

# PEBB 2025 Plan Year

Open Enrollment is here!

Thank you for joining us!

2025 PEBB  
Benefits  
PEBBinfo.com

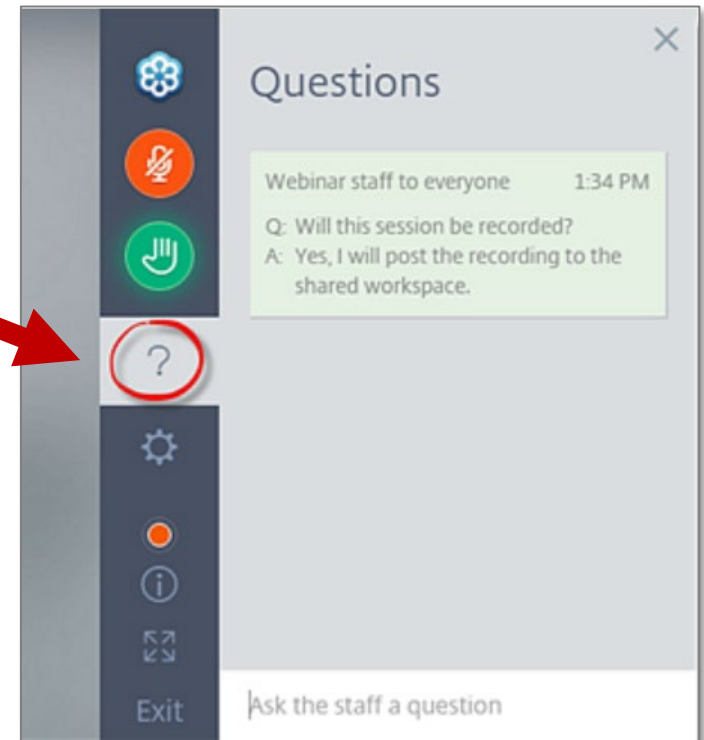


Open Enrollment  
October 1–31, 2024  
PEBBenroll.com



# 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.



	Do I need to complete my...			
	Health Assessment		Open Enrollment	
	YES	NO	YES	NO
<b>Health Engagement Model (HEM)</b>				
<ul style="list-style-type: none"> <li>I am participating in HEM in 2024.</li> <li>I want to participate in 2025 too.</li> <li>I am not making any changes to my enrollments for 2025.</li> </ul>		✗		✗
<ul style="list-style-type: none"> <li>I am participating in HEM in 2024.</li> <li>I want to participate in 2025 too.</li> <li>I also need to make changes to my benefit plans and/or dependents.</li> </ul>		✗	✓	
<ul style="list-style-type: none"> <li>I am not enrolled in a PEBB medical plan in 2024.</li> <li>I also did not participate in HEM in 2024.</li> <li>I want to enroll in medical and participate in HEM for 2025.</li> <li>I understand I will be enrolled in the lower deductible plan.</li> <li>I understand I will not receive the monthly incentive of \$17.50.</li> </ul>		✗	✓	
<ul style="list-style-type: none"> <li>I opted out of medical for an incentive in 2024.</li> <li>I want to enroll in a medical plan and participate in HEM for 2025.</li> <li>I understand I will be enrolled in the lower deductible plan.</li> <li>I understand I will not receive the monthly incentive of \$17.50.</li> </ul>		✗	✓	
<ul style="list-style-type: none"> <li>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.</li> <li>I want to participate in HEM in 2025 and receive a monthly incentive of \$17.50.</li> </ul>	✓		✓	
<ul style="list-style-type: none"> <li>I know I must complete the HEM enrollment process to keep my deductible low and receive the monthly incentive.</li> </ul>				
<ul style="list-style-type: none"> <li>I was a new hire with my coverage starting on or after Nov. 1, 2023.</li> <li>I want to keep my same plan selections.</li> <li>I don't care if I receive the monthly incentive of \$17.50.</li> </ul>		✗		✗

	Do I need to complete my...			
	Health Assessment		Open Enrollment	
	YES	NO	YES	NO
<b>Health Engagement Model (HEM) Continued</b>				
<ul style="list-style-type: none"> <li>I am enrolled in a PEBB medical plan in 2024.</li> <li>I don't currently participate in HEM.</li> <li>I want to participate in 2025.</li> </ul>	✓		✓	
<ul style="list-style-type: none"> <li>I don't currently participate in HEM and I don't plan to participate in 2025.</li> <li>I want to make plan or dependent changes for 2025.</li> </ul>		✗	✓	
<b>Flexible Spending Accounts (FSAs)</b>				
<ul style="list-style-type: none"> <li>I am participating in HEM in 2024.</li> <li>I want to participate in 2025 too.</li> <li>I want to enroll in a health care or dependent care FSA.</li> <li>I want to keep my other plan selections the same.</li> </ul>		✗	✓	
<ul style="list-style-type: none"> <li>I am enrolled in a PEBB medical plan in 2024.</li> <li>I don't currently participate in HEM.</li> <li>I want to participate in 2025.</li> <li>I also want to enroll in a health care or dependent care FSA.</li> </ul>	✓		✓	
<ul style="list-style-type: none"> <li>I don't currently participate in HEM and I don't plan to participate in 2025.</li> <li>I want to enroll in a health care or dependent care FSA in 2025.</li> </ul>		✗	✓	
<b>Surcharges</b>				
<ul style="list-style-type: none"> <li>I am participating in HEM in 2024.</li> <li>I want to participate in 2025.</li> <li>I am not changing my answers to surcharge questions in 2025 (including tobacco use, double coverage, spouse/dependent group coverage).</li> </ul>		✗		
<ul style="list-style-type: none"> <li>I am participating in HEM in 2024.</li> <li>I want to participate in 2025.</li> <li>I have updated one of my surcharge answers (including tobacco use, double coverage, spouse/dependent group coverage).</li> </ul>		✗	✓	

	Do I need to complete my...			
	Health Assessment		Open Enrollment	
	YES	NO	YES	NO
<b>Medical Opt Out</b>				
<ul style="list-style-type: none"> <li>I opted out of medical for an incentive in 2024.</li> <li>I want to continue to opt out in 2025 and keep everything else the same.</li> </ul>		✗		✗
<b>Decline Benefits</b>				
<ul style="list-style-type: none"> <li>I declined all benefits in 2024.</li> <li>I want to continue with no benefits in 2025.</li> </ul>		✗		✗
<b>Note: If you decide later that you want to enroll in core benefits, you will have to appeal.</b>				
<b>New Hires with Benefit Coverage Effective Oct. 1, 2024</b>				
<ul style="list-style-type: none"> <li>I am a new hire with benefit coverage effective Oct. 1, 2024.</li> <li>I plan to participate in HEM for 2025.</li> <li>I am a new hire with benefit coverage effective Oct. 1, 2024.</li> <li>I plan to participate in the HEM in 2025.</li> <li>I also want to enroll in an FSA for 2025.</li> </ul>	✓		✓	
<ul style="list-style-type: none"> <li>I am a new hire with benefit coverage effective Oct. 1, 2024.</li> <li>I don't plan to participate in HEM for 2025.</li> <li>I want to enroll in an FSA for 2025.</li> </ul>	✓		✓	
<ul style="list-style-type: none"> <li>I am a new hire with benefit coverage effective Oct. 1, 2024.</li> <li>I don't plan to participate in HEM for 2025.</li> </ul>		✗	✓	
<ul style="list-style-type: none"> <li>I want to enroll in an FSA for 2025.</li> </ul>				
<ul style="list-style-type: none"> <li>You must enroll in benefits now to be covered Oct. 1, 2024 – Dec. 31, 2024.</li> <li>You must also complete Open Enrollment between Oct. 1 and Oct. 31, 2024, to have coverage in 2025.</li> <li>If you want to participate in HEM, be sure to indicate it when you complete Open Enrollment.</li> <li>If you want to enroll in an FSA for 2025, make your election during Open Enrollment.</li> </ul>				
<b>Note: New hires with benefit coverage effective Nov. 1, 2024, or later are not eligible for HEM for 2025.</b>				



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](mailto: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](https://PEBBinfo.com) for on-demand viewing.

## Open Enrollment Webinar

Watch the recording from today on demand at [PEBBinfo.com](https://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 [PEBBinfo.com](https://pebbinfo.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.

Bar chart showing estimated monthly premium deductions for various benefit groups across different plan options. The Y-axis represents Dollars per month (Cost). The X-axis lists plan options: Kaiser Traditional Full-Time, Kaiser Deductible Full-Time, Moda Specialty Full-Time, Providence Steeple Full-Time, Providence Choice Full-Time, and Opting Out of Medical.

Benefit Groups	Kaiser Traditional Full-Time	Kaiser Deductible Full-Time	Moda Specialty Full-Time	Providence Steeple Full-Time	Providence Choice Full-Time	Opting Out of Medical *
Core Benefits	\$49.24	\$8.54	\$8.83	\$47.91	\$8.54	\$1.00
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	\$0.00
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
<b>TOTAL</b>	<b>\$74.24</b>	<b>\$33.54</b>	<b>\$33.63</b>	<b>\$72.91</b>	<b>\$33.54</b>	<b>\$1.00</b>

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 subtext "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 subtext "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 subtext "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 subtext "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".

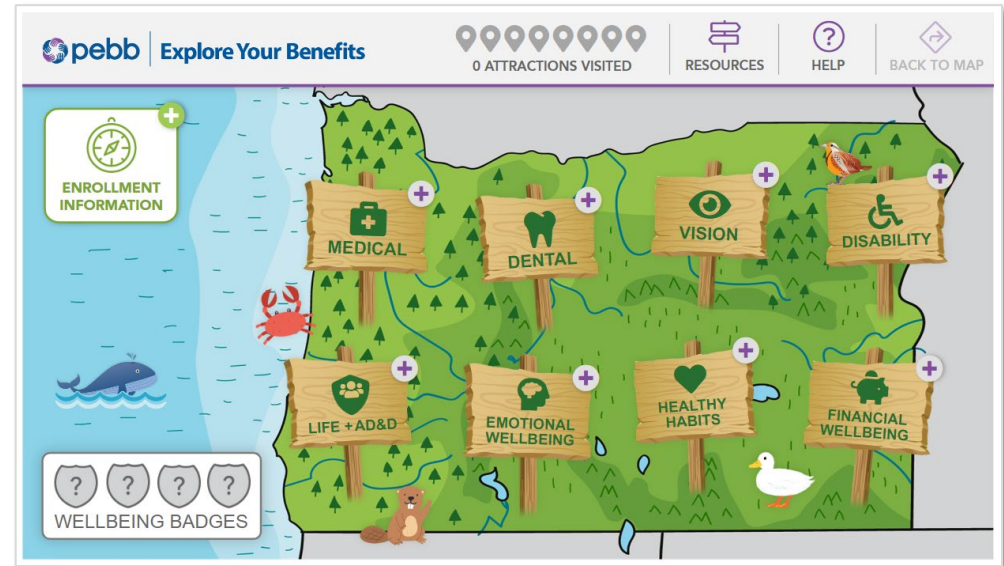
[ComparePEBBPlans.com](https://ComparePEBBPlans.com)



# 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

**PEBB Home**

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

 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.

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

# 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](mailto:pebb.benefits@odhsoha.oregon.gov)

**Fax:** 503-373-1654

**Enroll:** [PEBBenroll.com](http://PEBBenroll.com)

**Forms:** [oregon.gov/OHA/PEBB/Pages/forms.aspx](http://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



**Healthcare**  
**like you want**  
**it to be.**

**Providence Health Plan's 2025 Benefits**  
Available January 1, 2025

# What's new for 2025

For Providence Choice and Statewide Plans



## Family Planning Support

Enhanced benefit through **Progyny** for family planning assistance, allowing you to pursue your fertility and family-building journey with the support of a dedicated Patient Care Advocate every step of the way.



## Mighty Health

Get personalized online help from a coach to lose weight, move better, and decrease joint pain. The program offers daily health tasks, meal plans, lessons, and more to help you reach your health goals.



## Behavioral Health Virtual Support

**Joon Care** offers online, personalized support for teens and young adults ages 13-26. They also specialize in providing support to individuals experiencing crises or suicidal thoughts. One-on-one therapy sessions with a licensed provider is available.



## Rx Savings Solutions

Rx Savings Solutions is a free online tool linked to your health plan. It alerts you with personalized savings for your medications through mail, email, phone, or text.



## Birth Doulas

Trained birth doulas offer guidance, emotional help, and comfort. They are there for you before, during, and after childbirth. Doulas can also help families in other situations. Things like dealing with infant loss, adoption, language help, and more.



# NEW! Progyny 1+1 Smart Cycle

- For Providence Health Plan members, PEBB has made an enhanced benefit available through Progyny for assistance with their family planning journey. With the Progyny 1+1 Smart Cycle, you can pursue your fertility and family building journey with the support of a dedicated Patient Care Advocate (PCA) for optimal results. Your PCA will be with you every step of the way, providing guidance and support.



# NEW! Mighty Health

- Receive personalized virtual support to improve things like losing weight, moving better, and decreasing joint pain. A coach will help guide you through a program. That program can include daily health tasks, nutrition plans, lessons, and more to help you reach your health goals.

<https://mightyhealth.com/providence-pebb>



# NEW! Joon Care

- Joon Care offers online, personalized support for teens and young adults ages 13-26. They also specialize in providing support to individuals experiencing crises or suicidal thoughts. One-on-one therapy sessions with a licensed provider is available.



# NEW! RX Savings Solutions

- The RxSS program is a digital software that delivers pharmaceutical savings choices and pricing transparency to members. The program is integrated with each member's plan, so data and engagement are personalized based on the member's medications and benefits.
- <http://myrxss.com/ProvidenceHealthPlan>
- [1-800-268-4476](tel:1-800-268-4476)



# NEW! Birth Doula

- Trained professionals who provide support during and after childbirth. Working with a Birth Doula will help members to achieve the healthiest, most satisfying experience possible. This benefit will provide 8 visits plus delivery per pregnancy.
- <https://traditionalhealthworkerregistry.oregon.gov/Search>
- <https://ordoulas.org/directory>



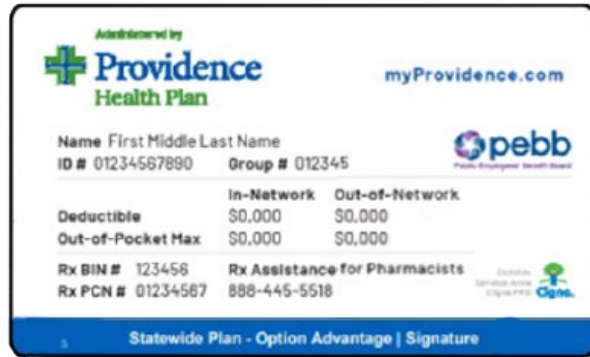
# Providence Plan Options

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For PEBB Members

# Your Providence health plan options

## OPTION 1: PEBB Providence Statewide



Administered by  
**Providence Health Plan** myProvidence.com

Name First Middle Last Name  
ID # 01234567890 Group # 012345

	In-Network	Out-of-Network
Deductible	\$0,000	\$0,000
Out-of-Pocket Max	\$0,000	\$0,000

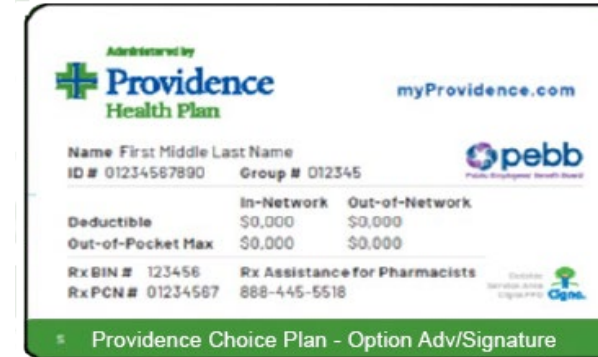
Rx BIN # 123456 Rx Assistance for Pharmacists  
Rx PCN # 01234567 888-445-5518

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Public Employees Benefit Board

Statewide Plan - Option Advantage | Signature

- Pay more for flexibility
- OHSU and Adventist **in-network**
- No referrals required
- Self-directed care
- Massage therapy covered

## OPTION 2: PEBB Providence Choice



Administered by  
**Providence Health Plan** myProvidence.com

Name First Middle Last Name  
ID # 01234567890 Group # 012345

	In-Network	Out-of-Network
Deductible	\$0,000	\$0,000
Out-of-Pocket Max	\$0,000	\$0,000

Rx BIN # 123456 Rx Assistance for Pharmacists  
Rx PCN # 01234567 888-445-5518

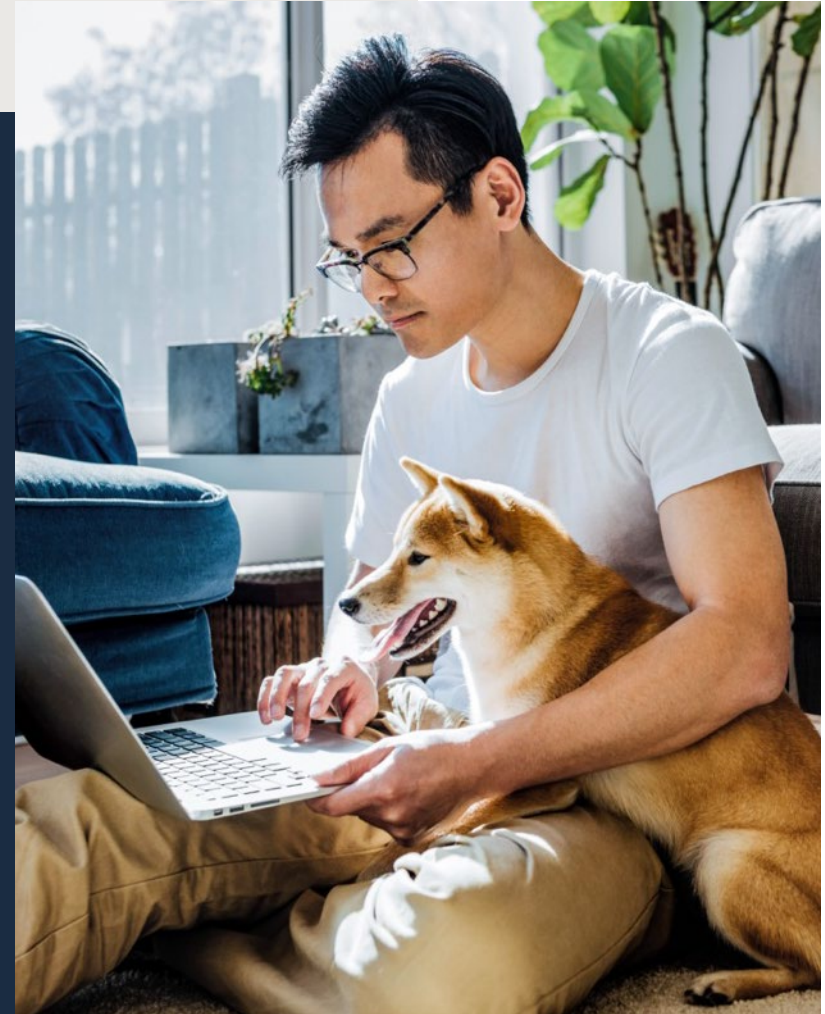
pebb  
Public Employees Benefit Board

Providence Choice Plan - Option Adv/Signature

- Pay less for predictability
- Low copayments
- Medical home care team
- No referrals required
- Massage therapy covered

## With either plan, you get:

- No referral requirement
- Preventive services
- In-network Virtual visits, in-network
- Nutritional Counseling
- 8 Birth Doula visits per childbirth plus delivery
- Wellness resources to help with chronic disease, stress, diet, exercise, sleep, and more
- Chiropractic manipulation, massage, and acupuncture





# Providence Choice Network Plan

**As a Providence Choice member, you will be required to choose a medical home. Before you receive health care services and schedule an appointment:**

- Communicate your selection to Providence via one of the following options:
  - myProvidence account
    - Choose “Medical Home Selection” under the “My Providers” drop down in the top navigation bar.
    - Review your options, then click on the “set As A Medical Home Clinic” button.
  - Customer service
    - We’re here to help! (503) 574-7500 or 800 878-4445 (TTY: 711) from 8AM to 5PM (Pacific Time), Monday through Friday.

## PEBB Providence Choice



# Providence Choice Network Plan

As a Providence Choice member, you will be required to choose a medical home. Before you receive health care services and schedule an appointment:

- Communicate your selection to Providence via one of the following options:
  - myProvidence account
    - Choose “Medical Home Selection” under the “My Providers” drop down in the top navigation bar.
    - Review your options, then click on the “set As A Medical Home Clinic” button.
  - Customer service
    - We’re here to help! (503) 574-7500 or 800 878-4445 (TTY: 711) from 8AM to 5PM (Pacific Time), Monday through Friday.

## PEBB Providence Choice

The screenshot displays the Providence Health Plan member portal interface. At the top, it says 'Administered by Providence Health Plan' with the logo and 'myProvidence.com'. Below this, there are fields for 'Name First Middle Last Name', 'ID # 01234567890', and 'Group # 012345'. To the right is the 'pebb' logo. A table shows 'Deductible' as \$0,000, 'In-Network' as \$0,000, and 'Out-of-Network' as \$0,000. Below the table, it lists 'Rx BIN # 123456', 'Rx Assistance for Pharmacists' with the phone number '888-445-5518', and the 'Cigna' logo. A green bar at the bottom contains the text 'Providence Choice Plan - Option Adv/Signature'.

# Medical & Prescription Plan Overview

---

For PEBB Members

# Cost-share Overview

No changes in 2025!

Benefit summaries may be found online at [ProvidenceHealthPlan.com/PEBB](https://ProvidenceHealthPlan.com/PEBB)

PEBB STATEWIDE PPO					
Calendar year deductible		Cost Share (after deductible, if applicable)		Calendar year Out-of-pocket maximum	
In-Network	Out-of-network	In-network	Out-of-network	In-Network	Out-of-network
\$250 / person \$750 / family	\$500 / person \$1,500 / family	15%	30%	\$1,900 / person \$5,700 / family	\$4,800 / person \$14,400 / family

Any portion of the medical deductible met in the 4th quarter of the year applies to the next year's deductible

PROVIDENCE CHOICE					
Calendar year deductible		Cost Share (after deductible, if applicable)		Calendar year Out-of-pocket maximum	
Medical Home	Out-of-Medical Home	Medical Home	Out-of-Medical Home	Medical Home	Out-of-Medical Home
\$250 / person \$750 / family	\$500 / person \$1,500 / family	\$10 per visit	30%	\$1,500 / person \$4,500 / family	\$4,000 / person \$12,000 / family

# Prescription drug coverage

Prescription drug benefits do not apply to medical deductible or medical out-of-pocket maximum

PEBB’s Value Formulary includes a list of medications that are covered in full

Drug Coverage Category	Copay			Calendar year deductible	Calendar year out-of-pocket maximum
	All participating & preferred retail pharmacies (up to a 30-day supply)	All mail order & preferred retail pharmacies (up to a 90-day supply of maintenance prescriptions)	All participating specialty pharmacies (up to a 30-day supply of specialty drugs)		
Value Drug	Covered in full	Covered in full	Does not apply	Does not apply	\$1,000 per person \$3,000 per family (3 or more)
Generic drug	\$10	\$25	\$100	\$50 per person \$150 per family (3 or more)	
Brand name drug	\$30	\$75	\$100		

PEBB’s prescription drug lists (formularies) are available online at [ProvidenceHealthPlan.com/PEBB](https://ProvidenceHealthPlan.com/PEBB)

Administered by



# Health For All

[ProvidenceHealthPlan.com/PEBB](https://ProvidenceHealthPlan.com/PEBB)



# Care for all that is you

2025 **PEBB** Open Enrollment

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest. 500 NE Multnomah St., Suite 100, Portland, OR 97232. ©2023 Kaiser Foundation Health Plan of the Northwest.

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# A different kind of care

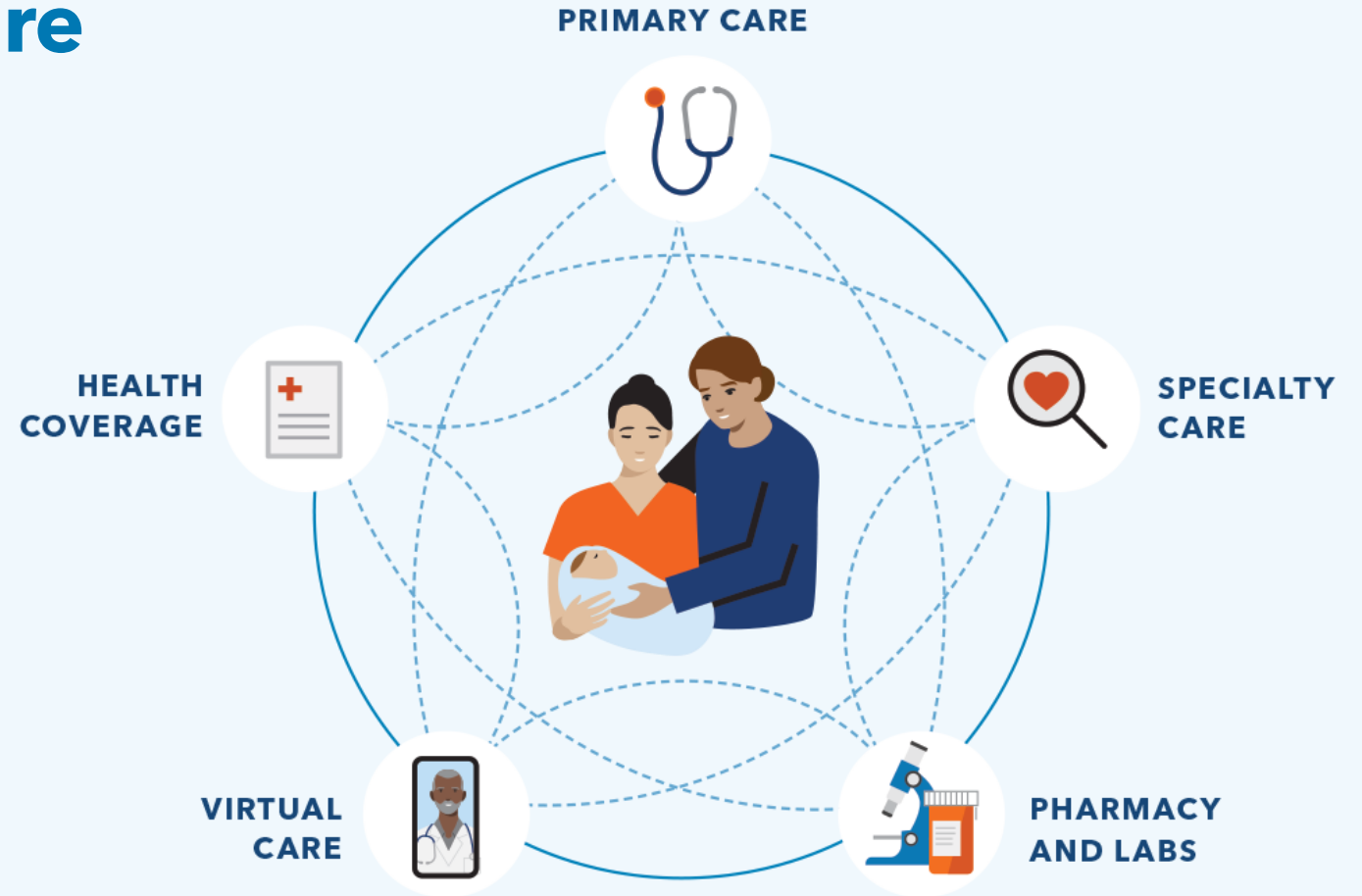
**Your health care should make your life easier – with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.**

With Kaiser Permanente, you get:

- Personalized care from top specialists
- 24/7 access to care wherever you are
- Predictable costs and less paperwork



Watch our [intro video](#) to learn about care that puts you at the center.





# Care that's **personalized**

Your doctor is your best health advocate. He or she learns what matters most to you and works with you to build a care plan that fits your health needs, personal preferences, and values.

## Care teams that feel reflective of who you are

- Many of our clinicians speak more than 1 language.
- We offer interpretive services for more than 150 languages.
- You can browse doctor profiles and change your personal doctor anytime.

Learn more about our doctors at [kp.org/doctors](https://kp.org/doctors).

## Connected by your electronic health record



**Your health history lives on your electronic health record.**



**It helps connect your care through each visit, including with specialists.**



**Your records are available to you and your care team 24/7.**



**It helps ensure you don't miss checkups and tests.**

# Care that is close to home or work

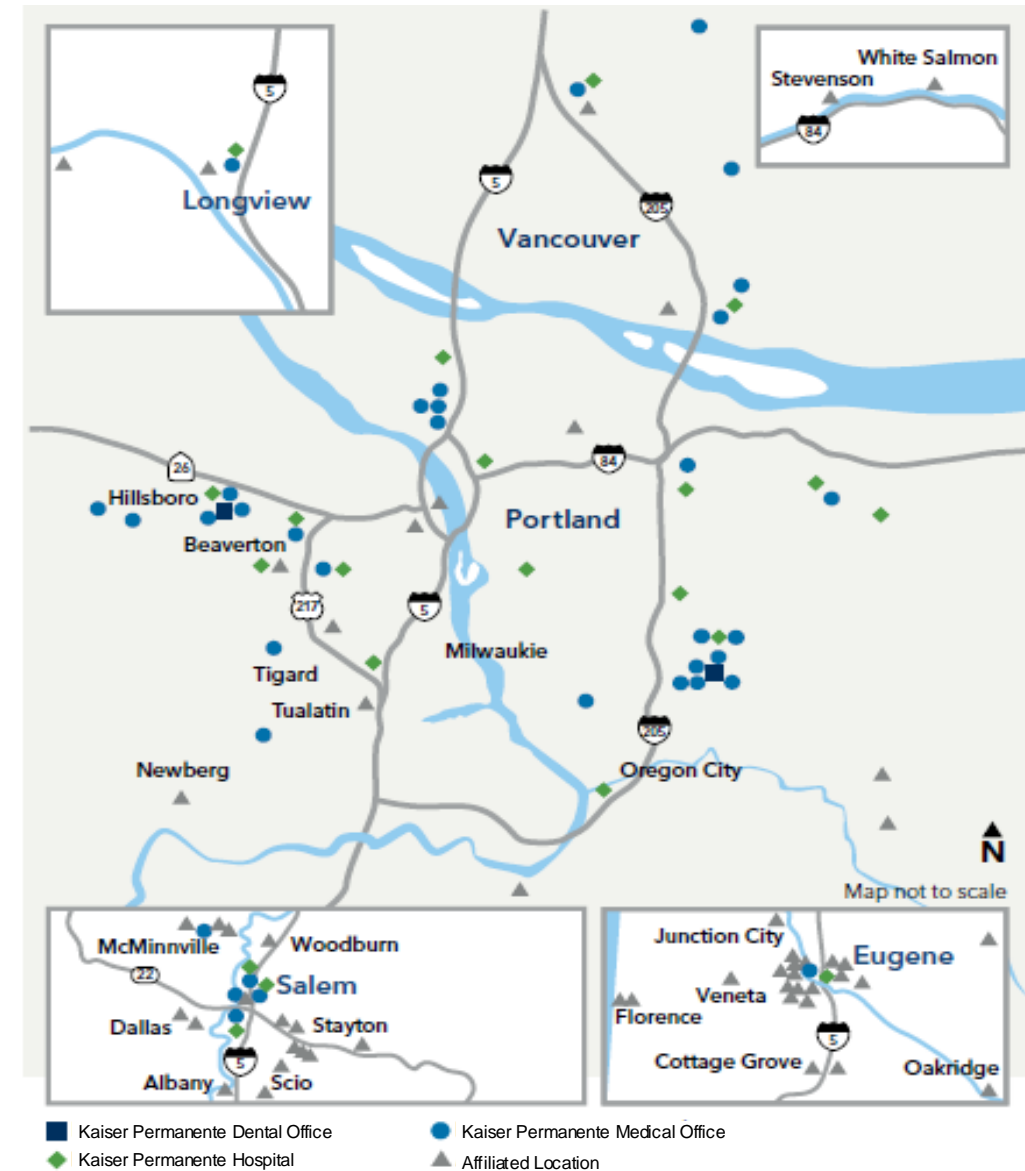
No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

## Kaiser Permanente locations

- 31 medical offices
- 21 dental offices
- 2 Kaiser Permanente hospitals
- 9 Salud en Español clinics

## Access to affiliate providers including, but not limited to:

- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- Salem Hospital
- Willamette Valley Medical Center
- PeaceHealth Eugene\*
  - As of August 3, 2024, KP members can receive primary care at any PeaceHealth location.



\*Our partnership with PeaceHealth only includes the Santa Clara, RiverBend Pavilion, Cottage Grove, and Florence locations. Not all providers at these primary care locations are part of our network. Go to [kp.org/doctors](https://kp.org/doctors) to verify network participation. Some specialty care services are accessed through referral and prior authorization.

# Care that's **convenient**

**We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history, so you never have to repeat your story.**

## Your health at your fingertips

- Get 24/7 care by phone or video.<sup>1</sup>
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.
- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.



Simplify your health care with the [\*\*Kaiser Permanente app\*\*](#).



Over half of members **avoided a trip to the ER** or urgent care with a video visit.<sup>2</sup>

1. When appropriate and available. 2. Kaiser Permanente internal data, 2023.

# Convenient care in person

We make it easy to get the high-quality care when and where you want it.



Whether you're visiting your Kaiser Permanente primary care physician or getting care at one of our other facilities, you'll always talk with a medical professional who can see your health history and pick up where you left off.



Same-day, next-day appointments are available at most Kaiser Permanente locations.



Many of our facilities have pharmacies and labs in the same building, so you can see your doctor, get your tests, and pick up your prescriptions all in one stop.





# Convenient care while traveling

**Planning a trip? Have a child going away to college? Before you leave, we'll help you get vaccinated, refill prescriptions, and stay on top of your health while you're away.**



You're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by phone or online across the U.S.\*



Learn more about getting [care away from home.](#)

\*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

# 2025 New Benefits

## **Doula Coverage** ([Coverage for Birth Doulas | PEBB | Kaiser Permanente](#))

A Doula is a non-medical professional who provides physical, emotional, and informational support to individuals and their families during pregnancy, birth, and postpartum.

### **Doula Benefit:**

- Up to 8 visits during pregnancy and postpartum
- Inpatient hospital services provided by Doula

## **Omada for Weight Management**

Find healthy habits and routines that work for you at no cost to members

- A plan built around you
- Dedicated health coach
- Wireless smart scale
- Interactive weekly lessons

For more information visit [omadahealth.com/pebb](https://omadahealth.com/pebb)



# 2025 medical plan benefits

Plan benefits	Full-Time Traditional Copayment Plan	Full-Time \$250 Deductible Plan	Part-Time Traditional Copayment Plan	Part-Time \$250 Deductible Plan
<b>Plan year deductible</b>	\$0	\$250/individual \$750/family	\$0	\$250/individual \$750/family
<b>Out of pocket maximum</b>	\$600/individual \$1200/family	\$1500/individual \$4500/family	\$1500/individual \$3000/family	\$1500/individual \$4500/family
<b>Preventive care services</b>	\$0	\$0	\$0	\$0
<b>Primary and specialty office visit copay</b>	\$5	\$5	\$30	\$30
<b>Outpatient surgery</b>	\$5	15% after deductible	\$30	15% after deductible
<b>Hospital inpatient care</b>	\$50/day up to \$250/admission	\$50/day after deductible up to \$250/admission	\$500/admission	\$500/admission after deductible
<b>Lab tests and X-rays</b>	\$0	\$15	\$10	\$20
<b>Urgent care</b>	\$5	\$25	\$30	\$50
<b>Emergency room copay</b>	\$150	\$150 after deductible	\$150	\$150 after deductible
<b>Prescriptions</b>	<b>\$5 generic</b> <b>\$25 formulary brand</b> <b>50% up to \$100</b> <b>nonformulary</b> <b>\$50 specialty</b>	\$5 generic \$25 formulary brand 50% up to \$100 nonformulary \$50 specialty	\$10 generic \$25 formulary brand \$25 nonformulary brand \$50 specialty	\$10 generic \$25 formulary brand \$25 nonformulary brand \$50 specialty

# Alternative Care

- 20-visit limit for chiropractic\*
- 12-visit limit for acupuncture\*
- 12-visit limit for massage therapy
- Naturopathy services same as primary care benefit
- No referral required
- Services covered by CHP network



Plan benefits	Full-Time Traditional Copayment Plan	Full-Time \$250 Deductible Plan	Part-Time Traditional Copayment Plan	Part-Time \$250 Deductible Plan
Self-referred chiropractic and acupuncture	\$10	\$10	Not covered	\$10
Self-referred massage therapy	Not covered	\$25	Not covered	\$25
Self-referred naturopathy	\$5	\$5	\$30	\$30

\*All plans except for the part-time traditional plan have access to chiropractic and acupuncture services.



Review your full plan details at  
[my.benefits.kp.org/pebb/plans](https://my.benefits.kp.org/pebb/plans)

# PEBB vision benefits for 2025 for full-time employees

Vision hardware and optical services (for members age 19 and older)	You pay
Vision exam	\$5
Frames, lenses and contact lenses (up to \$100 of this allowance may be used for nonprescription sunglasses or nonprescription digital eyestrain glasses.)	Any amount over the \$200 annual allowance
Pediatric vision hardware and optical services <sup>2</sup>	You pay
Vision exam (limited to one exam per year)	\$5
Standard eyeglasses (limited to one pair per year)	\$0
Contact lenses, in lieu of eyeglasses (limited to one pair per year for conventional lenses or up to a 12-month supply of disposable contact lenses per year.	\$0



2025 PEBB Dental Benefits

# Dental care for all that is you



# Our focus on total health

Your dentist will build a care plan based on your needs and work with your care team to deliver high-quality, personalized care.



**Preventive dental care is at the core of our philosophy**

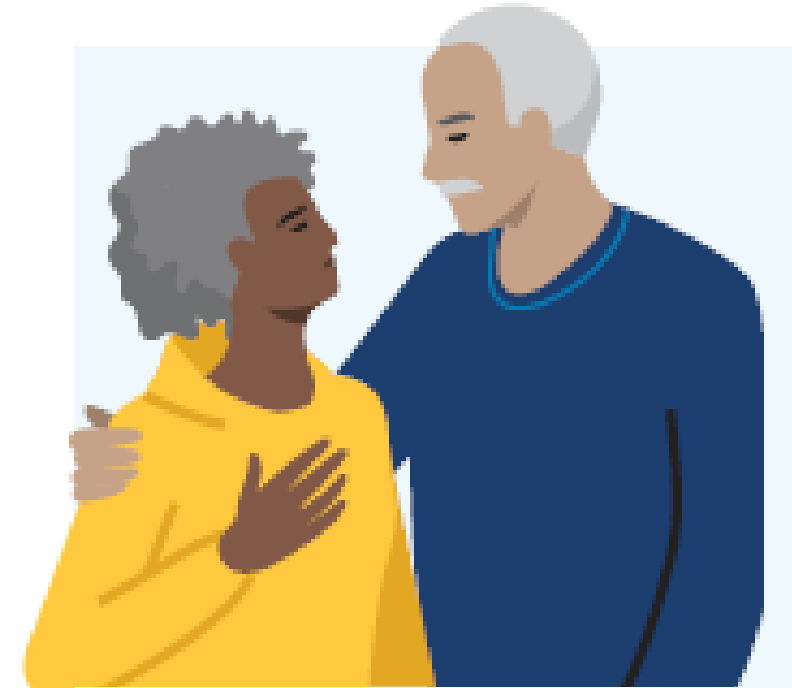


**Personalized prevention and treatment plan**



**Independently recognized as a leader in high-quality dental care<sup>1</sup>**

1. Continuously accredited by the Accreditation Association for Ambulatory Health Care (AAAHC) since 1990. Kaiser Permanente Dental is the only AAAHC-accredited dental home in the Northwest, and the third in the nation to achieve dental home accreditation. 2. According to the Press Ganey survey for January 2022–December 2022.



**95% of our member say they would recommend Kaiser Permanente Dental to family and friends.<sup>2</sup>**

# PEBB dental benefits for 2025

	Full-Time	Part-Time
Yearly deductible	n/a	n/a
Annual benefit maximum	\$1,750	\$1,250
Plan benefits*	Full-Time	Part-Time
Dental office visit copay	\$5	\$5
Oral exams, X-rays, cleaning, fluoride treatments, and space maintainers	\$0	\$0
Routine fillings, inlays, and simple tooth extractions	20%	50%
Surgical tooth extractions	20%	50%
Periodontics	20%	50%
Endodontics	20%	50%
Major restorative, crowns and bridges	20%	50%
Full and partial dentures, relines, rebases	50%	50%
Orthodontic treatment (\$1,500 lifetime benefit maximum)	50%	Not Covered
Implant services	50% up to the benefit maximum	Not Covered

This is a summary of some benefits and their copays and coinsurance. For specific information about your covered dental plan benefits, limitations, and exclusions, including those not listed in this summary, please see your *Evidence of Coverage*.

\*Services must be provided by a contracted Kaiser Permanente provider for benefits to be payable. See *Evidence of Coverage* for details.

Choosing a health plan is a big decision **You don't have to make it alone**

## OFFICE HOURS

- Set up Time with a dedicated benefits representative at Kaiser Permanente. Click Here for a 1:1 phone appointment: **OfficeHours**
- <https://www.signupgenius.com/go/20f0f49ada72dabff2-kaiser5#/>

## New Member Welcome Desk

- Call 1-888-491-1124, M-F, 7 a.m. to 8 p.m., and Sat 8 a.m. to 4:30 p.m. This dedicated team will assist in transferring prescriptions, medical records, and answering questions for a seamless transition of care.

## Lane County

- Members in Lane county now have access to a dedicated member support line Call 541-225-3410, M-F, 8 a.m. to 5 p.m.

**KP Website** here: **[mybenefits.kp.org/pebb](https://mybenefits.kp.org/pebb)**

A person wearing denim overalls and white gloves is holding a black tray filled with small green seedlings. The background is a blurred garden setting. The text "Thank you" is overlaid in white, and "For more information visit mybenefits.kp.org/pebb" is overlaid in white and yellow.

# Thank you

For more information visit [mybenefits.kp.org/pebb](https://mybenefits.kp.org/pebb)



# 2025 Open Enrollment Webinar





# Medical and pharmacy



# Plan summary overview – Synergy Network

There are NO plan design changes to the deductible, out-of-pocket maximums, copay or coinsurances!

Medical	Full-time Medical Plan
	In-network
Deductible per person	\$250
Deductible per family	\$750
Out-of-pocket max per person	\$1,500
Out-of-pocket max per family	\$4,500

Medical	Primary Care (PCP 360) <sup>1</sup>	Specialist Office Visit <sup>2</sup>	Office visits for Chronic Conditions	Urgent Care	Alternative care <sup>3</sup>	Diagnostic Labs & X-ray	Emergency Room <sup>4</sup>
Full-time Plan	\$10	\$10	\$0	\$25	\$10	\$0	\$150

<sup>1</sup> Deductible is waived of the first 4 PCP visits, per plan year

<sup>2</sup> Referrals are not required for in-network specialist care

<sup>3</sup> Acupuncture is limited 12 visits per plan year, spinal manipulation is limited 20 visits per plan year, and massage therapy is limited a \$1,000 benefit maximum

<sup>4</sup> Copayments does not apply to out-of-pocket maximums

# Network – Synergy

+ Southern Washington & Idaho

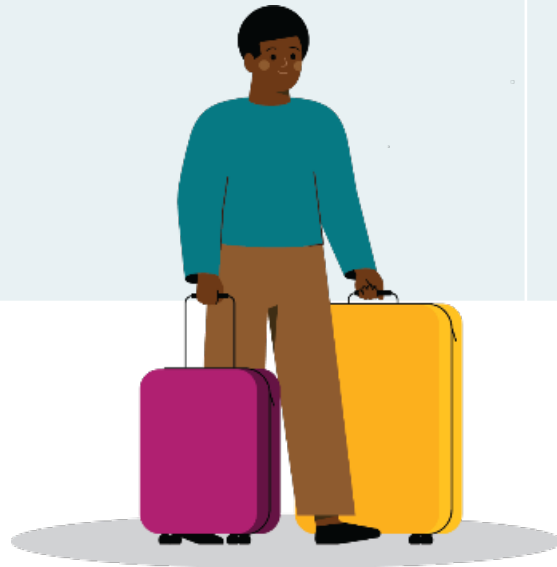
Includes  
OHSU!



No referrals are required on our plans!

# Travel and out-of-area dependent network

Travel Network	Out-of-Area Dependents
<p>When traveling outside of the Synergy Network, you will have access to Moda's national network, Aetna PPO® through Aetna Signature Administrators® for urgent and emergent services.</p>	<p>Dependents living outside of the Synergy service area will use Moda's National network, Aetna PPO® network, for in-network benefits away from home, except members living in Alaska and Idaho.</p> <p>If you have a dependent who lives in Idaho, they will have access to both the Synergy network, and the First Health Network. If they live in Alaska, they will use the First Health Network.</p> <p>To ensure your dependent is using the correct network, you will need to update their address in the PEBB system.</p>



# Pharmacy benefits – no changes

Plan-year costs	Full-time
Deductible per person	\$50
Deductible per family	\$150
Out-of-pocket max per person	\$1,000
Out-of-pocket max per family	\$3,000

	Full-time*
<b>Retail (30-day supply)</b>	
Value	\$0
Generic	\$10
Preferred	\$30
<b>Mail &amp; Preferred Retail (90-day supply)</b>	
Value	\$0
Generic	\$25
Preferred	\$75
<b>Specialty (30-day supply)</b>	
Generic	\$100
Brand	\$10

*\*Copays apply after the deductible has been met*





Effective 1/1/25, Moda is excited to share the ***new programs and plan enhancements*** available to PEBB members.



## Medical plan enhancements

### Nutritional therapy

- Nutritional therapy is now available to all members at the standard cost sharing without a required diagnosis or Prior Authorization.

### Clinic level attribution

- Moda will be changing the PCP 360 selection to be at the clinic level rather than the individual provider level.
- No action needed – if you currently have a PCP 360 provider selected you will automatically be assigned to the PCP 360 clinic.



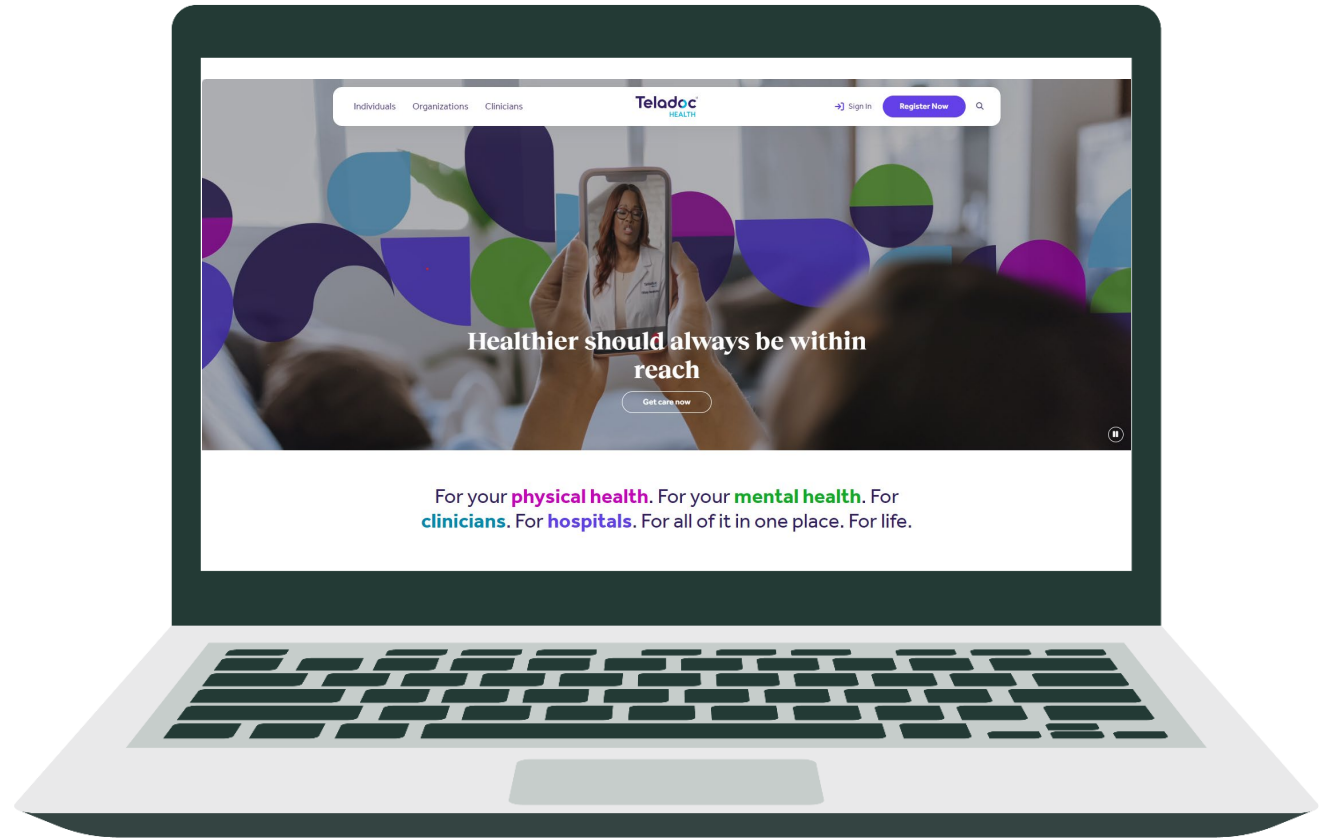
## Medical plan enhancements

### Birth Doula Coverage

- Moda Health will reimburse for Birth Doula services when the services are provided by a State certified Birth Doula who is enrolled with the Oregon Health Authority (OHA) as an Oregon Health (OHP) (Oregon Medicaid) provider.
- A doula can support you before, during, and after the birth of your child. Services are at no cost to you and include:
  - 8 visits (you may want to use some visits before and some after birth)
  - Support services during labor and birth
- Covered Doulas must be state-certified and Division of Medical Assistance Program (DMAP) registered.
  - To find a covered Doula, visit the Oregon Health Authority website at [traditionalhealthworkerregistry.oregon.gov/Search](https://traditionalhealthworkerregistry.oregon.gov/Search)
  - Select Birth Doula under the Certification Type drop-down.
  - Then ask the Doula you want to use if they are DMAP (Oregon Medicaid Provider ID) registered.
- For more information, please visit [www.modahealth.com/pebb](https://www.modahealth.com/pebb) and look for the “Birth Doulas” tab or call the Moda 360 Health Navigator team.



**Effective 1/1/2025** – Teladoc is a virtual primary care program designed to help you gain access to coordinated care and primary care providers in a virtual setting.







### With Teladoc:

- You can schedule an appointment by using their app, desktop or phone.
- Prior to your first virtual appointment, Teladoc will provide you with a blood pressure cuff and a heart rate monitor.
- If labs or a specialist are required, the Teladoc provider will help coordinate these visits.

- Teladoc’s virtual primary care program is subject the standard cost share.
- You can select Teladoc as your PCP 360 by calling the Moda Health Navigators at 844-776-1593 (TTY: 711) or by logging into your [Member Dashboard](#).
- To learn more or get started, visit <http://www.teladochealth.com>.



# mighty

**Effective 1/1/2025** – Mighty is the first virtual care platform focused specifically on helping adults lose weight, reduce pain, and improve mobility and function.





- Mighty Health is available at no cost to you.
- The member experience, which is accessible via website or mobile/tablet (iOS and Android) app, includes:
  - Initial and weekly assessments.
  - A physician-supervised lifestyle modification plan.
  - Bite-sized, interactive lessons created by leading clinicians.
  - Occupational therapy driven exercise routine.
  - Culturally tailored nutrition plan to achieve a healthy weight.
- To learn more or register for Mighty Health, please visit: [www.mightyhealth.com/pebb](http://www.mightyhealth.com/pebb).

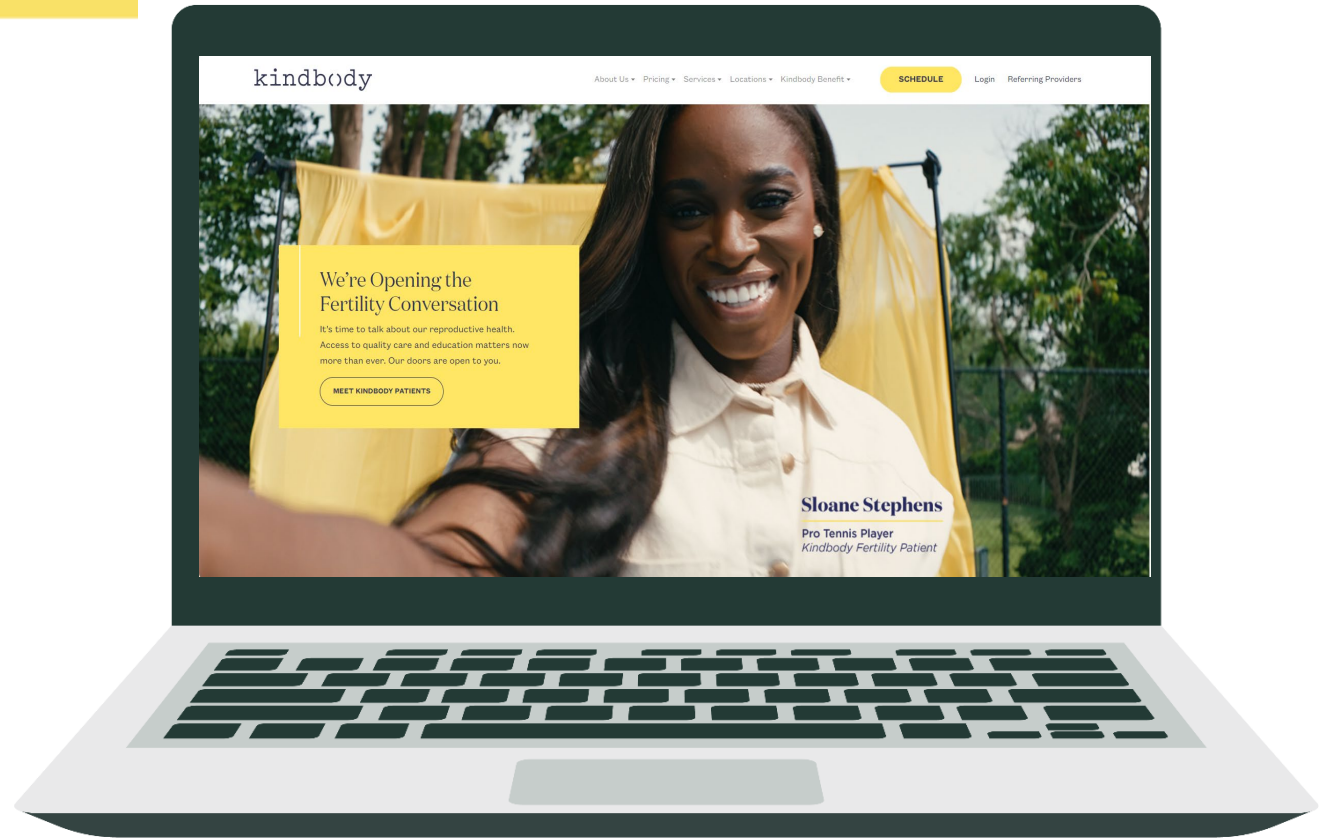
You will be matched with a board-certified, dedicated health coach who provides daily accountability and answers questions via video/phone calls and text messages.

**NEW**

kindbody

## Effective 1/1/2025

Kindbody is a leading fertility clinic network that provides access to fertility and family-building resources, concierge and care navigation for egg freezing, intrauterine insemination (IUI), and in-vitro fertilization (IVF).





- Your Care Navigation Team and Kindbody Portal will help you with:
  - Understanding your coverage options
  - Navigating your fertility, donor, adoption or surrogacy/gestational carrier journey
  - Support and direct you on how to access care when you need it
  - Assist in booking appointments
  - Review results and next steps for your care plan.
  - Access educational content and video tutorials.
- To learn more or register for Kindbody, please visit: [https://  
https://kindbody.com/moda/pebb/](https://https://kindbody.com/moda/pebb/)

Kindbody Care Navigation and portal are available at no cost you. However, other fertility services are subject to the standard fertility cost share.



# Member Dashboard

Find programs just for you on your member dashboard!

**Connect to care – wherever you are**

To access these programs, log in to your Member Dashboard account on your computer or scan the QR code to download the Moda 360 app on your smartphone.



- Moda has partnered with **Spring Health** to give you access to behavioral health telehealth services through your phone, tablet, or computer. Services include:
  - Mental health therapy
  - Psychiatry
  - Care navigation
  - Digital cognitive behavioral therapy
- To access Spring Health, log into your Member Dashboard at [modahealth.com/memberdashboard](https://modahealth.com/memberdashboard) or call a Moda 360 Health Navigator at 844-776-1593.

### Find the right care for YOU!

**Spring Health's** diverse network helps us connect you with exactly the right provider for you.

- 30+ languages spoken
- Therapists that focus on the LGBTQIA+ community
- 18+ specialty and focus areas
- BIPOC therapists and prescribers
- Providers available for after-hour appointments





Dental





# Delta Dental plan options – no changes

Plan options	Full-time Delta Dental PPO	Full-time Delta Dental Premier
Network	PPO	Premier
Deductible	\$50	\$50
Benefit maximum	\$1,750	\$1,750
	In-network, members pay	
Preventive <sup>1</sup> / diagnostic services	0% <sup>2</sup>	0% <sup>2</sup>
Basic services	20% - 0%	20%
Major services	50%	50%
<b>Occlusal guards<sup>3</sup></b> <i>(night guards* and athletic mouth guards)</i>	0%	0%
<b>Nitrous oxide</b>	50%	50%
<b>Orthodontic</b> — <i>(Lifetime maximum - \$1,800)</i>	50%	50%

<sup>1</sup> Preventive services will not accrue toward the plan maximum.

<sup>2</sup> Deductible waived.

<sup>3</sup> \$150 maximum, once every 5 years.

# Delta Dental – Plan year updates

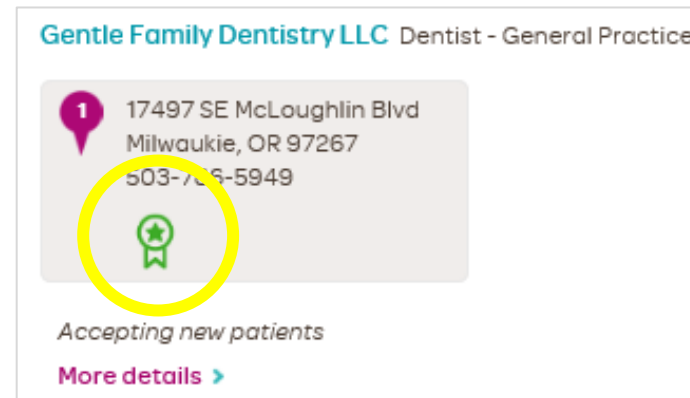
- There are **NO** changes to the to the annual benefit maximum and coinsurances.
- PEBB members have:
  - **Preventive First benefit:** This means preventive services do not accrue towards the annual benefit maximum, leaving additional dollars to use for basic and major services.
  - **The Health through Oral Wellness (HtOW) program:** Patient-centered wellness program that helps members maintain better oral health through a risk assessment, education and additional evidence-based preventive care



# Health through Oral Wellness<sup>®</sup> (HtOW)

- Providers participating in the program use an oral health assessment to find out the member's risk of tooth decay, gum disease and oral cancer
- Members may qualify for the following services depending on their risk score:
  - Additional cleanings
  - Fluoride treatment
  - Sealants
  - Periodontal maintenance
  - Nutritional counseling
- For more details about the program, visit [deltadental.com/oralwellness/members](https://deltadental.com/oralwellness/members)

To see which providers are participating in HtOW, members can look for a green badge shown in Find Care



# moda Health Navigators

- Available Monday through Friday from 7:30 a.m. to 5:30 p.m. Pacific time.



**Medical**  
844-776-1593



**Dental**  
844-827-7100



Or email Moda Health at [PEBBcustomerservice@modahealth.com](mailto:PEBBcustomerservice@modahealth.com).

You can also chat with the Moda 360 Health Navigator team instantly through your [Member Dashboard](#).

# Thank you



# PEBB OPEN ENROLLMENT

## 2025 PLAN YEAR



# OFFICE LOCATIONS & HOURS

Extended Office Hours  
M-F, 7:00 am – 5:30 pm Select Saturdays

## CONVENIENT LOCATIONS

### OREGON 21 Offices

Locations on the I-5 corridor, from Portland to Medford, Bend to Lincoln City

### WASHINGTON 19 Offices

Locations from Bellingham to Vancouver, Silverdale to Spokane

### IDAHO 6 Offices

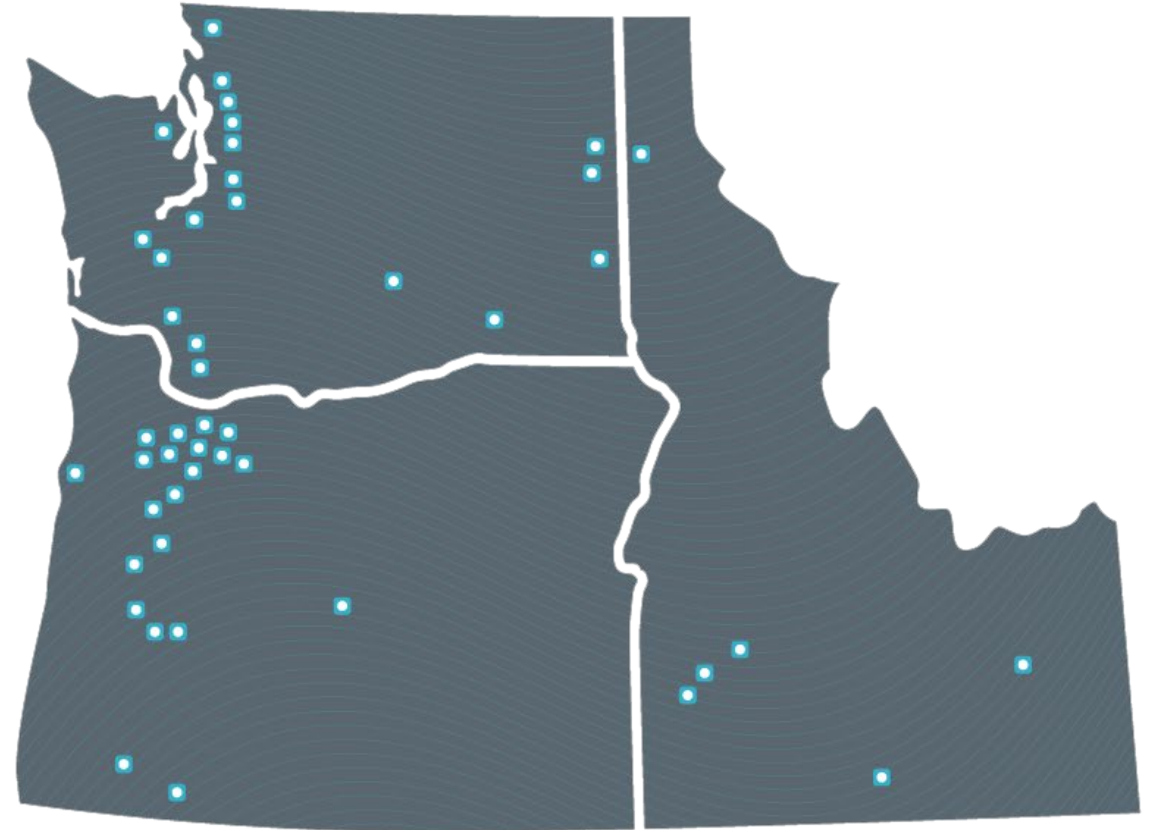
Boise, Nampa, Meridian, Twin Falls, Idaho Falls, Coeur d'Alene

### GENERAL CARE All Offices

Our General Dentists provide outstanding care

### SPECIALTY CARE Select Offices

High caliber specialists including Orthodontists, Endodontists, Oral Surgeons & Periodontists



# SUMMARY OF BENEFITS

General and Ortho Office Visit	\$10 per Visit
Diagnostic and Preventive Services	Covered at 100%
Fillings	\$20 copay
Crown or Bridge	\$250 copay
Complete Upper or Lower Dentures	\$290 copay
Root Canal Therapy	\$150 copay
Surgical Extraction	\$40 copay
Comprehensive Orthodontic Treatment	\$2,500 copay
Dental Implant Surgery	\$1,500 maximum
Specialty Office Visit	\$10 per Visit

- No maximum, No deductible
- No waiting periods
- Predictable copays
- Orthodontic benefit for all ages
- Office visit copay waived for new patient visit, only for members who have never been seen a WDG provider.





# WE'RE DIFFERENT – A UNIQUE APPROACH TO ORAL HEALTH

- Willamette Dental Group's practice philosophy focuses on proactive dental care.
- Proactive care means focusing on preventing disease rather than treating it surgically.
- This is achieved by practicing evidence-based dentistry
- Cleaning frequencies
  - Vary based on each individual person and oral health risks
  - Range from 1 -4 cleanings per year, as recommended by Dentist



# DENTIST RATINGS AND PROFILES

- Patient feedback ratings and comments online for each dentist
- NRC Health partner
- Over 4.5 average star rating



Visit our website at [willamettedental.com/oebb](http://willamettedental.com/oebb)



## Mimi Poon Whittemore, DMD

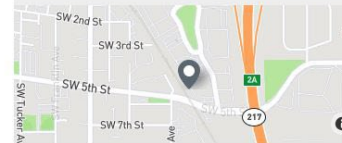
General Dentist

★★★★★ 4.8 out of 5 | [226 Ratings, 57 Comments](#)

 **By Appointment Only**  
To schedule an appointment, call:  
**1-855-4DENTAL** (1-855-433-6825)

 **Willamette Dental Group**  
**Beaverton**

 4925 SW Griffith Drive  
Beaverton, OR 97005  
[Get Directions](#)



### Dr. Mimi Whittemore's Biography

Dr. Whittemore approaches dentistry with compassion, integrity, and empathy. Her conservative approach to dental treatment and being proactive about dental health directly aligns with her passion to work at Willamette Dental Group. Getting to know her patients and understanding their dental needs is very important to her. Dr. Whittemore and her team's continued focus to educating and providing care in a caring manner has gained her the trust and connection of her patients. Through the years Dr. Whittemore continues to make a positive impact on her patients and strives for dental excellence. Willamette Dental Group, being provider-centric, has allowed her to be collaborative with her peers to create the best treatment options available for her patients.

In her spare time she enjoys spending time with her family and is an avid gardener.

### Languages

- English
- Cantonese

### Education





## VISIT WILLAMETTEDENTAL.COM/PEBB

Explore our website to find information about our locations, provider profiles and patient reviews.



## SCHEDULE YOUR APPOINTMENT

Call to schedule your new patient appointment at 1.855.433.6825. Appointments are available within days or weeks – we can't wait to meet you!



## APPOINTMENTS OR EMERGENCIES

**855.433.6825**

M-F: 7:00 am – 5:30 pm / Sat: 7:00 am – 1:00 pm  
For dental emergencies call 24 hrs/7 days a week



## QUESTIONS ABOUT YOUR BENEFITS?

[memberservices@willamettedental.com](mailto:memberservices@willamettedental.com)

Member Services Hours: M-F: 8:00 am – 5:00 pm



# It's Time to Enroll!

## Prioritize Your Health and Budget with Vision Care from VSP.

PEBB

Open Enrollment 10/1/24 – 10/31/24

Effective 1/1/25



# Why VSP?



# Eye Care is Healthcare

Help keep yourself healthy with a yearly eye exam from a VSP network doctor.

## Did you know?

Annual eye exams provide an unobstructed view of the blood vessels and can help detect **up to 270** eye and health conditions like glaucoma, diabetes, high cholesterol, and high blood pressure.\*

Nearly **96 million** US adults are living with **pre-diabetes**, and **84%** don't know they have it.\*\*



# PEBB – Vision Plans

PEBB is offering **TWO** VSP vision plans for you to choose from.

The VSP  
**Basic Plan**



The VSP  
**Plus Plan**



# Your VSP Plan Options at a Glance

	Basic Plan	Plus Plan
Exams	<ul style="list-style-type: none"> <li>WellVision Exam® covered every calendar year <b>\$10</b> Copay</li> <li>Retinal Imaging exam covered every calendar year with up to <b>\$39</b> Copay</li> </ul>	<ul style="list-style-type: none"> <li>Retinal Imaging exam covered every calendar year with a <b>\$10</b> Copay</li> </ul>
Frame Allowance	<ul style="list-style-type: none"> <li><b>\$150</b> Frame allowance <b>every calendar year</b></li> <li>\$170 featured frame brands allowance</li> <li>\$150 Walmart®/ Sam's Club® frame allowance</li> <li>\$80 Costco® frame allowance</li> </ul>	<ul style="list-style-type: none"> <li><b>\$225</b> Frame allowance <b>every calendar year</b></li> <li>\$245 featured frame brands allowance</li> <li>\$225 Walmart®/ Sam's Club® frame allowance</li> <li>\$125 Costco® frame allowance</li> </ul>
Lenses	Prescription lenses covered every calendar year with <b>\$25</b> Copay <ul style="list-style-type: none"> <li>Fully covered single vision, lined bifocal, or lined trifocal lenses</li> <li>Impact-resistant lenses for children</li> </ul>	
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard Progressive lenses - <b>\$0</b> copay</li> <li><b>40%</b> average savings on other lens enhancements</li> </ul>	<ul style="list-style-type: none"> <li>Standard Progressive lenses - <b>\$0</b> copay</li> <li>Anti-glare coating - <b>\$20</b> copay</li> <li>Premium or Custom Progressive lenses - <b>\$20</b> copay</li> <li><b>40%</b> average savings on other lens enhancements</li> </ul>
Contact Lens Allowance (instead of glasses)	<b>\$200</b> allowance for contacts lenses and copay up to <b>\$60</b> for contacts lens exam (fitting and evaluation)	<b>\$225</b> allowance for contacts lenses and copay up to <b>\$60</b> for contacts lens exam (fitting and evaluation)





# Retinal Screening

Retinal screening photos are images of the inside of the eye that are used as baseline documentation of a healthy eye or to screen for potential disease(s).

These images can be compared year after year to monitor even the most subtle changes in the eyes, helping detect signs of eye disease and systemic disease as early as possible.

**Basic Plan** members pay no more than a **\$39** copay for retinal screening each year.

**Plus Plan** members pay a **\$10** copay for retinal screening each year.

Members with **diabetes** receive **fully covered** retinal screening each year.



# VSP LightCare™

Digital screens and fluorescent lighting emit blue light that can contribute to headaches, blurred vision and sore eyes. Wearing blue light filtering glasses indoors can reduce exposure to blue light and glare.

## Defend Your Eyes Indoors and Out

Visit a VSP network doctor and choose either prescription eyewear coverage, or use your frame and lens allowance toward ready-to-wear:

- non-prescription sunglasses
- or**
- non-prescription blue light filtering glasses.

Register and log in to [vsp.com](https://www.vsp.com) to review your benefit information. Based on applicable laws; benefits may vary by location



# Vision Therapy

## What's Vision Therapy?

- Sessions cover diagnosis and treatment of turned eye, eye teaming, lazy eye, eye focusing, and general eye movement ability.

## What's Included?

- Fully covered evaluation
- 75% off approved therapy sessions up to \$750 annually

Check with your doctor to see if you qualify



# Exclusive Member Extras

## Get the Savings You Need.

Visit [vsp.com/offers](https://vsp.com/offers) to see all the Exclusive Member Extras. VSP puts members first by providing you with exclusive special offers from leading industry brands, totaling more than **\$3,000 in savings**. Discover great deals on glasses, sunglasses, contact lenses, and more,



Enjoy an Extra \$50 on Featured Frame Brands.

40%

Save up to 40% on popular lens enhancements.\*

Offers vary based on state and benefit plan. Brands and offers subject to change.



# MORE CHOICES MORE FREEDOM

VSP NETWORK PROVIDERS  
UP TO

# 119K

ACCESS POINTS

INCLUDING

# 22K

RETAIL ACCESS POINTS

# PREFERRED PRIVATE PRACTICE, RETAIL, AND ONLINE IN-NETWORK OPTIONS



# OTHER RETAIL CHAINS



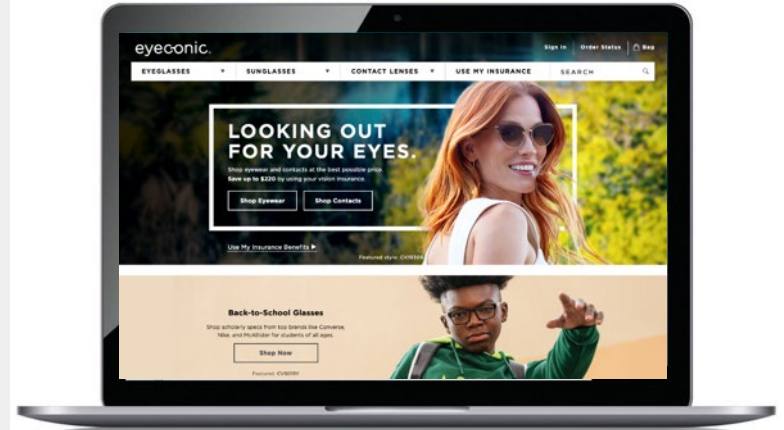
# Eyeconic

**Eyeconic®** is the official VSP online store that seamlessly connects your VSP vision benefits to your account.

**Simple:** Save time and money on quality eyewear with a few easy clicks.

1. Connect your vision insurance.
2. Select your product.
3. Upload your prescription or provide your doctor's contact information and we'll take care of the rest.

Find your product, customize your order and we do the rest. Start saving today at **eyeconic.com®** today.



**eyeconic**

a vsp vision company

# Out-of-Network Providers

PEBB members who enroll in a VSP vision plan can use their benefits at any location—even providers outside of the VSP Choice Network.

- Although you'll get the most out of your benefits by seeing a VSP network provider, you can see an out-of-network provider
- Call member service at **800.877.7195** or visit **vsp.com** for claim submission assistance

Exam	\$50
Single Vision Lenses	\$50
Lined Bifocal Lenses	\$75
Lined Trifocal Lenses	\$100
Frame	\$70
Contacts	\$105

# Using Your Benefit is Easy

## Once you're enrolled...

- Create an account at **oebb.vspforme.com** and review your personalized benefit information.
- You can find a VSP in-network doctor by visiting **oebb.vspforme.com** or calling **800.877.7195**.
- At your appointment, simply tell them you have VSP—and we'll take care of the rest! There are no claim forms to fill out when you see a VSP network doctor.





# CHOOSE VSP!

VSP helps you see well and be well with the coverage and quality care you deserve.

Questions? Contact us.

Call **800.877.7195** or visit **[pebb.vspforme.com](https://pebb.vspforme.com)**.



# State of Oregon through the Public Employees' Benefit Board (PEBB)

Annual Enrollment



# Today's Agenda

## The Standard's Offerings:

- Life Insurance (Basic and Optional)
- Voluntary Accidental Death & Dismemberment (AD&D)
- Short Term Disability
- Long Term Disability

## Next Steps

- PEBB Microsite
- Decision Support Tool

# **Basic and Optional Life Insurance**

# Basic and Optional Life Coverage

## Coverage Amounts

- **Basic Life:**  
\$10,000
- **Optional Employee Life:**  
\$20,000 to \$600,000
- **Optional Spouse/Domestic Partner Life:**  
\$20,000 to \$400,000
- **Dependent Life:**  
\$5,000 (Spouse/Domestic Partner and Child)
- **Retiree Life:**  
50% of Life Insurance amount in effect prior to retirement, up to \$200,000

## Guarantee Issue Levels

- **Basic Life, Dependent Life and Retiree Life:** All guarantee issue
- **Optional Employee Life:**  
\$100,000\*
- **Optional Spouse/Domestic Partner Life:**  
\$20,000\*

\*If applying for coverage within the first 30 days of becoming eligible

# Value Added Features

<b>Accelerated Benefit</b>	Provides up to 75% of Life Insurance benefit prior to death for terminally ill employee/spouse/domestic partner
<b>Waiver of Premium</b>	Continues Life Insurance for members who are under age 60 and totally disabled without payment of premium
<b>Portability</b>	Allows you to take your insurance with you upon termination of employment (not retirement) at the same rates
<b>Travel Assistance*</b>	Provides services to employee and immediate family members when traveling more than 100 miles from home
<b>Life Services Toolkit*</b>	Timely and compassionate support services for members and beneficiaries

\* Provided by a third-party administrator

# Travel Assistance

**An included service that connects you and family members to resources when traveling more than 100 miles from home.**

- Travel planning guidance
- Assistance replacing lost credit cards and passports, transferring funds and locating missing luggage
- Medical and legal assistance
- Emergency medical evacuation and repatriation services
- Return transportation for dependent children and traveling companions



Travel Assistance is provided by Assist America, Inc. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

# Life Services Toolkit

Life Services Toolkit is automatically available to you – as an insured member under your group Life insurance policy – and to your beneficiary. Access is available for up to 12 months after claim approval.

## Services for beneficiaries include:

- **Grief and Loss Support**

Confidential “in moment” phone support and 6 face-to-face sessions.

- **Books to Help Children Cope**

Age-appropriate books can be sent to children and adults coping with loss.

- **Support Services**

Work-life advisors can guide beneficiaries to resources to help manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.

- **Online Resources**

Beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to help in planning a funeral, writing obituaries, and copy with grief.

- **Legal Services**

Includes a 30-minute legal consultation by phone or in-person; 25% rate reduction thereafter.

## Employee Services

### Online portal for all covered members offers:

- Online will template
- Identity theft prevention
- Financial planning online tools
- Funeral planning resources
- Health and wellness resources

The Life Services Toolkit is provided through an arrangement with Health Advocate and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product. The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.





# **Voluntary Accidental Death & Dismemberment**

# Voluntary AD&D Coverage

## Coverage Amounts

- **Member:**  
\$50,000 to \$500,000
- **Spouse/Domestic Partner Only:**  
50% of member's amount
- **Children Only:**  
15% of member's amount for each child
- **Family Coverage (Spouse/Domestic Partner and Children):**  
40% of member's amount for spouse/domestic partner and 15% of member's amount for each child

## Guarantee Issue Levels

All amounts are guarantee issue

# Short Term Disability Benefits

# Short Term Disability Insurance

The STD plan includes each of the following:

<b>Weekly Benefit</b>	\$1,662 Maximum benefit* \$25 Minimum benefit *before reduction by deductible income
<b>Benefit Percentage</b>	60% of the first \$2,770 (based on weekly predisability earnings)
<b>Benefit Waiting Period</b>	0 days for accident 7 days for sickness
<b>Maximum Benefit Period</b>	13 weeks 4 weeks for preexisting conditions

\* Deductible income is other sources of income your employee receives or is eligible to receive while STD benefits are payable, such as Paid Family Medical Leave, Workers' Compensation, Social Security and PERS.

**Reminder:**  
Entitlement to  
Paid Leave Oregon  
benefits will reduce  
benefits payable  
under STD



# STD Added Features and Services

- **Return to Work Incentive**  
Allows member to receive up to full salary while working part-time
- **Waiver of Premium**  
Continues insurance without payment of premium while you are disabled
- **Tax-free Benefit**  
Because premium for STD coverage is paid for by the member with post-tax dollars, benefits paid are not taxable
- **Employee Portal**  
File claims, upload documents, review status

# Long Term Disability Benefits

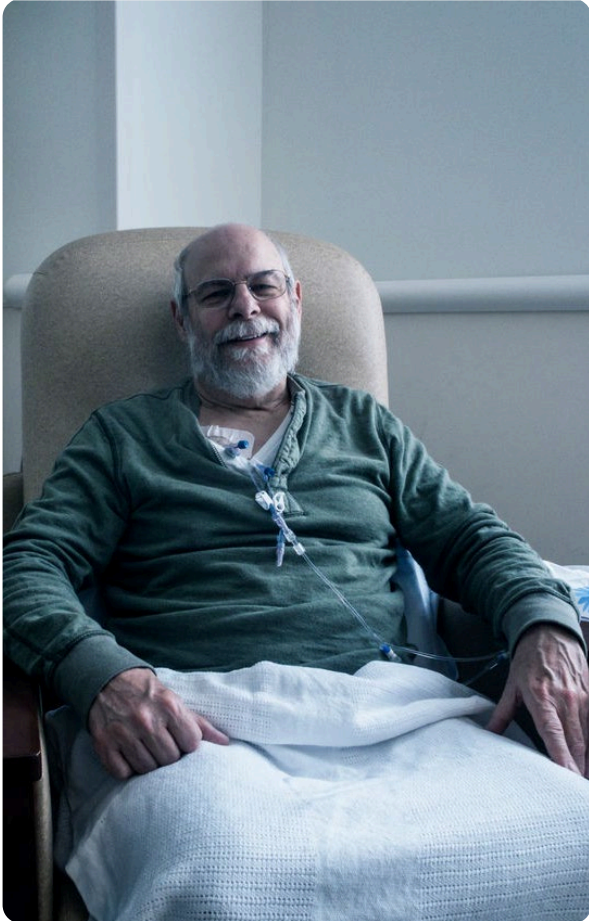
# Long Term Disability Insurance

The LTD plan includes each of the following:

<b>Maximum Monthly Benefit</b>	\$7,200   \$8,000 (before reduction by deductible income*)
<b>Benefit Percentage</b>	60% of the first \$12,000 66 <sup>2/3</sup> % of the first \$12,000 (based on monthly predisability earnings)
<b>Benefit Waiting Period</b>	90 days   180 days
<b>Maximum Benefit Period</b>	To age 65 with or age-grading (consult your certificate of insurance for actual coverage maximums)

\* Deductible income is other sources of income your employee receives or is eligible to receive while LTD benefits are payable, such as Workers' Compensation, Social Security and PERS.





## LTD Added Features and Services

- **Return to Work Incentive**  
Allows member to receive up to full salary while working part-time
- **Assisted Living Benefit**  
Increases income replacement level to 80% for severely disabled members
- **Family Care Expense Benefit**  
Helps offset family care expenses
- **Rehabilitation Plan Provision**  
Reimbursement for rehabilitation plan expenses
- **Waiver of Premium**  
Continues insurance without payment of premium while you are disabled
- **Tax-free Benefit**  
Since LTD premium is paid for by the member with post-tax dollars, benefits paid are not taxable
- **Survivors Benefit**  
Three times maximum LTD benefit without reduction by deductible income

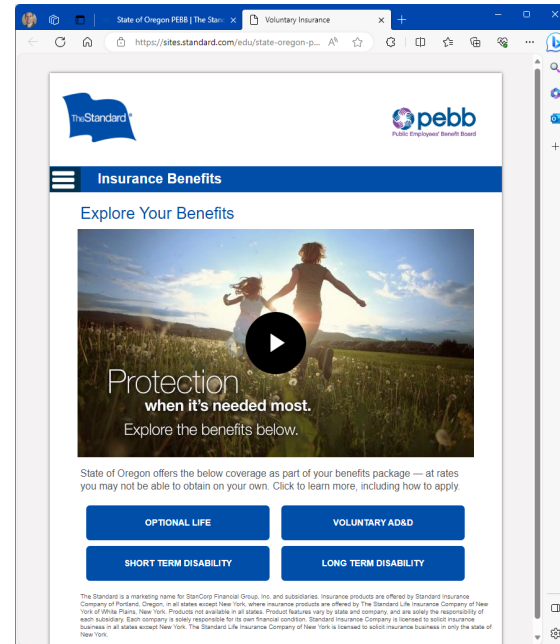
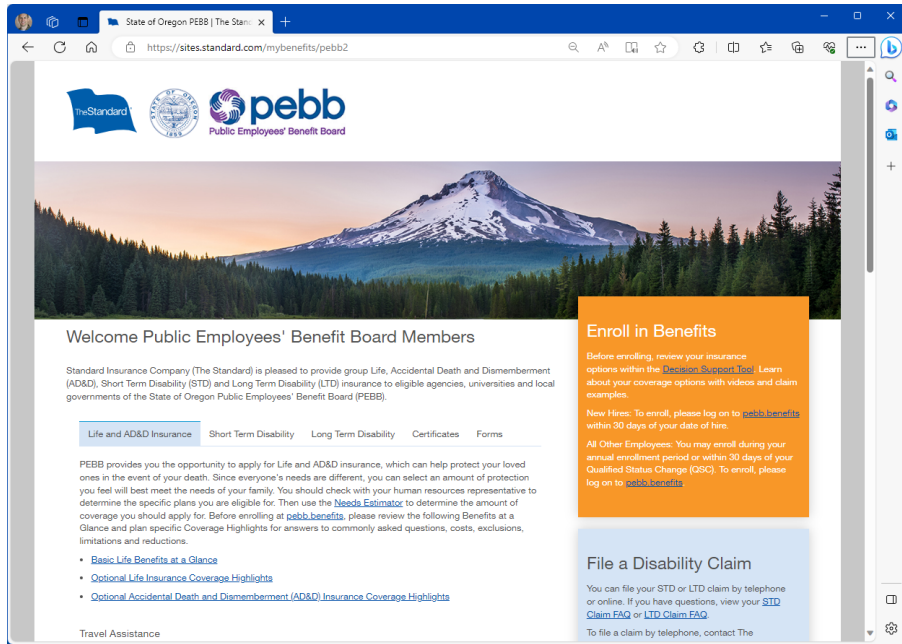


# Next Steps

# Time to Enroll

Please visit The Standard's PEBB microsite at: [www.standard.com/mybenefits/pebb](https://www.standard.com/mybenefits/pebb)

Here you will find our decision support tool to help you make informed benefit choices.



These policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or terminated.





The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

# Employee Assistance Program

Orientation



canopy



## Who Is Eligible

- All employees
- Spouse/domestic partner
- All family members living in employee's household
- Dependents living outside of employee's household, up to age 26

Family members can contact  
Canopy on their own

# Canopy Service Summary

## Free and Confidential

### Mental Health Hotline 24/7/365

In-the-moment consultations and assistance from a mental health professional

### Counseling

3, 5, 6, or 8 sessions (depending on agency) to address a wide range of issues to feel better and move forwards. Able to match based on diversity criteria and health plan. In-person or virtual.

### Behavioral Coaching

Coaching to support personal goals

### Virtual Peer Support

24/7/365 moderated anonymous online peer support and resources

### Resources for Life

- Childcare
- Adult care
- Resource retrieval
- Unlimited financial coaching
- Legal referrals, will kit, and forms
- Identity theft services
- Fertility health support
- Home ownership program
- Gym and pet insurance discounts

### Member Site and Digital Tools

Virtual Care Navigator and

Direct-to-Care scheduling portal

Self-care courses, tips, forms, videos, and dCBT

# Canopy's Speed to Care

Data includes member preferences such as:

- Schedule
- Insurance
- Provider preferences

**<10**

**SECONDS**

calls answered by  
a mental health  
professional

**1-2**

days until first  
appointment with  
a coach

**5-7**

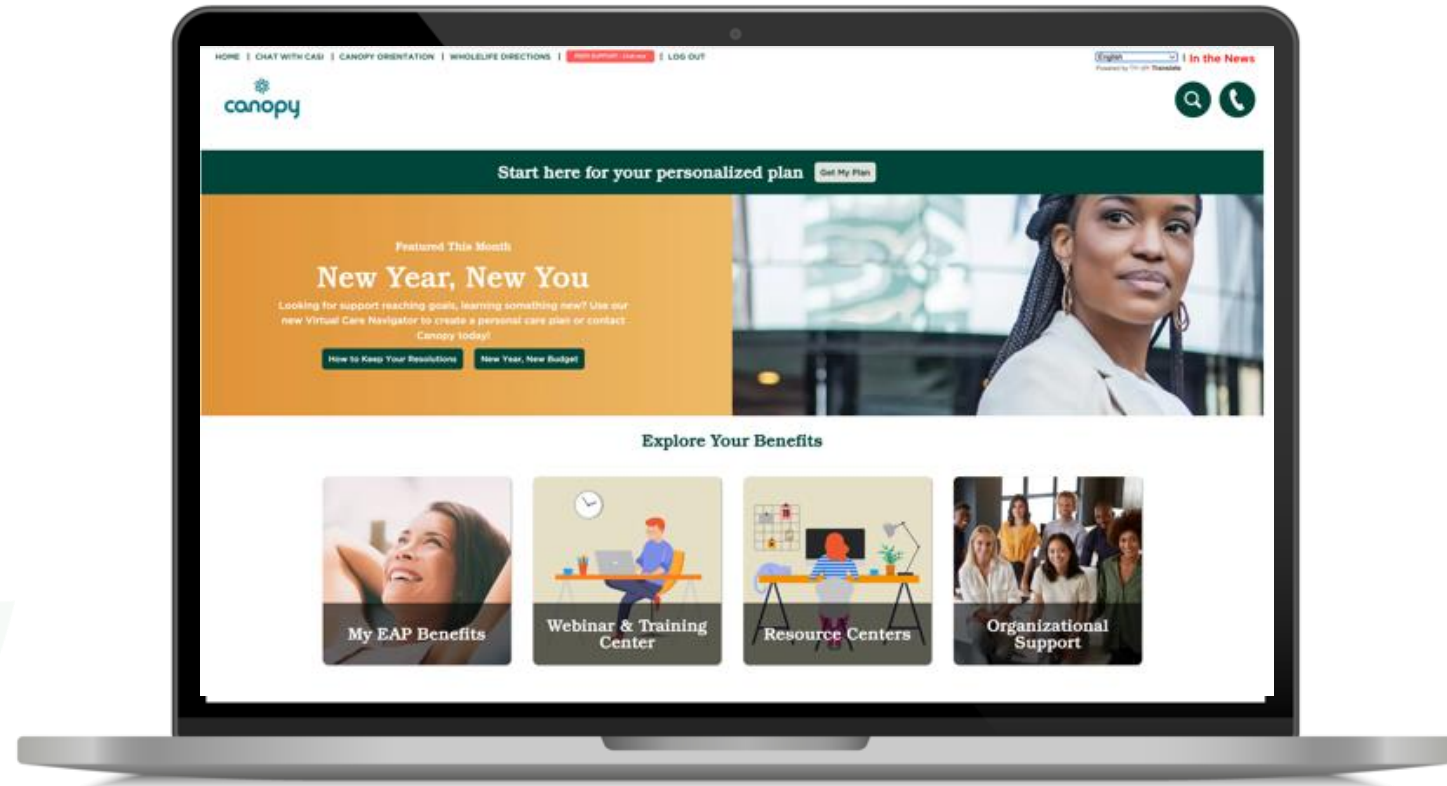
days until first  
appointment with  
a master level  
counselor

# Member Site

- Self-assessments
- Videos
- Quizzes
- Courses
- Webinars
- Legal and tax forms
- Resources to manage stress, work, family life, and more

Login to the member site:  
**my.canopywell.com**

Register with your  
company code: **PEBB** or **State of Oregon**

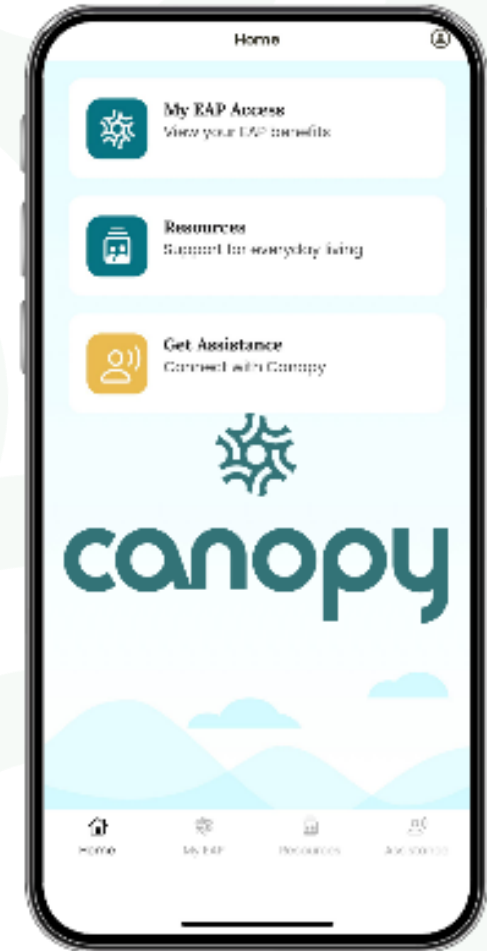
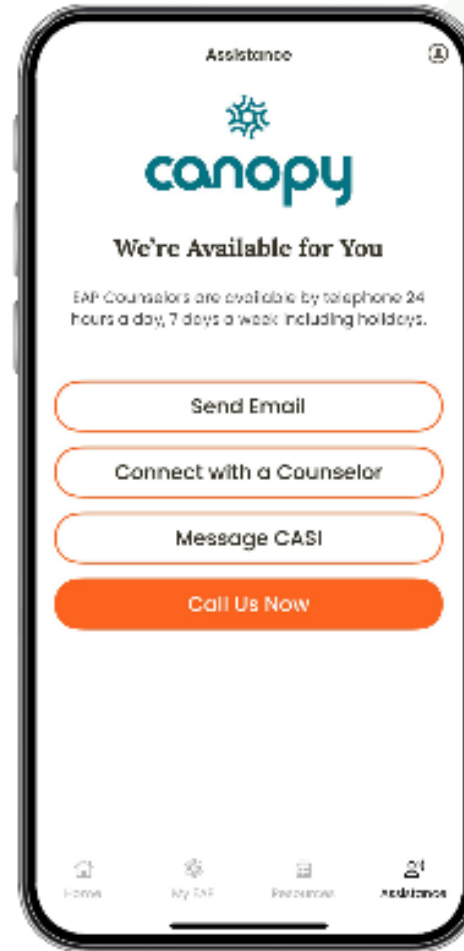




# Canopy EAP App

## Emotional Wellbeing Care

- Free and confidential mental health support and resources to navigate life and work
- Browse your Canopy benefits and connect with coaches, counselors, digital tools and resources for life



Download the Canopy app: Search “Canopy EAP”





# Questions?

If you have any questions or if you would like additional information, please contact Canopy



800-433-2320



[info@canopywell.com](mailto:info@canopywell.com)

Thank you