



## We're giving you a pass this year

We are all feeling the effects of the COVID-19 pandemic. Many of us are working from home and learning new ways to get our work done. It may be awhile before we get back to business as usual. You have enough going on and we don't want to add to your stress. That's why PEBB has decided **for this year only** to make open enrollment voluntary.

What does that mean to you? It means you have some options this year:

- If you are happy with your current coverages and insurance plans (including your current HEM participation), you don't have to do anything. Your 2020 plan choices will remain intact for another year.
- If you want to update any of your coverages, add or remove dependents, enroll or reenroll in a flexible spending account (FSA) or change your Health Engagement Model (HEM) status, you can make changes as you did in other years.

We have identified some scenarios that may apply to you. Please see the [Open Enrollment and HEM Quick Guide](#) for help deciding the best option for you.

### What's new for 2021

The Board approved a few coverage changes for next year to keep premiums low.

#### Delta Dental

Eliminating:

- 12-month wait for dental procedures
- 24-month wait for orthodontics

In the past, members who didn't enroll when they were first eligible would have to serve a waiting period if they decided to enroll later. This wait only applied to Delta Dental plans. To align with the other dental plans, the Board removed the wait for the 2021 plan year.

#### Kaiser Permanente Vision Benefit

Kaiser has increased the annual vision allowance to \$200 per year. \$100 of the allowance may be used for:

- Non-prescription sunglasses or



- Digital eye strain glasses.

The change applies to full-time plans only.

### The Standard Basic Life Benefit

The employer-paid member basic life benefit will increase from \$5,000 to \$10,000. The increase takes effect Jan. 1, 2021.

## Is double coverage or opt out right for you?

### Does double coverage make sense for your family?

In 2019 the Legislature passed a law that will affect some PEBB members. Beginning Jan. 1, 2021, you will have to pay a monthly \$5 surcharge if you are an active full-time employee and:

- Someone in your family is covered as a member under their own PEBB or Oregon Educators Benefit Board (OEBB) plan, and
- That person is covered as a dependent (spouse, partner or child) on your PEBB medical plan.

The Legislature is applying a surcharge to encourage you to closely consider your enrollment decisions. For instance, do you need extra coverage because you are planning to have surgery or another costly service in 2021? If you are, it may make sense to double cover to reduce your out-of-pocket costs.

You may be double covered "just in case." Does it make sense for your family to pay portions of two premiums for coverage you may never use?

### Did you know you can "opt out" and earn a monthly incentive?

Have you considered opting out of your PEBB medical plan? You can opt out (not enroll) in a PEBB medical plan if you are covered under another group plan. You will receive part of your employer's premium contribution if you opt out. And don't worry! You can still enroll in vision or dental even if you opt out of medical coverage.

The PEBB Board determines the opt-out payment, which is currently \$233 based on full-time employment.

### You make the choice!

Whether to double cover or completely opt out of your medical plan is a personal decision. Only you can decide what works best for your family.

If **double coverage** still makes the most sense for your family, you can stay enrolled in both plans. We will apply a \$5 surcharge to your monthly paycheck. You will not pay a double coverage surcharge if you are:

- A part-time employee
- A retiree
- Enrolled in a COBRA plan, or
- A self-pay member.

If you decide to **opt out** of medical coverage, you will begin to see the monthly opt out incentive on your January 2021 paycheck.

# Dependent Eligibility

**Do you plan to add a new family member to your PEBB benefits this year? Did you marry or have a baby? Maybe you added a domestic partner or adopted a child?**

If you plan to add a dependent (spouse/partner or child) to your benefits this year, PEBB will ask you to confirm they are eligible. Only those who are eligible should receive PEBB benefits. This helps keep health care costs down.

For now,

- Make sure you have your required documents ready to go.
- Make copies of the required documentation.

After Oct. 31 when open enrollment ends,

- PEBB will send you a letter requesting confirmation of any new dependents.
- You will mail, fax or email the documentation to the PEBB Dependent Eligibility Team. (Please note that you can send documents by email, but it is not a secure way to do so.)

To find out more about dependent eligibility, go to <https://go.usa.gov/xUmuU>. There is also an easy-to-use list of definitions and [required documentation](https://go.usa.gov/xUf5x) for dependent eligibility at <https://go.usa.gov/xUf5x>

