

PEBB. BENEFITS (PDB)

www.PEBBenroll.com

Open Enrollment (OE) 2020-2021

Agency Training

August 20th, 2020

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OPEN ENROLLMENT KEY POINTS



ENROLLMENT DATES

10/1/20-10/31/20



PASSIVE, **NOT MANDATORY**

WHAT TO EXPECT



NEW MEMBER LANDING

PAGE

WHAT DOES PASSIVE OPEN ENROLLMENT MEAN IN THE SYSTEM?

New PDB Landing Page - allows member “short-cut” access through system based on enrollment needs.

Open Enrollment is not mandatory this year.

This means you do not need to go through the entire open enrollment process unless you want to make changes.

Please note: Health Care and Dependent Care Flexible Spending Account (FSA) plans are the exception. If you want to enroll in an FSA plan for 2021, then you must enroll or re-enroll in those plans.

The links below provide a faster way to make FSA or Health Engagement Model (HEM) changes and to review your current enrollment selections. You may also choose to go through the full open enrollment process to make any other changes to your enrollments or to update your personal or dependent information.

Please select one of the options below that best fits your situation.

- I want to review my current Benefit selections.
- I just want to update my FSA Enrollment for 2021.
- I want to change my HEM Participation Status Only. (I know I need to complete my health assessment on my health plan's website.)
- I want to go through the full Open Enrollment process to update personal information, Add/Remove dependents and make plan changes.

Passive Enrollment - Home Page

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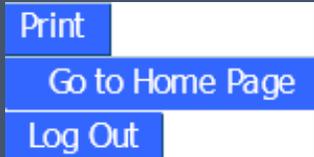
- I want to review my current Benefit selections.
- I just want to update my FSA Enrollment for 2021.
- I want to change my HEM Participation Status Only. (I know I need to complete my health assessment on my health plan's website.)
- I want to go through the full Open Enrollment process to update personal information, Add/Remove dependents and make plan changes.

To exit this application at any time, select Log Out at the top of the screen

PEBB will be running audits throughout OE to find any partial or incomplete enrollments (missing core).

NEW LANDING HOME PAGE NAVIGATION

- Review my current benefit selection: Will take the member directly to the benefit statement where they have the option to;



By selecting “go to home page” button will direct members back to the new landing home page.

- Enroll in an FSA plan for 2021: Will take the member directly to the FSA and commuter accounts page. Upon clicking the **Save and Continue** button, the member will be directed to the benefit summary. If the **Back** button is selected, the member will be re-directed back to the new landing home page.
- Make changes to HEM status for 2021: Will take members to the race/ethnicity page first, then after clicking **Save and Continue** will direct them to the HEM page to select a participation status. Upon clicking the save and continue button, the member will be directed through the rest of the Open Enrollment process. They are not required to continue the OE process, however keep in mind they may miss important enrollments if they log out before reaching the benefit statement. **There is no shortcut to the Benefit statement after selecting save and continue from the HEM page.** If the member clicks the **Back** button from the HEM pages, they will be re-directed back until they reach the race/ethnicity page and by clicking **Back** from that page will re-direct them to the new landing home page.
- Go through the entire OE process: This will be the normal process that takes the member through each page and will allow the member to update personal information, dependent information and change plans. The **Save and Continue** and **Back** will be the normal forward and back flow.

WILL THERE BE ANY DEFAULTS?

We will not be processing the following defaults;

- ✓ Default opt life from Non-Tobacco to Tobacco
- ✓ Medical plan/HEM plan default due to no action during OE
- ✓ Tobacco status default (Tobacco users)
- ✓ Other-employer group coverage default (Waives other coverage)

We will be processing the following defaults;

- ✓ Members who are current **HEM Non-Participants** that select to participate in HEM for 2021 but do not complete the Health Assessment will;
 - Be moved back to the higher deductible medical plan and back as a HEM Non-Participant
- ✓ Members who are current **HEM Not-Eligible (no HEM status in 2020)** that select to participate in HEM for 2021 but do not complete the Health Assessment will;
 - Be defaulted to the higher deducted medical plan and moved to HEM Non-Participant status

NEW DOUBLE COVERAGE SURCHARGE

We are working on new pages for the Member Module, but it will not be ready until right before Open Enrollment begins;

- The new double coverage surcharge will apply;
 - ✓ To **ACTIVE, FULL-TIME** employees ONLY and,
 - ✓ Cover a dependent (Spouse/Partner or child) in their Medical plan that is also a subscriber in an OEGB Medical plan.
- PEGB forms will have a new section for the double coverage surcharge questions.
- The system will ask the members a couple questions that will identify if a surcharge should be applied or not.
- There will be a new plan type and plan tiers associated with this new surcharge that will be available to select with qualifying events.
- After OE, PEGB will identify any member that is double covered in PEGB/OEGB coverage and notify the member that a **\$5** surcharge will apply. PEGB will automatically enroll these members in the new surcharge plan and will send the new payroll code to each payroll entity for payroll deduction.

FLEXIBLE SPENDING AND COMMUTER ACCOUNTS

- New HealthCare FSA annual max amount for 2021 is \$2750.
- Parking and Transportation monthly max for 2021 is \$270.
- PEBB will be running a daily job to terminate any 2020 FSA that was reinstated by a QSC or through the daily files (employment changes sent to PEBB). PEBB will also be auditing to ensure 2020 FSAs are termed.
- University and ODE Academic employees will need to select the number of paychecks they will receive in 2021 (9, 10, 11 or 12). This should be based on their employment status and depending on the number of paychecks selected, they will be required to select what months out of the year they do not receive paychecks (June, July, August, Sept).
 - If a member had an FSA **AND** a commuter enrollment for 2020 and changes the number of paychecks for 2021, if they are enrolled in a commuter account (Parking or Transportation), the commuter account will terminate and pop up a message that they must re-enroll in the commuter account for 2021 because they changed the number of paychecks from 2020.
 - PEBB will be auditing for any commuter account cancellations that occurred due to an FSA change in number of paychecks for 2021 and will reach out to the agency.

PRE_OE SYSTEM JOBS

We will be **closing the system down at 5pm on Monday 9/28/20** to run the following PRE_OE jobs:

- ✓ Terminate all FSA Enrollments (Health Care and Dependent Care) ending 12/31/20
- ✓ Term and re-enroll in current HEM status for 1/1/21 (HEM Participants/HEM Non-Participants)
- ✓ Terminate all Basic life 5K coverage 12/31/20 and re-enroll in Basic life 10K coverage 1/1/21
- ✓ Terminate all dependents who will be age 26
 - October, ending coverage 10/31/20
 - November, ending coverage 11/30/20
 - December, ending coverage 12/31/20
- ✓ Terminate all dependents by affidavit who will be age 18
 - October, ending coverage 10/31/20
 - November, ending coverage 11/30/20
 - December, ending coverage 12/31/20

We will **open the system back up at 6pm on Tuesday 9/29/20**.

POST_OE SYSTEM JOBS

We will run the following POST_OE jobs **after 6pm on Monday 11/9/20**:

- ✓ Optional Life age tier changes
- ✓ Enroll members in HEM Not Eligible status if they did not have a HEM status in 2020 and did not complete OE
- ✓ Default members who were not HEM participants in 2020 and actively selected to participate in HEM for 2021, but did not complete the Health Assessment as required;
 - 2020 HEM Non-Participants – will be moved back to HEM Non-Participant status and back to the Higher Deductible medical plan
 - 2020 no HEM status (Not eligible) – will be moved into the HEM Non-Participant status and enrolled in the Higher Deductible medical plan
- ✓ Members identified by PEBB who have a double covered dependent in PEBB/OEBB medical plan, will be enrolled in the new double coverage surcharge plan effective 1/1/21
- ✓ Term and re-enroll commuter accounts to match number of FSA contribution months, if applicable
- ✓ Term and re-enroll for OSPS, Semi-Independent, Local Government and Lottery to term all coverage 12/31/20 and re-enroll 1/1/21 for the new year

REMINDER: SECURITY CHANGES FOR MEMBERS

New password requirements: This may be very frustrating for some members because of the specific requirements for passwords. Please remember when resetting passwords or guiding members through the requirement steps, please be sure they are meeting the minimum requirements for the passwords. There are ONLY certain special characters that can be used (this usually is the misunderstanding with members when changing their password):

- At least **10-15** characters long
- Username and password **cannot be the same**
- At **least 1 character** from each of these categories:
 - ✓ Uppercase letter (**A-Z**)
 - ✓ Lowercase letter (**a-z**)
 - ✓ Cannot end in the letter **y**
 - ✓ Numeral (**0-9**)
 - ✓ Special character **! @ # \$ ^ & * () _ -**

New restrictions of using old passwords:

- New passwords cannot be set to one of the **last 4 previous used passwords**

New Username changes (optional):

- ✓ Minimum of **6** up to **30** characters
- ✓ Contain up to **4** special characters **_ @ . Space**
- ✓ If a space is added in the leading or trailing position of the username, they will be truncated

IMPORTANT DATES TO REMEMBER:

- **9/1/20:** Health Assessments open on medical plan websites. (This is only mandatory for those members who are newly selecting HEM participation status for 2021)
- **9/28/20:** Clear pending coverage requests for Optional life and LTC through 6/30/20.
- **9/28/20:** (at 5pm): PEBB system (PDB) closes to run Pre-OE jobs.
- **9/29/20:** (after 5:30pm): PEBB system (PDB) re-opens.
- **10/1/20:** Open Enrollment begins for members and admin users.
- **10/31/20:** Open Enrollment closes for members (member module).
- **11/7/20:** Affidavits due for newly added individuals by affidavit.
- **11/9/20 - 11/13/20:** Run all Post-OE jobs.
- **11/10/20:** Open Enrollment closes for admin users (Agencies, Universities, TPA and PEBB).
- **11/16/20:** All payrolls should receive all OE transactions to load into payroll (OSPS will be loaded in p070).
- **11/21/20:** All plans will receive the OE files.
- **12/11/20:** Last day for FSA corrections (Health care and Dependent care).
- **2/28/21:** Last day for all other OE corrections.

AGENCY REMINDERS

- **HOW TO HELP MEMBERS ONLINE** – On the Enrollment Management page there is a “Member Module” button that will allow you to view the member’s enrollment “live” as they are currently enrolling. This is a very helpful tool in case a member is stuck on a page or has a question, you can click this button and move to the page in which the member is asking about. There is no save buttons so you cannot save anything for the member, but you will be able to see the members selections and you can see what they are looking at.

The screenshot displays the 'Enrollments' page interface. At the top, there is an orange header with the word 'Enrollments'. Below this is a 'Quick Search' section with three input fields for 'ID', 'Last Name', and 'First Name'. Underneath the search fields is a row of buttons: 'Save', 'Reset', 'Active', 'History', 'History Detail', 'OE History', 'Member Module', 'SC Events', 'Reinstate All', and 'Term All'. The 'Member Module' button is circled in red. At the bottom of the interface is a horizontal menu with buttons for 'Member IDs', 'Member Info', 'Dependents', 'Case Notes', 'Oth-Group Cov.', 'Employment', 'Beneficiaries', 'Benefit Summary', 'Standard Ins.', 'Email Notifications', 'Health Activity', and 'HEM for next plan year'.

AGENCY REMINDERS CONT.

➤ WHEN CAN A MEMBER ENROLL OR NOT ENROLL ONLINE DURING OE?

- If a member has a coverage end date in PDB, the member **will not** be able to enroll online and **will not** be able to participate in the 2021 HEM.
- If a member has active coverage through 10/31/20 or later, but the employment status in PDB shows "Terminated", the member **will not** be able to enroll online and **will not** be able to participate in the 2021 HEM.

➤ WHAT TYPE OF MEMBERS CAN OR CAN'T ENROLL ONLINE DURING OE?

- COBRA – **NO**
- Retiree and Self-pay - **YES**
- Active Employees (includes ACA eligible temps and Seasonal) - **YES**

NOTE: Members must have active employment status and active enrollments in PDB to be eligible to enroll online and participate in the HEM program for 2021.

SYSTEM RESOURCES

HANDOUTS PROVIDED SEPARATELY

The following resources will be sent to agency admin in September prior to Open Enrollment:

- ✓ OE System Timeline – this shows the list of events that will be happening in the system
- ✓ 2021 DP Imputed Values
- ✓ How to process OE forms for 2021 plan year
- ✓ Reset passwords and unlocking member records
- ✓ Midyear changes during and after OE
- ✓ Process for members enrolled in Decline who want to enroll in a Medical/Dental plan for 2021

PDB SYSTEM ADMIN



System Assistance:

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