



# 100% Self-Pay Early Retiree Agreement



Our employing entity, \_\_\_\_\_ (entity name), would like to enter into an agreement with OEBB whereby OEBB will fully manage benefit administration of our 100% Self-Pay Early Retirees (SPERS).

At this time, we would like to transfer \_\_\_\_\_ (number of employees) 100% Self-Pay Early Retirees to OEBB.

**By initialing each statement, we understand and agree to the following:**

\_\_\_\_\_ We will start communication to our 100% Self-Pay Early Retirees when we have received  
*initial* written confirmation from OEBB about when our members will transition over to OEBB. Our written communications from OEBB will contain a start date of when our members will transition to OEBB. We will include the OEBB Welcome Letter, OEBB ACH Form, Self-Pay Q&A, and OEBB Self-Pay Enrollment Form (if applicable) in each mailing.

\_\_\_\_\_ We understand this administrative service is only for 100% Self-Pay Early Retirees. This means  
*initial* the retiree is not receiving any monetary source from the entity that may or may not be used for benefits. If the entity directly pays any portion of the benefits provided to early retirees, including Basic Life or AD&D, the entity will continue to administer their benefits.

\_\_\_\_\_ We understand OEBB is offering this option to entities, and it is not requiring our entity to use  
*initial* this service. We are electing to use the service provided by OEBB and will communicate this to our membership.

\_\_\_\_\_ We understand we have the ability to transition only certain 100% Self-Pay Early Retirees over  
*initial* to OEBB for administration. We can transition all 100% Self-Pay Early Retirees or retain some 100% Self-Pay Early Retirees due to special circumstances.

\_\_\_\_\_ All 100% Self-Pay Early Retirees transferred to OEBB will be managed by OEBB. This includes  
*initial* premium collection, QSCs, enrollments, and terminations. Once a 100% Self-Pay Early Retiree is moved to OEBB for administration they cannot return to the educational entity for benefit administration in MyOEBB and we will no longer be able to view their records in MyOEBB.

\_\_\_\_\_ We understand there is a Toolkit is available on the OEBB website which will assist us in  
*initial* communicating this change to our members. I can access this information at:  
<https://www.oregon.gov/oha/OEBB/Pages/Admin-SPER-Toolkit.aspx>

\_\_\_\_\_ 100% Self-Pay Early Retirees transferred to OEBB will be subject to OAR Division 65, OEBB  
*initial* Administration of Early Retiree Groups  
<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=85>

\_\_\_\_\_ We have deposited a list of these employees in the Document Management area of MyOEBB.  
*initial*

Based on the timeline below, select the month you are requesting to transfer administration of the 100% Self-Pay Early Retirees to OEGB by checking the corresponding box. A detailed version is available on page 4 showing dates for specific processes.

<b>Agreement Submitted to OEGB</b>	<b>SPERS Benefits Begin With OEGB</b>	<input checked="" type="checkbox"/>
January	April 1st	
February	May 1st	
March	June 1st	
April	July 1st	
May	January 1st	
June	January 1st	
July	January 1st	
August	January 1st	
September	January 1st	
October	January 1st	
November	February 1st	
December	March 1st	

\_\_\_\_\_  
Entity Administrator (Print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Entity Administrator Signature

**OEGB USE ONLY**

Date Received:	Approved By:
Timeframe Option Approved:	Date Communicated:

## Three Types of 100% Self-Pay Early Retirees

There are three types of 100% Self-Pay Early Retirees:

1. **“Self-Pay to Self-Pay”** – Early Retirees at an employing entity that are already paying 100% of the premiums.
2. **“Active to Self-Pay”** – Newly retiring Active Employees that will start off retirement at 100% Self-Pay for premiums.
3. **“Stipend/Contribution to Self-Pay”** – Early Retirees that receive a stipend or contribution through an employing entity, but the stipend or contribution is ending.

At the time these 100% Self-Pay Early Retirees transfer to OEGB for administration they may be eligible for a QSC event due to loss of stipend or contribution. The **Stipend/Contribution to Self-Pay** and **Active to Self-Pay** may be eligible to make the following changes:

- Medical Plans
  - Change to a less expensive plan
  - Cancel coverage for spouse/domestic partner and/or eligible dependent child(ren)
- Dental Plans
  - Cancel coverage
  - Cancel coverage for spouse/domestic partner and/or eligible dependent child(ren)
- Vision Plans
  - Cancel coverage
  - Cancel coverage for spouse/domestic partner and/or eligible dependent child(ren)

The **Self-Pay to Self-Pay** will only be able to continue enrollment in the same plans as they are currently on through OEGB, but will be able to make changes allowed to Early Retirees during open enrollment.

## Three Types of 100% Self-Pay Early Retiree QSCs

There are three types of QSCs to process the transfer of 100% Self-Pay Early Retirees to OEGB. *Failure to use the correct QSC may cause a delay in 100% Self-Pay Early Retirees receiving benefits at the designated start date.*

An employing entity can only do prospective coverage terminations with the below QSCs (no retro coverage terminations are permitted). The prospective termination must follow the timeline below to ensure proper processing time for OEGB and your members.

1. **“Active to OEGB Administration Early Retiree”** – This QSC is used only for your Active employees transferring to OEGB for 100% Self-Pay Early Retiree administration.
2. **“Fully Self-Paid Early Retiree to OEGB Administration Early Retiree”** – This QSC is used only for your current Early Retirees which already fully pay 100% of their premium moving to OEGB for 100% Self-Pay Early Retiree administration.
3. **“Loses Stipend/Contribution Early Retiree to OEGB Administration Early Retiree”** – This QSC is used only for your current Early Retirees who have an entity stipend or contribution, but are losing that funding and moving to OEGB for 100% Self-Pay Early Retiree administration.

The only QSC above that will also be eligible for COBRA (if desired by the member) will be **Active to OEGB Administration Early Retiree**.

## Timeline for Transfer of 100% Self-Pay Early Retirees

Employing entities wishing to enter into this agreement agree to the following implementation timelines and will take responsibility to communicate the upcoming transition to their 100% Self-Pay Early Retirees as set forth below:

Agreement Submitted to OEBB by Educational Entity	Educational Entity Communicates Change to 100% Self-Pay Early Retiree	Date by when Entity needs to processes terms for 100% Self-Pay Early Retiree to move to OEBB	Coverage End Date for 100% Self-Pay Early Retiree at Educational Entity	Enrollment and ACH Form due to OEBB from 100% Self-Pay Early Retiree	First ACH Payment due to OEBB from 100% Self-Pay Early Retiree	Benefits begin with OEBB for 100% Self-Pay Early Retiree
January	January	January 31	March 31	February 28	April 2	April 1
February	February	February 28	April 30	March 31	May 2	May 1
March	March	March 31	May 31	April 30	June 2	June 1
April	April	April 30	June 30	May 31	July 2	July 1
May	October	October 31	December 31	November 30	January 2	January 1*
June	October	October 31	December 31	November 30	January 2	January 1*
July	October	October 31	December 31	November 30	January 2	January 1*
August	October	October 31	December 31	November 30	January 2	January 1*
September	October	October 31	December 31	November 30	January 2	January 1*
October	October	October 31	December 31	November 30	January 2	January 1*
November	November	November 30	January 31	December 31	February 2	February 1
December	December	December 31	February 28	January 31	March 2	March 1

\* Please note that OEBB will not take on administration of 100% Self-Pay Early Retirees from new entities for an August 1, September 1, October 1, November 1 or December 1 coverage effective date due to the start of a new plan year.

To better explain the above timeline let's look at the first row starting with January. The educational entity would submit this form to OEBB during the month of January. Also, at this time, the educational entity would be sending a communication out to all the 100% Self-Pay Early Retirees that the entity is transferring to OEBB to administer benefits, informing them of the upcoming change. This communication will include the OEBB Welcome Letter, OEBB ACH Form and OEBB Self-Pay Enrollment Form (if applicable) giving members until February 28th to submit all paperwork to OEBB. Additionally, during the month of January, but no later than January 31st, the educational entity will term the 100% Self-Pay Early Retiree benefits and employment using one of the three QSCs discussed above. They would end coverage for the 100% Self-Pay Early Retiree on March 31st. Please don't forget the Termination Approval Page process to push the member to OEBB for administration. Once received timely by OEBB, an ACH payment process will be set up and pre-noted by OEBB staff. The first ACH payment will be taken from the member's account on April 2nd for benefits beginning April 1st. Failure to return forms to OEBB in a timely manner by the member may cause a delay in benefits or a cancellation of benefits.