

# OEBB Pre-Open Enrollment Webinar

July 30, 2025



# Webinar Tips

## Ask questions.

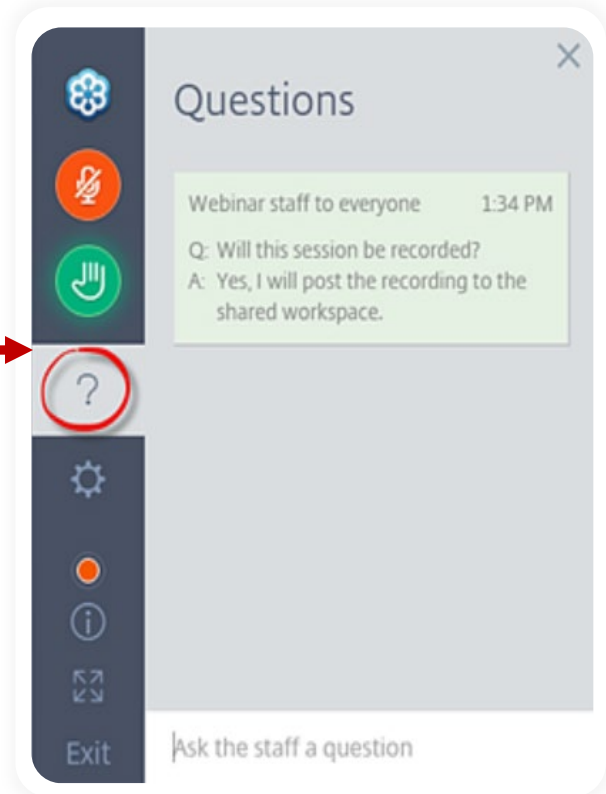
- Click on the question mark icon.
- Type in your questions.
- Staff and carriers will answer questions:
  - Directly through the chat
  - Out loud during the presentation and at the end, as appropriate

## 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](https://oebbinfo.com).



# Agenda

Time	Duration	Topic	Presenter
10:30 a.m.	20 mins	<ul style="list-style-type: none"><li>• Welcome</li><li>• What's happening in health care</li></ul>	OEBB
10:50 a.m.	20 mins	Kaiser Permanente 2025–26 changes	<b>Kaiser Permanente:</b> Medical, Dental, Vision
11:10 a.m.	20 mins	Moda Health 2025–26 changes	<b>Moda Health:</b> Medical, Dental, Vision
11:30 a.m.	20 mins	Garner: A new tool for Moda Health medical plan members	<b>Moda Health/Garner</b>
11:45 a.m.	15 mins	Benefit resources	OEBB
12-12:30 p.m.	30 mins	<ul style="list-style-type: none"><li>• Wrap-up</li><li>• Questions</li></ul>	OEBB



# 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 beginning Aug. 15  
to make your  
2025–26 benefit selections.

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



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

# What's Happening in Health Care



# What's Happening in Health Care

- Health care is changing. Costs keep going up. Some reasons include:
  - The costs of health care services and prescription drugs keep rising.
  - New prescription drugs and treatments are expensive.
  - How we use our health plans is making costs go up.
- Over the past year, providers have been charging more for their services. Members have also been using more services. These services are often more complex and costly than in the past.
- For these reasons, costs will be higher next year than usual. This also leads to more changes in our plans than usual.

Fact!



Increasing costs affect everyone, not just OEGB.

Other employers are expected to see a 5.8%\* increase in 2025.



# What's Happening in Health Care

The OEGB Board focused on a balanced approach to keeping the costs of coverage affordable for you as members. They did this by:



Finding ways to save money with OEGB's health plans



Adding new tools to make the plans more efficient



Changing some medical plan benefits



Making some enhancements, which vary by plan



With this background, today we will be speaking about the changes and enhancements to OEGB's plans for the 2025–26 plan year.



# Working Together

The Board works hard to keep health care costs down while still offering great coverage.



You have a role to play, too.  
We have a shared  
responsibility together.



Your choices affect OEGB  
and the plans.

**There are a few ways that you can help keep costs down and save yourself money.**

**Not all these suggestions will work for everyone.  
Select the ones that are a good fit for you.**

# How We Can Work Together



**Take small steps to take care of yourself.** When you can, choose healthy foods, be active, get enough sleep, stop smoking, and find ways to lower stress.



**Use in-network providers whenever possible.** You pay less for services. They also charge the plan less.



**Get a preventive checkup every year.** It's free to you, and it helps catch potential health problems early.



**Try virtual care for routine health issues like a sore throat, allergies, or a rash.** You and the plan will pay less. And you'll save yourself a trip to the doctor's office.



**Only go to the emergency room for serious, life-threatening issues.** If it's not an emergency, use virtual care or go to your doctor or urgent care instead.

# How We Can Work Together



**Choose generic drugs instead of brand-name drugs.** They work the same but cost you much less. They also cost your medical plan less.



**Use mail order for your ongoing prescriptions.** It saves you money, and you receive a bigger supply. It's also delivered right to your door.



**Shop around for the best price on eyeglasses and contacts.** Look at VSP's preferred vendors, Costco, Sam's Club, and online stores—they may have better prices than smaller vision shops do.



**Use the free, low-cost, or discounted options to help with wellbeing goals.** OEbb offers support for quitting tobacco, managing stress, and taking positive steps to improve your health.

# 2025–26 Plan Year Overview

## Medical plans

- OEBA will continue to offer the same medical plans for the 2025–26 plan year.
- Plans are offered through Moda Health and Kaiser Permanente.

## Plan changes at a glance

- There are changes to all Moda Health and Kaiser Permanente plans.
- Some changes are similar for all plans. For example, all plans will have increases in deductibles and out-of-pocket maximums.
- Other changes vary by Moda Health or Kaiser Permanente plan.

**The vendor partners will cover the details by plan.**

# Kaiser Permanente: 2025–26 Plan Changes



# Kaiser Permanente Changes



## Individual deductibles will increase for all plans.

- Plan 1 will add a deductible. The individual deductible will be \$400, and the family deductible will be \$800.
- Individual deductibles will increase by \$200 on Plans 2A, 2B, and 3.
- Family deductibles will now be two times the individual amount. For Plans 2A and 2B, the family deductibles will be lower than last year.

To see the exact changes to copays for each Kaiser Permanente plan, visit the Online Plan Comparison Tool at [compareoebbplans.com](https://compareoebbplans.com).



# Kaiser Permanente Changes



## Out-of-pocket maximums will increase for all plans.

### Individual coverage

The most you will need to pay for services in a year will go up by \$200.

### Family coverage

Family amounts will now be two times the individual amount. For Plans 2A and 2B, the family maximum amounts will be lower than last year.

To see the exact changes to copays for each Kaiser Permanente plan, visit the Online Plan Comparison Tool at [compareoebbplans.com](https://compareoebbplans.com).





# Kaiser Permanente Changes



## Deductibles and out-of-pocket maximums

Plan	Plan 1 (In-Network)	Plan 2A (In-Network)	Plan 2B (In-Network)	Plan 3 (In-Network)
Deductible	Individual: \$400 Family: \$800	Individual: \$1,000 Family: \$2,000	Individual: \$1,400 Family: \$2,800	Individual: \$1,800 Family: \$3,600
Out-of-pocket maximum	Individual: \$1,700 Family: \$3,400	Individual: \$4,200 Family: \$8,400	Individual: \$4,700 Family: \$9,400	Individual: \$6,750 Family: \$13,500

# Kaiser Permanente Changes



## Copays will increase or change for some services

- **Office visits:** Copays will increase by \$5 for Plans 1, 2A, and 2B.
- **Lab, X-ray, and diagnostic testing:** Copays will increase by \$15 for Plans 1, 2A, and 2B.
- **Specialty scans:** Copays will increase for Plans 1, 2A, and 2B.
- **Inpatient hospitalizations:** Copays will change to coinsurance for Plan 1.
- **Outpatient surgery:** Copays will change to coinsurance for Plan 1.
- **Emergency room:** Copays will change to coinsurance for Plan 1.

# Kaiser Permanente Changes



**Copays will increase or change for some services.**

Copays	Plan 1 (In-Network)	Plan 2A (In-Network)	Plan 2B (In-Network)	Plan 3 (In-Network)
Primary care office visits	\$25*	\$30*	\$35*	20% after deductible
Specialist office visits	\$35*	\$40*	\$45*	20% after deductible
Urgent care	\$40*	\$45*	\$50*	20% after deductible
Lab, X-ray, and diagnostic testing	\$35*	\$40*	\$45*	20% after deductible

\*Deductible waived.

Change for 2025–26

# Kaiser Permanente Changes



**Copays will increase or change for some services.**

Copays	Plan 1 (In-Network)	Plan 2A (In-Network)	Plan 2B (In-Network)	Plan 3 (In-Network)
Specialty scans	\$100*	\$100*	\$100*	20% after deductible
Inpatient hospitalizations	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Outpatient surgery	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Emergency room	20% after deductible	20% after deductible	20% after deductible	20% after deductible

\*Deductible waived.

Change for 2025–26

# Kaiser Permanente Changes



**Fertility coverage will now include assisted reproductive technologies.**

Assisted reproductive technologies include services such as:

- In vitro fertilization (IVF)
- Gamete intrafallopian transfer (GIFT)
- Zygote intrafallopian transfer (ZIFT)
- Cryopreservation
- Intracytoplasmic sperm injection (ICSI)

Services will be covered under the existing fertility benefit and limits.



# Kaiser Permanente Changes



## A new doula network will be offered.

- 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 Oct. 1, 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.communitydolaalliance.com](http://www.communitydolaalliance.com)

# Kaiser Permanente Changes

The following benefits will be improved.



## Bariatric surgery

Members won't need to pay the \$500 additional cost tier (ACT) copay for this surgery.



## Breast cancer screenings

Plan 3 members won't need to pay the deductible for supplemental breast cancer screening imaging.



# Kaiser Permanente Changes

## Dental plan



### Annual dental benefit maximum

The maximum amount the plan will cover in a year will decrease from \$4,000 to \$3,000.

## Vision coverage



### Routine eye exams

For medical Plans 1, 2A, and 2B, the copay will go up by \$5.

# **Moda Health: 2025–26 Plan Changes**



# Moda Health Plan Changes



## Deductibles will increase for all plans.

### Individual coverage

Individual deductible amounts will go up by \$300 for all plans.

### Family coverage

Family amounts will be two times the individual amount (based on the individual non-coordinated care amount). Some plans will have lower amounts for families than in past years.

To see the exact changes to copays for each Moda Health plan, visit the Online Plan Comparison Tool at [compareoebbplans.com](https://compareoebbplans.com).



# Moda Health Plan Changes



## Out-of-pocket maximums will increase for all plans.

### Individual coverage

Individual out-of-pocket maximum amounts will go up by \$900 for all plans.

### Family coverage

Family amounts will be two times the individual amount (based on the individual non-coordinated care amount). Some plans will have lower maximums for families than in past years.

To see the exact changes to copays for each Moda Health plan, visit the Online Plan Comparison Tool at [compareoebbplans.com](https://compareoebbplans.com).



# Moda Health Plan Changes



**Copays for office visits will increase for some plans.**

- For Plans 1–5, copays for primary care, specialist, and other office visits will increase by \$5.



**Breast cancer screenings will be covered in full for all plans.**

- This includes additional diagnostic and supplemental breast exams.

To see the exact changes to copays for each Moda Health plan, visit the Online Plan Comparison Tool at [compareoebbplans.com](https://compareoebbplans.com).



# Moda Health Plan Changes



**The Nurseline will no longer be available.**

- CirrusMD and Teladoc will continue to offer telehealth care options.



**CirrusMD**

24/7 urgent care

[cirrusmd.com/modahealth](https://cirrusmd.com/modahealth)



**Teladoc**

Virtual primary care

[teladochealth.com](https://teladochealth.com)

# **Garner:**

## **A reimbursement benefit for Moda medical plan members**





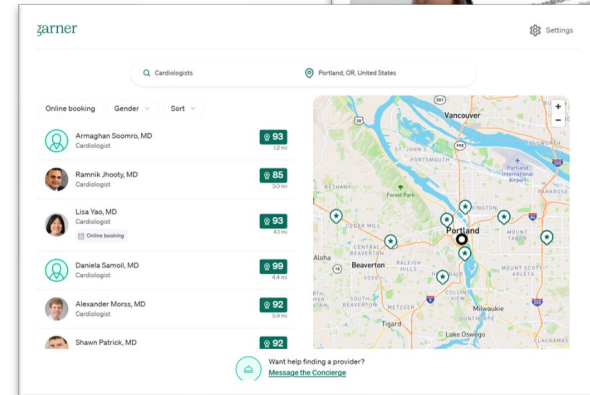
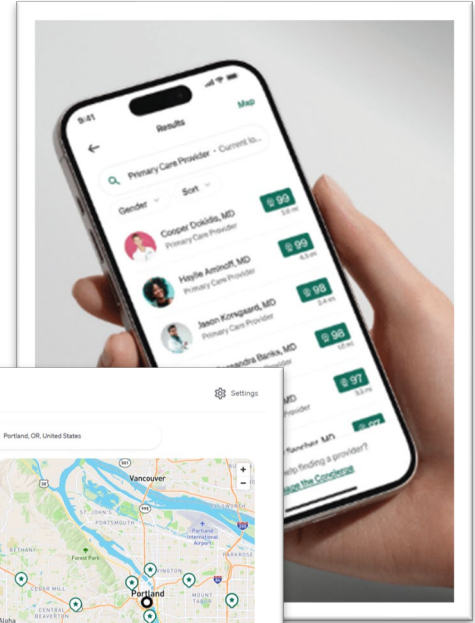
# Introducing Garner

garner™



Moda Health is partnering with Garner.

- **Garner is a provider search tool** that connects you with high-quality providers.
- You can **get repaid** up to:
  - \$700 for individual coverage
  - \$1,400 for family coverage.



# Why Use Garner?

**01 Top providers:** Garner's team of doctors and data scientists analyze hundreds of metrics to find providers who have the best patient results. "Top Providers" are in-network, nearby, and have appointments available.

**02 Reimbursement:** When you visit a Garner-approved provider, you can get repaid for costs from your visit — including deductibles, copays, and coinsurance. Garner will also repay you for the cost of prescriptions, labs, and X-rays ordered by your Garner-approved provider.

**You are not required to use Garner. But it's highly recommended to get repaid to see high-quality doctors.**

## Get repaid!

When you use a Garner-approved provider, you can get repaid:

- \$700 per year, if you have individual coverage
- \$1,400 per year, if you cover yourself and family members

# How to Use Garner

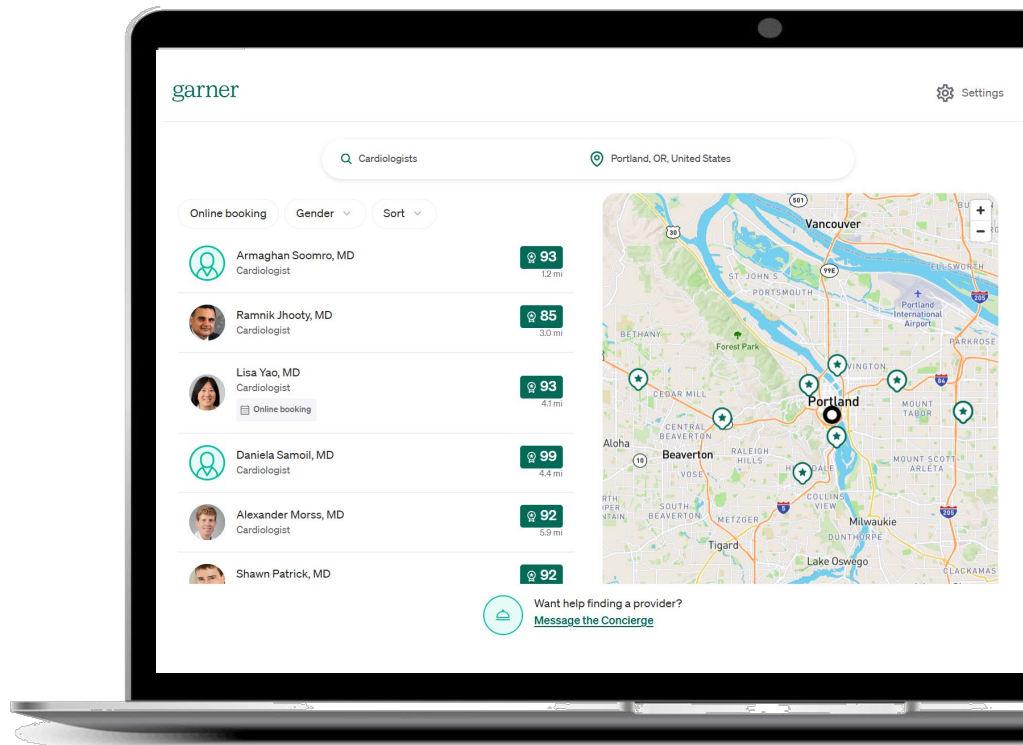


Note: You are not required to use Garner.

# Garner Demo

Let's see it  
in action!

garner™



# Garner Reminders

- You must create your Garner account and find a Top Provider before your appointment to get reimbursed.
- You can create your account beginning Aug. 15 and start searching for providers during Open Enrollment. Any medical services you receive from providers on your Garner Approved Providers list after Oct 1, 2025, will be eligible for reimbursement.
- To register, you will need to provide basic information, including your email address, date of birth, and phone number. Make sure to enter your full name as it appears on your Moda ID card.
- You'll also have to enter your E number, which is your subscriber ID. Your E number appears on your Moda ID card. If you're a new Moda medical plan member, you will enter your OEGB E number. If you do not know your E number, you can reach out to your employer or OEGB.

# Garner Reminders

- You don't need to use Garner. It's optional. You also don't need to change your current provider if you don't want to.
- The Moda Health network doesn't change. Garner is a provider directory that helps you find high-quality care.
- If you have a tax-savings account through your employer, there are special rules about when you can use your account and when Garner will repay your costs. Visit [Garner FAQs \(garnerguide.com/state-of-oregon-oebb\)](https://garnerguide.com/state-of-oregon-oebb) for more info. Tax-savings accounts include Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).
- If you live in a rural area, you may need to drive farther to see a Garner-approved provider.
- Garner is especially helpful when you're looking for specialists or a new provider. Use the tool to ensure you're seeing top providers.

# 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).

## OEBBinfo.com



### Benefits

[Benefit Information](#)

[Plan Options and Rates](#)

[Dependent Eligibility](#)

[New Hire Resources](#)

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

[Plan Documents](#)

[Insurance Committee Information](#)

[Login to MyOEBB \(enrollment system\)](#)

### Benefits Information

#### 2025-26 Plan Year Information

#### [Benefits Comparison PDF](#)

- Download a side-by-side comparison for the medical/pharmacy, dental, and vision plans.

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

- Customize your own side-by-side comparison for the medical/pharmacy, dental, and vision plans.
- Easily select only the plans and benefits you're interested in. Print if you want!

#### [Rates](#)

- **Important!** These documents show the entire premium paid to OEBB. They do not factor in employer contributions and may not reflect the amount the member will pay for their benefits. **Members should contact their employer for their specific costs.**

#### [Plan Documents](#)

- Review official plan documents such as benefit summaries, handbooks, summary of benefit coverages (SBCs) and more.

#### Enrollment Guide (available July 15)

- Find details about your benefits and important OEBB information.

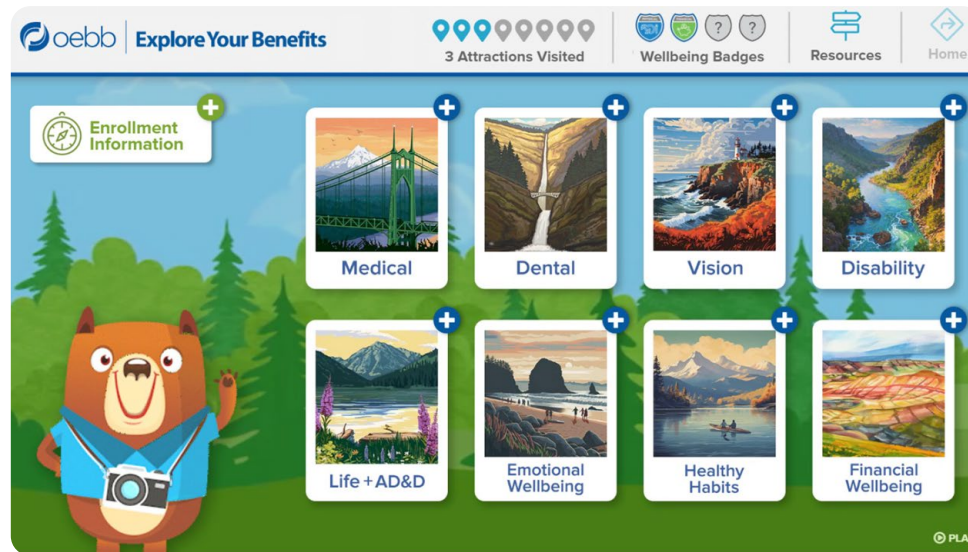
# Explore Your Benefits



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.

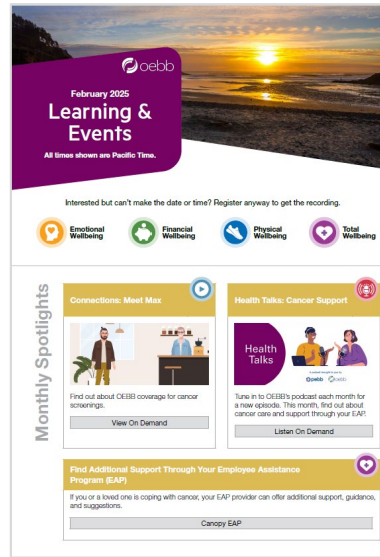
[www.oregon.gov/oha/OEGB/Pages/Wellness.aspx](http://www.oregon.gov/oha/OEGB/Pages/Wellness.aspx)

# 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.

# 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)