pebb
Public Employees' Benefit Board

Dear PEBB member,

In June and July, the PEBB Board discussed medical plans and other benefit changes for 2027. Below is a summary of the Board's decisions. You can also watch recordings of the meetings.

PEBB will finalize plans and rates by the end of August. Full plan comparison tools, rate sheets, and benefit summaries will be available in September, before Open Enrollment begins.

Look for our next communication with more details about your 2027 benefits in mid-August.

Medical plan decisions

- **2027 health insurers**: The Board asked insurance companies to submit bids for PEBB's 2027 medical plans. After reviewing the bids, the Board chose Moda Health and Kaiser Permanente.
- **New plans**: PEBB will offer two medical plans through Moda Health for 2027.
  - **Moda PPO**—Offered in Oregon and across the U.S. (replaces the Statewide plan).
  - **Moda Coordinated Care**—Offered in and around Oregon (replaces Providence Choice and Moda Synergy).

- **Moda Health coverage**: The Moda Health plans will be similar to PEBB's current plans. But some details will change. For example, prescription drug benefits for both plans will be handled by Judi Rx. Also, for Moda Coordinated Care:
  - The deductible will be $500 for individuals and $1,500 for families.

    - The Garner reimbursement limit will increase from $1,000 to $1,250 for individuals and from $2,000 to $2,500 for families. This money can help pay for costs like deductibles and copays.

- **Moda Health provider network**: Both plans are expected to use Moda Health's Connexus network. This network will include Providence Medical Group providers for 2027. This means members who enroll in Moda Coordinated Care in 2027 should be able to keep a Providence Medical Group clinic as their Medical Home or primary care provider. (Note: Moda Health is currently working to finalize these provider contracts for 2027.)
- **Kaiser Permanente plans**: The Kaiser Traditional and Deductible plans will still be offered in 2027. The out-of-pocket maximum will go up from $600 to $800 for Kaiser Traditional. Other than that, these plans will stay mostly the same.
- **Providence Health Plan:** Providence will not offer any PEBB medical plans in 2027.
- **Plan costs:** Members will still pay 1%, 3%, or 5% of premiums depending on the medical plan they choose and their employer.

Other plan decisions

- **Dental**: Kaiser Dental, Willamette Dental, and VSP vision plans will stay mostly the same in 2027. Delta Dental plans will have a few minor changes and improvements.
- **Life and disability plans**: These plans will stay the same in 2027. Life insurance rates will go down.
- **Long-term care insurance**: This plan will no longer be offered. Unum is not accepting new sign-ups, so the Board chose to end this option. (Members who already have coverage can keep it by switching to direct billing with Unum.)

Lastly, the Canopy Everyday Assistance Plan is changing its name to "Revive." Mental health assistance, counseling, coaching, financial, and legal help will stay the same. (Note: Canopy is making this change, not the PEBB Board.)

Questions

We know benefit changes can bring up questions. We'll keep sharing updates as more information is ready.

- **For questions related to Moda Health's provider network for 2027**, please visit Moda Health's 2027 provider search webpage to search for providers in your area. You can also call 844-776-1593.
- **For questions about eligibility, enrollment, and understanding your current PEBB benefits**, visit PEBB's website or email the PEBB Benefits Team. You can also call 503-373-1102.