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**PEBB**  
**Passive**  
**Open**  
**Enrollment**  
**October 1-31, 2020**



# Webinar Tips

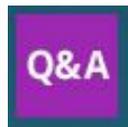
- Close all other programs on your computer
- You can resize, move and minimize the windows within your webinar screen
- Use “widget” icons at the bottom to open/close windows



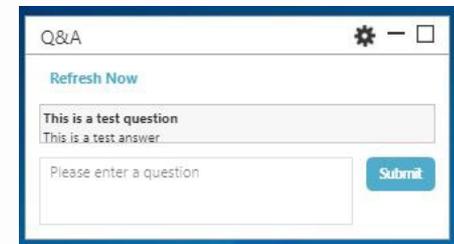
Presentation Slides –adjust size for easier viewing



Media Player – displays webcam



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



# Agenda

- Customer Service Info
- What are you talking about?
- Qualifying or Mid-year Event
- HEM and Health Assessments
- 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](mailto:inquiries.pebb@dhsoha.state.or.us)
- Enroll: [www.pebbenroll.com](http://www.pebbenroll.com)
- PEBB Forms:  
<https://www.oregon.gov/OHA/PEBB/Pages/forms.aspx>
- Plan Info: [www.pebbinfo.com](http://www.pebbinfo.com)

# What Are You Talking About?

- Open Enrollment – The one time each year that you can update your enrollments, dependents, HEM participation without having a mid-year event.
- Mid-Year Event – When you experience a life changing event such as marriage, birth, adoption, divorce, death, loss of other coverage, start or termination of a Domestic Partnership, etc. Most members have 31 days to report these life event in order to make benefit changes.
- Deductible – The amount you pay for covered services before your insurance plan starts to pay.
- Out-of-Pocket Maximum – The most you have to pay for covered services in a plan year.
- Medical Opt Out – Most PEBB members receive a monthly \$233 taxable monetary incentive when they opt out of a PEBB medical plan due to having other group medical coverage.

# Qualifying or Mid-year Event

- Did you know you have special rights if you experience a QSC, Qualifying or Mid-year Event (same thing; different names)
  - Marriage
  - Birth
  - Adoption
  - Divorce
  - Death
  - Full-time to part-time
  - Etc.
- In most cases you only have 31 days to turn a mid-year change form in to your HR department. Make sure you retain proof you turned this in timely! The form can be found at: [www.pebbinfo.com](http://www.pebbinfo.com)

# HEM

- This is PEBB's Health Engagement Model in which a subscriber (not their dependents) chooses to participate. These are the requirements for a typical year... **this is NOT a typical year so pay attention....**
  - This means the subscriber needs to fulfill the following in a typical year:
    - Choosing to participate each year during Open Enrollment.
    - Doing an **online** Health Assessment with their CURRENT PEBB medical plan from September 1<sup>st</sup> to October 31<sup>st</sup>
    - Doing two Health Actions each year like an annual physical, dental exam, exercise, losing weight, walking, eating healthier, etc.
      - You don't have to track these; it's the honor system.
  - What happens when you do the above?
    - Your deductible is lowered to \$250 per person instead of \$350 per person
    - You receive a taxable HEM incentive on your pay of \$17.50 per month

# Health Assessments?

- PEBB website

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

- Kaiser Permanente Health Assessment

[Total Health Assessment](#)

1-866-300-9867 - M-F, 8-5

[Q&A on Total Health Assessment](#)

[RewardsCustomerService@kp.org](mailto:RewardsCustomerService@kp.org)

- Moda Health

<https://www.modahealth.com/pebb/#>

1-877-605-3229

[HA@modahealth.com](mailto:HA@modahealth.com)

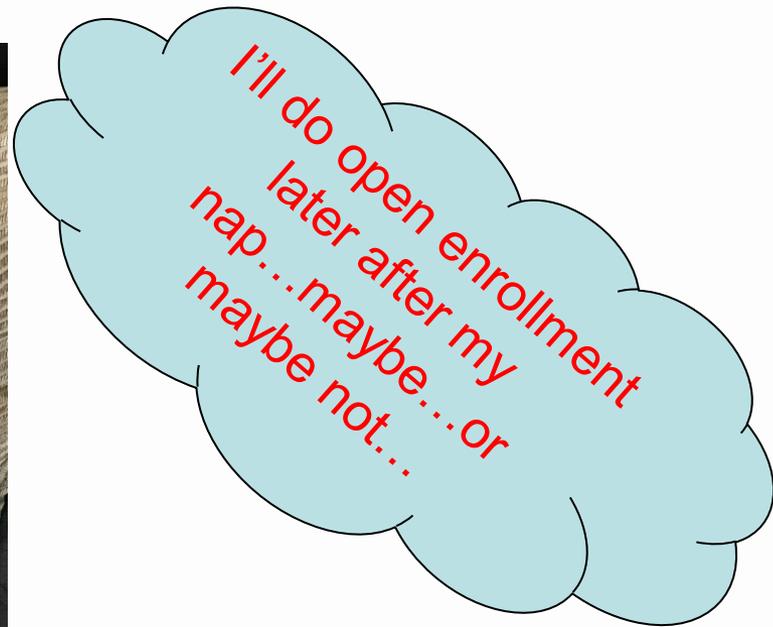
- Providence

[https://myprovidence.healthtrioconnect.com/app/index.page?\\_ga=1.104424327.660886433.1470437455](https://myprovidence.healthtrioconnect.com/app/index.page?_ga=1.104424327.660886433.1470437455)

1-877-569-7768 - Help 24/7

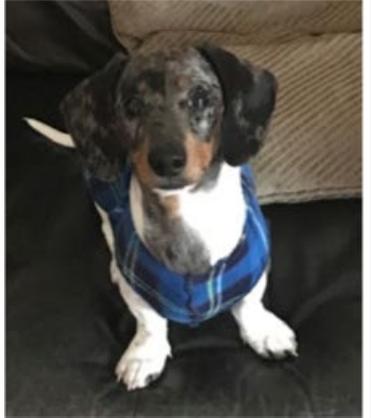
# Passive OE

- 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 1<sup>st</sup> 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 1<sup>st</sup> and October 31<sup>st</sup>
      - 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

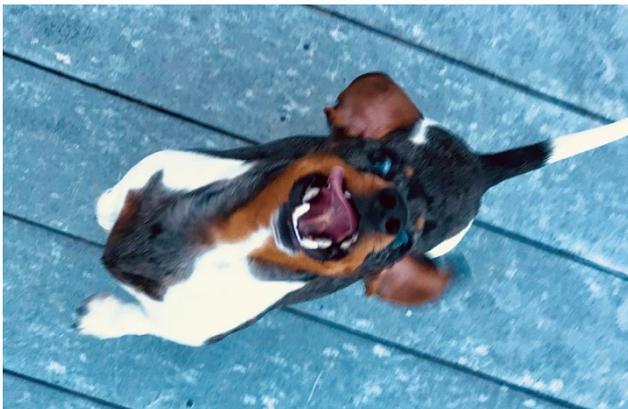
- A New Hire with a 10/1/2020 coverage effective start date
- Coverage effective start date of 11/1/2019, 12/1/2019, 1/1/2020, 2/1/2020, 3/1/2020, 4/1/2020, 5/1/2020, 6/1/2020, 7/1/2020, 8/1/2020, 9/1/2020 and 10/1/2020 that has the lower deductible plan and **NOW WANTS** the \$17.50 monetary incentive
  - 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



**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 1<sup>st</sup> and October 31<sup>st</sup> 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(not everything correctible)
- 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  
Linda Freeze, Benefits Manager  
500 Summer Street NE, E-88  
Salem, OR 97301-1063  
(503) 378-3329  
[linda.freeze@state.or.us](mailto:linda.freeze@state.or.us)**