

COMING SOON!

Open enrollment for your 2019 benefits



PEBB's **mandatory** open enrollment is Oct. 1–31, 2018

Your packet will arrive in September

Never miss a deadline with text alerts

Opt-in to receive text message or email reminders from PEBB about open enrollment. After you've enrolled, you can turn them off.

Start and stop your alerts by visiting www.PEBBreminders.com



pebb
Public Employees' Benefit Board
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Salem, OR 97301-1063
www.PEBBinfo.com

SNEAK PEEK OF PEBB 2019 BENEFITS

Start planning now!
A more detailed packet will arrive in September.
Everyone must log in this open enrollment!
Open enrollment for PEBB benefits is Oct. 1–31, 2018

open ENROLLMENT

It's just the **key** you need – enroll now.
Enrollment Required Oct. 1–31, 2018
Enroll at: PEBBenroll.com | PEBBinfo.com



2019 PEBB BENEFITS

2019 PEBB BENEFIT UPDATES

Mandatory open enrollment will be Oct. 1–31, 2018



What's new for 2019

Good news! Oregon public employees pay less for health care than other government workers and the private sector.*

Premiums (what you pay monthly) remain low!

- Most members will see premium increases between \$1 to \$4 per month.

Deductibles stay low!

- Moda, Providence Choice and Providence Statewide will increase the emergency room visit co-pay to \$150. Your co-pay is waived if admitted to the hospital.

An increase in Providence Statewide out-of-pocket maximum.

- \$1900 per individual
- \$5700 per family

An increase in various Willamette Dental co-pays.

- Office visits to \$10; fillings to \$20; crowns and bridges to \$250; dentures to \$290; root canals to \$150; surgical extractions to \$40; and orthodontia to \$2,500

PEBB policy on child dependent coverage will change.

- Coverage will go to the end of the month following a child's 26th birthday.
 - » Previously, children could stay covered until the end of the plan year in which they turned 26.
 - » This change will save PEBB more than \$2 million.

A self-insured model for Moda.

- This saves \$2.1 million in administrative fees.
- Value for you – it won't affect your out-of-pocket costs.

* According to a national survey from health care consultants at Mercer.

Learn about your health risks and save money too!

The Health Engagement Model (HEM) pays employees an incentive to learn their health risks and take steps to reduce those risks when possible. Employees who take part in the HEM earn an incentive of \$17.50/month. They also keep their health plan deductible low. If you decide not to take part you will have a higher deductible. You will also miss out on your monthly incentive.

There are just three easy steps to participate:

1. Enroll in a medical plan for 2019 by Oct. 31, 2018. (Be sure to say you plan to take part in HEM);
2. Take your health assessment on your current health plan's website from September 1 to October 31; and
3. Complete two health actions during the plan year. You don't need to report them. You just need to let us know you did them at open enrollment next year.

Remember, spouses and partners don't participate. They still get the advantage of your low family deductible though.

Newly hired employees can take part in 2019 if they are enrolled and receiving benefits by Oct. 31, 2018.

Retiree, COBRA and self-pay members are not eligible for HEM.

Guess who's back in town? ALEX! And he's better than ever!

ALEX has new benefit information. He will explain your options and help you choose the plan that's best for you and your family. Oh, and he's got new art and fresh jokes.



Let's get a refresher on what he can do.

PEBB: We're excited to have you back. Remind us how you'll be helping folks this open enrollment.

ALEX: Glad to be back! I had a fantastic first year. Now that it's my second year, I know PEBB benefits inside and out.

You know, benefit plans change slightly every year. It's smart to double-check your options every open enrollment. Don't forget, when it comes to deciding about your benefits, it's more than just getting a recommendation. It's understanding **why** you got that recommendation, and what to expect when you use your benefits.

PEBB: Got it. What should PEBB members do during this year's open enrollment?

ALEX: Talk to me, give me different scenarios, if you want. Even if you talked to me last year, talk to me again to make sure your plan still makes sense for you and your family.

PEBB: Great! How and when can folks talk to you about their benefits?

ALEX: Go to www.myalex.com/PEBB/2019. PEBB's annual enrollment period for 2019 starts Oct. 1, 2018. It ends on Oct. 31, 2018. But I'll be ready in September, so I can help you before you need to make your decisions.

You can reach me 24/7, from anywhere you have an internet connection. If you have a spouse or partner you want to include in the decision process, just bring that URL home and we can all talk together.

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 to your benefits this year, PEBB will ask you to confirm their eligibility.

Only eligible dependents should receive PEBB benefits. This helps keep health care costs down. Last year, PEBB began to ask members to verify those dependents enrolled on their plan. We will continue this process in 2019.

So, what does this mean to you? If you add dependents this year during open enrollment, PEBB will send you a packet of information. We will ask you to confirm that each of your dependents are eligible. To complete the process, you will simply:

- Make copies of [requested proof](#);
- Mail, fax, or email the above to the PEBB Dependent Eligibility team.

Please note, email is not a secure method for sending documents

Go to <https://go.usa.gov/xUmuU> for information. Make sure you have everything you need. Don't send anything now, though. Wait until you receive your letter from PEBB later this year.

† <https://go.usa.gov/xUf5x>

You can get this document in other languages, large print, braille or a format you prefer. Contact PEBB at 503-373-1102 or email inquiries.pebb@dhsosha.state.or.us. We accept all relay calls or you can dial 711.

