



PEBB Open Enrollment is October 1 – 31, 2024.

Here's what you need to know:

- Do You Need to Complete Open Enrollment?
- HEM Participation and Passive Enrollment
- Summary of Benefits Mailer
- Enrollment Guide
- What's New for 2025
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# Do You Need to Complete Open Enrollment?

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

 If you're satisfied with your current benefit plan selections, you don't need to do anything. Your current enrollments will roll over to the next plan year. Your benefits will stay the same.

Note: You must enroll or re-enroll each year to have a Flexible Spending Account (FSA).

- If you want to make benefit changes, you must log in to PEBBenroll.com during Open Enrollment and make your selections. This includes:
  - Enrolling or re-enrolling in a Health Care or Dependent Care Flexible Spending Account (FSA)
  - Changing your plan selections
  - Changing your Health Engagement Model (HEM) status
  - o Enrolling as a new hire
  - Adding or dropping a dependent
  - Updating your surcharge answers, personal information, or beneficiaries

**If required**, log in to <u>PEBBenroll.com</u> to make your plan selections beginning October 1.

## HEM Participation and Passive Enrollment

Health Engagement Model (HEM) participation looks a bit different because of passive enrollment.

Review the detailed **Decision Chart** to see if you need to take action during Open Enrollment.

Visit the <u>HEM web page</u> for additional details and health assessment instructions.

# **Summary of Benefits Mailer**

We mailed a Summary of Benefits to your home address. Be sure to check your mailbox. You can also review the <u>Summary of</u> Benefits online.

## **Enrollment Guide**

Find important details about your benefits in the <u>2025 Enrollment</u> <u>Guide</u>.

## What's New for 2025

All changes are effective Jan. 1, 2025.

The PEBB Board has worked hard to offer you new services while keeping plans affordable.

#### Costs

- Your premiums may change.
- Contact your agency or university benefits office for specific information on costs.

#### All medical plans

 Doula services: Eight prenatal and/or postnatal visits, plus delivery.

#### **Providence Health medical plans**

- Mighty: Alternative weight management program.
- **Generic medications:** Requirement to use generic medications when available.
- Alopecia: A medication exception available for severe alopecia areata diagnoses.
- Rx Savings Solutions: Program to identify cost-saving opportunities.
- Covered drugs: Updated list of "value tier" drugs and some over-the-counter drugs no longer covered.

- Progyny: Access fertility and family-building benefits through Progyny. Receive support and advocacy from a dedicated care team, expert providers, and exclusive Progyny resources. Includes expanded in-network facility options.
- Fertility and family-building benefits: Cryopreservation (egg or sperm freezing), when medically necessary, if you're undergoing gender-affirming care. Coverage if you've undergone voluntary sterilization. A new model for fertility benefits. Receive up to two advanced reproductive technology cycles per year if the first cycle doesn't work. Includes all necessary tests and accommodations.

#### Moda Health medical plans

- Teladoc: Virtual primary care visits.
- Mighty: Alternative weight management program.
- Nutritional therapy: No diagnosis required.
- **Kindbody:** Access fertility and family-building benefits, comprehensive care services, and concierge patient advocacy through Kindbody. Kindbody clinics will be added to expand in-network facility options.
- Fertility and family-building benefits: Creating embryos using the intended parent's sperm if you're part of a same-sex male couple. Coverage if you have undergone voluntary sterilization. Cryopreservation (egg or sperm freezing), when medically necessary, if you're undergoing gender-affirming care.
- **Costco:** Receive no-cost six-month supply value-tier prescriptions.
- Covered drugs: Some over-the-counter drugs no longer covered.

### Kaiser Permanente medical plans

- Fertility services and benefits: Cryopreservation (egg or sperm freezing), when medically necessary, if you're undergoing gender-affirming care. Storage of cryopreserved tissue when medically necessary.
- Omada: Alternative weight management program.

- Prescription drug costs: Costs will increase for the full-time Traditional and Deductible plans:
  - Generic drugs: \$5
  - Preferred brand drugs: \$25
  - Non-preferred brand drugs: 50% of the cost, up to \$100

#### Kaiser Permanente dental plans

- **Nightguards:** Your cost will increase to 35%; now covered once every five years.
- Mouthguards: Your cost will increase to 35%.

#### **Delta Dental plans**

 Additional services for members with intellectual or developmental disabilities.

#### **VSP Plus Plan**

• Contact lenses: Allowance is \$225 each calendar year

# **Upcoming Member Webinars**

#### **Open Enrollment Webinar**

Wednesday Oct. 2 @ 10 a.m. - 12 p.m. PT

#### Register for the OE webinar

#### Flexible Spending and Commuter Account Webinar

Tuesday Oct. 8 @ 11 a.m. - 12 p.m. PT

Register for the FSA webinar

# **Benefits Learning Tools**

#### **Premium Estimator**

- Determine monthly deductions for PEBB benefits
- Includes all PEBB benefits, from health care plans to savings accounts
- Includes tool tips, explaining why information is needed, how elections impact costs, and when surcharges apply
- Can be used during Open Enrollment or following a qualifying status change
- Will be updated for 2025 soon

#### PEBBPremiumEstimator.com

#### **Online Plan Comparison Tool**

- Compare plan features for all medical, dental, and vision plans
- Understand how specific services are covered
- Print the plans and services you want to see on demand

#### **ComparePEBBPlans.com**

#### **Explore Your Benefits**

- Award-winning interactive benefits learning tool
- Entertaining benefit and wellness program modules
- Educational videos
- Fun mini knowledge tests

#### PEBBExploreYourBenefits.com/2025

#### **Wellness Guide**

Explore the <u>PEBB Wellness Guide</u>. Find resources for all life's adventures in one place.

## PEBBinfo.com

Find links to all your 2025 benefits materials, rates, and resources.

https://www.oregon.gov/oha/PEBB/Pages/Enrollment-2025.aspx

## **Questions?**

The PEBB Benefits Team is here to help!

• **Phone**: 503-373-1102

• Email: pebb.benefits@odhsoha.oregon.gov

Monday – Friday, 8 a.m. – 5 p.m. (closed weekends and holidays)

Interpreters available – email to set an appointment