# PEBB Mandatory Open Enrollment

October 1-31, 2023





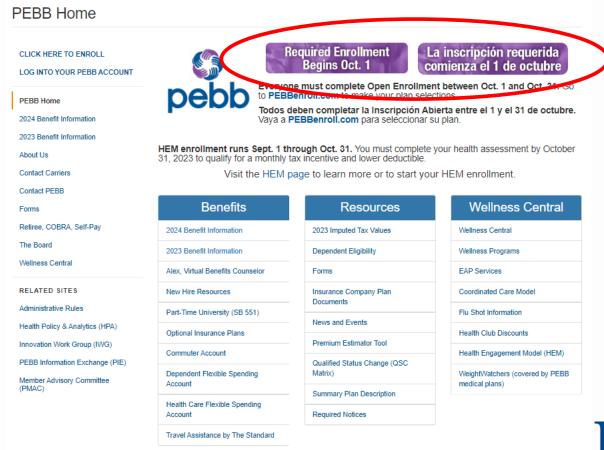
## **Customer Service Info**

- PEBB Customer Service Hours (note, our staff will be working remotely)
  - 8 AM to 6PM
    - Monday-Friday in October
- Call PEBB: (503) 373-1102
- Fax PEBB: (503) 373-1654
- Email PEBB: <u>pebb.benefits@odhsoha.Oregon.gov</u>
- Enroll: <u>www.pebbenroll.com</u>
- PEBB Forms: <a href="https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx">https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx</a>
- Plan Info: www.pebbinfo.com



#### www.PEBBinfo.com

This gets you to the system to enroll or you can go to www.pebbenroll.com

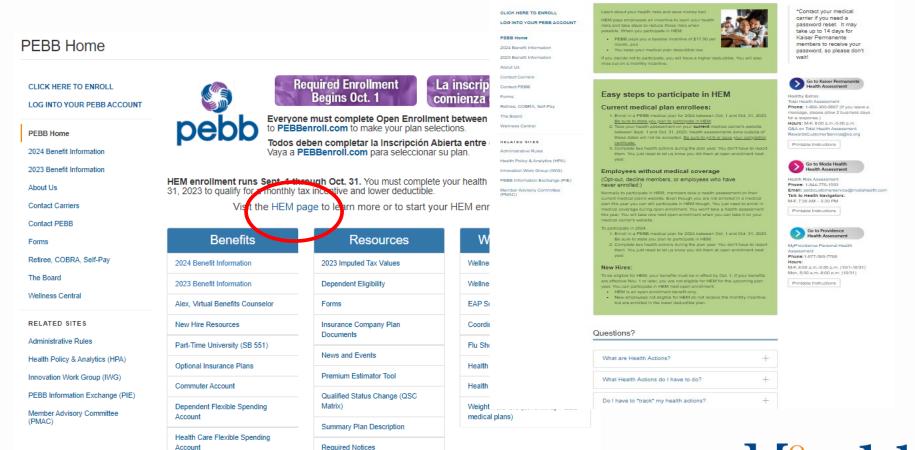




## www.PEBBinfo.com

#### All about HEM

Health Engagement Model (HEM)





Travel Assistance by The Standard

# Mandatory OE

- What does Mandatory OE mean?
  - You must do OE, or you will not be able to participate in HEM and receive the lower deductible and monthly incentive
  - Surcharges will apply if you don't do OE (tobacco and other group coverage for spouse)
  - Opt Out's need to reconfirm other group coverage each year
    - If you don't do OE, then your Opt Out turns to a Medical Not Enrolled and you will not receive the monthly incentive
  - If you want a Dependent Care (DC FSA) or Health Care (HC FSA) Flexible Spending Account, you must re-enroll each year
    - If you fail to do OE, then you will not be eligible for an FSA (unless you have a QSC)
  - We will explore the Open Enrollment Decision Chart aka
     Napoleon Chart to discuss Mandatory OE

# The Open Enrollment Decision Chart

There are three easy steps to take part in HEM:

- Enroll in a PEBB medical plan at pebbenroll.com between Oct. 1 and Oct. 31, 2023. (Be sure to state you plan to take part in HEM)
- Take your Health Assessment on your current medical plan's website between Sept. 1 and Oct. 31, 2023. (Health Assessments done outside of this window will not be accepted.) If you are not currently enrolled in a PEBB medical plan, don't forget to do open enrollment during October and be sure to state you plan to take part in HEM.
- Complete two health actions during the plan year.

Plan early to complete your Health Assessment. You may need to have your password reset. Kaiser Permanente may require 10 business days to reset your password.



# **HEM**

	complete	ave to my Health sment?	Do I have to complete my Open Enrollment?		
	YES	NO	YES	NO	
Health Engagement Model (HEM)					
I am participating in the Health Engagement Model (HEM) in 2023. I am not making any changes to my enrollments for 2024.	<b>②</b>				
I am participating in the Health Engagement Model (HEM) in 2023. I need to make changes to my plans and/or dependents. I also said I want to be a HEM Participant.	<b>②</b>		<b>②</b>		
I am not enrolled in a medical plan in 2023. I want to enroll in medical. I also want to participate in HEM for 2024.		8	<b>②</b>		
I opted out of medical for an incentive in 2023. I want to enroll in a medical plan and participate in HEM for 2024.		8	<b>②</b>		
I was not able to take part in HEM in 2023 because I was a new hire and my coverage started on or after Nov. 1, 2021. I want to participate in HEM in 2024 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	•		<b>Ø</b>		
I don't currently take part in HEM. I want to participate in 2024.	<b>②</b>		<b>②</b>		
I don't currently take part in HEM and I don't plan to take part in 2024. I do want to make plan or dependent changes for 2024.		8	<b>②</b>		



# FSAs HC FSA \$3050 limit DC FSA \$5000 family limit Commuter Accounts \$300 monthly

		Assessment?		lment?	
	YES	NO	YES	NO	
Flexible Spending Accounts (FSAs)					
I want to enroll FOR THE FIRST TIME in a Health Care and/or Dependent Care Flexible Spending Account (FSA).					You must complete Open Enrollment between Oct. 1 and Oct. 31 to be eligible for a FSA.
Follow the examples under HEM to decide if you need to do a Health Assessment.					
I want to RE-ENROLL in a Health Care and/or Dependent Care FSA					Even if you have an FSA right now, you must re-enroll each year during Open Enrollment to renew this plan.
Follow the examples under HEM to decide if you need to do a Health Assessment.					If you don't take this action your FSA will terminate Dec. 31, 2023.

complete my Health | complete my Open

Do I have to

Do I have to



# **Surcharges**

Do I have to

Do I have to

	Assess	-		te my Op ollment?	en	
	YES	NO	YES	NO		
Surcharges						
I am not changing my answers to surcharge questions in 2023 (including tobacco use and spouse/ dependent group coverage).			<b>⊘</b>		me	you don't complete open enrollment certain surcharges will default. This leans you may have added deductions taken from your pay. You may correct lese surcharges until Dec. 31, 2023. After Jan. 1, the correction will be
Follow the examples under HEM to decide if you need to do a Health Assessment.					effe	ffective the first of the next month.
I have updated one of my surcharge answers I am also making enrollment changes because of the new OEBB/ PEBB or PEBB/ PEBB medical double coverage surcharge.	s		<b>⊘</b>			
Follow the examples under HEM to decide if you need to do a Health Assessment.						



# **Medical Opt Out**

complete	ave to my Health sment?	Do I h complete Enroll	
YES	NO	YES	NO

Medical Opt Out		
I opted out of medical for an incentive in 2023. I want to continue to opt out and keep everything else the same.		<ul> <li>To continue to opt out of medical benefits in 2024 you must:</li> <li>Complete open enrollment between Oct. 1 and Oct. 31, 2023.</li> <li>Attest that you still have other group (employer) coverage to receive the opt</li> </ul>
Follow the examples under HEM to decide		out incentive.
if you need to do a Health Assessment.		If you don't complete open enrollment you will remain without medical coverage and lose your monthly incentive.



# **Medical Opt Outs**

- If Medical Opt Outs want 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 during the Open Enrollment process
    - The Health Assessment Access Code does not exist.
      - Members new to a PEBB medical plan that want to participate in HEM only need to choose the participation during Open Enrollment
      - They do not need to take the Health Assessment



# **New to PEBB Medical Members**

#### No Health Assessment Access Code

- This process started last year....PEBB members that are currently NOT ENROLLED in a PEBB medical plan:
  - New Hires, Opt Outs and Medical Not Enrolled
- That now WANT to participate in HEM and enroll in a PEBB medical plan
- Must do OE and during OE choose to participate in HEM
- They don't have to do a Health Assessment
- They will get the lower deductible
- They will get the monetary incentive of \$17.50/month



# **New Hires**

Do I have to

Do I have to

complete my Health | complete my Open

		sment?	Enrollment?		
	YES	NO	YES	NO	
New Hires with an October 1, 2023 Effect	ctive Date				
I am a new hire with an Oct. 1, 2023 coverage effective date. I want to participate in HEM.	8				<ul> <li>You must enroll in benefits right away to be covered Oct. 1, 2023 – Dec. 31, 2023.</li> <li>You must also complete open enrollment between Oct. 1 and Oct. 31, 2023.</li> </ul>
Follow the examples under HEM to decide if you need to do a Health Assessment.					<ul> <li>to have coverage in 2024.</li> <li>When you complete open enrollment:</li> <li>Be sure to say you want to take part in HEM.</li> </ul>

have coverage in 2024.

• You must enroll in benefits right away to be covered Oct. 1, 2023 - Dec. 31,

You must also complete open enrollment between Oct. 1 and Oct. 31, 2023 to

During open enrollment you can choose to enroll in an FSA for the 2024 plan year.



I am a new hire with an Oct. 1, 2023 effective

date. I want to enroll in an FSA for 2024.

if you need to do a Health Assessment.

Follow the examples under HEM to decide

### **New Hires**

- New Hire's with a coverage effective start date of 11/1/2023 or after do not qualify for HEM
  - They get the lower deductible, but they do not get the \$17.50 incentive
  - They are eligible to participate in HEM during Open Enrollment 2024



## **Medical Not Enrolled**

- These are folks that just didn't do their open enrollment last year; basically, they don't do anything.
- Why not?
- If you don't need medical, then you are missing out on a \$233 (based on FTE) monetary incentive each month added to your pay
- If you want medical, dental and vision (along with optionals), you must do something.....



# **QSCs and Ex Spouses**

- These are Qualified Status Changes
- Many members notice an ex-spouse during the OE timeframe
- You should report any mid-year events within 30 days of the event
- These ex's need to come off the plan the end of the month in which the divorce was final
- If you notice you still have an ex on the plan, please let us know so we can terminate them correctly
- NEVER keep an ex-spouse on the plans as this may harm your employment and they aren't eligible

## **OE Correction Deadline**

#### ALL OPEN ENROLLMENT CORRECTIONS ARE DUE BY FEBRUARY 29, 2024\*

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

#### \*FSA corrections due by Friday, December 8, 2023

Division 20, Correcting Enrollment Errors and Open Enrollment Errors

<a href="https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrs">https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrs</a>

<a href="mailto:nRsn=249463">nRsn=249463</a>

<a href="mailto:line">line</a>

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## **Thank You!**

For More Information, Please Contact Linda Freeze, Benefits Manager (503) 881-8749 (cell) linda.freeze@oha.Oregon.gov





# 2024 Open Enrollment Webinar

Thank you for your patience, the webinar will begin soon!

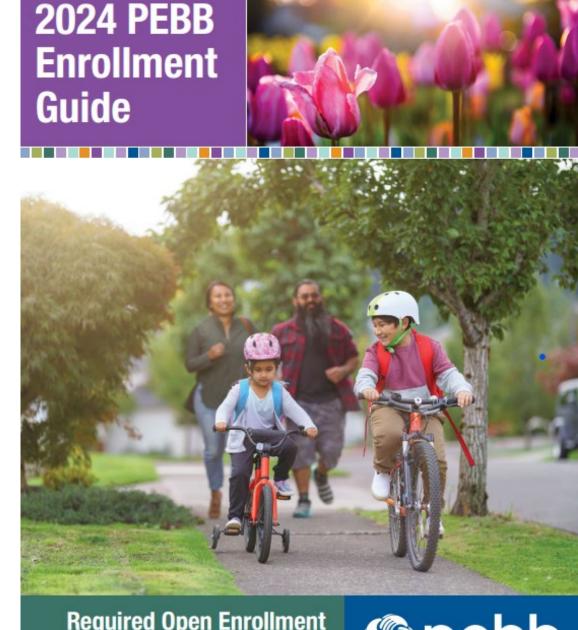


Closed Captioning will be available next week in our YouTube recording.

We will send a follow-up email when it's available.



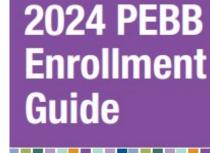




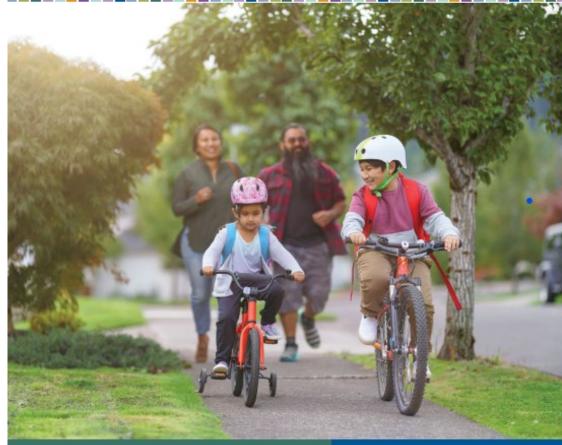
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# 2024 Open Enrollment Webinar













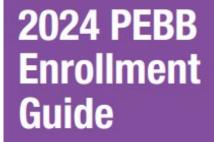


#### **Webinar Tips**



Closed Captioning will be available next week in our YouTube recording.

We will send a follow-up email when it's available.











Required Open Enrollment October 1–31, 2023 www.PEBBinfo.com



#### **Webinar Tips**



Around 11:20 PT a National Alert **Test** will be sent to cell phones, TVs, and radios

Please turn off or move your phones & devices





2024 PEBB Enrollment Guide



Required Open Enrollment October 1–31, 2023 www.PEBBinfo.com



#### **Webinar Tips**

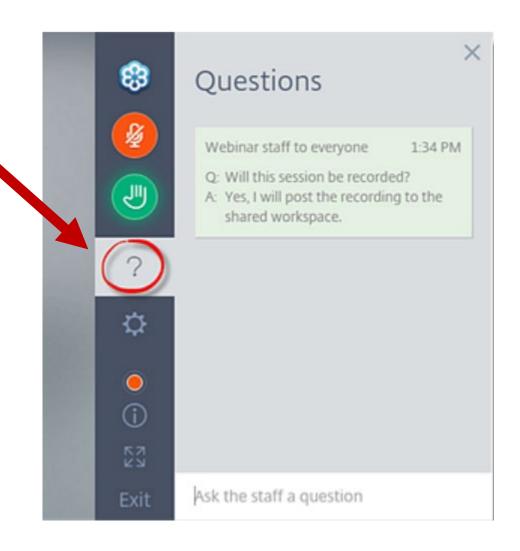
Type in questions anytime during the live webinar

 After the live webinar, email questions to: <u>pebb.benefits@odhsoha.oregon.gov</u> or call 503-373-1102

- Find the recordings, slides, and tools at PEBBinfo.com
- You will receive a follow-up email with the recording by Friday 10/6







#### **Agenda**

- PEBB: Overview & Highlights
- PEBB: Open Enrollment Notifications and Tools
- Moda Health & Delta Dental: Medical & Dental Plans
- Providence: Medical Plans
- Kaiser Permanente: Medical, Dental, & Vision Plans
- Willamette Dental Group: Dental Plan
- VSP: Vision Plans
- The Standard: Life/AD&D Insurance, Short- and Long-Term Disability Insurance
- Canopy: Employee Assistance Program





2024 PEBB Enrollment Guide





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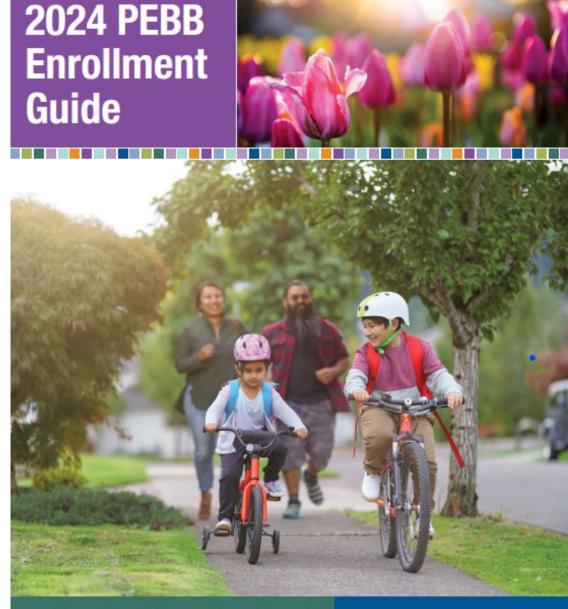


# PEBB Communications 2024 Plan Year

- 1. Open Enrollment Communications Timeline
- 2. PEBB's Digital Tools







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#### PEBBinfo.com



An official website of the State of Oregon

How you know »





About OHA →

Programs and Services -

Oregon Health Plan -

Health System Reform ▼

Licenses and Certificates -

Public Health -

Jobs -

#### PEBB Home

#### CLICK HERE TO ENROLL

LOG INTO YOUR PEBB ACCOUNT

#### **PEBB Home**

2024 Benefit Information

2023 Benefit Information

About Us

**Contact Carriers** 

Contact PEBB

Forms

Retiree, COBRA, Self-Pay

The Board

Wellness Central



**Click Here to Enroll Now** 

Haga clic para inscribirse ahora

Everyone must complete Open Enrollment between Oct. 1 and Oct. 31. Go to PEBBenroll.com to make your plan selections.

Todos deben completar la Inscripción Abierta entre el 1 y el 31 de octubre. Vaya a **PEBBenroll.com** para seleccionar su plan.

**HEM enrollment runs Sept. 1 through Oct. 31.** You must complete your health assessment by October 31, 2023 to qualify for a monthly tax incentive and lower deductible.

Visit the HEM page to learn more or to start your HEM enrollment.

#### **Benefits** 2024 Benefit Information 2023 Benefit Information Alex, Virtual Benefits Counselor

Resources
2023 Imputed Tax Values
Dependent Eligibility
Forms

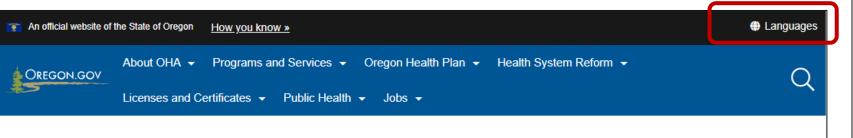
Wellness Central
Wellness Central
Wellness Programs
EAP Services

#### **Benefit Materials**



#### Materials are in **English** and **Spanish**\*

- Website text = Use the Languages tool
- Other Tools & Documents = Spanish versions available
- \*Spanish Enrollment Guide expected by mid-October
- \*Spanish Explore Your Benefits expected by mid-October



#### 2024 Benefit and Enrollment Information

CLICK HERE TO ENROLL

LOG INTO YOUR PEBB

ACCOUNT



Enrollment for your 2024 benefits is **REQUIRED**. Go to **PEBBenroll.com** to make your elections or decline coverage **between Oct. 1 and Oct. 31**, 2023.

Languages

اللغة العربية / Arabic

Chinese (Simplified) / 简体中文

Chinese (Traditional) / 繁體中文

English

Hmong / Lus Hmoob

Korean / 한글

Portuguese

Russian / Русский

Somali / Af Soomaali

Spanish / Español

Vietnamese / Tiếng Việt

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#### **Open Enrollment Communications**





- HEM email Sept 1.
- Mailed Summary of Benefits Mid-Sept.
- "Sneak peek" email to members with links to: Mid-Sept.
- Premium estimator tool LIVE!

- Virtual benefits fair LIVE!
- Premium estimator tool
   LIVE!
- Dependent eligibility verification process email Late Sept.
- Online plan comparison tool LIVE!

## October: Open Enrollment Oct. 1 –31

- "OE is here" email Oct. 2
- Explore Your Benefits Live!
- Open Enrollment webinar Today!
- FSA/commuter accounts webinar Oct. 5 (Tomorrow!)
- Reminder emails Each week

# November/December/ January

- Corrections email Early Nov. and Dec.
- FSA mailer to homes Early Nov.
- Understand your FSA webinar Mid-Nov.
- FSA email Early Dec.
- Check your paystub email Early Jan.

#### PEBBinfo.com

















# Flexible Spending and Commuter Account Webinar

Thursday Oct. 5 @ 2:30-3:30 PT

- What are Flexible Spending Accounts?
- Health Care FSAs
- Dependent Care FSAs
- Commuter Benefit Accounts
- Important Dates

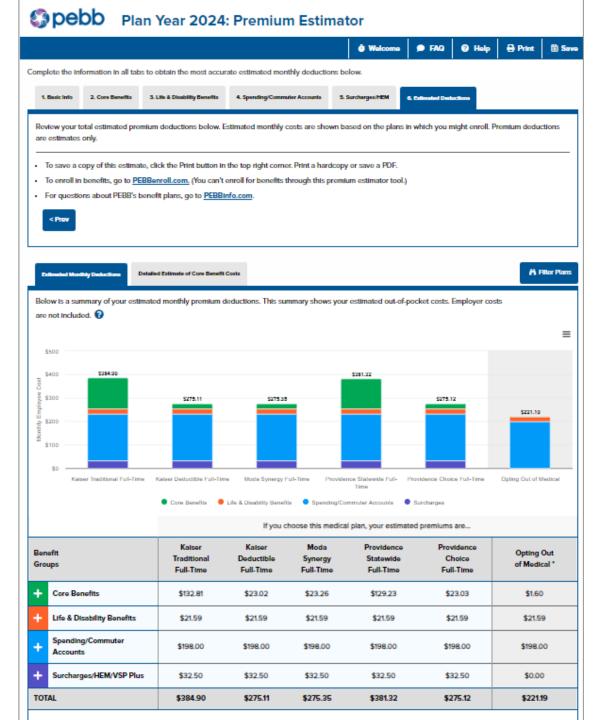




#### **Premium Estimator Tool**

#### **Estimate monthly benefit premiums**

- Determine monthly deductions for PEBB benefits
- Includes all PEBB benefits, from health care plans to spending accounts
- Includes tool tips, explaining why information is needed, how elections impact costs, and when surcharges apply
- Can be used during Open Enrollment or following a qualifying status change
- Part-time employees may pay more depending on hours worked. Contact your payroll office for a more accurate estimate.



#### **Explore Your Benefits**

#### Interactive benefits learning tool

- A simulated benefits video game with entertaining modules about PEBB's benefits and wellness programs
- Fun education with mini knowledge tests
- Earn wellness badges for smart wellbeing actions



Home page "map"



**Videos** 



Wellness badges



Links to videos, games, quizzes, and vendor partner spotlights

#### **Virtual Benefits Fair**

#### **Connect members with benefits and vendor partners**

- Watch videos and download PDFs
- Explore resources available at no additional cost to PEBB members, like discounts on exercise equipment, mental health apps, legal or financial planning services, and more.
- Explore wellness, and emotional wellbeing resource centers
- Connect with vendor partners during scheduled times



**Vendor Partner Booths** 



Lobby



**Auditorium** 



**Decision Center** 



Wellness Central



**Emotional Wellbeing Lounge** 

### **Summary of Benefits**



Sent to your mailbox last month

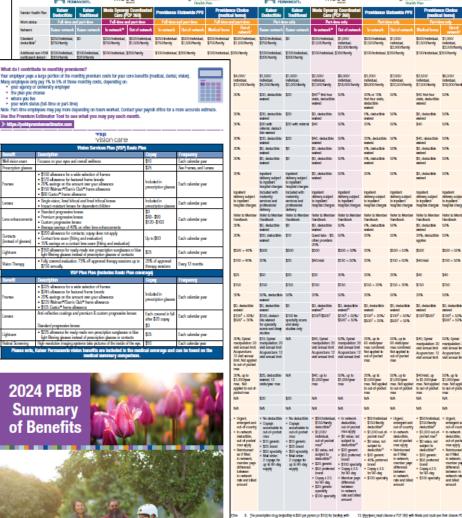


See plan features for medical, dental, and vision plans



Compare plan copays, deductibles, coinsurance, and the cost of covered services.





#### **Online Plan Comparison Tool**

Compare medical, dental, and vision plans online

 Compare plan features for medical, dental, and vision

Enter the tool

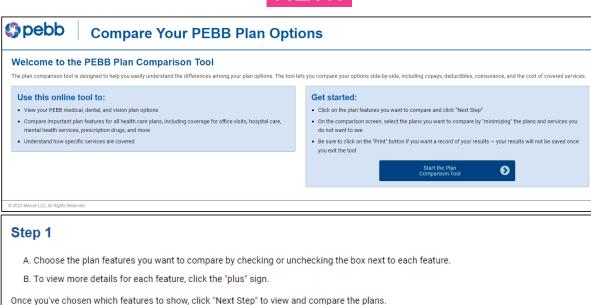
- Compare plan copays, deductibles, coinsurance, and the cost of covered services.
- Print the plans and services you want to see

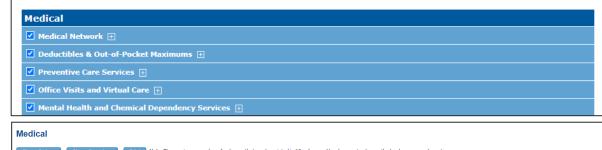
Step 1: Choose the features you want to see

Next Step

Step 2: Choose the plans you want to view





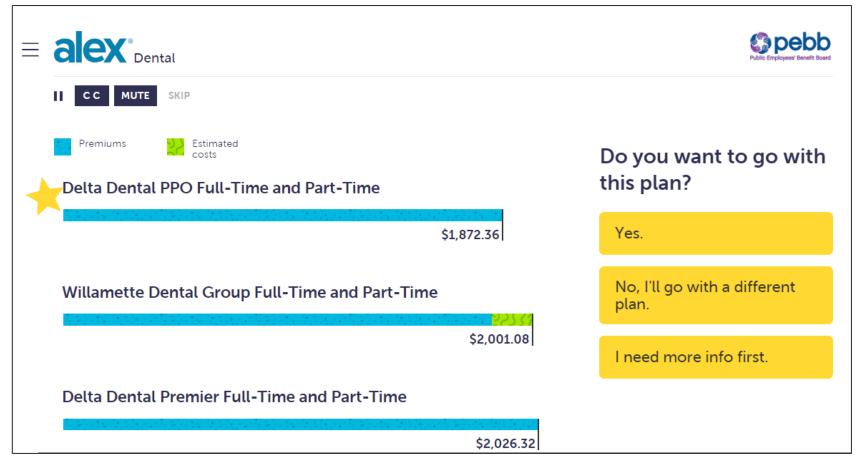




#### **Alex: the Virtual Benefits Counselor**

- ALEX walks you through the process of picking your benefits
- Provides easy-to-understand explanations for any questions you might have along the way.





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# 2024 Open Enrollment Webinar

Q&A





2024 PEBB Enrollment Guide



Required Open Enrollment October 1–31, 2023 www.PEBBinfo.com





A Deeper Dive into the 2024 Moda Health and Delta Dental Open Enrollment





## Plan summary overview – Synergy Network

Medical	Full-time Medical Plan			
	In-network	Out-of-network		
Deductible per person	\$250	\$500		
Deductible per family	\$750	\$1,500		
Out-of-pocket max per person	\$1,500	\$4,000		
Out-of-pocket max per family	\$4,500	\$12,000		

Medical	Primary Care (PCP 360) <sup>1</sup>	Specialist Office Visit <sup>2</sup>	Office visits for Chronic Conditions	Urgent Care <sup>3</sup>	Alternative care <sup>3</sup>	Diagnostic Labs & X-ray	Emergency Room <sup>4</sup>
Full-time Plan	\$10	\$10	\$0	\$25	\$10	\$0	\$150



<sup>&</sup>lt;sup>1</sup> Deductible is waived of the first 4 PCP visits, per plan year

<sup>&</sup>lt;sup>2</sup> Referrals are not required for in-network specialist care

<sup>&</sup>lt;sup>3</sup> Acupuncture is limited 12 visits per plan year, spinal manipulation is limited 20 visits per plan year, and massage therapy is limited a \$1,000 benefit maximum

<sup>&</sup>lt;sup>4</sup> Copayments does not apply to out-of-pocket maximums

## Pharmacy benefits

Plan-year costs	Full-time
Deductible per person	\$50
Deductible per family	\$150
Out-of-pocket max per person	\$1,000
Out-of-pocket max per family	\$3,000

	Full-time*				
Retail (30-day supply)					
Value	\$0				
Generic	\$10				
Preferred	\$30				
Mail & Preferred Retail (90-day supply)					
Value	\$0				
Generic	\$25				
Preferred	\$75				
Specialty (30-day supply)					
Generic	\$100				
Brand	\$10				

























































## Travel and out-of-area dependent network

Travel Network	Out-of-Area Dependents
When traveling outside of the Synergy Network, you will have access to Moda's national network, Aetna PPO® through Aetna Signature Administrators® for urgent and emergent services.	Dependents who live outside of the Synergy Network service area (i.e., college student) will also use Moda's national network, Aetna PPO® through Aetna Signature Administrators®.  Dependents living outside of the Synergy service area will use Moda's National network, Aetna PPO® network, for in-network benefits away from home, except members living in Alaska and Idaho.  If you have a dependent who lives in Idaho, they will have access to both the Synergy network, and the First Health Network. If they live in Alaska, they will use the First Health Network.  To ensure your dependent is using the correct network, you will need to update their address in the PEBB system.



## **PCP 360**

Use your PCP 360 for all of your primary care needs	You must choose a PCP 360 for each covered individual for all their primary care needs
Choose a PCP 360 with Moda	A PCP 360 is a primary care provider who is part of a facility that has been certified by the Oregon Patient-Centered Primary Care program or other similar programs
Each member of your family gets a choice	Each enrolled member can pick the same PCP 360 or a different one to receive in-network benefits for primary care services
No referrals	No referrals are required to see specialists



### How to choose a Moda PCP 360



Call a Moda 360 Health Navigator 844-776-1593. You can also message one instantly through your Member Dashboard or email them at pebbcustomerservice@modahealth.com



Log in to your Member Dashboard

**Existing medical PEBB Synergy members** 

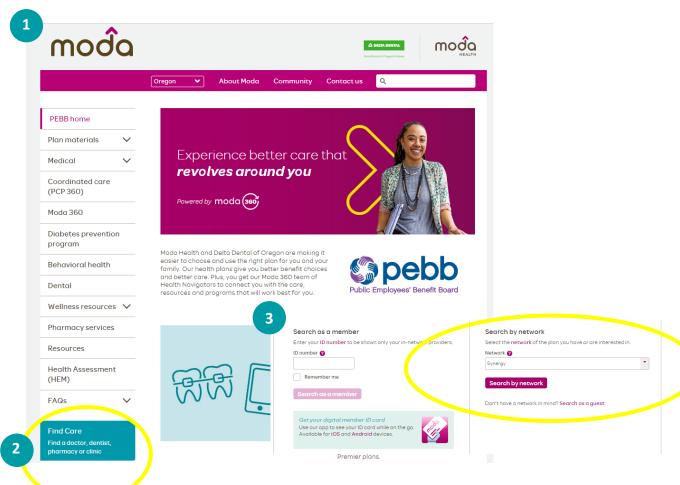
If you have already selected a PCP 360, you do not have to re-select a PCP 360 unless you would like to change your PCP 360. You may change PCP 360 providers any time during the year.

Each enrolled member can choose their own PCP 360.



### How to find a PCP 360

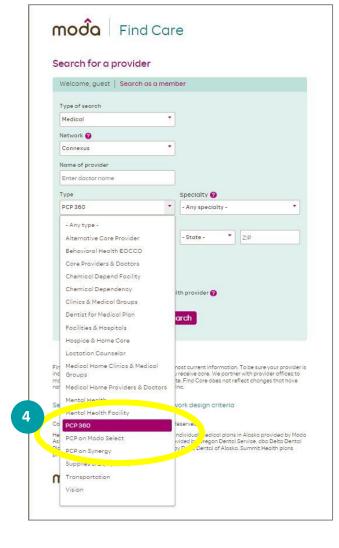
- To find a PCP 360, visit modahealth.com/PEBB
- Click the Find Care link on the left side of the page
- Use the Search by network option to select the Synergy Network





### How to find a PCP 360

- Then, click PCP 360 from the 'Type' drop-down menu and look for a PCP 360
- You will know a provider is a PCP 360 if you see the " graphic under their phone number







## New programs and enhancements (effective 1/1/2024)



#### Moda is adding the Virta program

- Virta is a provider-led treatment that can help reverse type 2 diabetes.
- The program provides:
  - Continuous remote medical care
  - Nutritional therapy
  - Assistance in lowering blood sugar
  - Helps with reducing medications
  - Help members with weight loss
- Eligible members will receive an invite for the program and at no cost to them.



#### Medical and Rx fertility benefits

- There is currently a combined \$35k annual benefit maximum for medical and pharmacy fertility expenses.
- Effective 1/1/24, there will now be a \$25K annual benefit maximum for medical expenses and no annual benefit maximum for pharmacy expense



## New programs and enhancements (effective 1/1/2024)



- Copay Max Plus is an industry-leading copay program that allows you to utilize the full benefit of manufacturer assistance to offset your costs at the point-of-sale.
  - It looks for manufacturer assistance and applies it at the point-of-sale, if available.
  - Assistance will no longer accrue toward the pharmacy deductible and the medical maximum cost share.
  - Applies to more than 450 drugs



- Health assessment (Effective 9/1)
  - Moda has partnered with a new vendor to offer this year's health assessment, which you can access through your <u>Member Dashboard</u> account. For instructions how to register, please visit our website:
     https://www.modahealth.com/pebb/health assessment.shtml



## New programs and enhancements (effective 1/1/2024)





## spring health

- Moda has partnered with Spring Health to give you access to behavioral health telehealth services through your phone, tablet, or computer. Services include:
  - Mental health therapy
  - Psychiatry
  - Care navigation
  - Digital cognitive behavioral therapy
- Call a Moda 360 Health Navigator at 844-776-1593.
- You can access Spring Health through your Member Dashboard modahealth.com/memberdashboard.

#### Find the right care for YOU!

**Spring Health's** diverse network helps us connect you with exactly the right provider for you.

- 30+ languages spoken
- Therapists that focus on the LGBTQIA+ community
- 18+ specialty and focus areas
- · BIPOC therapists and prescribers
- Providers available for after-hour appointments











### • With Moda 360, you can:

- Live chat with a Health Navigator
- Find specialized program matches
- Timely personalized care reminders
- And so much more, which is easily accessible through your Member Dashboard.







## Moda 360 – Health Navigators



- Moda 360 Health Navigators can help you with:
  - Assistance with appointment scheduling
  - Connecting members with care programs
  - Assistance with prior authorizations
  - Selecting a PCP 360
  - Claims and provider billing support
  - Closing gaps in care





## Member Dashboard





Healthcare can be complicated. That's why we created Moda 360 — your own enhanced member support team.



New Member Dashboard launched in January 2023

Enhanced, easy to use layout

Personalized to each member





## Moda 360 programs



Care Reminders Moda 360 programs	
Moda 360 programs	Q O
Healthcare can be complicated. That's why we created Moda 360-personalized programs to help you on your health journey.	
Comprehensive Coordinated Care (C3)  Your PCP 360 visits and in-network mental health visits are covered when you enroll.	>
Text a doctor with CirrusMD  Never be without a doctor. Text a medical doctor about non-emergency health concerns 24/7.	>
<u>Case management</u> Navigate the healthcare system with our registered nurses or licensed clinical social workers.	>
Additional resources  View all programs >	





## Moda 360 programs



Moda 360 Programs					
Filters		Text a doctor with CirrusMD		Virtual visits with OHSU	
Program Status			>		>
Eligible		Never be without a doctor. Text a medical doctor about non-emergency health		Get care from home. See a licensed OHSU doctor from your computer or mobile	
Category		concerns 24/7.		device.	
Medical: Virtual Care	<b>(▼</b> )				



## Moda 360 programs



#### Mental health support with Spring Health

Through our partnership with Spring Health, we make sure you and your covered family members have the mental health care and support you need and deserve. With Spring Health, you can access a range of telehealth services, including mental health therapy, psychiatry, care navigation and digital cognitive behavioral therapy, from your phone, tablet or computer. A diverse network of passionate therapist and physicians are ready to help you feel your very best.

☐ Learn more and enroll

Call health navigator: 866-923-0409



## CirrusMD



- The CirrusMD app connects you with a doctor via text, 24/7, with no cost sharing
- The app allows you to:
  - Ask urgent or general health questions
  - Message, share photos or video chat
- Provides convenience and flexibility, and is available in all 50 states
- Providers can also prescribe medications
- Access CirrusMD through your Member Dashboard at <u>modahealth.com/memberdashboard</u> or the CirrusMD website at <u>cirrusmd.com/modahealth</u>





## Sword



A digital physical therapy program designed to provide treatment for all musculoskeletal issues at no cost to you.



Your dedicated physical therapist designs an exercise program just for you.



Sword will ship you a tablet + motion sensors to guide you and provide real-time feedback.



Complete your exercise sessions at home when it is convenient for you.



Your physical therapist is there to support you virtually and is available at any time.

















To learn more, log into your Member Dashboard at <a href="mailto:modahealth.com/memberdashboard">modahealth.com/memberdashboard</a> or visit the Sword website at <a href="https://enroll.swordhealth.com/pebb">https://enroll.swordhealth.com/pebb</a>



Call the Sword team at **888-492-1860** or email them at help@swordhealth.com





## Equip

- Equip offers fully virtual eating disorders treatment for patients ages 6-24.
- Each patient has a dedicated interdisciplinary 5-person care team including a peer mentor, family mentor, physician therapist, and dietitian.







#### Family-Based Treatment

The leading evidence-based treatment for eating disorders

#### 5-person care team

Therapist, dietitian, medical provider, peer mentor, and family mentor

#### Virtual by design

Fully virtual treatment from wherever is convenient for your family

#### Diverse provider teams

Individuals in the LGBTQ+, BIPOC, bilingual, and disability communities

#### Build a life worth living

Care that empowers your family to continue everyday activities and be invested in life

## Equip leads to lasting recovery

74% of patients report improvements with depression or anxiety\*

7 of 10 patients report a decrease in eating disorder behaviors\*

families feel more confident in caring for their child\*

\*By the 8th week of treatment



Scan the QR code or visit equip.health/parents to learn more!

info@equip.health





## **NOCD**

- In-network mental health providers that offers virtual mental health outpatient therapy for OCD.
- NOCD specialize in exposure and response therapy
- To schedule an appointment



## OCD isn't what you think

OCD is a severe and misunderstood chronic condition that affects 1 in 40 people.







#### OCD ISN'T

A fun and helpful personality quirk

A flippant way to describe being a "neat freak" or a "germophobe"

Being overly interested in or devoted to a particular subject

Something that should be joked about in the media

Managed by standard CBT therapy



Ranked as the 10th leading cause of disability by the World Health Org.

Recurruring fears that often have violent, sexual, contamination, religious and relationship themes

An internal war to disprove thoughts, images, and urges with 100% certainty

Managed effectively by **Exposure and Response Prevention (ERP)** Therapy





## Cyti Psychological

- Telehealth benefit that delivers high-quality individual, family, and couples counseling on PEBB members' terms.
- Cyti therapists are licensed and accredited, and available 24/7.
- Available to Moda members who reside in Oregon only



As a Moda Health member, you can now access

#### SCIENCE-BASED, SOLUTION-ORIENTED THERAPY

For anyone, anytime, anywhere. No matter what you are going through, You Are Not Alone.

Getting started is easy! Just call 1-866-478-3978

or scan our QR code



for cyticlinics.com

#### Benefits include

- Same day HIPAA compliant telehealth sessions
- Customized online scheduling & billing for Moda patients
- Customized treatment plans, follow-up, and scheduling reminders
- A vast array of therapeutic modalities
- · Research-driven, full length therapy sessions
- Live web chat and phone support 24/7

- Continuity of care with culturally sensitive, competent clinicians
- Personalized experiences, human to human connection
- Diverse leadership and therapists
- LGBTQ+ friendly and experienced
- No call center mentality, our focus is empathy and care





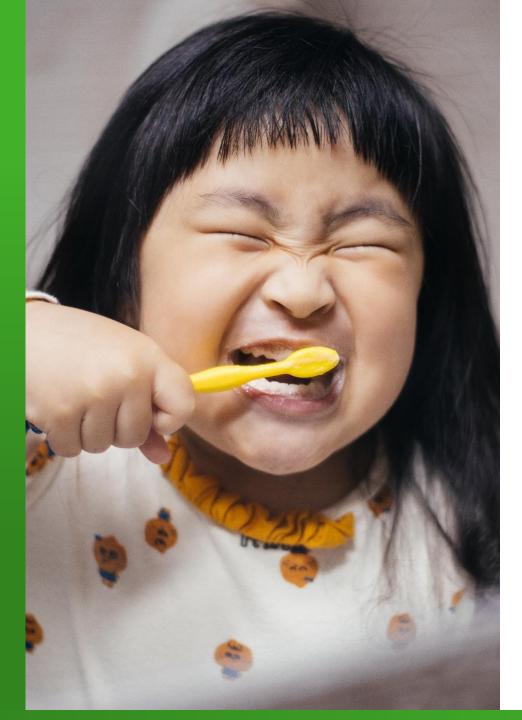
- · DBT Clinic
- · EMDR Clinic
- · Couples Clinic
- · Eating Disorders
- · Trauma-Focused
- Family/Parenting:
   Ages 5 12
- Family/Parenting:
   Ages 13 18
- Gender Care
- Pain Management
- Service Member
   Family Support
- Native American
   & Alaskan Native
   Support



@ cyticlinics.com | 1-866-478-3978







## **Delta Dental plan changes**

- There are NO changes to the coinsurances and deductibles to the existing plan designs. We will continue to offer the Delta Dental Premier and the Delta Dental PPO.
- PEBB members have the Preventive First program. This
  means preventive services do not accrue towards the
  annual benefit maximum, leaving additional dollars to
  use for basic and major services.

## **Dental plan options**

Plan options	Full-time Delta Dental PPO		Full-time Delta Dental Premier
Network	In-network Out-of-network		In-network
Deductible	\$.	50	\$50
Benefit maximum	\$1,750		\$1,750
	In-network, m	embers pay	
Preventive <sup>1</sup> / diagnostic services	0%²	10%	0% <sup>2</sup>
Basic services	20% - 0%	30%	20%
Major services	50%	50%	50%
Occlusal guards <sup>3</sup> (night guards* and athletic mouth guards)	0%	0%	0%
Nitrous oxide	50%	50%	50%
Orthodontic — (Lifetime maximum - \$1,800	50%	50%	50%

<sup>&</sup>lt;sup>1</sup> Preventive services will not accrue toward the plan maximum.

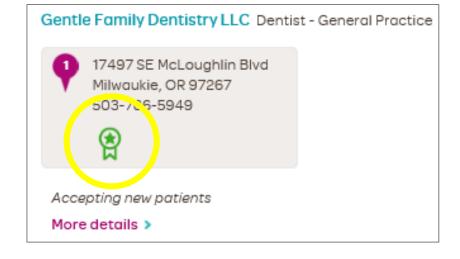
<sup>&</sup>lt;sup>2</sup> Deductible waived.

<sup>&</sup>lt;sup>3</sup> \$150 maximum, once every 5 years.

## Health through Oral Wellness® (HtOW)

- All PEBB members have access to the HtOW program
  - Patient-centered wellness program that helps members maintain better oral health through a risk assessment, education and additional evidence-based preventive care
- Providers participating in the program use an oral health assessment to find out the member's risk of tooth decay, gum disease and oral cancer
- Members may qualify for the following services depending on their risk score:
  - Additional cleanings
  - Fluoride treatment
  - Sealants
  - Periodontal maintenance
  - Nutritional counseling
- For more details about the program, visit deltadentalor.com/oralwellness/members

To see which providers are actively participating in the Health through Oral Wellness program, look for a green badge shown in Find Care.



## Health Equity/Provider Diversity





## **Provider diversity – FindCare**

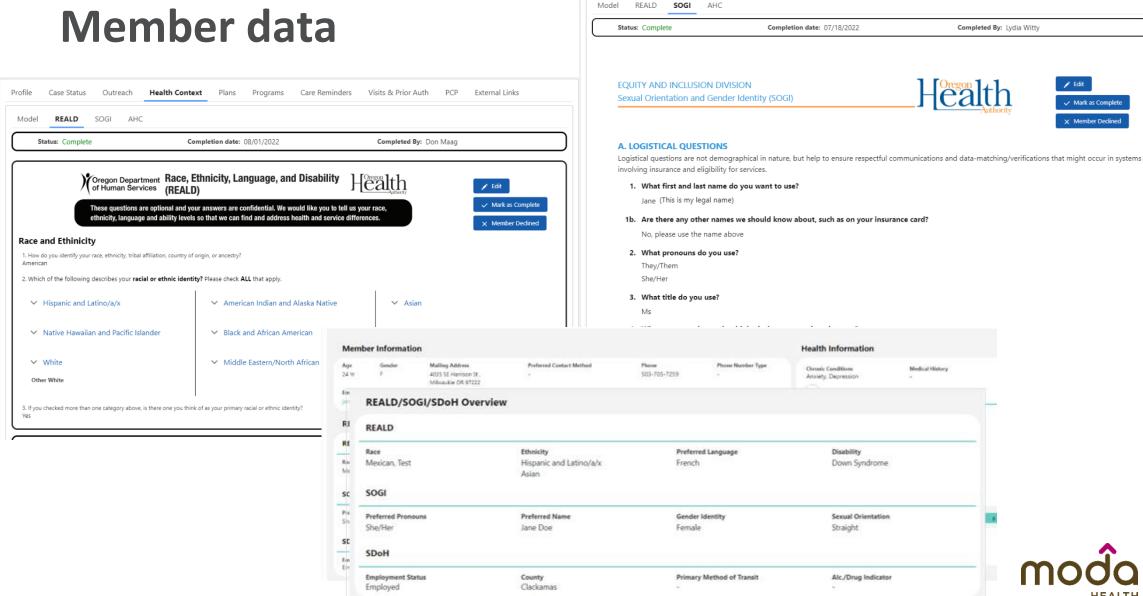
The following fields available to display in our online provider directory:

- Race
- Ethnicity
- Gender Identity
- Preferred Pronouns
- Ages Serviced
- Professional Expertise
- Cultural Competency Training Completed
- ADA Accessibility
- Materials available in other formats
- Bi-lingual Staff Available





## Member data



Case Status Outreach

AHC

Health Context Plans Programs Care Reminders Visits & Prior Auth PCP External Links



✓ Mark as Complete

× Member Declined

## Member Resources





## PEBB dedicated website







## **Health Navigators**



Available Monday through Friday from 7:30 a.m. to 5:30 p.m. Pacific time.



**Medical/Vision** 844-776-1593



**Pharmacy** 844-776-1594



**Dental with Moda Medical** 833-681-2117

**Dental Only** 844-827-7100

Or email Moda Health at <a href="mailto:PEBBquestions@modahealth.com">PEBBquestions@modahealth.com</a>.

You can also chat with the Moda 360 Health Navigator team instantly through your <a href="Member Dashboard">Member Dashboard</a>.



# Thank you









# Welcome to Providence Health Plan's presentation on your benefits

Available January 1st, 2024

# What's new for 2024

## No changes to deductibles, copays, and coinsurance

### Medical Plan Updates

- Choice Plan
  - Referral no longer required to see a specialist
- Statewide Plan
  - Massage Therapy benefit added. 15% coinsurance after deductible. \$1,000 annual benefit

### Providence Updates

- Increasing Behavioral Health Virtual Solutions Focused on broad access and additional specialty support.
  - Talkspace: telehealth provider of virtual psychotherapy for adults and teens 13+, and available through text, voice, or video options.
  - Equip: virtual, eating disorder treatment for kids and young adults ages 6-24 using Family Based Treatment (FBT).
  - Charlie Health: Intensive Outpatient Program (IOP) delivered virtually and available 24/7 for teens and young adults ages 11-30



# Advancing health equity for all

Our vision, Health for a Better World, is driven by a belief that health is a human right. Every person deserves the chance to live their healthiest life.

At Providence, we recognize that long-standing inequities and systemic injustices exist in the world. This has led to health disparities among communities that have been marginalized because of their race, ethnicity, gender, sexual orientation, age, ability, religion or socioeconomic status.

Each year, we serve more than 6 million people of every walk of life. We value each member of our diverse communities for their identities, journeys and experiences. We promise to strengthen the diverse communities we serve, inclusive of those who identify as LGBTQIA+. Our commitment is to welcome all and treat one another with respect and dignity.





# Your Providence health plan options

### **OPTION 1: PEBB Providence Statewide**



- Pay more for flexibility
- OHSU and Adventist in-network
- No referrals required
- Self-directed care
- Massage therapy covered

### **OPTION 2: PEBB Providence Choice**



- Pay less for predictability
- Medical home care team
- No referrals required
- Low copayments
- Massage therapy covered

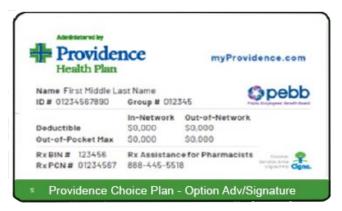


## **Providence Choice**

# As a Providence Choice member, you will be required to choose a medical home. Before you receive health care services and schedule an appointment:

- Communicate your selection to Providence via one of the following options:
  - myProvidence account
    - Choose "Medical Home Selection" under the "My Providers" drop down in the top navigation bar.
    - Review your options, then click on the "set As A Medical Home Clinic" button.
  - Customer service
    - We're here to help! (503) 574-7500 or 800 878-4445 (TTY: 711)
       from 8AM to 5PM (Pacific Time), Monday through Friday.

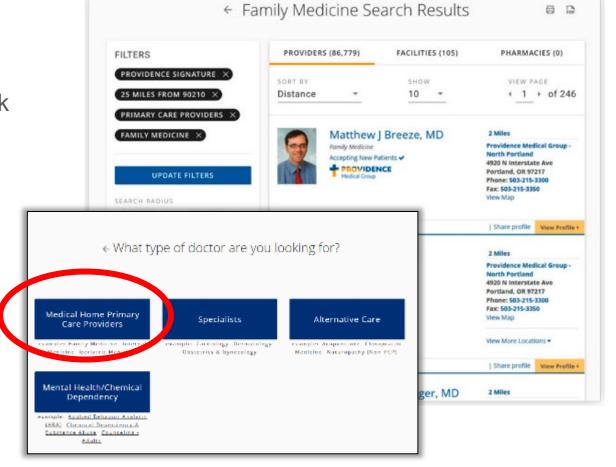
### **PEBB Providence Choice**





# **Navigating the Providence directory**

- 1 Visit providencehealthplan.com/findaprovider
- 2 Search by member ID or plan type and network
- Tailor your search by provider, place, name, keyword or location
- 4 Customize results based on preferences
   specialty, location, gender, language





# 2024 Medical and Prescription Plan Overview





# Cost share overview – no changes in 2024!

Benefit summaries may be found online at: <a href="https://www.providencehealthplan.com/pebb">www.providencehealthplan.com/pebb</a>

PEBB STATEWIDE PPO									
Calendar year deductible		Cost Share (after deductible, if applicable)		Calendar year Out-of-pocket maximum					
In-Network	Out-of-network	In-network	Out-of-network	In-Network	Out-of-network				
\$250 / person \$750 / family	\$500 / person \$1,500 / family	15%	30%	\$1,900 / person \$5,700 / family	\$4,800 / person \$14,400 / family				

Any portion of the medical deductible met in the 4th quarter of the year applies to the next year's deductible

PROVIDENCE CHOICE								
Calendar year deductible		Cost Share (after deductible, if applicable)		Calendar year Out-of-pocket maximum				
Medical Home	Out-of-Medical Home	Medical Home	Out-of-Medical Home	Medical Home	Out-of-Medical Home			
\$250 / person \$750 / family	\$500 / person \$1,500 / family	\$10 per visit	30%	\$1,500 / person \$4,500 / family	\$4,000 / person \$12,000 / family			



# Prescription drug coverage

- Prescription drug benefits do not apply to medical deductible or medical out-ofpocket maximum
- PEBB's Value Formulary includes a list of medications that are covered in full

		Copay or Coinsuran				
Drug Coverage Category	All participating & preferred retail pharmacies (up to a 30-day supply)	All mail order & preferred retail pharmacies (up to a 90-day supply of maintenance prescriptions)	All participating specialty pharmacies (up to a 30-day supply of specialty drugs)	Calendar year deductible	Calendar year out-of-pocket maximum	
Value Drug	Covered in full	Covered in full	Does not apply	Does not apply	\$1,000 per person	
Generic drug	\$10	\$25	\$100	\$50 per person \$150 per family	\$3,000 per family (3 or more)	
Brand name drug	\$30	\$75	\$100	(3 or more)		



PEBB's prescription drug lists (formularies) are available online: www.ProvidenceHealthPlan.com/PEBB



# Get the right care at the right time in the right place



# ProvRN Free

- Connect with a registered nurse 24/7
- Easy first step
   when you have
   symptoms and
   want to know if you
   need face-to-face
   care



# ExpressCare Virtual Free

- Talk with a provider from anywhere using your tablet, smartphone, or computer
- Available nationwide



# ExpressCare Clinics Free

Same-day, in-person treatment

With many convenient locations (some in your local Walgreens), it's easy to find a clinic near you



# Primary Care \$

- Your primary healthcare partner for check-ups, managing chronic conditions, and specialist referrals
- Appointment required



# **Urgent Care** \$\$

- When you need help right away and can't wait for an appointment
- Hours vary by location



# Emergency \$\$\$

- When you think you may be in danger
- Available 24/7



If you ever think your life or well-being could be in serious danger, call 911 immediately.



# **Express care virtual visits**

### See a provider in minutes, from anywhere

- Live video visits from your smartphone, tablet or computer
- No appointment necessary
- Board-certified providers treat many common conditions such as cough, cold/flu, sinus/ear/eye infections, etc.

### Extended hours

 8am to 8pm in OR, WA, MT, AK, CA and 24/7 nationwide through our network partner

### No Cost Option for Care

- Free for PEBB members
- Visit information is shared with PCP for care continuity support





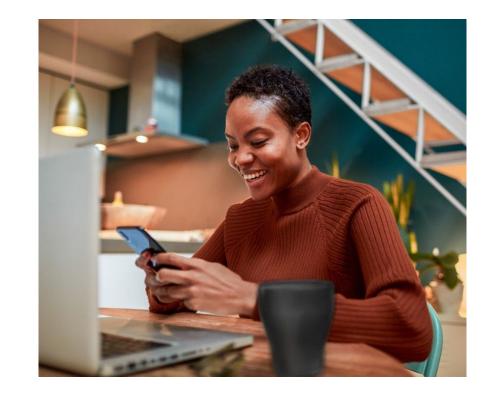
## **Providence Behavioral Health**

# We're here for you when you need us.

- Enhanced behavioral health and substance use services to simplify the way you get whole self-care
- 24/7 access to a crisis-trained behavioral health and substance use service support team

Help is available 24 hours per day, 7 days per week: Call us **503-574-7500** or **800-878-4445** 

Find your behavioral health providers
Visit providencehealthplan.com/findaprovider





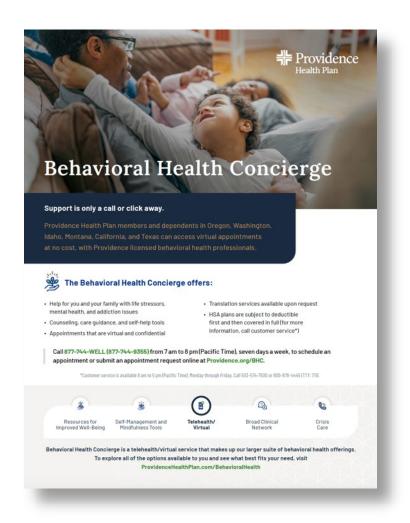
# **Behavioral Health Concierge**

### Virtual behavioral health visits at no cost to PEBB members

- Schedule same-day or next-day access to virtual counseling
- Access appointments with a licensed counselor from 7AM to 8PM (Pacific Time)
- Available for all PEBB members in Oregon, Washington, Idaho, Montana, California, and Texas

Call: 877-744-9355

Learn more about behavioral health concierge ProvidenceHealthPlan.com/BehavioralHealth





# Member well-being resources

At Providence, we value whole self-care for all members. We offer resources across the behavioral health continuum, so members and their families can get the care they need.

# **Mental Health Education Tools**

Learn about the signs, symptoms and treatments for mental health conditions

### Resources to Relax & Recharge

Save on massage therapy, yoga, meditation and more through LifeBalance and ChooseHealthy

# Stress Management Health Coaching

Get one-on-one support to reduce stress or just feel better every day

### **Learn to Live**

Enroll in a digital program to learn to overcome stress, anxiety, depression, insomnia, and substance use

### Behavioral Health Concierge

Access virtual
and confidential
same-day or
next-day
appointments at
no cost

### Broad Behavioral Health Network

Find a provider you trust and make an inperson or virtual appointment, no referral required

### 24/7 Crisis Line

Get behavioral health and substance abuse service support right away from our crisis-trained staff

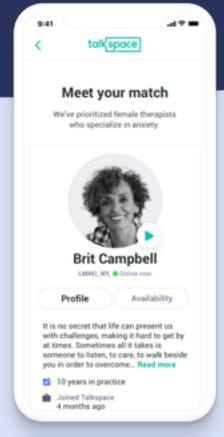
Low severity

**Moderate severity** 

**High severity** 



# Talkspace is the leading virtual behavioral health care provider for mild to moderate needs



# **Therapy**

Dedicated behavioral health and emotional well-being support from a licensed clinician



**Psychiatry** 

Evaluation, prescription, and medication management from a licensed prescriber



# **Self-Help Tools**

Exercises, such as meditation and journaling, are available to use anytime

# Online resources and tools

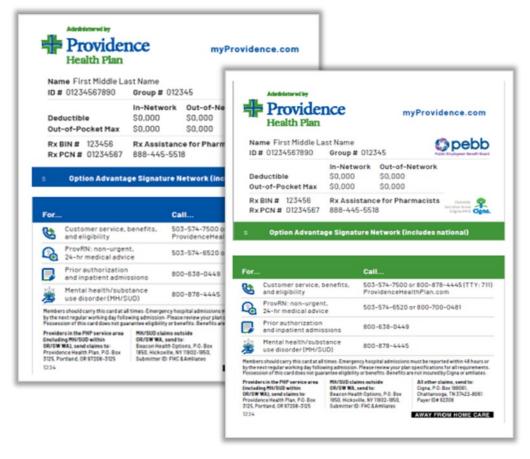




# **ID** cards – printable **ID** cards

## Access ID cards via MyProvidence

- Subscriber and spouse/partner may also choose to print a PDF version of the ID card for themselves or individual dependents
- Everyone can access

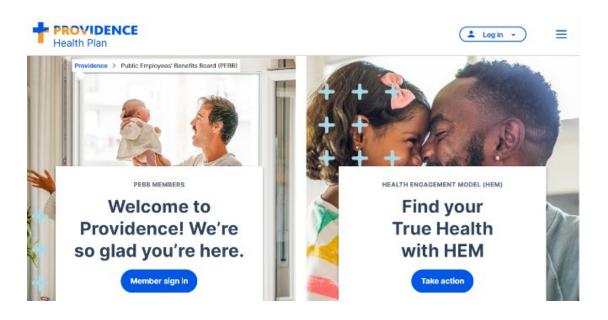




### Resources on the web

### Tools available on our website include:

- <u>myProvidence</u>, secure member portal
- Pharmacy resources
- Searchable <u>Provider Directory</u>
- Numerous wellness tools & resources
- Behavioral Health Concierge
- Kaia Health digital pain management program
- <u>Virta Health</u> Type 2 diabetes reversal program
- Omada Type 2 diabetes prevention program
- <u>Talkspace</u> Virtual behavioral health benefits

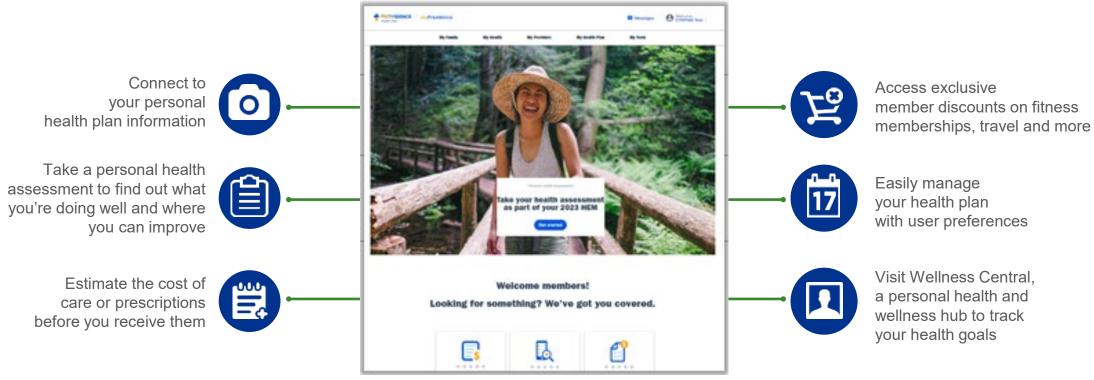


### → Get Started

Go to <a href="https://www.providencehealthplan.com/pebb">www.providencehealthplan.com/pebb</a> to explore the tools and resources available to you online.



# **myProvidence**



→ Get Started

Sign up for your account at myProvidence.com

**Don't forget HEM**September 1<sup>st</sup> through October 31<sup>st</sup>



# Wellness assessment (HEM)

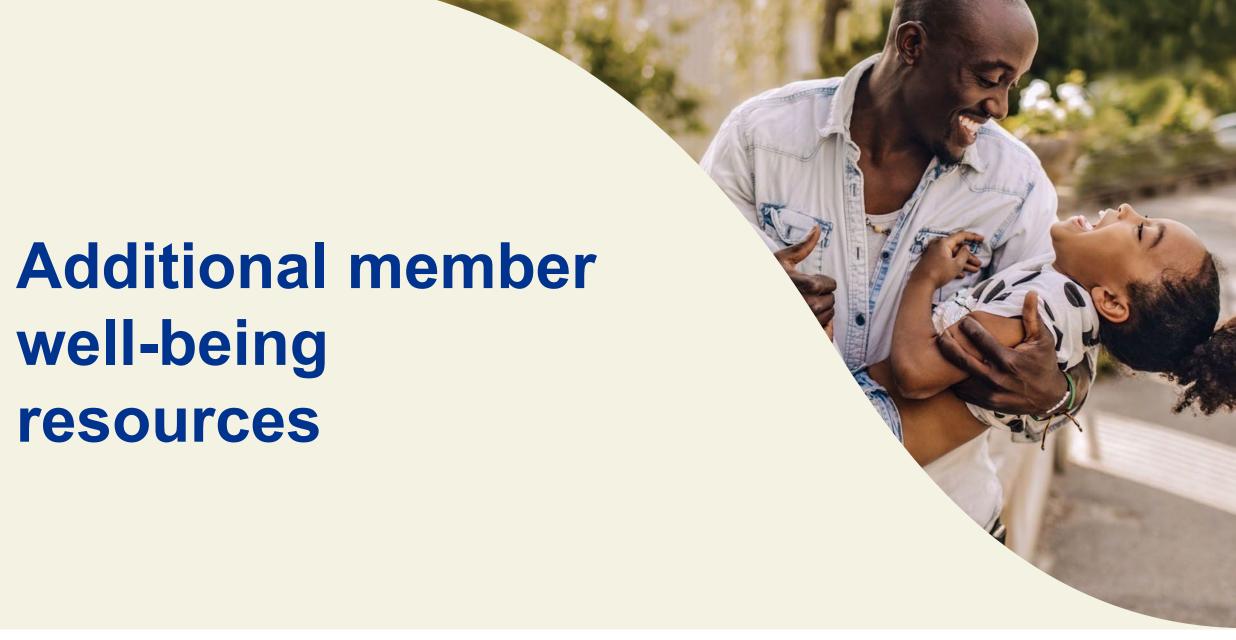
- Employees answer health and lifestyle questions
  - General health
  - Preventive health
  - Nutrition
  - Physical activity
  - Mental and emotional health
- Safety
- Tobacco and alcohol
- Readiness to change
- Productivity
- Approximately 10 minutes to complete
- Member receives personalized recommendations with areas to focus on, an overall wellness score, and a detailed personal health analysis, lifestyle risks and health conditions, programs and tools to achieve health goals



# This information is NOT shared with PEBB or your employer!

Don't forget HEM
September 1<sup>st</sup> through October 31<sup>st</sup>







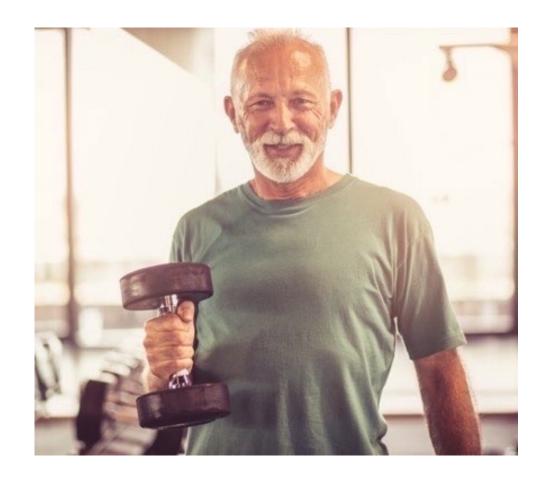


# Health coaching

## Standard health coaching program

- Guidance to help members identify and take action toward healthier lifestyle and behavior choices
  - Empower members to lose weight, improve diet, manage stress, exercise or stop using tobacco
- Evidence-based coaching techniques
- Sessions are 1:1







# Omada for diabetes prevention

- Members get pre-connected cellular scales to report data and track progress in real time
- Omada care teams receive automatic updates and provide relevant, evidence-based guidance
- Personal health coaches and specialists update best clinical practices for each member based on data points
  - 19% of participants lost 5% or more of their initial weight
  - 58% of participants achieved normal A1C at 12 months in the program







# Kaia Health digital pain management

- Kaia helps you fight aches and pains, in as little as 15 minutes per day
  - Ready when you are! No equipment or wearables needed
  - Direct audio and video feedback on how you are performing your exercises by Kaia's Motion Coach™
    - Real time feedback ensures good form & optimal results
    - Clinically validated -- feedback as effective as in-person PT
  - Kaia is designed to fit into your lifestyle and is available 24/7 from the comfort of your own home



www.startkaia.com/pebb





# Virta Health type 2 diabetes reversal

# Virta helps to naturally reverse type 2 diabetes

- Virta is a non-surgical, medical treatment that is clinically proven to reverse Type 2 diabetes
  - Lower blood sugar and lose weight while eliminating the need for medications
- PEBB members currently living with type 2 diabetes may be eligible to enroll in Virta Health at NO COST

To learn more, visit www.virtahealth.com





# Member support and navigation

### Providence Pathfinder

- Single point of access for medical, behavioral health, and pharmacy benefit support
- 24/7, 365 access to a crisis-trained support team
- Secure chat and email via MyProvidence, with history stored in the member's account
- 24/7, 365 access to commonly requested services
  - Real time benefits, cost share details, PA and referral information, and ID card requests





**Easy Access** 









Identifying & resolving Barriers to care



Personalized support for benefits, claims cost, & coverage.



Guided introduction to Telehealth & virtual care



Guided introduction to telehealth & virtual care



Extensive behavioral health Support trained in crisis care



Highly skilled care teams for complex healthcare support



# Get answers to your health plan questions



Online: www.ProvidenceHealthPlan.com/PEBB



PHONE: 503-574-7500 or 800-878-4445 (TTY: 711)

Customer Service is available 8 a.m. to 5 p.m. (Pacific Time) Monday through Friday



**SECURE EMAIL AND CHAT: myprovidence.com** 

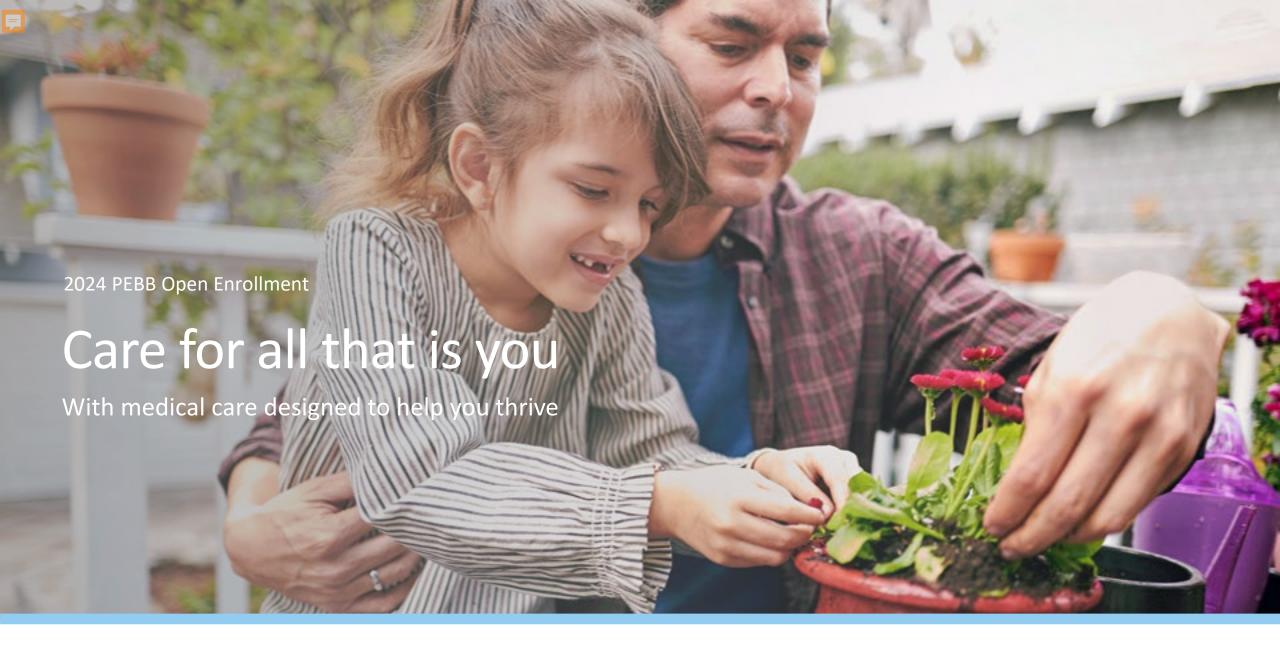




## We all deserve True Health

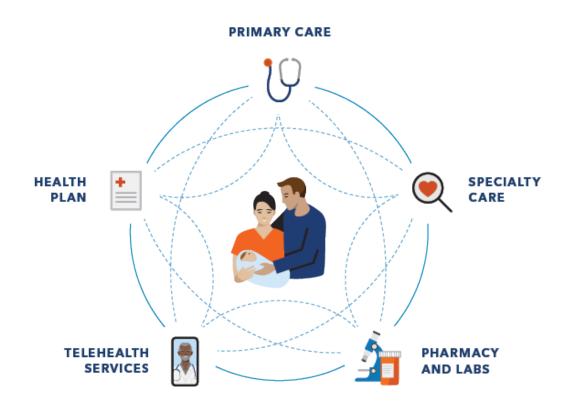
## www.ProvidenceHealthPlan.com/PEBB

- ✓ Complete the health assessment at myProvidence.com by October 31st
- **✓ Enroll in Providence Statewide or Providence Choice by October 31st**





# It's easier to find your healthy place with connected care



We combine care and coverage:

- Doctors and dentists
- Hospitals
- Health plan
- Dental plan

Care feels easier and faster and is centered around you.

If you are switching to us from a non-Kaiser Permanente plan, you will need to select a new provider from our network.



# Care that is close to home or work

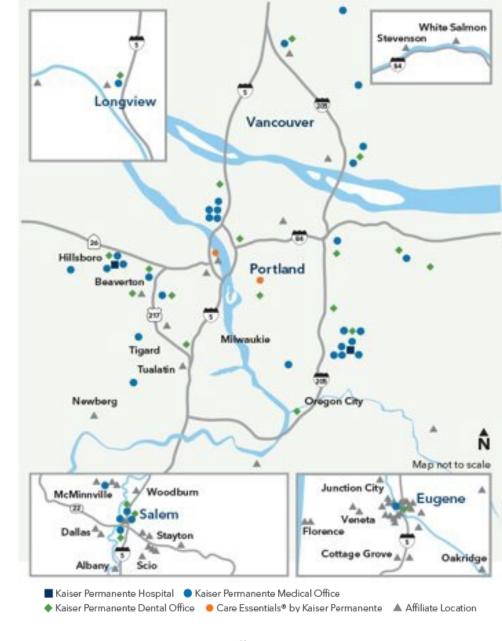
No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

### **Kaiser Permanente locations**

- 31 medical offices
- 21 dental offices
- 2 Kaiser Permanente hospitals
- 2 Care Essentials by Kaiser Permanente clinics

### Access to affiliate providers including, but not limited to:

- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- The Portland Clinic
- Salem Hospital
- Willamette Valley Medical Center
- Select PeaceHealth locations in Lane County\*





<sup>\*</sup>Our partnership with PeaceHealth only includes the Santa Clara, RiverBend Pavilion, Cottage Grove, and Florence locations. Not all providers at these primary care locations are part of our network. Go to kp.org/doctors to verify network participation.



# Quality care when you need it

Same-day, next-day, and weekend appointments are available at most locations and by phone and video.1



Visit us in person at a location near you.



Talk to a health care professional by phone or video.<sup>1, 2</sup>

### 24-hour virtual care on your schedule



- NEW If a trip to the doctor's office doesn't fit your schedule, it's easy to get fast, personalized support — daytime, nighttime, anytime.
- Schedule a phone or video visit with a doctor or clinician.<sup>1,2</sup>
- Get 24/7 care advice from a registered nurse by phone.
- With e-visits, complete an online questionnaire and receive a treatment plan and prescriptions, if needed.

# Save time and money

Telehealth is covered at no cost with most plans.<sup>2</sup>



<sup>1.</sup> When appropriate and available. For high deductible health plan members, e-visits, phone visits, and video visits are subject to your plan's annual deductible. 2. To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.



# Mental health services — care for the whole you

Your thoughts and feelings affect your overall well-being. We're committed to helping you achieve and maintain optimal health for your mind, body, and spirit.

- Get support for a wide range of conditions, like anxiety, depression, substance use disorder, and autism spectrum disorders.
- Find care with psychiatrists, psychologists, therapists for you or a covered family member.
- Make an appointment for therapy within Kaiser Permanente without a referral.
- Use a wide range of online self-care resources at any time to help you relieve stress, improve sleep, practice mindfulness, and more.

Learn more at **kp.org/mentalhealth**.



# Wellness coaching

Convenient, ongoing support from a specially trained health professional

### Many areas of focus

Wellness coaches can help your employees with stress, sleep, smoking cessation, and more. They're not mental health care providers, but they can set up an action plan to keep your employees motivated toward their health goals.

### **Convenient scheduling**

Phone sessions are available 5 days a week and typically last 20 minutes.

### **Dedicated support**

The same coach will get to know your employee over multiple sessions providing tailored guidance at whatever time and frequency works best.











# Mental health and emotional wellness apps

Everyone needs support for total health — mind, body, and spirit. These wellness apps can help members navigate life's challenges, and make small changes to improve your sleep, mood, relationships, and more.<sup>1</sup>



### Calm

Meditation and relaxation app designed to help strengthen mental fitness and help with stress, anxiety, insomnia, depression, and more



### **ClassPass**

Access to thousands of on-demand workout videos, plus live-streaming and in-person exercise classes from top studios worldwide





### myStrength<sup>2</sup>

Personalized program with interactive activities to track current emotional states and ongoing life events to help improve awareness and change behaviors



### Ginger

On-demand emotional support through the Ginger app. Ginger's emotional support coaches are available 24/7 to help with stress, low mood, sleep troubles, and more.



<sup>1.</sup> These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. Only available to Kaiser Permanente members with medical coverage. 2. myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.



# **Access from anywhere**

Knowing your employees can always connect to care gives you the peace of mind that they're covered in and out of the office.



### **Away from Home Travel Line: 951-268-3900 (TTY 711)**

- 24/7 support while traveling
- Get immunization information from our travel clinic
- Find care in another Kaiser Permanente service area
- Assistance with claims reimbursement



### 24/7 advice by phone

Get advice 24/7 by talking to a clinician. No need for an appointment. Phone numbers vary by service area.



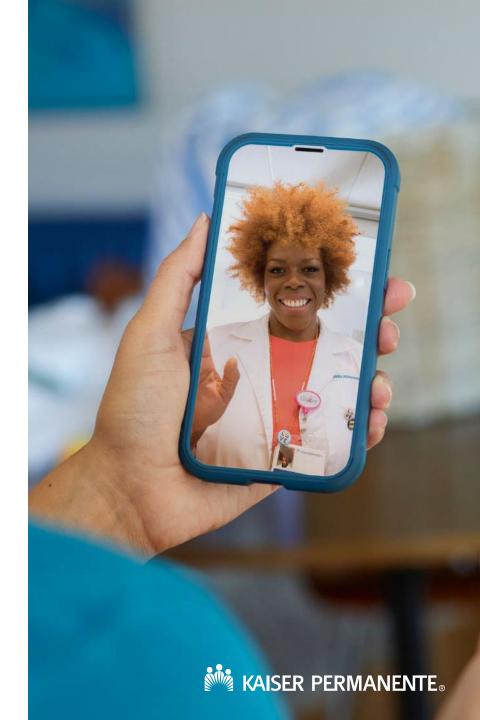
### **Urgent and emergency care**

Get help anywhere in the world. And at many locations outside Kaiser Permanente states (Cigna PPO Network, MinuteClinic®, and Concentra), your employees won't need to file a claim later.



### Kaiser Permanente app and online at kp.org/travel

Find locations and get answers to common care and coverage questions.



#### F

## 2023-2024 medical plan benefits

Plan benefits	Full-Time Traditional Copayment Plan	Full-Time \$250 Deductible Plan	Part-Time Traditional Copayment Plan	Part-Time \$250 Deductible Plan
Plan year deductible	\$0	\$250/individual \$750/family	\$0	\$250/individual \$750/family
Preventive care services	\$0	\$0	\$0	\$0
Primary and specialty office visit copay	\$5	\$5	\$30	\$30
Outpatient surgery	\$5	15% after deductible	\$30	15% after deductible
Hospital inpatient care	\$50/day up to \$250/admission	\$50/day after deductible up to \$250/admission	\$500/admission	\$500/admission after deductible
Lab tests and X-rays	\$0	\$15	\$10	\$20
Urgent care	\$5	\$25	\$30	\$50
Emergency room copay	\$150	\$150 after deductible	\$150	\$150 after deductible
Prescriptions	\$1 generic \$15 formulary brand \$15 nonformulary brand \$50 specialty	\$5 generic \$25 formulary brand 50% up to \$100 nonformulary \$50 specialty	\$10 generic \$25 formulary brand \$25 nonformulary brand \$50 specialty	\$10 generic \$25 formulary brand \$25 nonformulary brand \$50 specialty
Self-referred chiropractic & acupuncture	\$10	\$10	Not covered	\$10
Self-referred massage therapy	Not covered	\$25	Not covered	\$25
Self-referred naturopathy	\$5	\$5	\$30	\$30



#### F

## **Alternative Care**

- 20-visit limit for chiropractic\*
- 12-visit limit for acupuncture\*
- 12-visit limit for massage therapy
- Naturopathy services same as primary care benefit
- No referral required
- Services covered by CHP network



Plan benefits	Full-Time Traditional Copayment Plan	Full-Time \$250 Deductible Plan	Part-Time Traditional Copayment Plan	Part-Time \$250 Deductible Plan
Self-referred chiropractic and acupuncture	\$10	\$10	Not covered	\$10
Self-referred massage therapy	Not covered	\$25	Not covered	\$25
Self-referred naturopathy	\$5	\$5	\$30	\$30

<sup>\*</sup>All plans except for the part-time traditional plan have access to chiropractic and acupuncture services.



## Treating eye care as a part of your overall health

We care for the entire visual system and treat the eye as a component of your total health.



Comprehensive eye exams



Wide selection of eyeglass frames, ranging from value frames to designer brands



Reorder contact lenses online



No additional charge for shipping contact lenses or glasses





## **Vision care with Vision Essentials**



#### Close by when you need us:

- 6 Vision Essentials locations
- Many locations in or near a Kaiser Permanente medical office
- Affiliated providers in Eugene



Visit **kp2020.org** to find a convenient location near you.



# PEBB vision benefits for 2023–2024 for full-time employees<sup>1</sup>

Vision hardware and optical services (for members age 19 and older)	You pay
Vision exam	\$5
Frames, lenses and contact lenses  (up to \$100 of this allowance may be used for nonprescription sunglasses or nonprescription digital eyestrain glasses.)	Any amount over the \$200 annual allowance
Pediatric vision hardware and optical services <sup>2</sup>	You pay
Vision exam (limited to one exam per year)	\$5
Standard eyeglasses (limited to one pair per year)	\$0
Contact lenses, in lieu of eyeglasses (limited to one pair per year for conventional lenses or up to a 12-month supply of disposable contact lenses per year.	\$0



<sup>1.</sup> Must be enrolled in a Kaiser Permanente medical plan to enroll in the Kaiser Permanente vision plan. 2. Pediatric vision covered until the end of the month in which the member turns 19.



## Our focus on total health

Your dentist will build a care plan based on your needs and work with your care team to deliver high-quality, personalized care.



Preventive dental care is at the core of our philosophy



Personalized prevention and treatment plan



Independently recognized as a leader in highquality dental care<sup>1</sup>

1. Continuously accredited by the Accreditation Association for Ambulatory Health Care (AAAHC) since 1990. Kaiser Permanente Dental is the only AAAHC-accredited dental home in the Northwest, and the third in the nation to achieve dental home accreditation. 2. According to the Press Ganey survey for January 2022–December 2022.



95% of our member say they would recommend Kaiser Permanente Dental to family and friends.<sup>2</sup>



## **Kaiser Permanente Dental**

With care and coverage working conveniently together, Kaiser Permanente Dental is uniquely designed to be your partner in total health so you can feel your best.



21 dental offices



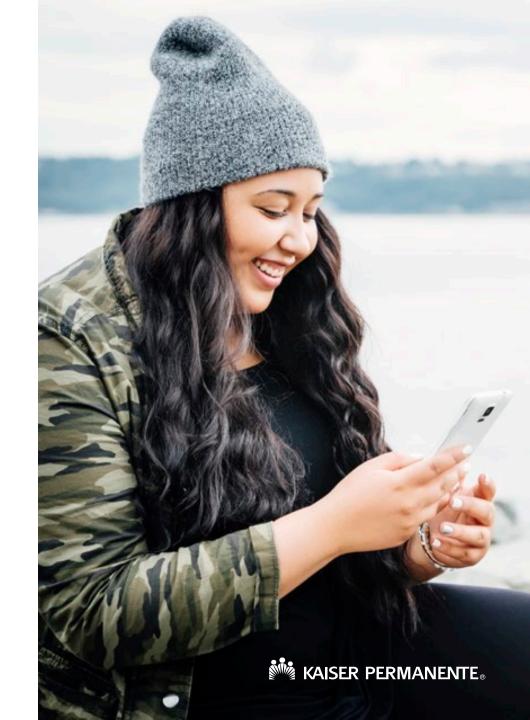
Service area from Longview, WA, to Eugene, OR



Many dental offices located in or near our medical offices



Visit kp.org/dental/nw to find a location near you.





## Quality care with you at the center

Your dentist will build a care plan based on your needs and work with your care team to deliver high-quality, personalized care.



Consistent, coordinated, high-quality care



Doctors who can focus on your total health



Dentists who can detect health symptoms and connect with your doctor



Important health reminders

Additional benefits to look for when choosing a dental plan



=0



Medical-dental integration

Shared medical record

Coordinated approach to care





## Virtual dentistry

When the pandemic emerged, we quickly stood up virtual dental care options to continue to meet members' needs. Members like these convenient virtual visits because dentists can cover a member's dental history, assess the severity of the concern, and provide recommendations and next steps.







Ability to email patient photos through kp.org and the Kaiser Permanente app<sup>4</sup>



<sup>1.</sup> When appropriate and available. 2. These features apply to care you get at Kaiser Permanente facilities. 3. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. 4. Available for members with both Kaiser Permanente medical and dental.



## PEBB dental benefits for 2024

	Full-Time	Part-Time
Yearly deductible	n/a	n/a
Annual benefit maximum	\$1,750	\$1,250
Plan benefits <sup>*</sup>	Full-Time	Part-Time
Dental office visit copay	\$5	\$5
Oral exams, X-rays, cleaning, fluoride treatments, and space maintainers	\$0	\$0
Routine fillings, inlays, and simple tooth extractions	20%	50%
Surgical tooth extractions	20%	50%
Periodontics	20%	50%
Endodontics	20%	50%
Major restorative, crowns and bridges	20%	50%
Full and partial dentures, relines, rebases	50%	50%
Orthodontic treatment (\$1,500 lifetime benefit maximum)	50%	Not Covered
Implant services	50% up to the benefit maximum	Not Covered

## Review your full plan details at mybenefits.kp.org/pebb

This is a summary of some benefits and their copays and coinsurance. For specific information about your covered dental plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

\*Services must be provided by a contracted Kaiser Permanente provider for benefits to be payable. See *Evidence* of Coverage for details.



## A better experience from the start

We guide you through each step of joining Kaiser Permanente, so you can start getting the care you need from day one.



#### **Create your online account**

- Visit kp.org/newmember.
- Download the Kaiser Permanente app.



## Transition your care and prescriptions

Visit kp.org/newmember to get started.



## Pick a provider and change at any time

- View doctor profiles at kp.org/doctors.
- Pick a provider near your home or work.





## Want to learn more?

Choosing a health plan is a big decision — so we're here to answer any of your questions.



#### Ask about the essentials

- Where to get care
- Specialty care services
- How our doctors, hospitals, and health plan work together to make your life easier



#### Or about our extra features

- Video visits\* and other convenient ways to get care
- Apps, podcasts, and other selfcare resources available to you at no additional cost

\*These features available when you get care at Kaiser Permanente facilities. For high deductible health plan members, phone and video appointments are subject to your plan's annual deductible. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device.

Call **1-800-514-0985** (TTY **711**), Monday through Friday, 7 a.m. to 6 p.m. Pacific time.



## PEBB OPEN ENROLLMENT 2024 PLAN YEAR







## OFFICE LOCATIONS & HOURS

Extended Office Hours M-F, 7:00 am – 5:30 pm Select Saturdays

#### CONVENIENT LOCATIONS

#### OREGON 21 Offices

Locations on the I-5 corridor, from Portland to Medford, Bend to Lincoln City

#### WASHINGTON 19 Offices

Locations from Bellingham to Vancouver, Silverdale to Spokane

#### IDAHO 6 Offices

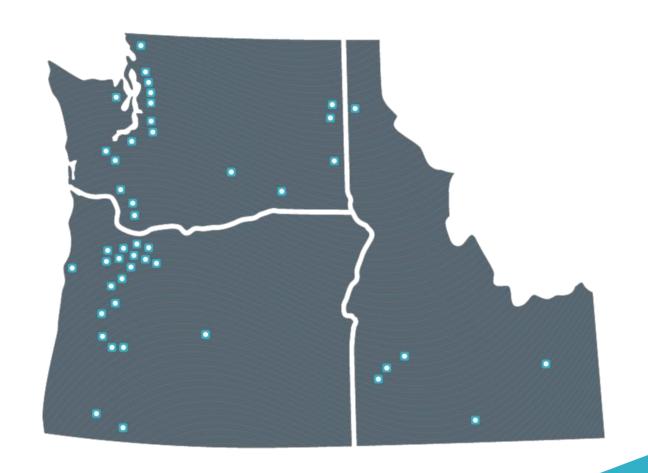
Boise, Nampa, Meridian, Twin Falls, Idaho Falls, Coeur d'Alene

#### GENERAL CARE All Offices

Our General Dentists provide outstanding care

#### SPECIALTY CARE Select Offices

High caliber specialists including Orthodontists, Endodontists, Oral Surgeons & Periodontists





## SUMMARY OF BENEFITS

General and Ortho Office Visit

Diagnostic and Preventive Services

Fillings

Crown or Bridge

Complete Upper or Lower Dentures

**Root Canal Therapy** 

Surgical Extraction

Comprehensive Orthodontic Treatment

**Dental Implant Surgery** 

Specialty Office Visit

\$10 per Visit

Covered at 100%

\$20 copay

\$250 copay

\$290 copay

\$150 copay

\$40 copay

\$2,500 copay

\$1,500 maximum

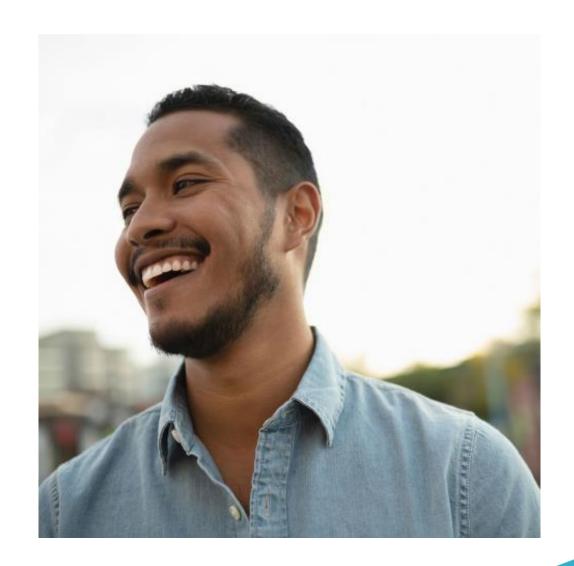
\$10 per Visit

- No maximum, No deductible
- No waiting periods
- Predictable copays
- Orthodontic benefit for all ages
- Office visit copay waived for new patient visit, only for members who have never been seen a WDG provider.



# WE'RE DIFFERENT – A UNIQUE APPROACH TO ORAL HEALTH

- Willamette Dental Group's practice philosophy focuses on proactive dental care.
- Proactive care means focusing on preventing disease rather than treating it surgically.
- This is achieved by practicing evidencebased dentistry
- Cleaning frequencies
  - Vary based on each individual person and oral health risks
  - Range from 1-4 cleanings per year, as recommended by Dentist





## DENTIST RATINGS AND PROFILES

- Patient feedback ratings and comments online for each dentist
- NRC Health partner
- Over 4.5 average star rating





First In Proactive Dental Care

View All Dental Office Locations →

All Dental Offices / Beaverton / Mimi Poon Whittemore, DMD

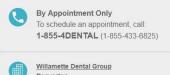


#### Mimi Poon Whittemore, DMD

General Dentist

orioral Borniot

\* \* \* \* \* \* 4.8 out of 5 | 225 Ratings, 57 Comments





Get Directions



## Dr. Mimi Whittemore's Biography Dr. Whittemore approaches dentistry with compa

Dr. Whittemore approaches dentistry with compassion, integrity, and empathy. Her conservative approach to dental treatment and being proactive about dental health directly aligns with her passion to work at Willamette Dental Group. Getting to know her patients and understanding their dental needs is very important to her. Dr. Whittemore and her team's continued focus to educating and providing care in a caring manner has gained her the trust and connection of her patients. Through the years Dr. Whittemore continues to make a positive impact on her patients and strives for dental excellence. Willamette Dental Group, being provider-centric, has allowed her to be collaborative with her peers to create the best treatment options available for her patients.

In her spare time she enjoys spending time with her family and is an avid gardener.

#### Languages

- English
- Cantonese

Education







#### VISIT WILLAMETTEDENTAL.COM/PEBB

Explore our website to find information about our locations, provider profiles and patient reviews.



#### SCHEDULE YOUR APPOINTMENT

Call to schedule your new patient appointment at 1.855.433.6825. Appointments are available within days or weeks – we can't wait to meet you!



#### APPOINTMENTS OR EMERGENCIES

855.433.6825

M-F: 7:00 am – 5:30 pm / Sat: 7:00 am – 1:00 pm For dental emergencies call 24 hrs/7 days a week



#### QUESTIONS ABOUT YOUR BENEFITS?

<u>memberservices@willamettedental.com</u> Member Services Hours: M-F: 8:00 am – 5:00 pm

Dental Services provided by: Willamette Dental Group, P.C. Plans in Oregon underwritten by Willamette Dental Insurance, Inc., plans in Washington underwritten by Willamette Dental of Washington, Inc., and plans in Idaho underwritten by Willamette Dental of Idaho, Inc. 6950 NE Campus Way, Hillsboro, OR 97124

vision care pebb



It's Time to Enroll Get to Know Your VSP Vision Benefits.

PEBB VSP Vision Plans

Open Enrollment is 10/1/23 – 10/31/23 Effective 1/1/24



## Eye Care is Essential

Keep yourself healthy with a yearly eye exam from a VSP network doctor.

#### Did you know?

Annual eye exams provide an unobstructed view of the blood vessels and can help detect early signs of serious eye and health conditions like glaucoma, diabetes, high cholesterol, and high blood pressure.

 Nearly 96 million US adults are living with pre-diabetes and 84% don't know they have it.\*





#### **PEBB – VISION PLANS**

PEBB offers two VSP vision plans for you to choose from.

The VSP

Basic Plan



The VSP Plus Plan





## Your VSP Plan Options at a Glance

	Basic Plan	Plus Plan	
Exams	WellVision Exam <sup>®</sup> covered every calendar year \$10 Copay		
Exams	Retinal Imaging exam covered every calendar year with up to \$39 Copay	Retinal Imaging exam covered every calendar year with a \$10 Copay	
Frame Allowance	\$150 Frame allowance every calendar year     \$170 featured frame brands allowance     \$150 Walmart®/ Sam's Club® frame allowance     \$80 Costco® frame allowance	<ul> <li>\$225 Frame allowance every calendar year</li> <li>\$245 featured frame brands allowance</li> <li>\$225 Walmart®/ Sam's Club® frame allowance</li> <li>\$125 Costco® frame allowance</li> </ul>	
Lenses	Prescription lenses covered every calendar year with \$25 Copay  Fully covered single vision, lined bifocal, or lined trifocal lenses Impact-resistant lenses for children		
Lens Enhancements	<ul> <li>Standard Progressive lenses - \$0 copay</li> <li>40% average savings on other lens enhancements</li> </ul>	Standard Progressive lenses - \$0 copay Anti-glare coating - \$20 copay Premium or Custom Progressive lenses - \$20 copay  40% average savings on other lens enhancements	
Contact Lens Allowance (instead of glasses)	\$200 allowance for contacts lenses and copay up to \$60 for contacts lens exam (fitting and evaluation)		



## **Retinal Screening**

Retinal screening photos are images of the inside of the eye that are used as baseline documentation of a healthy eye or to screen for potential disease(s).

These images can be compared year after year to monitor even the most subtle changes in the eyes, helping detect signs of eye disease and systemic disease as early as possible.

- Basic Plan members pay no more than a \$39 copay for retinal screening each year.
- Plus Plan members pay a \$10 copay for retinal screening each year.
- Members with diabetes receive fully covered retinal screening each year.





## VSP LightCare<sup>™</sup>

Digital screens and fluorescent lighting emit blue light that can contribute to headaches, blurred vision, and sore eyes. Wearing blue light filtering glasses indoors can reduce exposure to blue light and glare.

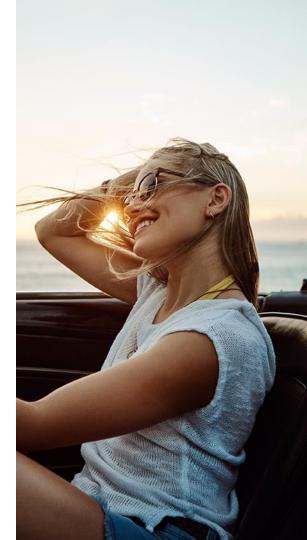
#### **Keep Your Eyes Protected**

Visit a VSP network doctor and choose either prescription eyewear coverage, or use your frame and lens allowance toward ready-to-wear:

- · non-prescription sunglasses, or
- non-prescription blue light filtering glasses

Register and log in to vsp.com to review your benefit information. Based on applicable laws; benefits may vary by location





## Vision therapy

#### What's Vision Therapy?

 Sessions cover diagnosis and treatment of turned eye, eye teaming, lazy eye, eye focusing, and general eye movement ability

#### What's included?

- Fully covered evaluation
- 75% off approved therapy sessions up to \$750 annually





<sup>\*\*</sup>Check with your doctor to see if you qualify

#### **Exclusive Member Extras**

#### Get the Savings You Need.

Visit **vsp.com** to see all the Exclusive Member Extras. VSP puts members first by providing you with exclusive special offers from leading industry brands, totaling more than **\$3,000** in **savings**. Discover great deals on glasses, sunglasses, contact lenses, and more.



Enjoy an Extra \$20 on Featured Frame Brands.



Save up to 40% on popular lens enhancements\*.

Offers vary based on state and benefit plan. Brands and offers subject to change.

\*Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.





#### Convenient Access You Want

With thousands of in-network doctors, it's easy to find an eye doctor near you.

#### With Even More Options

Maximize your benefits at a Premier Program location (at no extra cost) including thousands of private practice doctors and over700 Visionworks® retail locations nationwide.

- Exclusive bonus offers and savings
- A wide selection of featured frame brands
- Advanced eye exam technology, like retinal imaging



Get more at preferred in-network doctor locations

private practice doctors

Visionworks





### Participating Retail Chains

There are more than 10,000 retail chain locations in the VSP network in addition to Visionworks, including:

- Costco Optical
- Walmart Vision Center
- Pearle Vision
- MyEyeDr
- Clarkson Eyecare
- RxOptical
- And more





















### Eyeconic

As a VSP-owned company, **Eyeconic** seamlessly connects your VSP vision benefits to your account.

Eyeconic offers a variety of well-known brands and contact lenses. Choose from more than 70 eyewear brands like Calvin Klein, Cole Haan, Nike, and more.

Find your product, customize your order and we do the rest. Start saving today at **eyeconic.com**® today.







## Using Your Benefit is Easy

#### Once you're enrolled...

- Create an account at vsp.com and review your personalized benefit information.
- You can find a VSP in-network doctor by visiting pebb.vspforme.com or calling 800.877.7195.
- At your appointment, simply tell them you have VSP. No ID card needed—and we'll take care of the rest! There are no claim forms to fill out when you see a VSP network doctor.



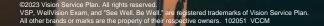


## **Enroll Today!**

VSP helps you see well and be well with the coverage and quality care you deserve.

Questions? Contact us. Call 800.877.7195 or visit vsp.com.







## Today's Agenda

#### The Standard's offerings:

- Life Insurance (Basic and Optional)
- Voluntary Accidental Death
   & Dismemberment (AD&D)
- Short Term Disability
- Long Term Disability

#### **Next Steps:**

- PEBB microsite
- Decision support tool



## Basic and Optional Life Insurance



## Basic and Optional Life Coverage

#### **Coverage amounts**

- Basic Life = \$10,000
- Optional Employee Life = \$20,000 to \$600,000
- Optional Spouse/Domestic Partner Life = \$20,000 to \$400,000
- Dependent Life = \$5,000 (Spouse/Domestic Partner and Child)
- Retiree Life = 50% of Life Insurance amount in effect prior to retirement, up to \$200,000

#### **Guarantee issue levels**

- Basic Life, Dependent Life and Retiree Life = all guarantee issue
- Optional Employee Life = \$100,000\*
- Optional Spouse/Domestic Partner Life = \$20,000\*

The**Standard** ®

<sup>\*</sup>If applying for coverage within the first 30 days of becoming eligible

#### Value Added Features

#### **Accelerated Benefit**

Provides up to 75% of Life Insurance benefit prior to death for terminally ill employee/spouse/ domestic partner

#### **Waiver of Premium**

Continues Life Insurance for members who are under age 60 and totally disabled without payment of premium

#### **Portability**

Allows you to take your insurance with you upon termination of employment (not retirement) at the same rates

#### Travel Assistance\*

Provides services to employee and immediate family members when traveling more than 100 miles from home

#### Life Services Toolkit\*

Timely and compassionate support services for members and beneficiaries

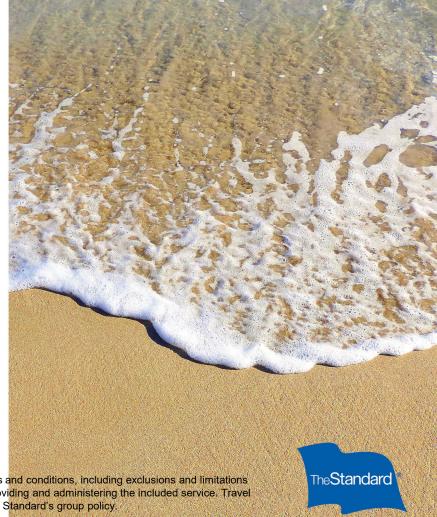


<sup>\*</sup>Provided by a third-party administrator

#### **Travel Assistance**

An included service that connects you and family members to resources when traveling more than 100 miles from home.

- Travel planning guidance
- Assistance replacing lost credit cards and passports, transferring funds and locating missing luggage
- Medical and legal assistance
- Emergency medical evacuation and repatriation services
- Return transportation for dependent children and traveling companions



Travel Assistance is provided by Assist America, Inc. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

#### Life Services Toolkit

Life Services Toolkit is automatically available to you as an insured member under your group Life insurance policy. Life Services Toolkit is also available to your beneficiary. Access is available for up to 12 months after claim approval. Services for beneficiaries include:

Grief and loss support. Confidential "in moment" phone support and 6 face-to-face sessions.

Books to help children cope. Age-appropriate books can be sent to children and adults coping with loss.

Support Services. Work-life advisors can guide beneficiaries to resources to help manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.

Online Resources. Beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to help in planning a funeral, writing obituaries, and copy with grief.

Legal services. Includes a 30-minute legal consultation by phone or in-person: 25% rate reduction thereafter.

#### **Employee Services**

Online portal for all covered members offers:

- Online Will template
- · Identity theft prevention
- Financial planning online tools
- Funeral planning resources
- Health and wellness resources



The Life Services Toolkit is provided through an arrangement with Health Advocate and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product. The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.

#### Voluntary Accidental Death & Dismemberment



#### Voluntary AD&D Coverage

#### **Coverage amounts**

- Member = \$50,000 to \$500,000
- Spouse/Domestic Partner only = 50% of member's amount
- Children only = 15% of member's amount for each child
- Family coverage (spouse/domestic partner <u>and</u> children) = 40% of member's amount for spouse/domestic partner and 15% of member's amount for each child

#### All amounts are guarantee issue



#### **Short Term Disability Benefits**



#### **Short Term Disability Insurance**

#### The STD plan includes each of the following:

Weekly Benefit	\$1,662 Maximum benefit* \$25 Minimum benefit *before reduction by deductible income
Benefit Percentage	60% of the first \$2,770 (based on weekly predisability earnings)
Benefit Waiting Period	0 days for accident 7 days for sickness
Maximum Benefit Period	13 weeks 4 weeks for preexisting conditions

#### Paid Leave Oregon

Reminder:

became effective September 3, 2023



<sup>\*</sup> Deductible income is other sources of income your employee receives or is eligible to receive while STD benefits are payable, such as Paid Family Medical Leave, Workers' Compensation, Social Security and PERS.

## STD Added Features and Services

#### **Return to Work Incentive**

Allows member to receive up to full salary while working part-time

#### **Waiver of Premium**

Continues insurance without payment of premium while you are disabled

#### **Telephonic/Online Claim Submission**

File STD claims over the phone or online

#### Tax-free Benefit

Because premium for STD coverage is paid for by the member with post-tax dollars, benefits paid are <u>non-taxable</u>



#### Oregon Paid Family Medical Leave



### What is Oregon Paid Family Medical Leave?

Oregon Paid Family Medical Leave, also referred to as Paid Leave Oregon, is a new program that ensures individuals and families have the time and support they need to care for themselves and their loved ones when they need it most.

Employees earning at least \$1,000 over the last 12 months are eligible

Work-study employees are not eligible

Job protection is available for employees employed by their employer for at least 90 days before taking leave.



#### The Basics: Oregon Paid Family Medical Leave

Category	Details
<b>Effective Date</b>	Sept. 3, 2023
Contributions	<ul> <li>1% of earnings up to Consumer Price Index West (updated annually)</li> <li>Employee pays 60%</li> <li>Employer pays 40%</li> </ul>
State Avg. Weekly Wage*	\$1269.69
Leave Reasons	<ul> <li>Own serious health condition (including pregnancy)</li> <li>Bonding with a child in the first 12 months after birth, adoption, or foster care placement</li> <li>Caring for a qualifying family member with a serious health condition</li> <li>Safe leave (survivors of sexual assault, domestic violence, harassment, or stalking)</li> </ul>
Relationships	Spouse, domestic partner, child, parent, Grandchild, Grandparent, Sibling, parent of your spouse or domestic partner, "In Loco Parentis" may apply, any individual related by blood or affinity who is the equivalent of a family relationship
Calendar Year	52-week period beginning on the Sunday immediately preceding the date of which the leave commences
Benefit Period	12 weeks and up to an additional 2 weeks due to complications related to pregnancy
Waiting Period	0 days
Min / Max Benefit*	\$63.48 / \$1523.63



<sup>\*</sup>Minimum/Maximum benefit amounts subject to change following annual State Average Weekly Wage review by Oregon Employment Department

#### How much will I receive?

Benefits will depend on your earnings compared to Oregon's State Average Weekly Wage\*. Here are examples based on annual earnings:

Annual Earnings	Weekly Earnings	Weekly Benefit	Income Replacement
\$40,000	\$769.23	\$769.23	100%
\$65,000	\$1,250.00	\$1,037.65	83%
\$80,000	\$1,538.46	\$1,181.88	77%
\$120,000	\$2,307.69	\$1,523.63	66%

You can estimate your PFML benefit at: <a href="https://paidleave.oregon.gov/employees/benefits-calculator.html">https://paidleave.oregon.gov/employees/benefits-calculator.html</a>

<sup>\*</sup>State Average Weekly Wage for 7/1/2023 through 6/30/2024 is \$1,269.69. This is reevaluated annually on July 1st by Oregon Employment Department.



#### How does OR PFML impact Short Term Disability benefits

OR PFML benefits are considered Deductible Income under the terms of your Short Term Disability (STD) policy

STD benefits are reduced by benefits you are <u>eligible</u> to receive from OR PFML because of your own health condition

STD benefit amount will be the difference between what you are <u>eligible</u> to receive from OR PFML and the maximum benefit amount of your STD claim

Even if you do not apply for OR PFML for your own health condition, your STD benefit will be reduced



#### Long Term Disability Benefits



#### Long Term Disability Insurance

#### The LTD plan includes each of the following:

Maximum Monthly Benefit*	\$7,200   \$8,000 (before reduction by deductible income*)
Benefit Percentage	60% of the first \$12,000 66 <sup>2/3</sup> % of the first \$12,000 (based on monthly predisability earnings)
Benefit Waiting Period	90 days   180 days
Maximum Benefit Period	To age 65 with or age-grading (consult your certificate of insurance for actual coverage maximums)



<sup>\*</sup> Deductible income is other sources of income your employee receives or is eligible to receive while LTD benefits are payable, such as Workers' Compensation, Social Security and PERS.

#### LTD Added Features and Services

#### **Return to Work Incentive**

Allows member to receive up to full salary while working part-time

#### **Assisted Living Benefit**

Increases income replacement level to 80% for severely disabled members

#### **Family Care Expense Benefit**

Helps offset family care expenses

#### **Rehabilitation Plan Provision**

Reimbursement for rehabilitation plan expenses

#### **Waiver of Premium**

Continues insurance without payment of premium while you are disabled

#### Tax-free Benefit

Since LTD premium is paid for by the member with post-tax dollars, benefits paid are non-taxable

#### **Survivors Benefit**

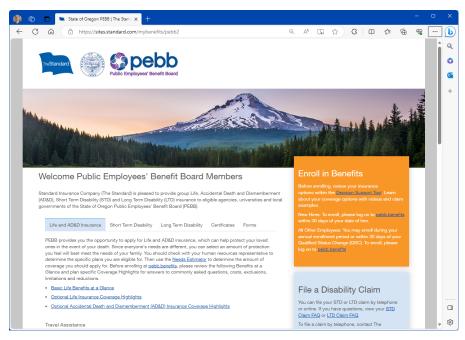
3 times maximum LTD benefit without reduction by deductible income

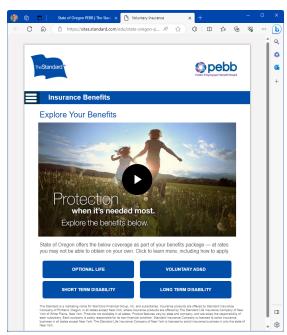




#### Time to Enroll

Please visit The Standard's PEBB microsite at: www.standard.com/mybenefits/pebb Here you will find our decision support tool to help you make informed benefit choices.





These policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or terminated.





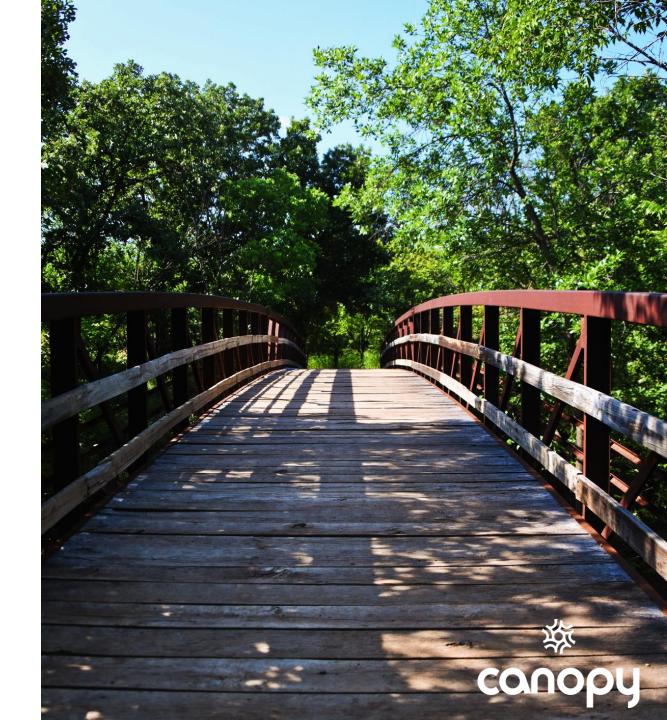
The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York Product features and availability vary by state and company and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.



### **Canopy EAP Orientation**

# Employee Assistance Program

A FREE and CONFIDENTIAL service for employees and their family members to get help for a wide range of personal problems



## Eligibility

- Employees
- Spouse/Domestic Partner
- Family members living in household
- Dependents up to 26 years old regardless of location
- Family members can contact Canopy on their own



## Canopy Service Summary

#### Free and Confidential

#### Mental Health Hotline 24/7/365

In-the-moment consultations and assistance from a mental health professional

#### Counseling

3, 5, 6, or 8 sessions to address a wide range of issues, to feel better and move forward. Able to match based on diversity criteria and health plan participation. In-person or virtual.

#### **Behavioral Coaching**

Coaching to support personal goals

#### **Virtual Peer Support**

24/7/365 moderated anonymous online peer support and resources

#### **Resources for Life**

- Childcare
- Eldercare
- Resource retrieval
- Unlimited financial coaching
- Legal referrals and forms
- Identity theft services
- Fertility health support
- Home ownership program
- Gym and pet insurance discounts

#### **Member Site**

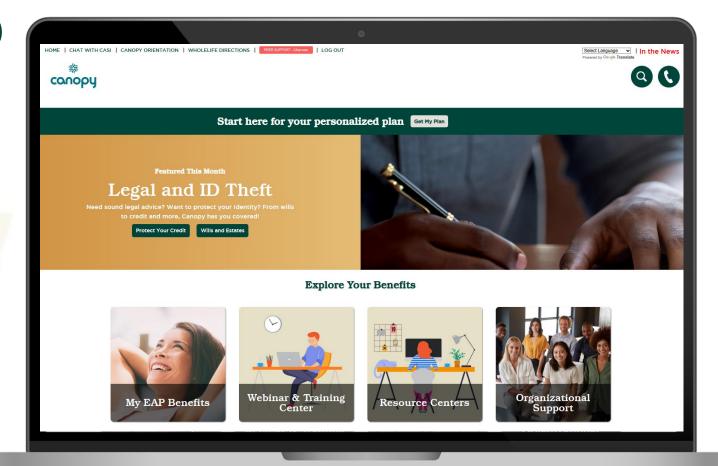
Self-care courses, tips, forms, and videos

WholeLife Directions App



#### Member Hub

- Self-Assessments
- Videos
- Quizzes
- Courses
- Webinars
- Legal and tax forms
- Resources to manage stress, work, family life, and more



Access at <a href="my.canopywell.com">my.canopywell.com</a>
organization code: State of Oregon or PEBB



# No Cost Virtual Peer Support Powered by Supportiv

#### **Anonymous**

Virtual peer-to-peer chat support is available to you through Canopy EAP!





## What is Supportiv Virtual Peer Support?

Live, 24/7, ANONYMOUS small group chats

No appointment – connect in <30 seconds

Precision-matched by struggle - all struggles welcome

Facilitated & safeguarded by trained moderators

Real-time resources



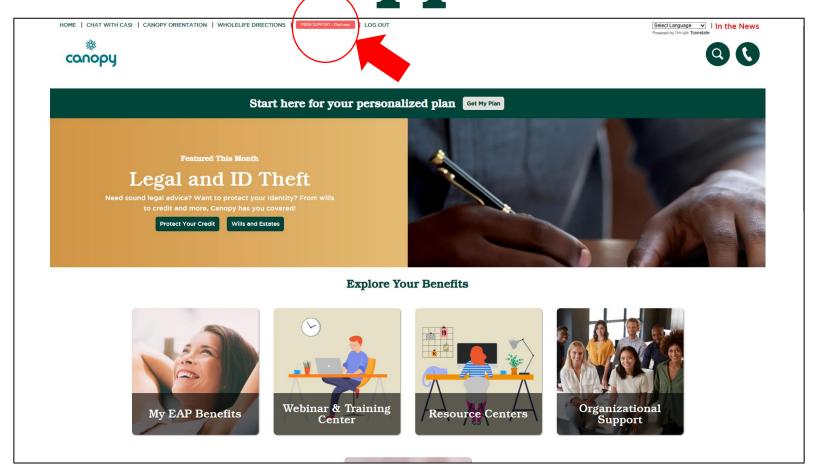
## How Do I Access Supportiv Virtual Peer Support?



And learn more at: supportiv.com/PEBB



## How Do I Access Supportiv Virtual Peer Support?





## Key Takeaways

Free and Confidential

For Employees AND Family

24/7/365

Member Hub

**Anonymous Virtual Peer Support** 



## **Questions?**







## Thank you

