

PEBB 2025 Plan Year

Open Enrollment is here!

Thank you for joining us!

2025 PEBB
Benefits
PEBBinfo.com

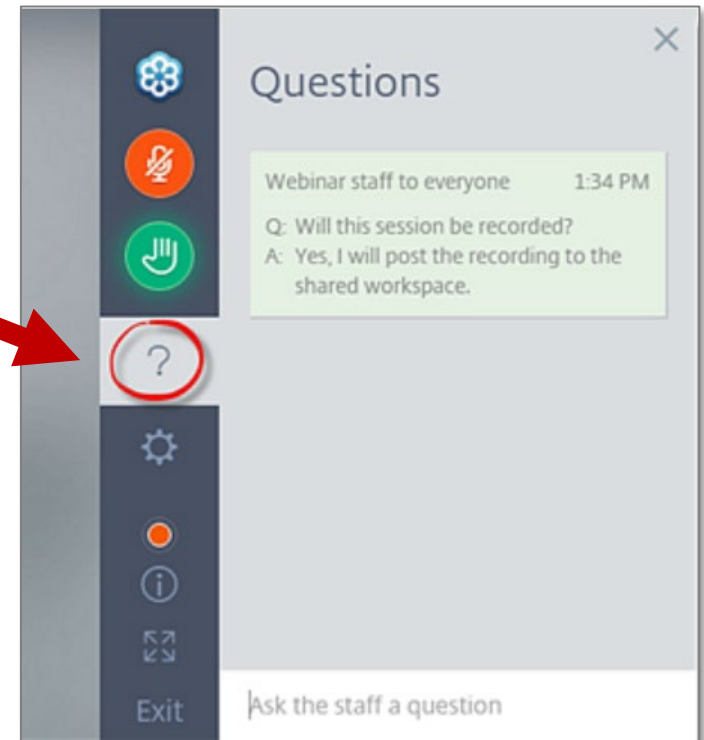


Open Enrollment
October 1–31, 2024
PEBBenroll.com



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.
- ✓ Additional Open Enrollment materials are available at [PEBBinfo.com](https://pebbinfo.com).



Agenda

PEBB: Overview/Highlights

Providence Health: Medical

Kaiser Permanente: Medical, dental, vision plans

Moda Health: Medical and dental

Willamette Dental Group: Dental plan

VSP: Vision plans

The Standard: Life/Accident & Disability

Canopy: Employee Assistance Program (EAP)

PEBB: Final Q/A & Wrap-Up

Passive Enrollment

Who must take action during OE?

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 Health Engagement Model (HEM) status
- Changing your plan selections
- Enrolling as a new hire
- Adding or dropping a dependent
- Updating your surcharge answers, personal information, or beneficiaries

Want an FSA in 2025?

You must enroll or re-enroll during Open Enrollment to have a Flexible Savings Account (FSA) in 2025. FSAs **do not roll over** to the next plan year.

Passive Enrollment (cont.)

Decision Chart

Review the detailed [Decision Chart](#) to see if you need to take action during Open Enrollment.

2025 Open Enrollment Decision Chart				
	Do I need to complete my...			
	Health Assessment		Open Enrollment	
	YES	NO	YES	NO
Health Engagement Model (HEM)				
• I am participating in HEM in 2024.				
• I want to participate in 2025 too.				
• I am not making any changes to my enrollments for 2025.				
• I am participating in HEM in 2024.				
• I want to participate in 2025 too.				
• I also need to make changes to my benefit plans and/or dependents.				
• I am not enrolled in a PEBB medical plan in 2024.				
• I also did not participate in HEM in 2024.				
• I want to enroll in medical and participate in HEM for 2025.				
• I understand I will be enrolled in the lower deductible plan.				
• I understand I will not receive the monthly incentive of \$17.50.				
• I opted out of medical for an incentive in 2024.				
• I want to enroll in a medical plan and participate in HEM for 2025.				
• I understand I will be enrolled in the lower deductible plan.				
• I understand I will not receive the monthly incentive of \$17.50.				
• I was not able to participate in HEM in 2024 because I was a new hire and my coverage started on or after Nov. 1, 2023.				
• I want to participate in HEM in 2025 and receive a monthly incentive of \$17.50.				
• I know I must complete the HEM enrollment process to keep my deductible low and receive the monthly incentive.				
• I was a new hire with my coverage starting on or after Nov. 1, 2023.				
• I want to keep my same plan selections.				
• I don't care if I receive the monthly incentive of \$17.50.				

2025 Open Enrollment Decision Chart				
	Do I need to complete my...			
	Health Assessment		Open Enrollment	
	YES	NO	YES	NO
Health Engagement Model (HEM) Continued				
• I am enrolled in a PEBB medical plan in 2024.				
• I don't currently participate in HEM.				
• I want to participate in 2025.				
• I don't currently participate in HEM and I don't plan to participate in 2025.				
• I want to make plan or dependent changes for 2025.				
Flexible Spending Accounts (FSAs)				
• I am participating in HEM in 2024.				
• I want to participate in 2025 too.				
• I want to enroll in a health care or dependent care FSA.				
• I want to keep my other plan selections the same.				
• I am enrolled in a PEBB medical plan in 2024.				
• I don't currently participate in HEM.				
• I want to participate in 2025.				
• I also want to enroll in a health care or dependent care FSA.				
• I don't currently participate in HEM and I don't plan to participate in 2025.				
• I want to enroll in a health care or dependent care FSA in 2025.				
Surcharges				
• I am participating in HEM in 2024.				
• I want to participate in 2025.				
• I am not changing my answers to surcharge questions in 2025 (including tobacco use, double coverage, spouse/dependent group coverage).				
• I am participating in HEM in 2024.				
• I want to participate in 2025.				
• I have updated one of my surcharge answers (including tobacco use, double coverage, spouse/dependent group coverage).				

2025 Open Enrollment Decision Chart				
	Do I need to complete my...			
	Health Assessment		Open Enrollment	
	YES	NO	YES	NO
Medical Opt Out				
• I opted out of medical for an incentive in 2024.				
• I want to continue to opt out in 2025 and keep everything else the same.				
Decline Benefits				
• I declined all benefits in 2024.				
• I want to continue with no benefits in 2025.				
Note: If you decide later that you want to enroll in core benefits, you will have to appeal.				
New Hires with Benefit Coverage Effective Oct. 1, 2024				
• I am a new hire with benefit coverage effective Oct. 1, 2024.				
• I plan to participate in HEM for 2025.				
• I am a new hire with benefit coverage effective Oct. 1, 2024.				
• I plan to participate in the HEM in 2025.				
• I also want to enroll in an FSA for 2025.				
• I am a new hire with benefit coverage effective Oct. 1, 2024.				
• I don't plan to participate in HEM for 2025.				
• I want to enroll in an FSA for 2025.				
• You must enroll in benefits now to be covered Oct. 1, 2024 – Dec. 31, 2024.				
• You must also complete Open Enrollment between Oct. 1 and Oct. 31, 2024, to have coverage in 2025.				
• If you want to participate in HEM, be sure to indicate it when you complete Open Enrollment.				
• If you want to enroll in an FSA for 2025, make your election during Open Enrollment.				
Note: New hires with benefit coverage effective Nov. 1, 2024, or later are not eligible for HEM for 2025.				



You can get this document in other languages, large print, braille or a format you prefer free of charge. Contact PEBB Member Services at 503-373-1102 or email pebb.benefits@odshsa.oregon.gov. We accept all relay calls or you can dial 711.

HEM Participation

How it works with passive enrollment

Current medical plan enrollees

If you're participating in HEM in 2024 and:

- **You aren't making any benefit changes for 2025, you don't have to do anything.**
 - Your enrollment will automatically roll over to 2025.
 - You do not need to take the health assessment in 2024.
 - You will continue to receive the lower medical plan deductible and incentive.
- **You want to change your medical plan for 2025, you must enroll in the new medical plan during Open Enrollment.**
 - Be sure to state you plan to participate in HEM.
 - You do not need to take the health assessment in 2024.
 - You will continue to receive the lower medical plan deductible and incentive.

HEM Participation (cont.)

How it works with passive enrollment

If you don't currently participate in HEM and want to participate in 2025, you must:

- Enroll in a PEBB medical plan during Open Enrollment (Oct. 1 – 31).
- Be sure to state you plan to participate in HEM.
- Take your health assessment on your **current** medical carrier's website between Sept. 1 and Oct. 31, 2024.

If you aren't currently enrolled in a PEBB medical plan and want to participate in HEM for 2025,

- Review the detailed **Decision Chart** to see the actions you must take during Open Enrollment.
- Visit the **HEM web page** for additional details and health assessment instructions.

HEM Participation (cont.)

Important reminders

- If you're required to take a health assessment, you must complete it between Sept. 1 and Oct. 31, 2024. If you take it before or after these dates, it won't count for HEM in 2025.
- Proof of completion is not required. We recommend taking a screenshot of your health assessment score for your records.
- Spouses and domestic partners don't participate in HEM. However, they will get the advantage of the lower family deductible.
- Retiree, COBRA, and Self-Pay members are not eligible for HEM.

If you choose not to participate in the passive Open Enrollment, you won't be able to make corrections during the correction period. You'll need a qualifying life event to make any changes.

What's New for 2025

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

Medical, dental, and vision plans

- PEBB will continue to offer the same medical, dental, and vision plan options for the 2025 plan year.
- PEBB will continue to offer plans through Providence Health, Moda Health, Kaiser Permanente, Delta Dental, Willamette Dental Group, and VSP.

Costs

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

Review the [2025 Enrollment Guide](#) to see your plan options and rates.

What's New for 2025 (cont.)

All medical plans

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

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.
- **Costco:** Receive no-cost six-month supply value-tier prescriptions.
- **Covered drugs:** Some over-the-counter drugs no longer covered.

What's New for 2025 (cont.)

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.

What's New for 2025 (cont.)

Kaiser Permanente medical plans

- **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

What's New for 2025 (cont.)

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

Visit [PEBBinfo.com](https://pebbinfo.com) for details.

Member Webinars

Webinar recordings will be posted at PEBBinfo.com for on-demand viewing.

Open Enrollment Webinar

Watch the recording from today on demand at PEBBinfo.com.

Flexible Spending and Commuter Account Webinar

Tuesday Oct. 8 @ 11 a.m. – 12 p.m. PT

[Register for the FSA webinar](#)

Uplift Oregon Open Enrollment Town Hall

Wednesday, Oct. 16 @ 12 p.m. – 1:30 p.m.

[Register for the Town Hall](#)

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

Enrollment Decision 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

[PEBBPremiumEstimator.com](https://pebbpremiumestimator.com)

pebb Plan Year 2025: Premium Estimator

Complete the information in all tabs to obtain the most accurate estimated monthly deductions below.

Review your total estimated premium deductions below. Estimated monthly costs are shown based on the plans in which you might enroll. Premium deductions are estimates only.

- To save a copy of this estimate, click the Print button in the top right corner. Print a hardcopy or save a PDF.
- To enroll in benefits, go to [PEBBenroll.com](https://pebbenroll.com). (You can't enroll for benefits through this premium estimator tool.)
- For questions about PEBB's benefit plans, go to [PEBBhelp.com](https://pebbhelp.com).

Below is a summary of your estimated monthly premium deductions. This summary shows your estimated out-of-pocket costs. Employee costs are not included.

Estimated Monthly Deductions

Benefit Groups	Kaiser Traditional Full-Time	Kaiser Deductible Full-Time	Moda Sprague Full-Time	Providence Steensick Full-Time	Providence Choice Full-Time	Opting Out of Medical *
Core Benefits	\$49.24	\$8.54	\$8.83	\$47.91	\$8.54	\$1.80
Medical	\$49.00	\$8.52	\$8.81	\$47.83	\$8.52	\$0.00
Dental	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Vision	N/A**	N/A**	\$0.00	\$0.00	\$0.00	\$0.00
Basic Life	\$0.08	\$0.02	\$0.02	\$0.08	\$0.02	\$0.60
Life & Disability Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Spending/Consumer Accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Surcharges/HDM/VSP Plus	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$0.00
TOTAL	\$74.24	\$33.54	\$33.63	\$72.91	\$33.54	\$1.60

Benefit deductions shown above are estimates only. Final deductions are based on your actual benefit enrollment selections, employment classification, employment status, eligibility rules, and payroll loans or pre-tax deductions. Contact your payroll office if you have questions about your paycheck deductions.

* Opting Out of Medical
All employees who are covered under another group plan can opt-out of PEBB medical coverage. Employees who opt out will receive a monthly taxable opt-out incentive. This amount is determined by the Board. The opt-out amount is currently \$233.00 for full-time employees. All employees who opt-out of medical coverage must pay a premium of \$2.00 per month for Employee Basic Life coverage.

** Kaiser Full-Time Plans
Please note that Kaiser Full-Time plans have Vision included so you don't need to pay.

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Enrollment Decision Tools (cont.)

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

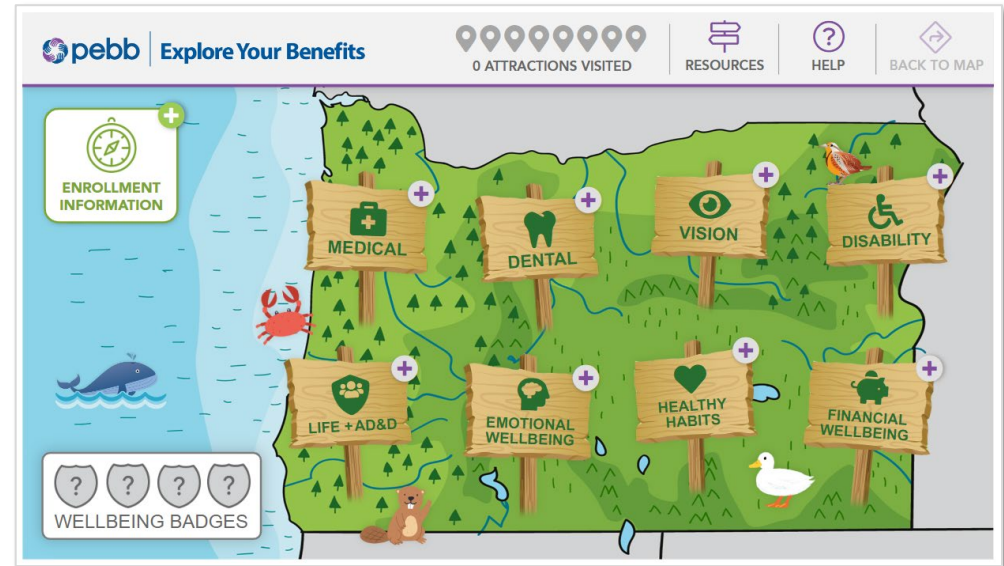
The screenshot shows the top navigation bar with the PEBB logo and the text "Compare Your PEBB Plan Options" and "Compare sus opciones de planes PEBB". Below this, there are two columns of content. The left column is titled "English Version:" and contains two sections: "Current Plan Year" with the text "View the medical, dental, and vision plan options for the remainder of the 2024 plan year:" and a button "Visit the 2024 plan comparison tool"; and "2025 Plan Year" with the text "View the medical, dental, and vision plan options for the upcoming 2025 plan year:" and a button "Visit the 2025 plan comparison tool". The right column is titled "Versión en español:" and contains two sections: "Año del plan actual" with the text "Observa las opciones de planes médicos, dentales y de visión para el resto del año del plan 2024:" and a button "Visite la herramienta del plan de comparación 2024"; and "Plan para el año 2025" with the text "Observa las opciones de planes médicos, dentales y de visión para el próximo año del plan 2025:" and a button "Visite la herramienta del plan de comparación 2025".

ComparePEBBPlans.com

Enrollment Decision Tools (cont.)

Explore Your Benefits

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



[PEBBExploreYourBenefits.com/2025](https://pebbexploreyourbenefits.com/2025)

Enrollment Decision Tools (cont.)

PEBBinfo.com > 2025 Benefit Information

PEBB Home

LOG INTO YOUR PEBB ACCOUNT

 Health Engagement Model (HEM) enrollment is Sept. 1 - Oct. 31, 2024. Visit the [HEM page](#) and review the [Decision Chart](#) to see if you need to take action for 2025.

PEBB Home

- 2025 Benefit Information**
- 2024 Benefit Information
- About Us
- Contact Carriers
- Contact PEBB
- Forms
- Retiree, COBRA, Self-Pay

Benefits	Resources	Wellness Central
2025 Benefit Information	2025 Imputed Tax Values	Wellness Central
2024 Benefit Information	2024 Imputed Tax Values	Wellness Programs
New Hire Resources	Premium Estimator Tool	EAP Services
Part-Time University (SB 551)	News and Events	Wellness Guide
Optional Insurance Plans	Forms	Flu Clinic Information

Enrollment Decision Tools (cont.)

PEBBinfo.com > 2025 Benefit Information

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

2025 Benefit Information

Open Enrollment is Oct. 1 - 31, 2024.

Below are resources to help you during Open Enrollment and throughout the plan year.

Check out the [Sneak Peek email](#) for a summary of what to expect for the 2025 plan year.

Decision Chart (HEM and OE)

Review the detailed [Decision Chart](#) to see if you need to take action for 2025.

Summary of Benefits

Compare the medical/Rx, dental, and vision plans details.

- [All plans side-by-side](#) (mailed to homes)
- [Print-friendly PDF](#) | [Español](#)
- [Larger-print PDF](#)

Enrollment Guide

Find important details about your benefits.

- [Printable PDF](#)
- Clickable zMags format

Rates

View the full cost of premiums for medical, dental, and vision coverage. Learn more about [premium cost sharing](#) and how it works.

- [Active employee \(members pay 1-5%\)](#)
- [Retiree](#)
- [COBRA](#)
- [Self-Pay](#)
- [Imputed Tax Values for Domestic Partner Coverage](#)

PEBB Member Services

Phone: 503-373-1102

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

Email: pebb.benefits@odhsoha.oregon.gov

Fax: 503-373-1654

Enroll: PEBBenroll.com

Forms: oregon.gov/OHA/PEBB/Pages/forms.aspx

Interpreters available – email to set an appointment

Intérpretes disponibles: envíe un correo electrónico para programar una cita

Carrier Presentations



Q & A

