OEBB 2026-27 Open Enrollment

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OREGON HEALTH AUTHORITY

Webinar Tips

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

Ask questions.

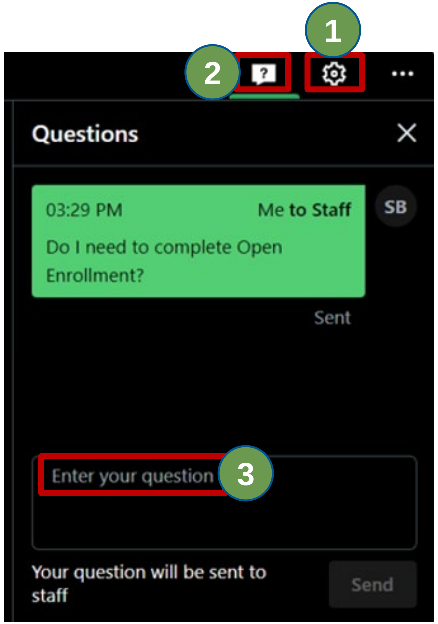
- Click on the question mark icon. 2
- Type in your questions. 3
- Staff and carriers will answer questions directly through the Questions panel and out loud during the presentation and at the end, as appropriate

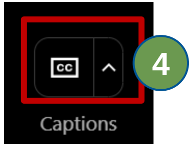
Watch or read the presentation.

- 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

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	Plan changes at a glance
• OEBB will continue to offer the same medical plans for the 2026–27 plan year. • Plans are offered through Moda Health and Kaiser Permanente.	• 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,** OEBB 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.**

OEBB 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

Kaiser Permanente®

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 options[1]

AWARD-WINNING APP

24/7 access to your health records

Message your care team, manage appointments, view most lab results, and refill most prescriptions[2]

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

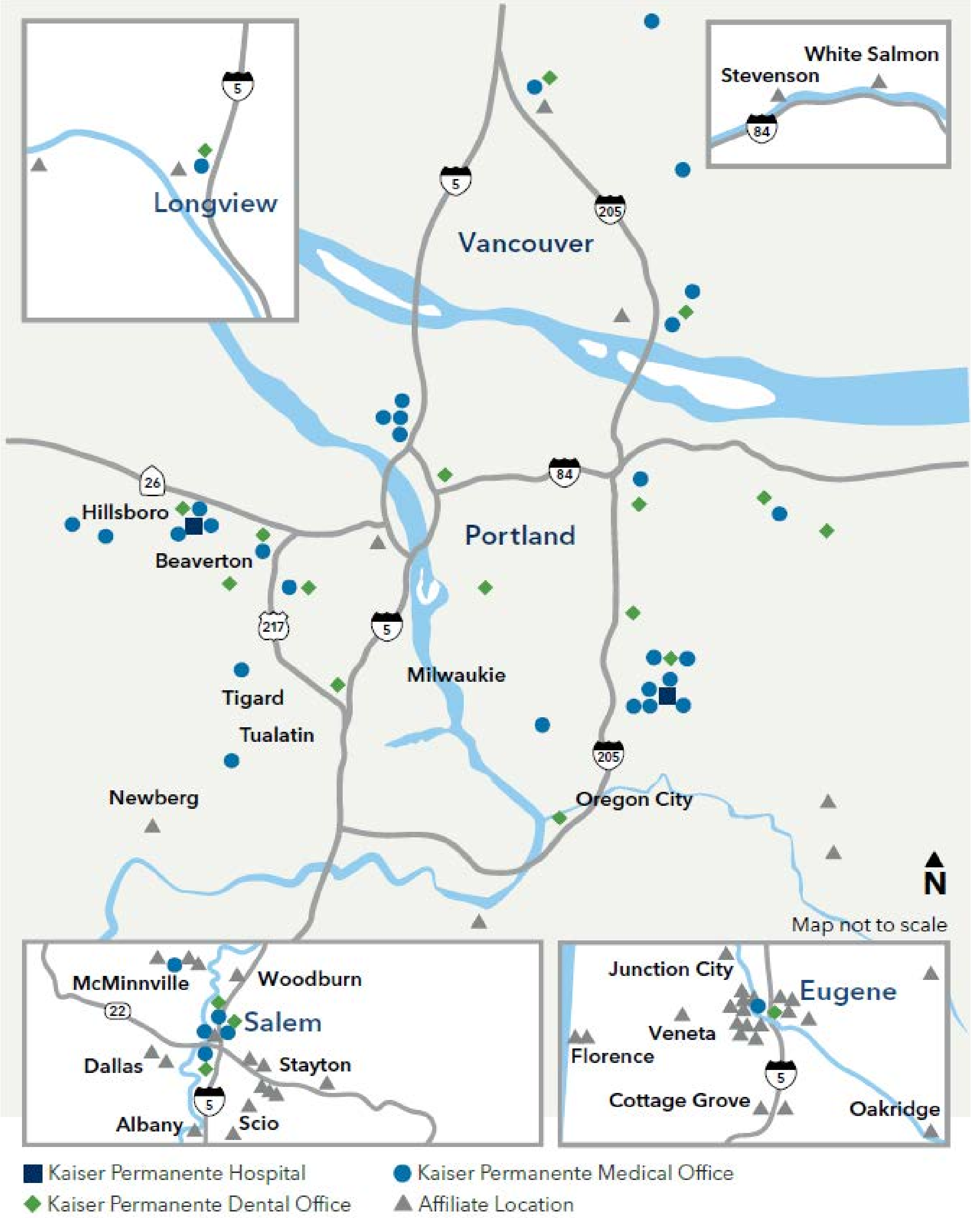
Convenient locations in the Northwest

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

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

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

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

Integrated dental care

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

95%

of our members would recommend us to family and friends*

*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

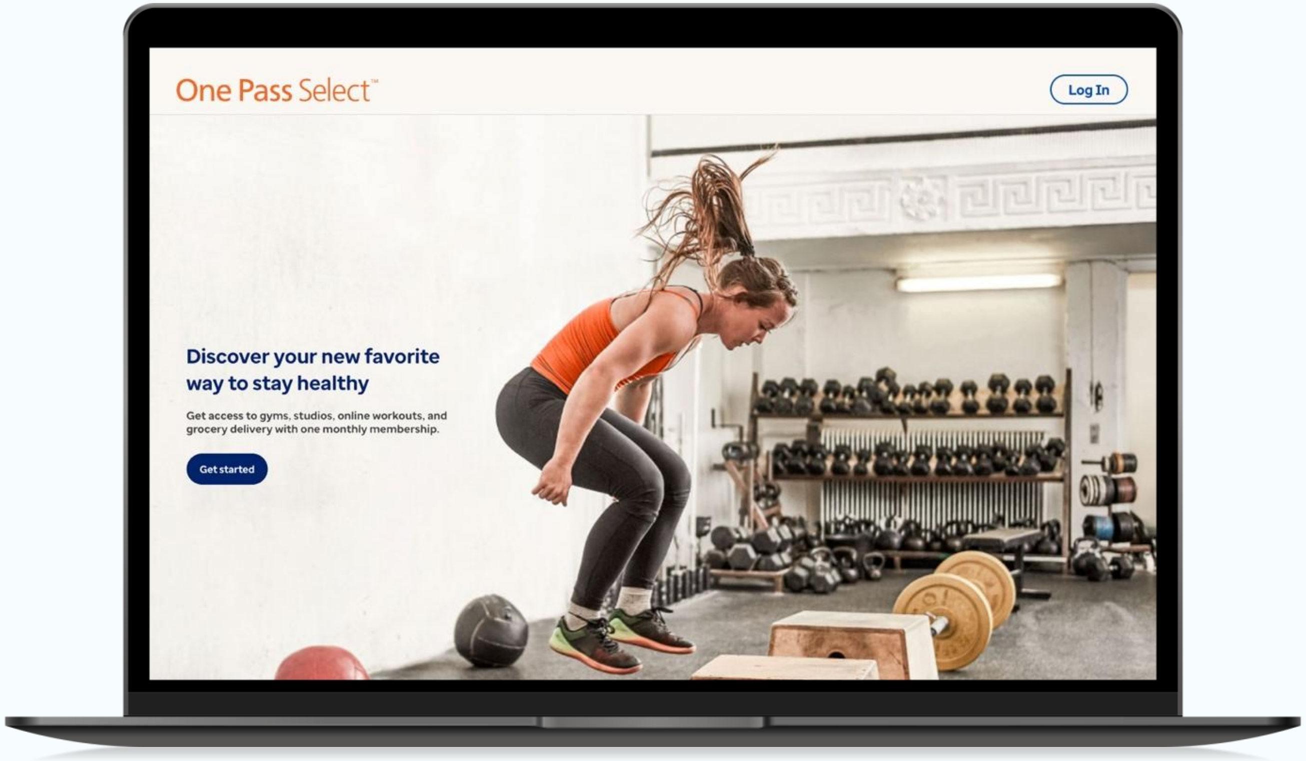
2026-2027 dental plan benefits

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

KAISER PERMANENTE®

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.

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 your 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.

Kaiser Permanente®

2026-27

OEBB Medical Open Enrollment Webinar

Medical and pharmacy

2026-27 OEBB 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.
- To be approved for reimbursement, you must add Top Providers to your Care Team before your appointment. Garner will reimburse claims based on your Care Team at the time of your appointment.

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

OEBB voted to remove 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.

moda HEALTH

2026-27 OEBB 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 OEBB 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 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)

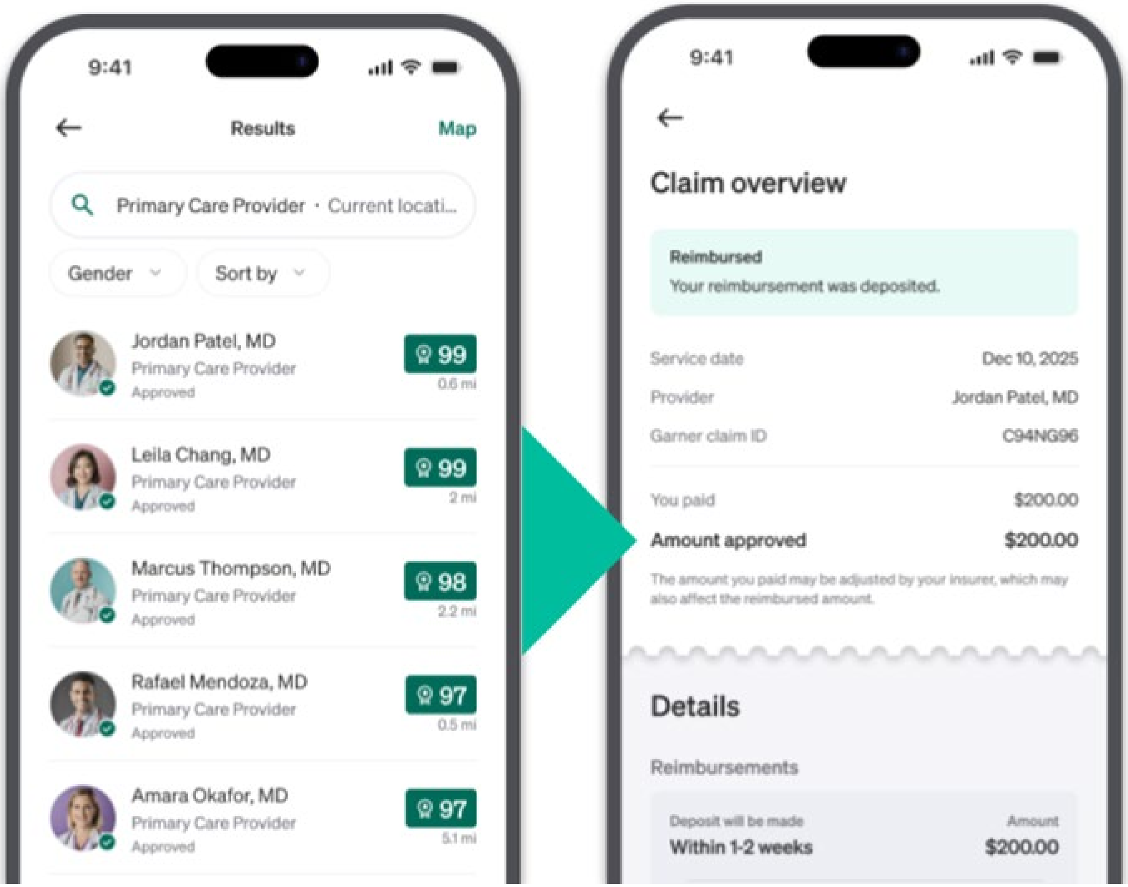
2026-27 OEBB Open Enrollment Webinar

garner™

moda HEALTH

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.



2026-27 OEBB Open Enrollment Webinar

garner

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

moda HEALTH

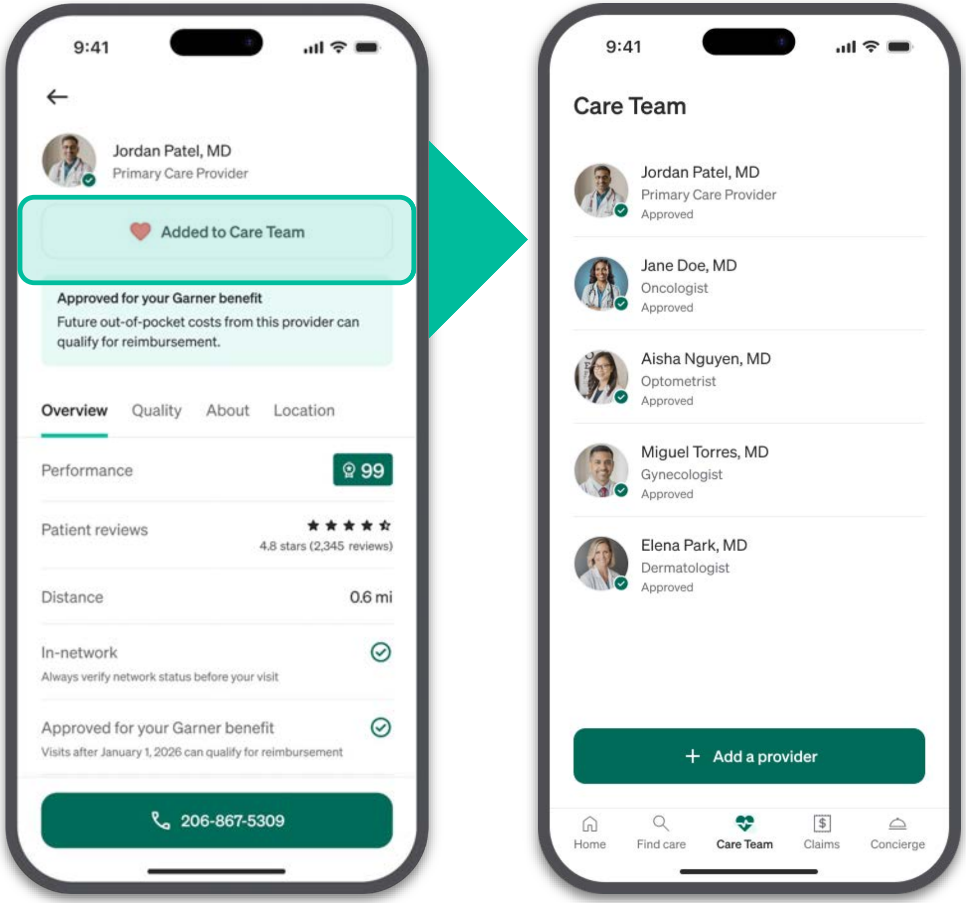
NEW! Add Top Providers to your Care Team <u>before</u> your appointment

garner

2026-27 OEBB Open Enrollment Webinar

NEW REQUIREMENT! To be approved for reimbursement, you must add **Top Providers to your Care Team <u>before</u> your appointment.**

Garner will reimburse claims based on your Care Team at the time of your appointment.



moda HEALTH

garner

Get help from Garner Assistant & Concierge

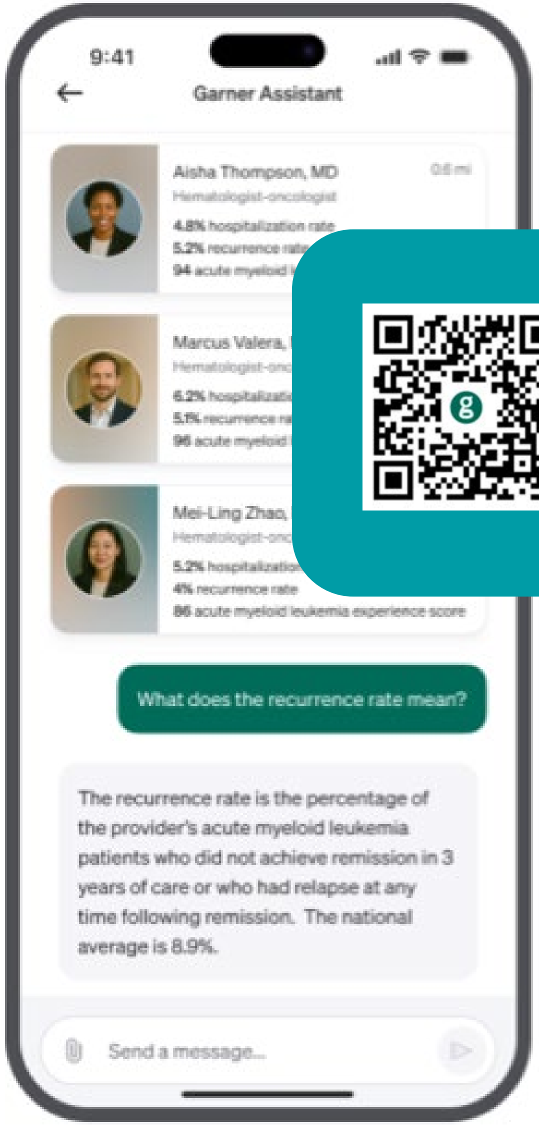
The Garner team is here to help with any questions you have, from finding an available provider to understanding how the reimbursement process works.

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

moda HEALTH

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2026-27
Dental Open Enrollment Webinar

DELTA DENTAL

Delta Dental plans

- ***NEW!*** **Effective 10/1/2026,** the OEBB 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
- OEBB 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%

DELTA DENTAL

2026-27

Vision Open Enrollment Webinar

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

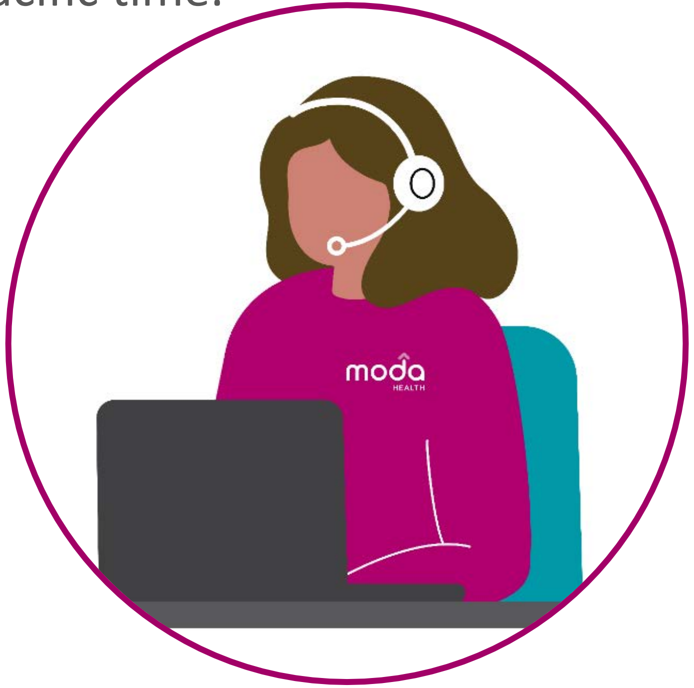
moda 360 Health Navigators

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

Medical/Vision
866-923-0409

Pharmacy
866-923-0411

Dental
866-923-0410



Or email Moda Health at OEBBquestions@modahealth.com.

You can also chat with the Moda 360 Health Navigator team instantly through your Member Dashboard.

moda HEALTH

Thank you

moda HEALTH

Canopy Wellbeing

Everyday Assistance Plan (EAP)

July 28, 2026

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

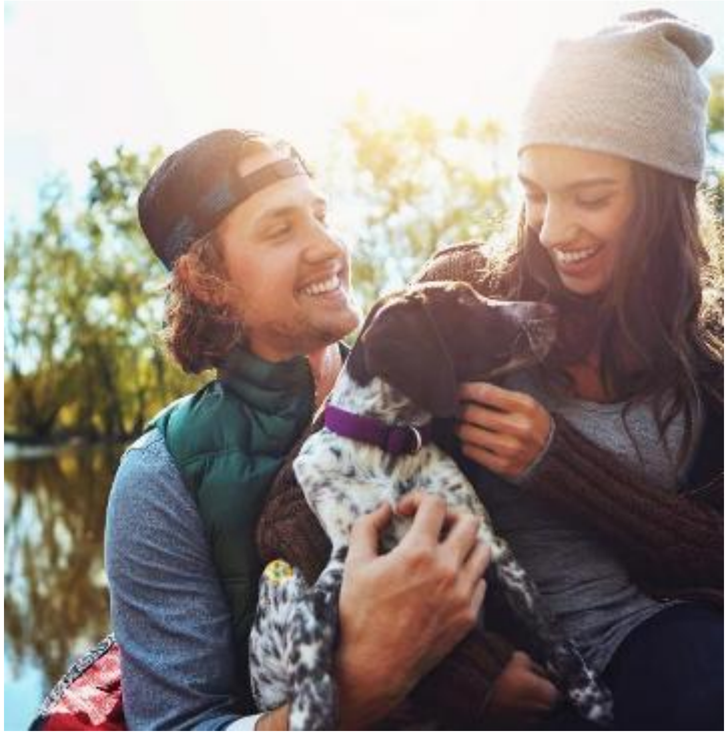
Your health plan may not cover Fertility Health and Family Growing services. Please refer to your health plan summary for more information.

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

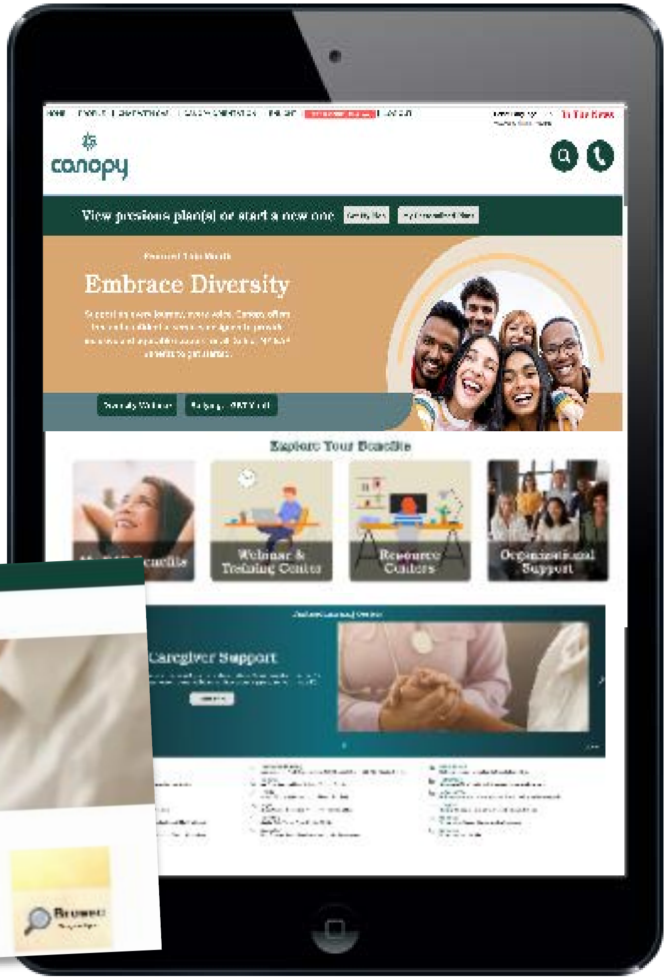
Exclusive membership discounts to gyms, fitness centers, and studios

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

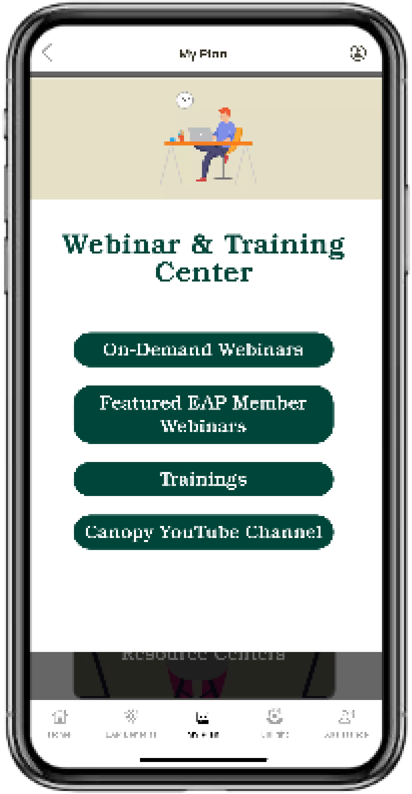
Member Website

- 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

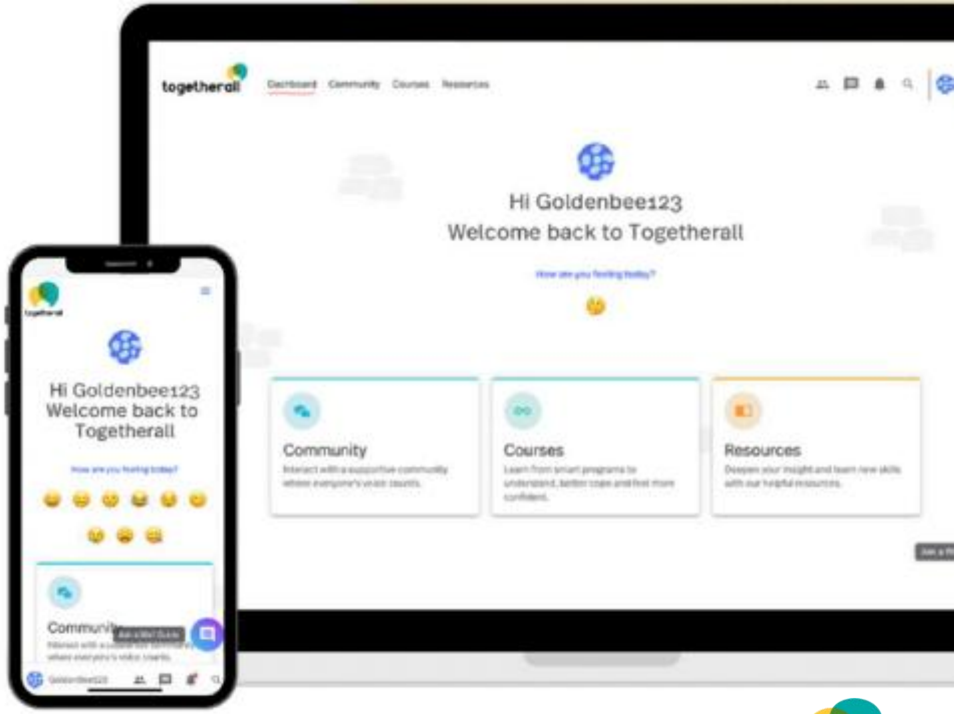
Your Self-Paced
Mental Health Companion

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 togetherall

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

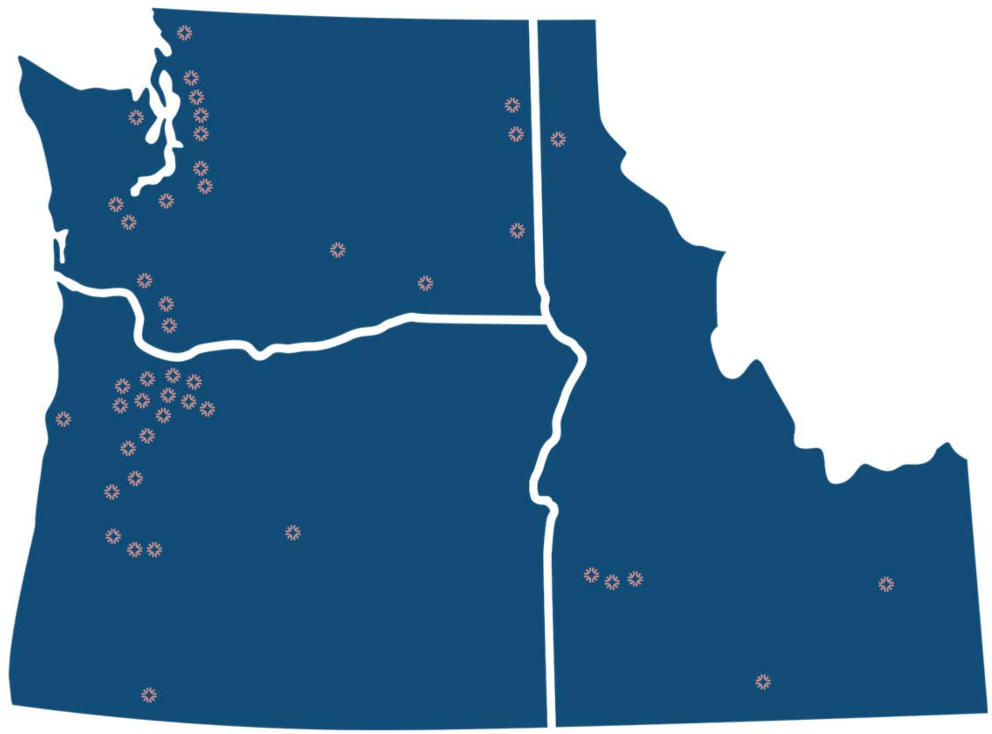
Recent research* shows nearly 1 in 4 people with dental insurance delay or avoid dental care because of high out-of-pocket costs.

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

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

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

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.

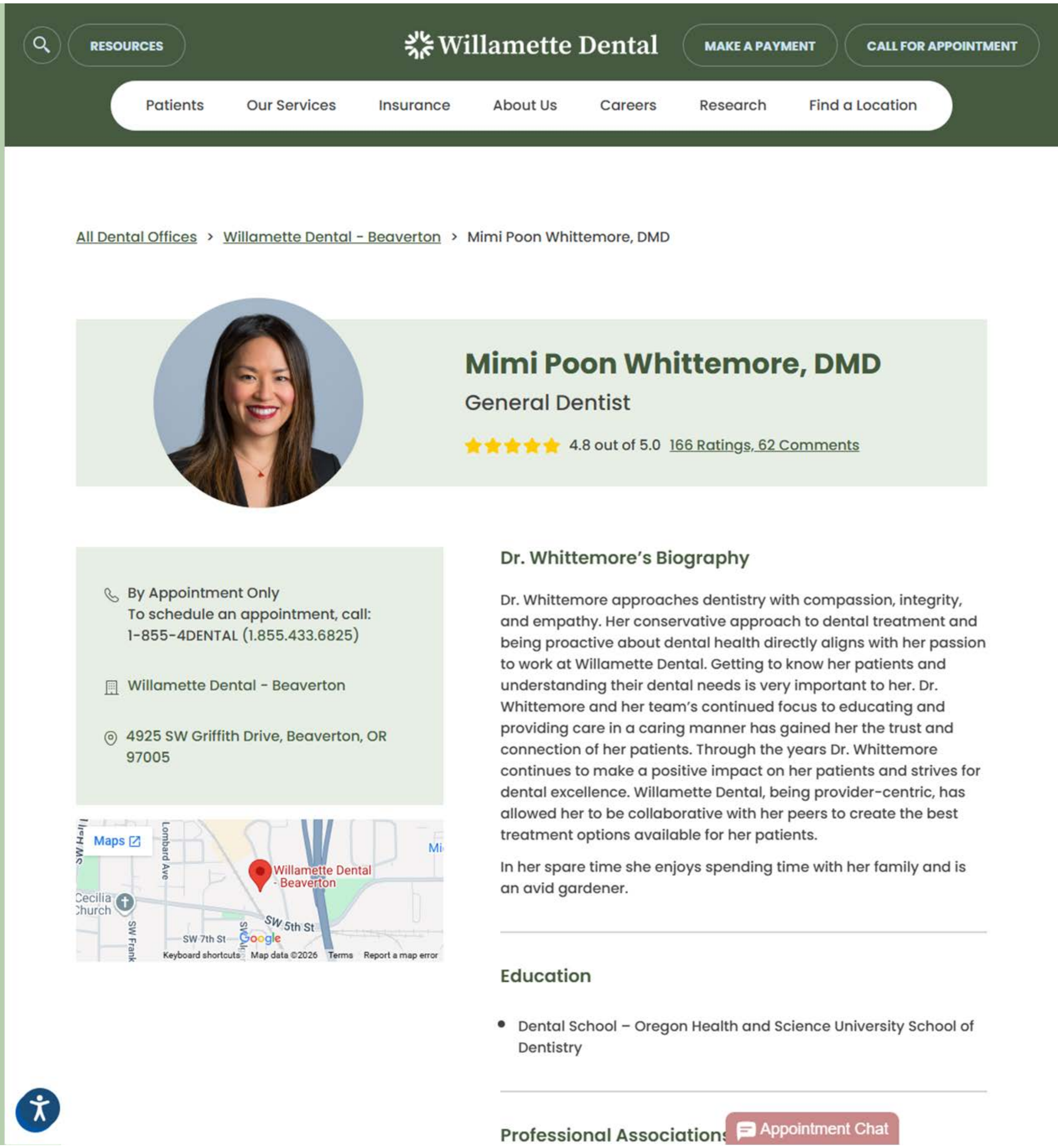
Online dentist profiles

Patient feedback ratings and comments online for each dentist

NRC Health – industry leading patient experience partner

Over 4.6 / 5 average star rating

nrc HEALTH



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

Willamette Dental

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+

*Full Picture of Eye Health, American Optometric Association, 2020

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 returns[2]
$50	Extra $50 on Featured Frame Brands[3]
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.

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

Rx optical — 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

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

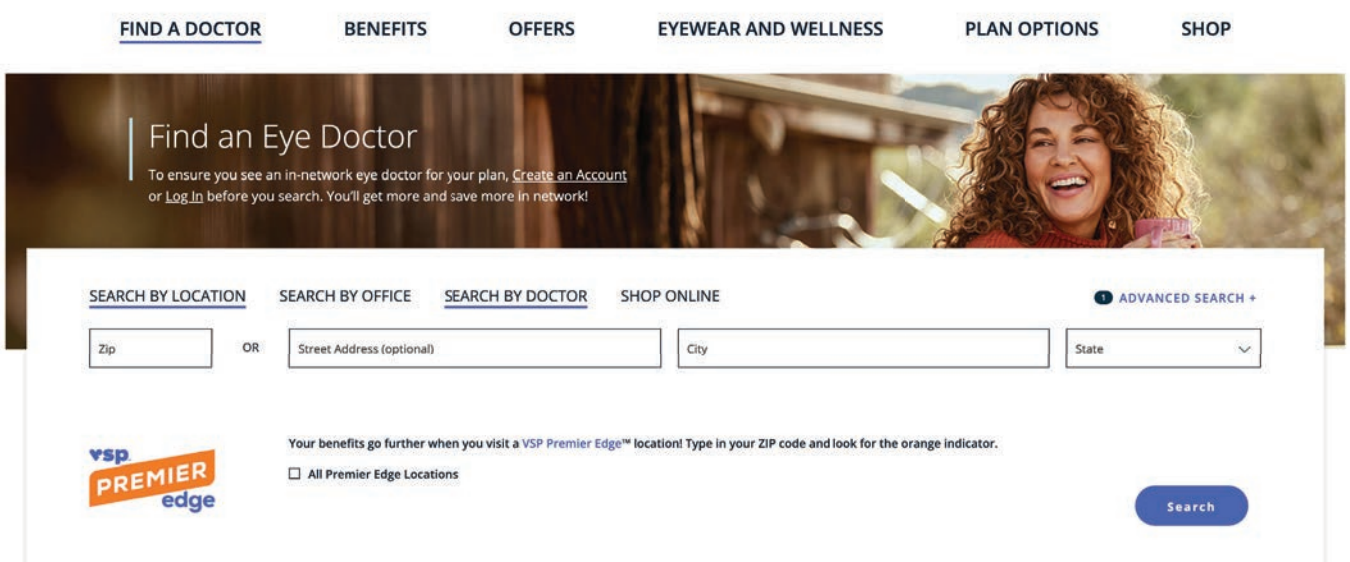
The Right Doctor for You

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



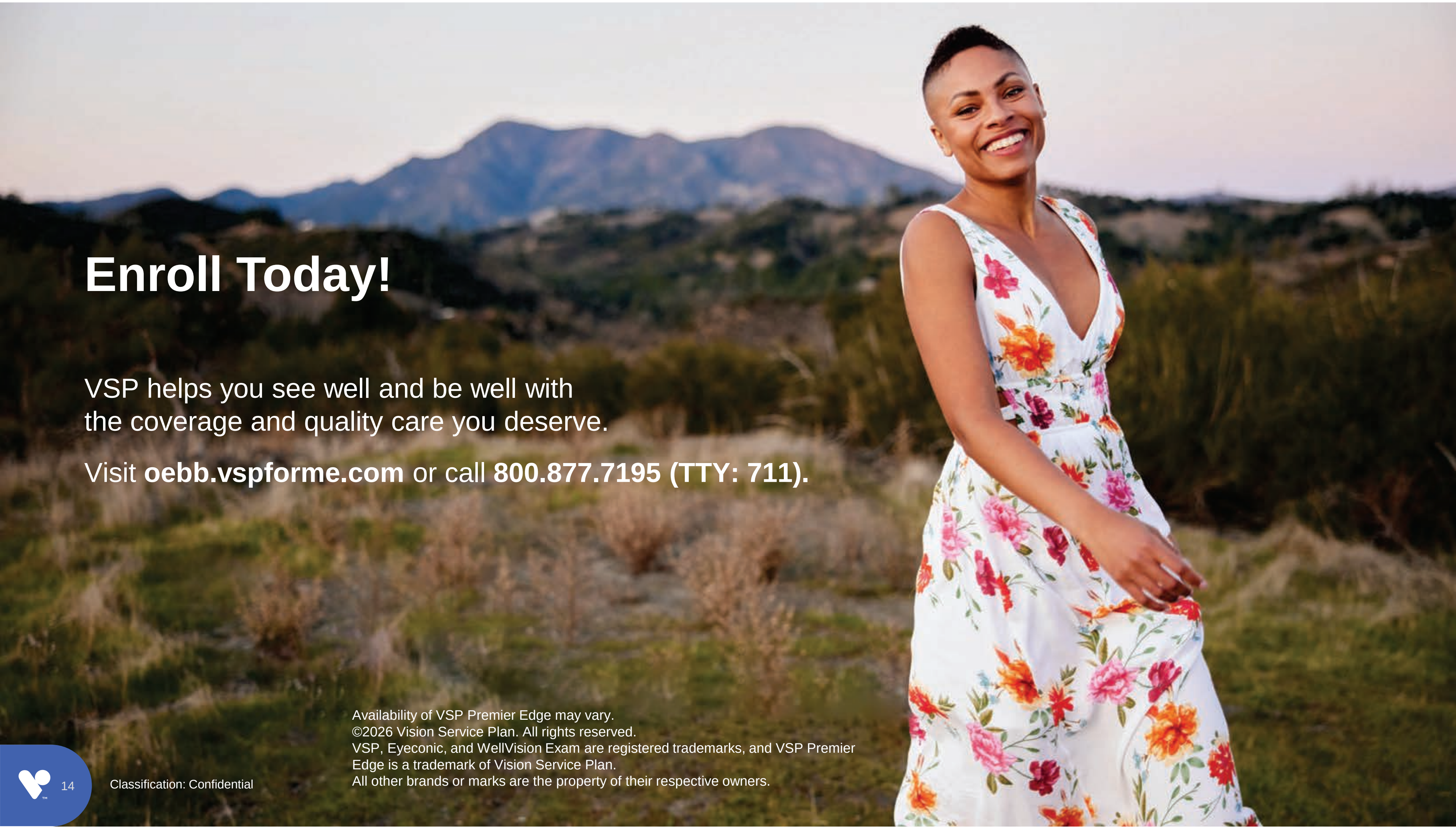
Using Your Benefit is Easy

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!



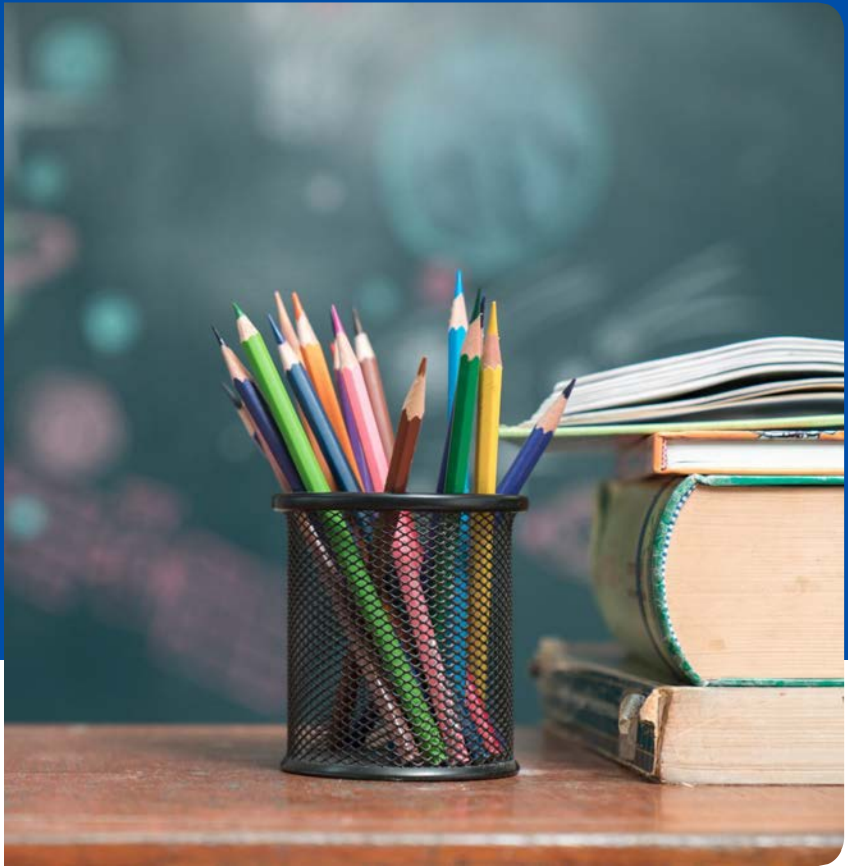
Enroll Today!

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).**

Oregon Educators Benefit Board

Annual Enrollment



The Standard®

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)

The Standard®

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*

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App. The app provides valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator

Reference number: 01-AA-STD-5201

Download on the App Store

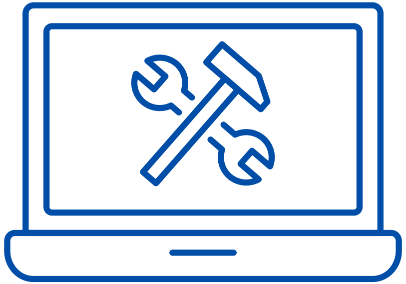
GET IT ON Google Play

*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.

The Standard®

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

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

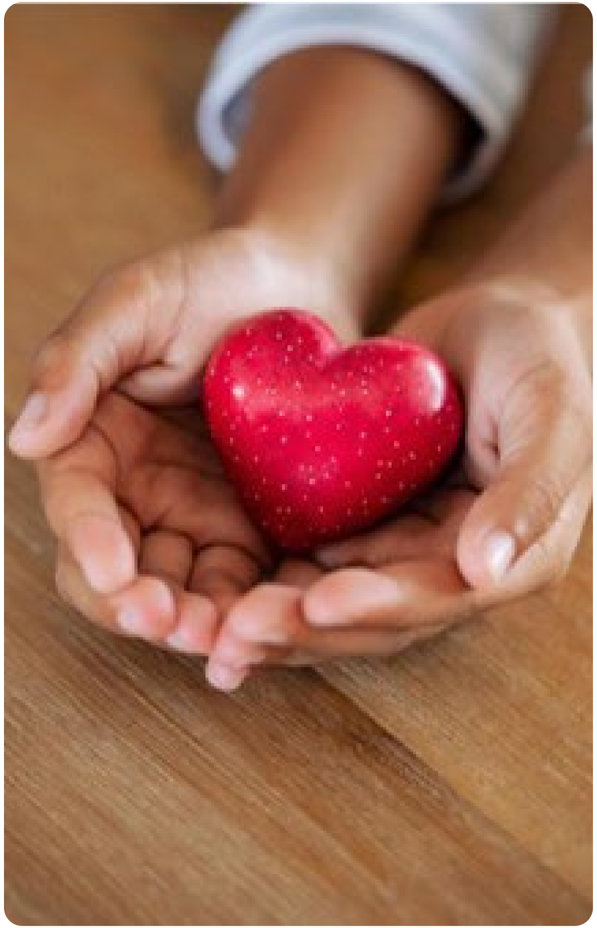
Beneficiary tools: Online calculators, resources and guidance from qualified experts

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

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

*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.

The Standard®



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.

TheStandard®

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 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

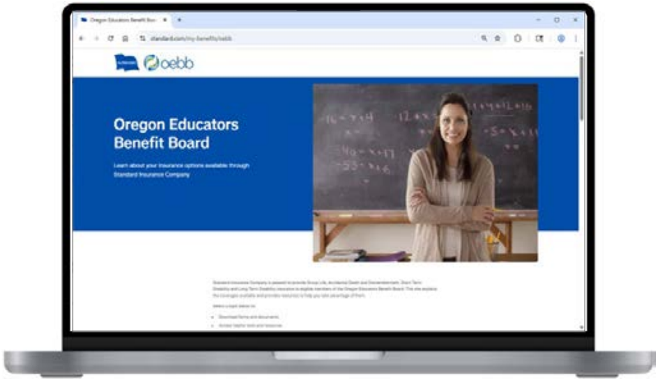
- An employee eligible but not enrolled in Voluntary LTD when first eligible will be required to provide proof of insurability and be approved for coverage

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

Next Steps

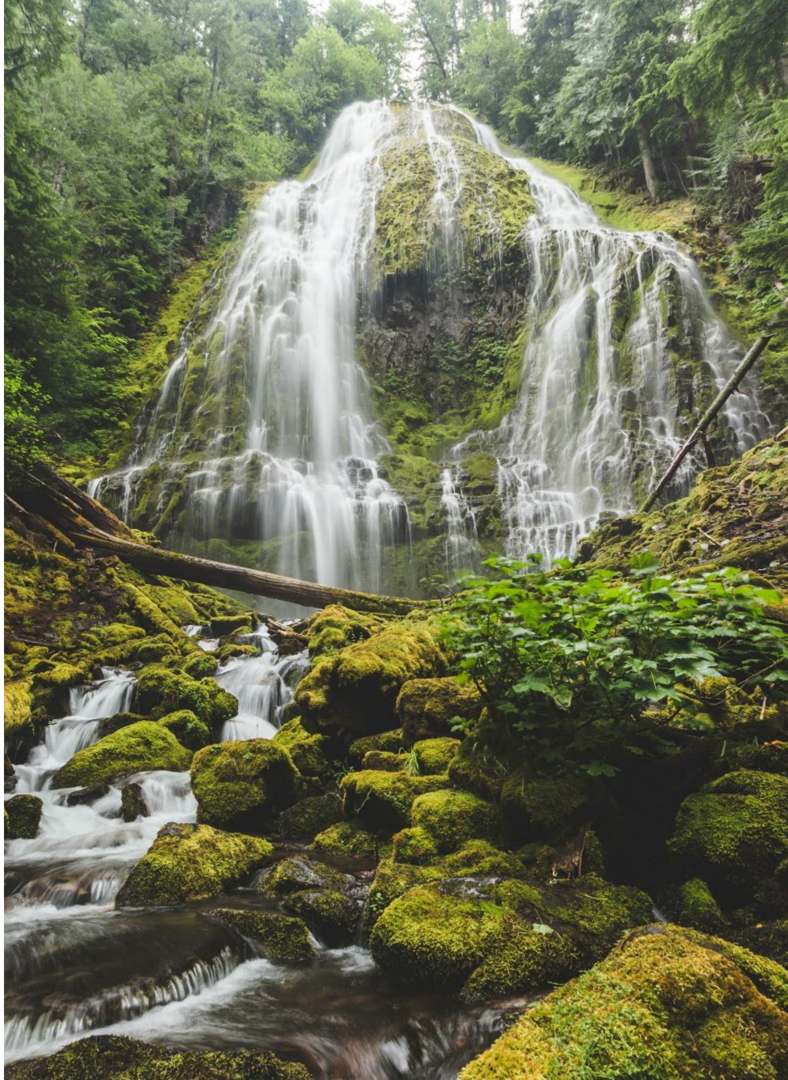
Please review your benefits summary for exclusions, limitations and reductions in benefits.

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

Benefit Resources



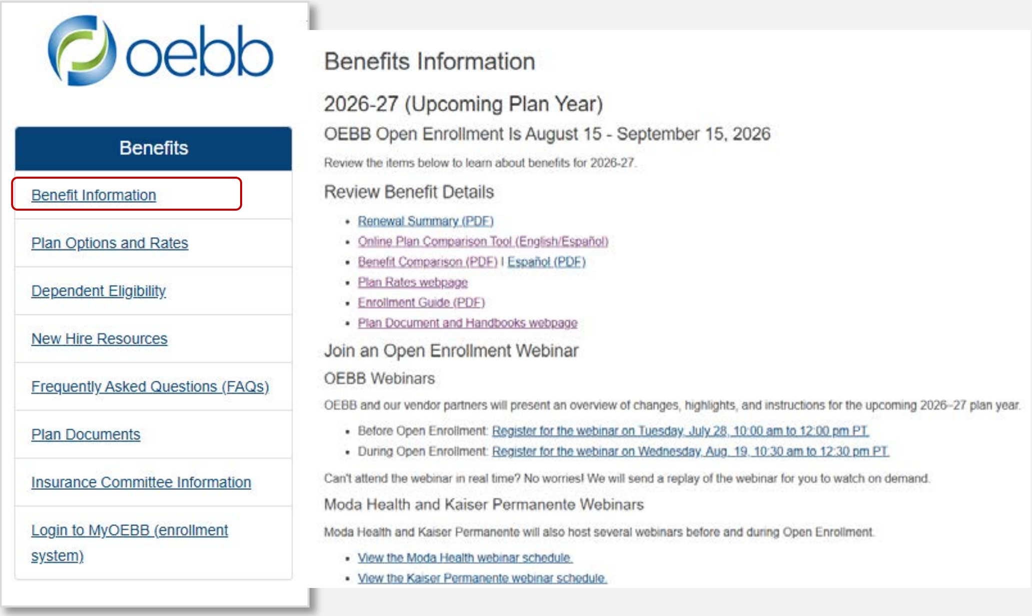
OEBBinfo.com

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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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) I 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.

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

oebb | Compare Your 2026–27 OEBB Plan Options

Welcome to the OEBB 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:

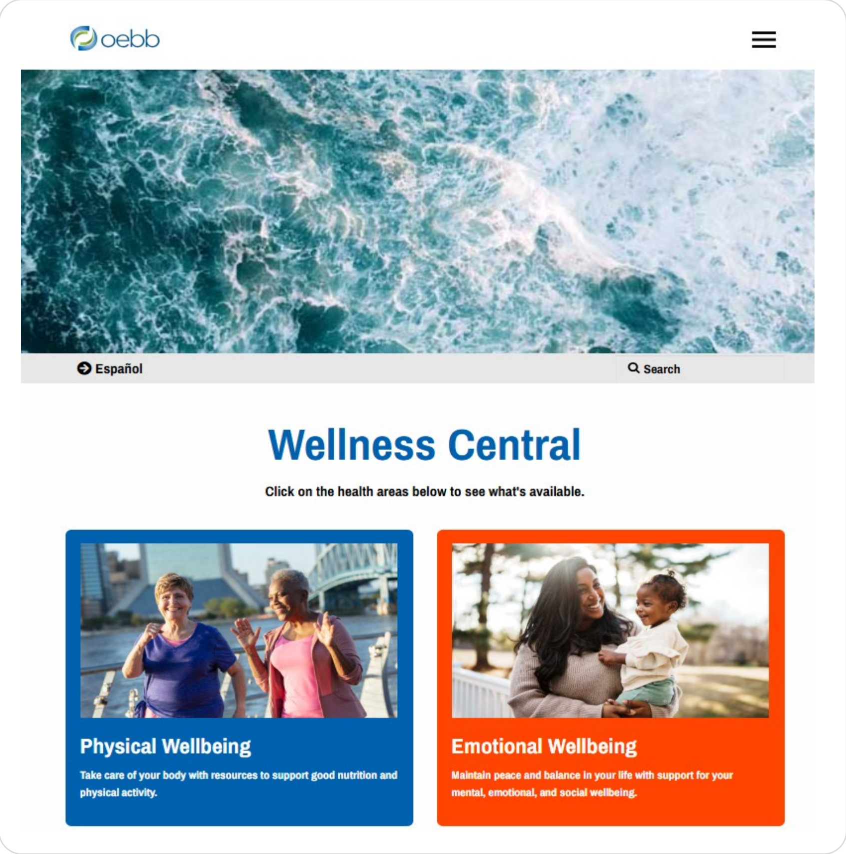
- View your OEBB medical, dental, and vision plan options
- Compare important plan features for all health care plans, including coverage for office visits, hospital care, mental health services, prescription drugs, and more
- Understand how specific services are covered

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



- You have access to dozens of wellness programs as an OEBB 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 OEBB's plans.

oebbwellnesscentral.com

Monthly Benefit Resources

Monthly newsletter

July 2026
Benefits News

This email has been sent by Mercer on OEBB'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!

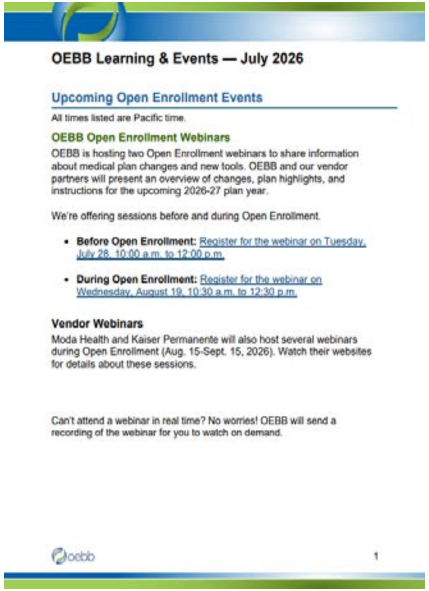
Let us know if you have questions or ideas.

This message provides information about employee benefits to OEBB members.

To change your email address, log in to OEBBenroll.com and update your personal information.

If you are not eligible for OEBB benefits and received this message in error, please email: oebb.benefits@odhsoha.oregon.gov

Monthly learning and events



OEBB Learning & Events — July 2026

Upcoming Open Enrollment Events

All times listed are Pacific time.

OEBB Open Enrollment Webinars

OEBB is hosting two Open Enrollment webinars to share information about medical plan changes and new tools. OEBB 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! OEBB will send a recording of the webinar for you to watch on demand.

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- Check out OEBB'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 OEBB'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