

PEBB Open Enrollment



It's Mandatory!
October 1- 31, 2018



- **Process for completing Open Enrollment***

- 1. Enroll in plans and elect Health Engagement Model (HEM) participation for 2019**

- To continue in 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, 2018

- 2. If you elect to participate in the HEM , complete your Health Assessment (HA) in your current (2018) medical plan**

- If you are enrolled in a medical plan and elect to participate in the HEM for 2019 <https://www.oregon.gov/oha/PEBB/Pages/Health-Assessment.aspx>

**Additional steps are required if you enroll in or make changes to life or long term care insurance*

- **All new, current and returning employees must take action for 2019 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 Health Assessment (HA) in **current*** medical plan website by **10/31/18**
 - *Print a copy of your Completion Certificate for your personal records (do not send to the Benefits Office)*
- Complete 2 healthy activities by October 2019
- 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

* If you elect to change medical plans during open enrollment, you are required to complete the health assessment in your current 2018 medical plan website



Failure to take action by October 31, 2018

You will pay:

- Increased medical plan deductible
 - Additional \$100/person
- Tobacco Surcharge (even if you don't use tobacco)
- Spouse/Domestic Partner Surcharge (if enrolled on your medical plan)



What's Changing for 2019?



Medical

- **Kaiser Permanente is coming to Lane County***

- Two plans available for full and part time employees
 - Kaiser HMO
 - Kaiser Deductible
- 5 participating clinics (Kaiser downtown, PeaceHealth - Riverbend, Santa Clara, Florence or Cottage Grove)
- Referrals to specialist required
- Vision services are part of the medical plan and only available through Oregon Eye Associates
 - Not eligible to enroll in VSP vision plan

* Employee must live or work in one of the following zip codes: 97401, 97402, 97403, 97404,97405,97408,97409, 97419,97424,97426, 97431,97437, 97438, 97440, 97446, 97448, 97451,97452,97454,97455,97456, 97461,97475,97477,97478, 97487,97489

- **Providence Choice and Moda Synergy Full and Part time plans**

- Increase in Emergency Room copayment
 - \$100 to \$150 per visit



Medical

- **PEBB Statewide Only**

- Increase in Emergency Room copayment

	Current	2019
Full Time Plan In-Network & Out-of-Network	\$100 plus 15%	\$150 plus 15%
Part Time Plan In-Network & Out-of-Network	\$100 plus 20%	\$150 plus 20%

- Increase in out-of-pocket maximums

	Current	2019
Full Time Plan In-Network	\$1500 individual/\$4500 family	\$1900 individual/\$5700 family
Full Time Plan Out-Of-Network	\$4000 individual/\$12,000 family	\$4800 individual/\$14,400 family
Part Time Plan In-Network	\$2500 individual/\$7500 family	\$3200 individual/\$9600 family
Part Time Plan Out-of-Network	\$6000 individual/\$18,000 family	\$7500 individual/\$22,500 family



Dental

- **ODS/Moda**

- Name change to Delta Dental
- Coverage available for nitrous oxide

- **Willamette**

- Increase in copayments

	Current	2019
Office Visit	\$5	\$10
Fillings	\$0	\$20
Crowns & Bridges	\$190	\$250
Dentures	\$190	\$290
Root Canals	\$0	\$150
Routine Extractions	\$0	\$0
Surgical Extractions	\$0	\$40
Orthodontia	\$1500	\$2500



Flexible Spending Account

- **Healthcare**
 - Annual maximum increase from \$2600 to \$2650

- **Commuter Account**
 - Annual maximum increase from \$255 to \$260



Dependent Coverage to Age 26

- **Coverage will automatically end on the last day of the month dependent turns age 26**
 - For example: If a dependents birthday is in March, coverage will end March 31
- No action required



Optional Benefits (Life, disability & ADD)

- **Employee/Spouse or Partner Life Insurance**
 - Premium increase for all age tiers
- **Short & Long Term Disability**
 - Premium increase

	Current	2019
Short Term Disability	\$.0064	\$.0069
Long Term Disability		
Plan 1 (60%, 90 day waiting period)	\$.0051	\$.0054
Plan 2 (60%, 180 day waiting period)	\$.0018	\$.0019
Plan 3 (66 2/3%, 90 day waiting period)	\$.0106	\$.0112
Plan 4 (66 2/3%, 180 day waiting period)	\$.0027	\$.0028

Monthly premium = gross monthly salary x premium



What's Not Changing for 2019?



Medical Opt Out

- Opt Out participants must:
 - Re-enroll for Opt Out (online or paper form) 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 default to:
 - PEBB Statewide medical plan, employee only
 - Delta Dental Premier*
 - VSP Basic Vision*
 - Accessed higher tobacco premiums on life insurance (if enrolled)

*If you and your dependents are currently enrolled in a dental or vision plan, you will remain enrolled in your current plans



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



Flexible Spending Accounts (FSAs)

- **Healthcare and Dependent Care**

- Annual enrollment required
- Dependent Care FSA maximum contribution \$5000/year
 - Eligible dependent age 13 and under
 - Not for healthcare expenses
- Minimum contribution \$20/month
- Contributions for 2018 will end 12/31/18
 - Deadline to **incur** eligible expenses and draw out of your 2018 account is 3/15/19
 - Deadline to **submit** for reimbursement on 2018 funds is 3/31/19
 - 2018 funds remaining after 3/31/19 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 summer pay
 - Summer expenses can be submitted at any time



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>



Reminders

- Employees and retirees leaving the University in December should go ahead and complete Open Enrollment – in some cases you may have coverage through January 31, 2019
- Dependent children who turn 26 in 2018 will automatically be terminated 12/31/18 and receive COBRA continuation information - no action required
- Status changes (divorce, termination of domestic partnership, marriage, birth, etc.) occurring in 2018 requires submission of a **Midyear Change Form within 30 days of the change**
- PEBB Dependent Eligibility Review – if you add a dependent during Open Enrollment, you will be required to provide proof of eligibility. PEBB will contact you after



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/hr-programs-services/benefits/benefits-annual-open-enrollment>

- **UO Benefits Staff**

- Kathryn Daniel, kdaniel@uoregon.edu or 541-346-2964
- Lynn Petersen, lynnp@uoregon.edu or 541-346-3086
- Cindi Peterson, cindip@uoregon.edu or 541-346-2956

- **PEBB**

<http://www.oregon.gov/OHA/PEBB/Pages/index.aspx>

