
PEBB
Passive
Open
Enrollment
October 1-31, 2020



Webinar Tips

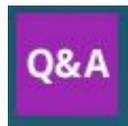
- Close all other programs on your computer
- You can resize, move and minimize the windows within your webinar screen
- Use “widget” icons at the bottom to open/close windows



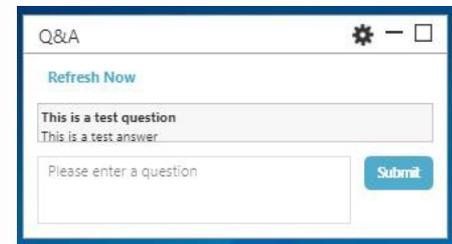
Presentation Slides –adjust size for easier viewing



Media Player – displays webcam



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

A screenshot of a Q&A widget window. The window has a title bar with 'Q&A' and window control icons. Below the title bar is a 'Refresh Now' link. There are two text input fields: the first contains 'This is a test question' and the second contains 'This is a test answer'. Below these is a larger text input field with the placeholder 'Please enter a question' and a 'Submit' button.

Agenda

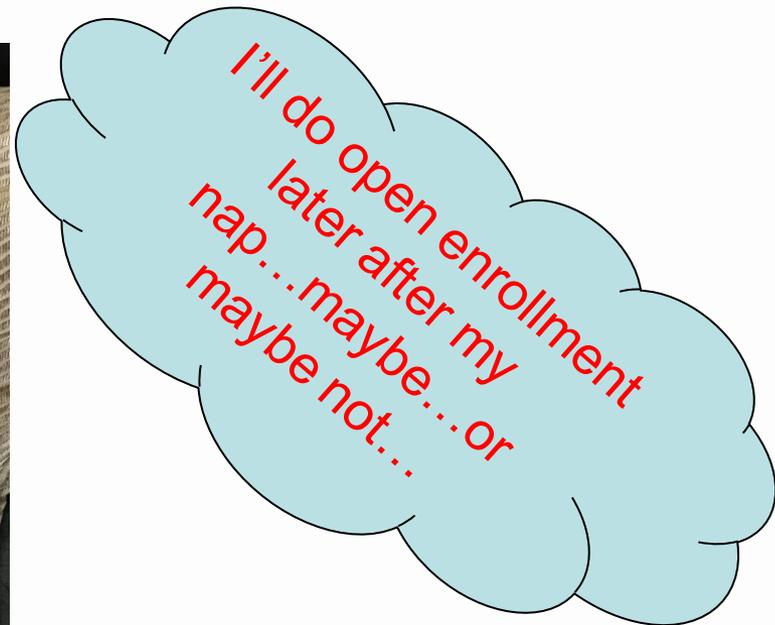
- Customer Service Info
- The Napoleon Chart – aka “OE and HEM Quick Guide”
- Medical Not Enrolled
- Medical Opt Out
- New Hires
- Didn't Participate in HEM but want to for 2021
- Flexible Spending Accounts
- New \$5/month Double Coverage Surcharge
- OE Correction Timeline

Customer Service Info

- PEBB Customer Service Hours (note, our staff will be working remotely)
 - 7 AM to 6PM
 - Monday-Friday's in October
- Call PEBB: (503) 373-1102
- Fax PEBB: (503) 373-1654
- Email PEBB: inquiries.pebb@dhsoha.state.or.us
- Enroll: www.pebbenroll.com
- PEBB Forms:
<https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx>
- Plan Info: www.pebbinfo.com

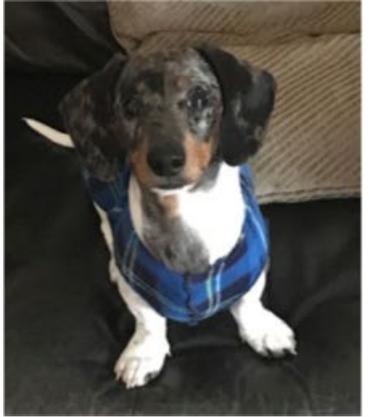
Passive OE

- What does Passive OE mean?
 - We will explore the Napoleon Chart aka “OE and HEM Quick Guide” to discuss Passive OE



The Napoleon Chart

aka “OE and HEM Quick Guide”



Hi! I'm Napoleon!

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

Let me help you decide.



The Napoleon Chart

aka “OE and HEM Quick Guide”

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

The Napoleon Chart

aka “OE and HEM Quick Guide”

My situation	Do I have to complete my Health Assessment?		Do I have to complete my Open Enrollment?	
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I don't currently take part in HEM. I want to participate in 2021.				
I don't currently take part in HEM. I don't plan to take part in 2021 either. I do want to make plan or dependent changes though.				
I am participating in HEM in 2020. I want to enroll in a Health Care or Dependent Care Flexible Spending Account (FSA). I want to keep my other plan selections the same.				
I am not participating in HEM in 2020. I want to take part in 2021. I also want to enroll in a health care or dependent care FSA.				



Say what?

I am not participating in HEM in 2020. I don't plan to in 2021 either. I want to enroll in a health care or dependent care FSA in 2021.				
I am participating in HEM in 2020. I plan to in 2021. I am not changing my answers to surcharge questions in 2021 (including tobacco use and spouse/DP group coverage)				
I am participating in HEM in 2020 and plan to in 2021. I have updated one of my surcharge answers. I am also making enrollment changes because of the new OE/PEBB or PEBB/PEBB medical double coverage surcharge.				

Who needs to do OE?

- October 1st Coverage Effective Date New Hire
- Anyone wanting to add, remove or change a plan
- Anyone wanting to add or remove a dependent
- Anyone needing to update any personal info
- Anyone needing to update beneficiaries
- Anyone needing to update surcharge info
- Anyone wanting to enroll or renew their Health Care or Dependent Care FSA (**all of these end on 12/31/2020**)
- Anyone wanting to newly participate in HEM

Who doesn't need to do OE?

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



Don't Worry Be Happy!

Who needs to do a Health Assessment?

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

Who doesn't need to do a Health Assessment?

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



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

Medical Not Enrolled

- These are folks that just didn't do their open enrollment last year that we previously an Opt Out
- Why not?
- If you don't need medical, then you are missing out on a \$233 (based on hours worked) monetary incentive each month added to your pay
- If you want medical, dental and vision (along with optionals), you have to do something.....



I don't care about \$233/month; I have a toy to play with?

Medical Opt Outs

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

Medical Opt Outs

- If Medical Opt Outs wants to enroll in medical they need to go in and complete the OE process:
 - They will have to select a medical plan during OE
 - If they want to participate in HEM they will need to choose to participate and:
 - Call PEBB for an Access Code for the Health Assessment
 - Complete their Health Assessment between September 1st and October 31st
 - If they fail to complete their Health Assessment they will not receive the \$17.50 monetary incentive and they will be in the higher deductible medical plan



Do YOU need medical?

New Hires

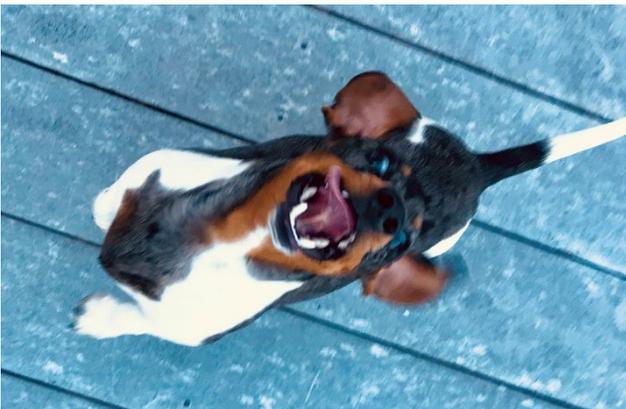
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Am I a New Hire?

Non-HEM Participant

- These are folks that actively did not want to participate in 2020 or
- Folks that missed participating or failed to do their Health Assessment timely
 - You must do open enrollment during October 2020 and CHOOSE to participate in HEM
 - You must do your Health Assessment on your current PEBB medical plan between September 1st and October 31st 2020



I wanna play in 2021!

Flexible Spending Accounts

- Health Care
- Dependent Care
 - You **MUST** do open enrollment during October 2020 if:
 - » You want to **RE-ENROLL** in a FSA
 - » **NEWLY** enroll in a FSA
 - These FSAs do not carry forward each year and action must be taken each open enrollment period
 - This does not include the Transportation and/or Parking Accounts



Who...me?

OEBB/PEBB Double Coverage Surcharge

In 2019 the Legislature passed a law (HB 2266) that will affect some OEBB and PEBB members.

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

OE Correction Deadline

**ALL OPEN ENROLLMENT CORRECTIONS ARE DUE BY
FEBRUARY 28, 2021***



Don't sleep
past the
deadline!

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

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

Division 20, Correcting Enrollment Errors and Open Enrollment Errors

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

Thank You!

**For More Information Please Contact
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Salem, OR 97301-1063
(503) 378-3329
linda.freeze@state.or.us**