

### **New Hire Resource Guide**

#### **Congratulations and Welcome to OEBB!**

This guide highlights special rules and opportunities available to OEBB members within their first 31 days of benefits eligibility. Used in combination with the current plan year's Enrollment Guide and Plan Comparisons (available at <a href="OEBBinfo.com">OEBBinfo.com</a>) and the premium costs provided to you by your employer, you should be well-prepared to make the best benefit decisions for your family.

#### **Optional Employee Life Plans**

As a newly eligible employee in your initial enrollment period, you can choose optional employee coverage with benefit values ranging from \$10,000 to \$500,000, in increments of \$10,000. Rates are age-graded based on your age as of each October 1st, with a guarantee issue (GI) level (amount available without providing evidence of insurability) of \$200,000, if selected when first eligible.

If you enroll in at least \$10,000 of Optional Employee Life insurance, you can elect up to an additional \$20,000 at each annual enrollment (without providing evidence of insurability) until you reach the \$200,000 GI level.

## **Optional Spouse/Domestic Partner Life Plans**

Optional Spouse/Partner Life has a guarantee issue enrollment amount of up to \$30,000 without your spouse/partner needing to submit a medical history to The Standard Insurance Company underwriting for approval.

# **Getting Ready to Enroll**

To make the enrollment process as smooth and simple as possible, review the tips below and gather any information you may need before you begin. Not all items will be required for all members.

## The MyOEBB Plan Selection Process

Some employers require new hires to enroll with a paper form, while others require you to enroll online.

If enrolling online, you will need to create an account in the MyOEBB enrollment system (<u>www.OEBBenroll.com</u>).

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Make sure your computer settings are compatible. The site is best viewed if you have:

- Screen resolution set at 1024\*768
- Pop-ups enabled
- Full size computer or laptop (some functionality may not be available on a tablet or smartphone)

To create your MyOEBB User Name and Password you will need your:

- First and last name as it appears on your paycheck
- Date of birth
- One of the following ID numbers:
  - Social Security Number
  - E Number (OEBB Benefits ID Number that begins with the letter "E")

### Other Information or Documents You May Need

- Birth dates and Social Security numbers of eligible family members you want to cover on your plans
- Available plan choices for healthcare benefits and optional plans (get this information from your employer)
- Domestic Partner Affidavit Form (if covering a non-registered domestic partner)
- Other group coverage information (if applicable)

## **Additional Online Resources**

You can find all the information available about your benefits on the OEBB website (OEBBinfo.com) including links to:

- The MyOEBB enrollment system (<u>www.OEBBenroll.com</u>)
- Watch short, entertaining videos online at <u>www.oregon.gov/oha/oebb/pages/videos.aspx</u> including:
  - ✓ Health Insurance 101. Explains terms like "deductible," "out-of-pocket maximum," "copay" and "coinsurance" with tips to help choose the best plan for your needs

#### **OEBB New Hire Resource Guide**

- ✓ Enrolling In and Changing Benefits. Explains when you can enroll in or change plan elections, QSCs, special opportunities available to new hires, and consequences of waiting to enroll in certain plans
- ✓ Who You Gonna Call? Explains the roles of OEBB, carriers, employers, and providers who does what, and who can help in various situations

You'll find detailed information on current medical, dental, and vision plan options; plus information on optional plans like life insurance, AD&D, short-term and long-term disability, long term care, and Employee Assistance Program (EAP) benefits.

If you need additional assistance, OEBB Member Services staff are available by phone or email:

Monday through Friday 8:00 a.m. – 5:00 p.m.

888-4My-OEBB (888-469-6322) oebb.benefits@odhsoha.oregon.gov

Visit the OEBB website at: OEBBinfo.com

Make your benefit elections within 31 days of your hire date.

This guide includes all plans offered by OEBB. Some members may not have access to all plans referenced in this summary. Your employer can confirm which plans are available to you and how much you will pay in premiums for each option.