PEBB Mandatory Open Enrollment

October 1-31, 2022

pebb
Public Employees' Benefit Board

Oregon Health Authority

Agenda

- Customer Service Info
- Mandatory Open Enrollment
- The Open Enrollment Decision Chart
- Medical Opt Outs
- New Process for HEM
- New Hires
- Medical Not Enrolled
- OE Correction Timeline

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Customer Service Info

- PEBB Customer Service Hours (note, our staff will be working remotely)
  - 7 AM to 6PM
    - Monday-Friday in October
- Call PEBB: (503) 373-1102
- Fax PEBB: (503) 373-1654
- Email PEBB: inquiries.pebb@dhsoha.state.or.us
- Enroll: www.pebbenroll.com
- PEBB Forms: https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx
- Plan Info: www.pebbinfo.com

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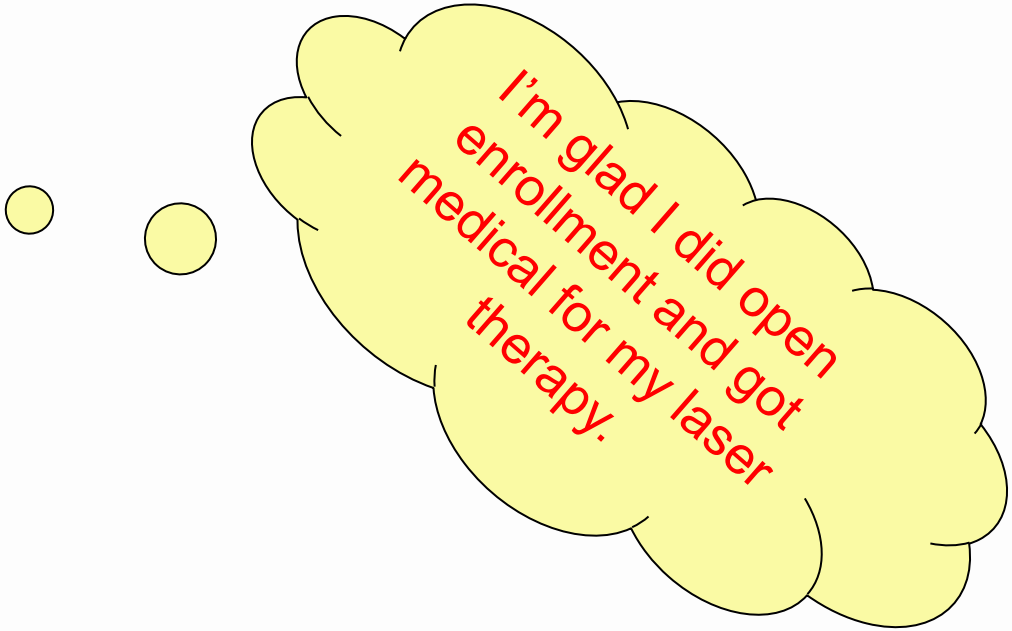
Mandatory OE

- What does Mandatory OE mean?
  - We will explore the Open Enrollment Decision Chart aka Napoleon Chart to discuss Mandatory OE



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The Open Enrollment Decision Chart

Hi again! Napoleon here and I'm back with Cedar to line up some FAQS about Open Enrollment. Take a look!

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The Open Enrollment Decision Chart

There are three easy steps to take part in HEM:

1. Enroll in a PEBB medical plan at pebbenroll.com between Oct. 1 and Oct. 31, 2022. (Be sure to state you plan to take part in HEM)
2. Take your Health Assessment on your current medical plan's website between Sept. 1 and Oct. 31, 2022. (Health Assessments done outside of this window will not be accepted.) If you are not currently enrolled in a PEBB medical plan, don't forget to do open enrollment during October and be sure to state you plan to take part in HEM.
3. Complete two health actions during the plan year.

Plan early to complete your Health Assessment. You may need to have your password reset. Kaiser Permanente may require 10 business days to reset your password.

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HEM

	Do I have to complete my Health Assessment?		Do I have to complete my Open Enrollment?	
	YES	NO	YES	NO
Health Engagement Model (HEM)				
I am participating in the Health Engagement Model (HEM) in 2022. I am not making any changes to my enrollments for 2023.	✓		✓	
I am participating in the Health Engagement Model (HEM) in 2022. I need to make changes to my plans and/or dependents. I also said I want to be a HEM Participant.	✓		✓	
I am not enrolled in a medical plan in 2022. I want to enroll in medical. I also want to participate in HEM for 2023.		✗	✓	
I opted out of medical for an incentive in 2022. I want to enroll in a medical plan and participate in HEM for 2023.		✗	✓	
I was not able to take part in HEM in 2022 because I was a new hire and my coverage started on or after Nov. 1, 2021. I want to participate in HEM in 2023 and receive a monthly incentive of $17.50. I know I must complete the process to keep my deductible low and receive the monthly incentive	✓		✓	
I don't currently take part in HEM. I want to participate in 2023.	✓		✓	
I don't currently take part in HEM and I don't plan to take part in 2023. I do want to make plan or dependent changes for 2023.		✗	✓	

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FSAs

	Do I have to complete my Health Assessment?		Do I have to complete my Open Enrollment?		
	YES	NO	YES	NO	
Flexible Spending Accounts (FSAs)					
I want to enroll *FOR THE FIRST TIME* in a Health Care and/or Dependent Care Flexible Spending Account (FSA). *Follow the examples under HEM to decide if you need to do a Health Assessment.*			✓		You must complete Open Enrollment between Oct. 1 and Oct. 31 to be eligible for a FSA.
I want to *RE-ENROLL* in a Health Care and/or Dependent Care FSA *Follow the examples under HEM to decide if you need to do a Health Assessment.*			✓		Even if you have an FSA right now, you must re-enroll each year during Open Enrollment to renew this plan. If you don't take this action your FSA will terminate Dec. 31, 2022.

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Surcharges

	Do I have to complete my Health Assessment?		Do I have to complete my Open Enrollment?		
	YES	NO	YES	NO	
Surcharges					
I am not changing my answers to surcharge questions in 2022 (including tobacco use and spouse/ dependent group coverage). *Follow the examples under HEM to decide if you need to do a Health Assessment.*			✓		If you don't complete open enrollment certain surcharges will default. This means you may have added deductions taken from your pay. You may correct these surcharges until Dec. 31, 2022. After Jan. 1, the correction will be effective the first of the next month.
I have updated one of my surcharge answers. I am also making enrollment changes because of the new OEBB/ PEBB or PEBB/ PEBB medical double coverage surcharge. *Follow the examples under HEM to decide if you need to do a Health Assessment.*			✓		

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Medical Opt Out

	Do I have to complete my Health Assessment?		Do I have to complete my Open Enrollment?		
	YES	NO	YES	NO	
Medical Opt Out					
I opted out of medical for an incentive in 2022. I want to continue to opt out and keep everything else the same. *Follow the examples under HEM to decide if you need to do a Health Assessment.*			✓		To continue to opt out of medical benefits in 2023 you must: • Complete open enrollment between Oct. 1 and Oct. 31, 2022. • Attest that you still have other group (employer) coverage to receive the opt out incentive. If you don't complete open enrollment you will remain without medical coverage and lose your monthly incentive.

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Medical Opt Outs

- If Medical Opt Outs want to enroll in medical, they need to go in and complete the OE process:
  - They will have to select a medical plan during OE
  - If they want to participate in HEM, they will need to choose to participate during the Open Enrollment process
    - ***The Health Assessment Access Code will not exist for this year.***
      - Members new to a PEBB medical plan that want to participate in HEM only need to choose the participation during Open Enrollment
      - They do not need to take the Health Assessment
      - What did you just say?

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New to PEBB Medical Members

No Health Assessment Access Code

- So, this is a new process this year….PEBB members that are currently NOT ENROLLED in a PEBB medical plan:
  - New Hires, Opt Outs and Medical Not Enrolled
- That now WANT to participate in HEM and enroll in a PEBB medical plan
- Must do OE and during OE choose to participate in HEM
- They don't have to do a Health Assessment
- They will get the lower deductible
- They will get the monetary incentive of $17.50/month

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New Hires

	Do I have to complete my Health Assessment?		Do I have to complete my Open Enrollment?		
	YES	NO	YES	NO	
New Hires with an October 1, 2022 Effective Date					
I am a new hire with an Oct. 1, 2022 coverage effective date. I want to participate in HEM. *Follow the examples under HEM to decide if you need to do a Health Assessment.*	✗		✓		• You must enroll in benefits right away to be covered Oct. 1, 2022 – Dec. 31, 2022. • You must also complete open enrollment between Oct. 1 and Oct. 31, 2022 to have coverage in 2023. • When you complete open enrollment: ○ Be sure to say you want to take part in HEM.
I am a new hire with an Oct. 1, 2022 effective date. I want to enroll in an FSA for 2023. *Follow the examples under HEM to decide if you need to do a Health Assessment.*			✓		• You must enroll in benefits right away to be covered Oct. 1, 2022 – Dec. 31, 2022. • You must also complete open enrollment between Oct. 1 and Oct. 31, 2022 to have coverage in 2023. • During open enrollment you can choose to enroll in an FSA for the 2023 plan year.

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New Hires

- New Hire's with a coverage effective start date of 11/1/2022 or after do not qualify for HEM
  - They get the lower deductible, but they do not get the $17.50 incentive
  - They are eligible to participate in HEM during Open Enrollment 2023

Am I a New Hire?

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Medical Not Enrolled

- These are folks that just didn't do their open enrollment last year; basically, they don't do anything.
- Why not?
- If you don't need medical, then you are missing out on a $233 (based on hours worked) monetary incentive each month added to your pay
- If you want medical, dental and vision (along with optionals), you must do something…..

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Mid-Year Events

- Marriage/Divorce
- Domestic Partnership
- Gaining or losing other group employer coverage
- Birth/adoption
- Death
- Going Full-time to Part-time or the other way around
- Moving outside of Oregon

You have 30 days to report to your HR/Payroll about any changes that would affect dependent eligibility

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Living Outside of Oregon

- Best medical plan
  - Providence Statewide
- Best dental plans
  - Any Delta Dental
- Best vision plans
  - VSP (either one)

As always, it is your responsibility to verify providers and facilities are in-network prior to services

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OE Correction Deadline

ALL OPEN ENROLLMENT CORRECTIONS ARE DUE BY FEBRUARY 28, 2023*

- Plan corrections
- Dependent corrections
- HEM (only some things)
- Tobacco Surcharge
- Other Coverage Surcharge

***FSA corrections due by Friday, December 16, 2022**

Division 20, Correcting Enrollment Errors and Open Enrollment Errors

https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrsnRsn=249463

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Thank You!

For More Information, Please Contact
Linda Freeze, Benefits Manager
500 Summer Street NE, E-88
Salem, OR 97301-1063
(503) 378-3329
linda.freeze@state.or.us