

# PEBB 2026 Plan Year

Open Enrollment is here!



# Webinar Tips

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

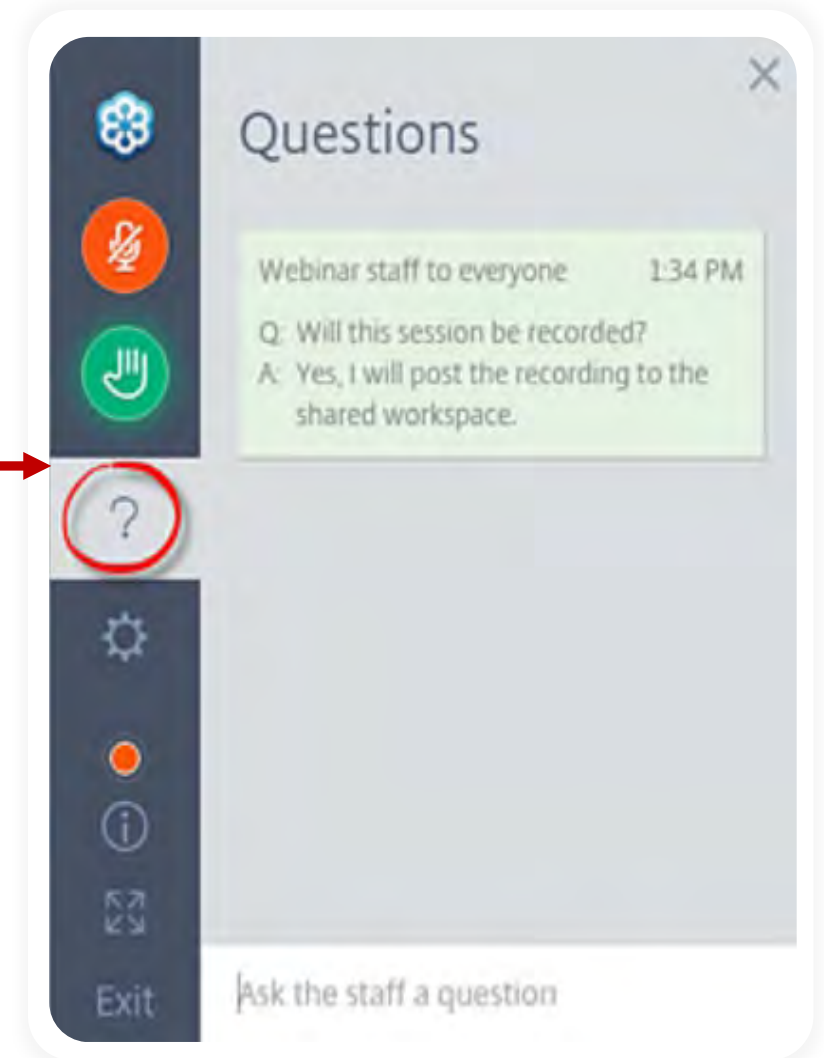
- Click on the question mark icon.
- Type in your questions.
- Staff and carriers will answer questions:
  - Directly through the chat
  - During the presentation and at the end, as appropriate

## 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](https://PEBBinfo.com).



# Agenda

Time	Duration	Topic	Presenter
10:00 am	10 mins	<ul style="list-style-type: none"> <li>Welcome</li> <li>Required Open Enrollment</li> <li>Health Engagement Model</li> <li>Benefit Resources</li> </ul>	PEBB
10:10 am	15 mins	Medical, dental, vision	Kaiser Permanente
10:25 am	15 mins	Medical, dental	Moda Health
10:40 am	15 mins	Medical	Providence Health Plan
10:55 am	15 mins	Garner (for Moda and Providence medical plan members)	Garner
11:10 am	10 mins	Employee Assistance Program	Canopy EAP
11:20 am	10 mins	Vision	VSP
11:30 am	10 mins	Dental	Willamette Dental
11:40 am	10 mins	Life and Disability Insurance	The Standard
11:50 am	10 mins	<ul style="list-style-type: none"> <li>Wrap-up</li> <li>Questions</li> </ul>	PEBB



# 2026 Required Open Enrollment



**Open Enrollment  
is required  
this year.**

Everyone must log into [PEBBenroll.com](https://PEBBenroll.com) starting Oct. 1 and make your selections during Open Enrollment.

This includes:

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



**PEBB's Open Enrollment is 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



Log in beginning  
Oct. 1  
to make your  
2026 benefit  
selections.

[PEBBenroll.com](https://PEBBenroll.com)



If you don't log in to [PEBBenroll.com](https://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 don'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.
  - 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.

# 2026 Required Open Enrollment



## New Hires

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

[PEBBenroll.com](https://PEBBenroll.com)



### **New hires with benefit coverage effective Oct. 1, 2025, must:**

- Enroll in benefits now to be covered Oct. 1, 2025 – Dec. 31, 2025.
- Complete Open Enrollment between Oct. 1 and Oct. 31, 2025, to have coverage in 2026.
- If you want to enroll in an FSA for 2026, you must make your election during Open Enrollment.

**New hires with benefit coverage effective Nov. 1, 2025,** must enroll in benefits within the first 30 days after becoming benefit eligible.

# HEM Is Going Away

- PEBB's wellness program, the Health Engagement Model, or HEM, will no longer be 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 is ending, you are no longer being asked to do a health risk assessment or wellness activities. However, these resources will still be available to you.
- Also, the \$17.50 monthly incentive will no longer be provided.
- However, lower deductible amounts for the medical plans will be 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.

# FSA: Important Reminders



Be sure to understand the rules about contributing to and using an FSA.

- **Enroll each year.** You must enroll in an FSA each year during Open Enrollment.
- **Pay for eligible expenses only.** You can only use your FSA to cover eligible expenses. Go to <https://asiflex.com/orpebb/Default.aspx> to see a complete list of eligible expenses.
  - Health Care FSA: Covers medical, dental, and vision expenses for you and your dependents
  - Dependent Care FSA: Covers childcare for children up to age 13 and care for dependent elders
- **Save your receipts.** You should keep itemized receipts and other documentation to verify the eligibility of your claims.
- **Use it or lose it.** Unused funds are forfeited at the end of the year.
- **Contribution amounts.** The IRS sets limits each year on how much you can set aside from your paycheck before taxes to help pay for eligible health care, dependent care, and commuter expenses.



# FSAs: Health Care Limit Increase



**The limit for Health Care Flexible Spending Accounts (HCFSA) will increase.**

- The IRS has raised the limit on how much you can set aside from your paycheck before taxes to help pay for eligible medical, dental, and vision expenses.
- The new limit for 2026 is \$3,300/year
  - You can find a full list of eligible expenses at <https://asiflex.com/orpebb/HCFSA.aspx>.
  - This is “use it or lose it” so unused funds are forfeited at the end of the plan year.
  - You must enroll each year to participate.

# FSAs: Dependent Care Limit Increase



**The limit for Dependent Care Flexible Spending Accounts (DCFSA) will increase.**

- The IRS has raised the limit on how much you can set aside from your paycheck before taxes to help pay for eligible dependent care expenses.
- The new limits for 2026 are:
  - \$7,500/year if you're married and filing jointly.
  - \$3,750/year if you're single or married and filing separately.
- Things to know if you're interested in a DCFSA for 2026:
  - You can use this for childcare for children up to age 13 and elder care.
  - You can find a full list of eligible expenses at <https://asiflex.com/orpebb/DepCareFSA.aspx>.
  - This is “use it or lose it” so unused funds are forfeited at the end of the plan year.
  - You must enroll each year to participate.

# Commuter Benefits: Limit Increase



The limit for Commuter Benefit Accounts will increase.

- **Parking Reimbursement Account: \$325/month**

- Set aside pretax money from your paycheck to pay for **parking** at or near a location from which you work or commute to work
- Parking in a state-owned location is not eligible for reimbursement

**Important!** You don't qualify for the Parking Reimbursement Account if you park at a state-owned lot or garage, and you pay the parking expense through payroll deductions

- **Mass Transit/ Vanpool Reimbursement Account: \$325/month**

- Set aside pretax money from your paycheck to pay for **transit expenses**
- Eligible expenses include vanpool, bus, rail, or ferry that you incur to commute to and from work. Bicycles are not included.

You can find a full list of eligible expenses at <https://asiflex.com/orpebb/Commuter.aspx>.

# Plan Changes at a Glance

## Medical plans

- PEBB will continue to offer the same medical plans in 2026.
- Plans are offered through Providence Health Plan, Moda Health, and Kaiser Permanente.

## Plan changes at a glance

- Providence Health Plan and Moda Health
  - New pharmacy program required for certain regular medications.
  - New tool available called Garner.
- Providence Health Plan
  - Now partnering with Collective Health.
- Moda Health
  - Changes to out-of-area provider network and some services.
- Kaiser Permanente
  - Enhancements to medical plans.
- Delta Dental and Kaiser Permanente Dental
  - Minor changes to some services.

**The vendor partners will cover the details by plan.**



# Member Webinars

## Open Enrollment Webinar

Watch a recording of today's webinar on demand at [PEBBinfo.com](https://PEBBinfo.com).

## Flexible Spending and Commuter Account Webinar

Tuesday, Oct. 7 @ 4 p.m. – 5 p.m. PT

Register: <https://register.gotowebinar.com/register/2275730034813940311>

## Uplift Oregon Open Enrollment Town Halls

Wednesday, Oct. 8 @ 12 p.m. – 1:30 p.m.

Wednesday, Oct. 22 @ 11:30 p.m. – 1 p.m.

Register in [Workday](#)

View webinar  
recordings on  
demand at  
[PEBBinfo.com](https://PEBBinfo.com)

**Can't make that date/time? Register anyway.** You'll get a follow-up email with a link to the recording.

# PEBBinfo.com



PEBB's website is the primary resource for members.



All Open Enrollment and benefits information will be posted on PEBB's website.



Links to other digital education tools are easy to find (e.g., Online Plan Comparison Tool, Premium Estimator, Explore Your Benefits).

## PEBBinfo.com

Public Employees' Benefit Board

**Login - Member Account**

**PEBB Home**

- 2026 Benefit Information
- 2025 Benefit Information
- About Us
- Contact Information
- Forms
- Retiree, COBRA, Self-Pay
- The Board
- Wellness Central

**RELATED SITES**

- Administrative Rules (OARs)
- Health Policy & Analytics (HPA)
- Innovation Work Group (IWG)
- Member Advisory Committee (PMAC)
- PEBB Information Exchange (PIE)

**Benefits**

- [2026 Benefit Information](#)
- [2025 Benefit Information](#)
- [New Hire Resources](#)
- [Optional Insurance Plans](#)
- [Part-Time University \(SB 551\)](#)

**Open Enrollment is Required**

Open Enrollment season is sneaking up fast! Keep an eye out — PEBB will be sending you all the info you'll need to make your benefits choices soon.

\*Please make sure your contact info is correct in your PEBB Member Account (upper left, "Login - Member Account") and Workday.

**Pre-Open Enrollment Webinar**

**Enrollment and Benefits**

**Login - Member Account**

**PEBB Home**

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**2026 Plan Year**

For language options, please click on "Languages" in the upper-most right hand corner (above the blue section, in the black bar) of this webpage, then click the language you want.

Below are resources to help you during Open Enrollment and throughout the plan year.

**Open Enrollment Information**

- [Open Enrollment Guide | Español](#) - Coming soon
- [Summary of Benefits](#) - Coming soon

**Administrator (Agency) Toolkit:**

- [Open Enrollment Resources](#)
- [Open Enrollment Frequently Asked Questions \(FAQs\)](#)
- [Taking Points](#)

**Webinars:**

Pre-Open Enrollment Webinar  
Tuesday, September 23, 2025, 2:00 - 4:00 p.m. | Seminario web de preinscripción abierta

- [Register here!](#)
- Webinar slides - Coming soon!

**On this page:**

Thank you for your patience while this page is being updated through September 30, 2025.

We will be posting information as it becomes available!

**Open Enrollment**

- [Guide - English and Spanish](#)
- [Administrator Toolkit](#)
- [Webinars](#)
- [Forms](#)

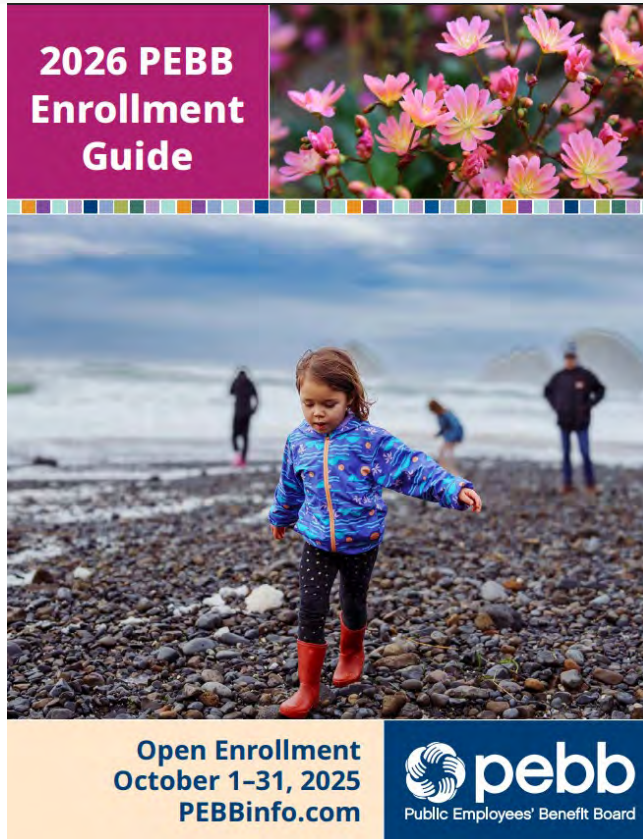
**Benefits Information**

- [Tools and Resources](#)
- [Imputed Taxes](#)
- [Dependent Eligibility](#)
- [Opting-out of Coverage](#)

**Optional Benefits**

- [Tax-favored Accounts](#)
- [AD&D, Life, STD, LTCare](#)
- [Gamer](#)

# Enrollment Guide



Use the Enrollment guide to:

- Review your benefit options.
- Understand how the plans work.
- Learn about the tools and resources available with each plan.
- Select the benefits that are best for you.
- Click the buttons at the top of each page to access helpful benefit education tools.

<https://www.oregon.gov/oha/PEBB/Documents/2026-PEBB-OE-Guide.pdf>

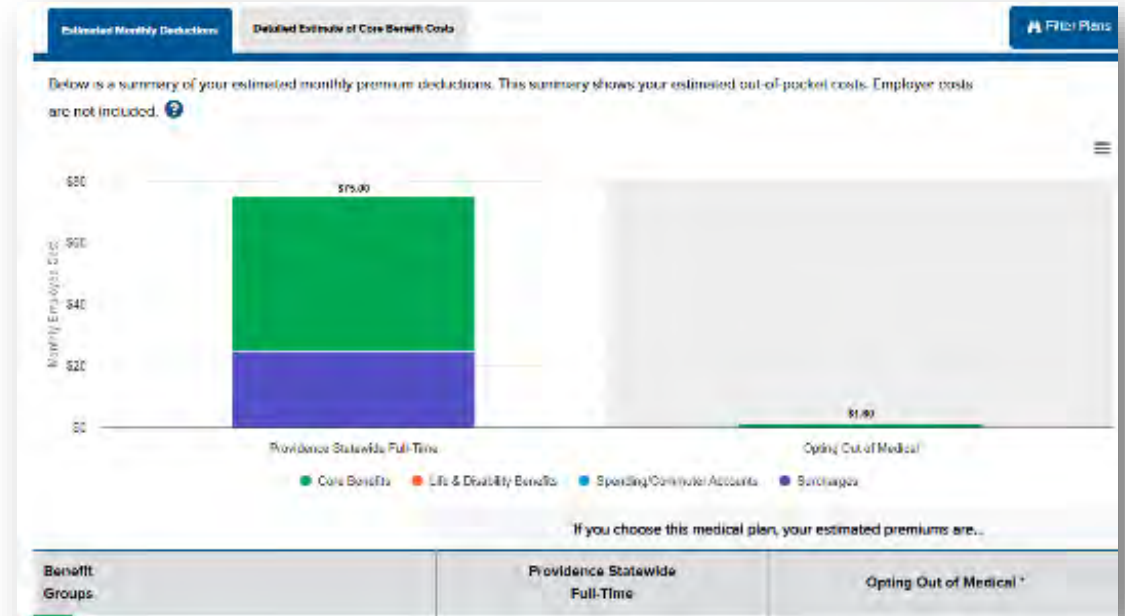
# Premium Estimator Tool



Use this estimator tool to determine your monthly deductions for all your 2026 PEBB benefits



Select your desired benefits, location, work status, and if you are a state or university employee.



[pebbpremiumestimator.com](https://pebbpremiumestimator.com)



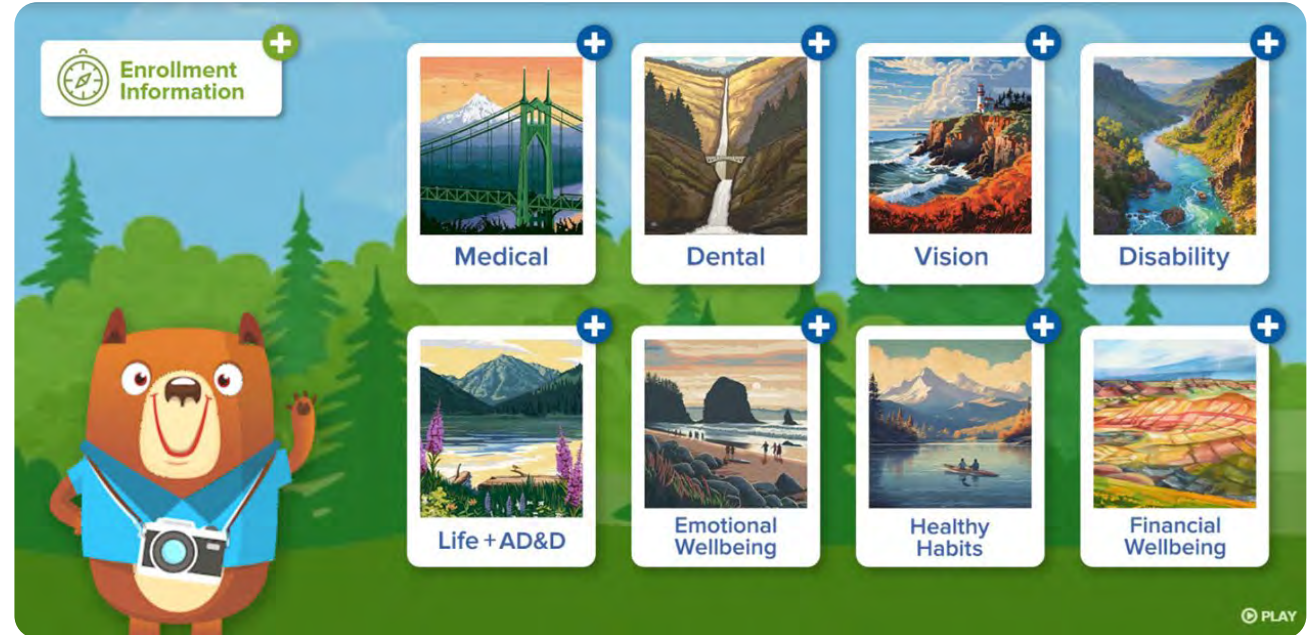
# Explore Your Benefits



Make learning about your PEBB benefits fun!



Use this award-winning interactive learning tool to watch videos, test your benefits knowledge, and earn wellness badges for smart wellbeing actions.



[pebbexploreyourbenefits.com/2026](https://pebbexploreyourbenefits.com/2026)

# Online Plan Comparison Tool



Use this tool to see the medical, dental, and vision plans available to you side by side.



You can also compare specific services by plan.



This includes copays, deductibles, and coinsurance.



Print your customized comparison if you want a hard copy!

[www.comparepebbplans.com](http://www.comparepebbplans.com)

 Compare Your PEBB Plan Options  
Compare sus opciones de planes PEBB

**English Version:**  
**2026 Plan Year**  
View the medical, dental, and vision plan options for the upcoming 2025 plan year:  
[Visit the 2025 plan comparison tool](#)

**Versión en español:**  
**Plan para el año 2026**  
Observa las opciones de planes médicos, dentales y de visión para el próximo año del plan 2025:  
[Visite la herramienta del plan de comparación 2025](#)

# Wellness Guide



## WELLNESS GUIDE

PEBB's wellness  
resources for all  
of life's adventures

- You have access to dozens of wellness programs as a PEBB member.
- With everything from personalized coaching to resource libraries, we're empowering you to take charge of your health.
- Take your physical, emotional, and financial health to the next level.
- Visit the Wellness Guide to see the wellness resources available to you through PEBB's plans.

<https://www.oregon.gov/oha/PEBB/Pages/PEBBWellness.aspx>

# 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](mailto:pebb.benefits@odhsoha.oregon.gov)

**Enroll:** [PEBBenroll.com](http://PEBBenroll.com)

**Forms:** [oregon.gov/OHA/PEBB/Pages/forms.aspx](http://oregon.gov/OHA/PEBB/Pages/forms.aspx)

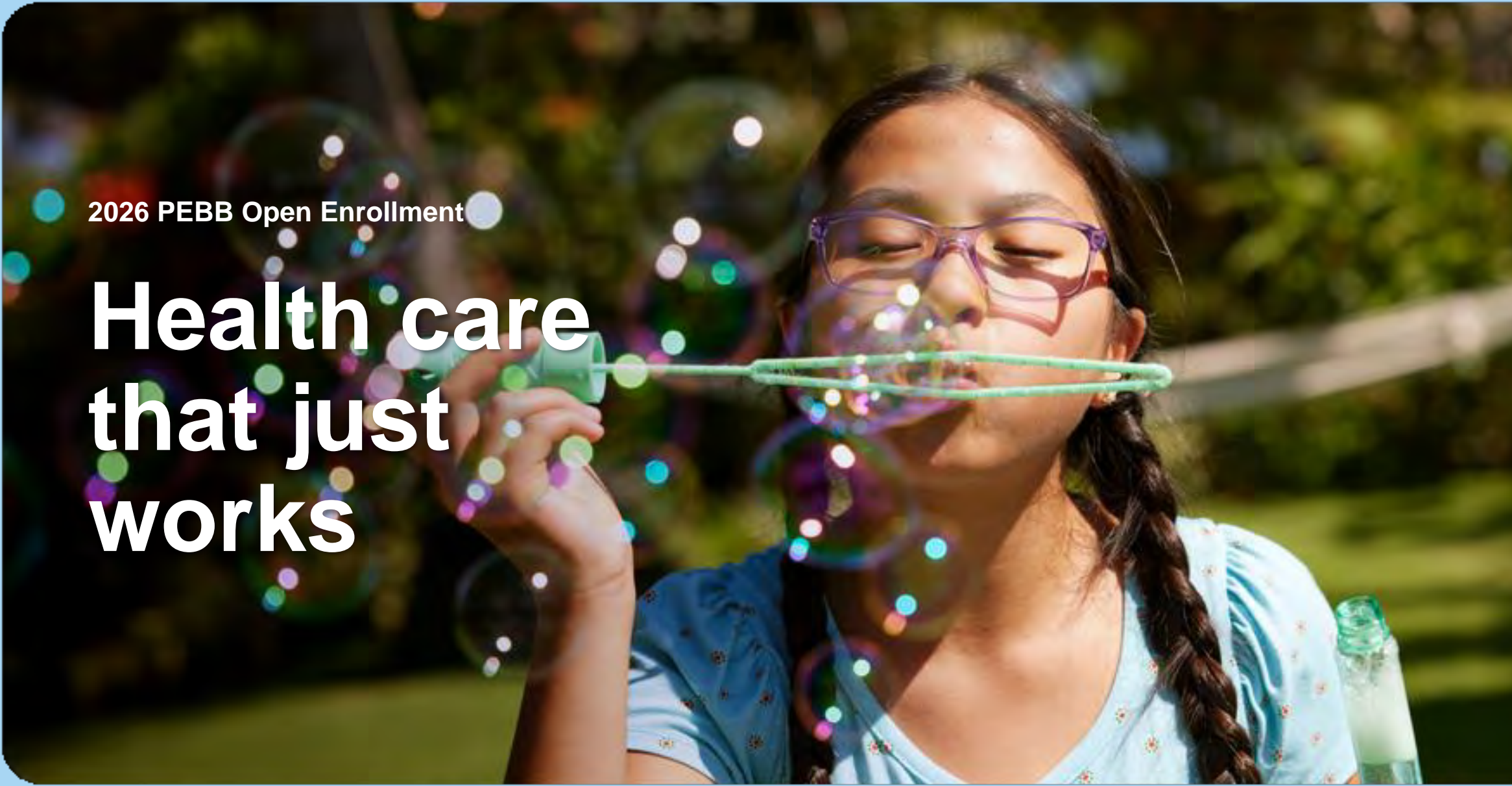
Interpreters available –  
email to set an  
appointment

Intérpretes disponibles:  
envíe un correo  
electrónico  
para programar una  
cita



# Carrier Presentations



A young girl with dark hair in a braid, wearing purple-rimmed glasses and a light blue patterned shirt, is blowing bubbles. She is holding a green bubble wand in her mouth and a green bottle of bubble solution in her right hand. The background is a blurred outdoor scene with green foliage and sunlight filtering through the trees, creating a bokeh effect with colorful light spots. The entire image is framed by a light blue border.

2026 PEBB Open Enrollment

# Health care that just works



# 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.

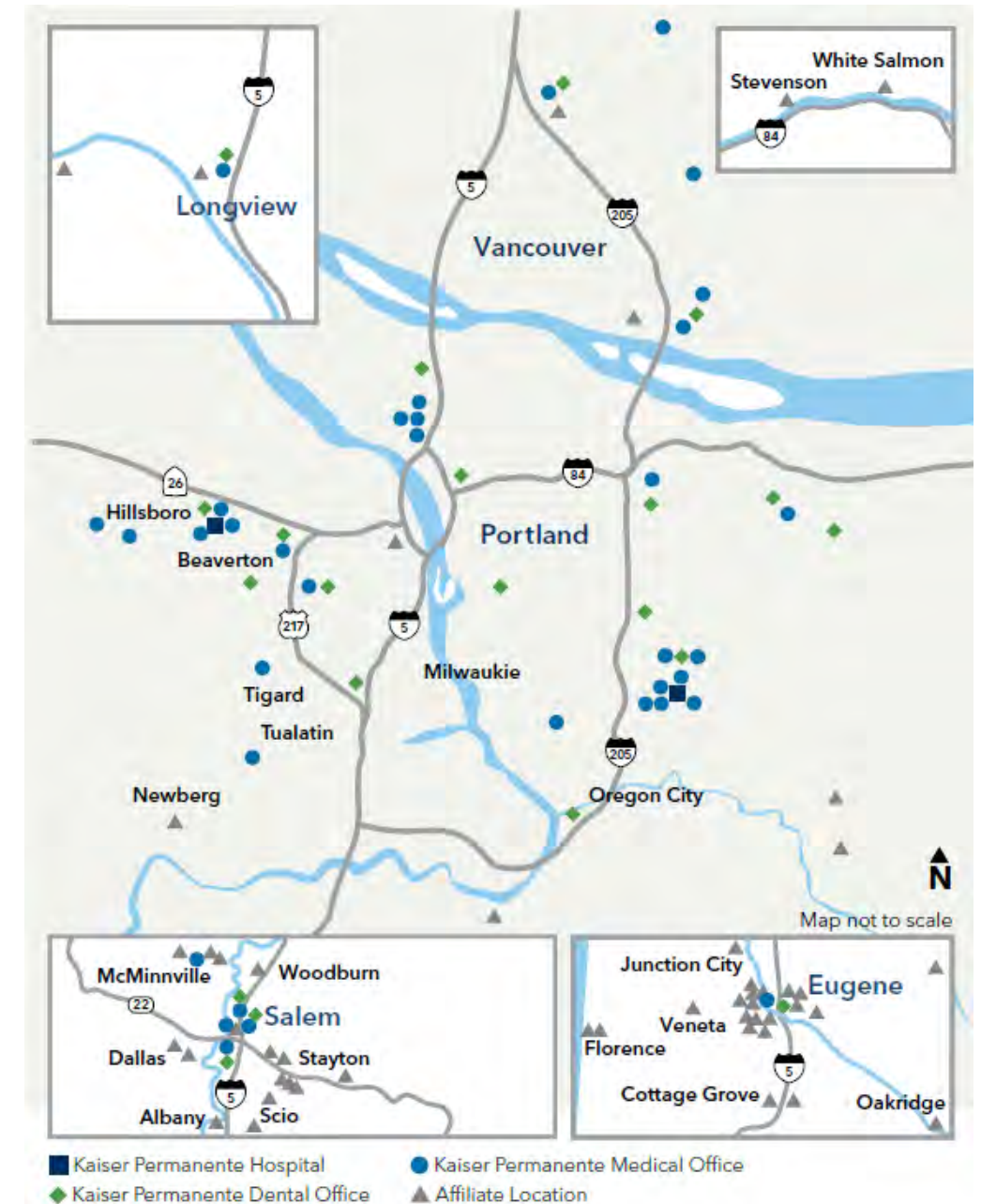
Visit [kp.org/locations](https://kp.org/locations) for a list of our most current locations.

## Kaiser Permanente locations

- 31 medical offices
- 21 dental offices
- 2 Kaiser Permanente hospitals

## Access to affiliated providers including:

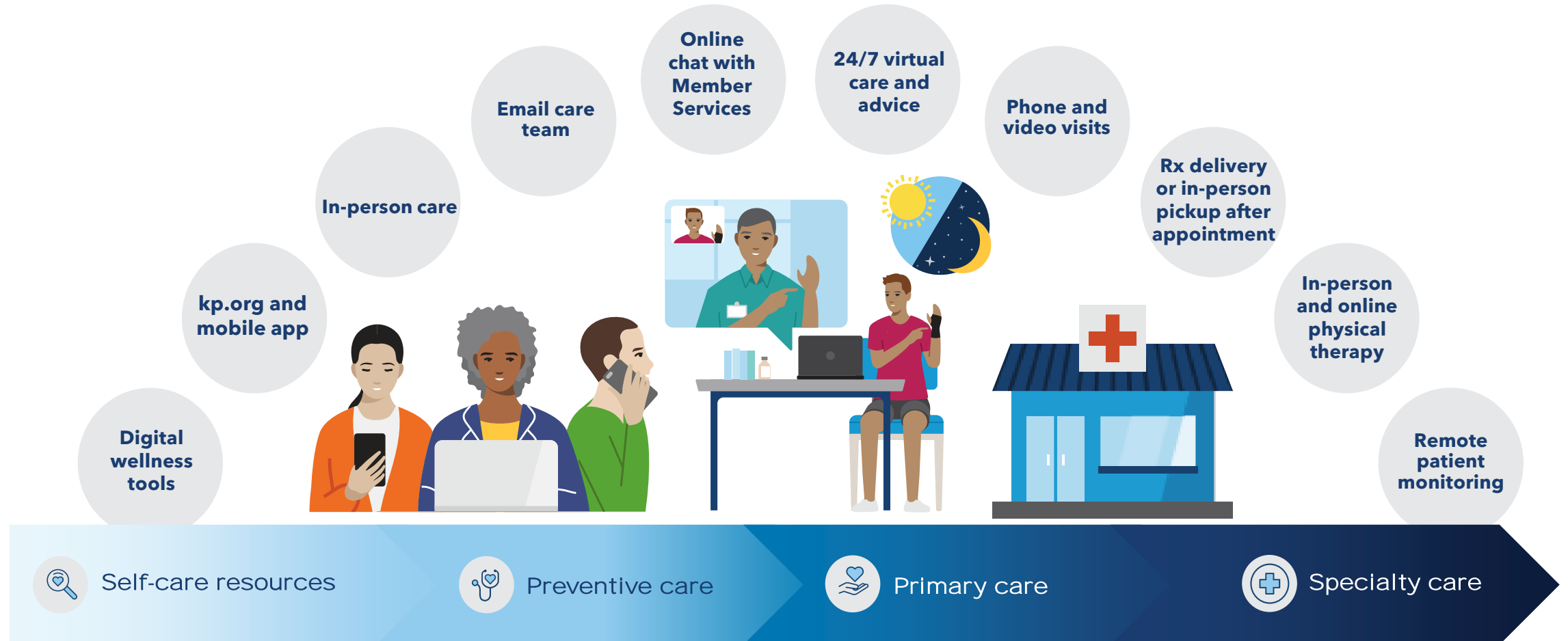
- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- Salem Hospital
- Visit [kp.org/locations](https://kp.org/locations) to find an affiliated partner location



# Easy and Convenient Care



Watch our [intro video](#) to learn about care that puts you at the center.



# Seamless in-person and virtual care

Use the Kaiser Permanente app to manage your care wherever you are.



Get 24/7 virtual care.



Email your care team with nonurgent questions anytime.



View most lab results and doctor's notes.



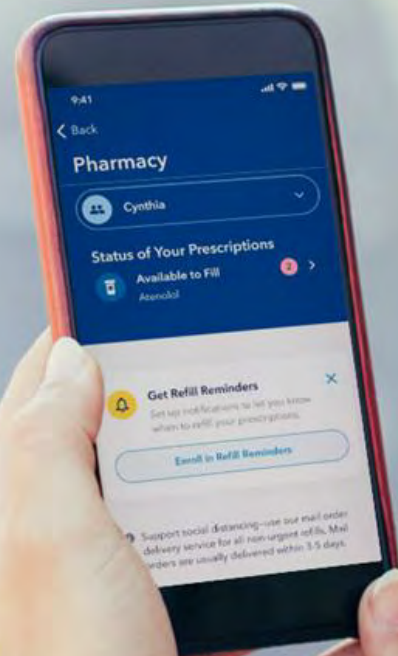
Refill most prescriptions.



Schedule and check in for appointments.



Pay bills and view statements.



## We guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Your care team guides you through appointments and referrals, and lets you know when to schedule checkups and tests.





# Convenient care while traveling

**Planning a trip? Have a child going away to college? Before you leave, we'll help you get vaccinated, refill prescriptions, and stay on top of your health while you're away.**



You're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by phone or online across the U.S.\*



Learn more about getting [care away from home.](#)

\*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.



# 2026 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
<b>Plan year deductible</b>	\$0	\$250/individual \$750/family	\$0	\$250/individual \$750/family
<b>Out of pocket maximum</b>	\$600/individual \$1200/family	\$1500/individual \$4500/family	\$1500/individual \$3000/family	\$1500/individual \$4500/family
<b>Preventive care services</b>	\$0	\$0	\$0	\$0
<b>Primary and specialty office visit copay</b>	\$5	\$5	\$30	\$30
<b>Outpatient surgery</b>	\$5	15% after deductible	\$30	20% after deductible
<b>Hospital inpatient care</b>	\$50/day up to \$250/admission	\$50/day after deductible up to \$250/admission	\$500/admission	\$500/admission after deductible
<b>Lab tests and X-rays</b>	\$0	\$15	\$10	\$20
<b>Urgent care</b>	\$5	\$25	\$30	\$50
<b>Emergency room copay</b>	\$150	\$150 after deductible	\$150	\$150 after deductible
<b>Prescriptions</b>	\$5 generic \$25 formulary brand 50% up to \$100 nonformulary \$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

Find a provider at  
**Herayahealth.com**  
or call 1-800-449-9479

# 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 Heraya Health 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

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

# Doula Network

- Kaiser Permanente is now contracted with Doula Love and Community Doula Alliance to offer PEBB members a diverse network of doulas to choose from. This collaboration ensures a seamless billing experience with no balance billing. Effective January 1, 2026, members will be required to seek services through Doula Love or Community Doula Alliance.
- Doula Love: [www.portlanddoulalove.com](http://www.portlanddoulalove.com)
- Community Doula Alliance: [www.communitydoulaalliance.com](http://www.communitydoulaalliance.com)
- Doula coverage includes:
  - Up to 8 visits during pregnancy/postpartum (no cost to member)
  - Inpatient hospital services provided by Doula (no cost to member)



# 2026 vision plan benefits for full time employees

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		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

This is not a contract. This benefit summary does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details of your benefit coverage, exclusions and limitations, claims review, and adjudication procedures, please see your *Evidence of Coverage (EOC)*, or call Member Services. In the case of a conflict between this summary and the *EOC*, the *EOC* will prevail.

To learn more about Kaiser Permanente, visit [kp.org](https://www.kp.org).

# CONVENIENT, HIGH-QUALITY DENTAL CARE AND COVERAGE



## 21 DENTAL OFFICES

Eugene, OR, to  
Longview, WA

Many co-located with  
or near a Kaiser  
Permanente medical  
facility



## 160 KP DENTISTS

Plus, a network of  
415,000+ PPO dentists  
nationwide



## GENERAL DENTISTRY SPECIALTY CARE

Including orthodontics,  
endodontics, oral  
surgery, and  
periodontics



## RIGHT CARE AT THE RIGHT TIME

Urgent dental care  
available 24 hours a day,  
7 days a week

Saturday dental  
cleanings at select  
locations

Virtual dentistry options,  
including video, phone,  
and email\*



## MEDICAL-DENTAL INTEGRATION (MDI)

Integration with electronic  
health record, co-location,  
and coordination with  
medical team for quality  
outcomes

\*When appropriate and available. These features are available when you get care at Kaiser Permanente facilities. 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.

# 2026 dental plan benefits

	Full-Time	Part-Time
<b>Yearly deductible</b>	n/a	n/a
<b>Annual benefit maximum</b>	\$1,750	\$1,250
<b>Plan benefits*</b>	Full-Time	Part-Time
<b>Dental office visit copay</b>	\$5	\$5
<b>Oral exams, X-rays, cleaning, fluoride treatments, and space maintainers</b>	\$0	\$0
<b>Routine fillings and simple tooth extractions</b>	20%	50%
<b>Surgical tooth extractions</b>	20%	50%
<b>Periodontics</b>	20%	50%
<b>Endodontics</b>	20%	50%
<b>Major restorative, crowns and bridges</b>	25-50%	50%
<b>Full and partial dentures, relines, rebases</b>	50%	50%
<b>Orthodontic treatment (\$2,500 lifetime benefit maximum)</b>	50%	Not Covered
<b>Implant services</b>	50% up to the benefit maximum	Not Covered

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.



# Omada

For weight management and diabetes prevention

## Reaching Members with Relevant Tactics Throughout Their Journey

- Targeted Outreach & Enrollment
- Smart Tools & Technology
- Supportive Online Peer Groups
- Interactive Lessons
- Professional Care Team

\* Behavioral Health Specialists operate behind the scenes with other members of the care team and do not have a member-facing role

Disclaimer: These images are samples based on a composite and do not reflect information about a specific person.



# Look at your life through a new lens

## Free Wellness Coaching by Phone with Kaiser Permanente

A health coach can help you with:

- Eating healthy
- Losing weight
- Moving more
- Managing health conditions
- Sleeping better
- Reducing stress
- Quitting tobacco / vaping

**SET  
ATTAINABLE  
GOALS AND  
CELEBRATE  
WINS**

**ACTION-  
ORIENTED  
COACHING TO  
GET YOU  
UNSTUCK**

**RETHINK  
WHAT  
SUCCESS  
LOOKS LIKE**

Visit **kp.org/coaching** or call **503-286-6816** (option 2).

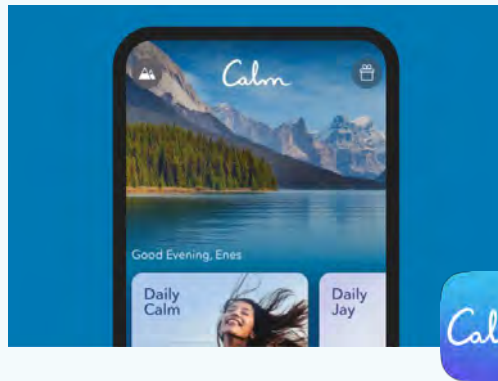
**Our certified health coaches  
have advanced training in a  
variety of fields:**

- Nutrition
- Counseling
- Exercise
- Social Work
- Public Health
- Education

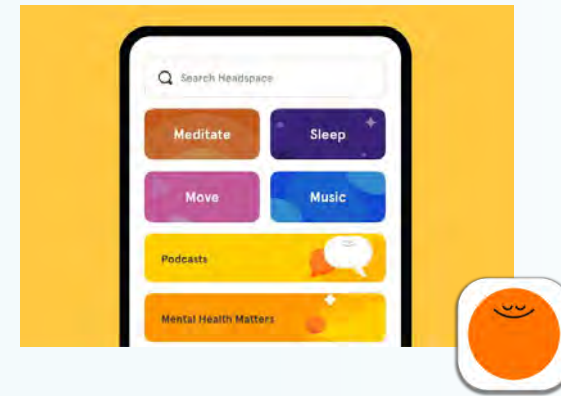


# On-demand wellness tools put better health within reach

Employees can use our mental health and wellness self-care apps anytime, anywhere at no cost.\*



**Calm**  
**The #1 app for meditation and sleep** is designed to help lower stress, reduce anxiety, and build resilience.



**Headspace**  
Connect with an emotional support coach by text, self-care activities, and more – available 24/7.

\*The apps and services described above are not covered under health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in members' *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. Calm can be used by members 13 and over. The Headspace app and services are not available to any members under 18 years old. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.



**no cost to members**



**all devices**



**self-care and wellness resources**



**KAISER PERMANENTE®**

# One Pass Select Affinity from Optum

## Memberships and services to boost healthier lifestyles

Live your healthiest lives with One Pass Select™, a subscription-based fitness and well-being network that supports a healthier lifestyle. With One Pass Select, you can access:



### Fitness networks

19,000+ gym locations and boutique studios with unlimited access to all locations within selected tier



### Digital solutions

23,000+ on-demand and livestreaming fitness classes through web, app, and TV – plus AI workout builder tool



### Healthy meal delivery

Groceries and household essentials delivered directly to your employees' doors

[kp.org/exercise](https://kp.org/exercise)





Choosing a health plan is a big decision **You don't have to make it alone**

## KP Website

- [Choose.kaiserpermanente.org/pebb](https://www.kaiserpermanente.org/pebb)

## Office Hours

- Set up Time with a dedicated benefits representative at Kaiser Permanente. Click Here for a 1:1 phone appointment: **OfficeHours**
- <https://www.signupgenius.com/go/20f0f49ada72dabff2-kaiser5#/>

## New Member Welcome Desk

- Call 1-888-491-1124, M-F, 7 a.m. to 8 p.m., and Sat 8 a.m. to 4:30 p.m. This dedicated team will assist in transferring prescriptions, medical records, and answering questions for a seamless transition of care.

## Lane County

- Members in Lane county now have access to a dedicated member support line Call 541-225-3410, M-F, 8 a.m. to 5 p.m.

A young girl with dark hair in two braids, wearing purple-rimmed glasses and a light blue shirt with small red and green floral patterns, is blowing bubbles. She holds a green bubble wand in her right hand and a clear bottle of bubble solution in her left. Numerous colorful bubbles are floating around her, some in sharp focus and others blurred. The background is a bright, sunny outdoor setting with green grass and trees.

# Thank you

For more information visit  
[choose.kaiserpermanente.org/pebb](https://choose.kaiserpermanente.org/pebb)





## 2026 Open Enrollment





# Medical and pharmacy

# Plan summary overview – Synergy Network

There are NO plan design changes to the deductible, out-of-pocket maximums, copay or coinsurances!

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

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

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

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

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

# Pharmacy benefits<sup>1</sup>

## Plan-year costs<sup>2</sup>

Deductible per person	\$50
Deductible per family	\$150
Out-of-pocket max per person	\$1,000
Out-of-pocket max per family	\$3,000

## 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

<sup>1</sup> You will be required to fill a 90-day supply for certain maintenance drugs through mail order or at a 90-day supply retail pharmacy

<sup>2</sup> Copays apply after the deductible has been met





# PEBB plan Changes (Effective 1/1/26)

- National Aetna PPO Network
  - If you are living in Moda's service area (Oregon, SW Washington, and Idaho) you will have access to the national Aetna PPO™ through Aetna Signature Administrators® for care beyond urgent and emergent care.
- Mandatory 90-day supply
  - This means you will now be required to fill a 90-day supply for maintenance drugs through mail order or at a 90-day supply retail pharmacy.
  - To learn more about mail order or need to locate a 90-day supply pharmacy – visit our website: <https://www.modahealth.com/pebb/members/pharmacy.shtml> or call our Moda 360 Health Navigator team.
  - If you or a family member is impacted are currently taking a maintenance drug; you will receive a letter 60 days in advance letting you know.



NEW

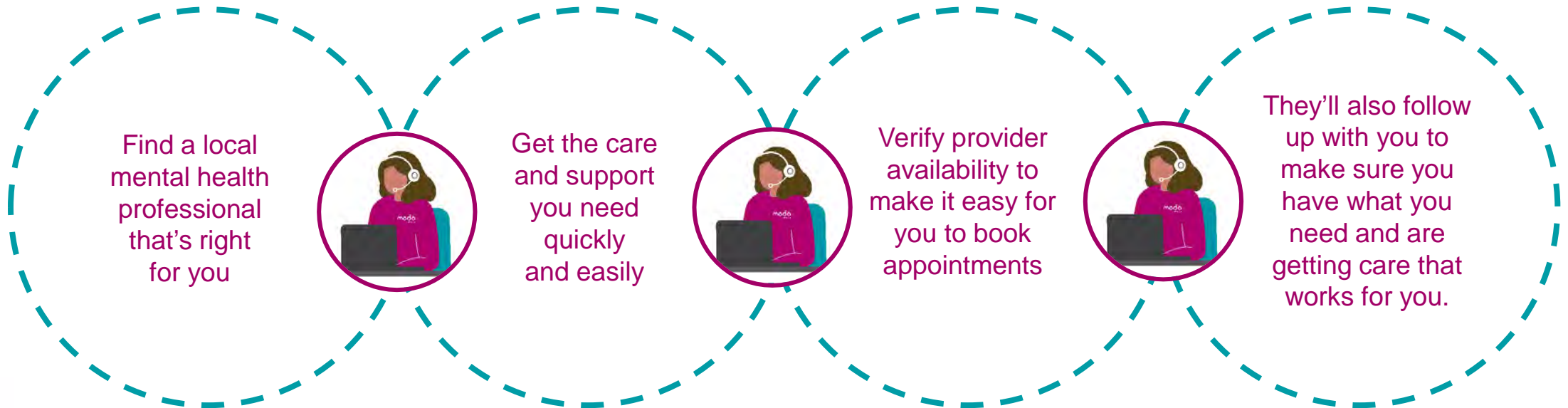
# Behavioral Health 360

Effective 1/1/26, Moda is excited to share the *BH360 program* available to PEBB members.



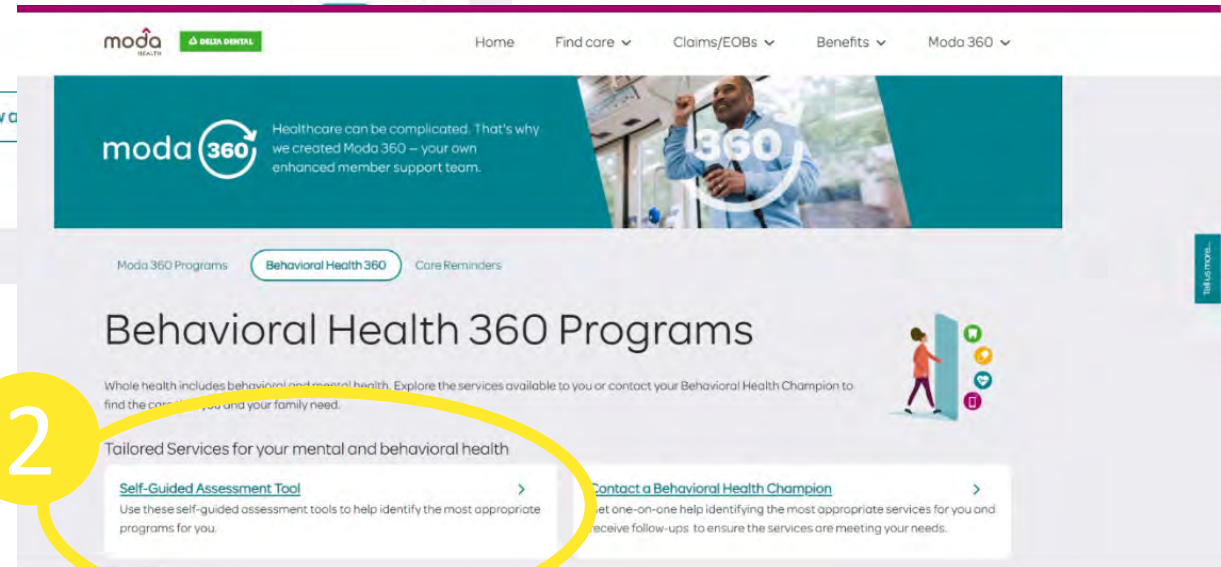
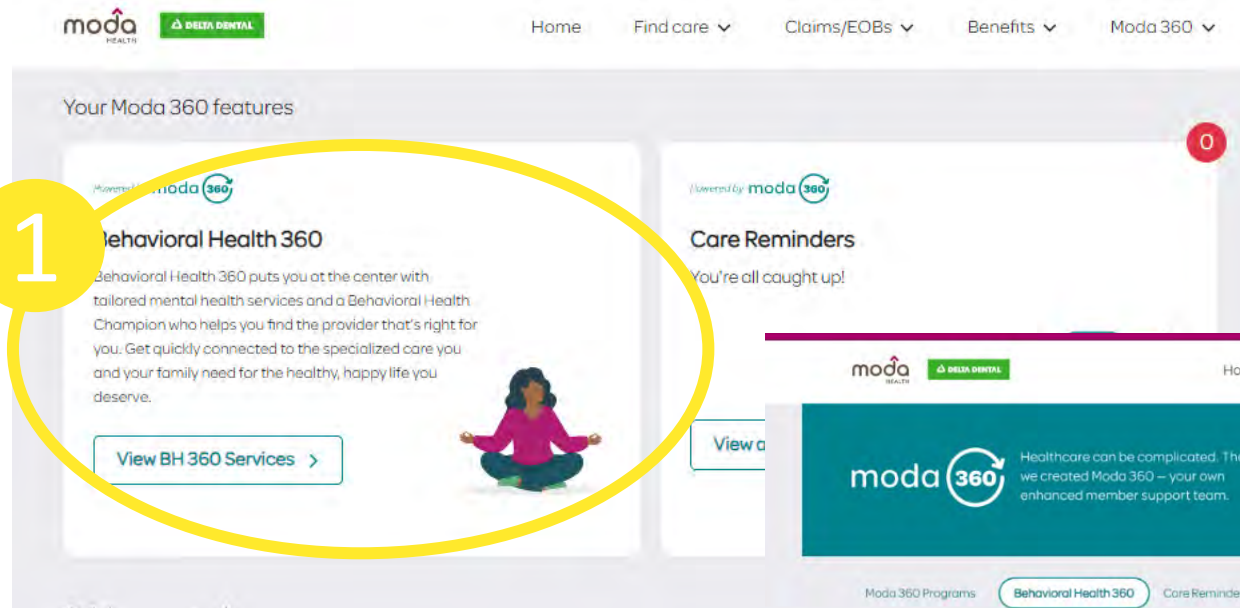
# Behavioral Health 360 experience

Our Behavioral Health Champions and Self-Guided Assessment offer two ways to help members find care they need to feel their best. **Our Behavioral Health Champions can help members with:**



Call a Behavioral Health Champion at **833-212-5027** or email them at [bhchampions@modahealth.com](mailto:bhchampions@modahealth.com)

# Behavioral Health 360



# Behavioral Health 360

The screenshot shows the Moda Health website with the 'Moda360' dropdown menu selected. The 'Decision Support Tool' page is displayed, featuring a 'Take Assessment' button circled in yellow with a '3'. Below this, a modal window titled 'Decision Support Tool' is open, showing assessment questions circled in yellow with a '4'.

**Moda Health Website Header:**

- moda HEALTH logo
- DELTA DENTAL logo
- Home
- Find care ▾
- Claims/EOBs ▾
- Benefits ▾
- Moda360 ▾

**Decision Support Tool Page:**

moda HEALTH  
Decision Support Tool

Thank you for taking the time to complete this Decision Support assessment. Our goal is to help you find the best recommendations for your specific concerns. If you are experiencing any difficulties, please answer the following questions to the best of your ability. If you believe you need additional support, we encourage you to contact a healthcare professional or reach out to Moda Health customer service for assistance.

**Take Assessment**

**Decision Support Tool Modal:**

1. What kind of services can we help you find today? (check all that apply)

- ☐ Counseling/therapy
- ☐ Medication management
- ☐ Substance use treatment
- ☐ Higher Level of Care (inpatient, residential, intensive services)
- ☐ Other (freeform)

Over the last two weeks, how often have you been bothered by the following problems? (check all that apply)

2. Feeling nervous, anxious, or on edge

- ☐ Not at all
- ☐ Several Days
- ☐ More than half the days
- ☐ Nearly every day

3. Not being able to stop or control worrying

- ☐ Not at all
- ☐ Several Days
- ☐ More than half the days
- ☐ Nearly every day

**Next**

# *Behavioral Health 360* vendors



Spring Health provides counseling, psychiatry, and more via phone, tablet or computer.



Video modeling and skill development for children with autism & developmental disorder.



Meru Health provides effective treatment for stress and depression via your smart phone.



Hazelden Betty Ford offers resources and care for substance use disorder.



# Network Overview




# Network – Synergy






# Out-of-area coverage

Out-of-area coverage	Out-of-Area Dependents
<div><div><div>NEW</div></div><div><p><b>New!</b> Starting 1/1/25, When you are outside of the Synergy Network (Oregon, SW Washington, and Idaho), you will have access to Moda’s national network, Aetna PPO® through Aetna Signature Administrators® for care beyond urgent and emergent services.</p></div></div>	<p>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.</p> <p>If you have a dependent who lives in Idaho, they will have access to both the Synergy and First Health network. If they live in Alaska, they will use the First Health Network.</p> <p>To ensure your dependent is using the correct network, you will need to update their address in the PEBB system.</p> <p>Out-of-area members can also get reimbursed when utilizing Garner’s Top Providers when outside of the service area. To check to see if your provider a Garner Top Provider, visit: <a href="https://app.getgarner.com">https://app.getgarner.com</a></p>




moda 

# moda 360 Member Dashboard



**Connect to care —  
wherever you are**

To access these programs, log in to your Member Dashboard account on your computer or scan the QR code to download the Moda 360 app on your smartphone.



Download on the App Store

GET IT ON Google Play



# Personalized Programs

moda HEALTH

DELTA DENTAL

[Home](#) [Find care ▾](#) [Claims/EOBs ▾](#) [Benefits ▾](#) [Moda 360 ▾](#)

Moda 360 Programs

Behavioral Health 360

Care Reminders

## Moda 360 programs

Healthcare can be complicated. That's why we created Moda 360-personalized programs to help you on your health journey.

[Hearing aid discounts with TruHearing](#)

Connect better with others with a routine hearing aid exam and discounts on hearing aids.

>

[Mental health support with Spring Health](#)

Spring Health provides counseling, psychiatry, and more via phone, tablet or computer. To find out more, reach out to our Behavioral Health Champions at 833-212-5027 or email them at bhchampions@modahealth.com.

>

[Text a doctor with CirrusMD](#)

Never be without a doctor. Text a medical doctor about non-emergency health concerns 24/7.

>

Tell us more...

An illustration of a person in an orange shirt and purple pants standing next to a teal door. To the right of the door are four circular icons: a green one with a tooth, a yellow one with a lightbulb, a blue one with a brain, and a purple one with a smartphone.

Live Chat

moda HEALTH



# moda Health Navigators

- When you call the Moda Health OEBB member phone number, you are connected with a Moda 360 Health Navigator.
- They can help members 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





A sensor-based physical care program that can treat all major MSK conditions.



All-in-one digital wellness community designed to help you build healthy habits on your well-being journey.

kindbody

Fertility treatment and support



Prevent or delay type 2 diabetes with lasting changes to improve your overall health.

CIRRUS MD

Never be without a doctor. Text a medical doctor about non-emergency health concerns 24/7.

# moda 360 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**  
844-827-7100



Or email Moda Health at [PEBBcustomerservice@modahealth.com](mailto:PEBBcustomerservice@modahealth.com).

You can also chat with the Moda 360 Health Navigator team instantly through your [Member Dashboard](#).

# Thank you







## 2026 | Dental Open Enrollment for PEBB



# Delta Dental – Plan year updates

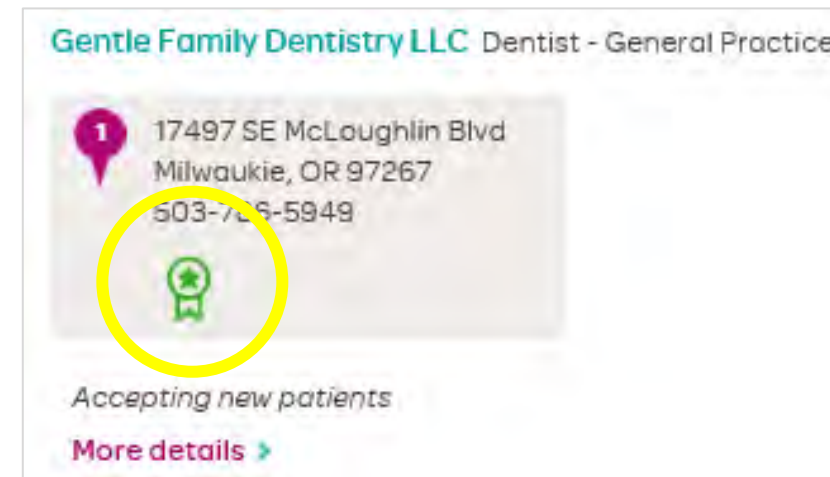
- There are **NO** changes to the to the annual benefit maximum and coinsurances.
- PEBB members have:
- **Preventive First benefit:** This means preventive services do not accrue towards the annual benefit maximum, leaving additional dollars to use for basic and major services.
- **The Health through Oral Wellness (HtOW) program:** Patient-centered wellness program that helps members maintain better oral health through a risk assessment, education and additional evidence-based preventive care



# Health through Oral Wellness® (HtOW)

- 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](https://deltadentalor.com/oralwellness/members)

To see which providers are participating in HtOW, members can look for a green badge shown in Find Care



# Delta Dental plan options – no changes

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

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

<sup>2</sup> Deductible waived.

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



# Find Care – Delta Dental’s online provider directory

Search for providers in your network

The screenshot shows the Moda/OEBB homepage. On the left is a navigation menu with items like 'PEBB home', 'Plan materials', 'Medical', 'Coordinated care (PCP 360)', 'Moda 360', 'Diabetes prevention program', 'Behavioral health', 'LGBTQIA+ support', 'Dental', 'Wellness resources', 'Pharmacy services', 'Resources', 'Health Assessment (HCA)', 'FAQs', and 'Find Care'. The 'Find Care' button is highlighted with a yellow circle. A yellow arrow points from this circle to a yellow callout box at the bottom that says 'Click on Find Care on the Moda/OEBB homepage'.

This screenshot shows the 'Search for a provider' form. It includes a 'Welcome, guest | Search as a member' header. The 'Type of search' dropdown is set to 'Dental'. A note says 'Need a dentist outside of Oregon and Alaska? Visit the Delta Dental website.' The 'Network' dropdown is 'Delta Dental PPO'. The 'Name of provider' field is empty. The 'Specialty' dropdown is 'Dentist - General Practice'. The 'Location' section has 'Portland' in the 'City' field, 'OR' in the 'State' dropdown, and '10 miles' in the 'Radius' dropdown. There are checkboxes for 'Accepting new patients' (checked) and 'Teledentistry provider'. A 'Search' button is at the bottom. Below the form, a provider result for 'Fuller, Bradley Dentist - General Practice' is shown with a 'DentaQuest' logo, a 5-star rating, and two location pins with addresses in Portland, OR.

This screenshot shows the 'Search for a provider' form with a green tooth icon in the top right corner. The 'Type of search' dropdown is 'Dental'. The 'Network' dropdown is 'Delta Dental Premier'. The 'Name of provider' field is empty. The 'Specialty' dropdown is '- Any specialty -'. The 'Location' section has 'City', 'State', and 'ZIP' fields. There are checkboxes for 'Accepting new patients' and 'Teledentistry provider'. A 'Search' button is at the bottom. Below the form, a provider result for 'Holland, John W. Dentist - General Practice' is shown with a 'DentaQuest' logo, a 5-star rating, and one location pin with an address in Portland, OR.

# moda | Health Navigators

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



**Members with Medical and Dental**

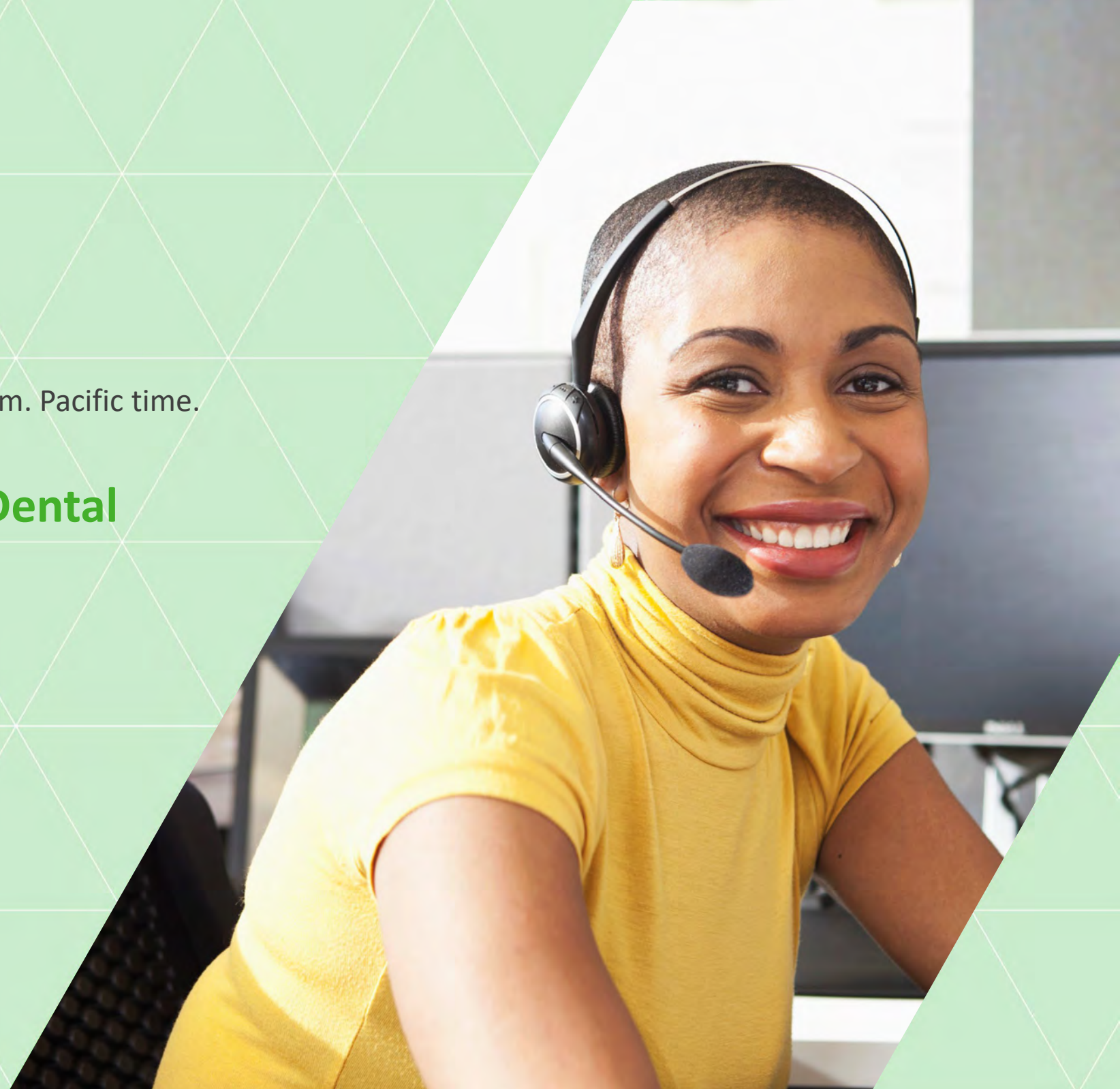
**833-681-2117**

**Members with Dental only**

**844-823-7100**

Or email Moda Health at  
[PEBBcustomerservice@modahealth.com](mailto:PEBBcustomerservice@modahealth.com)

You can also message a Health Navigator instantly  
through your [Member Dashboard](#)





# Thank you!





POWERED BY  
**Collective Health**

# 2026 Benefits Providence Health Plan Powered by Collective Health

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**2026 Open Enrollment Presentation**

October 1, 2025



# Health For All

At the heart of everything we do is the **Providence Promise to know, care for and ease the way** of those we serve. Members like you have been trusting us to do just that for more than 40 years.

That's why we're thrilled to introduce you to Providence Health Plan Powered by Collective Health, powering healthcare and empowering people like you to live their healthiest lives, accessing and using your healthcare benefits more simply, transparently and faster than ever before – we're a true partner on your healthcare journey.





# Why Providence Health Plan Powered by Collective Health?



## Single front door to all your healthcare needs

- Hands-on support from experts who understand your plan coverage and make healthcare simple.
- A new mobile app that brings all your benefits into one place!
- Digital Member ID Card



## Member Advocates

- Our advocates offer expert guidance to help members navigate the healthcare system, connecting you to resources and support for medical and pharmacy needs.

Effective 10/1/2025

PEBB Dedicated line **855-284-1368**

Monday – Friday, 4 a.m. to 6 p.m.

Saturday from 7 a.m. to 11 a.m.  
(Pacific Time).



## Care Navigation Team

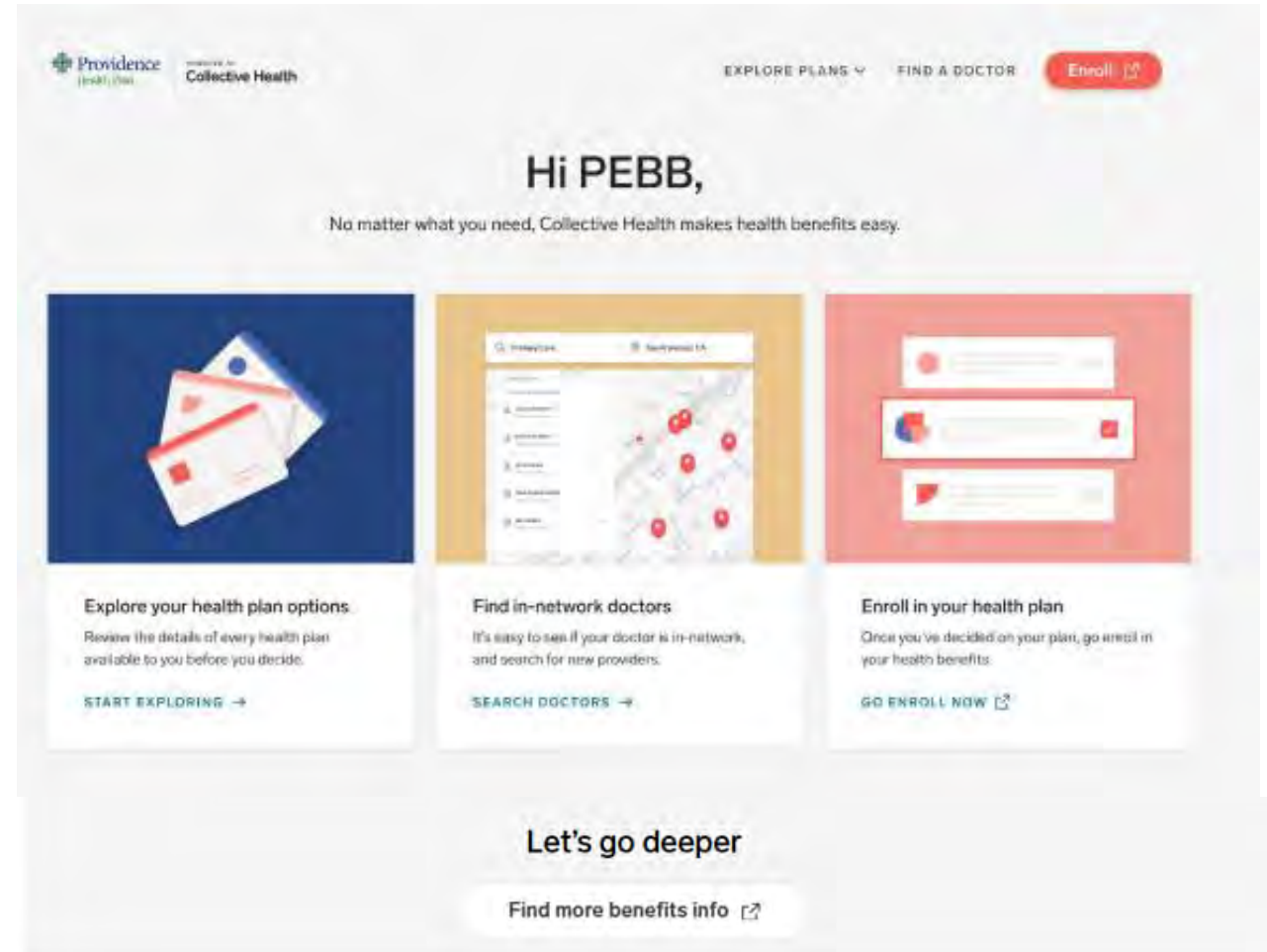
- Identification of members in need
- Proactive outreach to members
- Comprehensive Care and Support

# Open Enrollment Welcome Portal

## Explore your plan options

The Welcome Portal allows you to explore and compare your health plan options for 2026.

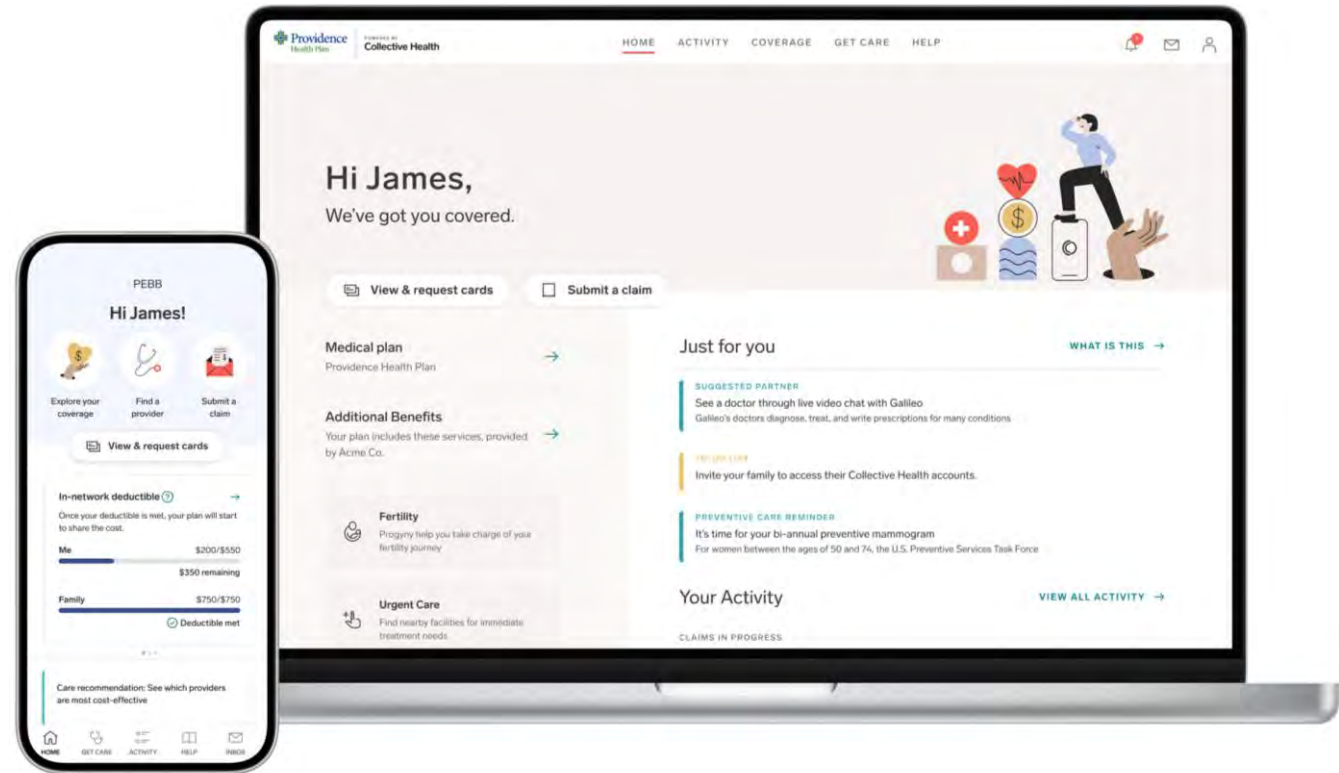
Visit [join.collectivehealth.com/pebb-php](https://join.collectivehealth.com/pebb-php) and click 'Explore your plan options' to get started.



# My Collective® Mobile App & Portal

A simplified, integrated experience for members to better understand, navigate, and access your medical and pharmacy benefits — **all in one place.**

- Review coverage and learn about health programs like **Omada, Virta, Progyny, WW, and Kaia**
- View or share ID cards (**right from the app!**)
- Find an in-network provider ***near you*** that fits your needs
- Connect via secure chat or messaging with a Member Advocate **when you need a real human**
- Review claims, or submit a new claim **easily with a photo** and a few clicks
- And so much more!



**Available in English + Spanish!**

<https://my.collectivehealth.com> or Mobile app



# Personalized Care Suggestions

**“Just For You”** offers personalized tips and recommendations based on how you use your benefits. Care suggestions will deliver personal care reminders for your healthcare needs, including:

- Routine screenings
- Preventive care
- Behavioral health resources
- Wellness programs
- Family planning support
- And more!

The image displays two screenshots of a digital interface titled "Just for you". Each screenshot includes a "WHAT IS THIS" link with a right-pointing arrow in the top right corner. The first screenshot lists three suggestions: "SUGGESTED PARTNER" (See a doctor through live video chat with Galileo), "TO-DO LIST" (Invite your family to access their Collective Health accounts), and "PREVENTIVE CARE REMINDER" (It's time for your bi-annual preventive mammogram). The second screenshot lists three suggestions: "SUGGESTED PARTNER" (Lower the risk of prediabetes and chronic diseases with Omada), "SUGGESTED PARTNER" (Progyny Family Planning Support), and "SUGGESTED PARTNER" (Check out Kaia Health).

Just for you [WHAT IS THIS →](#)

**SUGGESTED PARTNER**  
See a doctor through live video chat with Galileo  
Galileo's doctors diagnose, treat, and write prescriptions for many conditions

**TO-DO LIST**  
Invite your family to access their Collective Health accounts.

**PREVENTIVE CARE REMINDER**  
It's time for your bi-annual preventive mammogram  
For women between the ages of 50 and 74, the U.S. Preventive Services Task Force

Just for you [WHAT IS THIS →](#)

**SUGGESTED PARTNER**  
Lower the risk of prediabetes and chronic diseases with Omada  
Get nutritional advice and effective weight loss tools and enjoy personalized support.

**SUGGESTED PARTNER**  
Progyny Family Planning Support  
Get help from Progyny with your family planning journey, made available through PEBB.

**SUGGESTED PARTNER**  
Check out Kaia Health  
This evidence-based digital therapy app teaches you how to manage joint and muscle pain.

24/7/365 virtual primary and urgent care

# Galileo Health

Galileo offers 24/7/365 virtual healthcare access, connecting members to a team of dedicated doctors and nurses for primary, urgent, behavioral health, and specialty care anytime, from anywhere.

[www.galileo.io/plans/providence](http://www.galileo.io/plans/providence)

**90%** of cases are managed without an in-person visit

**10** minute wait time for urgent issues



## Virtual Medical Home

Multispecialty team of providers work as a team to give you the most accurate and effective treatment. **Galileo is your virtual Medical Home when you live far away from your doctor.**



## Pediatric Urgent Care

Text and video chat with a provider anytime, day or night. You'll receive treatment for your child and find out if you need to go to the emergency room, getting you answers quickly.



## Easy-to-use App

Fast access to routine and urgent care appointments, get medications refills, specialist referrals, and labs tests—no appointment needed. **Available in English and Spanish!**



## Patient Navigation

Get help with everything from billing and medical records, to care plans, and more.

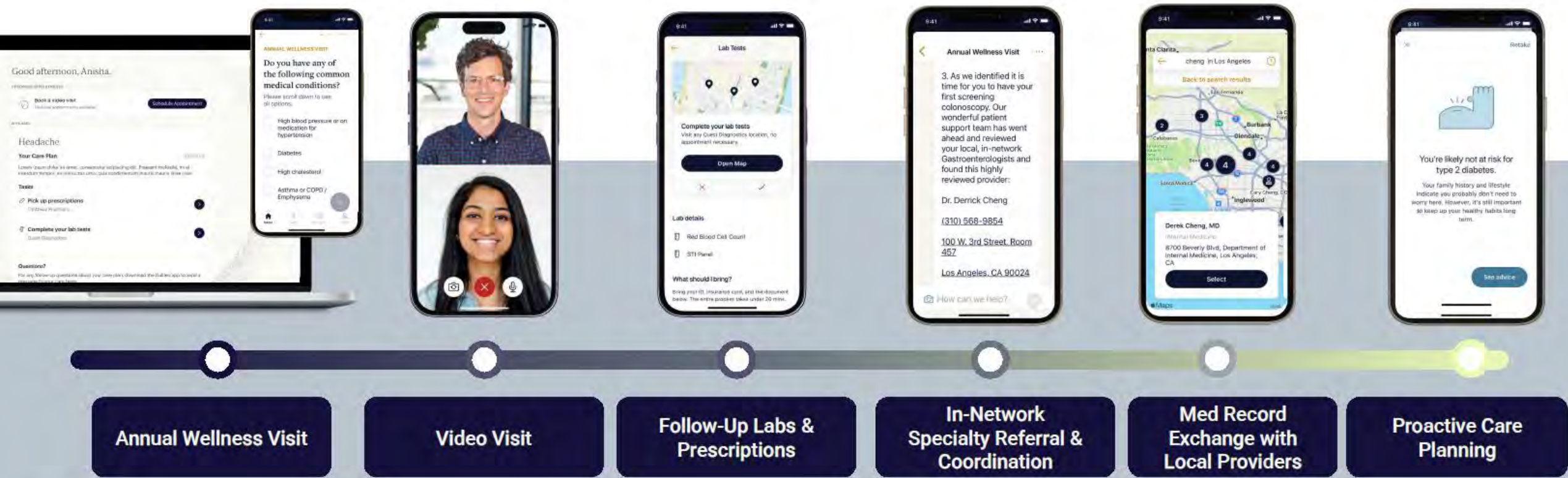
## Get help with:

- Annual checkup and preventive care
- Minor issues like colds, UTIs, and stomach aches
- Ongoing conditions like diabetes, asthma, or high blood pressure
- Birth control and other sexual health needs
- Behavioral health concerns like anxiety, depression, or insomnia
- Skin issues like acne or hair loss
- Medication refills
- Referrals to in-person specialists, when needed



# Galileo Member Journey

## Seamless digitally coordinated care

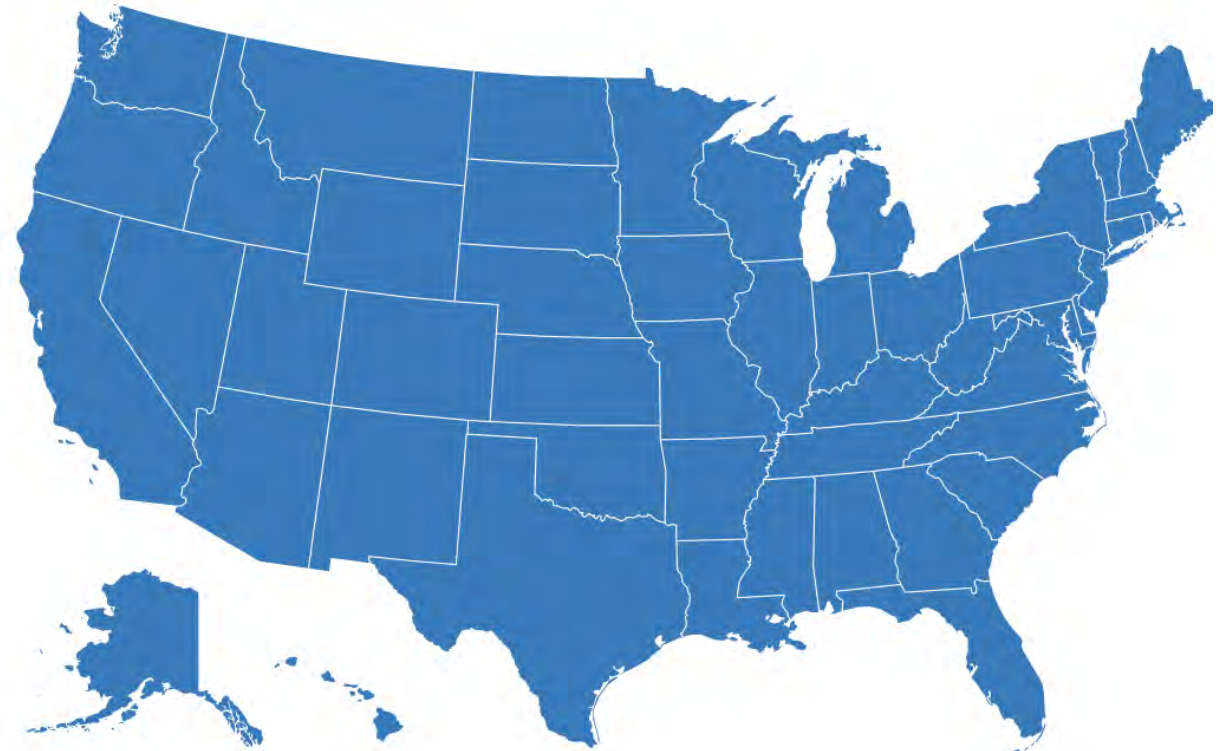


# Providence Statewide PPO Plan

## Flexible network, available nationwide

Providence Statewide offers a nationwide network giving you access to over **1 million** providers, including primary and specialty care, clinics, hospitals, and labs.

- Network including access to OHSU and Adventist hospitals
- Coverage for medically necessary services when traveling internationally
- No specialist referrals required
- Chiropractic, Acupuncture, and Massage therapy covered



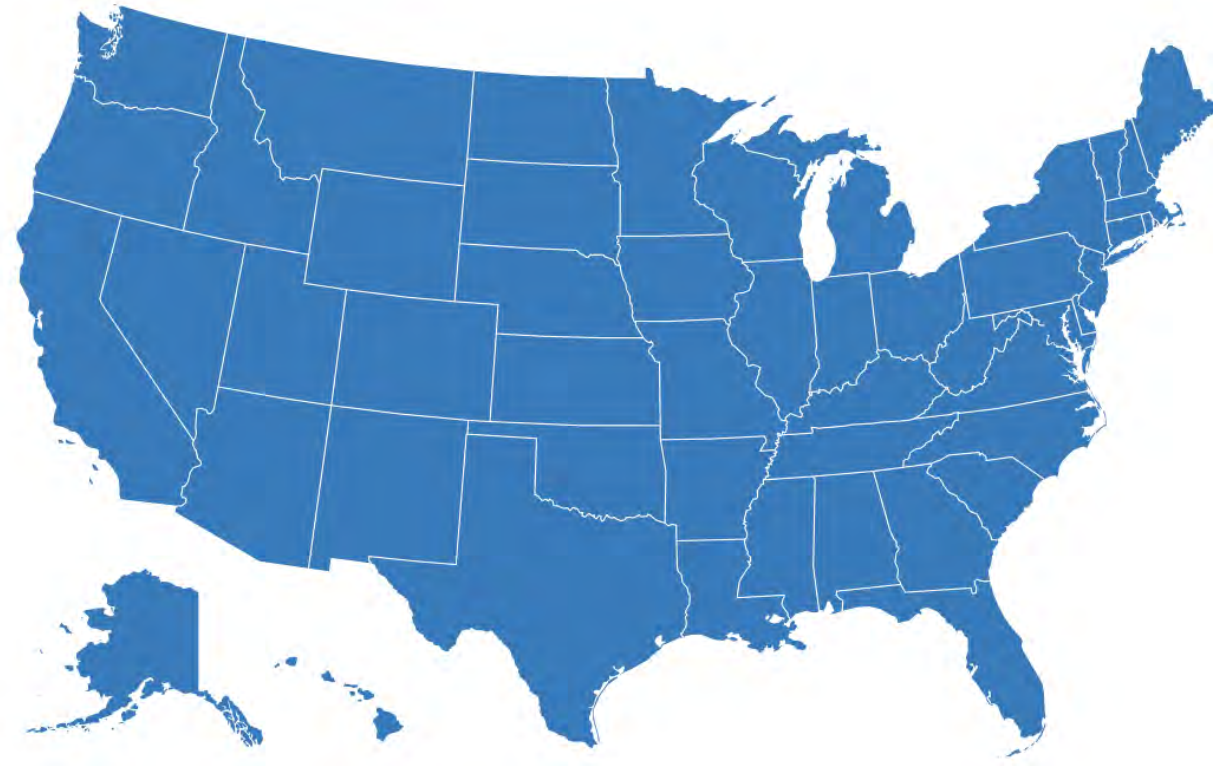
*Relationship with Cigna to ensure coverage wherever you are.*

# Providence Choice Plan

## Medical Home

Providence Choice network offers about **400** patient-centered medical homes throughout Oregon and SW Washington.

- Medical home care team
- No specialist referrals required
- Chiropractic, Acupuncture, and Massage therapy covered
- Urgent and emergency services covered when traveling
- Access to over **1 million** providers, including primary and specialty care, clinics, hospitals, and labs nationwide



*Relationship with Cigna to ensure coverage wherever you are.*

# 2026 Medical Plan Cost Share Overview

Plan Name	Providence Statewide PPO	Providence Choice
<b>Network</b>	<b>Providence Signature Network</b> (OHSU, Adventist, and Providence Hospitals)	<b>Providence Choice Network</b> (400+ Medical Homes)
Calendar Year Deductible	\$250 / person \$750 / family (3+)	\$250 / person \$750 / family (3+)
Calendar Year Out-of-Pocket Maximum	\$1,900 / person \$5,700 / family (3+)	\$1,500 / person \$4,500 / family (3+)
Primary Care	15% or 10% coinsurance for the first four visits (\$0 deductible)	\$10 copay for the first four visits (\$0 deductible)
Specialty Care	15% coinsurance	\$10 copay
Massage Therapy, Chiropractic, and Acupuncture	15% coinsurance (deductible waived)	\$10 copay (deductible waived)



# Prescription Drug Coverage Overview

	Copay				
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 \$3,000 per family (3 or more)
Generic drug	\$10	\$25	\$100	\$50 per person \$150 per family (3 or more)	
Brand name drug	\$30	\$75	\$100		

Prescription drug benefits do not apply to your medical deductible or medical out-of-pocket maximum. However, PEBB’s **Value (or Preventive) Drug Formulary** includes a list of medications that are covered in full, helping you save money.



# Mandatory Mail-order / Retail 90 Network

You must use an in-network mail-order service or a pharmacy in the Retail 90 network to get the best value and keep your medications affordable.



## Maintenance and Value Drugs

- For medications taken regularly and preventive drugs



## Where to Fill Prescriptions

- In-network mail-order service
- Preferred Retail 90 pharmacy



## Savings Benefits

- Get a 90-day supply at a preferred pharmacy
- Pay only 2.5 copays instead of 3 for a 90-day supply



## Zero Copay Advantage

- Value drugs can have a \$0 copay
- Applies when using in-network mail-order or a preferred Retail 90 pharmacy

# What's NOT Changing in 2026!

---

- Same great plan designs to choose from – Statewide and Choice Plans
- No medical benefit changes for 2026
- Continued access to the Providence extensive network of providers
- Access to your Wellness Resources
  - Virta
  - Omada
  - Kaia
  - WW
- No changes to Alternative Care benefits or network

# Wellness Resources



Diabetes Program for Type 2 Diabetics

<https://my.virtahealth.com/apply/get-started>



Diabetes Prevention Program

<https://go.omadahealth.com/deployments/pebb>



At-home therapy for joint & muscle pain

<https://startkaia.com/pebb>



Family Planning Support

[Progyny Overview - State of Oregon  
Public Employees' Benefit Board \(PEBB\)](#)



Weight-loss Program

<http://PEBB.WW.com>

# Have questions?

Connect with a Member Advocate for help understanding your plan benefits coverage and navigating the healthcare system.



## Online

Log in to the Open Enrollment Welcome Portal at [join.collectivehealth.com/pebb-php](https://join.collectivehealth.com/pebb-php) and send a secure message or chat to our Member Advocate team.



## Phone

Effective 10/1/25  
Call the dedicated line at **855-284-1368**,  
Monday – Friday, 4 a.m. to 6 p.m., and  
Saturday, from 7 a.m. to 11 a.m. (Pacific Time).





POWERED BY

**Collective Health**

**Thank You**



# **Garner Health: A new benefit for Providence Health Plan Powered by Collective Health & Moda Health Members**

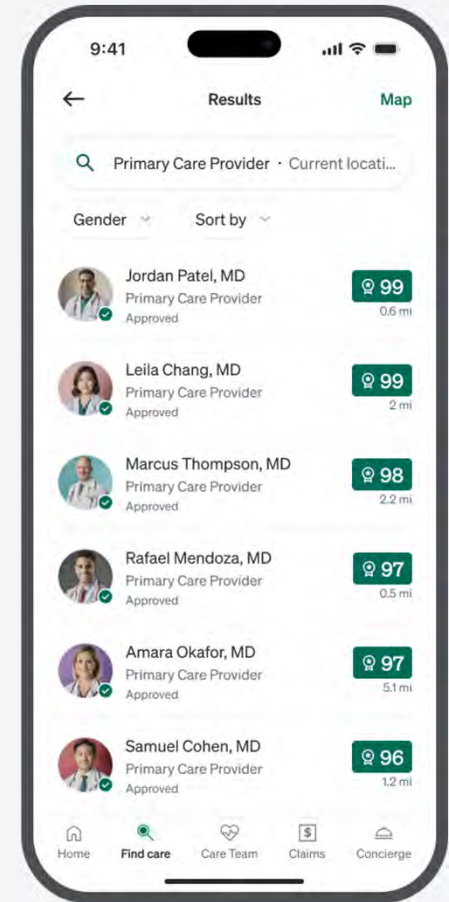
# Introducing Garner

A game changing benefit for **Providence Health Plan Powered by Collective Health & Moda Health** members.

Garner is a benefit that helps Providence Health & Moda Health members find **top providers** in their area and **reimburses them for some out-of-pocket medical bills** when they visit them.

These providers follow best practices and **keep you healthier**. We know this based on **real patient outcomes**.

Garner's recommended providers can be found through our app for your mobile device, or on our website.



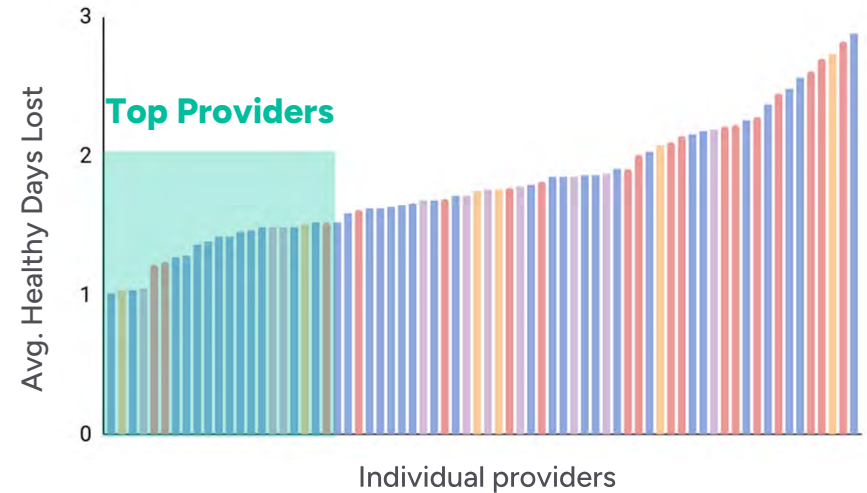
# The provider you choose has a big impact on your health

Your individual provider, not the place they work, has the biggest influence on your quality of care.

## Hospitals and Top Providers



## Individual Providers



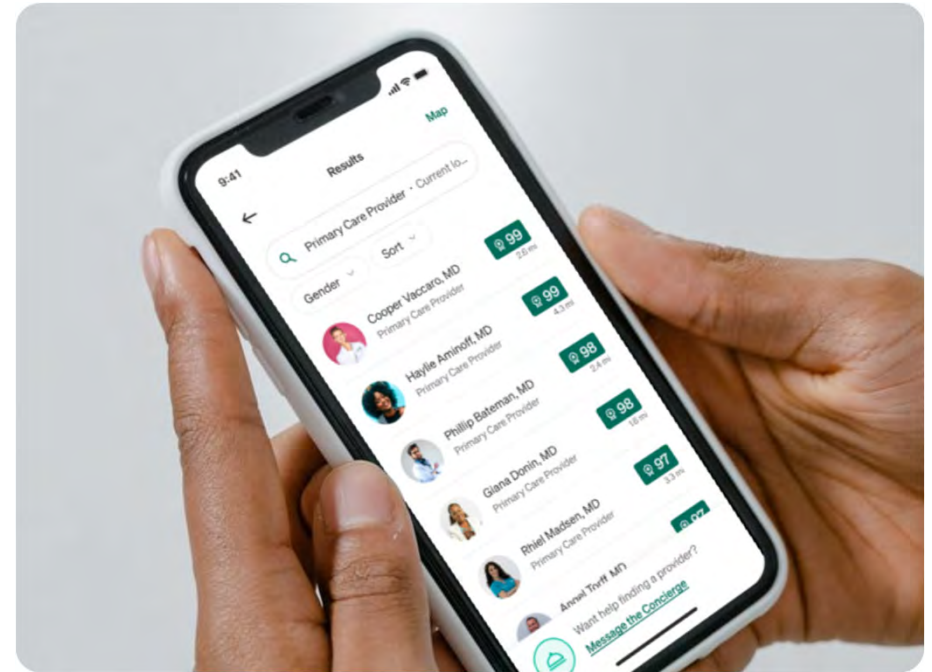


# How Garner identifies Top Providers

Providers can't pay to influence Garner. We use the nation's largest healthcare database and revolutionary analytics to find the highest performing providers for you.

Garner **identifies Top Providers** who:

1. Follow current medical research
2. Successfully diagnose problems
3. Achieve the best patient outcomes
4. Receive the highest patient satisfaction rates





# Garner will reimburse you for using high quality providers

Starting on **1/1/26** find and visit a Top Provider through Garner and we will reimburse you for qualifying:

- Office Visits
- Imaging
- Lab Work
- Procedures
- Prescriptions

**\$1,000** for members on an individual plan

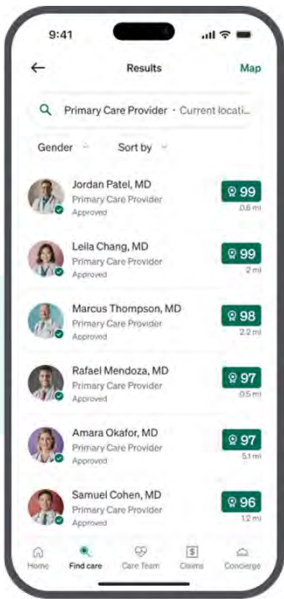
**\$2,000** for members on a family plan



# Getting started with Garner

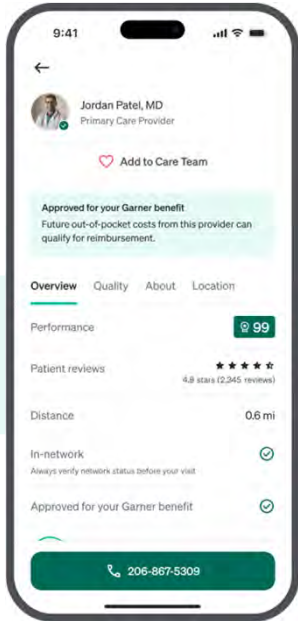
# How to use Garner

Making sure costs from Top Providers **qualify for reimbursement.**



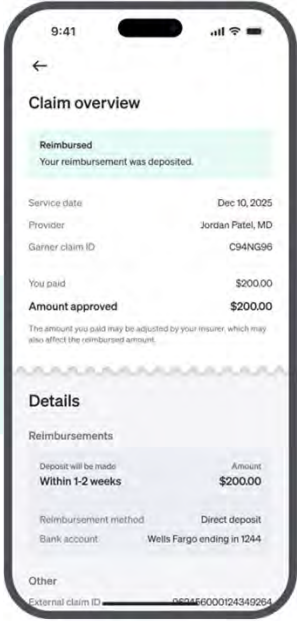
1.

Find a Top Provider



2.

Visit Top Providers to get care



3.

Get reimbursed

## Creating a Garner account

**REMEMBER:** You must create your Garner account starting **today** October 1, 2025 and find a Top Provider **before your appointment** to get reimbursed.

1. When prompted, select **PEBB** as your employer / health plan sponsor
2. Enter full legal first & last name, followed by phone number, date of birth, and **P number**.
3. Create a strong password

**Scan this QR code**  
with your mobile  
phone to get started





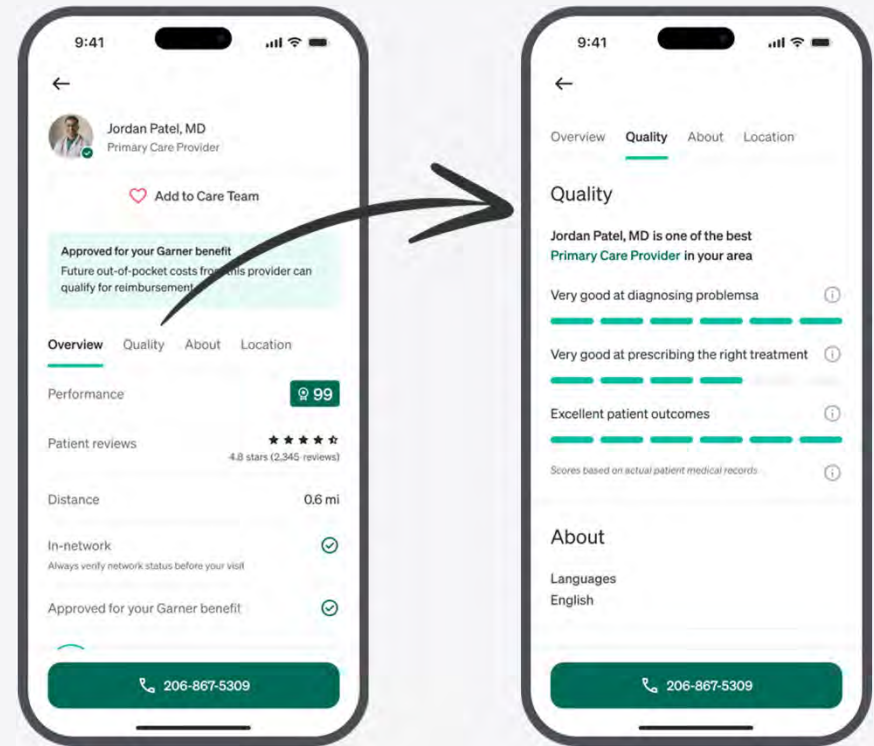
# Find Garner Top Providers

Members can find nearby providers based on symptoms, name, or the type of care needed.

Providers with a Top Provider badge are eligible for reimbursement. Viewing a Top Provider badge will **automatically** add them to your approved providers list.

This must be completed before your appointment to qualify for reimbursement.

**Add your provider to Care Team** for easy access and ongoing reference.



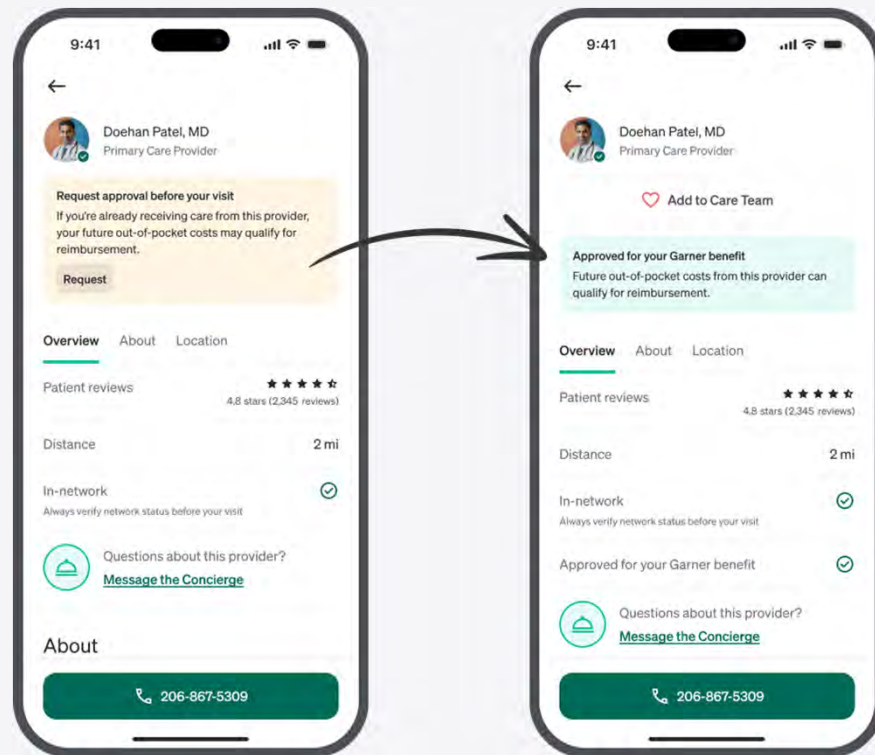
# Get approved for reimbursement with some current providers

Members can search for an existing primary care provider\*, gerontologist\*, or pediatrician\*, as well as an existing OB/GYN or mental health provider.

To add a current primary care provider:

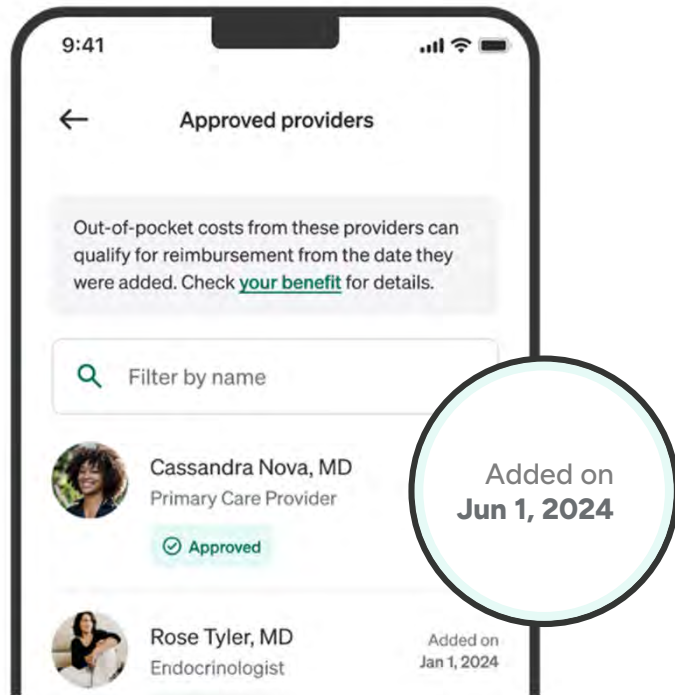
1. Search by provider name
1. Click "Request"
1. **Add the provider to Care Team** to easily find approved providers that matter most.

**Moda Health members:** PCPs and pediatricians must be PCP 360 providers



# Check your Approved Providers list

Make sure your provider is added **before your appointment.**



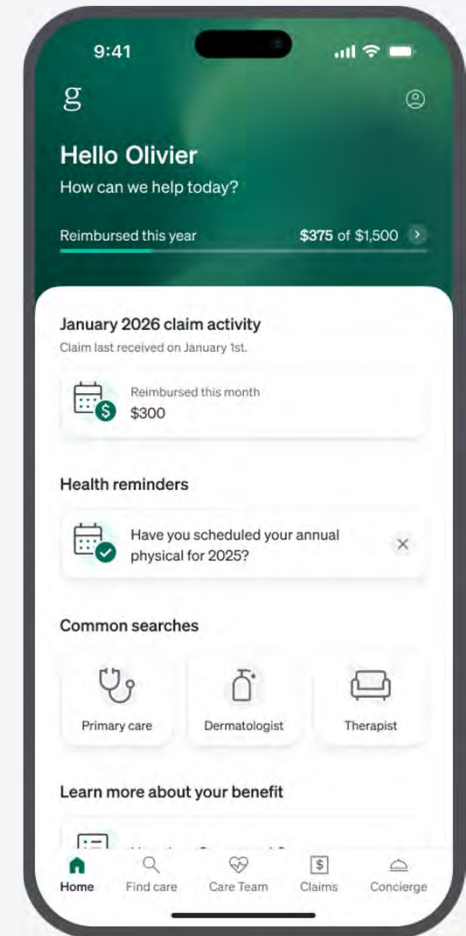
To make sure you are eligible for reimbursement, double check that your provider is added to your list of Approved Providers.

Your Approved Providers list is under **"Settings"** in your Garner account.

Use the **Care Team list** as an easy way to organize the providers that matter to you.

# How to qualify for reimbursement

1. Create a Garner Account.
2. Search for a Top Provider before your appointment ensure they're approved. Add the provider to your Care Team to easily find them later.
3. Verify which costs are covered under your Garner plan.





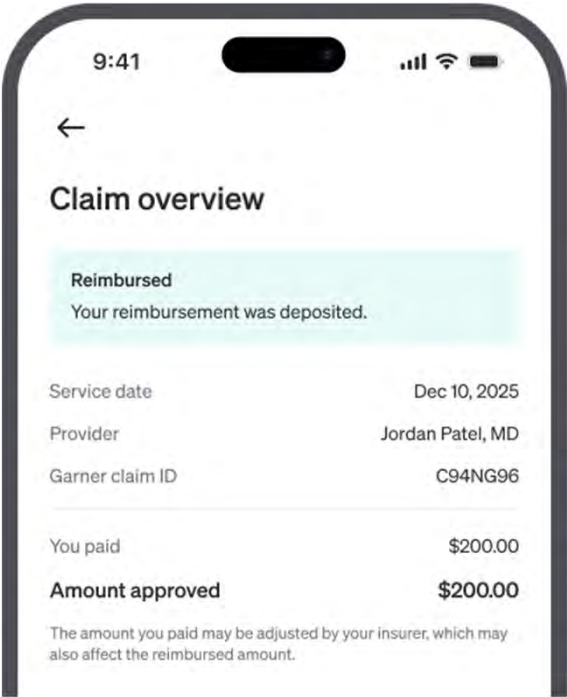
## How Garner works with FSAs

Key point to remember: You can't "double dip." That means **you can't get paid back from both Garner and your Health Care FSA for the same expense.** The IRS does not allow this.

- When you receive care from a Garner-approved provider, get reimbursed by Garner first. Then, use your Health Care FSA for other expenses not covered by Garner.
- Garner will reimburse you up to your benefit limit, which is \$1,000 (for individuals) or \$2,000 (for those with family coverage).
- Garner reimburses eligible expenses with approved providers such as:
  - Office Visits, imaging or lab work, procedures, and prescriptions
- Use your Health Care FSA to pay for out-of-pocket costs not covered by Garner. This may include:
  - Dental work, glasses/contacts, medical expenses not covered by Garner, over-the-counter medication, care with providers not approved by Garner

# Garner reimbursement process

**You will automatically** be reimbursed for qualifying medical costs.



When you receive care from a Garner Top Provider, you will pay your upfront costs as usual.

After Providence or Moda processes the claim, **Garner will reimburse you** for qualifying medical costs through your preferred payment method.

You can track the status of your claims in the app.

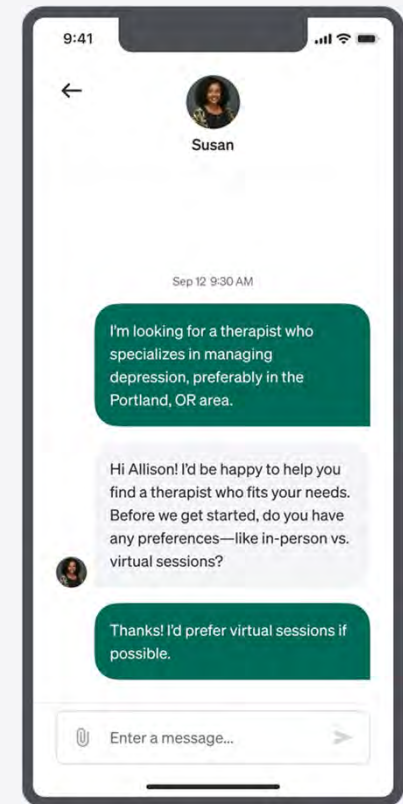


**Demo**

# Questions? Expert Help When You Need It

**Real Garner representatives** here to answer all your questions with live chat

- **92% customer satisfaction** from members who interacted with Garner Concierge
- Available **Monday-Friday, 5am-7pm Pacific Time** in both **English and Spanish** (starting 10/1/25)
- Contact us via:
  - Garner Health App (recommended)
  - Email: [concierge@getgarner.com](mailto:concierge@getgarner.com)
  - Phone: 458-488-4828





# Thank you!

**Scan the QR code below  
now on your phone to  
create your Garner account**





canopy

# EAP Overview



A photograph of two women, one with curly hair and one with long wavy hair, both smiling and looking down at a laptop screen. The image is partially obscured by a white diagonal shape that serves as a background for the text.

# Agenda

- Eligibility
- Member Services
- Member Website
- Peer Support
- Enlight (dCBT)
- App

# Eligibility

- All employees
- Spouse/Domestic Partner
- All family members living in employee's household
- Dependents living outside of employee's household, up to age 26

Family members can contact Canopy on their own.





# Canopy Service Summary

Free and Confidential

## Mental Health Hotline

Call: 800-433-2320, 24/7/365

## Counseling

Face to face or virtual

3, 5, 6, or 8 visits, depending on agency

## Coaching

Support personal and professional goals

## Anonymous Online Peer Support

24/7/365 moderated peer support and resources

## Member Site & App

Self-care courses, tips, forms, videos, and dCBT

## Resources for Life



Childcare



Adult care



Resource retrieval



Unlimited financial coaching



Legal referrals and forms



Identity theft services



Home ownership



Pet insurance discounts



Fertility Health



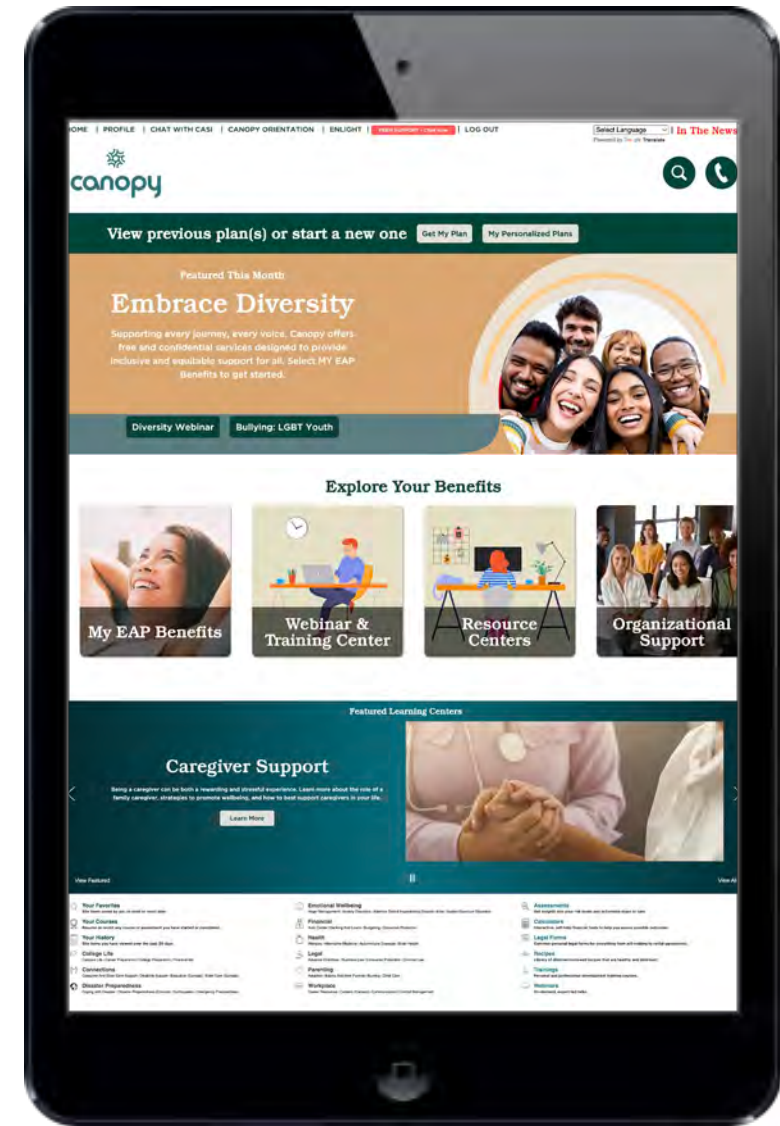
Wellness discounts

# Member Website

- EAP Information and Self-Referrals
- On-demand webinars
- Courses
- Self-assessments
- Videos
- And more...

Member Site Login:  
[my.canopywell.com](https://my.canopywell.com)

Register With Code:  
PEBB or State of Oregon



# 24/7 Anonymous Virtual Peer Support

- Easily and anonymously connect with others with shared lived experiences
- Occupational specific matches
- Monitored and moderated 24/7 by licensed clinicians
- Referrals to EAP content and services
- Safe and inclusive online space

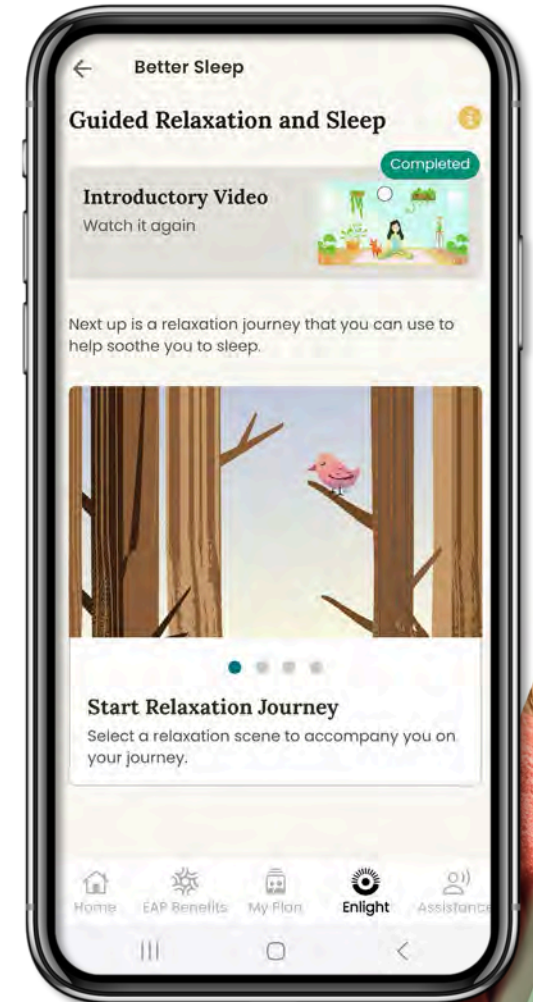
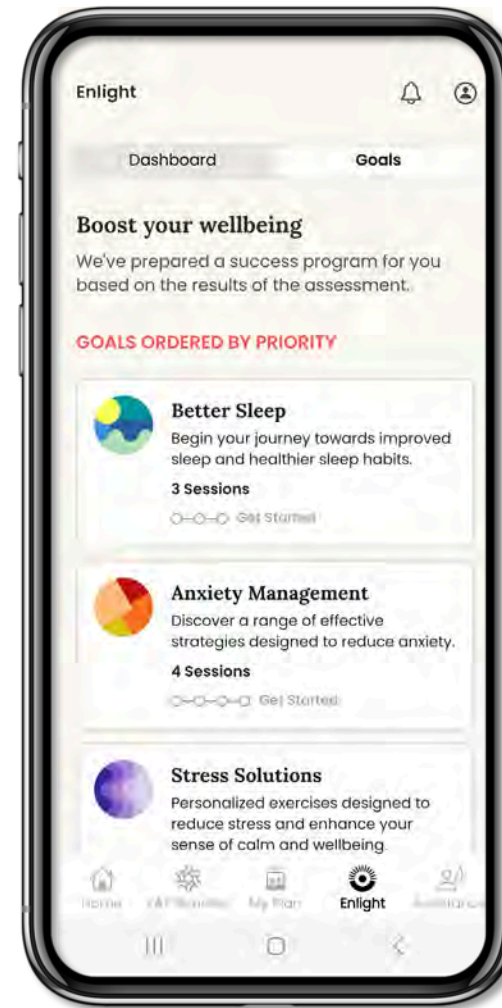






Digital Cognitive Behavioral Therapy (dCBT) helps enhance your wellbeing and support your journey toward a healthier and happier you

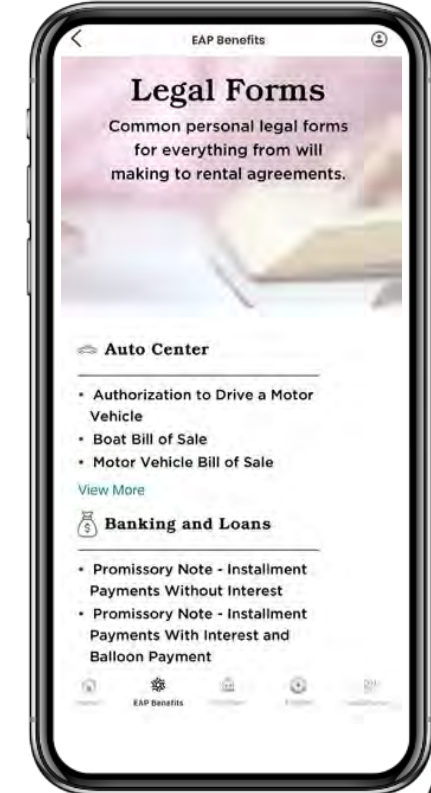
- Digital therapy and support for sleep, relationships, mood, anxiety, stress, and more
- Complete a short assessment in 5-8 minutes
- Goal setting and tracking tools
- Breathing, mindfulness, and relaxation tools
- Engaging videos and journaling





# Canopy App

- Provider search + self-scheduling
- Self-Assessments
- Videos
- Webinars
- Legal and tax forms
- Resources to manage stress, work, family life, and more
- dCBT (Enlight)



Download the Canopy  
app: Search "Canopy EAP"





Thank You





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

PEBB VSP Vision Plans

Open Enrollment is 10/1/25– 10/31/25

Effective 1/1/26



# Great Eye Care with a Hefty Side of Savings

Vision Care  
is Essential



Savings that  
Really Stack  
Up



Thousands of  
In-Network  
Choices



Founded by  
Doctors,  
Focused on  
You





# See Why Eye Care Is Essential to Overall Health and Wellness

Did you know an eye exam is the only non-invasive way to view blood vessels in your body?

Signs of more than 270 health conditions can be detected during an eye exam\*.

Your eye doctor can be the first to detect signs of certain conditions, like diabetes\*\*.

heart disease + **stroke** + cardiovascular + Alzheimer's + hypertension + aneurysm + **diabetes** + **brain tumor** + high blood pressure + cancers of blood, tissue, skin + **high cholesterol** + Lyme disease + multiple sclerosis + lupus + sickle cell disease + stroke + **thyroid disease** + vascular disease + brain tumor + melanoma + squamous cell + **Lymphoma** + **leukemia** + rheumatoid arthritis + giant cell arteritis + **medication toxicities** + myasthenia gravis + sarcoidosis + sjögren's syndrome + **vitamin a deficiency**

270+



# 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	<ul style="list-style-type: none"> <li>WellVision Exam® covered every calendar year <b>\$10</b> Copay</li> </ul>	
	<ul style="list-style-type: none"> <li>Retinal Imaging exam covered every calendar year with up to <b>\$39</b> Copay</li> </ul>	<ul style="list-style-type: none"> <li>Retinal Imaging exam covered every calendar year with a <b>\$10</b> Copay</li> </ul>
Frame Allowance	<ul style="list-style-type: none"> <li><b>\$150</b> Frame allowance <b>every calendar year</b></li> <li>\$170 featured frame brands allowance</li> <li>\$150 Walmart®/ Sam's Club® frame allowance</li> <li>\$80 Costco® frame allowance</li> </ul>	<ul style="list-style-type: none"> <li><b>\$225</b> Frame allowance <b>every calendar year</b></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 <b>\$25</b> Copay <ul style="list-style-type: none"> <li>Fully covered single vision, lined bifocal, or lined trifocal lenses</li> <li>Impact-resistant lenses for children</li> </ul>	
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard Progressive lenses - <b>\$0</b> copay</li> <li><b>40%</b> average savings on other lens enhancements</li> </ul>	<ul style="list-style-type: none"> <li>Standard Progressive lenses - <b>\$0</b> copay</li> <li>Anti-glare coating - <b>\$20</b> copay</li> <li>Premium or Custom Progressive lenses - <b>\$20</b> copay</li> <li><b>40%</b> average savings on other lens enhancements</li> </ul>
Contact Lens Allowance (instead of glasses)	<b>\$200</b> allowance for contacts lenses and copay up to <b>\$60</b> for contacts lens exam (fitting and evaluation)	





# Retinal Screening

Digital imaging is key to early detection and intervention

- Images of the inside of the eye
- Baseline documentation of a healthy eye
- Screen for potential disease(s)
- Can be compared year after year to monitor even the most subtle changes in the eyes
- No more than **\$39** copay (or \$20 copay)
- **\$0** copay for members with diabetes

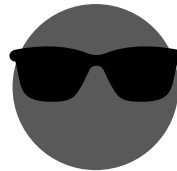




## VSP LightCare™

No prescription? No problem.  
Defend your eyes indoors and out

Shield your eyes from the sun's ultraviolet rays or blue light from screens – all without a prescription. Simply apply your frame allowance when you visit a VSP network doctor and choose:



Sunglasses

or

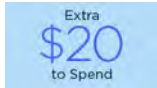


Ready-made blue  
light-filtering glasses

# 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.

Classification: Confidential



# The Choice is Yours

It's easy to choose the care that's right for you.



Private Practice  
locations



Retail  
locations



Online at  
Eyeconic®

VSP gives you thousands of in-network choices, including private practice doctors, regional and national optical chains, or Eyeconic®, the VSP preferred online eyewear store.

Participating  
Retail Chains  
like these –  
and more

**Walmart**  
Vision Center

**Rxoptical**  
The people who care for your eyes.

**sam's club**

**Clarkson**  
Eyecare  
DOCTORS • GLASSES • CONTACTS • LASIK

**COSTCO**  
OPTICAL

**COHEN'S**  
Fashion Optical

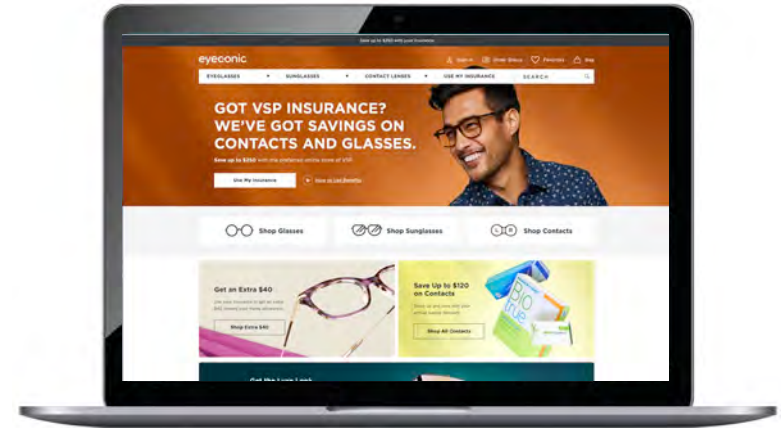


# Eyewear Shopping Online at Eyeconic

*Eyeconic is the VSP online eyewear store that seamlessly connects your VSP vision benefits to your account. You'll get:*

- A huge selection of contact lenses and designer frames 24/7 – and the Virtual Try-On Tool.
- Free shipping and returns.
- 20% off any out-of-pocket expenses on eyewear after your frame allowance is applied.
- Specialty sizes that fit your needs.

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



**eyeconic**  
a vsp vision company





# The Right Doctor for You

Using the Find a Doctor tool on **vsp.com** is easy

Visit **vsp.com/eye-doctor**  
(or navigate from **vsp.com** home page)

Enter the preferences that are meaningful to you like:

- Location
- Gender
- Language
- Frame brands
- Specialty
- Services
- Hours & Scheduling

The screenshot shows the 'Find an Eye Doctor' search tool on the VSP website. At the top, there's a navigation bar with links for 'FIND A DOCTOR', 'BENEFITS', 'OFFERS', 'EYEWEAR AND WELLNESS', 'PLAN OPTIONS', and 'SHOP'. Below this, a banner image of a smiling man with glasses holding a smartphone is visible. The main search area is titled 'Find an Eye Doctor' and includes a sub-header: 'To ensure you see an in-network eye doctor for your plan, Create an Account or Log In before you search. You'll get more and save more in-network!'. The search form is divided into two sections: 'EDIT SEARCH' and 'CLEAR FILTERS'. The 'EDIT SEARCH' section contains several dropdown menus: 'Doctor Network Choice' (with a link to 'about doctor network'), 'Type of Doctor', 'Products' (with a link to 'about products'), 'Services' (with a link to 'about services'), 'Frame Brands', 'Hours & Scheduling', 'Gender', and 'Language'. Below these is a 'Distance (in miles)' slider with markers at 5, 10, 25, 50, and 100. An 'Apply Filters' button is located at the bottom right of the search form.

A sliding distance bar makes finding a match nearby easy. You can even opt to view locations on a map.



# Using Your Benefit is Easy

## Once you've enrolled...

1. Create an account at **vsp.com** and review your personalized benefit information.
2. Find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195**
3. Simply tell your eye doctor's office that you have VSP—and we'll take care of the rest!



A smiling woman with short dark hair, wearing a white sleeveless dress with a vibrant floral pattern of pink, orange, and red flowers, stands in a desert landscape. She is looking towards the camera. In the background, there are rolling hills and mountains under a soft, hazy sky, suggesting a sunset or sunrise setting.

# Enroll Today!

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

Visit **[pebb.vspforme.com](https://pebb.vspforme.com)** or call **800.877.7195**



# Dental enrollment





# Office locations and hours

## EXTENDED OFFICE HOURS

M-F, 7:00 AM – 5:30 PM SELECT SATURDAYS

### Washington

19 offices

Locations from Bellingham to Vancouver, Silverdale to Spokane

### Oregon

20 offices

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

### Idaho

6 offices

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

### General Care

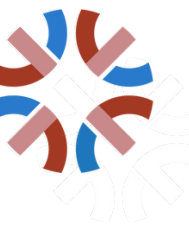
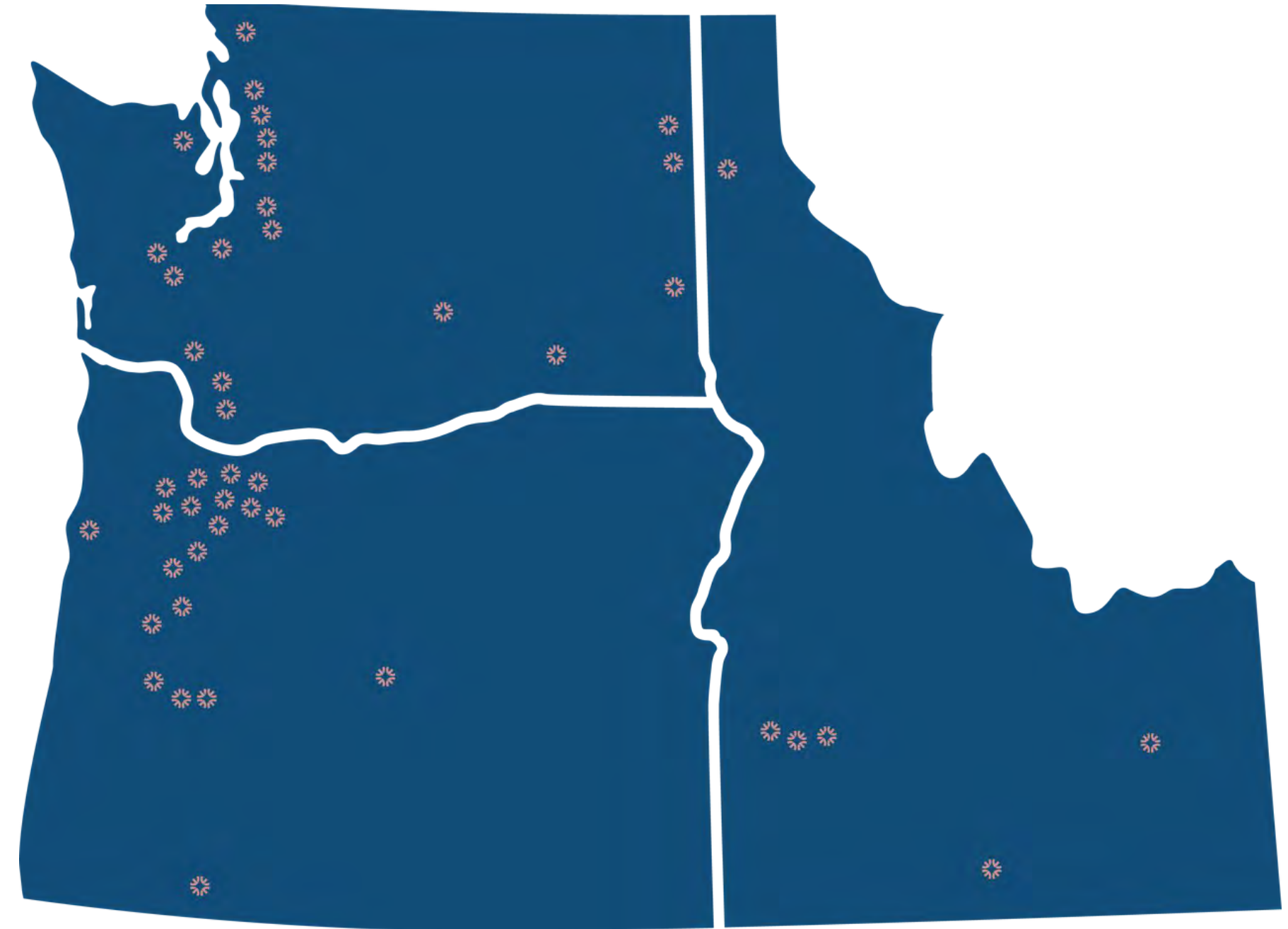
All offices

Our general dentists provide outstanding care

### Specialty Care

Select offices

Highly trained specialists including orthodontists, endodontists, oral surgeon & periodontists



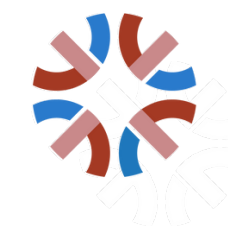
# Summary of Benefits

➡	General and ortho office visit	\$10 per visit
➡	Diagnostic and preventive services	Covered with office visit copay
	Fillings	Covered with office visit copay
➡	Crown or bridge	\$250 copay
	Complete upper or lower denture	\$290 copay
	Root canal therapy	\$150 copay
	Surgical extraction	\$40 copay
➡	Comprehensive orthodontic treatment	\$2,500 copay
➡	Dental implant surgery	\$1,500 maximum
	Specialty office visit	\$10 per visit

- No maximum\*, no deductible, no waiting periods
- Predictable copays for covered services
- Orthodontic coverage for all ages with no maximum
- Emergency appointments available within 48 hours ; 24 hr on-call provider phone consults available

**Visit**  
[willamettedental.com/pebb](http://willamettedental.com/pebb)

\*Benefits for implant surgery have a benefit maximum.







ADVANCING DENTISTRY

# The Willamette difference

Our unique model sets our practice apart by offering comprehensive oral care and insurance all under the same roof.

Patients receive quality, evidence-based solutions at rates you can afford.

We prioritize prevention and whole-person health to break the cycle of disease and repair by promoting a partnership mindset with your dental team to empower you with the knowledge of how to maintain healthy habits and avoid unnecessary treatments.





# Online dentist profiles

- Patient feedback ratings and comments online for each dentist
- NRC Health – industry leading patient experience partner
- Over 4.6 / 5 average star rating



[All Dental Offices](#) > [Beaverton](#) > Mimi Poon Whittemore, DMD



## Mimi Poon Whittemore, DMD

General Dentist

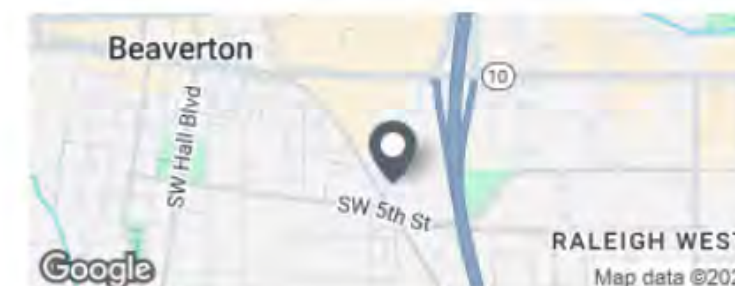
★★★★☆ 4.8 out of 5.0 [214 Ratings](#), [73 Comments](#)

☎ By Appointment Only

To schedule an appointment, call:  
1-855-4DENTAL (1-855-433-6825)

🏢 [Willamette Dental Group - Beaverton](#)

📍 4925 SW Griffith Drive Beaverton,  
OR 97005



### Dr. Whittemore's Biography

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.

### Education





### **Visit [willamettedental.com/pebb](https://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 855.433.6825. Appointments are available within days or weeks – we can't wait to meet you!

Scheduling hours: M-F: 7am – 5:30pm / Sat: 7am – 1pm PT

For dental emergencies, call 24 hrs / 7 days a week



### **Questions about your benefits?**

Contact Member Services at 855.433.6825 or [memberservices@willamettedental.com](mailto:memberservices@willamettedental.com)

Member Services hours: M-F: 8am – 5pm PT





# State of Oregon through the Public Employees' Benefit Board (PEBB)

Annual Enrollment



# 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\*

\*If applying for coverage within the first 30 days of becoming eligible

# Value Added Features

<b>Accelerated Benefit</b>	Provides up to 75% of Life Insurance benefit prior to death for terminally ill employee/spouse/domestic partner
<b>Waiver of Premium</b>	Continues Life Insurance for members who are under age 60 and totally disabled without payment of premium
<b>Portability</b>	Allows you to take your insurance with you upon termination of employment (not retirement) at the same rates
<b>Travel Assistance*</b>	Provides services to employee and immediate family members when traveling more than 100 miles from home
<b>Life Services Toolkit*</b>	Timely and compassionate support services for members and beneficiaries

\* Provided by a third-party administrator

# Travel Assistance\*

Assistance for covered members available in English or Spanish

## Trip Assistance

- Guidance with visas, currency exchange, inoculation recommendations and travel advisories
- Aid with replacing credit cards, passports, locating missing baggage and emergency cash coordination
- Interpreter translation services while visiting a physician or hospital

## Emergency Help

- Arrange for medical evacuations
- Facilitate the return of vehicles when an ambulance is required
- Arranging medical repatriation and remains repatriation
- Care of minor children and help getting them home when unattended\*
- Help getting up to two travel companions, pets or a service animal home\*

## Get the App

Get the most out of Travel Assistance with the Assist America Mobile App. The app provides valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator

Reference number: 01-AA-STD-5201



\*Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. 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 Standard Insurance Company's Life insurance policy. Standard Insurance Company may change providers or terminate service at any time.



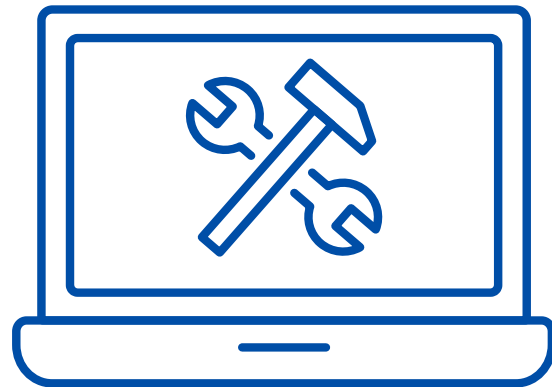
# Life Services Toolkit\*

## Complementary Services to Maximize Benefits

### Beneficiaries and Employees



**Plan-ahead services:** Estate planning, including funeral arrangements, identity theft protection, digital legal forms and more



### Beneficiaries Only



**Grief counseling:** Unlimited phone support, up to three in-person or virtual visits, and 24/7 help by phone, web or live chat



**Beneficiary tools:** Online calculators, resources and guidance from qualified experts



**Reading materials:** Age-appropriate books for children and adults learning to cope with and process loss



**Legal services:** Consultations by phone plus a 25% discount with an attorney; ideal for will preparation



**Financial counseling:** Information from professionals just a phone call away, with an option to schedule a one-on-one session

\*Life Services Toolkit is provided through an arrangement with Health Advocate and is not affiliated with Standard Insurance Company. Health Advocate is solely responsible for providing and administering the included service. This service is only available while insured under Standard Insurance Company's life insurance policy. Standard Insurance Company may change providers or terminate service at any time. The Life Services Toolkit is not available with products offered by The Standard Life Insurance Company of New York. The Life Services Toolkit is also available to recipients of an Accelerated Benefit. It 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 and Children):**  
40% of member's amount for spouse/domestic partner and 15% of member's amount for each child

## Guarantee Issue Levels

All amounts are guarantee issue

# Short Term Disability Benefits

## Short Term Disability Insurance

### Reminder:

Entitlement to Paid Leave  
Oregon benefits will reduce  
benefits payable under STD.

The STD plan includes each of the following:

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

\* 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

- **Tax-free Benefit**

Because premium for STD coverage is paid for by the member with post-tax dollars, benefits paid are not taxable

- **Employee Portal**

File claims, upload documents, review status

# Long Term Disability Benefits

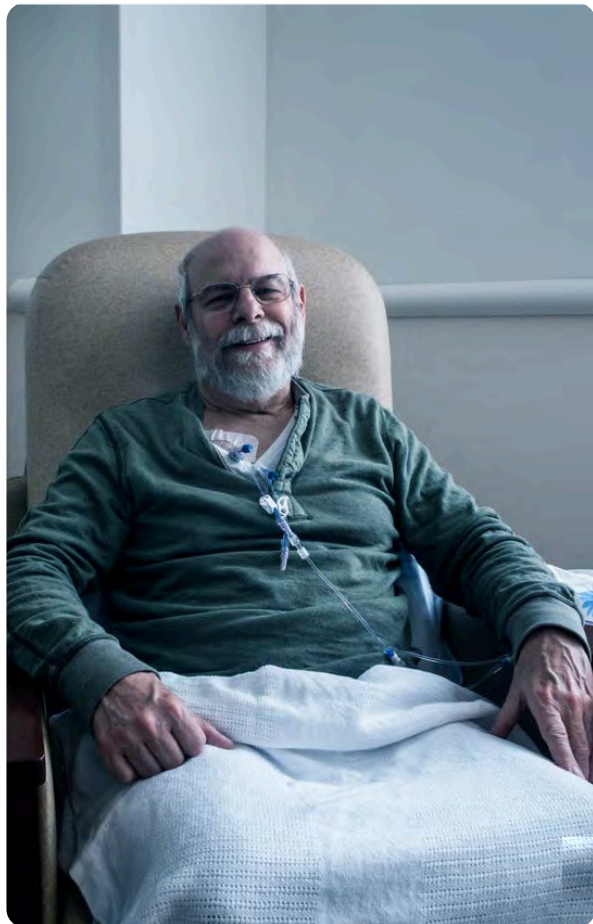
## Long Term Disability Insurance

The LTD plan includes each of the following:

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

\* 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 not taxable

- **Survivors Benefit**

Three times maximum LTD benefit without reduction by deductible income





# Next Steps

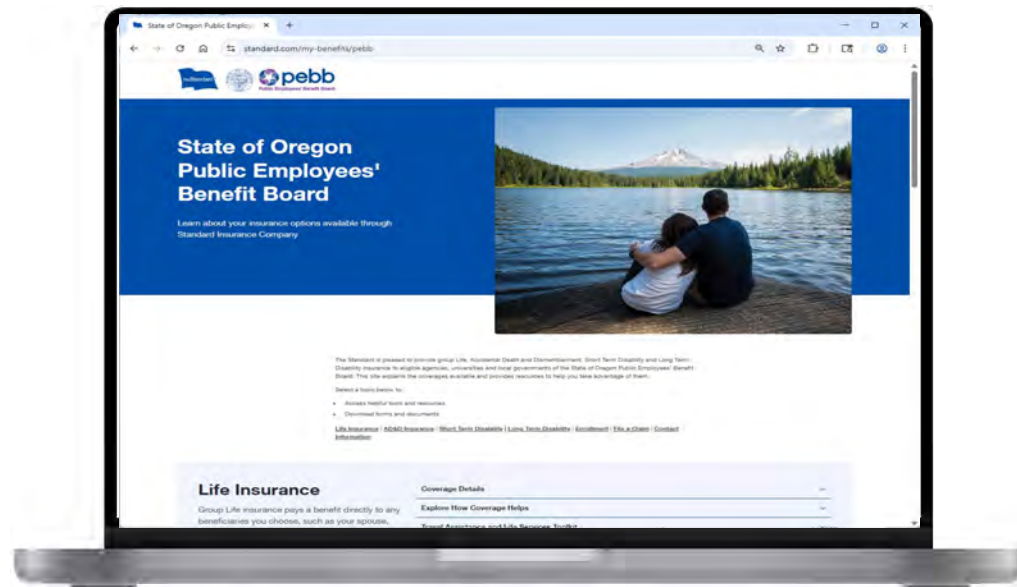
# Next Steps

Please review your benefits summary for exclusions, limitations and reductions in benefits.

For more information, including access to our Decision Support Tool, please visit The Standard's PEBB microsite at:

[www.standard.com/mybenefits/pebb](http://www.standard.com/mybenefits/pebb)

You can also scan the QR code below:



The policies described have exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please review all materials or contact The Standard for additional information, including costs and complete details of coverage. The amount of benefits provided under the policies described depends on the plan selected.





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# Questions?