

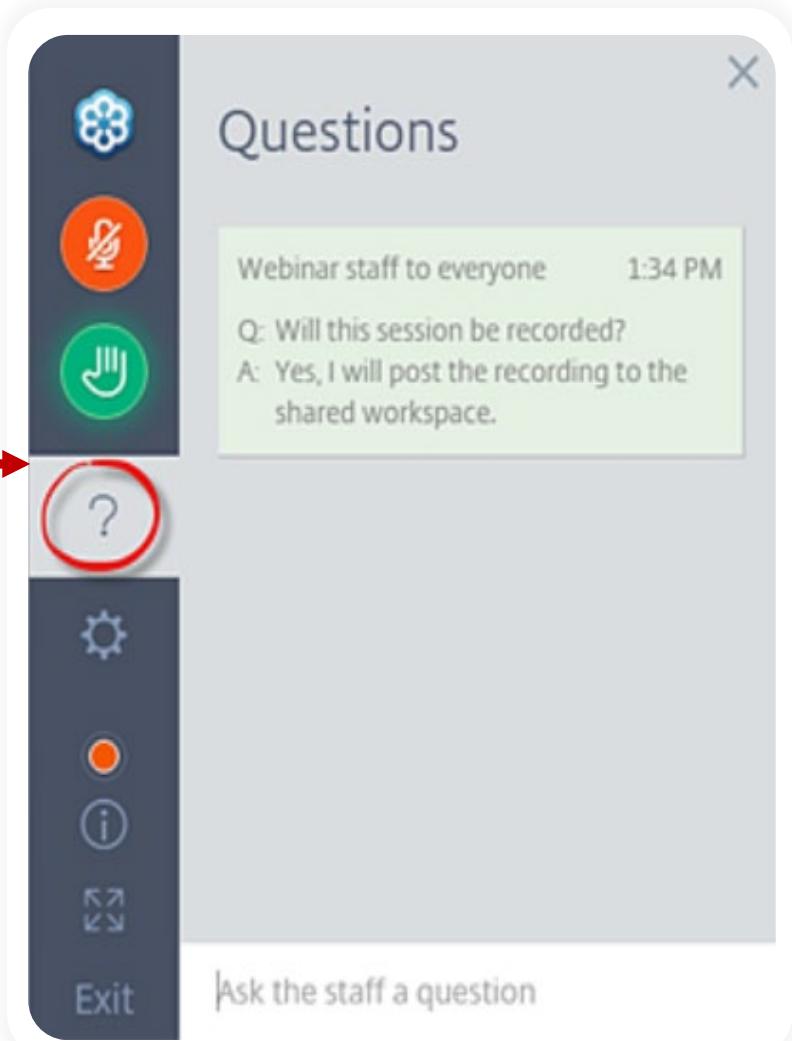
PEBB 2026 Open Enrollment Correction Period



Webinar Tips

Ask questions. If you're not hearing the webinar, check your audio settings in GoTo Webinar.

- Click on the question mark icon.
- Type in your questions.
- Staff and carriers will answer questions:
 - Directly through the chat
 - During the presentation and at the end, as appropriate



Watch or read the presentation.

- You'll receive a follow-up email when the recording and slides are available.
- Captions are included in the recording.

Review additional benefits information.

- Go to the 2026 Benefits Information page at PEBBinfo.com.

Agenda

Topic
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Providence Health Plan and Collective Health Update
Open Enrollment Corrections
<ul style="list-style-type: none">• Deadline• What you can and can't correct• Correction form
New Hires
Benefit Updates
<ul style="list-style-type: none">• HEM Ended• UNUM Long-Term Care (LTC) Updates



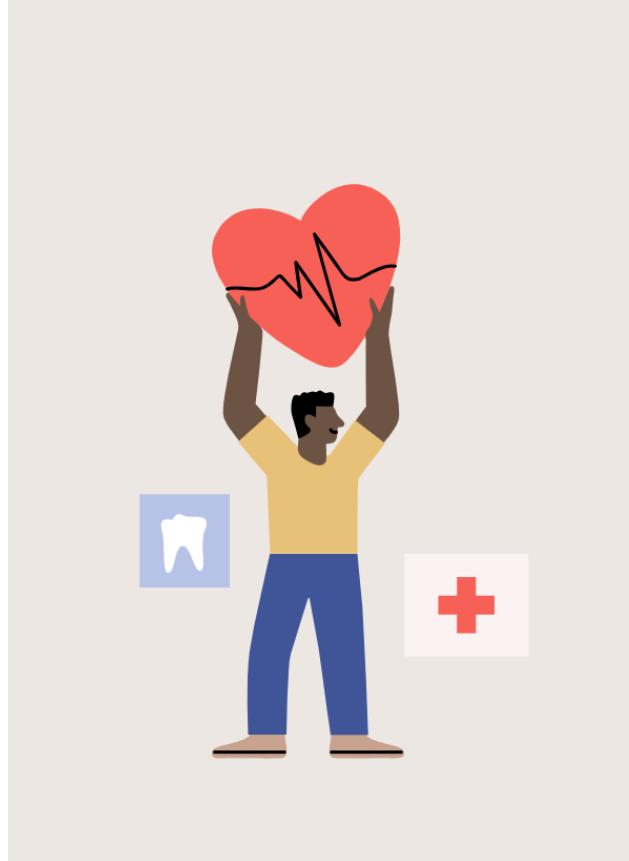
Providence Health Plan and Collective Health

- **Collective Health now manages benefits.** Starting January 1, 2026, Providence Health Plan uses Collective Health to manage medical benefits for PEBB members.
- **Watch for your new ID card.** Providence members should have received a new Collective Health ID card. If you did not get one, contact PEBB.

Providence Health Plan and Collective Health

- **Show your new card when you get care.** Tell your doctor, hospital, or pharmacy that Collective Health now manages your coverage. Give them your new ID card with the new ID number.
- **Use your P number as your ID.** Your new ID number is your P number. You can find your P number in the PEBB enrollment system at PEBBenroll.com .

Providence Health Plan and Collective Health



Let's activate your account

First, tell us who you are

I'm the primary subscriber
I'm directly enrolled in my employer's health benefits.

I'm a dependent
I'm a spouse, partner, or child covered by the primary subscriber's benefits.

How should we find you?

 Social Security Number (SSN)	 Subscriber ID
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Your SSN (last 4) ⓘ

Your date of birth

MM/DD/YYYY

Your last name

Submit

Cancel

**Don't use your
SSN!**

**Do use your
P number!**

For Providence
medical plan
members only.

Providence Health Plan and Collective Health

Providence Health Plan | POWERED BY Collective Health

HOME ACTIVITY COVERAGE GET CARE HELP EN ▾

Hi Linda,
We've got you covered.

 View & request cards | Submit a claim

Medical Plan
Providence PEBB Statewide Network + Cigna →

Just for you

Cards for Linda ▾

Medical & Pharmacy

Your cards, three ways.

If you need your cards, you have options! You can print cards if you need a physical copy right away, or download our app to have them on-the-go. If you like having the real deal, request new cards here — they'll be at your house in 1 to 2 weeks.

Print cards

Request new cards

PEBB Public Employee Benefit Board

Subscriber Name: _____

Group ID# 0261896
Statewide Plan

Rx BIN: 600428
Rx PCN: 08490000
Rx Group: N/A
Rx Ind/Fam Ded: \$50 / \$150
Rx Ind/Fam OOPM: \$1,000 / \$3,000

INN Ded Ind/Fam: \$250 / \$750
INN OOPM Ind/Fam: \$1,900 / \$5,700
OON Ded Ind/Fam: \$500 / \$1,500
OON OOPM Ind/Fam: \$4,800 / \$14,400

Collective Health is a third-party administrator that is contracted to provide technology and services for Providence Health Plan's self-funded health benefits customers and their enrollees.

Outside of OR/SW WA
 Shared Administration PPO

2026 Required Open Enrollment – Corrections



Open Enrollment
was required
this year.

Everyone needed to log into <PEBBenroll.com> during October to make your selections.

The changes included:

- Answering the surcharge questions
- Enrolling or re-enrolling in a Health Care or Dependent Care Flexible Spending Account (FSA)
- Confirming or making plan selections
- Enrolling as a new hire
- Adding or dropping a dependent
- Updating personal information or beneficiaries



PEBB's Open Enrollment was Oct. 1–31, 2025.

Remember, Open Enrollment is the one time each year you can make changes to your plans or dependents without a Qualified Status Change (QSC).

2026 Required Open Enrollment – Corrections

Check your 2026 benefit selections.

PEBBenroll.com



If you didn't log in to PEBBenroll.com and participate in Open Enrollment, **you will not be allowed to make any changes during the correction period.**

- **All PEBB surcharges will be automatically deducted** from your paycheck throughout 2026. For example, if you didn't log in and confirm your surcharge answers:
 - You could potentially have up to \$100 in surcharges taken from your paycheck each month.
 - You will have to go through the appeals process to have these surcharges removed prospectively.
 - You will not be refunded for the past deductions.
- **You won't be able to contribute to a Flexible Spending Account (FSA).** You must enroll or re-enroll each year during Open Enrollment to participate in an FSA. FSA enrollments **do not roll over** to the next plan year.

Corrections Deadline: February 28, 2026



Check your
2026 benefit
selections.

PEBBenroll.com



If you do find a mistake in your enrollments you can make changes prospectively until February 28, 2026. This means:

- If you make a correction in **January**, the change will become **effective February 1, 2026**.
- If you make a correction in **February**, the change will become **effective March 1, 2026**.

Medical Opt Out

Check your
2026 benefit
selections.

PEBBenroll.com



If you didn't complete Open Enrollment, you will find that your "Medical Opt Out" status has changed to "Medical Not Enrolled."

- This happened because **you didn't complete Open Enrollment and confirm** having other group coverage.
- **You can fix this going forward, but you can't receive the missed incentive.**

What can you correct going forward?

Check your
2026 benefit
selections.

PEBBenroll.com



The following are only correctible if you did complete Open Enrollment during October 2025:

- You can change, add or drop your medical, dental, or vision plans.
- You can drop optional plans.
- You can add or drop eligible dependents.

If you didn't complete Open Enrollment during October 2025:

- You can change your “Medical Not Enrolled” status to “Medical Opt Out”
- You can correct surcharge questions about tobacco usage and spouse other group coverage

Commuter Accounts

Check your
2026 benefit
selections.

PEBBenroll.com



Parking or Transit Commuter Accounts

- You can change, add, or drop these accounts at any time.
- These accounts roll over each plan year.

Reminder: Submit Your Claims

- If you close a parking or transit account, you have **six months** to submit claims for any remaining funds.
- You can only claim expenses for months you contributed during the plan year.

What can't you correct?

Check your
2026 benefit
selections.

PEBBenroll.com



Health Care or Dependent Care Flexible Spending Account (FSA)

- You can't add or change an FSA right now.
- You may only make changes if you have a Qualified Status Change (QSC).
- See the full list of QSCs at www.pebbinfo.com under the QSC Matrix.

Submit an Open Enrollment Correction Form

Check your
2026 benefit
selections.

PEBBenroll.com



- All forms can be found at www.pebbinfo.com under “Forms.”

The screenshot shows the PEBBinfo.com website. At the top, there's a navigation bar with links for About OHA, Programs and Services, Oregon Health Plan, Health System Reform, Licenses and Certificates, Public Health, and Jobs. Below the navigation is a search bar with a magnifying glass icon. The main content area has a "Welcome to the Public Employees' Benefit Board page!" message. On the left, there's a sidebar with links for PEBB Home, 2026 Benefit Information, About Us, Contact Information, Forms (which is circled in blue), Retiree, COBRA, Self-Pay, The Board, and Wellness Central. Below that is a "RELATED SITES" section. The main content area is divided into three columns: "Benefits" (with links to 2026 Benefit Information, 2025 Benefit Information, New Hire Resources, Optional Insurance Plans, and Part-Time University (SB 551)), "Resources" (with links to 2026 Imputed Tax Values, 2025 Imputed Tax Values, Pre-Enrollment Eligibility, Forms (which is circled in blue), and News and Events), and "Wellness" (with links to EAP Services, Vaccine Coverage, Wellness Central, Wellness Guide, and Wellness Programs).

New Hires

New Hires

You might need to enroll twice depending on the date you were hired or became benefit eligible.

PEBBenroll.com



New hires with benefit coverage effective Oct. 1, 2025 – Dec. 31, 2025, must have:

- Enrolled in benefits when hired to be covered Oct. 1, 2025 – Dec. 31, 2025.
- Completed Open Enrollment between Oct. 1 and Oct. 31, 2025, to have coverage in 2026.

New hires with benefit coverage effective January 1, 2026, or later, must:

- Enroll in an FSA during your new hire Open Enrollment period, if you want an FSA for 2026

Important!

- New hires often forget to enroll during their new hire Open Enrollment period and miss out on FSAs.
- If this happened to you, contact PEBB right away.

HEM Ended

- PEBB's wellness program, the Health Engagement Model, or HEM, is no longer being offered after Dec. 31, 2025.
- PEBB saved money by ending HEM. The money saved helped ensure that the Board could keep costs lower for the 2026 medical plans.
- Because HEM ended, you didn't have to do a health risk assessment or wellness activities. However, these resources will still be available to you.
- Also, the \$17.50 monthly incentive is no longer provided.
- However, lower deductible amounts for the medical plans are offered to all members.
- This includes members who didn't participate in HEM in the past.
- In the future, the Board will look for a new wellness program that is easy to use and helps members stay healthier.

UNUM Long-Term Care Updates

UNUM is stopping enrollments for Long-Term Care (LTC) effective February 1, 2026

- UNUM is stopping enrollments for all customers (PEBB and non-PEBB members) effective February 1, 2026, for all lines of business for Long-Term Care.
- This is a nationwide decision from UNUM.
- Also, keep in mind that there are other LTC coverage options available. You can explore individual policies through major insurers if you prefer. Review [resources related to LTC coverage in Oregon](#) for more information.

UNUM Long-Term Care Updates

What is the difference between UNUM LTC and Short-Term/Long-Term Disability Plans offered by The Standard?

- UNUM LTC is an insurance plan that offers coverage to help pay for care costs, whether at home or in a Care Facility, if you cannot perform certain activities. These may include bathing, dressing and eating on your own.
- Disability plans offered by The Standard are income replacement plans if you become disabled.

UNUM Long-Term Care Updates

What is the difference between UNUM LTC and Paid Leave Oregon?

- UNUM LTC is an insurance plan that offers coverage to help pay for care costs, whether at home or in a **Care Facility**, if you cannot perform certain activities. These may include bathing, dressing and eating on your own.
- Paid Leave Oregon offers a short-term income replacement if you become disabled.

UNUM Long-Term Care Updates

Which UNUM LTC plans are going to have a premium increase effective June 1, 2026?

- UNUM LTC Plans 3 and 4 will see premium increases costs more than twice the current rate. These are the Simple Inflation plans. Please be aware of this if you are newly enrolling in these plans. If you are currently enrolled in these plans, please wait for further information before deciding to possibly cancel these plans.

Where can you find premiums and more information about UNUM LTC?

- Visit PEBB's website at <https://www.oregon.gov/oha/PEBB/Pages/Long-Term-Care.aspx> for premium and plan information.

PEBB Member Services

Phone: 503-373-1102

Monday – Friday, 8 a.m. – 5 p.m.
(closed weekends and holidays)

Email: pebb.benefits@odhsoha.oregon.gov

Enroll: PEBBenroll.com

Forms: oregon.gov/OHA/PEBB/Pages/forms.aspx

Interpreters available –
email to set an
appointment

Intérpretes disponibles:
envíe un correo
electrónico
para programar una
cita

Thank You

