



Open Enrollment for 2016 Benefits

OCT. 1-31, 2015

EASTERN OREGON PRESENTATION

Introductions

Stacy Chamberlain, Board Labor Representative

Kathy Loretz, PEBB Deputy Administrator



Agenda

- Your Benefit Board
- Three Steps for Open Enrollment
- Medical Plan Choices
- Optional Benefits
- Resources
- Questions?

Overview

- We provide benefits for 135,000 employees & dependents
- Members live and work in every Oregon county
- 8 voting Board members: nominated by Governor, approved by Senate

Paul McKenna	Stacy Chamberlain	Shaun Parkman	Clyde Saiki	Enrique Sama	Photo to come	Photo to come	Photo to come
							
Chair SEIU 503	Oregon AFSCME	Oregon Health Authority SEIU 503	Department of Administrative Services	Department of Administrative Services			

2 non-voting advisory members of state legislature

Benefits

Core Benefits

- Medical
- Dental
- Vision
- Basic employee life

Optional Benefits

- Term life
- Accidental Death and Dismemberment
- Short and Long term disability
- Long Term Care
- Flexible spending accounts
- Commuter accounts

Common Goal – healthier together



The Triple Aim in Health Care
Better health, Better care, Lower cost

What the Board does

Designs the plans

- In line with laws and regulations
- Keeping member needs in the forefront
- Stays informed of commercial product designs and market trends

Holds plans accountable for quality and costs

Sets premium rates

- In balance with the market for self-insured plans
- Through negotiations with fully insured plans

Adoption of a projected Composite Rate per employee for Agency budgeting purposes

You said you want...

More choice

Better care

Costs we can all afford

Request for Proposals for 2015 Plan Year

**Create high-quality,
financially sustainable health plans
that emphasize coordinated care.**

Result:

AllCare PEBB
Kaiser HMO
Kaiser Deductible
Moda Synergy
Moda Summit
PEBB Statewide
Providence Choice

Open Enrollment, Oct. 1-31



2016 HEM Participation

Participants:

- Complete current plan's (2015) health assessment (both employee and spouse/partner) Sept. 1 - Oct. 31
- Enroll in HEM program Oct. 1 - Oct. 31
- Choose and complete 2 health actions by next Open Enrollment
- Get \$17.50 (\$35 self & spouse/partner) in monthly pay
- Have only standard \$250/person deductible in health plan

HEM Non-participants

Have additional \$100/person deductible in medical plan

Don't get health incentive in monthly pay

Your Medical Plan's Health Assessment

Secure, private online personal health questionnaire

- Neither PEBB nor employer has any access to individual responses
- Aggregate data helps us refine benefits and programs
- Personal results help you choose health actions



2016 Core Benefits Premium Share – Agency Employees

Generally applies for Full-time and Part-time Employees

- 1% medical premium share when choosing the lowest cost plans
- 5% premium share when not choosing the lowest cost plans
- Vision and dental premium share will match your medical plan share
- Premium share policies for some agencies may differ
- Contact your HR or Payroll office with questions on premium share

Members who opt out of medical may enroll in dental and vision at 5% premium share; pay employee premium share for basic life



2016 Core Benefits Premium Share – Classified University Employees

Applies to full-time employees and part-time employees with FTE 75% or greater:

- 3% medical premium share when choosing the lowest cost plan in your area
- 5% premium share when not choosing the lowest cost plan
- Vision and dental premium share will match your medical plan share

Members who opt out of medical may enroll in dental and vision at 5% premium share; pay employee premium share for basic life



2016 Core Benefits Premium Share – Other University Employees

Applies to full-time employees and part-time employees with FTE 50% or greater:

- 5% premium share on all medical, dental and vision plans
- Premium share policies for some university employees may differ
- Contact your Benefits office with questions on premium share

Members who opt out of medical may enroll in dental and vision at 5% premium share; pay employee premium share for basic life



Mandatory enrollment for 2016 health plan

All active employees **must** enroll for 2016, even if keeping same plans

Enroll at <https://pebb.benefits.Oregon.gov> (or with form submitted to your agency)

Failure to enroll brings penalties:

- Surcharge for tobacco use (didn't answer question on this)
- Surcharge for spouse other coverage (didn't answer question on this)
- Higher optional life rate for tobacco use (didn't answer question on this)
- Additional non-HEM deductible (must make a choice to participate)
- No flexible spending accounts (IRS regulation to reenroll each year)

Choosing a Medical Plan

- PEBB benefits are an important part of your total compensation
- Review your benefits annually to be sure:
 - You are enrolled in a plan that is best for you and your family
 - All your covered dependents are eligible
 - You enroll in your FSA plans – annual re-enrollment is an IRS regulation
 - You are enrolled in the Health Engagement Model
- A few things to think about when choosing a plan:
 - Are your providers in the network?
 - Is it important you can self-refer?
 - Do you or a dependent live outside of Oregon?
 - Do you need to have double coverage?
 - Is the cost of the monthly premium or your out of pocket costs for care or the combination of the two most important to you?

Choosing a Medical Plan

- PEBB has tools to help you make an informed choice:
 - Videos on health plan choices, range of benefits and choosing the plan that's right for you: <http://www.oregon.gov/DAS/PEBB/Pages/16toold.aspx>
 - Premium share estimator
 - Out of pocket costs estimator
 - Plan comparison
- Open enrollment resource page:
<http://www.oregon.gov/DAS/PEBB/Pages/16toold.aspx>

All Medical Plans

- In-network \$250/person deductible to \$750/family
- Full coverage of recommended preventive services
- Four primary care visits don't apply to deductible in Providence Choice and the PEBB Statewide plan
- Certain chronic condition visits covered in full; don't apply to deductible
- No Lifetime maximum
- No waiting periods
- No pre-existing condition exclusions
- Out of Pocket Maximums

Moda Summit Service Area

Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler, Payette ID.



Moda Summit

\$250 individual in-network deductible (plus HEM non-participant \$100)

1% premium share plan for agency employees

3% premium share plan for classified university employees in Gilliam, Grant, Harney, Lake, Morrow, Sherman and Wheeler counties

5% premium share plan for classified university employees in Baker, Malheur, Umatilla, Union and Wallowa counties and all non-classified employees

Medical Home Model:

- Coordinated care
- Choose a medical home to coordinate referrals
- Self-referrals have out-of-network costs

Providence Choice Service Area

Baker, Benton, Clackamas, Clatsop, Coos, Crook, Curry, Deschutes, Douglas, Hood River, Jackson, Jefferson, Josephine, Klamath, Lane, Lincoln, Linn, Malheur, Marion, Multnomah, Polk, Umatilla, Union, Wallowa, Wasco, Washington, Yamhill; Payette ID; Clark, Walla Walla WA



Providence Choice

\$250 individual in-network deductible (plus HEM non-participant \$100)

1% premium share plan for agency employees

3% premium share plan for classified university employees in Baker, Malheur, Umatilla, Union and Wallowa counties

Medical Home Model Plan:

- Network includes state-recognized PCPCHs
- Coordinated care
- Choose a medical home to coordinate referrals
- Self-referrals have out-of-network costs

Providence Choice

One benefit change for 2016:

- If an in-network specialist is not available within a 50 mile radius, members may qualify for travel reimbursement. Must prior authorize

PEBB Statewide Service Area

Statewide and Nationwide



PEBB Statewide

Self-insured: PEBB pays claim, no profit to carrier

\$250 individual in-network deductible (plus HEM non-participant \$100)

5% premium share plan for agency and university employees

Preferred Provider Organization (PPO) Model

- Broad in-network panel - statewide and nationwide
- Out-of-network services have higher costs
- No referrals needed to see specialists

One benefit change for 2016:

- If an in-network specialist is not available within a 50 mile radius, members may qualify for travel reimbursement. Must prior authorize

Dental Coverage

No change in the dental plans or the coverage:

- Moda PPO
- Moda Premier
- Willamette Dental Group
- ODS Part-time

Employee premium share for dental coverage depends on the medical plan chosen

Vision Coverage

No Change in the VSP vision plan or coverage:

Employee premium share for dental coverage depends on the medical plan chosen

Tax-saving Benefits

Flexible Spending Accounts (FSA) for health care and dependent care

- Annual account – must enroll each year
- Irrevocable – can't change account once in effect
- Pay for qualified expenses with tax-free dollars
- Health care maximum contribution will be \$2,550 in 2016
- Use the Out of Pocket Costs Estimator to calculate your tax savings

Commuter Accounts – fringe benefit account

- Pay for parking costs not already deducted from pay
- Commuter e.g. fares, tickets, vanpool
- Can change elections throughout the year

These accounts are pre-tax so both Flexible Spending Accounts and Fringe Benefit Accounts are governed by IRS Code.

Optional Insurance Benefits

Employee, spouse/partner, dependent optional life insurance

Employee short-term and long-term disability (income insurance)

Employee accidental death & dismemberment insurance

Long term care insurance (can enroll at any time)

Some plans may require approval of medical history:

The Standard medical history form:

<https://connection.standard.com/deliver/eeoi/startup2.do?method=startupµsite=606814>

Unum Long Term Care enrollment and medical history forms:

<http://unuminfo.com/pebb/enrollment.aspx>

Three steps to success

1. Complete your current plan's health assessment(s) Sept. 1-Oct. 31
Print and keep your completion certificate or email from the plan!
2. Choose your benefits before you go online to enroll
 - Compare plans
 - Use the online estimator
 - Read the Enrollment Guide
3. Enroll in benefits (including HEM) Oct. 1-31.
 - Review your benefit summary and coverage for family members
 - Enroll to add or change elections as many times as you like by Oct. 31

<https://pebb.benefits.Oregon.gov>

Contact us

PEBB Member Services

- 503-373-1102
- Monday-Friday 9 a.m.-noon; 1-5 p.m.
- Open until 8 p.m. on October 7, 14, 21, 28
- Open 10 a.m. – 4 p.m. on October 31
- Inquiries.pebb@state.or.us
- Kathy Loretz:
 - 503-373-0800
 - Kathleen.loretz@Oregon.gov

www.Oregon.gov/das/pebb