

# OEBB 2025-26 Plan Year

Open Enrollment Is Here!

August 20, 2025



# Webinar Tips

## Ask questions.

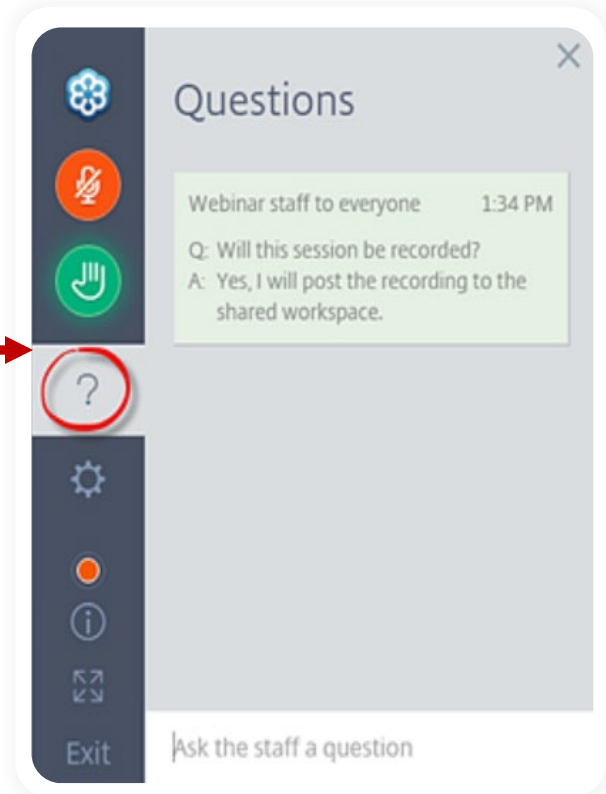
- Click on the question mark icon.
- Type in your questions.
- Staff and carriers will answer questions:
  - Directly through the chat
  - Out loud during the presentation and at the end, as appropriate

## Watch or read the presentation.

- 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](http://OEBBinfo.com).



# Agenda

Time	Duration	Topic	Presenter
10:30 a.m.	10 mins	<ul style="list-style-type: none"><li>• Welcome</li><li>• Open Enrollment is required!</li></ul>	<b>OEBB</b>
10:40 a.m.	20 mins	Kaiser Permanente plan highlights and changes	<b>Kaiser Permanente:</b> Medical, Dental, Vision
11:00 a.m.	20 mins	Moda Health plan highlights and changes	<b>Moda Health:</b> Medical, Dental, Vision
11:20 a.m.	20 mins	Garner: Demo	<b>Garner:</b> For Moda medical plan members
11:40 a.m.	10 mins	Willamette Dental plan highlights and changes	<b>Willamette Dental:</b> Dental
11:50 a.m.	10 mins	VSP plan highlights	<b>VSP:</b> Vision
12:00 p.m.	10 mins	Canopy EAP highlights	<b>Canopy:</b> Employee Assistance Program
12:10 p.m.	15 mins	The Standard plan highlights	<b>The Standard:</b> Life/Accident & Disability
12:25 p.m.	5 mins	<ul style="list-style-type: none"><li>• Wrap-up</li><li>• Questions</li></ul>	<b>OEBB</b>

# 2025–26 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. This includes changes to all 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.



# 2025–26 Required Open Enrollment



Log in by September 15\*  
to make your  
2025–26 benefit selections.

[OEBBEnroll.com](https://oebbeenroll.com)



\*Some employers use different end dates. Confirm your end date with your employer.



If you don't submit elections during Open Enrollment, your current medical, dental, and vision coverage **will end on Sept. 30, 2025.**

# 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).

## 2025-26 Plan Year

### Open Enrollment

#### [Enrollment Guide](#)

- Find details about your benefit options, dependent eligibility, wellness programs like Canopy, your Employee Assistance Program (EAP), and other important OEBB information.

#### [Benefit Comparison](#)

- A side-by-side plan and benefits comparison of all medical, pharmacy, dental, and vision options. This document is intended to be printed as a large poster.

### Benefit Resources

#### [Online Plan Comparison Tool | Español](#)

- Pick the plans and benefits that only you side look at medical, pharmacy, dental, and vision.
- ¡Elige los planes y beneficios que solo tú

## Other Information

Jump to: [Garner Information](#)

[Plan Options and Rates](#)

[Plan Handbooks](#)

[Guía de Beneficios](#) - ¡muy pronto!

El documento actual vinculado es:

## Oregon Educators Benefit Board

[Member myOEBB Login](#)

[Admin myOEBB Login](#)



**Click Here**  
to [Enroll Now](#)

\*Some employers use different end dates. Confirm your end date with your employer.

### Open Enrollment is here!

#### [What to Expect for 2025-26](#)

- Visit the [Benefits Information page](#) for Open Enrollment resources, tools, and to learn more about Garner.
- View [August's Open Enrollment Newsletter](#)

#### Open Enrollment Webinar:

- Held on: Wednesday, August 20, 2025 - 10:30 a.m. - 12:30 p.m.
- Please join us! [Register Now](#)
  - Can't make the day or time? Go ahead and register. Each person who registers will get an email with a link to the recording after the webinar is over.

View OEBB [Required Notices](#)

### Benefits

[Benefit Information](#)

[Frequently Asked Questions \(FAQs\)](#)

[Dependent Eligibility](#)

[Insurance Committee Information](#)

[New Hire Resources](#)

[Plan Options and Rates](#)

### Resources

[Administrative Rules](#)

[Contact OEBB & Carriers](#)

[Demographic Reports](#)

[For Local Governments](#)

[Forms](#)

[News & Events](#)

### Wellness

[Employee Assistance Program \(EAP\) - Canopy](#)

[Flu Clinic Information](#)

[Wellness Central](#)

[Wellness Champions](#)

[Wellness Guide](#)

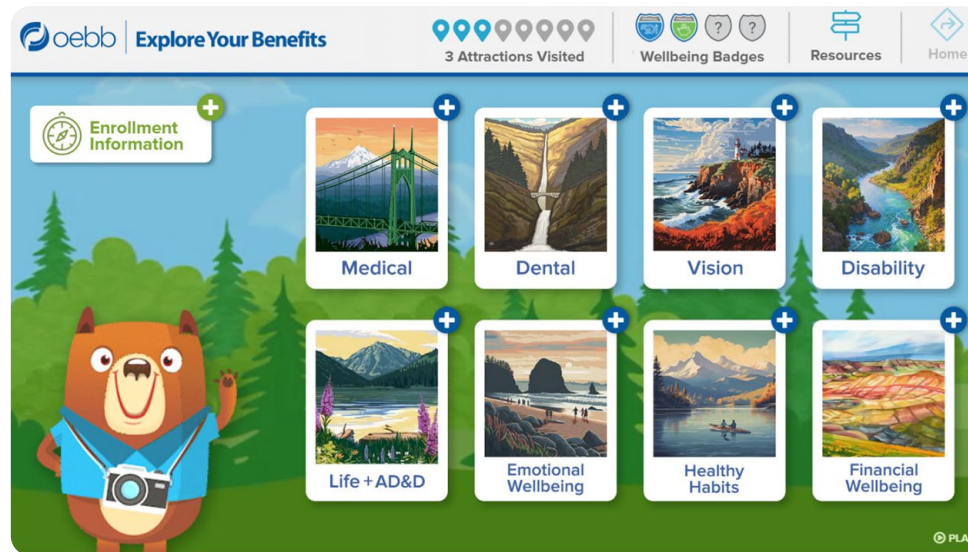
# Explore Your Benefits



Make learning about your OEBC 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/2026](https://oebbexploreyourbenefits.com/2026)

# 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!

[www.compareoebbplans.com](http://www.compareoebbplans.com)



## Compare Your 2025–26 OEBC Plan Options

### Welcome to the OEBC 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 OEBC 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 Guide



- You have access to dozens of wellness programs as an OEGB 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 Wellness Guide to see the wellness resources available to you through OEGB's plans.

[www.oregon.gov/oha/OEGB/Pages/Wellness.aspx](http://www.oregon.gov/oha/OEGB/Pages/Wellness.aspx)



# Monthly Benefit Resources

## Monthly newsletter



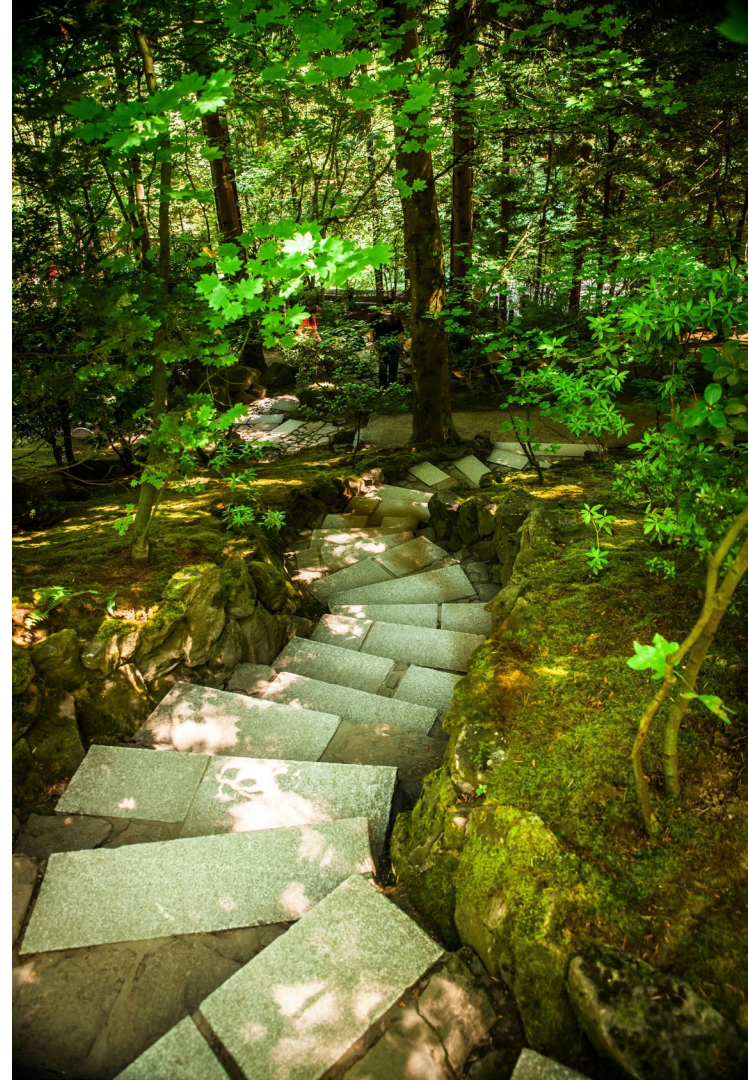
## Monthly learning and events



- Check out OEGB'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 [OEGB's News & Events](#) page.



# Carrier Presentations





2025-2026 OEGB Open Enrollment

# Care for all that is you

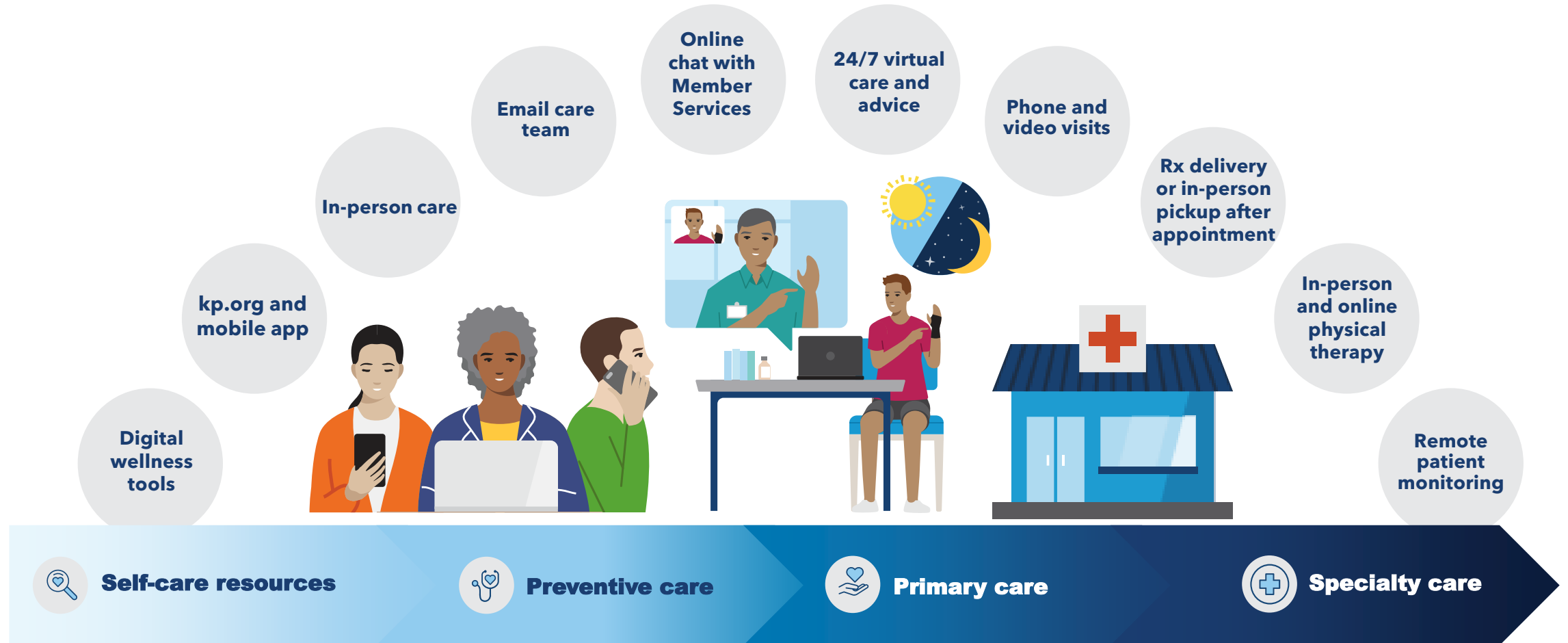
With medical care designed to help you thrive



# Easy and Convenient Care



Watch our [intro video](#) to learn about care that puts you at the center.





# Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

## Kaiser Permanente locations

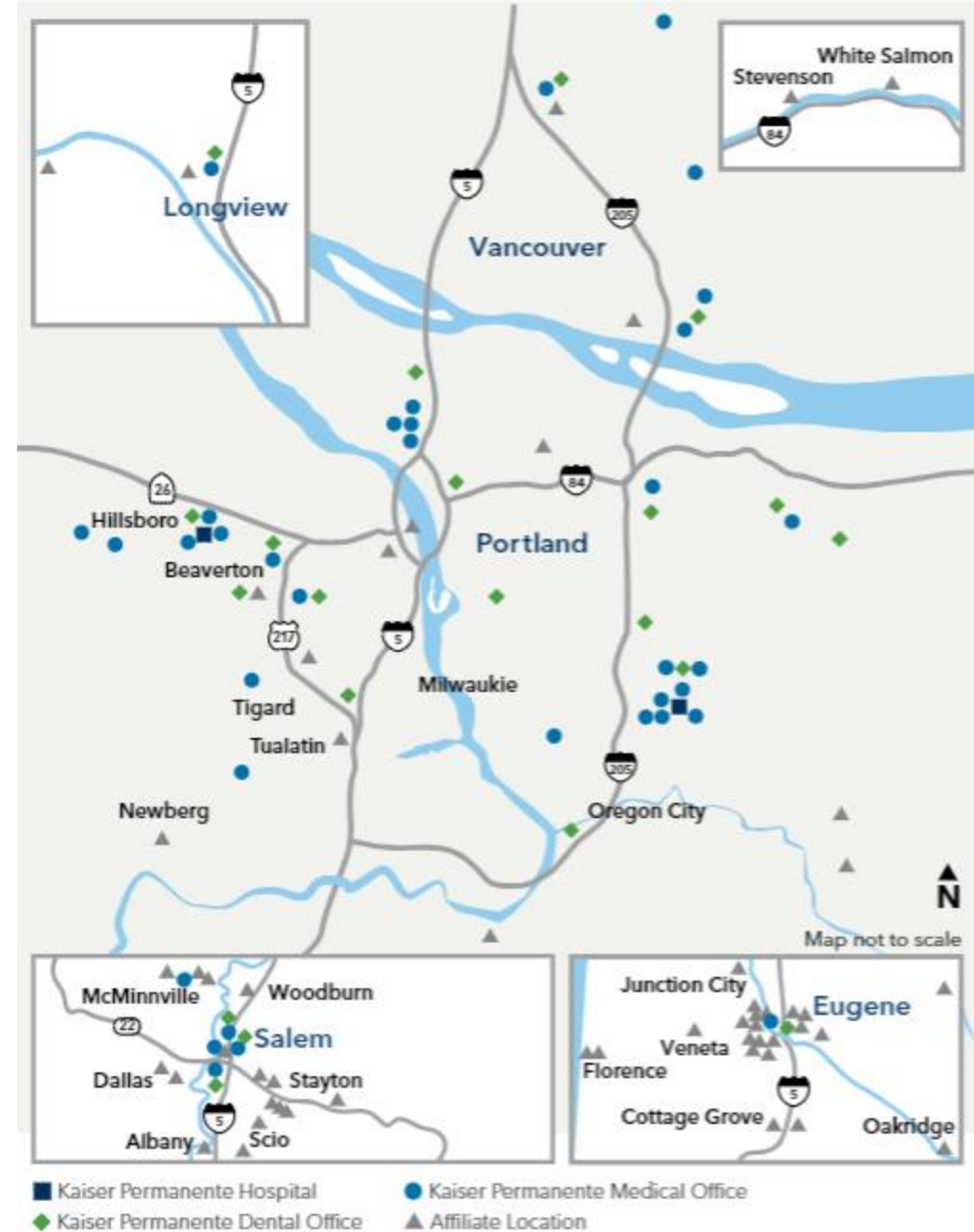
- 31 medical offices
  - 9 Salud en Español clinics
- 21 dental offices
- 2 Kaiser Permanente hospitals

## Access to affiliate providers including, but not limited to:

- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- Salem Hospital
- Willamette Valley Medical Center
- PeaceHealth Eugene\*

\*Our partnership with PeaceHealth only includes the Santa Clara, RiverBend Pavilion, Cottage Grove, and Florence locations. Not all providers at these primary care locations are part of our network. Go to [kp.org/doctors](https://kp.org/doctors) to verify network participation. Some specialty care services are accessed through referral and prior authorization.

[kp.org/locations](https://kp.org/locations)



# Upcoming benefit changes

Kaiser Permanente, like other insurance carriers, has seen an increase in expenses due to the rising costs of medical and pharmacy care, as well as higher utilization of services. To ensure we stay within the State-mandated 3.4% increase, we had to implement plan changes effective 10/1/2025:

- Plan 1 will add a deductible
- Office visits increase by \$5 (Plan 1, 2A, 2B)
- Lab/X-ray increase by \$15 (Plan 1, 2A, 2B)
- Specialty scans will be \$100 (Plan 1, 2A, 2B)
- Deductible and Out-of-Pocket max increase by \$200 per individual (Plan 2A, 2B, 3)
  - Family deductibles and out-of-pocket maximums are now twice the individual amounts on all plans - down from three times on Plan 2A and 2B last year
- Added additional fertility services – IVF, GIFT, ZIFT (all plans)
- Introducing Doula Network – Doula Love & Community Doula Alliance

# What plan features are not changing

With the new **Plan 1** deductible plan, you get the same great care, services, and tools you expect from Kaiser Permanente.

	2024-2025 Plan 1	2025-2026 Plan 1
<b>Selection of Primary Care Physician</b>	No change	
<b>Referrals</b>	No change	
<b>Network</b>	No change	
<b>Telehealth</b> <ul style="list-style-type: none"><li>○ E-visit</li><li>○ Get Care Now</li><li>○ Virtual care (phone/video)</li></ul>	No Cost	No Cost
<b>Preventive Care</b>	No cost	
<b>Office Visit Copay</b> (Primary/Specialty/Urgent)	Not subject to Deductible	Not subject to Deductible
<b>Pharmacy</b>	Not subject to Deductible	Not subject to Deductible
<b>Lab &amp; X-ray</b>	Not subject to Deductible	Not subject to Deductible

# What features are changing

For some services you will need to pay a deductible and co-insurance on the new **Plan 1**

	2024-2025 Plan 1	2025-2026 Plan 1
Deductible	N/A	\$400 Ind /\$800 Family
Hospital	\$50 per day up to \$500 per admit	20% After Deductible
Emergency Room	\$150	20% After Deductible
Outpatient Surgery	\$75	20% After Deductible
Skilled Nursing	20%	20% After Deductible
Clinically Administered Medication	20%	20% After Deductible
Out-of-Pocket max	\$1,500 per Individual \$3,000 per Family	\$1,700 per Individual \$3,400 per Family

This is not a full list, see your EOC for details



# 2025-2026 medical plan benefits

	Plan 1	Plan 2A	Plan 2B	Plan 3
<b>Yearly deductible</b>	\$400 individual \$800 family	\$1,000 individual \$2,000 family	\$1,400 individual \$2,800 family	\$1,800 individual \$3,600 family
<b>Annual OOP Maximum</b>	\$1,700 individual \$3,400 family	\$4,200 individual \$8,400 family	\$4,700 individual \$9,400 family	\$6,750 individual \$13,500 family
<b>Primary Care</b>	\$25	\$30	\$35	20% after deductible
<b>Specialty Care</b>	\$35	\$40	\$45	20% after deductible
<b>Preventive Care</b>	\$0	\$0	\$0	\$0
<b>Prenatal/Well-baby Care</b>	\$0	\$0	\$0	\$0
<b>Outpatient Surgery</b>	20% after deductible	20% after deductible	20% after deductible	20% after deductible
<b>Emergency Room</b>	20% after deductible	20% after deductible	20% after deductible	20% after deductible
<b>Lab/X-ray/Diagnostics</b>	\$35	\$40	\$45	20% after deductible
<b>Specialty Scan (MRI/PET/CT)</b>	\$100	\$100	\$100	20% after deductible
<b>Prescriptions</b>	\$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
<b>Self-referred alternative care: Chiropractic &amp; Acupuncture</b>	\$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 now contracted with Doula Love and Community Doula Alliance to offer OEGB members a diverse network of doulas to choose from. This collaboration ensures a seamless billing experience with no balance billing. Effective October 1st, 2025, members will be required to seek services through Doula Love or Community Doula Alliance.
- Doula Love: [www.portlanddoulalove.com](http://www.portlanddoulalove.com)
- Community Doula Alliance: [www.communitydoulaalliance.com](http://www.communitydoulaalliance.com)
- Doula coverage includes:
  - Up to 8 visits during pregnancy and postpartum (no cost to member)
  - Inpatient hospital services provided by Doula (Inpatient benefit applies)



# Self-referred alternative care

To help your clients' employees achieve total health, some of our medical plans include 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](https://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 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](https://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**



# We have you covered

## Locations in Oregon and Southwest Washington

- Open weekdays and some locations open on Saturdays

## Experience health care professionals to help meet your eye care needs

- Ophthalmologists
- Optometrists
- Opticians
- Eye care advice

## Eugene-Springfield affiliate locations

- Eugene Eye Care Associates
- Oregon Eye Consultants
- Pacific ClearVision Institute

For more information on eye care appointments, prescriptions glasses and sunglasses, and contact lens, please visit [kp2020.org](http://kp2020.org).



# 2025-2026 vision plan benefits

	Plan 1	Plan 2A	Plan 2B	Plan 3
<b>Vision exam</b>	\$10	\$10	\$10	20% after deductible
<b>Annual Hardware allowance:</b> Frames, lenses and contact lenses	\$250	\$250	\$250	\$250
<b>Additional benefits</b>				
<b>50/50 protection plan</b>	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.			
<b>Second pair of complete glasses</b>	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 OEGB 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](https://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\*

[kp.org/dental](https://kp.org/dental)

\*According to the Press Ganey survey for January 2022–December 2024.





## 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

# 2025-2026 dental plan benefits

<b>Yearly deductible</b>	\$0
<b>Annual benefit maximum</b>	\$3,000
<b>Covered service</b>	<b>Members pay</b>
<b>Dental office visit copay</b>	\$20
<b>Preventive services</b>	\$0
<b>Oral exams, X-rays, cleaning, fluoride treatments</b>	\$0
<b>Routine fillings and inlays, simple tooth extractions</b>	\$0
<b>Surgical tooth extractions</b>	\$50
<b>Root canal and related therapy</b>	\$50
<b>Gold or porcelain crowns and onlays</b>	\$250
<b>Full and partial dentures, relines, rebases</b>	\$100
<b>Bridge retainers and pontics</b>	\$250
<b>Orthodontic treatment</b>	\$2,500 copay + \$20/visit
<b>Implant services</b>	50%
<b>Occlusal guards, athletic mouth guards</b>	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*.

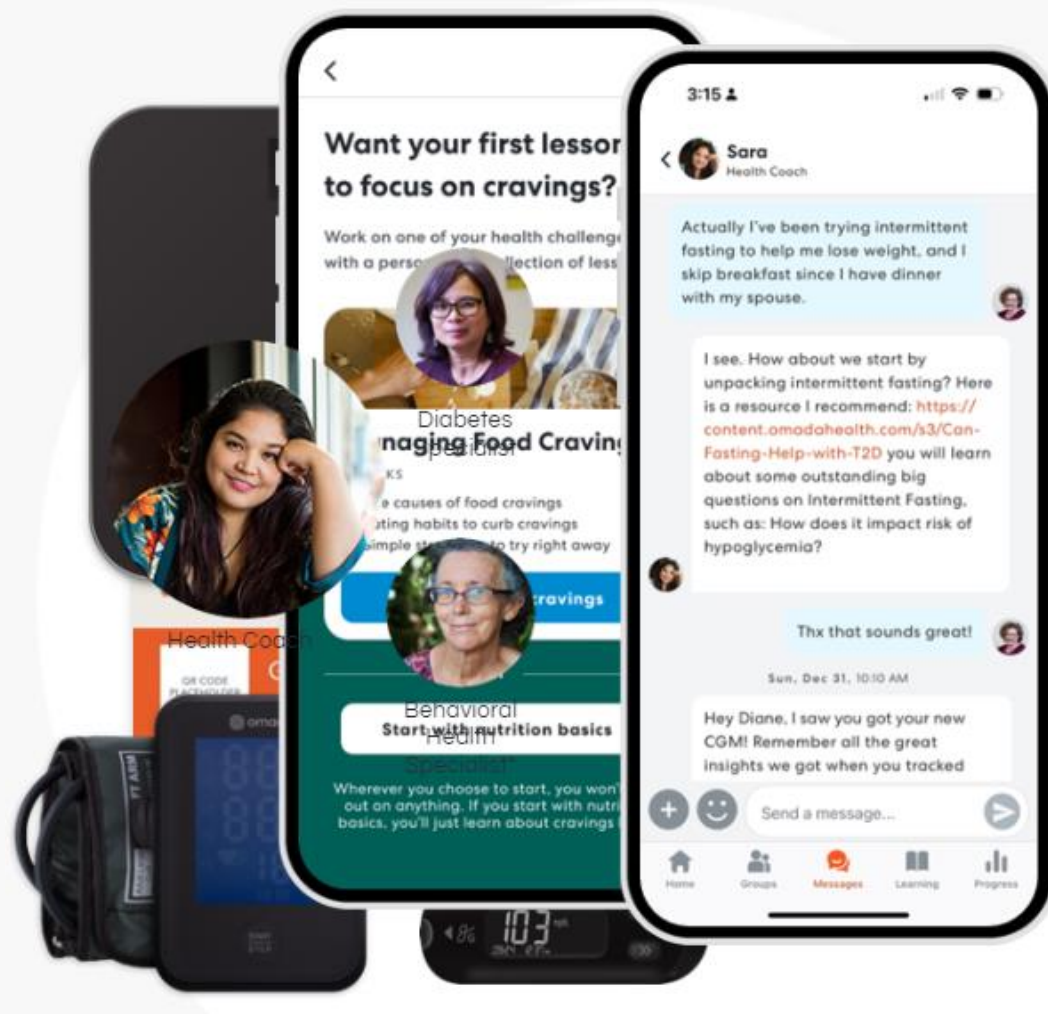
## Omada

For weight management  
and diabetes prevention

**Reaching Members with Relevant  
Tactics Throughout Their Journey**

- Targeted Outreach & Enrollment
- Smart Tools & Technology
- Supportive Online Peer Groups
- Interactive Lessons
- Professional Care Team

\* Behavioral Health Specialists operate behind the scenes with other members of the care team and do not have a member-facing role  
Disclaimer: These images are samples based on a composite and do not reflect information about a specific person.





# One Pass Select Affinity from Optum

## Memberships and services to boost healthier lifestyles

Live your healthiest lives with One Pass Select™, a subscription-based fitness and well-being network that supports a healthier lifestyle. With One Pass Select, you can access:



### Fitness networks

19,000+ gym locations and boutique studios with unlimited access to all locations within selected tier



### Digital solutions

23,000+ on-demand and livestreaming fitness classes through web, app, and TV – plus AI workout builder tool



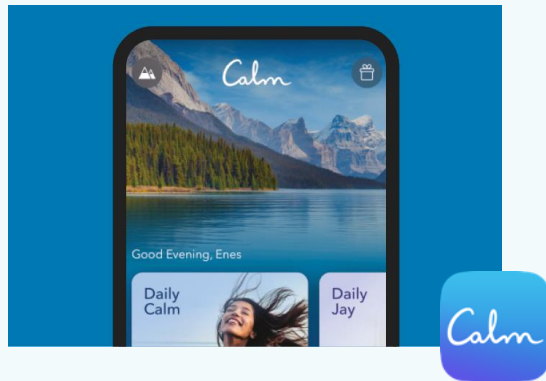
### Healthy meal delivery

Groceries and household essentials delivered directly to your employees' doors

[kp.org/exercise](https://kp.org/exercise)

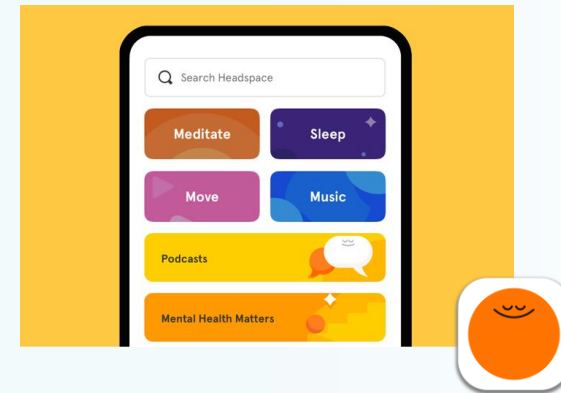
# On-demand wellness tools put better health within reach

Employees can use our mental health and wellness self-care apps anytime, anywhere at no cost.\*



## Calm

**The #1 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, self-care activities, and more — available 24/7.

\*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 can be used by members 13 and over. The Headspace app and services are not available to any members under 18 years old. 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.



no cost to members



all devices



self-care and wellness resources



Choosing a health plan is a big decision **You don't have to make it alone**

**KP Website** here: **[choose.kaiserpermanente.org/oebb](https://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.



# Thank you

**Pre-Enrollment Specialist**  
**1-800-324-9208 (TTY 711)**

**More information**  
**[choose.kaiserpermanente.org/oebb](https://choose.kaiserpermanente.org/oebb)**







2025-26 Open Enrollment





# Medical and pharmacy

# OEGB plan Changes (Effective 10/1/25)

- The individual deductible for all medical plans increased by \$300.
- The individual out-of-pocket maximum (OOPM) for all medical plans increased by \$900.
- The family deductibles and family OOPMs are now 2x the individual deductibles and OOP maximums instead of 3x.
  - This change does not apply to the plan 6 and 7 as the family deductible and OOP maximums are already the 2x the individual amounts.
- The following copays of medical plans 1-5 increased by \$5 dollars:
  - 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
  - Virtual Care (does not apply to CirrusMD)
  - Urgent Care
  - Incentive Care office visits (for asthma, heart conditions, cholesterol, high blood pressure, diabetes)

# OEGB plan Changes (Effective 10/1/25)

- National Aetna PPO Network
  - Effective 10/1/25, If you are living in Moda's service area (Oregon, SW Washington, and Idaho) you will have access to the national Aetna PPO network for care beyond urgent and emergent care.
- Connexus Network
  - Starting 10/1/25, the Connexus network now covers the entire state of Idaho. This change means OEGB members in Idaho will no longer have access to First Health providers.
  - You will also now have access to Moda's national network, Aetna PPO® when outside of the service area.
- Diagnostic breast exams
  - Currently, mammograms are covered in full on all plans, and additional diagnostic and supplemental breast exams are covered in full on plans 1-5.
  - Effective 10/1/25, additional diagnostic and supplemental breast exams will also be covered in full on plans 6 and 7.

# Medical plan overview

The deductibles, out-of-pocket maximums and copays increased for the 2025-26 plan year.

Medical plan	Individual Deductible		Family Deductible		Individual Out-of-Pocket		Family Out of Pocket		Primary care and Mental Health/SUPD		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 <sup>2</sup>	\$700	\$800	\$1,600		\$3,750	\$4,150	\$8,300		\$25 <sup>1</sup>	20%	\$45 <sup>1</sup>	20%	\$45 <sup>1</sup>	20%
Plan 2 <sup>2</sup>	\$1,100	\$1,200	\$2,400		\$4,750	\$5,150	\$10,300		\$25 <sup>1</sup>	20%	\$45 <sup>1</sup>	20%	\$45 <sup>1</sup>	20%
Plan 3 <sup>2</sup>	\$1,500	\$1,600	\$3,200		\$5,750	\$6,150	\$12,300		\$30 <sup>1</sup>	25%	\$55 <sup>1</sup>	25%	\$55 <sup>1</sup>	25%
Plan 4 <sup>2</sup>	\$1,900	\$2,000	\$4,000		\$7,600	\$8,000	\$16,000		\$30 <sup>1</sup>	25%	\$55 <sup>1</sup>	25%	\$55 <sup>1</sup>	25%
Plan 5 <sup>2</sup>	\$2,300	\$2,400	\$4,800		\$7,700	\$8,100	\$16,200		\$35 <sup>1</sup>	25%	\$55 <sup>1</sup>	25%	\$55 <sup>1</sup>	25%
Plan 6 <sup>2</sup> HSA optional	\$1,900	\$2,000	\$4,000		\$7,300	\$7,650	\$15,300		15%	20%	15%	20%	15%	20%
Plan 7 <sup>2</sup> HSA optional	\$2,300	\$2,400	\$4,800		\$7,400	\$7,650	\$15,300		20%	25%	20%	25%	20%	25%

# Coordinated care: **PCP 360** and better benefits

When you sign up for a PCP 360 you pay less  
for your appointments and get coordinated care

*You must choose a PCP 360 in your Member Dashboard and  
use the selected PCP 360 to receive the better benefits*



A **lower** individual deductible



A **lower** individual out-of-pocket maximum



**Lower** copayments for office visits, specialist visits and alternative care visits



**A PCP who is responsible** for making sure you get all the care you need



# Pharmacy benefits – no changes

	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 \$175 per 31-day supply	20%	25%
<b>Mail</b>			
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 \$450 per 90-day supply	20%	25%
<b>Specialty***</b>			
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 \$500 per 31-day supply	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)



garner™

Effective 10/1/25, Moda is excited to share the ***new Garner program*** available to OEGB members.

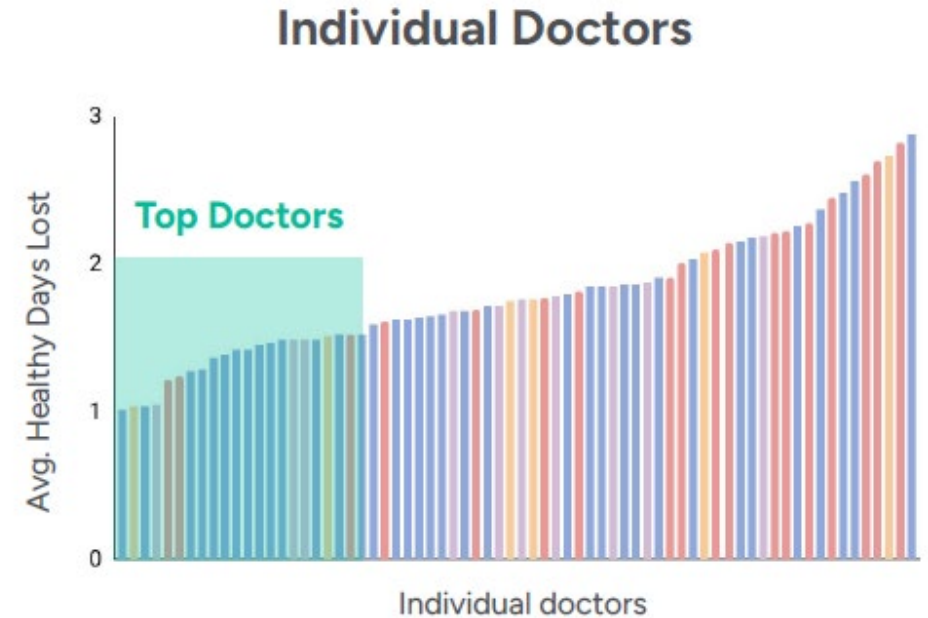
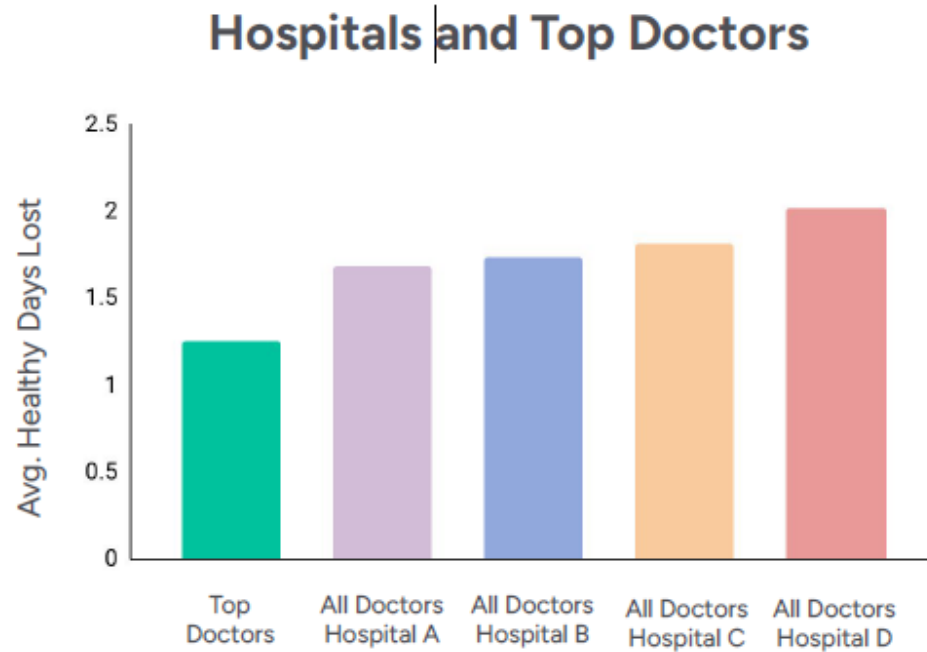


# garner™

OEBB is adding Garner 10/1/2025

- Garner is a benefit that helps members find the best doctors and reimburses for out-of-pocket medical costs when you visit these doctors.
- Garner analyzes millions of insurance claims to identify the best doctors based on real patient outcomes. These doctors follow medical best practices and keep people healthier.

# The doctor you choose has a big impact on your health

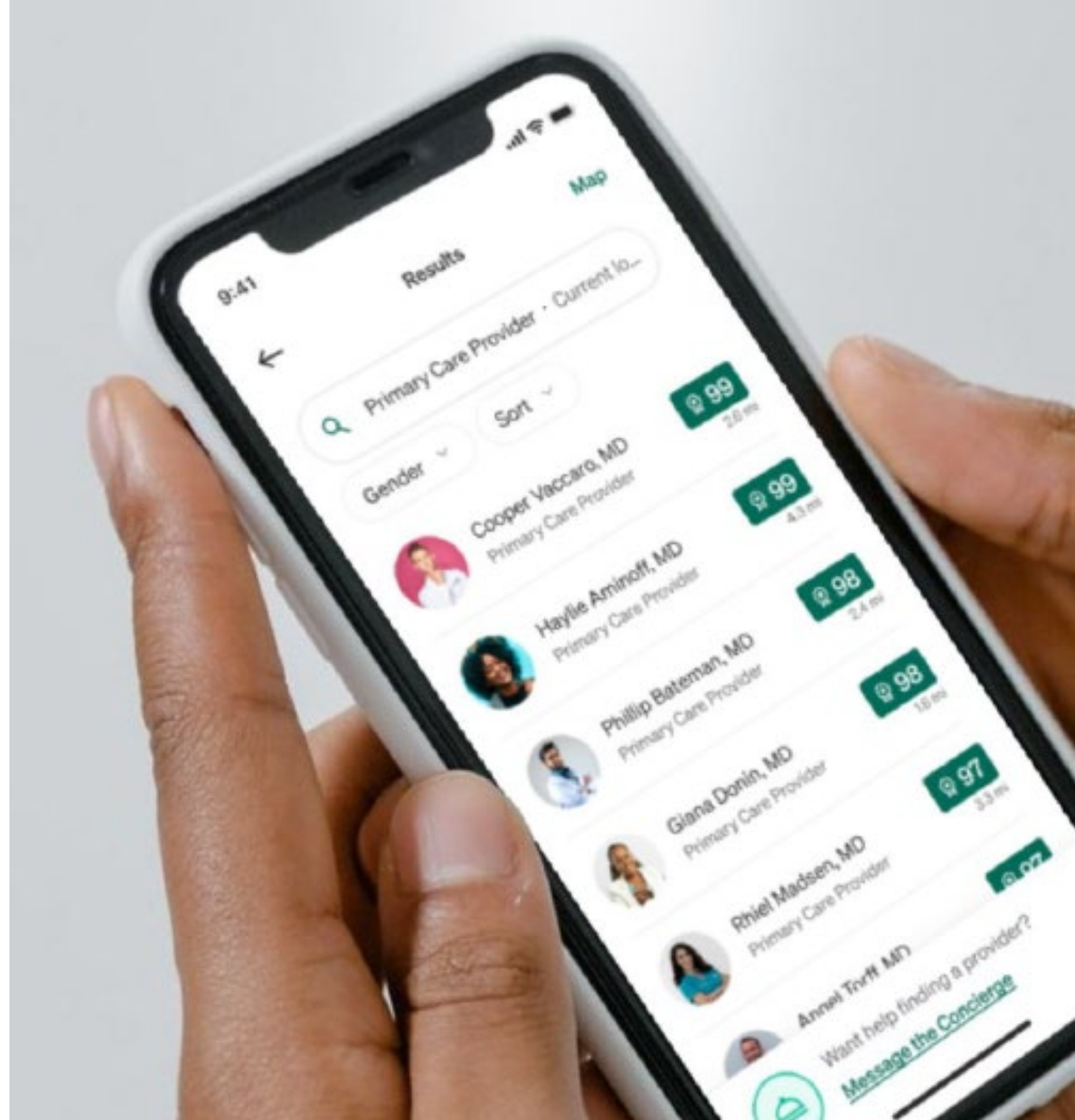


# How Garner identifies Top Providers

Doctors cannot pay to influence Garner.

Garner identifies Top Providers who:

1. Follow current medical research.
2. Successfully diagnose problems.
3. Achieve the patient outcomes.
4. Receive the highest patient satisfaction rates.



## Garner will reimburse members for using high-quality providers\*

- Office Visits
- Imaging
- Lab Work
- Procedures
- Prescriptions

If you are on High-Deductible Health Plan (Medical Plans 6 and 7), you must meet the IRS minimum annual deductible of \$1,650 for a self-only plan and \$3,300 for a family plan before you can use the Garner incentive.

**\$700**  
for Individuals

**\$1,400**  
for Families



# Flexible Spending Accounts (FSAs) & Health Reimbursement Accounts (HRAs)

- You cannot get reimbursed by both Garner and your FSA or HRA for the same visit. That's called "double-dipping," which violates IRS rules and could result in tax penalties.
- You don't have to use Garner. You can use your FSA or HRA. But if you use Garner to see a Top Provider, they'll automatically reimburse you up to your yearly limit.
- Once Garner has reimbursed you up to the yearly limit (\$700 individuals, \$1,400 family), you can start using your FSA, HRA, or HSA for future visits with any provider, including Garner Top Providers.

# Health Savings Accounts (HSAs)

- If you have an HSA, you cannot be reimbursed by both Garner and your HSA for the same visit. That's considered "double-dipping," which violates IRS rules and could result in tax penalties.
- For those on Medical Plan 6 and 7, Garner will start reimbursing you after you meet the IRS minimum deductible (\$1,650 individuals, \$3,330 family). They'll track your spending and automatically start reimbursing you once you qualify — as long as you see a Garner Top Provider. You can use your HSA any time before Garner starts to reimburse you.
- You can also use your HSA after Garner has reimbursed you up to your yearly limit.

# Garner reimbursement example

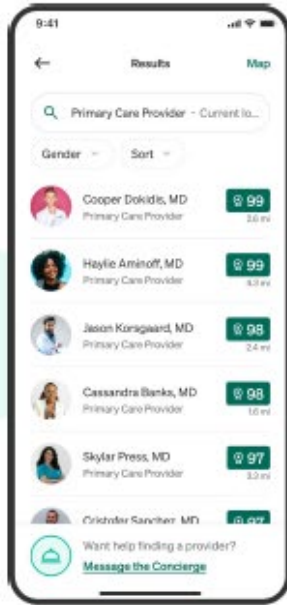
Single Coverage / High Utilizer / Full-time Employee



Type of Care	Total Cost	2024-25 Moda Plan 1 (CCM)	Notes	2025-26 Moda Plan 1 (CCM)	Notes
6 Specialist Visits (\$300 each)	\$1,800	\$240	(\$40 copay X 6) Deductible waived	\$270	\$45 copay x 6 Deductible waived
4 PCP Office Visits (\$225)	\$900	\$80	( \$20 copay X 4) Deductible waived	\$100	\$25 copay x 4 Deductible waived
5 Labs and X-rays	\$1,600	\$640	\$1600-\$400 (deductible) = \$1200 x 20% coinsurance	\$880	\$1600-\$700 (deductible) = \$900 x 20% coinsurance
MRI	\$2,200	\$520	(\$100 copay + 20% coinsurance)	\$520	(\$100 copay + 20% coinsurance)
2-Day Hospital Stay	\$6,000	\$1,200	20% coinsurance	\$1,200	20% coinsurance
Prescription: 12 preferred brand at \$100/mo 2 generic prescriptions	\$1,248	\$170	\$100 x 25% coinsurance ; \$12 copay for generic x 2 ; minus \$154 (hit OOPM)	\$320	\$100 x 25% coinsurance ; \$12 copay for generic x 2
<b>Total Medical Out-of-Pocket</b>	<b>\$13,748</b>				
Employee Medical Out-of-Pocket		<b>\$2,850</b>	<b>Out-of-pocket met</b>	<b>\$3,294</b>	<b>Out-of-pocket</b>
Garner Incentive Reimbursement		<b>N/A</b>		<b>\$700</b>	
<b>Total Employee Medical Out-of-Pocket Spend</b>	<b>\$700</b>	<b>\$2,850</b>		<b>\$2,594</b>	
Garner Incentive Balance		<b>N/A</b>		<b>\$0</b>	



# How to use Garner



1.

**Find a Top Provider**



2.

**Visit a Top Provider**



3.

**Get Reimbursed**

# Creating a Garner Account

- To register, you will need to provide the following:
  - Email Address
  - Employer Name
    - You will need to type or select 'OEGB' as your employer's name
  - Name
    - Please enter your first and last name as it appears on your Moda ID card
  - Phone Number
  - Date of Birth (DOB)
  - The subscriber E number (This is your subscriber ID on your Moda ID card)

For new members, you will need enter your OEGB E number. If you do not know your E number, you can reach out to your employer or OEGB.

- You can create your account during open enrollment.
  - Meaning you can start searching for providers at this time. These searches will count toward any services you incur after 10/1/2025.

## REMEMBER

You must create your Garner account and find a Top Provider before your appointment to get reimbursed.



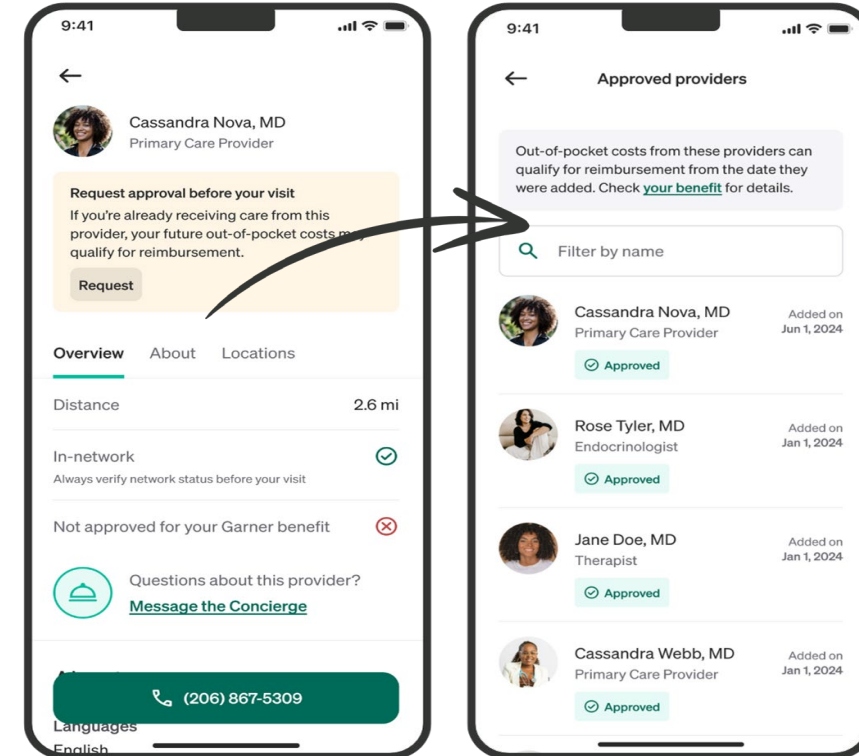
# PCP 360 Exception

Search for your existing **PCP 360\*** primary care provider or pediatrician, or any existing OB/GYN, gerontologist, or mental health provider.

To add a current primary care provider:

1. Search by doctor name
2. Click “Request”
3. Confirm the provider is added to your **Approved Providers list**

***Specialists do not qualify under this policy.***



Doctors must have in-network status and must be added to your account **before the date of service**.

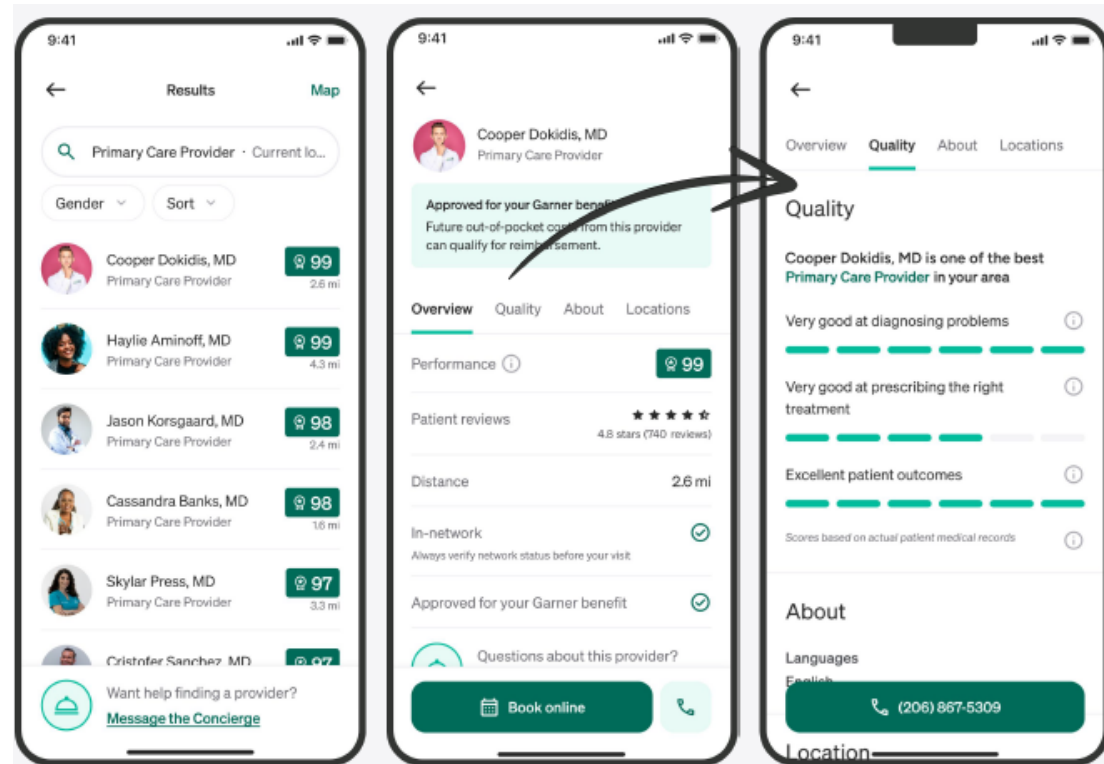
\*Teladoc does not qualify for the PCP 360 exception.



# Find Garner Top Providers

You can find nearby providers based on symptoms, name, or the type of care needed.

Providers with a Top Provider badge are eligible for reimbursement. Viewing Top provider badge will automatically add them to the member's approved providers list.



# Garner Concierge: Live chat for support

Garner's Concierge team is here to help you with:

- Understanding the benefit
- Explain the reimbursement process
- Find Top Providers

You can reach the concierge team:

- Through the app or web page – visit <https://app.getgarner.com> to learn more.
- Email: [concierge@getgarner.com](mailto:concierge@getgarner.com)
- Phone: (458) 488-4828



# Garner Demo

# Member dashboard (Effective 10/1/25)

- Members will be able to access Garner through the member dashboard with Single Sign On.
- Members can also download the app on their phone and access Garner directly.







2025-26 | Dental  
Open Enrollment





# 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%



2025-26 | Vision  
Open Enrollment



# 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%		



# 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 [OEBCquestions@modahealth.com](mailto:OEBCquestions@modahealth.com).

You can also chat with the Moda 360 Health Navigator team instantly through your [Member Dashboard](#).

# Thank you





# Dental enrollment





# 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

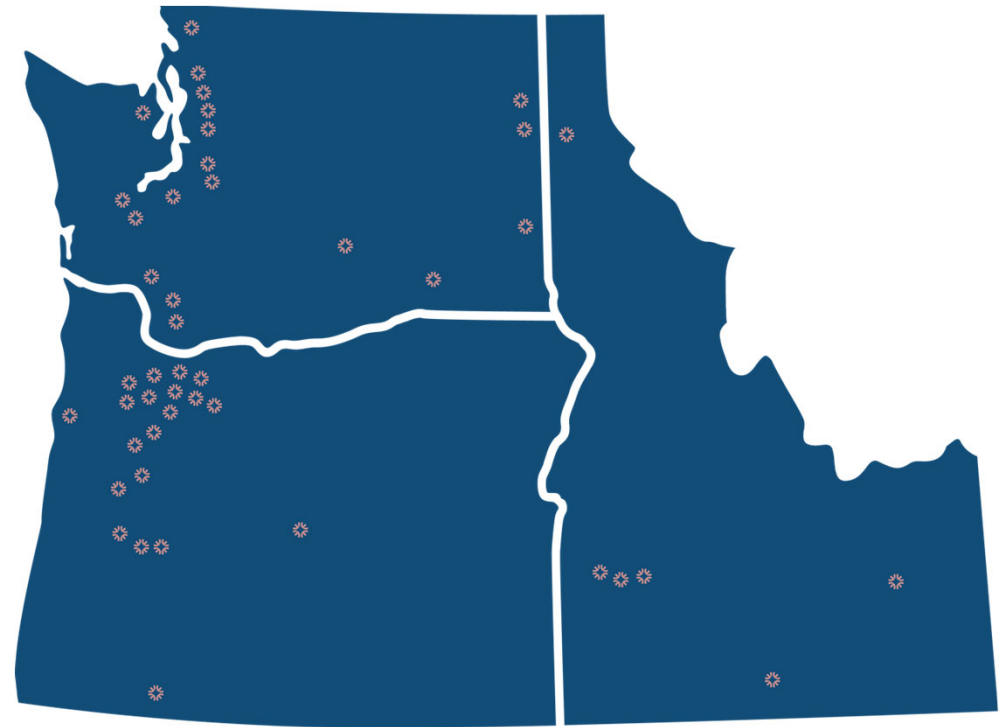
All offices

Our general dentists provide outstanding care




### Specialty Care

Select offices

Highly trained specialists including orthodontists, endodontists, oral surgeon & periodontists



# Summary of Benefits

	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	\$50 copay
	Comprehensive orthodontic treatment	\$2,500 copay
	Dental implant surgery	\$1,500 maximum
	Specialty office visit	\$20 per visit

- No maximum\*, no deductible, no waiting periods
- Predictable copays for covered services
- Orthodontic coverage for all ages with no maximum
- Emergency appointments available within 48 hours ; 24 hr on-call provider phone consults available

**Visit**  
**[willamettedental.com/oebb](http://willamettedental.com/oebb)**

\*Benefits for implant surgery have a benefit maximum.





## ADVANCING DENTISTRY

# The Willamette difference

Our unique model sets our practice apart by offering comprehensive oral care and insurance all under the same roof.

Patients receive quality, evidence-based solutions at rates you can afford.

We prioritize prevention and whole-person health to break the cycle of disease and repair by promoting a partnership mindset with your dental team to empower you with the knowledge of how to maintain healthy habits and avoid unnecessary treatments.



# 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




[All Dental Offices](#) > [Beaverton](#) > Mimi Poon Whittemore, DMD



## Mimi Poon Whittemore, DMD

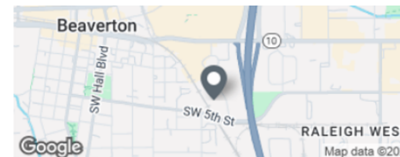
General Dentist

★★★★☆ 4.8 out of 5.0 [214 Ratings](#), [73 Comments](#)

 By Appointment Only  
To schedule an appointment, call:  
1-855-4DENTAL (1-855-433-6825)

 [Willamette Dental Group - Beaverton](#)

 4925 SW Griffith Drive Beaverton, OR 97005



### Dr. Whittemore's Biography

Dr. Whittemore approaches dentistry with compassion, integrity, and empathy. Her conservative approach to dental treatment and being proactive about dental health directly aligns with her passion to work at Willamette Dental Group. Getting to know her patients and understanding their dental needs is very important to her. Dr. Whittemore and her team's continued focus to educating and providing care in a caring manner has gained her the trust and connection of her patients. Through the years Dr. Whittemore continues to make a positive impact on her patients and strives for dental excellence. Willamette Dental Group, being provider-centric, has allowed her to be collaborative with her peers to create the best treatment options available for her patients.

In her spare time she enjoys spending time with her family and is an avid gardener.

### Education



### **Visit [willamettedental.com/oebb](http://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](mailto:memberservices@willamettedental.com)

Member Services hours: M-F: 8am – 5pm PT

Plans in Oregon underwritten by Willamette Dental Insurance, Inc., plans in Washington underwritten by Willamette Dental of Washington, Inc., and plans in Idaho underwritten by Willamette Dental of Idaho, Inc.  
Dental services provided by Willamette Dental Group, P.C.







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+



# 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	<ul style="list-style-type: none"> <li>Fully covered single vision, lined bifocal, or lined trifocal lenses for adults</li> <li>Fully covered single vision, lined bifocal, or lined trifocal impact-resistant lenses for children</li> </ul>	
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard Progressive lenses - <b>\$0</b> copay</li> <li>Scratch-resistant coating - <b>\$0</b> copay</li> <li>UV protection - <b>\$0</b> copay</li> <li><b>30%</b> savings on other lens enhancements</li> </ul>	<ul style="list-style-type: none"> <li>Standard Progressive lenses - <b>\$0</b> copay</li> <li>Scratch-resistant coating - <b>\$0</b> copay</li> <li>UV protection - <b>\$0</b> copay</li> <li>Impact-resistant lenses for adults - <b>\$0</b> copay</li> <li>Premium &amp; Custom Progressives - <b>\$15</b> copay</li> <li>Anti-glare coating - <b>\$15</b> copay</li> <li><b>30%</b> savings on other lens enhancements</li> </ul>

# Savings Beyond Benefits

**50%** ▶ Save 50% on additional pairs of glasses and sunglasses at Visionworks®

**\$250** ▶ Average savings at Eyeconic®, plus free shipping and returns

**Plus, VSP members get access to Exclusive Member Extras**

**\$50** ▶ Extra \$50 on Featured Frame Brands

**60%** ▶ Save up to 60% on hearing aids with TruHearing®

**\$1,200** ▶ Save up to \$1,200 on Lasik

**\$300** ▶ Get up to \$300 in contact lens rebates

\*Offers vary based on state and benefit plan. Brands and offers subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details. VSP is providing information to its members, but does not offer or provide any discount hearing program. 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](https://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

It's easy to choose the care that's right for you.



Private Practice  
locations



Retail  
locations



Online at  
Eyeconic®

VSP gives you thousands of in-network choices, including private practice doctors, regional and national optical chains, or Eyeconic®, the VSP preferred online eyewear store.

Participating  
Retail Chains  
like these –  
and more

**Walmart**  
Vision Center

sam's club

**COSTCO**  
OPTICAL

**Rxoptical**  
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





## 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](https://vsp.com) to review your benefit information. Based on applicable laws; benefits may vary by location. Coverage with a retail chain





# 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.

# 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 member service at **800.877.7195** or visit **[oebb.vspforme.com](https://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 VSP online eyewear store that seamlessly connects your VSP vision benefits to your account. You'll get:*

- A huge selection of contact lenses and designer frames 24/7 – and the Virtual Try-On Tool.
- Free shipping and returns.
- 20% off any out-of-pocket expenses on eyewear after your frame allowance is applied.
- Specialty sizes that fit your needs.

Find your product, customize your order and we do the rest. Start saving today at **eyeconic.com**® today.



**eyeconic**  
a vsp vision company

# 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

The screenshot shows the 'Find an Eye Doctor' search tool on the VSP website. At the top, there's a navigation bar with links for 'FIND A DOCTOR', 'BENEFITS', 'OFFERS', 'EYEWEAR AND WELLNESS', 'PLAN OPTIONS', and 'SHOP'. Below this, a large banner features a smiling man with glasses looking at his phone, with the text 'Find an Eye Doctor' and instructions to ensure an in-network eye doctor for the plan, create an account or log in, and that users will get more and save more in-network. The main search area is titled 'EDIT SEARCH' and includes several filter categories: 'Doctor Network Choice' (with a link to 'about doctor network'), 'Type of Doctor', 'Products' (with a link to 'about products'), 'Services' (with a link to 'about services'), 'Frame Brands', 'Hours & Scheduling', 'Gender', and 'Language'. A 'Distance (in miles)' slider is positioned below these filters, with markers at 5, 10, 25, 50, and 100 miles. To the right of the slider are links for 'CLEAR FILTERS' and 'HIDE ADVANCED SEARCH'. An 'Apply Filters' button is located at the bottom right of the search area.

A sliding distance bar makes finding a match nearby easy. You can even opt to view locations on a map.



# Using Your Benefit is Easy

## Once you've enrolled...

1. Create an account at **vsp.com** and review your personalized benefit information.
2. Find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195**
3. Simply tell your eye doctor's office that you have VSP—and we'll take care of the rest!



A smiling woman with short dark hair, wearing a white sleeveless dress with a vibrant floral pattern of pink, orange, and red flowers, stands in a desert landscape. She is looking towards the camera. In the background, there are rolling hills and mountains under a soft, hazy sky, suggesting a sunset or sunrise setting.

# Enroll Today!

VSP helps you see well and be well with  
the coverage and quality care you deserve.

Visit [oebb.vspforme.com](https://oebb.vspforme.com) or call **800.877.7195**





# Canopy Wellbeing



canopy





# Mission

Create happier and healthier futures  
by breaking down barriers today

# Values

- Build Authentic Relationships
- Initiate Relevant Change
- Connect With Kindness

# Employee Assistance Program

A FREE and CONFIDENTIAL service for employees and their family members to get help for a wide range of personal problems.





# Who Is Eligible

- All employees
- Spouse/Domestic Partner
- Family members living in household
- Dependents up to 26 years old, regardless of location
- Family members can contact the EAP on their own



# 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 goals  
**(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

# Canopy's Speed to Care

Data includes member preferences such as:

- Schedule
- Insurance
- Provider preferences

**1-2  
DAYS**

until first appointment  
with a coach



**5-7  
DAYS**

until first appointment  
with a master level counselor



**<10  
SECONDS**

calls answered by  
a mental health professional



# Provider Diversity

45%

of our network have  
shared Identity/Experience with:

BIPOC  
LGBTQIA+

## Culturally Responsive Care

Canopy's network is designed around the diverse needs of the people and communities we serve.

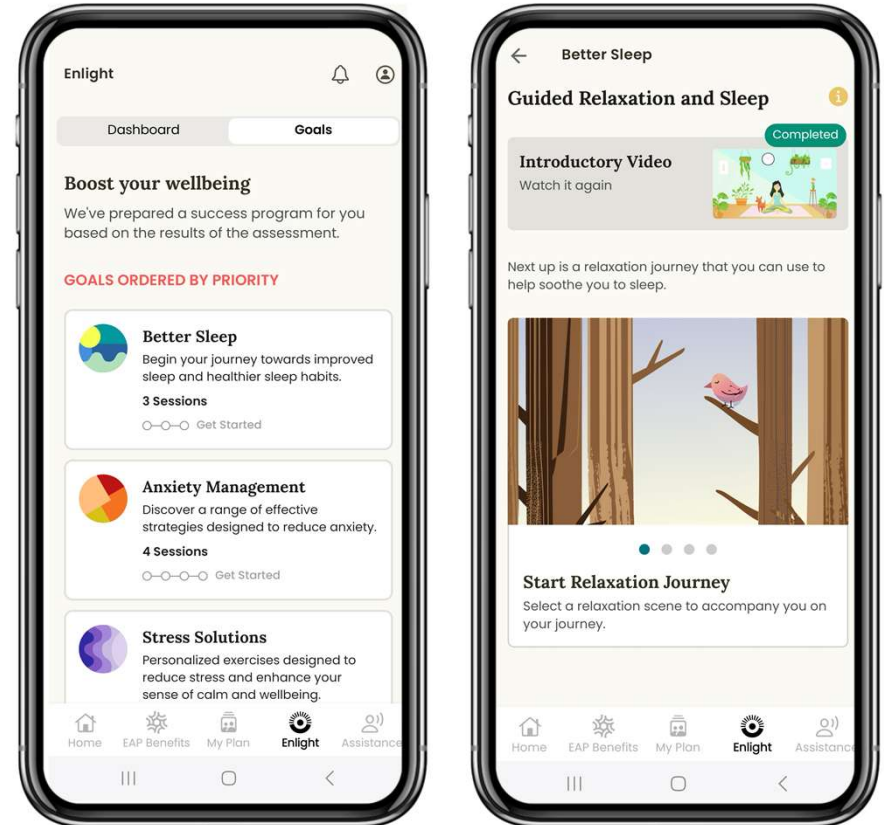
- Licensed with 5+ years of experience on average
- Flexible scheduling options
- Broad insurance acceptance
- Provider specialization
- Language and cultural competence
- Expertise in racial trauma and social justice issues
- Experience with front line workers

# 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.

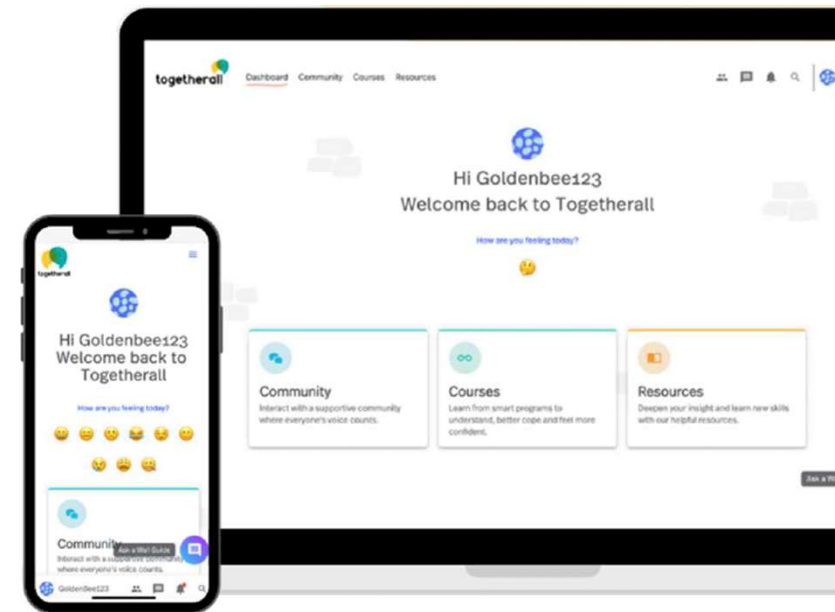
- Download the “Canopy EAP” app
- Complete a short assessment in 3-5 minutes
- Goal setting and tracking tools
- Breathing, mindfulness, and relaxation tools
- Digital therapy and support for sleep, stress, and more



  
**enlight**  
powered by: Canopy

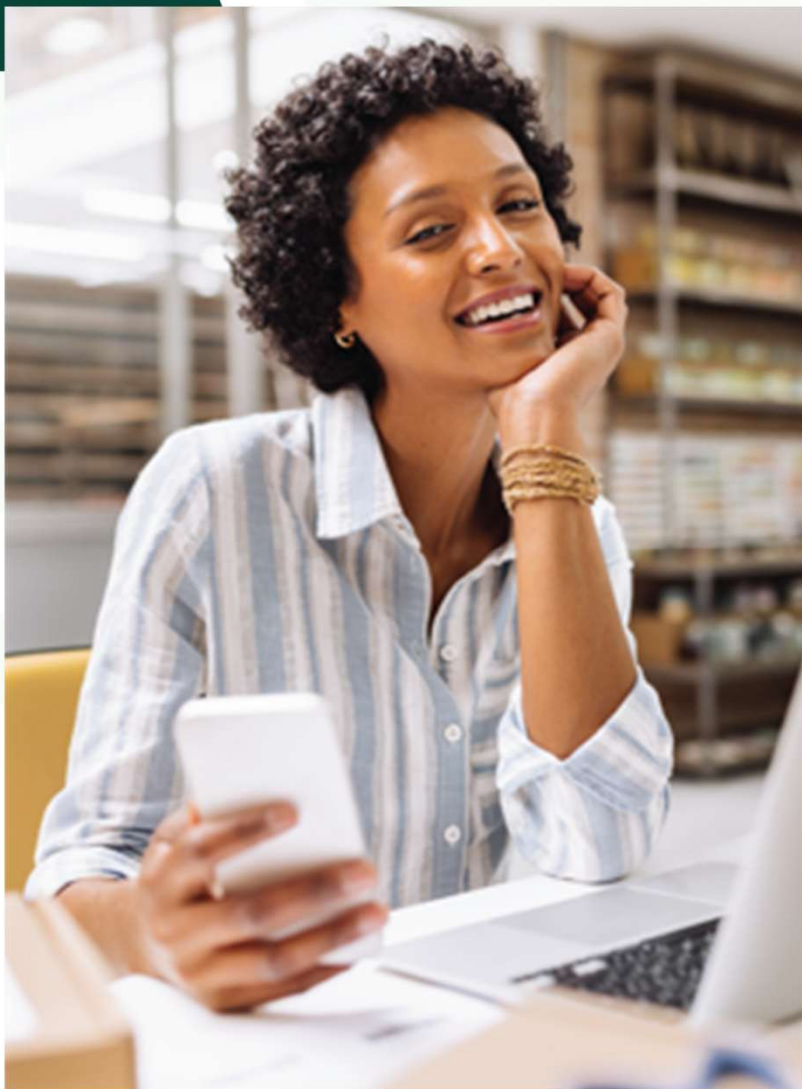
# 24/7 Peer to Peer Support

- Easily and anonymously connect with others 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





# 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

- Building savings
- Reducing debt
- Improving credit
- Mortgage
- Budgeting
- College planning
- Joint incomes
- Buying a home
- Retirement

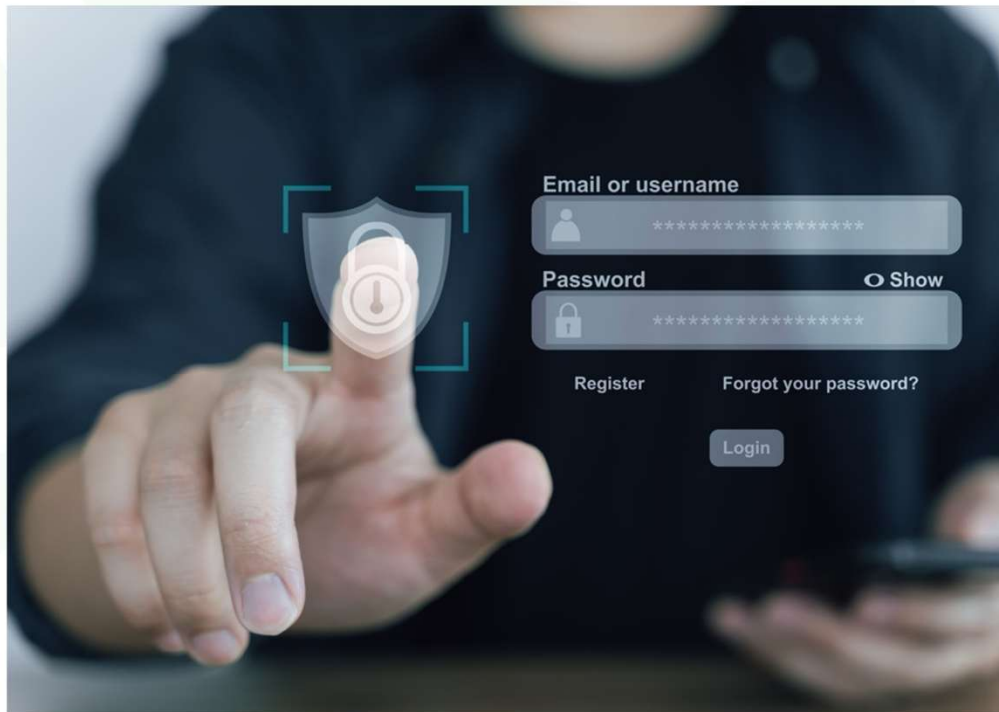




## Legal Help

- **Confidential 30-minute consultation with an attorney, 25% discount thereafter**
  - Family law
  - Real estate
  - Civil matters
  - Other
- **Will Questionnaire**
  - Complete the questionnaire and return it to Canopy
  - You will be connected to an attorney for review and, if you qualify, preparation of a simple will





## 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



**ORM**  
FERTILITY

[canopywell.com/Fertility-Health](https://canopywell.com/Fertility-Health)

# 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, legal and financial guidance

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
- Healthy 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



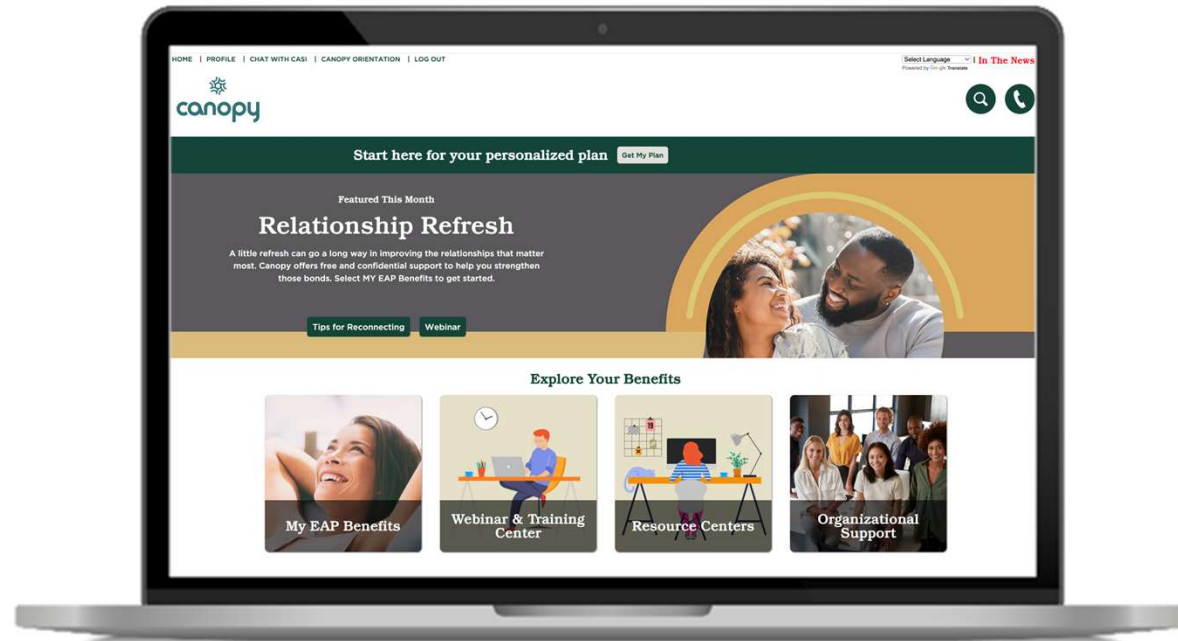


## Wellness Discounts

- Exclusive membership discounts to gyms, fitness centers, and studios
- Additional discounts on weight loss and healthy eating programs for the whole family

# Member Site

- Self-assessments
- Videos
- Quizzes
- Courses
- Webinars
- Legal and tax forms
- Resources to manage stress, work, family life, and more



Login to the member site:

**my.canopywell.com**

Register with organization name:

**OEBB**

# Canopy EAP App

## Emotional Wellbeing Care

- Free and confidential mental health support and resources to navigate life and work
- Browse your Canopy benefits and connect with coaches, counselors, digital tools and resources for life

Download the Canopy app:  
Search “Canopy EAP”





# 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**

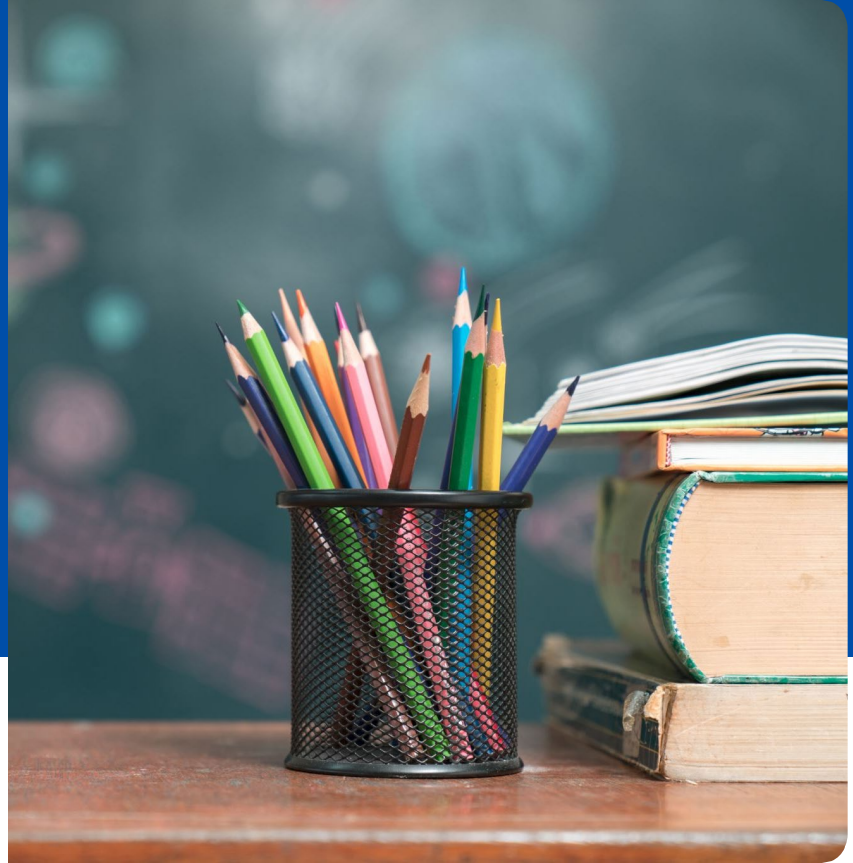
The background features a dark green field with a large, light green parallelogram on the left. A dark green diagonal band crosses the image. On the right, there is a light green rectangle containing the text. Faint, overlapping circular patterns are visible in the bottom right corner.

Thank you



# Oregon Educators Benefit Board

Annual Enrollment



# Life and Disability 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

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

## Benefit amount for child:

- \$2,000 to \$10,000
- Guarantee Issue (GI) for child:  
\$10,000 (all amounts are Guarantee Issue)





# 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



\*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.



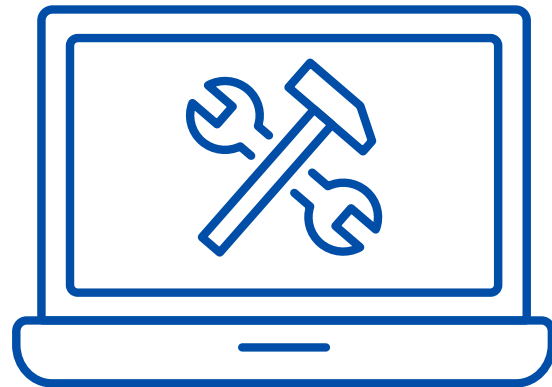
# Life Services Toolkit\*

## 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



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



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



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



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

\*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.



# 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)





## Long Term Disability Insurance

The LTD plan includes each of the following:

<b>Maximum Monthly Benefit</b>	\$2,000   \$4,000   \$6,000   \$8,000 (before reduction by deductible income*)
<b>Benefit Percentage</b>	50% of the first \$16,000 60% of the first \$13,333 66 <sup>2</sup> / <sub>3</sub> % of the first \$12,000 (based on monthly predisability earnings)
<b>Benefit Waiting Period</b>	90 days
<b>Maximum Benefit Period</b>	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)



## 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:

<b>Maximum Weekly Benefit</b>	\$1,500 (before reduction by deductible income*)
<b>Benefit Percentage</b>	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)
<b>Benefit Waiting Period</b>	7 days
<b>Maximum Benefit Period</b>	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.



# 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



# Next Steps

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

For more information, including access to our Decision Support Tool, please visit The Standard's OEBB microsite at:

[www.standard.com/mybenefits/oebb](http://www.standard.com/mybenefits/oebb)

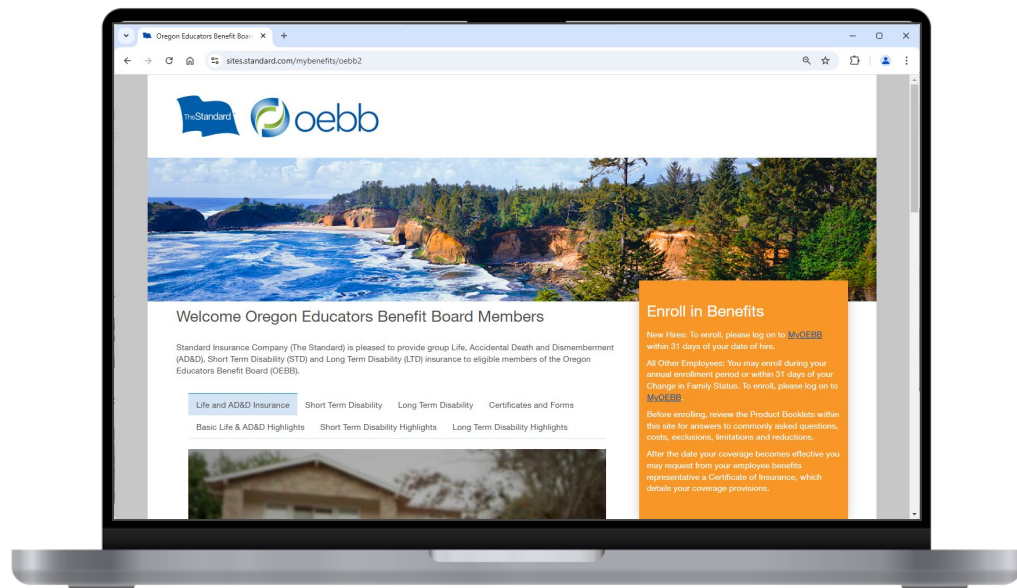
You can also scan the QR code below:



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](https://www.standard.com/eforms/19073_646595.pdf)

The policies described have exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please review all materials or contact The Standard for additional information, including costs and complete details of coverage. The amount of benefits provided under the policies described depends on the plan selected.





The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.



**Questions?**



# Thank you!

**OEBB Member Services**

[oebb.benefits@odhsoha.oregon.gov](mailto:oebb.benefits@odhsoha.oregon.gov)

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

[OEBBinfo.com](http://OEBBinfo.com)