



September 2023

Open Enrollment starts October 1! Here's what to expect:

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REQUIRED Enrollment Begins October 1



Yep, you guessed it. **All PEBB members must enroll during Open Enrollment (October 1–31).** If you don't submit elections by Oct. 31, 2023:

- Your current medical, dental, and vision coverage will continue, but your out-of-pocket costs will increase.
- All PEBB surcharges will be automatically deducted from your paycheck throughout 2024.
- You won't be enrolled in [HEM](#), so you won't receive the monthly incentive payment or the lower deductible in 2024.
- You will not be able to contribute to a flexible spending account.

Starting October 1, go to www.PEBBenroll.com to make your elections.

Online Enrollment Guide



Browse through our zMag booklet online. Just like paper, but better!

You can read it cover to cover or click in the Table of Contents to jump directly to a specific topic.

Check [here](#) for the printable PDF and Interactive Guide.

Watch for the Summary of Benefits. Coming to your mailbox soon!



We mailed a Summary of Benefits to your home Friday, September 15. Keep an eye out for it.

What's New for 2024

The Board has worked hard to offer enhancements to our benefit plans while keeping the plans affordable. We're pleased to share the following plan enhancements and changes for 2024. They are effective on Jan. 1, 2024.

Medical

All Medical Plans

- New reimbursements for travel and lodging expenses.
- No longer cover over-the-counter (OTC) COVID-19 tests.

Providence Health Plans

All Providence Health Plans

- Will require **prior authorization** if you need more than 12 **physical therapy visits** in a calendar year.
- Will cover **medications for sexual dysfunction**.
- Are expanding **facial electrolysis coverage** to include treatment for hirsutism for female members who are diagnosed with polycystic ovary syndrome (PCOS). Hirsutism is abnormal hair growth on a person's face.
- Will cover **fertility drugs** with no annual maximum.

Providence Statewide Plan

- Includes a **new massage therapy benefit**.

Providence Choice Plan

- **Will no longer require referrals for specialists.**

Moda Health Plans

- Will cover **medications for sexual dysfunction**.
- Are expanding **facial electrolysis coverage** to include treatment for hirsutism for female members who are diagnosed with polycystic ovary syndrome (PCOS). Hirsutism is abnormal hair growth on a person's face.
- Will cover **fertility drugs** with no annual maximum.
- Are introducing a **new type 2 diabetes care program, Virta**.
- Are offering a **new way to access mental health care: Spring Health**.

Kaiser Permanente Plans

- Will cover **fertility drugs** with no annual maximum.
- Have **increased the copay** for emergency room visits.
- Have **expanded digital treatment options**.

What's NOT Changing for 2024

- PEBB will continue to offer the same medical, dental, and vision plans for 2024.
- Optional life insurance is available for you and your eligible dependents. You may purchase optional life insurance for your dependents even if you don't purchase coverage for yourself.
- The PEBB double-coverage surcharge will continue to apply.

Visit [The 2024 PEBB Benefits Page](#) for more details.

Participate in the Health Engagement Model (HEM)!

Complete your health assessment on your **current** PEBB medical plan's website (even if you plan to change carriers in 2024) **between Sept. 1 and Oct. 31, 2023**. For more information about HEM go to: <https://www.oregon.gov/oha/PEBB/Pages/HEM.aspx>.

- [Kaiser Permanente's Health Assessment](#)
- [Moda Health's Health Assessment](#)
- [Providence's Health Assessment](#)

Disability Plans

We're aligning our disability plan offerings with the new state leave program, Paid Leave Oregon, or an equivalent employer plan. This alignment means:

- **Short-Term Disability (STD):** Costs for STD coverage will be significantly lower (by about 80%). This change was effective as of September 1, 2023.
- **Long-Term Disability (LTD):** The cost for LTD coverage will increase slightly.

See the 2024 Enrollment Guide for how short-term disability and Paid Leave Oregon plans work together.

2024 Premium Costs

The PEBB Board has carefully designed the 2024 benefit plans to meet members' needs while keeping your out-of-pocket costs as low as possible.

There are some changes to premium costs for 2024. In total across benefits and vendor partners, premium costs will not exceed the legislative 3.4% cap. Here's what to expect for 2024:

- **Plans with increased costs:** All medical plans, Delta Dental plan, and long-term disability insurance
- **Plans for which costs will stay the same:** Willamette Dental Group dental plan, life insurance, and accidental death and dismemberment insurance plans
- **Plans with decreased costs:** Kaiser Permanente dental plan, VSP vision plans, short-term disability insurance

Use the 2024 [premium estimator tool](#) to determine your monthly deductions for all your PEBB benefits.

Visit [The 2024 PEBB Benefits Page](#) for more details.

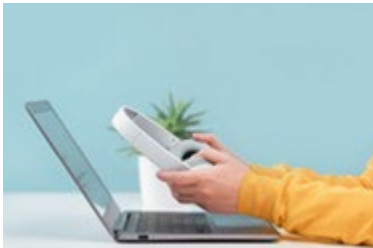
Virtual Benefits Fair



Back by popular demand — we're offering a [virtual benefits fair](#) again this year! This online setting is available 24/7, so you can:

- Watch videos and download PDFs to learn about your benefit options.
- Explore resources available at no additional cost to PEBB members, like discounts on exercise equipment, mental health apps, legal or financial planning services, and more.
- Connect with vendor partners during scheduled times.
- Register to win a prize!

Open Enrollment and FSA Webinars



PEBB Open Enrollment Webinar

Join us Wednesday, October 4, 10:30 a.m. – 12:30 p.m. PT

During this webinar, we will present information about all our 2024 plan offerings.

Representatives from PEBB, Providence Health, Kaiser Permanente, Moda Health/Delta Dental, Willamette Dental, VSP, The Standard, and Canopy will be online to provide answers to your questions.

Register for the Open Enrollment Webinar!

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



Flexible Spending and Commuter Accounts Webinar

Join us Thursday, October 5, 2:30 – 3:30 p.m. PT

During this webinar, we will present information about Flexible Spending and Commuter Accounts.

PEBB offers healthcare and dependent care flexible spending accounts (FSAs) and commuter accounts (CAs) for eligible employees.

Register for the FSA Webinar!

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

New Digital Tools



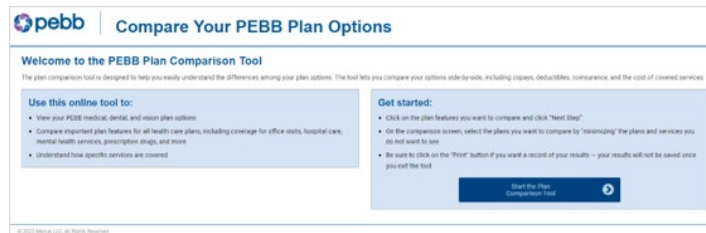
Premium Estimator Tool (Available now!)

It's back! Check out our new and improved premium estimator.

Use the 2024 premium estimator to determine your monthly deductions for all your PEBB benefits. This tool is useful during Open Enrollment or when you have a [qualifying status change](#).

Online Plan Comparison Tool (Coming Soon!)

Want to see your medical, dental, and vision plan options side by side? Need to compare specific services by plan? This tool is for you!



Use it to easily compare and understand the differences between your plan options, including copays, deductibles, coinsurance, and the cost of covered services.



Explore Your Benefits (Coming Soon!)

Learning about your PEBB benefits doesn't have to be boring. Log in to this interactive learning tool to view videos, test your benefits knowledge, and earn wellness badges for smart wellbeing actions.