



Linda Freeze
Benefits Manager for
PEBB/OEBB

WELCOME

Open Enrollment for 2020 Benefits



Webinar Tips

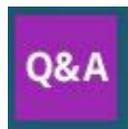
- Close all other programs on your computer
- You can resize, move and minimize the windows within your webinar screen
- Use “widget” icons at the bottom to open/close windows



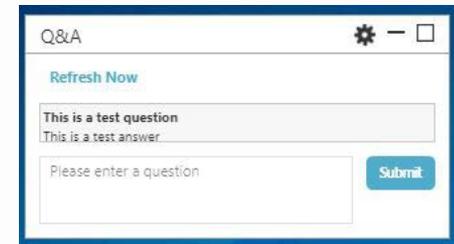
Presentation Slides –adjust size for easier viewing



Media Player – displays webcam



Type questions into the “**Q&A**” widget



The screenshot shows a window titled "Q&A" with a settings gear icon, a minus sign, and a close button in the top right corner. Inside the window, there is a "Refresh Now" link in blue. Below it, there are two text input fields: the first contains "This is a test question" and the second contains "This is a test answer". At the bottom, there is a larger text input field with the placeholder text "Please enter a question" and a blue "Submit" button to its right.

Customer Service Info

- PEBB Office Hours
 - 7 AM to 6 PM
- Call PEBB: (503) 373-1102
- Fax PEBB: (503) 373-1654
- Email PEBB: inquiries.pebb@dhsoha.state.or.us
- Enroll: www.pebbenroll.com
- PEBB Forms:
<https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx>
- Plan Info: www.pebbinfo.com

SB 1067 Update

- Double medical coverage is allowed
- Opt Out incentives are allowed
- HB 2266 was signed this year
 - HB 2266 removed the language from SB 1067 which disallowed double medical coverage and opt out incentives for OEGB/OEGB, PEBB/PEBB and OEGB/PEBB membership

Mandatory OE

Everyone, EVERYONE...did I say EVERYONE?

Must log in October 1st to October 31st to make 2020 benefit selections:

- Active Employees
- Opt Outs
- Employees out on Approved Leave
- Temp Employees
- Retirees
- COBRA
- Self-Pays
- Retirees, COBRA & Self-Pays with a dental only enrollment do not have to complete open enrollment

Mandatory OE

- One time per year you can make major changes without a QSC
- Make sure you have the coverages you need and dependents added to plans correctly
- Participate in HEM for a lower deductible
- Update dependents, beneficiaries, tobacco usage, spouse other group coverage & personal info
- ALEX Benefits Counselor is back for 2020!

Missed OE and I'm an OPT OUT?

- If you miss OE and you're an OPT OUT, here's what happens:
 - Your medical enrollment is changed to “Medical Not Enrolled”
 - You won't get the \$233 incentive on your paycheck
 - You will have to appeal to get this changed to an OPT OUT prospectively
 - You may have tobacco rated optional life plans
 - You will have to attest to other group coverage
 - You will not get OPT OUT dollars back that you missed
 - We will leave your other plans “as-is”

Missed OE and I Have a Medical Plan?

- If you miss OE and you currently have a medical plan, here's what happens:
 - Your medical enrollment is changed to Employee Only to the plan you were enrolled in for 2019
 - Your deductible is \$100 higher
 - You forfeit your right to participate in HEM
 - You will have appropriate surcharges added to your paycheck
 - You will have to appeal prior to February 29th to get this changed to another medical plan, add dependents and have surcharges removed prospectively
 - We will leave your other plans “as-is”

Full Time to Part Time

- If you are reducing hours you have a QSC to change plans to Part Time.
 - Request this using a Mid-Year Change Form and send to your HR/Payroll via email within 30 days of your change
- Staying in Full Time plans may cost you more money
- Staying in Full time plans may cause you to lose the Part Time subsidy

DP Due Dates

- Tax dependents date for DP or DP's child must be submitted to agencies before January 1, 2020
- Affidavits or legal document are due to agencies by November 7, 2019

Correction Due Dates

***ALL OPEN ENROLLMENT CORRECTIONS ARE DUE BY
FEBRUARY 29, 2020****

- Plan corrections
- Dependent corrections
 - HEM
- Not doing your HA is not correctable
- Not participating is not correctable
 - Not doing OE is not correctable
- Not doing your Health Actions is not correctable
 - Tobacco Surcharge
 - Other Coverage Surcharge

Division 20, Correcting Enrollment Errors and Open Enrollment Errors

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

HEM

- PEBB will only accept Health Assessments completed between September 1st and October 31st
- Please complete your Health Assessment with your current PEBB medical carrier
- Access Codes-For active employees enrolled in an Opt Out or Decline or 10/1 New Hires
- Members must also enroll & choose to participate in the HEM from October 1st to October 31st
- HEM is only available to ACTIVE members enrolled in a PEBB medical plan

Don't forget about 2 Health Actions

Age 26 Dependents

- Coverage ends the end of the month in which the child turns age 26
 - Previously, children could stay covered until the end of the plan year in which they turned 26

Division 15, Dependent Child

<https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrsnRsn=249517>

Ineligible Dependents

- The individual will be removed from plans the last day of the month in which eligibility was lost.
 - Divorce
 - DP termination

Division 20, Removing an Ineligible Individual from Benefit Plans

<https://secure.sos.state.or.us/oard/viewSingleRule.action?ruleVrsnRsn=249461>

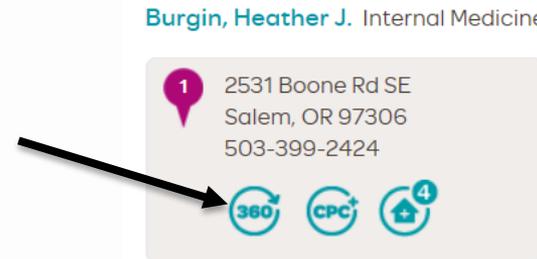
Providence Choice Medical Homes

- Not New but Important!
 - Members need to select a Medical Home for Providence Choice PRIOR to services to avoid Out-of-Network charges
 - **Providence Choice network is different than Providence PEBB Statewide**
 - **Providence Choice does not include OHSU**
 - **Referrals are needed with Providence Choice**

If members already selected a Medical Home for themselves and/or dependents in the 2019 plan year under Providence they don't have to reselect unless they want to change Medical Homes.

Moda Synergy

- Moda is now combining Moda Synergy and Moda Summit into one plan called Moda Synergy
- It is still available statewide



- **VERY IMPORTANT!**
- **Members must now select a PCP 360 prior to services to be in-network with Moda.**
 - **Members can do this by calling Moda or setting this up in their MyModa account once Moda has received the PEBB open enrollment files (around Thanksgiving)**

Even if you have selected a Medical Home with Moda in previous years you still need to select a PCP 360 prior to services in 2020.

Delta Dental

Don't forget about the 12-month wait if members do not enroll themselves and/or their dependents when initially eligible.

Also, 24 month wait on orthodontics.

ASIFlex

- Dependent Care FSA
 - Members can contribute up to \$5000 for 2020
 - This account is for daycare expense; not medical expenses
- Health Care FSA
 - Members can contribute up to \$2700 for 2020
 - This account is for health care related expenses for your eligible dependents
- Fringe Benefit Accounts
 - Commuter benefit monthly max increase to \$265 per month for 2020
 - Don't enroll in a Parking Account if you already have parking deducted from your payroll

ASIFlex Campaign

* FSA Corrections

PEBB will work hard this Open Enrollment to make sure members understand their FSA/Fringe Benefit selections!

- New Improved Screens in PEBB.Benefits
 - Links to OARs and ASIFlex
 - Better explanations of each FSA/Fringe Benefit
 - I understand confirmation checkmarks

ASIFlex Campaign

* FSA Corrections

What happens prior to January 1, 2020?

- PEBB/Agencies will adjust any 2020 FSA/Fringe Benefit account effective January 1, 2020 only if requested by December 31, 2019
- No enrollment in an FSA/Fringe Benefits if the member didn't do OE during October

The goal is to make sure members understand their selections, amounts and possible penalties if they fail to correct issues prior to January 1, 2020

ASIFlex Campaign

* FSA Corrections

PEBB Mailings to verify ASIFlex Enrollments

- ASIFlex members will receive one USPS mailing and one email per month (November & December) per FSA/Fringe Benefit enrollment
 - **Health Care = Blue**
 - **Dependent Care = Pink**
 - **Parking = Orange**
 - **Transportation = Green**

ASIFlex Campaign

* FSA Corrections

What will these mailings do?

- Clarify what plan the member selected during OE
- Explain what the plan actually covers or can do & maybe what it can't do
- How much per month member is contributing
- How many months per year member is contributing
- How/when member can correct selection if not correct
- What happens if member doesn't make corrections timely

ASIFlex Campaign

* FSA Corrections

What happens after January 1st?

- All ASIFlex issues come to PEBB as an appeal
- PEBB will **NOT ALLOW** any cancellation of a HCFSA or DCFSA after 12/31 unless a QSC
- **NO** retro enrollment/corrections to an FSA account (this means the member could lose money)
- **NO** enrollments if the member did or didn't do OE during October unless a QSC
- PEBB will **NOT** allow prospective increases/decreases in all FSAs unless a QSC
- PEBB will fix the number of months prospectively

PEBB OARs

Definitions

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=5>

Eligibility in PEBB

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=6>

Enrollment Rules

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=7>

Continuation of Insurance

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=8>

Retiree Rules

<https://secure.sos.state.or.us/oard/displayDivisionRules.action?selectedDivision=10>

PEBB SPD is coming soon!

Thank You!

**For More Information Please Contact
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linda.freeze@state.or.us**