

Welcome to OEBC! What new hires need to know

Congratulations and welcome to OEBC!

This guide highlights special rules and opportunities available to OEBC members within their first 31 days of benefits eligibility. Used in combination with the current plan year's [Open Enrollment Guide](#) and [Plan Comparisons](#) (available online at www.OEBCplandocs.com) and the premium costs provided to you by your employer, you should be well-prepared to make the best benefit decisions for your situation.

12-Month Waiting Period if You Delay Enrolling in Dental

Your initial enrollment period as a new hire is your opportunity to enroll in dental coverage and receive full benefits from day one. If you decline dental coverage for yourself or an eligible dependent during your first 31 days of eligibility, then choose to enroll during a future Open Enrollment period, you or your dependent will be considered a "late enrollee" and will be subject to a 12-month waiting period on all dental plans, meaning only diagnostic and preventive care (cleanings, x-rays, and exams) will be covered for the first 12 months of coverage. Be sure you understand and accept the consequences if you're considering delaying enrollment in dental coverage.

Healthy Futures

The Healthy Futures incentive program is only available during Open Enrollment (Aug. 15 – Sept. 15). If you are hired outside these dates,

you will have the opportunity to participate during the next Open Enrollment period.

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 \$100,000, 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 \$100,000 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 MyOEBC 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 MyOEBC enrollment system (www.OEBCenroll.com).

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

- Internet Explorer 6.0 or higher with "Compatibility Mode" turned on
- 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 MyOEBC 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 (OEBC Benefits 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
- Available Plan Choices for healthcare benefits and optional plans (get this information from your employer)
- 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 OEGB website (www.OEGBinfo.com) including links to:

- The MyOEGB enrollment system (www.OEGBenroll.com)
- Watch short, entertaining videos online at www.oregon.gov/oha/oebb/pages/videos.aspx explaining important topics like:
 - ✓ **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
 - ✓ **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 OEGB, carriers, employers, and providers – who does what, and who can help in various situations
 - ✓ **Types of Health Plans.** Explains the terms HMO, PPO, CCM, and Medical Home, and how these terms apply to OEGB plans, as well as how these plans work and how to choose the best plan type for your needs
 - ✓ **HSAs and HDHPs.** Explains Health Savings Accounts and High-Deductible Health Plans, how they work, and how to determine if they are a good choice for you

• Watch presentations and download handouts anytime you like from www.oregon.gov/oha/oebb/pages/on-demand.aspx to get detailed information on:

- ✓ Current medical, dental, and vision plan options
- ✓ Synergy/Summit medical plans
- ✓ Optional plans (life, AD&D, short-term and long-term disability, long term care, EAP)
- ✓ The Healthy Futures incentive program, and
- ✓ How to complete your medical carrier’s online health assessment

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

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

888-4My-OEGB (888-469-6322)
OEGB.benefits@state.or.us



New Hire Resources

A guide for employees newly eligible for OEGB benefits.

This guide is a companion to the OEGB Benefits Guide booklet, highlighting specific details unique to those in their first 31 days of benefits eligibility.

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

This guide includes all plans offered by OEGB. 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.

Visit the OEGB website at:
www.OEGBinfo.com