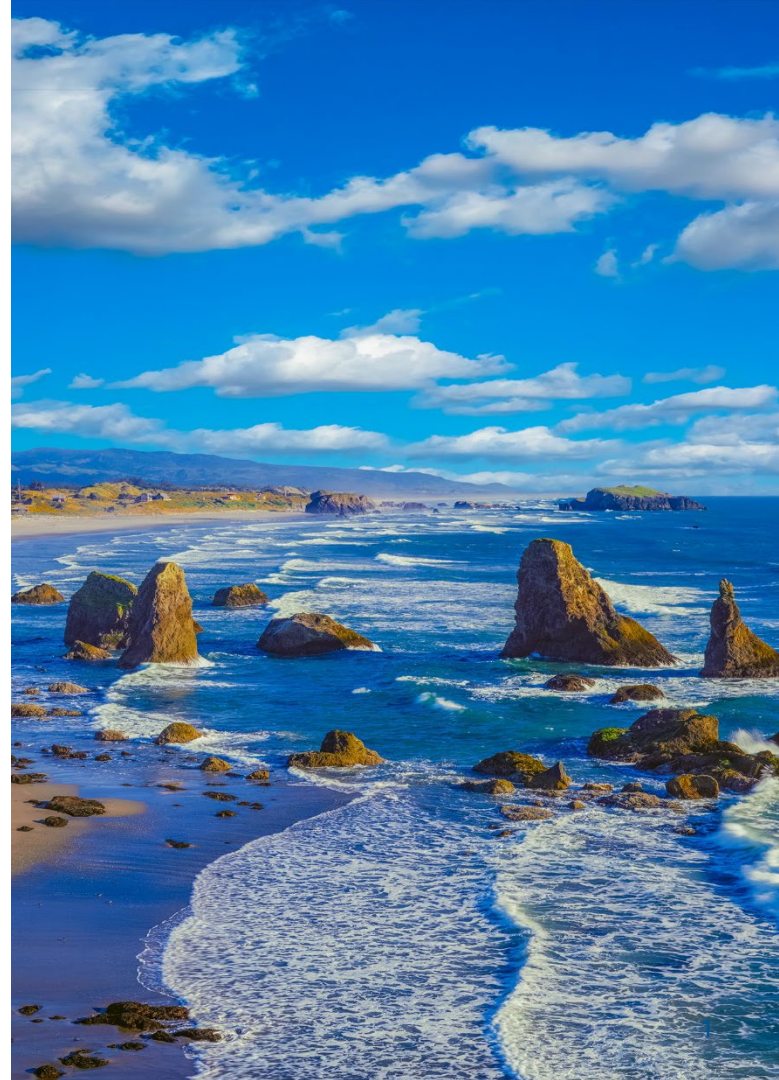


# PEBB Pre-Open Enrollment Webinar

Sept. 23, 2025



# Webinar Tips

## Ask questions.

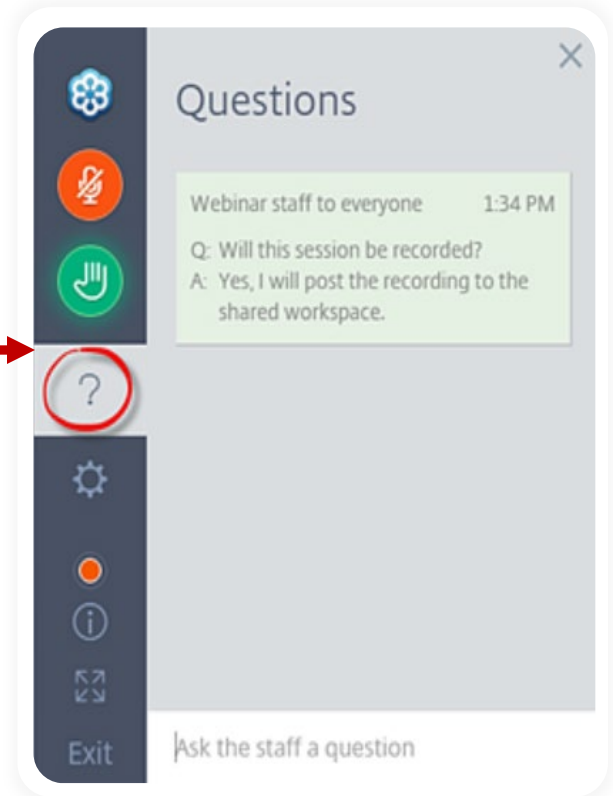
- Click on the question mark icon.
- Type in your questions.
- Staff and carriers will answer questions:
  - Directly through the chat
  - Out loud during the presentation and at the end, as appropriate

## 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 2026 Benefits Information page at [PEBBinfo.com](https://PEBBinfo.com).



# Agenda

Time	Duration	Topic	Presenter
2:00pm	10 mins	<ul style="list-style-type: none"><li>• Welcome</li><li>• Required Open Enrollment</li><li>• Health Engagement Model</li><li>• Benefit Resources</li></ul>	PEBB
2:10pm	15 mins	Kaiser Permanente Overview and Changes	Kaiser Permanente
2:25pm	15 mins	Providence Health Plan Overview and Changes	Providence Health Plan
2:40pm	15 mins	Moda Health Overview and Changes	Moda Health
2:55pm	20 mins	Garner (for Providence and Moda Medical Plan Members)	Garner
3:15pm	15 mins	<ul style="list-style-type: none"><li>• Wrap-up</li><li>• Questions</li></ul>	PEBB



# 2026 Required Open Enrollment



**Open Enrollment  
is required  
this year.**

**Everyone must log into PEBBenroll.com starting Oct. 1 and make their selections during Open Enrollment.**

This includes:

- Enrolling or re-enrolling in a Health Care or Dependent Care Flexible Spending Account (FSA)
- Making your plan selections
- Enrolling as a new hire
- Adding or dropping a dependent
- Updating your surcharge answers, personal information, or beneficiaries



**PEBB's Open Enrollment is Oct. 1–31, 2025.**

Remember, Open Enrollment is the one time each year you can make changes to your plans or dependents without a Qualified Status Change (QSC).

# 2026 Required Open Enrollment



Log in beginning Oct. 1  
to make your  
2026 benefit selections.

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



If you don't complete Open Enrollment by Oct. 31, 2025:

- Your current medical, dental, and vision will stay the same. You won't be able to change them later.
- All PEBB surcharges will be automatically deducted from your paycheck throughout 2026.
- You won't be able to contribute to a Flexible Spending Account (FSA). You must enroll or re-enroll each year during Open Enrollment to participate in an FSA. FSA enrollments **do not roll over** to the next plan year.

# What's New for 2026

The PEBB Board has worked hard to keep costs in check for members.

---

They took a balanced approach to the plans for 2026. This includes

- Covering a large portion of the cost increases.
- Finding ways to save money with the health plans.



For complete details about all benefit changes, review the Enrollment Guide at <https://www.oregon.gov/oha/PEBB/Documents/2026-PEBB-OE-Guide-English.pdf>.



# Health Engagement Model (HEM)



# HEM is going away

- PEBB's wellness program, the Health Engagement Model, or HEM, will no longer be offered after Dec. 31, 2025.
- PEBB saved money by ending HEM. The money saved helped ensure that the Board could keep costs lower for the 2026 medical plans.
- Because HEM is ending, you are no longer being asked to do a health risk assessment or wellness activities. However, these resources will still be available to you.
- Also, the \$17.50 monthly incentive will no longer be provided.
- However, lower deductible amounts for the medical plans will be offered to all members.
- This includes members who didn't participate in HEM in the past.
- In the future, the Board will look for a new wellness program that is easy to use and helps members stay healthier.



# 2026 Costs

- Your costs for medical, dental, and vision plans may change.
- Use the PEBB Premium Estimator Tool to calculate your estimated costs for benefits in 2026.
- Contact your agency or university benefits office for specific information on costs.

Visit [pebbpremiumestimator.com](https://pebbpremiumestimator.com) to calculate your estimated costs



# FSAs: Dependent Care Limit Increase



**The limit for Dependent Care Flexible Spending Accounts (DCFSA) will increase.**

- The IRS has raised the limit on how much you can set aside from your paycheck before taxes to help pay for eligible dependent care expenses.
- The new limits for 2026 are:
  - \$7,500/year if you're married and filing jointly.
  - \$3,750/year if you're single or married and filing separately.
- Things to know if you're interested in a DCFSA for 2026:
  - You can use this for childcare for children up to age 13 and elder care.
  - You can find a full list of eligible expenses at <https://www.irs.gov/publications/p503>.
  - This is “use it or lose it” so unused funds are forfeited at the end of the plan year.
  - You must enroll each year to participate.

# FSAs: Important Reminders



**Be sure to understand the rules about contributing to and using an FSA.**

- **Enroll each year.** You must enroll in an FSA each year during Open Enrollment.
- **Pay for eligible expenses only.** You can only use your FSA to cover eligible expenses. Go to <https://asiflex.com/orpebb/Default.aspx> to see a complete list of eligible expenses.
  - Health Care FSA: Covers medical, dental, and vision expenses for you and your dependents
  - Dependent Care FSA: Covers childcare for children up to age 13 and care for dependent elders
- **Save your receipts.** You should keep itemized receipts and other documentation to verify the eligibility of your claims.
- **Use it or lose it.** Unused funds are forfeited at the end of the year.

# Opting Out/Declining Coverage

**Opt out of coverage:** You can opt out of (not enroll in) a PEBB medical plan if you're covered under another group medical plan. You'll receive part of your employer's premium contribution ("opt out incentive") if you opt out.

**Decline coverage:** You may also decline core benefits, where you choose not to take part in any PEBB benefit. You also decline your employer's premium share for core benefits.

Learn more: <https://www.oregon.gov/oha/PEBB/Documents/Opt-out-Denial.pdf>.



## Important!

If you opted out or declined in 2025 and take no action during Open Enrollment, your status will be changed to "medical not enrolled" and your opt out incentive will end.

# Plan Changes

## Medical plans

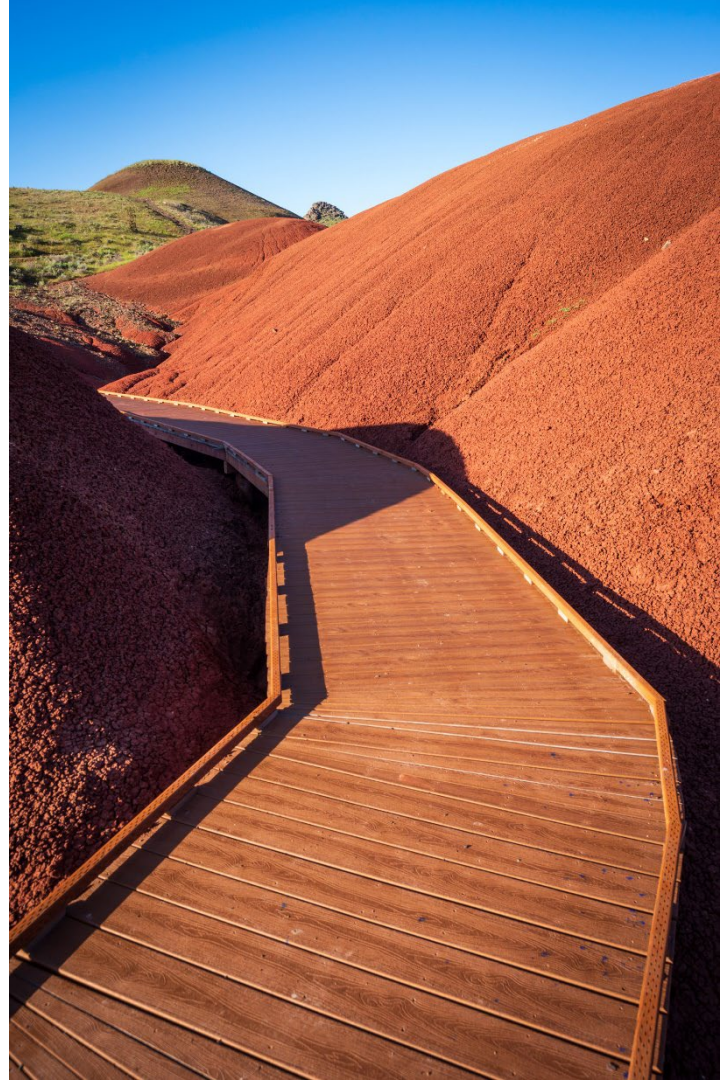
- PEBB will continue to offer the same medical plans in 2026.
- Plans are offered through Providence Health Plan, Moda Health, and Kaiser Permanente.

## Plan changes at a glance

- Providence Health Plan and Moda Health
  - New pharmacy program required for certain regular medications.
  - New tool available called Garner.
- Providence Health Plan
  - Now partnering with Collective Health.
- Moda Health
  - Changes to out-of-area provider network and some services.
- Kaiser Permanente
  - Enhancements to medical plans.
- Delta Dental and Kaiser Permanente Dental
  - Minor changes to some services.

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

# **Kaiser Permanente: 2026 Plan Changes**



# Kaiser Permanente: Doula Network



## Doula Network

Kaiser Permanente now contracts with Doula Love and Community Doula Alliance. This new partnership offers PEBB members a diverse network of doulas. Effective Jan. 1, 2026, 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/postpartum
- Inpatient hospital services provided by Doula

To see more details about Kaiser medical, dental, or vision plans, visit the Online Plan Comparison Tool at [comparepebbplans.com](http://comparepebbplans.com).





# Kaiser Permanente: Wellness Coaching



## Free Wellness Coaching by Phone with Kaiser Permanente

You have access to free wellness coaching over the phone. A health can help you with:

- Eating healthy
- Losing weight
- Moving more
- Managing health conditions
- Sleeping better
- Reducing stress
- Quitting tobacco / vaping

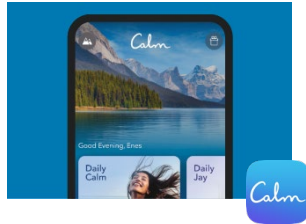
Visit [kp.org/coaching](https://kp.org/coaching) or call **503-286-6816** (option 2) for coaching.

# Kaiser Permanente: Wellness Tools



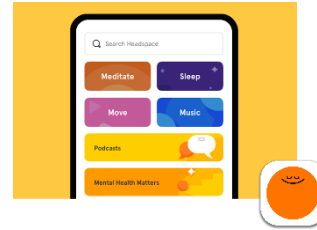
## Wellness Tools through Calm and Headspace

You have access to free mental health tools through Kaiser Permanente.



### Calm

- App designed to help lower stress, reduce anxiety, and build resilience.



### Headspace

- Connect 24/7 with an emotional support coach by text, self-care activities, and more.

To see more details about Kaiser medical, dental, or vision plans, visit the Online Plan Comparison Tool at [comparepebbplans.com](https://comparepebbplans.com).



# Kaiser Permanente Dental Plan



## There are minor changes to the Kaiser Permanente Dental Plan

- **Orthodontia Maximum:** The orthodontia lifetime maximum will increase. The amount the plan will cover will go up from \$1,500 to \$2,500.
- **Nitrous Oxide:** The cost share for Nitrous Oxide for patients up to age 12 is increasing from \$0 to \$25.
- **Emergency Dental Services:** The cost for out-of-network emergency dental services will change to also include usual and customary charges.
- **Composite Fillings:** Coverage will expand to cover teeth outside of the smile line.

To see more details about Kaiser medical, dental, or vision plans, visit the Online Plan Comparison Tool at [comparepebbplans.com](https://comparepebbplans.com).



# Providence Health Plan: 2026 Plan Changes



# Providence Health Plan Changes



Providence Health will now be **Providence Health Plan Powered by Collective Health®**.



Providence Health Plan is now partnering with Collective Health. This partnership provides a new experience through the My Collective app. You will still get access to the same doctors, clinics, and pharmacies in your covered network.

You will also receive new ID cards with a new member ID number. Be sure to share your new ID card with your providers.

# Providence Health Plan Changes

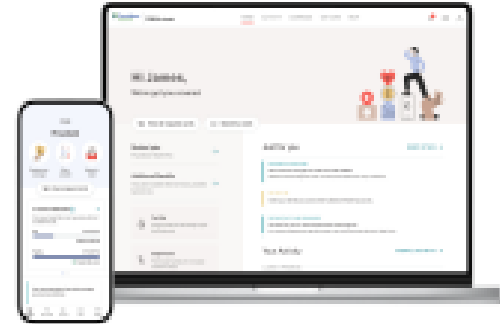


 **Providence**  
Health Plan

POWERED BY Collective Health

There are no changes to your medical plan coverage or Providence Health's provider network. However, you will:

- Use a new, dedicated phone number with extended hours.
- Use the My Collective app where you will find all your benefits in one place.
- Access 24/7 virtual care options for primary care, urgent care, and behavioral health through Galileo.



# Providence Health Plan Changes



**You are required to use a new prescription drug program for certain regular drugs.**

Examples of regular medications are those for high blood pressure or high cholesterol that are filled monthly.

If you take certain regular medications, you will have two options to fill these drugs:

1. Use the mail-order program.
2. Fill prescriptions at specific preferred pharmacies. Preferred pharmacies include many chain and independent pharmacies. You can visit your medical plan's website to find pharmacies that are convenient for you: <https://join.collectivehealth.com/pebb-php>.
3. You will get a 90-day supply of your medicine. Your copay will be the same as if you paid for two and a half 30-day supplies of medication.

If you don't use these options, you may pay the full price. Also, the money you pay won't count toward your plan's deductible or the plan's out-of-pocket maximum.



# Moda Health: 2026 Plan Changes



# Moda Health Plan Changes



**You are required to use a new prescription drug program for certain regular drugs.**

Examples of regular medications are those for high blood pressure or high cholesterol that are filled monthly.

If you take certain regular medications, you will have two options to fill these drugs:

1. Use the mail-order program.
2. Fill prescriptions at specific preferred pharmacies. Preferred pharmacies include many chain and independent pharmacies. You can visit your medical plan's website to find pharmacies that are convenient for you: <https://modahealth.com/ProviderSearch>.
3. You will get a 90-day supply of your medicine. Your copay will be the same as if you paid for two and a half 30-day supplies of medication.

If you don't use these options, you may pay the full price. Also, the money you pay won't count toward your plan's deductible or the plan's out-of-pocket maximum.

# Moda Health Plan Changes



## Out-of-area provider network is changing.

- When you're outside Moda Health's service area, you can now use the Aetna PPO network for care beyond urgent and emergent care needs.
- This network is called the Aetna® PPO Network through Aetna Signature Administrators®.

To see the details for each Moda Health plan, visit the Online Plan Comparison Tool at [comparepebbplans.com](https://comparepebbplans.com).



# Moda Health Plan Changes



## Behavioral Health 360 is available.

- You will have access to mental health support and services through the Behavioral Health 360 program.
- Behavioral health champions and the self-guided assessment helps you find the care you need for mental health services.
- To access Moda's Behavioral Health 360 program, you can:
  - Log into your Member Dashboard at [modahealth.com/dashboard](https://modahealth.com/dashboard).
  - Email the Behavioral Health Champion directly at [bhchampions@modahealth.com](mailto:bhchampions@modahealth.com).
  - Call 833-212-5027 (TTY: 711).

To see the details for each Moda Health plan, visit the Online Plan Comparison Tool at [comparepebbplans.com](https://comparepebbplans.com).



# Moda Health Plan Changes



**Nurseline will no longer be available.**

CirrusMD will continue to offer this type of care at no cost to you. For more information, visit:  
<https://patients.cirrusmd.com/modahealth>.

Your PCP may also offer something comparable.



**New ID cards will be provided.**

You will receive new ID cards for 2026.

To see the details for each Moda Health plan, visit  
the Online Plan Comparison Tool at [comparepebbplans.com](https://comparepebbplans.com).



# Delta Dental / Moda Health Changes



**New dental services will be covered.**

These include sinus lifts, implant bone grafting, and sedation options for certain members.

To see the details for Delta Dental Moda Health plans, visit the Online Plan Comparison Tool at [comparepebbplans.com](https://comparepebbplans.com).



# **Garner:**

**A reimbursement  
benefit for Providence  
Health Plan and Moda  
Health medical plan  
members**



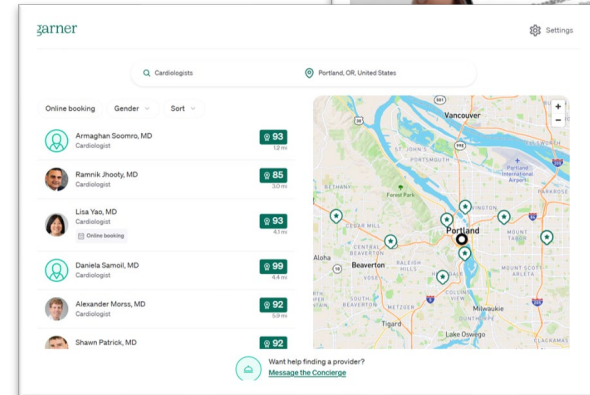
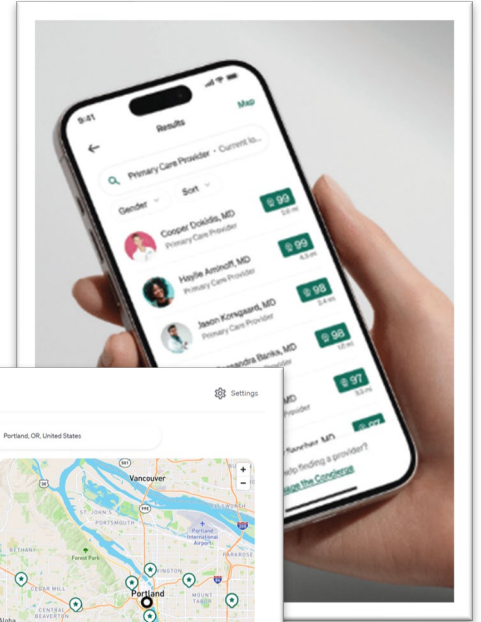


# Introducing Garner

garner™

Providence Health Plan and Moda Health are partnering with Garner.

- **Garner is a provider search tool** that connects you with high-quality providers.
- You can **get repaid** up to:
  - \$1,000 per year, if you have individual coverage.
  - \$2,000 per year, if you cover yourself and family members.



# 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:

- \$1,000 per year, if you have individual coverage
- \$2,000 per year, if you cover yourself and family members

# How to Use Garner



Tip! You can add providers to your Care Team. It's like a favorites folder to help you stay organized.

01



**Make your account.**

Starting Oct. 1, 2025, create your account at [getgarner.com](https://getgarner.com) and search for providers. You can get repaid for care beginning in 2026.

02



**Find high-quality providers.**

Look for the green "Top Provider" badge. Garner considers these providers to be the best.

03



**Enjoy better health for less.**

Garner Top Providers ensure you get great care and stay healthy.

04



**Get repaid.**

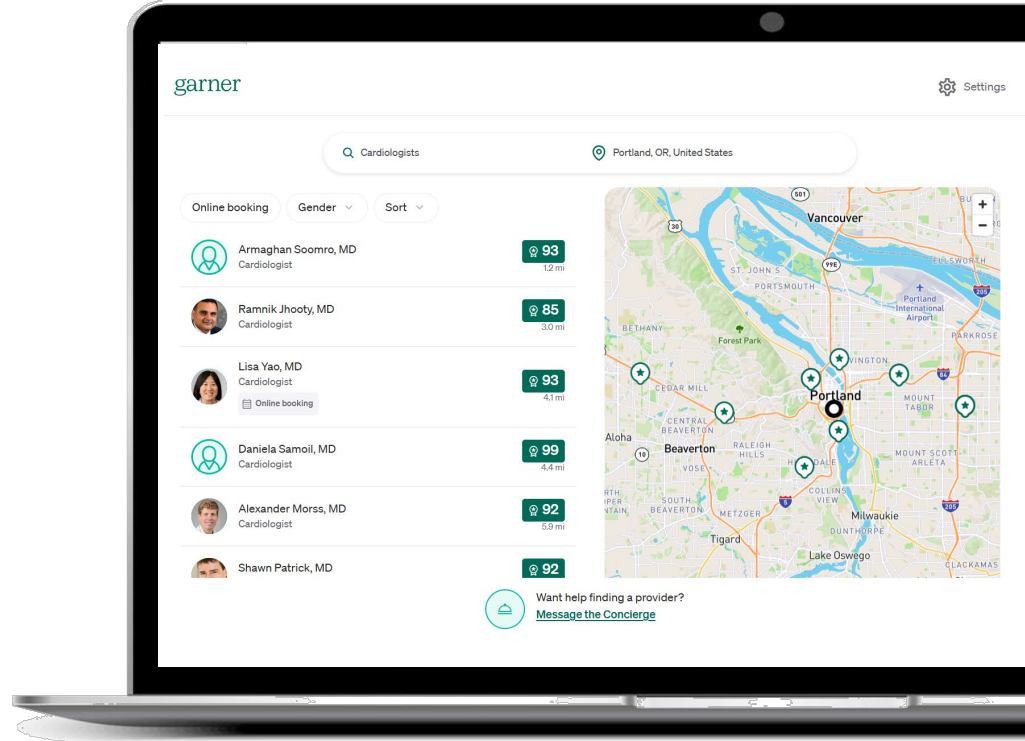
After insurance processes the claim, you get repaid for the qualifying costs of your visit and related services.

Note: You're 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 and start searching for providers as of Oct. 1, 2025. Any medical services you receive from providers on your Garner-approved providers list after Jan. 1, 2026, 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 Providence Health Plan or Moda ID card.
- You'll also have to enter your P number. You can find your P number by logging in to your PEBB account at [PEBBenroll.com](https://PEBBenroll.com). Select the option to view your current benefit selections/Benefit Summary. If you can't find your P number, reach out to PEBB.

# 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 Providence Health Plan and Moda Health networks don't change. Garner is a provider directory that helps you find high-quality care.
- 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.

# Garner and FSAs

If you have a Health Care Flexible Spending Account (FSA), keep in mind...



**You can't "double dip." This means you can't get paid back from both Garner and your Health Care FSA for the same expense. This IRS doesn't allow this.**

When you receive care from a Garner-approved provider, get reimbursed by Garner first. Then, use your Health Care FSA for other expenses not covered by Garner.\*

\* Garner is technically considered a Health Reimbursement Arrangement or HRA. The IRS requires using an HRA first before a Health Care FSA.



**For questions about your FSA and Garner, contact Garner's Concierge team starting Oct 1, 2025.**

**concierge@getgarner.com**  
**(458) 488-4828**  
**Se habla español**



# Benefit Resources



# PEBBinfo.com



PEBB's website is the primary resource for members.



All Open Enrollment and benefits information will be posted on PEBB's website.



Links to other digital education tools are easy to find (e.g., Online Plan Comparison Tool, Premium Estimator, Explore Your Benefits).

## PEBBinfo.com

Public Employees' Benefit Board

**Login - Member Account**

**PEBB Home**

- 2026 Benefit Information
- 2025 Benefit Information
- About Us
- Contact Information
- Forms
- Retiree, COBRA, Self-Pay
- The Board
- Wellness Central

**RELATED SITES**

- Administrative Rules (OARs)
- Health Policy & Analytics (HPA)
- Innovation Work Group (IWG)
- Member Advisory Committee (PMAC)
- PEBB Information Exchange (PIE)

**Benefits**

- [2025 Benefit Information](#)
- [2026 Benefit Information](#)
- [New Hire Resources](#)
- [Optional Insurance Plans](#)
- [Part-Time University \(SB 551\)](#)

**Open Enrollment is Required**

Open Enrollment season is sneaking up fast! Keep an eye out — PEBB will be sending you all the info you'll need to make your benefits choices soon.

\*Please make sure your contact info is correct in your PEBB Member Account (upper left, "Login - Member Account") and Workday.

**Pre-Open Enrollment Webinar**

Information about the upcoming Pre-Open Enrollment Webinar is available on the [Pre-Open Enrollment Webinar](#) page.

**Enrollment and Benefits**

**Login - Member Account**

**2026 Plan Year**

For language options, please click on "Language" in the upper most right hand corner (above the blue section, in the black bar) of this webpage, then click the language you want.

Below are resources to help you during Open Enrollment and throughout the plan year.

**Open Enrollment Information**

- [Open Enrollment Guide \(English\)](#) - Coming soon
- [Summary of Benefits](#) - Coming soon

**Administrator (Agency) Toolkit:**

- [Open Enrollment Resources](#)
- [Open Enrollment Frequently Asked Questions \(FAQs\)](#)
- [Talking Points](#)

**Webinars:**

Pre-Open Enrollment Webinar

Tuesday, September 23, 2025, 2:00 - 4:00 p.m. | Seminario web de preinscripción

Webinars:

- [Register here!](#)
- Webinar slides - Coming soon!

**On this page:**

Thank you for your patience while this page is being updated through September 28, 2025.

We will be posting information as it becomes available!

**Open Enrollment**

- [Guide - English and Spanish](#)
- [Administrator Toolkit](#)
- [Webinars](#)
- [Forms](#)

**Benefit Information**

- [Tools and Resources](#)
- [Inguish Taxes](#)
- [Dependent Eligibility](#)
- [Opting-out of Coverage](#)

**Optional Benefits**

- [Tax-Saved Accounts](#)
- [ACAD, Life, STD, LTCare](#)
- [Disability](#)

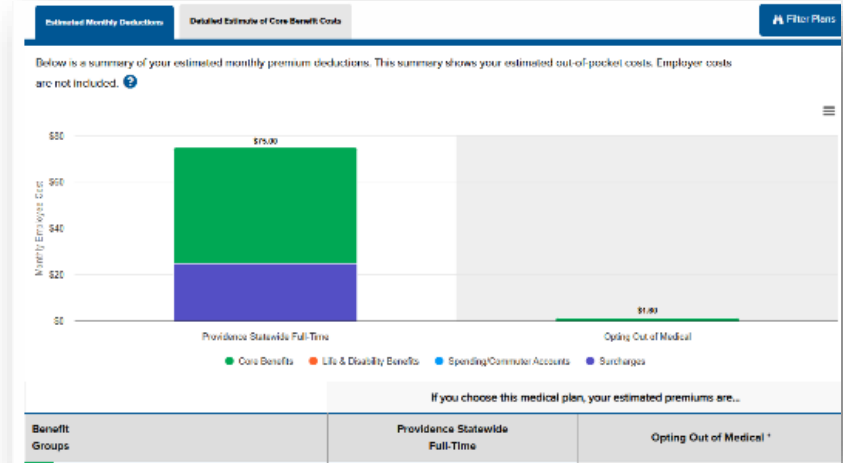
# Premium Estimator Tool



Use this estimator tool to determine your monthly deductions for all your 2026 PEBB benefits



Select your desired benefits, location, work status, and if you are a state or university employee.



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

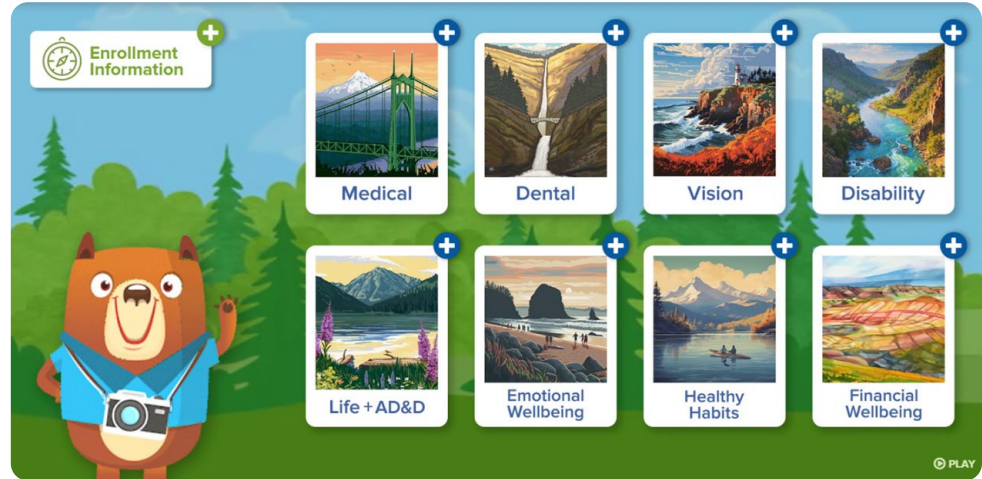
# Explore Your Benefits



Make learning about your PEBB benefits fun!



Use this award-winning interactive learning tool to watch videos, test your benefits knowledge, and earn wellness badges for smart wellbeing actions.



[pebbexploreyourbenefits.com/2026](https://pebbexploreyourbenefits.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.comparepebbplans.com](https://www.comparepebbplans.com)

 Compare Your PEBB Plan Options  
Compare sus opciones de planes PEBB

**English Version:**  
  
**2026 Plan Year**  
View the medical, dental, and vision plan options for the upcoming 2025 plan year:  
[Visit the 2025 plan comparison tool](#)

**Versión en español:**  
  
**Plan para el año 2026**  
Observa las opciones de planes médicos, dentales y de visión para el próximo año del plan 2025:  
[Visite la herramienta del plan de comparación 2025](#)

# Wellness Guide



## WELLNESS GUIDE

PEBB's wellness  
resources for all  
of life's adventures

- You have access to dozens of wellness programs as a PEBB 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 PEBB's plans.

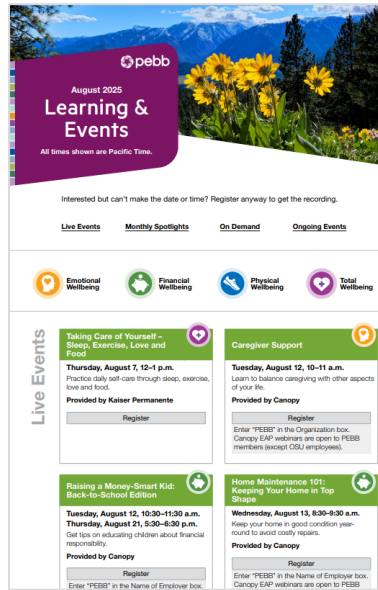
<https://www.oregon.gov/oha/PEBB/Pages/PEBBWellness.aspx>

# Monthly Benefit Resources

## Monthly newsletter



## Monthly learning and events



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

# Questions?



# Thank You!

## PEBB Member Services

**Phone:** 503-373-1102

Monday – Friday, 8 a.m. – 5 p.m.  
(closed weekends and holidays)

**Email:** [pebb.benefits@odhsoha.oregon.gov](mailto:pebb.benefits@odhsoha.oregon.gov)

Interpreters available –  
email to set an  
appointment

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Intérpretes disponibles:  
envíe un correo  
electrónico  
para programar una cita

