



2025–26 Plan Year: Renewal Summary

Overall Renewal Results

The Oregon Educators Benefit Board (OEBB) continues to offer members quality, affordable benefit plans. These include plans for medical, pharmacy, dental, vision, life insurance, and disability coverage.

For the 2025–26 plan year, the Board used a balanced approach to keep costs down by:

- Working with insurance companies to find savings.
- Making the plans more efficient with innovative new tools.
- Enhancing benefits for some services.
- Making changes to the medical plans.

The changes to the medical plans include higher deductibles and out-of-pocket maximums. However, families will now pay only twice as much as individuals. Even though these amounts are going up, they haven't increased in a long time.

With the medical plan changes, the total weighted average premium increase will be 3.39%. This is just under the state limit of 3.4%. It covers all medical, dental, and vision plans before taxes or fees. (Note: Some groups may have different increases. See page 3 for more details.) For comparison, larger employers in the U.S. are expected to see an average increase of 5.8%* in 2025. This is after changes to their plans and coverage.

* Source: 2024 Mercer's National Survey of Employer-Sponsored Health Plans.

Why Health Care Costs Keep Going Up

The landscape of health care is changing. This affects all organizations that provide benefit plans, including OEBB. Costs keep going up—and fast. The reasons for these increases include:

- The cost of services keeps climbing.
- More people need health care, so demand is higher.
- Patients are using more services, and treatments can be more complicated.
- There are new prescription drugs and treatments that cost a lot.

Renewal Results by Plan

The table below shows weighted cost increases. While each plan's increase is different, the total increase across all plans is 3.39%.

Health Care Plan	Cost Change
Medical Plans	
Moda Health	3.56%
Kaiser Permanente	3.40%*
Dental Plans	
Delta Dental (Moda Health)	2.84%
Kaiser Permanente	3.06%
Willamette Dental Group	2.51%
Vision Plans	
Moda Health	0.00%
Kaiser Permanente	0.00%
VSP	0.00%
Combined Renewal Increase	3.39%

* The 3.4% increase for Kaiser Permanente doesn't apply evenly to all plans. The increases range from 1.28% to 9.85%. Each plan increased by a different amount based on the changes made to that specific plan. For example, there are more changes to Plan 1, so the increase for this plan is lower than 3.4%. There were fewer changes to Plan 3, so the increase for this plan is higher. When you look at all the plans together, the increase is 3.40%.

Individual Group Results

The cost increases will start on October 1, 2025. The next plan year's costs for each group depend on many factors, such as:

- Which plans are offered.
- Which plans employees choose.
- How many employees sign up.
- How many dependents are covered.
- How much employers contribute.

According to the enrollment data from February 2025, 81% of individual groups are expected to have an increase of 3.5% or less. However, the upcoming Open Enrollment could change this amount because of the factors mentioned earlier.

2025–26 Medical Plan Changes

Below is a summary of medical plan changes for the 2025–26 plan year. OEBC will continue offering the same medical plan options through Moda Health and Kaiser Permanente.

Moda Health	<ul style="list-style-type: none">• Deductibles: The amount that individuals need to pay for some services before the plans pay will go up by \$300. This applies to all plans. Family deductibles will now be twice as much as individual deductibles (based on the individual non-coordinated care amount). Some plans will have lower amounts for families than in past years.• Out-of-pocket maximums: The most an individual will need to pay out of their pocket in a plan year will increase by \$900. This applies to all plans. Family out-of-pocket maximums will now be twice the amounts for individuals (based on the individual non-coordinated care amount). Some plans will have lower maximums for families than in past years.• Office visits: For Plans 1–5, copays for primary care, specialist, and other office visits will increase by \$5.• Breast cancer screenings: Members in Plans 6 and 7 won't need to pay the deductible for supplemental breast cancer screening imaging.• Nurseline: This service will no longer be available. Teladoc and CirrusMD will continue to offer similar care options. <div>Introducing Garner: Helping Members Find Top Doctors Garner will be available to all Moda members. This program can help members find top doctors based on quality and cost. When members see a doctor recommended by Garner, they can get some of their out-of-pocket costs back, up to a yearly limit. Members can get back up to \$700 for individual coverage or \$1,400 for family coverage in a plan year.</div>
Kaiser Permanente	<ul style="list-style-type: none">• Deductibles: For Plan 1, individuals will now need to pay a \$400 deductible for some services before the plan pays. (Members with family coverage will pay more.) For Plans 2A, 2B, and 3, the amount that individuals need to pay for some services before the plans pay will go up by \$200. For all plans, family deductibles will now be twice the individual amount.

	<p>Some plans will have lower amounts for families than in past years.</p> <ul style="list-style-type: none"> • Out-of-pocket maximums: The most an individual will need to pay out of their pocket will increase by \$200 for all plans. Family out-of-pocket maximums will now be twice the individual amounts. Some plans will have lower maximums for families than in past years. • Office visits: Copays for primary care, specialist, and other office visits will increase by \$5 for Plans 1, 2A, and 2B. • Lab, X-ray, and diagnostics: The copay for these services will go up by \$15. • Specialty scans: Copay amounts for specialty scans will increase—Plan 1 by \$30, Plan 2A by \$25, and Plan 2B by \$20. • Coinsurance: Plan 1 will now require a deductible plus coinsurance for some services. These include inpatient and outpatient hospitalizations and emergency room visits. The cost will be 20% after the deductible. • Fertility coverage: Assisted reproductive technologies (ART), such as in vitro fertilization, will be covered up to specified limits under the current fertility benefit. • Bariatric surgery: Members won't need to pay the \$500 Additional Cost Tier (ACT) copay for this surgery. • Breast cancer screenings: Members won't need to pay the deductible for supplemental breast cancer screening imaging for Plan 3.
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2025–26 Dental and Vision Plan Changes

Below is a summary of changes to the dental and vision plans for the 2025–26 plan year. There are no changes to plans not listed.

OEBB will keep offering the same dental and vision plan options through Delta Dental (Moda Health), Kaiser Permanente, and VSP.

Kaiser Permanente — Dental Plan	<ul style="list-style-type: none">• Annual dental benefit maximum: The maximum amount the plan will cover in a year will decrease from \$4,000 to \$3,000.
Kaiser Permanente — Vision Coverage	<ul style="list-style-type: none">• Routine eye exams: For medical Plans 1, 2A, and 2B, the copay will go up by \$5.

Optional Benefits

OEBB will keep offering optional benefits to support important life changes. For 2025–26, the rates for these benefits will stay the same. Below is a summary of the optional benefit plans.

Disability <i>The Standard</i>	Life and AD&D Insurance <i>The Standard</i>	Other <i>Unum</i>
<ul style="list-style-type: none">• Short-Term Disability (STD)• Long-Term Disability (LTD)	<ul style="list-style-type: none">• Basic Life Insurance• Basic AD&D Insurance• Optional Life Insurance• Optional Spouse Life Insurance• Optional Child Life Insurance• Optional AD&D Insurance	<ul style="list-style-type: none">• Long-Term Care Insurance

Questions?

Contact Georgann Helmuth, Senior Account Executive for OEBB:

- Email: Georgann.Helmuth@oha.oregon.gov
- Phone: 503-801-4777