

OEBB 2024-25 Plan Year

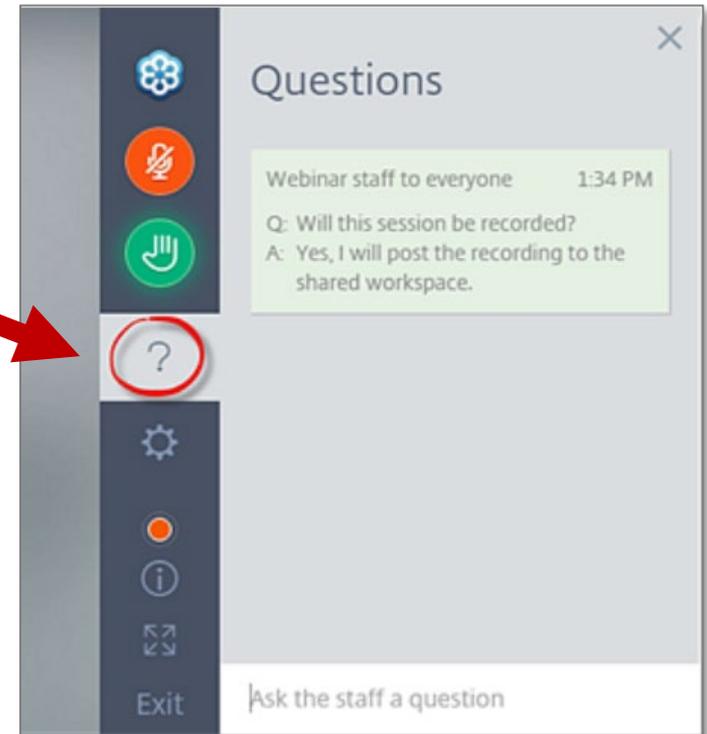
Insurance Committee Meeting

Overview and Highlights



Webinar Tips

- ✓ Type in questions anytime during the live webinar. Questions will be answered at the end of the presentations.
- ✓ Closed captioning will be available next week in our YouTube recording.
- ✓ You will receive a follow-up email when the recording is available.



Agenda

Time	Duration	Presenter	Topic
10:30 – 10:35	5 minutes	OEBB Communications	Welcome/Communications overview
10:35 – 10:45	10 minutes	OEBB Benefits	Overview/Highlights, EE Plan Mgmt and the system, dates, to-do's
10:45 – 10:55	10 minutes	NEW! Canopy EAP Employee Assistance Plan	NEW! Plan highlights + Q&A
10:55 – 11:10	15 minutes	Kaiser Permanente medical, dental, vision	Plan highlights + Q&A
11:10 – 11:25	15 minutes	Moda Health medical, dental, vision	Plan highlights + Q&A
11:25 – 11:30	5 minutes	Willamette Dental Group dental	Plan highlights + Q&A
11:30 – 11:35	5 minutes	VSP vision	Plan highlights + Q&A
11:35 – 11:45	10 minutes	The Standard life & disability	Plan highlights + Q&A
11:45 – 12:00	15 minutes	OEBB	Final Q&A Wrap-Up/Thank you

2024-25 Plan Information

Start on OEBB home page: [OEBBinfo.com](https://oebbinfo.com)

Links to all Insurance Committee Resources, including:



- Rates
- Plan Designs
- Webinar registration links
- “On Demand” Presentation Videos, Slides & Handouts

2024-25 Open Enrollment

Benefit Education Tools



“Explore Your Benefits” – Interactive Learning Module:

<https://oebbexploreyourbenefits.com>



Online Plan Comparison Tool: <https://www.compareoebbplans.com>

The screenshot shows the top of a web page with the OEBB logo and the title 'Compare Your 2024-25 OEBB Plan Options'. Below the title is a 'Welcome to the OEBB Plan Comparison Tool' section. It contains a paragraph explaining the tool's purpose and a disclaimer. There are two columns of instructions: 'Use this online tool to:' and 'Get started:'. At the bottom, there is a dark blue button with the text 'Start the Plan Comparison Tool' and a right-pointing arrow.

Welcome to the OEBB Plan Comparison Tool

The plan comparison tool is designed to help you easily understand the differences among your plan options. The tool lets you compare your options side-by-side, including copays, deductibles, coinsurance, and the cost of covered services.

This tool is for comparison purposes only. It does not fully describe the benefits of each plan. Refer to the plan documents for more details. If there is a conflict between this comparison and the plan documents, the plan documents will prevail.

Use this online tool to:

- View your OEBB medical, dental, and vision plan options
- Compare important plan features for all health care plans, including coverage for office visits, hospital care, mental health services, prescription drugs, and more
- Understand how specific services are covered

Get started:

- Click on the plan features you want to compare and click "Next Step"
- On the comparison screen, select the plans you want to compare by "minimizing" the plans and services you do not want to see
- Be sure to click on the "Print" button if you want a record of your results – your results will not be saved once you exit the tool

Start the Plan Comparison Tool

2024-25 **Passive** Open Enrollment

This year's Open Enrollment is "**passive**" (or non-mandatory). This means:

- **If employees are satisfied with their current benefit plan selections**, their enrollments will roll over to the next plan year. They'll be re-enrolled automatically! They don't need to do anything. Benefits will stay the same.
- **If your employees want to make benefit changes**, they need to login to MyOEBC and make their selections during Open Enrollment (beginning August 15, 2024).

Important! If your entity chooses to have a mandatory enrollment, be sure to clearly communicate this to your employees.

The OEBC communication materials will have passive open enrollment messaging and a reminder for employees to confirm with their employer.

2024-25 Open Enrollment

Communications Timeline

- Enrollment **is PASSIVE (voluntary)!** Aug. 15 – Sept. 15 (for MOST employers)
- OEBC Communications (schedule/samples online)
<https://www.oregon.gov/oha/OEBC/Pages/open-enrollment-communications.aspx>
 - “Sneak Peek” email mid-July (in place of our usual newsletter)
 - “Heads-up” postcard last week in July
 - “Packets” mailed August 1 – personalized cover letter, URLs
 - Self-print poster designs will be available online – 8.5”x11”, 11”x17”
 - “Saved Enrollment” emails throughout OE
 - Usual Post-OE letters (missed enrollment, saved but no email)

EE Plan Management

OEBB staff will complete EE Plan Management for you!

Monday, May 20 - Friday, June 14

Send an email by May 31 to: oebb.benefits@odhsoha.oregon.gov

Subject: EE Plan Management

Let us know if:

- 1) You want everything to stay the same
- 2) You want to make changes (describe and we'll make them for you)
- 3) You want to go into the system and do EE Plan Management yourself

Highlights for 2024-25

Open Enrollment is **PASSIVE (voluntary)**

- This means employees may not need to re-enroll to have medical, dental, and/or vision coverage for October 1.
 - ✓ If employees are satisfied with their current benefit plan selections, their enrollments will roll over to the next plan year. They'll be re-enrolled automatically! They don't need to do anything. Benefits will stay the same.
- Employees need to login to MyOEGB during Open Enrollment if:
 - ✓ They're a new hire (they need to enroll)
 - ✓ You have eliminated a plan (members need to enroll if their current plan is going away)
 - ✓ They need to change their dependents
 - ✓ They want to update their plan selections
 - ✓ They need to update their personal information or beneficiaries

Note: If your entity kept the exact same plans and only changed the rate structure, OEGB will roll those employees over during the rollover in August.

Highlights for 2024-25

NEW! Employee Assistance Plan (EAP) Vendor



Want to know more?

- Hear details from Canopy later in this webinar.
- Join one of three Deep Dive webinars.

The Next Generation of EAP
Unmatched Speed to Care

24/7
Availability
mental health hotline

1-2
Days
until first appointment with a coach*

5-7
Days
until first appointment with a licensed counselor*

*Data includes member preferences such as schedule, insurance, and provider preferences.

We've Built a Better, More Diverse Network

Culturally Responsive Care

- Language
- Ethnicity
- Age
- LGBTQIA+
- Racial trauma
- Religion
- Office accessibility
- Experience with front line workers

Credentials

- Masters/PHD
- PsyD
- LPC
- LCSW
- LMFT
- 8+ years of experience on average

39% BIPOC
43% LGBTQIA+

canopy oebb

Highlights for 2024-25

Medical, dental, and vision plans

- OEGB will continue to offer the same medical, dental, and vision plan options for the 2024–25 plan year.
- Plans will continue to be offered through Moda Health, Kaiser Permanente, Delta Dental, Willamette Dental Group, and VSP.

Plan design changes

- **Kaiser Permanente:** There are slight changes in certain benefits to Plans 1, 2A, and 2B, including:
 - Prescription drugs
 - Emergency room visits (for Plan 1 only)
 - Specialty scans, such as CT/PET scans and MRIs
- **Moda:** There are no changes to the Moda medical plan benefits.

Highlights for 2024-25

Medical plan enhancements

➤ OEBC is adding five exciting new medical programs to improve member health.

Moda Health	<ul style="list-style-type: none">• Teladoc, a virtual primary care provider, will be part of Moda's Coordinated Care Model (CCM) network. This expands access to primary care for all OEBC members, especially those in rural Oregon and out of state.• Mighty is a new program that offers a complete approach to weight management. It focuses on diet changes and helps adults lose weight. It also helps people have less pain and move more. (Mighty will be no cost to members. It provides another option to WeightWatchers®.)• Gabbi is a new breast cancer risk assessment and screening program. Gabbi will teach members about their breast cancer risk and, when needed, get more screenings.
Kaiser Permanente	<ul style="list-style-type: none">• Omada's weight management program will be available to Kaiser members. (Omada will be no cost to members. It provides another option to WeightWatchers®.)
All Medical Plans	<ul style="list-style-type: none">• Doula services will now be available! Services include 8 pre- and post-natal care visits and delivery care.

Highlights for 2024-25

Optional benefit plans

- OEGB will continue to offer optional benefits that can help employees and their families prepare for life's important moments.
- There will be no change to rates for Disability Insurance, Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance, and Long-Term Care Insurance (LTC) in 2024–25.

Disability The Standard	Life and AD&D Insurance The Standard	LTC Unum
<ul style="list-style-type: none">• Short-Term Disability (STD)• Long-Term Disability (LTD)	<ul style="list-style-type: none">• Basic Life Insurance• Basic AD&D Insurance• Optional Life Insurance• Optional Spouse Life Insurance• Optional Child Life Insurance• Optional AD&D Insurance	<ul style="list-style-type: none">• Long-Term Care Insurance

Highlights for 2024-25

OEBB Benefit Administration Process Changes

- **The 12-month wait for dental is going away effective October 1.**
 - Members who currently have the 12-month wait will be rolled to whole plans effective October 1.
 - Members newly enrolling themselves or dependents in dental will not be subject to the 12-month wait effective October 1.

- **Newborns and newly-adopted children will have medical coverage for the first month at no cost.** What does this mean?
 - For example, a member gives birth or adopts (or their covered child gives birth or adopts) on October 15. The child will be covered on the current medical plan for the first 31 days (Oct 15 – Nov 14).
 - If the member wants coverage for the child beyond the first 31 days (and the child is eligible), the member must submit a Qualified Status Change (QSC) for coverage effective November 1. Premiums will begin on November 1.

Questions?

If you have questions about 2024-25 plan changes and enhancements, contact:

Georgann Helmuth

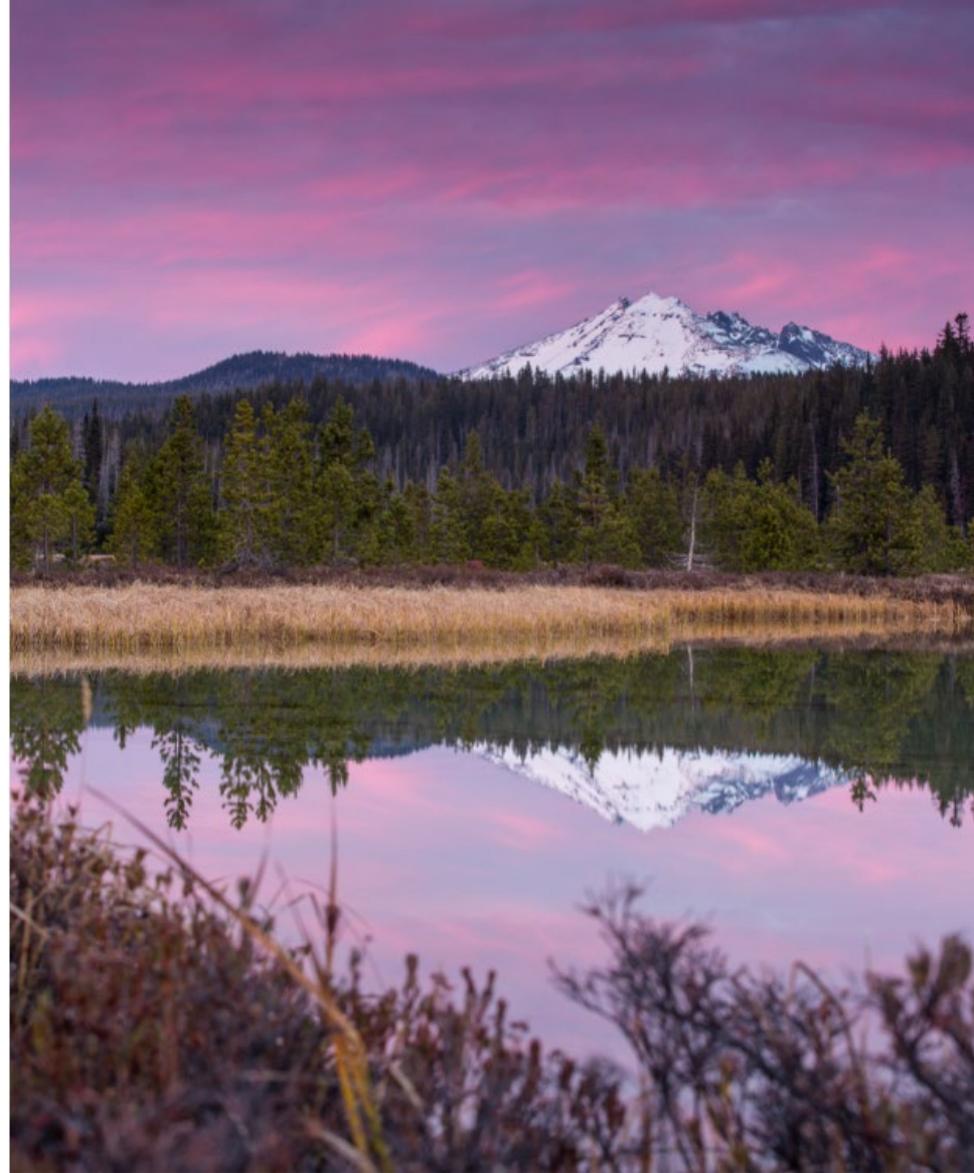
Senior Account Executive for
OEBC



Email: Georgann.Helmuth@oha.oregon.gov

Phone: 503-801-4777

Carrier Presentations



Upcoming Webinars

Carrier "Deep Dive" Webinars for New Administrators

New Vendor! Canopy Employee Assistance Program (EAP)	May 16, noon–12:30 p.m. Register May 21, 2–2:30 p.m. Register May 22, 11–11:30 a.m. Register
Kaiser Permanente	May 16, 11:30 a.m.–12:15 p.m. Register
VSP	May 20, 10–11 a.m. Register
The Standard	May 20, 2–3 p.m. Register
Willamette Dental Group	May 22, 1:30–2 p.m. Register
Moda Health	May 23, 9–10 a.m. Register

OEGBB Webinar

OEGBB "Get Ready for Open Enrollment"	June 25 (10:00 a.m.–noon)
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Q & A



Thank you!

OEBB Member Services

oebb.benefits@odhsoha.oregon.gov

888-4My-OEBB (888-469-6322)

OEBBinfo.com