Section 2: Medical Benefits

Medical Plan Options
Each of PEBB’s medical plans provides a member handbook (evidence of coverage, in the case of Kaiser Permanente) and summary of benefits and coverage (SBC). They are incorporated in this Summary Plan Description by reference and are available for download as printable documents on the plans’ websites. Carefully review the plans’ member handbooks, SBCs and service areas to see which one best fits your and your family’s healthcare needs.

- Prescription Drug Coverage. All the medical plans offered by PEBB include coverage for prescription drugs.
- Routine Vision Care. Employees and others who enroll in medical plans offered by PEBB may enroll in coverage for routine vision care. The exception is Kaiser full-time medical plans, which include routine vision care. See the Kaiser Benefit summaries for information on routine vision care in those plans. See VSP Routine Vision Care for the summary of benefits in the other plans.

Health Maintenance Organization Plans
Health maintenance organization (HMO) plans offer a high level of service and benefits with low out-of-pocket copayments. To get benefits, you must use the providers and facilities that are part of the plan. You select a primary care provider within the HMO, who guides your care. If you seek care elsewhere, the plan may not pay or may pay a reduced amount. PEBB sponsors the Kaiser Permanente HMO and Kaiser Deductible plans for those who live or work (at least 50 percent of the time) in the Kaiser Permanente service area. See the plan’s member handbook (evidence of coverage) for details on these plans and coverage. Contact Kaiser Member Services for the ZIP codes in the service area.

Medical-home Plans in the Coordinated Care Model
A medical home is a clinic staffed by health care professionals who work together as a team. Led by your primary provider, this team coordinates all of your health care, including referrals to outside providers or specialists when necessary. The team gives you connected health care by staying informed about and actively participating in all aspects of your care. PEBB offers the Moda Summit and Moda Synergy, and Providence Choice medical-home model plans. In these plans, you need to establish your medical home clinic and inform the plan of your selection of medical home to ensure you have access to the full benefits of your plan, including claims paid at the medical home benefit level and not the out-of-plan level. You may select different medical homes for yourself and your dependents.

Preferred Provider Organization Plans
Preferred provider organization (PPO) plans offer services and benefits at two coverage levels — from preferred providers and from non-preferred providers. PEBB offers the PEBB Statewide PPO plan in all parts of the state. You may use any doctors you wish. If you use doctors who are preferred (in-network), you pay less. If you use providers who are not preferred (out of network), you pay more. If you use providers who do not participate in the plan, the providers may bill you for amounts greater than allowed in the plan. If you use a state-recognized patient centered primary care home (PCPCH) that is in the Statewide Plan’s network, your coinsurance rate for primary care services drops from 15% to 10%.
Each of PEBB’s medical plans provides a member handbook (also called certificate or evidence of coverage) and benefit summary. They are incorporated in this Summary Plan Description by reference and are available for download as printable documents on each plan’s website. Carefully review the plans’ member handbooks and service areas to see which one best fits your and your family’s medical care needs. Links to the medical plans’ customer service contacts and member handbooks are on the PEBB website: www.oregon.gov/oha/pebb.

**Medical Plans Premium Rates**
Medical plan rates are located here: [www.oregon.gov/oha/pebb](http://www.oregon.gov/oha/pebb), under medical plans.

**Medical Plans Comparisons**
Medical plans comparisons are located here: [www.oregon.gov/oha/pebb](http://www.oregon.gov/oha/pebb), under medical plans.

**Health Improvement and Cost Containment Programs**
The Board may institute health improvement and cost containment programs in the design of health plans. The goal of these programs is to assist the employer and employees to improve employee health and contain costs for health benefits.