?

Financial support and stability for loved ones

Extra layer of protection

Helps loved ones recover financially

Common expenses requiring financial support:

- Funeral/burial
- Medical
- Nursing home
- Mortgage
- Auto loan
- Child care
- College
- Career training/education
- Outstanding debt maintenance

Optional Life Insurance: Employee

Benefit amount for employee:

- \$10,000 to \$500,000
- Guarantee Issue (GI) for employee: \$200,000
- During annual enrollment, employees can elect to increase existing coverage up to \$20,000, not to exceed \$200,000, without providing proof of insurability
- Elections greater than \$20,000 or any amount above the \$200,000 guarantee issue amount will require proof of insurability

Guarantee Issue means that coverage can be selected without an applicant having to provide proof of insurability (including medical history)

Optional Life Insurance: Spouse/Child

Benefit amount for spouse/domestic partner:

- \$10,000 to \$500,000
- Guarantee Issue (GI) for spouse/domestic partner:
\$30,000 if electing when first eligible

Benefit amount for child:

- \$2,000 to \$10,000
- Guarantee Issue (GI) for child:
\$10,000 (all amounts are Guarantee Issue)

Guarantee Issue means that coverage can be selected without an applicant having to provide proof of insurability (including medical history)



Optional AD&D Insurance

Benefit amount for employee:

- \$10,000 to \$500,000

Benefit amount for spouse/domestic partner:

- \$10,000 to \$500,000

Benefit amount for child:

- \$2,000 to \$10,000

AD&D amounts are all Guarantee Issue, which means that coverage can be selected without an applicant having to provide proof of insurability (including medical history)





Value-Added Features

Built into Basic or Optional Life insurance coverage:

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

Travel Assistance*

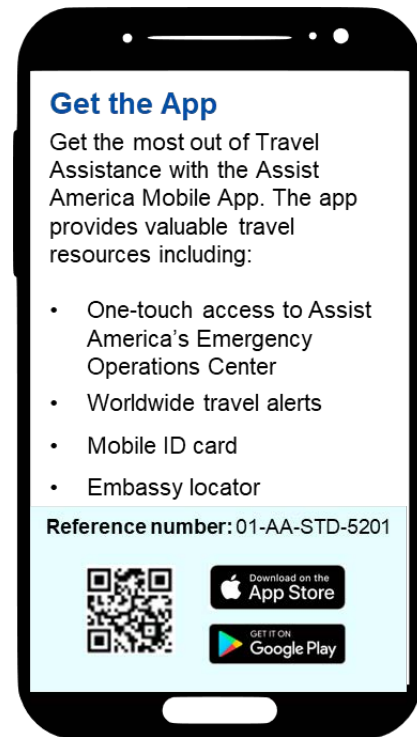
Assistance for covered members available in English or Spanish

Trip Assistance

- Guidance with visas, currency exchange, inoculation recommendations and travel advisories
- Aid with replacing credit cards, passports, locating missing baggage and emergency cash coordination
- Interpreter translation services while visiting a physician or hospital

Emergency Help

- Arrange for medical evacuations
- Facilitate the return of vehicles when an ambulance is required
- Arranging medical repatriation and remains repatriation
- Care of minor children and help getting them home when unattended*
- Help getting up to two travel companions, pets or a service animal home*



*Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under Standard Insurance Company's Life insurance policy. Standard Insurance Company may change providers or terminate service at any time.



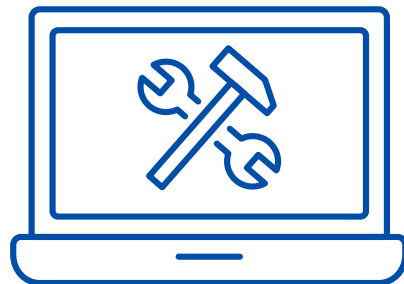
Life Services Toolkit*

Complementary Services to Maximize Benefits

Beneficiaries and Employees



Plan-ahead services: Estate planning, including funeral arrangements, identity theft protection, digital legal forms and more



Beneficiaries Only



Grief counseling: Unlimited phone support, up to three in-person or virtual visits, and 24/7 help by phone, web or live chat



Beneficiary tools: Online calculators, resources and guidance from qualified experts



Reading materials: Age-appropriate books for children and adults learning to cope with and process loss



Legal Services: Consultations by phone plus a 25% discount with an attorney; ideal for will preparation



Financial counseling: Information from professionals just a phone call away, with an option to schedule a one-on-one session

*Life Services Toolkit is provided through an arrangement with Health Advocate and is not affiliated with Standard Insurance Company. Health Advocate is solely responsible for providing and administering the included service. This service is only available while insured under Standard Insurance Company's life insurance policy. Standard Insurance Company may change providers or terminate service at any time. The Life Services Toolkit is not available with products offered by The Standard Life Insurance Company of New York. The Life Services Toolkit is also available to recipients of an Accelerated Benefit. It is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.





Need for Disability Insurance

- Disability insurance provides income replacement when an insured employee experiences a covered illness, injury or pregnancy
- Coverage can help with financial obligations such as mortgage or rent payments (expenses not covered by health insurance)

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.



Voluntary STD: Late Enrollment Penalty

- STD coverage can be elected with full benefits, if elected when first eligible
- Employees previously eligible but not enrolled for Voluntary STD can elect coverage, but will be subject to a 60-day Benefit Waiting Period applying to disabilities caused by illness and pregnancy (if disability occurs within the first 12 months of coverage)
- Accidents are not subject to the Late Enrollment Penalty



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 $\frac{2}{3}$ % 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 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.



Voluntary LTD: Guarantee Issue

- First-time eligible employees (either new hire or first-time offered) can select Voluntary LTD on a guarantee issue basis
- An employee eligible but not enrolled in Voluntary LTD when first eligible will be required to provide proof of insurability and be approved for coverage
- Guarantee Issue means that coverage can be selected without an applicant having to provide proof of insurability (including medical history)



Next Steps

Please review your benefits summary for exclusions, limitations and reductions in benefits.

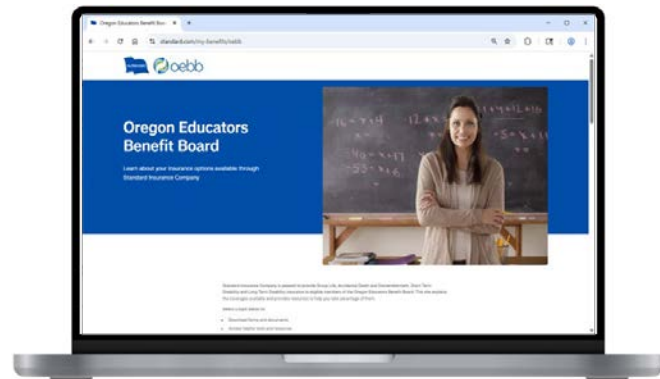
For more information, please scan this QR code or visit The Standard's OEBB microsite at:

www.standard.com/my-benefits/oebb



To assist you in electing coverage, you may also find it useful to review our Plan Education Guide:

https://www.standard.com/eforms/19073_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.

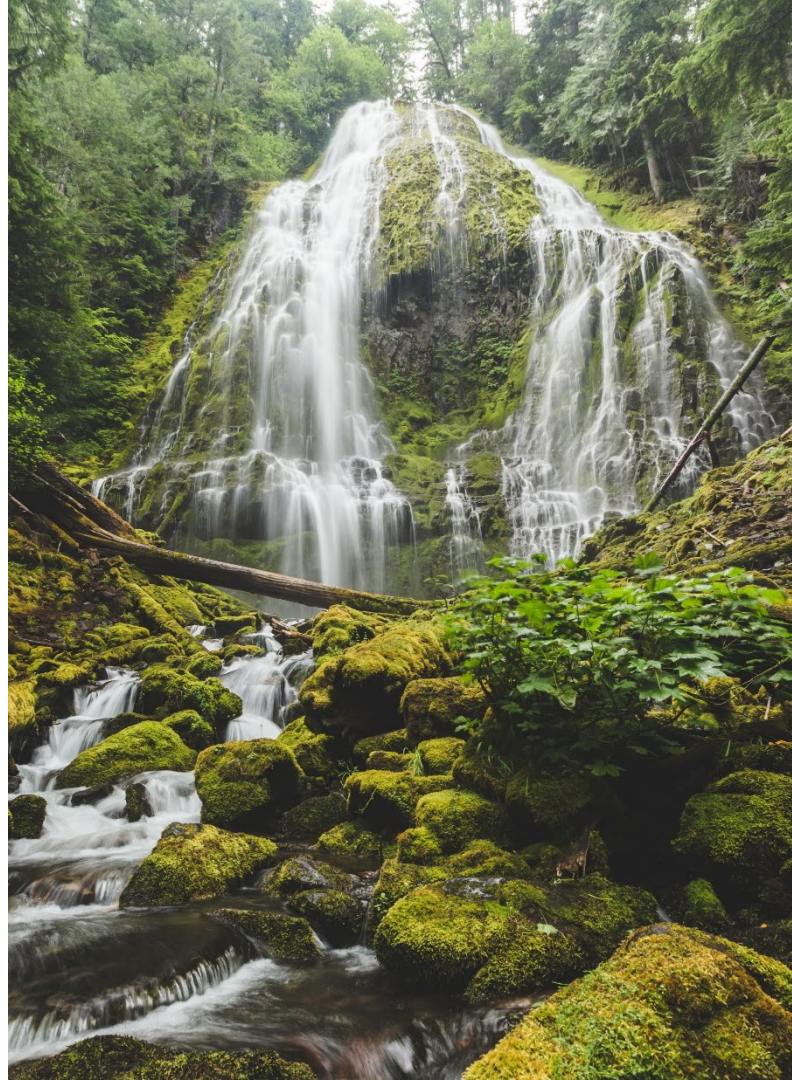


The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New 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.



Benefit Resources



OEBBinfo.com



OEBB's website is the primary resource for members.



All Open Enrollment and benefits information will be posted on OEBB's website.



Links to other digital education tools are easy to find (e.g., Online Plan Comparison Tool, Explore Your Benefits).

OEBBinfo.com



Benefits

[Benefit Information](#)

[Plan Options and Rates](#)

[Dependent Eligibility](#)

[New Hire Resources](#)

[Frequently Asked Questions \(FAQs\)](#)

[Plan Documents](#)

[Insurance Committee Information](#)

[Login to MyOEBB \(enrollment system\)](#)

Benefits Information

2026-27 (Upcoming Plan Year)

OEBB Open Enrollment is August 15 - September 15, 2026

Review the items below to learn about benefits for 2026-27.

Review Benefit Details

- [Renewal Summary \(PDF\)](#)
- [Online Plan Comparison Tool \(English/Español\)](#)
- [Benefit Comparison \(PDF\) | Español \(PDF\)](#)
- [Plan Rates webpage](#)
- [Enrollment Guide \(PDF\)](#)
- [Plan Document and Handbooks webpage](#)

Join an Open Enrollment Webinar

OEBB Webinars

OEBB and our vendor partners will present an overview of changes, highlights, and instructions for the upcoming 2026-27 plan year.

- Before Open Enrollment: [Register for the webinar on Tuesday, July 28, 10:00 am to 12:00 pm PT.](#)
- During Open Enrollment: [Register for the webinar on Wednesday, Aug. 19, 10:30 am to 12:30 pm PT.](#)

Can't attend the webinar in real time? No worries! We will send a replay of the webinar for you to watch on demand.

Moda Health and Kaiser Permanente Webinars

Moda Health and Kaiser Permanente will also host several webinars before and during Open Enrollment.

- [View the Moda Health webinar schedule.](#)
- [View the Kaiser Permanente webinar schedule.](#)

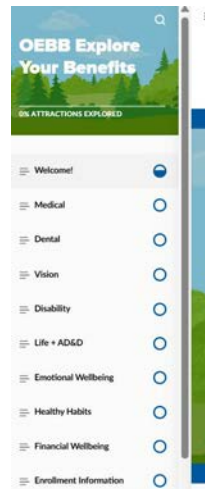
Explore Your Benefits



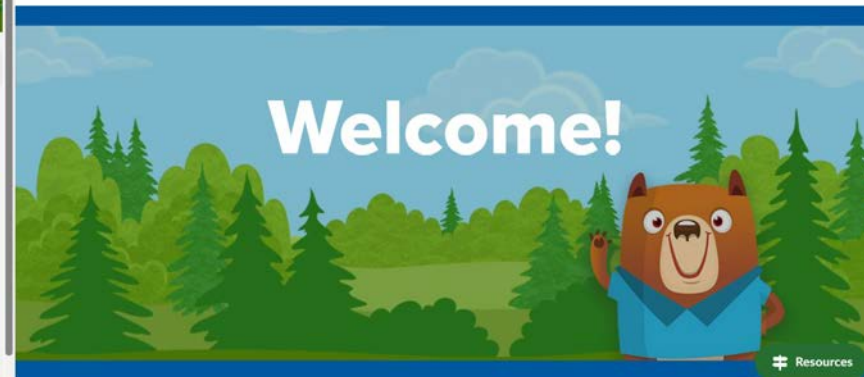
Make learning about your OEBB benefits fun!



Use this award-winning interactive learning tool to watch videos, test your benefits knowledge, and earn wellness badges for smart wellbeing actions.



Explore Your Benefits



oebbexploreyourbenefits.com/2027

Online Plan Comparison Tool



Use this tool to see the medical, dental, and vision plans available to you side by side.



You can also compare specific services by plan.



This includes copays, deductibles, and coinsurance.



Print your customized comparison if you want a hard copy!

compareoebbplans.com



Compare Your 2026–27 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



Wellness Central Website

[Español](#)[Search](#)

Wellness Central

Click on the health areas below to see what's available.



Physical Wellbeing

Take care of your body with resources to support good nutrition and physical activity.



Emotional Wellbeing

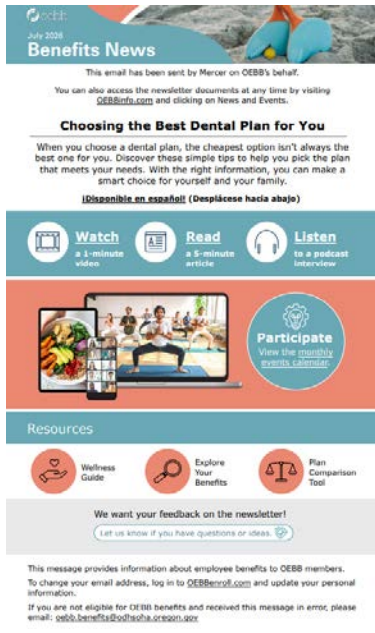
Maintain peace and balance in your life with support for your mental, emotional, and social wellbeing.

- You have access to dozens of wellness programs as an OEGB member.
- With everything from personalized coaching to resource libraries, we're empowering you to take charge of your health.
- Take your physical, emotional, and financial health to the next level.
- Visit the **new** Wellness Central website to see the wellness resources available to you through OEGB's plans.

oebbwellnesscentral.com

Monthly Benefit Resources

Monthly newsletter



OEGB Benefits News
July 2026

This email has been sent by Mercer on OEGB's behalf.

You can also access the newsletter documents at any time by visiting oebbinfo.com and clicking on News and Events.

Choosing the Best Dental Plan for You

When you choose a dental plan, the cheapest option isn't always the best one for you. Discover these simple tips to help you pick the plan that meets your needs. With the right information, you can make a smart choice for yourself and your family.

[Disponible en español] (Desplácese hacia abajo)

Watch
a 1-minute video

Read
a 5-minute article

Listen
to a podcast interview

Participate
View the monthly events calendar

Resources

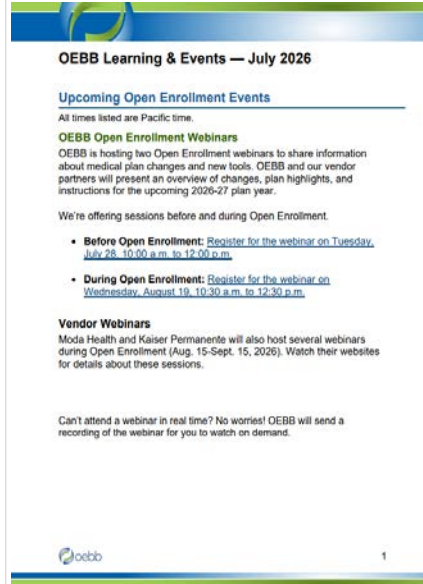
- Wellness Guide
- Explore Your Benefits
- Plan Comparison Tool

We want your feedback on the newsletter!
Let us know if you have questions or ideas.

This message provides information about employee benefits to OEGB members. To change your email address, log in to OEGBbenefits.com and update your personal information.

If you are not eligible for OEGB benefits and received this message in error, please email: oebb_benefits@oahca.oregon.gov

Monthly learning and events



OEGB Learning & Events — July 2026

Upcoming Open Enrollment Events

All times listed are Pacific time.

OEGB Open Enrollment Webinars

OEGB is hosting two Open Enrollment webinars to share information about medical plan changes and new tools. OEGB and our vendor partners will present an overview of changes, plan highlights, and instructions for the upcoming 2026-27 plan year.

We're offering sessions before and during Open Enrollment.

- Before Open Enrollment:** Register for the webinar on [Tuesday, July 28, 10:00 a.m. to 12:00 p.m.](#)
- During Open Enrollment:** Register for the webinar on [Wednesday, August 19, 10:30 a.m. to 12:30 p.m.](#)

Vendor Webinars

Moda Health and Kaiser Permanente will also host several webinars during Open Enrollment (Aug. 15-Sept. 15, 2026). Watch their websites for details about these sessions.

Can't attend a webinar in real time? No worries! OEGB will send a recording of the webinar for you to watch on demand.

oebb

- Check out OEGB's monthly newsletter. The newsletter spans all health areas and focuses on a specific health condition each month. Use it to help find resources to feel your best.
- Visit the learning and events calendar to see what live and on-demand events are available.
- Access these resources in the monthly email or go to [OEGB's News & Events page](#).

Thank you!

OEBB Member Services

oebb.benefits@odhsoha.oregon.gov

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

OEBBinfo.com

Monday–Friday; 8 am–5 pm