

Get Ready for Open Enrollment

For OEBB Benefit Administrators
2026-27 Plan Year



OEBB Plan Year

October 1 – September 30

What does this mean?



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



Dental and vision plan benefit maximums start over.

2026–27 **Required** Open Enrollment

Open Enrollment is **required this year.**

All members must choose their plans during Open Enrollment.

- If members don't submit elections during Open Enrollment, their current medical, dental, and vision **coverage will end on Sept. 30, 2026.**

OEBB Open Enrollment Dates

August 15–September 15

This means OE starts at 11:59:59 p.m. on August 14 and ends at 11:59:59 p.m. on September 15.

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- Some community colleges extend OE.
 - That date is Friday, September 18 for this year.
-
- BHS will close enrollment on Sept. 8.
-
- Some entities end OE prior to Sept. 15
 - If you have a different end date, it's your responsibility to communicate this to your staff.
 - All materials from OEBB will have September 15 as the end date.

MyOEBB Downtime During OE

- Friday, Aug. 7

- Friday, Aug. 14

- Monday, Aug. 31 at 8 p.m. to approximately
Tuesday, Sept. 1 at noon



OEBB Phone Hours During OE

Monday–Friday

8:00 a.m.–5:00 p.m.

Closed Labor Day, Sept. 7

Closed weekends

**BenefitHelp Solutions (BHS)
COBRA Enrollment closes on Sept. 8**

Required Open Enrollment

? What will happen in MyOEBB during rollover?

- We roll all plans (medical, dental and vision) by terming them Sept. 30, 2026, including Active, COBRA, Early Retirees, and SPERs.
- OEBB does mass enroll members in the Basic and Mandatory plans offered by The Standard.
- We will update Optional Life Plan age brackets (age as of Oct. 1).
- We will remove the Medicare “NO” answers and leave them blank.
- We will remove the Dependent Eligibility answers and leave them blank.
- We will clear out the Surcharge answers.
- All Active/COBRA Medical Opt-Outs and Declines will be blanked.
- **Dental only** Early Retirees/SPERs will be left alone.

Required Open Enrollment



What will happen in MyOEBB during rollover?

- **We will term all UNUM plans effective Sept. 30, 2026.**
- OEBB doesn't touch any of the "optional" plans offered by The Standard (unless you selected a new one or an expired plan).
- If you didn't select a new "Voluntary" STD plan and your existing plan is going to be expired, then your members will be without a STD plan under OEBB.
- If you did select a new "Voluntary" STD plan because your existing plan is going to be expired, then your members will need to actively enroll in the new plan during OE if they want a supplement to Paid Leave Oregon.

Long-Term Care (LTC) Coverage

LTC will not be
offered in 2026–27.

- As of Feb. 1, 2026, UNUM stopped accepting new applications for LTC coverage.
- Because of Unum's decision, the OEGB Board decided to no longer offer LTC coverage to members for 2026–27.
- OEGB LTC coverage will end Sept. 30, 2026.
- Members who wish to continue coverage must transition to direct bill with Unum by Nov. 29, 2026.

Continuing Coverage Through Direct Bill with Unum

- The direct bill transition window is Aug. 1–Nov. 29. Members who wish to keep LTC coverage **must submit a signed form to Unum** during this period.
- Members must sign and submit separate forms for each covered person.
- Premiums should be at the OEBB rate, but we cannot guarantee they will remain the same. (Increases must be approved by DCBS.)
- OEBB will contact members currently enrolled in Unum with details on how to move to direct billing.

Unum Direct Bill Transition

Continuing LTC Coverage After Sept. 30, 2026

Aug. 1, 2026

Direct Bill Transition
Window Opens

Sept. 30, 2026

OEBB Coverage
Ends

Nov. 29, 2026

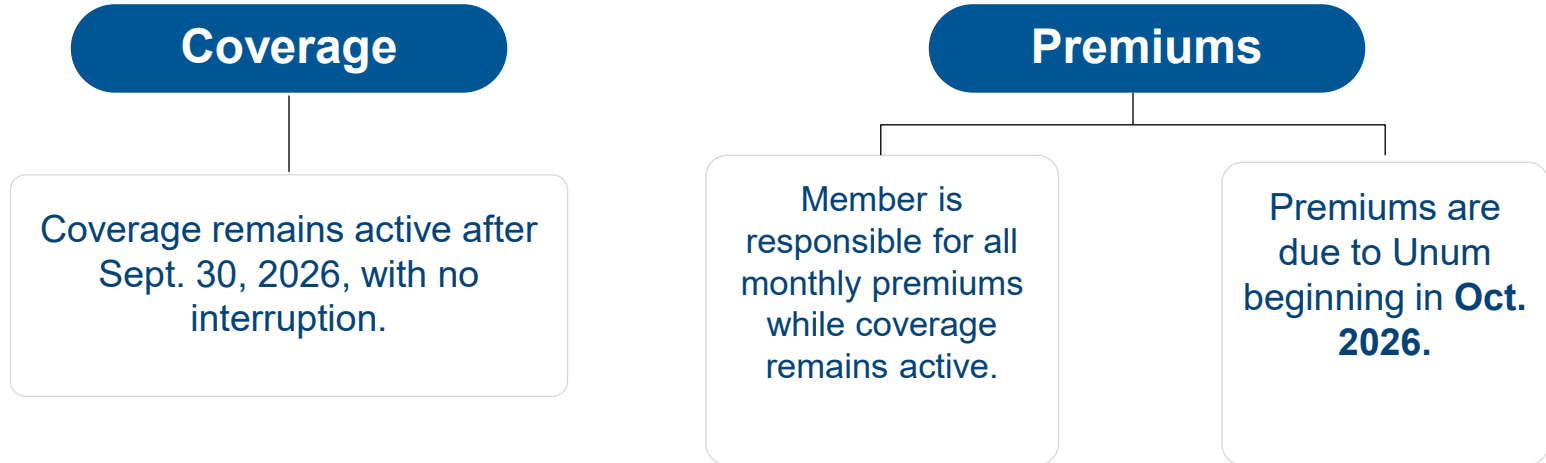
Last Day to Submit
Direct Bill Form



Members will receive information from OEBB at home and by email. **Members must complete, sign, and submit the appropriate form(s) for their self and each enrolled dependent between Aug. 1 and Nov. 29, 2026.**

Unum Direct Bill Transition

If the Member Submits the Form to Continue Coverage



Members will receive information from OEGB at home and by email. **Members must complete, sign, and submit the appropriate form(s) for their self and each enrolled dependent between Aug. 1 and Nov. 29, 2026.**

Unum Direct Bill Transition

If Members Do Not Submit the Form by the Deadline

✗ Coverage ends on
Sept. 30, 2026

✗ No premiums will be owed
after Sept. 30, 2026



Members will receive information from OEGB at home and by email. **Members must complete, sign, and submit the appropriate form(s) for their self and each enrolled dependent between Aug. 1 and Nov. 29, 2026.**

Unum Direct Bill Transition

If a Member Submits Form(s) at the End of the Transition Period

Coverage



Coverage continues without a break



Member may owe multiple months of premiums at one time

Example

Form Processed	Premiums Due
November 2026	October + November + December premiums



Members will receive information from OEGB at home and by email. **Members must complete, sign, and submit the appropriate form(s) for their self and each enrolled dependent between Aug. 1 and Nov. 29, 2026.**

Communication Plan for LTC Participants

OEBB will send these communications.

Date	Communication	Method
June 9	<ul style="list-style-type: none">• Reminder to participants that LTC coverage premiums will stop Oct. 1• Invitation to webinar	Email
Jul. 20	<ul style="list-style-type: none">• Details about how to continue coverage, including links to forms to complete• Invitation to webinar	Email and letters to homes
Aug. 4	<ul style="list-style-type: none">• Reminder to submit forms to continue coverage by Nov. 29• Premiums are retro to Oct. 1• Invitation to webinar	Email
Aug. 19	<ul style="list-style-type: none">• Webinar from 1–2 pm PT	Webinar
Oct. 1	<ul style="list-style-type: none">• Payroll deductions through OEBO stop• Direct bill premiums begin through Unum	N/A

Updating Salaries?



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

- You can update salaries via Payroll Interface or manually.
- Make sure you select the correct start date of the salaries.
 - Salary effective date is first of the month following the actual change.
 - Example: If pay increases on Aug. 25, the salary effective date is Sept. 1.



Salaries are important as they help calculate premiums for STD, LTD and certain Basic Life plans.

Additionally, they help determine benefit amount if a claim is filed.

How to Guides for MyOEBB

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

OEBB Resources

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

Deductions for STD and LTD

Reminder!

Withhold VOLUNTARY STD and LTD premiums POST-tax.

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

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

Mass Lock Outs



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

- You must lock everyone out; you can't just lock out one employee group (unless you want to do it manually 😞).
- You must communicate the new deadline to your members and OEBB. OEBB will not communicate this deadline to your members but will know how to handle their calls.
- You can lock your entity out of MyOEBB by selecting Security Setup, Mass Lock, the reason "OE Deadline" and the dates you want members locked out of MyOEBB.

The screenshot shows the OEBB user interface for configuring a Mass Lock. On the left is a navigation menu with the following items: System Codes, Address Setup, Contact Setup, Security Setup (expanded), Privileges, Roles, Administrator, Change Password, Mass Lock (highlighted), and Plan Management. The main content area is titled "Mass Lock" and contains the following fields and buttons:

- Entity Name: A dropdown menu with a yellow highlight.
- Reason: A text field containing "OE Deadline" with a yellow highlight.
- Start Date: A date picker field with a yellow highlight.
- End Date: A date picker field containing "09-15-2028" with a yellow highlight.
- Buttons: Save, Search, Delete, and Reset.

Example:

Last day to enroll = Sept. 5

Mass Lock Start Date = Sept. 6

Mass Lock End Date = Sept. 15

Security



You can reset Passwords for your employees.
Just a few simple steps!

- Security Setup > Administrator > Reset Password twice > Save
- Member Management > View/Modify Members > Reset Password twice > Save



OEGB will not give subscriber information to spouses/domestic partners if they call.



OEGB will not do enrollments.



OEGB will not change addresses, subscriber, or dependent information.

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- **How to Reset a Member Password**
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Don't Do Enrollments!

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

- The email needs to be very specific about their plan and dependent selections.
- The forms should be OEGB forms.
- **Keep this documentation!**
- Never sit at a computer and have members sit next to you while you do their enrollments.
- Enrollments must be done under their login.
- You must have a form or email from the member if done under your log in.

Welcome to Oregon Educators Benefit Board

Benefits	Resources	Administrators
Benefits Information	News & Events	Admin Resources Home
Plan Rates	New Hire Resources	Admin Rules
Wellness Central	Dependent Eligibility	Admin SPER Toolkit
Life/Disability	DEV Info	Communications Schedule
Long Term Care	Qualified Status Change (QSC Matrix)	Demographic Reports
Tax-Advantaged Accounts	Forms	Insurance Committee Resources
Vaccine Coverage	Appeals	Local Government Info
Plan Documents	Required Notices	Privacy Statement
	Contact Us	

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

Delta Dental Exclusive PPO and Incentive PPO



These plans are different than the other Delta Dental Premier Network plans.

- The network is narrower than the Premier.
- There is **no** out-of-network coverage.



Members who enroll in either of these plans during Open Enrollment will receive letters from Moda. The letters will arrive early October explaining the specifics of this plan selection.



Members need to pay attention to this plan offering and understand the coverage.



After December 31, all appeals will be denied, and members may be left with bills to pay.

Kaiser Rules



Subscriber must be enrolled in Kaiser Medical to enroll in Kaiser Vision.



Spouses/domestic partners must enroll in Kaiser Medical and Kaiser Vision under the same subscriber account. If two OEGB subscribers are married or domestic partners, they cannot enroll in Kaiser Medical under one subscriber account and Kaiser Vision under the other.



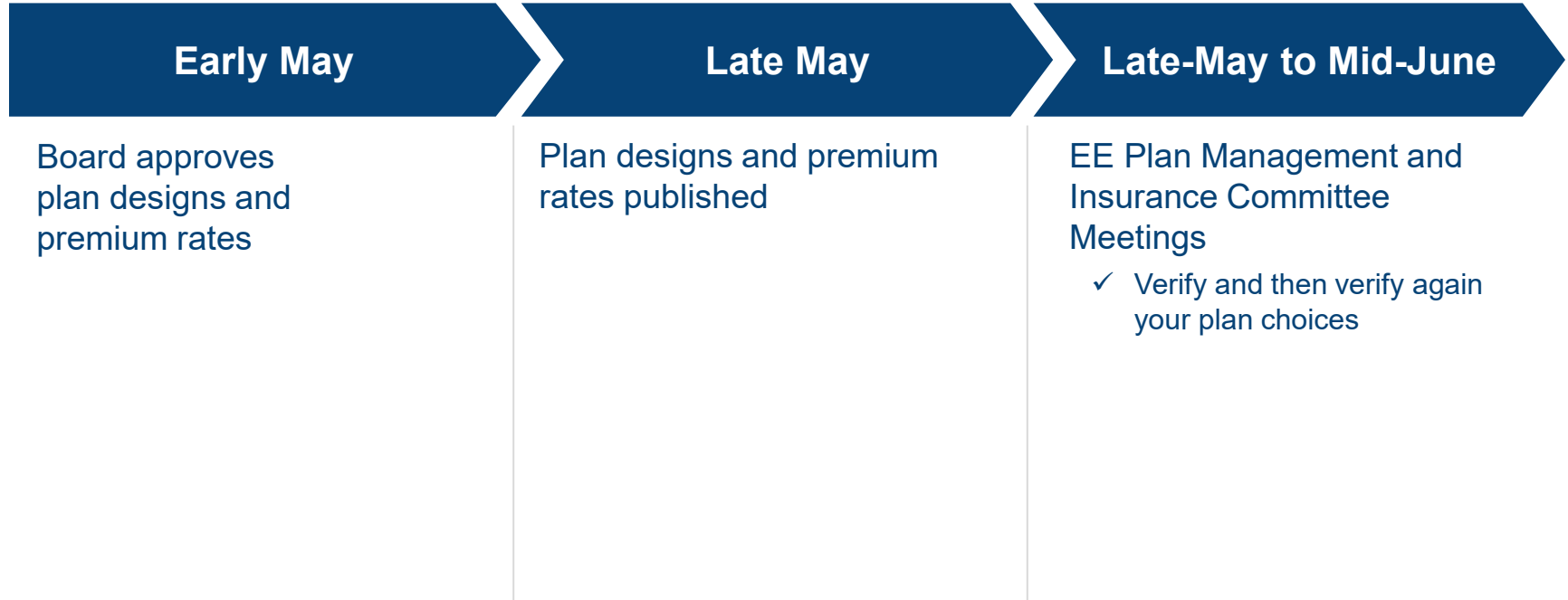
Subscribers can enroll in Kaiser Dental without Kaiser Medical.

Reinstatement

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

- Use the same “Add New Member” process you would for any new hire.
- The New Hire QSC automatically turns into a Reinstatement QSC in MyOEGB.
- You (as the admin) must complete the QSC in MyOEGB Admin Module. **The employee cannot complete enrollments in the Member Module with the Reinstatement QSC.**
- If the employee experienced a true QSC during this 6-month period which would allow plan changes, create another QSC to process those changes after the Reinstatement QSC is saved.

OEBB Timelines



OEBB Timelines

Around July 2

OEBB sends the Christmas in July file to the carriers

By July 2

Data for “Pre-OE” Mailing

- ✓ Get New Hires and Terminations done in MyOEBB
- ✓ Get employees in the right groups
- ✓ Make sure addresses are correct
- ✓ Make sure your plans are correct for the upcoming OE

Week of July 20

Mail drop for “Heads-Up” postcard

Week of July 27

Mail drop for “Pre-OE” mailing plus email sent to members

OEBB Timelines

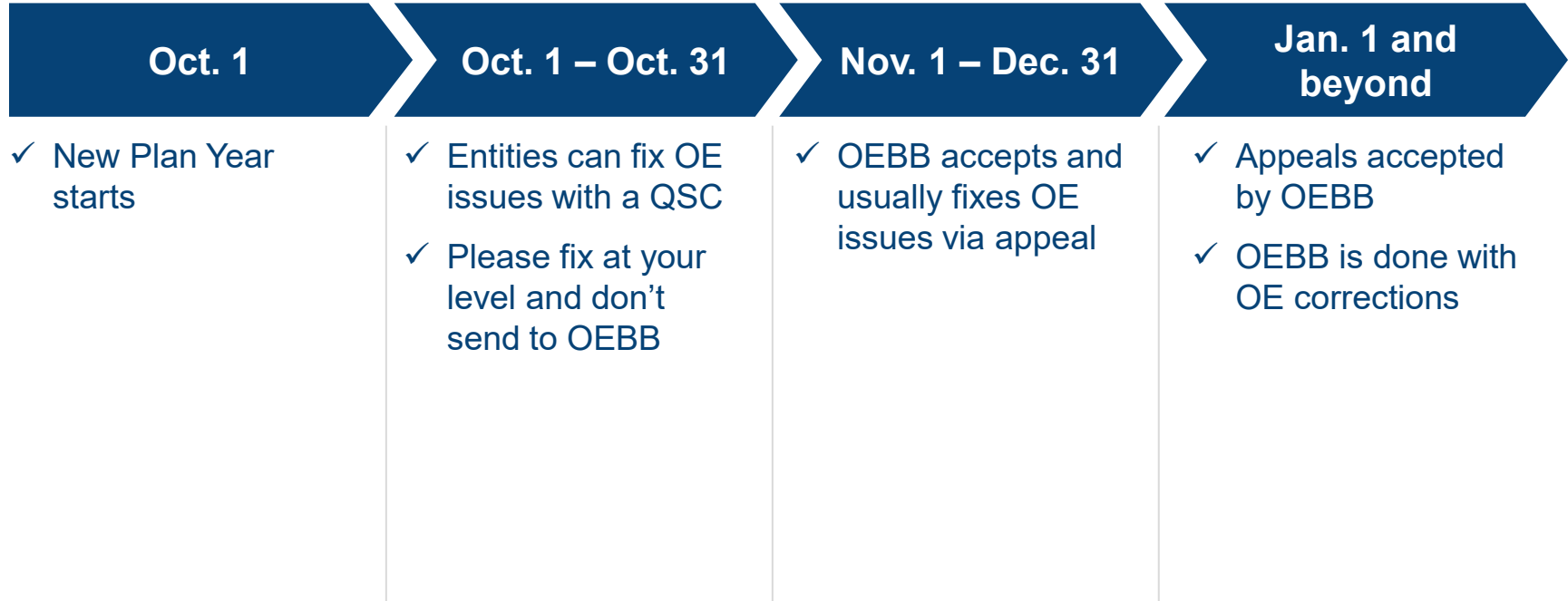
Aug. 15 – Sept. 15

- ✓ Open Enrollment
- ✓ Open Enrollment Webinars

Sept. 16 – Sept. 30

- ✓ Entity Admin OE Clean Up
- ✓ Last Batches of Post OE Mailings
 - No email
 - MIA with no plan(s)
- ✓ Delta Dental PPO Dental Plan Mailing

OEBB Timelines



OEGB Timelines

Administrators

[Admin Resources Home](#)

[Admin Rules](#)

[Admin SPER Toolkit](#)

[Communications Schedule](#)

[Demographic Reports](#)

[Insurance Committee Resources](#)

[Local Government Info](#)

[Privacy Statement](#)

See all OEGB's communications and dates online:

- Go to **OEGBinfo.com**
- Under **Administrators**, click **Communications Schedule** or **Insurance Committee Resources**
- **Review resources** including:
 - Plan Options
 - Rates
 - Benefit Comparison
 - Plan Walkthrough recordings
 - Presentation slides

Qualified Status Changes (QSCs)



OEBB Website

OEBBinfo.com



OEBB QSC Matrix

<https://www.oregon.gov/oha/OEBB/Communications/QSC-Matrix.pdf>



Division 40 (Enrollment) OAR – QSC Rules

<https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrsnRsn=236134>

Qualified Status Changes (QSCs)

My employee is experiencing a QSC during OE.

Do I really need to do anything?

YES, YES and YES!

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

Qualified Status Changes (QSCs)



The only time members can make elections in the Member Module are when they have a New Hire QSC or during Open Enrollment.



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

Examples:

- Change of Employment QSC (this includes active to retiree)
- Correcting Processing Errors
- Marriage, Divorce, Birth, Death, etc.

Why is it important to complete these?

Qualified Status Changes (QSCs)

What about QSCs from Sept. 16–30 and Oct. 1–31?

Sept. 16–30

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

Oct. 1–31

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

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

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

Qualified Status Changes (QSCs)

What happens after Oct. 31?

Members **shouldn't be switching, adding, or removing plans** without a QSC that allows this action.

Members **shouldn't be adding or dropping dependents** without a QSC that allows this action.

Members should inform you within 31 days of an event for you to process their QSC. It's 60 days for gain of a child.

Please use a Mid-Year Change Form or save an email thread when processing QSCs for members.

Please retain these documents!

MyOEBB Home Page

- Familiarize yourself with the Home Page. It shows your Pending Action Items, How to Guides, Popular Destinations, and OEBB Resources.
- On your Home Page Alerts under Pending Action Items, you will see unsaved enrollments and Active QSCs.
- These mean enrollment changes have not been saved yet. The member's benefits will not be sent to the carriers and your employees will not have any benefit coverage.

Home

Pending Action Items

- You have 1627 files to download.
- There is 1 person whose affidavit is pending.
- There are 7 persons having unsaved enrollments.
- There are 8 persons having Active QSCs.
- There are 945 persons who have opted out of medical coverage.
- There are 10 Pending Coverage requests.
- There are 451 Payroll Interface Rejections.

MyOEBB Home Page

○ Unsaved Enrollments – Shows all members who have made some benefit selections, but not saved them. These could be Open Enrollment elections or QSC elections. As we get close to the end of OE, monitor these and make sure members fully save their elections before OE ends.

○ Active QSCs – Shows all QSCs that have been created, but enrollments have not been saved yet. Keep an eye on New Hires who may be close to the end of their 31-day window to enroll in the Member Module.

All other QSCs must be completed by entity admin. This includes change of employment, active to retiree, marriage, birth, etc.

MyOEBB Home Page

- **Pending Termination Approval** – Please approve terminations so the record gets sent over to BenefitHelp Solutions to send out COBRA notices.
- **Payroll Interface Rejections** – This will list the errors that did not process when submitting a PERM File or a Salary/Address Perm File. Remember to check each time a file is submitted.
- **Pending Coverage Requests** – These are members who elected coverage requiring EOI. They must submit their medical evidence to The Standard and get approval before the coverage can go into effect. If members don't submit any medical evidence, the request will eventually be cancelled for Lack of Information.
- **Pending Affidavits** – This shows who has enrolled a Domestic Partner and will need to submit the affidavit to Entity Admins.

How to Guides for MyOEBB



Each guide will show you screen-by-screen how to complete a Qualified Status Change (QSC) or process.

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Popular Destinations



These are convenient links to the carriers' OEBB-specific websites, as well as the MyOEBB Member Module and our public-facing OEBB informational website.

Popular Destinations

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

OEBB Resources



OEBB Resources

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

How Do OEBB Appeals Work?



Division 80 OAR

https://secure.sos.state.or.us/oard/viewSingleRule.action;JSESSIONID_OARD=nyw9hM3mIBO8BatCI2G-84yI7IAC5GjH6wAOjvaptS74pMb!568786841?ruleVrsnRsn=236159



OEBB appeals are mainly for eligibility issues.



OEBB has three levels of appeals.

- **First:** Decided in-house with feedback from entity, member, and carriers.
- **Second:** Decided in-house with feedback from entity, member, and carriers.
- **Third:** Decided by the Administrative Review Committee (ARC).
 - The ARC is made up of three OEBB Board members.
 - They make sure OEBB followed their rules and policies.

How Do OEBB Appeals Work?

Here are some rules for OEBB appeals

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

How Do Carrier Appeals Work?



Carrier appeals are mainly for benefit determination.



Carriers have a two-level internal appeal process:

- 1) Members have 180 days from the date of an adverse benefit determination to submit an initial written appeal.
 - 2) Members have 60 days after the initial appeal determination to file a second level appeal.
-



Members may ask for an external review process.

Eligible Dependents



Division 10 OAR

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=78>



Child



Spouse



Domestic Partner



Child of Partner



Disabled Dependent Child – Rules expanded 2022

Disabled Dependent Child

Members may be able to cover a disabled dependent under their plan.

Dependents qualify if:

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

Note: Only OEBC staff can create or change the “OEBC Eligible Disabled Dependent Child” relationship.

Early Retirees



Division 50 OAR

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=83>

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

Self-Pay Early Retirees (SPERs)



Division 50 OAR

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=83>



Still follow the same rules as Early Retirees.



The entity transfers these Early Retirees to OEGB at least two months prior to their SPER enrollment.



OEGB manages this group.



SPERs pay OEGB directly.



They must be **COMPLETELY** self pay.

- No stipend or contributions from the employer.

COBRA



Division 50 OAR

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=83>

- Employers need to make sure they term employees and/or their dependents timely.
- Spouses termed after age 55 get more COBRA time.
- Becoming Medicare eligible during COBRA...what happens?
- What do I do with employees out on extended leave?
- What happens to dependents dropped during OE?
- COBRA rates are around 2% higher than regular rates.
- BenefitHelp Solutions (BHS) manages COBRA for OEGB.

Dependent Eligibility Verification (DEV)



Division 80 OAR

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=87>



OEGB will conduct a Dependent Eligibility Verification for your entity.

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

Reconciliation & Invoicing



Division 80 OAR

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=87>

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

OEBB Financial Services



Contact Information

Rosie Ivanov

Phone: 503-983-5616

OEBB.FinancialServices@odhsoha.oregon.gov

Sensitive Data



Division 60 OAR

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



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

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

Complete List of OEBB OARs

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



On the public website [OEBBinfo.com](https://oebbinfo.com)

Administrators

[Admin Resources Home](#)

[Admin Rules](#)

[Admin SPER Toolkit](#)

[Communications Schedule](#)

[Demographic Reports](#)

[Insurance Committee Resources](#)

[Local Government Info](#)

[Privacy Statement](#)

OEBB Benefits



**For more
information,
please
contact:**

Linda Freeze

Benefits Manager

500 Summer Street NE, E-88

Salem, OR 97301-1063

Email: linda.freeze@oha.oregon.gov

Phone: 503-881-8740

Q & A



Thank you!

OEBB Member Services

oebb.benefits@odhsoha.oregon.gov

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

OEBBinfo.com