

Things to Consider When Choosing a Medical Plan



Your 2027 Medical Plans

After a long review process, the PEBB Board voted to change the medical plan options next year.

- Moda Health will provide two new plans.
- Kaiser Permanente will offer two plans that are almost the same as this year's plans.
- Providence Health Plan medical plans will not be offered in 2027.

You must select a new medical plan during Open Enrollment. If you don't, you and your eligible dependents won't have PEBB medical coverage in 2027.

Moda Health Plans	Kaiser Permanente Plans
Moda PPO ▪ Offered in Oregon and across the U.S. ▪ Replaces the current Providence Statewide PPO plan. Moda Coordinated Care ▪ Offered in and around Oregon. ▪ Replaces the current Providence Choice and Moda Synergy plans.	Kaiser Deductible This plan will stay the same. Kaiser Traditional There are some changes to this plan.

Use this guide to understand decision points to consider as you choose the best medical plan for you and your family in 2027.

Use the arrows at the bottom of each section to move forward or back page by page. You can also use the links on the Guide Contents page (table of contents).

Guide Contents

Use the following links to view each section of this guide:

Medical

- [Network Providers](#)
- [Primary Care Providers](#)
- [Garner: Top Providers and Repayment \(Moda Health members only\)](#)
- [Transition of Care](#)
- [Prior Authorizations](#)
- [Care Considerations for Your Dependent Children](#)

Prescriptions

- [Network Pharmacies](#)
- [Formulary](#)
- [Prior Authorizations](#)

Costs

- [Comparing Costs for Each Plan](#)

Medical Plans at a Glance

There are several ways to view information about PEBB's 2027 medical plans.

Plan Summaries: Coverage at a Glance

See high-level coverage information about each medical plan using the links below.

- **Moda Health:** [PPO and Coordinated Care plans](#).
- **Kaiser Permanente:** [Traditional and Deductible plans](#).

Plan Summary: Details

See detailed coverage information about each plan using [PEBB's online plan comparison tool](#). You can compare plan details by plan and by service.

Plan Features: Side by Side

Use the chart below and on the next page to compare plan features at a high level.

	Moda PPO	Moda Coordinated Care	Kaiser Traditional	Kaiser Deductible
Plan it replaces	Providence Statewide PPO plan	Providence Choice and Moda Synergy plans	Same plan as this year, but with some changes	Same plan as this year, but with some changes
Type of plan	PPO	PPO with a designated primary care provider (PCP 360)	HMO	HMO with a deductible

Medical Plans at a Glance (continued)

	Moda PPO	Moda Coordinated Care	Kaiser Traditional	Kaiser Deductible
Out-of-network coverage	Yes	Yes	No	No
Coverage outside Oregon and surrounding areas	Yes	Yes	Limited coverage for dependent children living outside of the service area; otherwise, emergency and urgent care only	Limited coverage for dependent children living outside of the service area; otherwise, emergency and urgent care only
Primary Care Provider required	No	Yes; you must use a PCP 360 to receive in-network benefits	Yes	Yes
Referrals to specialists required	No	No	Yes	Yes
What you pay for medical care	Deductible and coinsurance for most services; copays apply to emergency department and prescription drugs	Copays for most services; deductible and coinsurance for others	Copays	Copays for most services; deductible and coinsurance for others
What you pay for prescriptions	Deductible and copays or coinsurance	Deductible and copays	Copays for most prescriptions; coinsurance for non-formulary brand	Copays for most prescriptions; coinsurance for non-formulary brand
Garner reimbursement for using Top Providers	Full-time and part-time plans: \$1,000/individual or \$2,000/family	Full-time and part-time plans: \$1,250/individual or \$2,500/family	N/A	N/A

Medical Plan: Network Providers

When selecting a medical plan, make sure the doctors, clinics, and hospitals you want to use are in the plan network. You'll pay lower costs for in-network services.

Moda Health Plans

The Moda PPO and Moda Coordinated Care medical plans use the Connexus network. Use Moda Health's [Find Care provider search tool to look up doctors and facilities](#).

The network will include Providence providers and facilities. [Learn more about the Connexus network and Providence providers](#).

Kaiser Permanente Plans

Kaiser Permanente has its own network of providers and facilities. When you enroll in the Kaiser Traditional or Kaiser Deductible plan, you must use Kaiser Permanente or their affiliate providers and facilities.

Outside of Kaiser Permanente service areas, there is limited coverage for dependent children. ([View Care Considerations for Your Dependent Children for details](#).) For all other members, there is no out-of-network coverage, except for emergency and urgent care.

Eugene-Springfield-area participants: Kaiser Permanente has access to a large network of contracted providers in the Eugene-Springfield area. View providers in this area at kp.org/lane.

[Use Kaiser Permanente's provider search tool to look up doctors and facilities](#).

Medical Coverage: Primary Care Providers

Some medical plans require you to use a primary care provider (PCP or PCP 360, depending on the plan). A PCP helps coordinate your care across providers and services.

Moda Health

If you enroll in Moda PPO, you can see any provider for primary care. However, you'll pay lower costs when you use in-network providers.

If you enroll in Moda Coordinated Care, you and each dependent must use a PCP 360 for primary care services to receive in-network benefits. If you receive services from a provider that's not a PCP 360, you'll pay out-of-network costs.

A **PCP 360** is a primary care clinic or facility that has been certified by Oregon's patient-centered care program or another similar program. You and your enrolled dependents can change your PCP 360 at any time during the year. You can pick when your new PCP 360 plan starts: at the beginning of this month, next month, or the month after next.

Before you receive services, use Moda Health's provider search tool to find a PCP 360 location and provider to receive in-network coverage.

If you currently see a Providence primary care provider, you can continue to see them in 2027. [Learn more about Providence providers in the Connexus network.](#)

Using a PCP 360

When using a PCP 360, remember that the location is what matters.

- **Use a PCP 360 location.** A PCP 360 is a certified primary care clinic or facility. You must receive primary care services at a PCP 360 location to receive in-network benefits.
- **Each family member must use a PCP 360.** Every person covered under your plan must use a PCP 360 to receive in-network benefits for primary care services. You and your family can use the same PCP 360 or each use a different PCP 360.
- **You can change your PCP 360 at any time.** Use the Moda Health Dashboard or call Health Navigator to update your PCP 360.

Kaiser Permanente

If you enroll in the Kaiser Traditional or Kaiser Deductible plan, you must choose a PCP. You can choose a PCP from these types of providers:

- Family practice
- Internal medicine
- Pediatrics
- Gynecologist
- Certified nurse midwives
- Advanced Practice Clinicians — physician associates, advanced registered nurse practitioners, or naturopathic physicians

Note that not all Kaiser Permanente providers in these specialties are designated Primary Care Providers.

If you enroll in a Kaiser Permanente plan, you must select a PCP within 90 days of Open Enrollment. Otherwise, Kaiser Permanente will assign one to you. You can change your PCP at any time. Changes will go into effect right away.

[Use Kaiser Permanente's provider search tool to find a PCP.](#)

Garner: Top Providers and Repayment

Members enrolled in a Moda Health medical plan can use Garner to find Top Providers and get repaid automatically for the cost of services, like deductibles and copays. Other costs, like labs and prescriptions, can also be repaid when they're ordered by a Garner Top Provider.

Moda Health

If you enroll in the Moda PPO or Moda Coordinated Care plan, you can use Garner to find Top Providers. The annual repayment limit depends on your plan:

- **Moda PPO (Full-Time and Part-Time):** \$1,000 for individuals and \$2,000 for families.
- **Moda Coordinated Care (Full-Time and Part-Time):** \$1,250 for individuals or \$2,500 for families.

[Review Garner's online guide to learn about using Garner.](#)

Kaiser Permanente

Kaiser Permanente selects their providers based on their strong quality and performance. Although Kaiser Permanente doesn't participate in the Garner program, you can be assured of top-quality care. Their providers work closely together to coordinate your care, creating a personalized experience that supports your health needs.

Medical Plan: Transition of Care

Will you or a covered dependent be in the middle of ongoing treatment near the end of 2026 that will extend into 2027? If so, your new medical plan may let you or your dependent keep seeing the current provider for a short time, even if they aren't in the plan's network. This is called transition of care benefits. Examples that may qualify may include:

- **Pregnancy care**, especially later in pregnancy or if it's high-risk.
- **Cancer treatment**, like chemo, radiation, or other ongoing treatment.
- **Care for a serious or long-term condition**, such as heart disease, diabetes complications, or lung disease.
- **Surgery and follow-up care**, including recovery or rehab after a recent procedure.
- **Treatment for a major illness or injury** like a stroke, heart attack, or severe injury.
- **Behavioral health care** when you're in the middle of therapy or medication management.
- **Rehabilitation**, including physical, speech, or occupational therapy after a big medical event.

Transition of care benefits help make sure you continue to have access to important doctors, medicines, or ongoing care. This support can help you feel confident and protected as you settle into your new coverage.

Moda Health

If you enroll in the Moda PPO or Moda Coordinated Care plan, [complete the transition of care form](#) or call Moda Health at 844-776-1593.

Kaiser Permanente

If you enroll in the Kaiser Traditional or Kaiser Deductible plan for the first time, Kaiser Permanente will mail you information about transition of care resources. You can also [find resources online](#). Or you can call Kaiser Permanente's new member onboarding support team at 888-491-1124, Monday through Friday, 8 a.m. to 6 p.m. PT.

Medical Plan: Prior Authorizations

Certain services require special approval, called prior authorization. Your provider must get approval from the plan before you can get these types of treatments. This often applies to MRIs, PET scans, and planned surgeries. If you've had a prior authorization in place in 2026, you may need to get another one next year if you pick a new plan.

Moda Health

If you enroll in a Moda Health plan and you have a prior authorization in place with Providence Health Plan, it will automatically transfer to Moda Health. The prior authorization will be valid for the first 90 days of 2027. If you still need it after then, your provider will need to resubmit documentation to Moda Health.

If you enroll in a Moda Health plan and you have a prior authorization in place with Kaiser Permanente or another plan besides Providence Health Plan or Moda Health, contact Moda Health at 844-776-1593 for instructions.

Kaiser Permanente

Contact Kaiser Permanente's new member onboarding support team at 888-491-1124 if you have time-sensitive needs, such as:

- Help with ongoing conditions like pregnancy, cancer, or mental health
- Help setting up prior authorization for care
- Dialysis
- Instructions on next steps because you are scheduled with your previous medical provider
- Medical equipment

Prescriptions: Network Pharmacies

Confirm which retail and mail-order pharmacies are covered by the plan.

Moda Health Plans (Administered by Judi Rx)

Prescription drug coverage for Moda Health medical plans is administered by Judi Rx. Judi Rx's network of pharmacies includes major locations like CVS, Walgreens, Fred Meyer, Costco, and Walmart. It also includes Amazon's pharmacy. If you enroll in a Moda Health plan, please contact Judi Rx for all prescription drug-related questions.

[Use Judi Rx's pharmacy search tool](#) starting Oct. 1, 2026.

90-day mail order or preferred retail program

If you or your covered dependents take certain ongoing medications, you're required to use the plan's 90-day mail-order or preferred retail program. You must purchase up to a 90-day supply at a participating network pharmacy or through the Judi Rx mail order program (Costco).

Starting Oct. 1, 2026, [view the list of medications that will require participation](#) in the 90-day program.

Kaiser Permanente Plans

Kaiser Permanente has its own network of providers. When you enroll in the Kaiser Traditional or Kaiser Deductible plan, you must use Kaiser Permanente or affiliate pharmacies or the Kaiser Permanente mail-order program. There is no out-of-network prescription drug coverage. If you're traveling outside the Kaiser Permanente service area and need a prescription related to urgent or emergency care, contact Kaiser Permanente at 800-813-2000.

[Use Kaiser Permanente's provider search tool to look up pharmacy locations.](#)

Prescriptions: Formulary

Each prescription plan has a formulary, which is a list of medicines the plan covers.

The formulary shows the cost category—or tier—for each drug. Lower tiers typically mean lower cost to you. If your medicine is in a higher-cost tier, you might ask your doctor if you can switch to a generic version with the same active ingredients.

Some medicines may have quantity limits. Others may need special approval, called prior authorization. These will be listed on the formulary next to the medicine's name or found in another document. See below for more details.

Moda Health Plans (Administered by Judi Rx)

Prescription drug coverage for Moda Health medical plans is administered by Judi Rx. Starting Oct. 1, 2026, [search the Judi Rx formulary](#) to see if your prescriptions are on the formulary for Moda PPO and Moda Coordinated Care.

Kaiser Permanente

[Download and search the formulary](#) to see if your prescriptions are on the formulary for the Kaiser Traditional and Kaiser Deductible plans.

[View the list of medications that have quantity limits.](#)

Prescriptions: Prior Authorizations

Some prescription drugs require special approval, called prior authorization. Your provider must get approval from your plan before you can get the medicine. This often is true for drugs that are expensive, risky, or if there is a generic version.

Moda Health Plans (Administered by Judi Rx)

Prior authorizations that Moda Health and Providence Health Plan send to Judi Rx will be loaded to Judi Rx's system. If this applies to you, you'll get a letter from Judi Rx in Jan. 2027. Starting Oct. 1, 2026, [search the Judi Rx's formulary](#) to see if your medications require prior authorization.

If you have a prior authorization in place with Kaiser Permanente or another plan besides Providence Health Plan or Moda Health, contact Judi Rx at 833-895-9846.

Kaiser Permanente

If you enroll in the Kaiser Traditional or Kaiser Deductible plan for the first time, your prior authorizations with another insurance plan won't transfer automatically. Instead, Kaiser Permanente will mail you information about transferring your prescriptions to a Kaiser Permanente or affiliate pharmacy or the Kaiser Permanente mail order pharmacy.

[Download and search the formulary](#) to see if your prescriptions are on the formulary for the Kaiser Traditional and Kaiser Deductible plans. If you have a prescription with another pharmacy, you can:

- [Transfer your prescription online.](#)
- Call the Kaiser Permanente new member onboarding support team at 888-491-1124, Monday through Friday, 8 a.m. to 6 p.m. PT.

[Download and view the list of medications that have quantity limits.](#)

Care Considerations for Your Dependent Children

If you cover dependents who reach key ages or live out of state, here are some things to consider.

Age 13+: Permission to access their medical records

When your child turns 13, you may not be able to see all their medical records in the provider's portal. This is to protect your child's privacy. Some records may be private, like mental health care, reproductive health care, substance use treatment, and other sensitive services.

What parents can see depends on the state where you live.

Moda Health Plans

No action is needed. The Member Dashboard allows you to access your child's medical insurance information until they turn age 18.

Kaiser Permanente Health Plans

Because Kaiser Permanente is both a health plan and a provider, these limits may apply more often with Kaiser Permanente. Your child can choose to give you permission to see some of their records. Here are the steps to follow:

- Sign in to kp.org.
- Click on Menu.
- Under Information, select "Act for a Family Member." (You can also find it in your Profile & Preferences, located under My Account.)
- Under People I care for, find the name of your child. Beneath their name, select View details.
- Review the Services and information available to caregivers of teens.

Age 26: Children become ineligible for PEBB's health coverage

Your dependent child is eligible to stay on your PEBB health coverage until they reach age 26. Once your child reaches age 26, they can consider these options:

- **COBRA.** They will have the option to keep their current coverage through PEBB for up to 18 months. However, the rates for coverage are 100% plus a 2% administrative fee.
- **Health Insurance Marketplace.** The state where your dependent lives likely offers a variety of individual plans. [Visit healthcare.gov to view individual plans](https://www.healthcare.gov) available in their area.
- **Oregon Health Plan (OHP).** OHP is Oregon's Medicaid and Children's Health Insurance Program. Your child may qualify if they meet income and residency requirements. [Visit the OHP website for more information](https://www.ohp.org).

Dependents who live out of state

If you cover dependents who live outside Oregon, you should consider which medical plan option offers the coverage they will need.

Moda Health Plans

These plans offer full coverage through the Connexus network, a nationwide network of providers. Use Moda Health's [Find Care provider search tool to look up doctors and facilities](#).

Kaiser Permanente Plans

Dependent children living outside of the Kaiser Permanente service area will have additional and limited coverage, including:

- Routine, continuing, and follow-up care.
- 24/7 virtual care from a Kaiser Permanente clinician online or through the app.
- If your dependents live in California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, or Washington, D.C., they can usually get the same in-person routine and specialty care they would get at home.

For all others, the plans only cover emergency and urgent care out the Kaiser Permanente service area.

For more information, visit:

- <https://choose.kaiserpermanente.org/pebb/plans>.
- <https://healthy.kaiserpermanente.org/oregon-washington/get-care/traveling/care-inside-KP-area>.

Comparing Costs for Each Plan

Choosing a medical plan often comes down to one big question: Which plan is most cost effective for you? To figure that out, look at all the costs in a medical plan, not just the monthly price.

To see your overall cost, think about these things:

- **Your premium**—what you pay every month.
- **What you pay for care**—like copays, coinsurance, and your deductible.
- **How often you use care**—your typical doctor visits, prescriptions, or ongoing needs.

And remember:

- **Lower premiums** usually mean you **pay more when you get care**.
- **Higher premiums** usually mean you **pay less when you get care**.

You might be surprised when you do the math. Sometimes **a plan with a higher deductible** can still cost you **less overall**, depending on how often you need care.

Premium Estimator Tool

[Use PEBB's premium estimator tool](#) to determine your estimated monthly deductions for PEBB benefits. You can use the tool as many times as you want to view your estimated costs for different plan and coverage options.