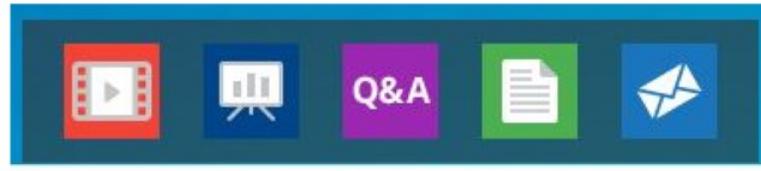

PEBB Information Exchange Open Enrollment Edition



Webinar Tips

- Close all other programs on your computer
- You can resize, move and minimize the windows within your webinar screen
- Use “widget” icons at the bottom to open windows that are minimized



Media Player – displays webcams and video



Presentation Slides – adjust size for easier viewing



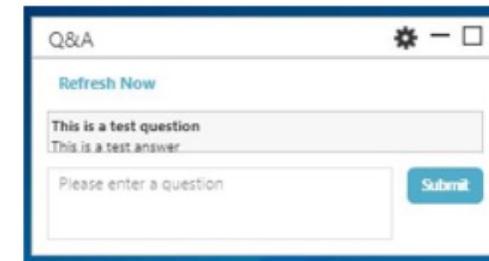
Type questions into the “**Q&A**” widget at any time.



Resource List - helpful web pages



Email Us – for more detailed questions and follow-up



The screenshot shows a window titled "Q&A" with a settings gear icon, a close button, and a maximize button. Below the title bar, there is a "Refresh Now" link. The main content area contains two text input fields: the first is labeled "This is a test question" and the second is labeled "This is a test answer". Below these fields is a larger text input field labeled "Please enter a question" and a blue "Submit" button.

Customer Service Info

- PEBB Customer Service Hours (note, our staff will be working remotely)
 - 7 AM to 6PM
 - Monday-Friday's 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

Passive OE

- What does Passive OE mean?
 - We will explore the Napoleon Chart to discuss Passive OE



*I'll do open enrollment
later after my
nap...maybe...or
maybe not...*



The Napoleon Chart

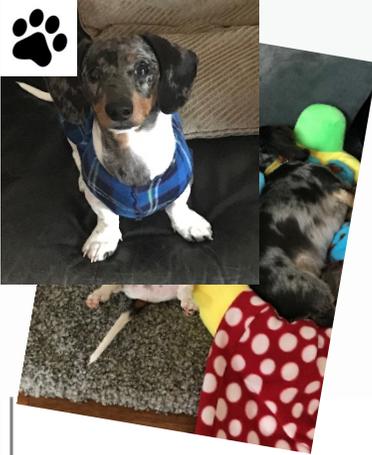


Hi! I'm Napoleon!



Wondering if you need to complete Open Enrollment for 2021? Or if you need to take a health assessment for the Health Engagement Model (HEM) program?
Let me help you decide.





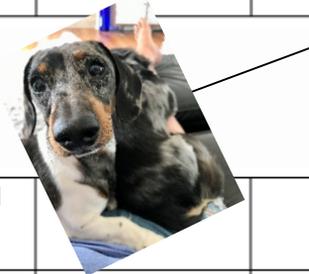
The Napoleon Chart

My situation	Do I have to complete my Health Assessment?		Do I have to complete my Open Enrollment?	
	YES	NO	YES	NO
I am participating in HEM in 2020. I am not making any changes to my enrollments.				
I am participating in HEM in 2020. I want to participate in 2021 too. I also need to make changes to my benefit plans and/or dependents.				
I am not enrolled in a medical plan in 2020. I also do not take part in HEM. I want to enroll in medical and participate in HEM for 2021.				
I opted out of medical for an incentive in 2020. I want to enroll in a medical plan and participate in HEM for 2021.				
I was not able to take part in HEM in 2020 because I was a new hire and my coverage started on or after Nov. 1, 2019. I want to participate in HEM in 2021 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 was a new hire with my coverage starting on or after November 2019. I just want to keep my same plan selections. I don't care if I receive the monthly incentive of \$17.50.				



The Napoleon Chart

My situation	Do I have to complete my Health Assessment?		Do I have to complete my Open Enrollment?	
	Yes	No	Yes	No
I don't currently take part in HEM. I want to participate in 2021.	Yes	No	Yes	No
I don't currently take part in HEM. I don't plan to take part in 2021 either. I do want to make plan or dependent changes though.	No	Yes	Yes	No
I am participating in HEM in 2020. I want to enroll in a Health Care or Dependent Care Flexible Spending Account (FSA). I want to keep my other plan selections the same.	No	Yes	Yes	No
I am not participating in HEM in 2020. I want to take part in 2021. I also want to enroll in a health care or dependent care FSA.	Yes	No	Yes	No



Say what?

I am not participating in HEM in 2020. I don't plan to in 2021 either. I want to enroll in a health care or dependent care FSA in 2021.	No	Yes	Yes	No
I am participating in HEM in 2020. I plan to in 2021. I am not changing my answers to surcharge questions in 2021 (including tobacco use and spouse/DP group coverage)	No	Yes	No	Yes
I am participating in HEM in 2020 and plan to in 2021. I have updated one of my surcharge answers. I am also making enrollment changes because of the new OEBC/PEBC or PEBC/PEBC medical double coverage surcharge.	No	Yes	Yes	No

Who needs to do OE?

- October 1st Coverage Effective Date New Hire
- Anyone wanting to add, remove or change a plan
- Anyone wanting to add or remove a dependent
- Anyone needing to update any personal info
- Anyone needing to update beneficiaries
- Anyone needing to update surcharge info
- Anyone wanting to enroll or renew their Health Care or Dependent Care FSA
- Anyone wanting to newly participate in HEM

Who doesn't need to do OE?

- Anyone happy with **all** their current selections
 - This includes:
 - HEM
 - Health Care Plans
 - Optional Plans
 - Commuter Accounts
 - No FSAs
 - Dependent Info
 - Beneficiaries
 - Surcharges
 - Personal Info



Don't Worry Be Happy!

Who needs to do a Health Assessment?

- Someone that didn't participate in HEM last year and now wants to participate in HEM this year
- A New Hire with a 10/1/2020 coverage effective start date
- A Medical Opt out now wanting medical coverage with the lower deductible and monetary incentive
- A Medical Not Enrolled now wanting medical coverage with the lower deductible and monetary incentive
- Coverage effective start date of 11/1/2019, 12/1/2019, 1/1/2020, 2/1/2020, 3/1/2020, 4/1/2020, 5/1/2020, 6/1/2020, 7/1/2020, 8/1/2020, 9/1/2020 and 10/1/2020 that has the lower deductible plan and NOW WANTS the \$17.50 monetary incentive
 - Please note, if these members DO NOTHING their lower deductible plan will carry forward and they will not have the \$17.50 incentive
 - If they go in and say they want to participate then THEY MUST do the Health Assessment or they will lose the lower deductible and they will not get the \$17.50 incentive

Who doesn't need to do a Health Assessment?

- Someone that is already a HEM participant (even if they change their medical plan)
- An 11/1/2020 or a 12/1/2020 Coverage Effective Start Date
- Someone enrolled in PEBB medical that doesn't want to participate in HEM
- Coverage effective start date of 11/1/2019, 12/1/2019, 1/1/2020, 2/1/2020, 3/1/2020, 4/1/2020, 5/1/2020, 6/1/2020, 7/1/2020, 8/1/2020, 9/1/2020 that and 10/1/2020 the lower deductible plan and DOESN'T WANT the \$17.50 monetary incentive (11/1/2020 not \$17.50 HEM eligible until OE 2021)
 - Please note, if these members DO NOTHING their lower deductible plan will carry forward and they will not have the \$17.50 incentive
 - If they go in and say they want to participate then THEY MUST do the Health Assessment or they will lose the lower deductible and they will not get the \$17.50 incentive



You don't have to do a HA if you fit into the above.

Medical Opt Outs

- If Medical Opt Outs want to keep their Opt Out they do not need to go in and do OE unless they want to do the following:
 - Change Dental, Vision or Optional Plans (this includes Commuter Accounts)
 - Update Dependents
 - Update Personal Info
 - Update Beneficiaries
 - Enroll in a FSA (Healthcare or Dependents Care)

Medical Opt Outs

- If Medical Opt Outs wants 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 and:
 - Call PEBB for an Access Code for the Health Assessment
 - Complete their Health Assessment between September 1st and October 31st
 - If they fail to complete their Health Assessment they will not receive the \$17.50 monetary incentive and they will be in the higher deductible medical plan



Do YOU need medical?

OE Correction Deadline

**ALL OPEN ENROLLMENT CORRECTIONS ARE DUE BY
FEBRUARY 28, 2020***



Don't sleep
past the
deadline!

- Plan corrections
- Dependent corrections
 - HEM
 - Tobacco Surcharge
- Other Coverage Surcharge

***FSA corrections due by Friday, December 11, 2020**

Division 20, Correcting Enrollment Errors and Open Enrollment Errors

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

PEBB Summary Plan Description

PEBB has updated our SPD... You can find the entire document here:

<https://www.oregon.gov/OHA/PEBB/Pages/spd.aspx>

Section 1: Eligibility in PEBB

<https://www.oregon.gov/oha/PEBB/Documents/SPD-section-1.pdf>

Section 2: Medical Benefits

<https://www.oregon.gov/oha/PEBB/Documents/SPD-section-2.pdf>

Section 3: Dental Benefits

<https://www.oregon.gov/oha/PEBB/Documents/SPD-section-3.pdf>

Section 4: Optional Benefits

<https://www.oregon.gov/oha/PEBB/Documents/SPD-section-4.pdf>

Section 5: Required Notices

<https://www.oregon.gov/oha/PEBB/Documents/SPD-section-5.pdf>

Appendix A: QSC Matrix

<https://www.oregon.gov/oha/PEBB/Benefits/SPD/AppendixA.pdf>

OEBB/PEBB Double Coverage Surcharge

In 2019 the Legislature passed a law that will affect some OEBB and PEBB members.

- Beginning Jan. 1, 2021, members will have to pay a monthly \$5 surcharge if they are an active full-time employee and:
 - Someone in their family is covered as a subscriber under their own PEBB or Oregon Educators Benefit Board (OEBB) plan, and
 - That person is covered as a dependent (spouse/partner or child) on the subscribers PEBB plan.
- Remember, this is PEBB/PEBB, OEBB/OEBB and OEBB/PEBB **double medical coverage**
- Only full-time employees (doesn't affect part-time, COBRA, self pays or Early Retirees)
- Members will have a 45-day correction period