PEBB 2027 Benefits:
Summary of Changes

PEBB's 2027 benefits are changing.
This includes your medical plan options.

This document provides important information about PEBB's 2027 plans. However, note that details about some plans—including the new Moda Health medical plans (with prescription drug coverage through Judi Rx)—are still being finalized. Additional information will be provided by Open Enrollment.

pebb

OREGON HEALTH AUTHORITY

Use the links below to find information about

Your 2027 Medical Plan Options

The Board asked several insurance companies to submit bids for PEBB's 2027 medical plans. After reviewing the bids, the Board chose Moda Health and Kaiser Permanente. This means that Moda Health and Kaiser Permanente will offer the PEBB medical plan options for 2027.

Providence Health Plan medical plans will not be offered in 2027.

Below are the 2027 medical plans available to full-time and part-time members.

Moda Health	Kaiser Permanente
PEBB will offer two new medical plan options through Moda Health **Moda PPO** ▪ Offered in Oregon and across the U.S. ▪ Prescription drug coverage is provided through Judi Rx. ▪ Replaces the current Providence Statewide PPO plan. **Moda Coordinated Care** ▪ Offered in and around Oregon. ▪ Prescription drug coverage is provided through Judi Rx. ▪ Replaces the current Providence Choice and Moda Synergy plans.	PEBB will continue to offer the same two plans through Kaiser Permanente. These plans are only offered if you live in a Kaiser Permanente service area: **Kaiser Deductible** This plan will stay the same. **Kaiser Traditional** There are some changes to this plan.

Moda PPO

The Moda PPO is offered by Moda Health. Moda PPO replaces the current Providence Statewide PPO plan.

→ **Coverage area.** Moda PPO is a nationwide plan. It's available in Oregon and across the U.S.

→ **Provider network.** Moda PPO uses the Connexus network.

- The Connexus network provides coverage in Oregon, SW Washington, Idaho, and Alaska. Outside of these areas, you can use the Aetna PPO through Aetna Signature Administrators network.
- You can see any provider you want. However, you pay less when you use an in-network provider.
- No referrals needed for a specialist.

→ **Covered benefits.** Moda PPO covers a wide variety of services, such as preventive care, office and specialist visits, lab, X-rays, urgent care, emergency care, outpatient surgery, hospitalization, and more.

- You must meet a deductible before the plan begins to help pay for costs.
- To help protect you, this plan includes an out-of-pocket maximum. If you meet the out-of-pocket maximum, the plan will begin to pay 100% for covered services.
- View the Moda Health plan summary for coverage details.

All-in-one ID card

If you enroll in a Moda Health medical plan, you'll receive a new ID card that works for both medical and prescription drugs.

→ **Prescription drugs.** Prescription drugs are separate from medical benefits.

- Judi Rx administers the prescription drug benefits for Moda PPO.
- You can fill prescription drugs through local retail pharmacies and through mail order.
- View the Judi Rx plan summary for details.

→ **Garner repayment option.** You can use Garner to find Top Providers and get repaid for the cost of services.

- Under the Moda PPO, the incentive limit is $1,000 for individuals or $2,000 for families for both the full-time and part-time plans.
- You get repaid automatically for costs like deductibles and copays.
- Other costs, like labs and prescriptions, are also covered when they're ordered by a Garner Top Provider.

→ **Rates.** Learn more about Moda PPO rates for 2027.

Providence Providers Are Part of Moda Health's Network*

For both Moda Health medical plans, their Connexus network includes Providence providers. This means Providence members who choose a Moda Health plan for 2027 may be able to keep seeing their current providers. Before making your Open Enrollment elections, use Moda Health's provider search tool. You can also call Moda Health at 844-776-1593.

*Note: Moda Health is working to finalize Providence provider contracts for 2027. Your providers may not appear in Moda Health's search tool until closer to Dec. 31, 2026.

Moda Coordinated Care

The Moda Coordinated Care plan is offered by Moda Health. This plan replaces the current Providence Choice and Moda Synergy plans.

→ **Where offered.** Moda Coordinated Care is offered in Oregon and surrounding areas.

→ **Provider network.** Moda Coordinated Care uses the Connexus network.

- The Connexus network provides coverage in Oregon, Idaho, Southern Washington and Northern California. Outside of these areas, you can use the Aetna PPO through Aetna Signature Administrators network.
- You can see any provider you want. However, you pay less when you use an in-network provider.
- No referrals are needed for a specialist.

→ **Primary care providers.** You must use a primary care provider who is designated as a PCP 360 to receive in-network benefits.

- Moda Health calls primary care providers your PCP 360. (Providers who are designated as a PCP 360 have a PCP 360 "badge" next to their names in search results.)
- If you receive services from a primary care provider that's not designated as a PCP 360, your visit will be considered out-of-network, and you'll pay out-of-network costs.
- For all other non-primary care services, you may see any in-network provider.

All-in-one ID card

If you enroll in a Moda Health medical plan, you'll receive a new ID card that works for both medical and prescription drugs.

→ **Covered benefits**. Moda Coordinated Care covers a wide variety of services, such as preventive care, office and specialist visits, lab, X-rays, urgent care, emergency care, outpatient surgery, hospitalization, and more.

- For most services, you pay a flat copay. This includes a $10 for a primary care office visit with your PCP 360. You pay $25 for a specialist office visit.
- For other services, you must meet a deductible before the plan begins to help pay for costs.
- The deductible for full-time and part-time plans is $500 for individuals and $1,500 for families.
- To help protect you, this plan includes an out-of-pocket maximum. If you meet the out-of-pocket maximum, the plan will begin to pay 100% for covered services.
- View the Moda Health plan summary for coverage details.

→ **Prescription drugs**. Prescription drug benefits are separate from medical benefits.

- Judi Rx administers the prescription drug benefits for Moda Coordinated Care.
- You can fill prescription drugs through local retail pharmacies and through mail order.
- View the Judi Rx plan summary for details.

- → **Garner reimbursement option.** You can use Garner to find Top Providers and get repaid for the cost of services.
  - Under the full-time and part-time Moda Coordinated Care plans, the increased incentive limit is $1,250 for individuals or $2,500 for families.
  - You can get repaid automatically for costs like deductibles and copays.
  - Other costs, like labs and prescriptions, are also covered when they're ordered by a Garner Top Provider.
- → **Rates.** Learn more about Moda Coordinated Care rates for 2027.

Providence Providers Are Part of Moda Health's Network*

For both Moda Health medical plans, their Connexus network includes Providence providers. This means Providence members who choose a Moda Health plan for 2027 may be able to keep seeing their current providers. Before making your Open Enrollment elections, use Moda Health's provider search tool. You can also call Moda Health at 844-776-1593.

*Note: Moda Health is working to finalize Providence provider contracts for 2027. Your providers may not appear in the Moda Health search tool until closer to Dec. 31, 2026.

Prescription Drug Benefits for Moda Health Plans

Both Moda PPO and Moda Coordinated Care include prescription drug benefits.

Prescription drug benefits are separate from medical benefits. They will be administered by Judi Rx.

The Board decided to split medical benefits and prescription drug benefits starting in 2027. This should make things easier for members and help lower costs for prescriptions.

→ **Judi Rx.** Judi Rx is a nationwide pharmacy benefit manager.

- Judi Rx covers more than five million people across the U.S.
- Judi Rx administers everything related to your prescription drug benefits. This includes the prescription drug network, prescription claims, and the drug formulary (list of covered medicines).

All-in-one ID card

If you enroll in a Moda PPO or Moda Coordinated Care, you'll receive a new ID card that works for both medical and prescription drug benefits.

→ **Preferred pharmacies.** You save when you buy prescriptions from pharmacies in the Judi Rx network.

- Judi Rx offers a large network of participating pharmacies, including local pharmacy and mail order options.
- Preferred pharmacies include major retail chains like CVS, Walgreens, Fred Meyer, and Walmart, as well as Costco and Sam's Club.
- Judi Rx also offers a mail order pharmacy through Costco. (Note: You don't have to be a Costco member to use it.)

→ **Covered benefits.** Your prescription drug benefit helps pay for a variety of covered medications.

- Certain preventive drugs, like birth control and ones to stop smoking, are covered at 100%.
- The plan also covers certain vaccines, like for the flu, pneumonia, and shingles.
- The list of covered medications is called a formulary. Judi Rx's formulary will be different from your current plan's formulary. (The formulary will be available to review during Open Enrollment when you're selecting a medical plan.)

Garner Incentive for Moda Health Plans

Garner is a tool that helps you find high-quality medical care. When you visit a Garner-approved Top Provider, you can be repaid for the costs you pay for your visit. This includes your deductible, copay, or coinsurance. Garner can also be used to repay the cost for other services like labs, prescriptions, and X-rays when they're ordered by your Top Provider.

You may be repaid up to the following amounts for medical care and services, depending on your plan.

Moda PPO	Moda Coordinated Care
▪ $1,000 per year, if you have individual coverage. ▪ $2,000 per year, if you cover yourself and family members.	▪ $1,250 per year, if you have individual coverage. ▪ $2,500 per year, if you cover yourself and family members.

How to Access Garner to Find Medical Providers

→ Garner is especially useful when looking for specialists or a new provider. To get started finding a Top Provider:

- Go to getgarner.com.
- Use the Garner Health app.
- Call 458-488-4828.
- Learn more about Garner by reviewing the Garner online guide.

Note: Garner is only available to members enrolled in Moda PPO and Moda Coordinated Care.

Kaiser Deductible

The Kaiser Deductible plan is offered by Kaiser Permanente Health. Kaiser Deductible includes these features:

→ **Coverage area.** This plan is only offered in Kaiser Permanente service areas.

→ **Provider network.** Kaiser Permanente is a health system where your doctors, hospitals, and health plan all work together as one team.

- You must get care from Kaiser Permanente doctors, clinics, and facilities.
- This means your doctors can easily share information and coordinate your treatment.
- This connected setup is matched to your needs and can make the health plan easier to use.

→ **Covered benefits**. Kaiser Deductible covers a wide variety of services, such as preventive care, office and specialist visits, lab, X-rays, urgent care, emergency care, outpatient surgery, hospitalization, and more.

- For most services, you pay a flat copay. This includes a $5 copay for primary care or specialist office visits.
- For other services, like outpatient surgery and hospital stays, you must meet a deductible before the plan begins to help pay for costs.
- The deductible is $250 for individuals and $750 for families.

All-in-one ID card

If you newly enroll in Kaiser Deductible, you'll receive an ID card that works for both medical and prescription drugs.

- Some services have a limit on how many visits the plan covers per year. The number of covered visits for acupuncture and chiropractic are increasing for 2027.
- To help protect you, this plan includes an out-of-pocket maximum. If you meet the out-of-pocket maximum, the plan will begin to pay 100% for covered services.
- View Kaiser Permanente's plan summary for coverage details. You can also view it on Kaiser Permanente's web page in the "Additional Materials" drop-down menu.

→ **Prescription drugs.** Prescription drug benefits are included with your medical coverage through Kaiser Permanente pharmacies and mail order program**.**

→ **Rates.** Learn more about Kaiser Deductible rates for 2027.

Kaiser Traditional

The Kaiser Traditional plan is offered by Kaiser Permanente Health. Kaiser Traditional includes these features:

→ **Coverage area.** This plan is only offered in Kaiser Permanente service areas.

→ **Provider network.** Kaiser Permanente is a health system where your doctors, hospitals, and health plan all work together as one team.

- They're often under one roof.
- You must get care from Kaiser Permanente doctors, clinics, and facilities.
- This means your doctors can easily share information and coordinate your treatment.
- This connected setup is matched to your needs and can make the health plan easier to use.

→ **Covered benefits.** Kaiser Traditional covers a wide variety of services, such as preventive care, office and specialist visits, lab, X-rays, urgent care, emergency care, outpatient surgery, hospitalization, and more.

- You pay a flat copay for all services, such as $5 for a primary care or specialist office visit.
- To help protect you, this plan includes an out-of-pocket maximum, which is $800 for individuals or $1,600 for families. If you meet the out-of-pocket maximum, the plan will begin to pay 100% for covered services.
- View Kaiser Permanente's plan summary for coverage details. You can also view it on Kaiser Permanente's web page in the "Additional Materials" drop-down menu.
- **Prescription drugs.** Prescription drug benefits are included with your medical coverage through Kaiser Permanente pharmacies and mail order program.

→ **Rates.** Learn more about Kaiser Traditional rates for 2027.

All-in-one ID card

If you enroll in a Kaiser Permanente medical plan, you'll receive a new ID card that works for both medical and prescription drugs.

Your Costs

In 2027, you'll continue paying 1%, 3%, or 5% of medical premiums. The amount you pay depends on your employer, the medical plan you choose, where you live, and whether you work full-time or part-time.

State Employees	University Employees	Local Government Employees
Full-time employees: ▪ Moda PPO or Kaiser Traditional: You pay 5%. ▪ Moda Coordinated Care or Kaiser Deductible: You pay 1%. **Part-time employees:** ▪ Moda PPO or Kaiser Traditional: You pay 5%. ▪ Moda Coordinated Care or Kaiser Deductible: You pay 1%. ▪ You pay any premium balance after your employer pays its premium share, based on the hours you work each month. ▪ Your employer pays a flat premium subsidy for medical, based on your coverage tier, if you enroll in a part-time plan.	▪ You pay 3% or 5%.	▪ Your premium share could be different than state agencies or universities. ▪ Contact your payroll or benefits office for more information.

View PEBB's 2027 medical plan rates.

Other 2027 Plan Changes

Dental

- → Delta Dental plans will have a few minor changes and improvements.
- → Kaiser Permanente dental and Willamette Dental will stay mostly the same.

Flexible Spending Accounts (FSA)

- → Health Care FSA: The IRS has raised the limit on how much you can contribute from your paycheck before taxes to help pay for eligible health care expenses. In 2027, you can contribute up to $3,400 for the Health Care FSA. You must re-enroll each year to participate in a Health Care FSA.
- → Dependent Care FSA: The annual limit will stay at $7,500. You must re-enroll each year to participate in a Dependent Care FSA.

Life insurance

- → Life insurance rates will go down.

Canopy Everyday Assistance Plan

- → Canopy is changing its name to “Revive.” Mental health assistance, counseling, coaching, financial, and legal help will stay the same.

Long-term care (LTC) insurance

- → LTC coverage will no longer be offered. Unum is not accepting new sign-ups, so the Board chose to end this option. If you already have LTC coverage, you may keep it by moving to direct billing with Unum. More information will be provided in the coming weeks about how to transition LTC coverage to direct billing.

Questions

Moda Health plans:	Kaiser Permanente plans:
▪ **For medical questions**, call 844-776-1593. You can also use Moda Health's 2027 provider search webpage to search for providers in your area. ▪ **For prescription drug questions**, contact Judi Rx, the pharmacy benefit administrator for the Moda Health plans. (The phone number and website will be available starting Oct. 1, 2026.)	▪ **For medical and pharmacy questions**, call 800-813-2000. You can also use Kaiser Permanente's provider search webpage to search for providers and facilities in your area.

Open Enrollment is Oct. 1–31, 2026.

You must enroll this year.

Open Enrollment is the time you can choose your PEBB benefits for next year.

You must select a new medical plan during Open Enrollment. If you don't, you and your family won't have PEBB medical coverage in 2027. You also need to enroll (or re-enroll) in a flexible spending account to participate in 2027.

For questions about eligibility, enrollment, and understanding your current PEBB benefits.

→ Visit PEBB's website

→ Email the PEBB Benefits Team

→ Call 503-373-1102