

PEBB Open Enrollment



It's Mandatory!
October 1- 31, 2021

- **Process for completing Open Enrollment***

1. **Enroll in plans and elect Health Engagement Model (HEM) participation for 2022**

- To continue or make changes to your current plans and elect HEM participation, enroll online https://pebbbenefits.oha.oregon.gov/bms_web!/pb.main or
- Submit enrollment forms to the Benefits Office before 5:00 pm on October 31, 2021

2. **If you elect to participate in the HEM, complete your Health Assessment (HA) in your current (2021) medical plan**

- If you are enrolled in a medical plan and elect to participate in the HEM for 2022 <https://www.oregon.gov/oha/PEBB/Pages/Health-Assessment.aspx>

**Additional steps are required if you enroll or make changes to Life or Long-Term Care insurance*

- **All new, current and returning employees must take action for 2022 benefits**

Open Enrollment information and forms available online
<http://hr.uoregon.edu/openenrollment>

Health Engagement Model (HEM)

- Elect participation in HEM during Open Enrollment
- Employee only - complete [Personal Health Assessment \(PHA\)](#) in **current** medical plan website by **10/31/21**
 - If you elect to change medical plans during open enrollment, you are required to complete the health assessment in your current 2021 medical plan website
 - *Print a copy of your Completion Certificate for your personal records (do not send to the Benefits Office)*
- Complete 2 healthy activities by October 2022
- If you do not participate in the HEM
 - Pay a higher medical plan deductible
 - Do not receive monthly incentive
- Opt Out participants are not eligible to participate

Failure to take action by October 31, 2021

You will pay:

- Increased medical plan deductible
 - Additional \$100/person
- Tobacco Surcharge (even if you don't use tobacco)
- Spouse/Domestic Partner Other Coverage Surcharge (if enrolled on your medical plan)
- Current Opt Out participants will not receive monthly cashback



What's Changing for 2022?

All Medical Plans

- **Expanded Fertility Services**
 - Up to \$35,000 per year in medical and pharmacy benefits
- **Gender Affirming Surgery**
 - Facial feminization surgery

Providence Plans

- **Providence Statewide and Providence Choice**
 - Added wig coverage for drug-induced Alopecia
 - Removed exclusion for neurofeedback within the Applied Behavioral Analysis (ABA) benefit
 - Eliminated limitations on visits for outpatient pain management

Providence Plans

- Providence Choice Only

- Revised benefits for spinal manipulation, acupuncture, and massage therapy

2021 benefits changing from this:

- \$10 copay/visit, up to \$1000 maximum combined

To this for 2022:

- Spinal manipulation - \$10 copay, 20 visits/year
- Acupuncture - \$10 copay, 12 visits/year
- Massage Therapy - \$10 copay, \$1000 maximum/year

Moda Synergy

- Revised benefits for spinal manipulation, acupuncture, and massage therapy

2021 benefits changing from this:

- \$10 copay/visit, up to \$1000 maximum combined

To this for 2022:

- Spinal manipulation - \$10 copay, 20 visits/year
- Acupuncture - \$10 copay, 12 visits/year
- Massage Therapy - \$10 copay, \$1000 maximum/year

Kaiser

- Kaiser Deductible and Traditional

- Revised benefits for spinal manipulation and acupuncture

2021 benefits changing from this:

- \$10 copay/visit, up to \$1000 maximum combined

To this for 2022:

- Spinal manipulation - \$10 copay, 20 visits/year
- Acupuncture - \$10 copay, 12 visits/year

- Alternative Care (Naturopath) benefits discontinued

Willamette Dental

- Waiving office visit copays to encourage cleanings and maintenance work

2021 benefits changing from this:

- \$10 copay/visit

To this for 2022:

- \$0 copay/visit

VSP Vision

- Added Vision Therapy
 - Up to \$85 annually for exam
 - Up to \$750 annually for training/therapy

Reminders

Medical Opt Out

- Opt Out participants must:
 - Re-enroll for Opt Out during open enrollment
 - **Attest** to having minimum essential coverage for all eligible family members through an alternate employer sponsored group health plan
- \$233/month taxable cashback
- *If you do not take action during open enrollment, you will:*
 - Not receive the monthly cashback
 - Assessed higher tobacco premiums on life insurance (if enrolled)
 - Retain dental and vision coverage
If you and your dependents are currently enrolled in a dental or vision plan, you will remain enrolled in your current plans

Flexible Spending Accounts (FSAs)

- **Healthcare and Dependent Care**

- Annual enrollment required
- Dependent Care FSA maximum contribution \$5000/year/family (same as 2021)
 - Eligible dependent age 13 and under
 - Not for healthcare expenses
- Healthcare FSA maximum contribution \$2750/year/individual (same as 2021)
- Minimum contribution \$20/month
- Contributions for 2021 will end 12/31/21
 - Deadline to **incur** eligible expenses and draw out of your 2021 account is 3/15/22
 - Deadline to **submit** for reimbursement on 2021 funds is 3/31/22
 - 2021 funds remaining after 3/31/22 will be forfeited

Calculation of Healthcare and Dependent Care FSA contributions

$$\frac{\text{Monthly contribution amount}}{\text{Number of paychecks received (10 or 12)}} = \text{Total ANNUAL Contribution}$$

- *If you have a 9-month contract, you will make 10 monthly contributions*
 - Contributions will NOT be deducted from any summer pay
 - Summer expenses can be submitted for reimbursement upon your return in the fall
- *If you have a 9-month contract and elect to receive 12 paychecks (deferred pay), you will make 12 monthly contributions*
 - Contributions will be deducted from your deferred pay
 - Summer expenses can be submitted at any time

Surcharges

- **Tobacco Use**
 - \$25/month if employee or spouse/domestic partner use tobacco
 - \$50/month if both use tobacco
 - Higher life insurance premiums
- **Spouse/Domestic Partner Other Coverage**
 - \$50/month if your spouse/domestic partner waives coverage through their employer
 - Surcharge does not apply if spouse or partner has other PEBB medical coverage
- **Double Coverage (applies to full time employees only)**
 - \$5/month
 - Surcharge applies if you cover a family member on your medical plan AND they are also enrolled as a subscriber in their own PEBB or OEGB plan. Children are not included unless they are employed by a PEBB or OEGB covered employer and are enrolled as a subscriber in their own PEBB or OEGB medical plan.

PEBB Dependent Eligibility Review

- If you add a dependent (spouse/domestic partner or children) to your insurance during Open Enrollment, PEBB will require proof of eligibility
- AFTER October 31st, PEBB will contact you regarding required documentation, submission process and deadline
- Failure to submit required documentation may result in loss of coverage for dependents
- Information is available on the PEBB website
<https://www.oregon.gov/oha/PEBB/Pages/Dependent-Eligibility-Review.aspx>

General Reminders

- Employees and retirees leaving the University in December should complete Open Enrollment – in some cases you may have coverage through January 31, 2022
- Dependent children who turn 26 in 2021 will automatically be terminated at the end of their birth month and receive COBRA continuation information - no action required
- Status changes (divorce, termination of domestic partnership, marriage, birth, etc.) occurring in 2021 requires submission of a **Midyear Change Form** within **30 days of the change**

Let us be your source!

- **Communications and Information**
 - Direct Emails to UO accounts
 - AroundtheO articles
 - Direct mail from PEBB
 - UO Benefits Website
<https://hr.uoregon.edu/openenrollment>
- **UO Benefits Staff**
 - Department email, hrbenefits@uoregon.edu or 541-346-3085
 - Anne Willis, Benefits Coordinator
 - Cindi Peterson, Associate Director of Benefits
- **PEBB**
<https://www.oregon.gov/oha/PEBB/Pages/Open-Enrollment.aspx>

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