

Uplift Your Benefits

Your Benefits Journey



Uplift
OREGON



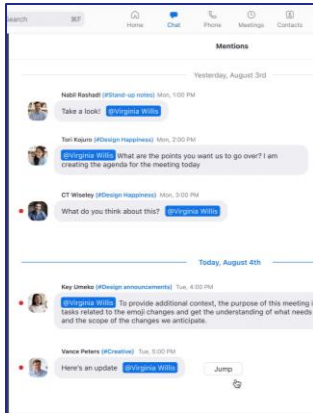
Zoom Controls



On/Off for your **microphone**



On/Off for your **video**



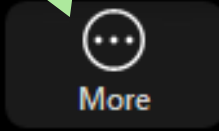
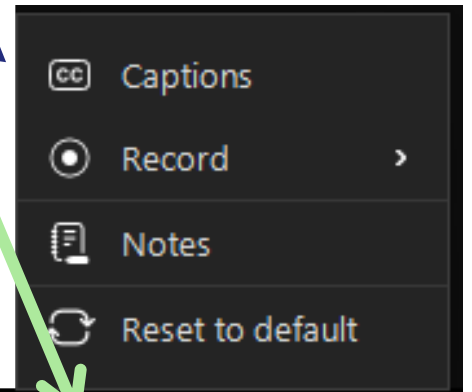
Open/close the **chat**



Add **reactions** to your video



On/off for **captions**





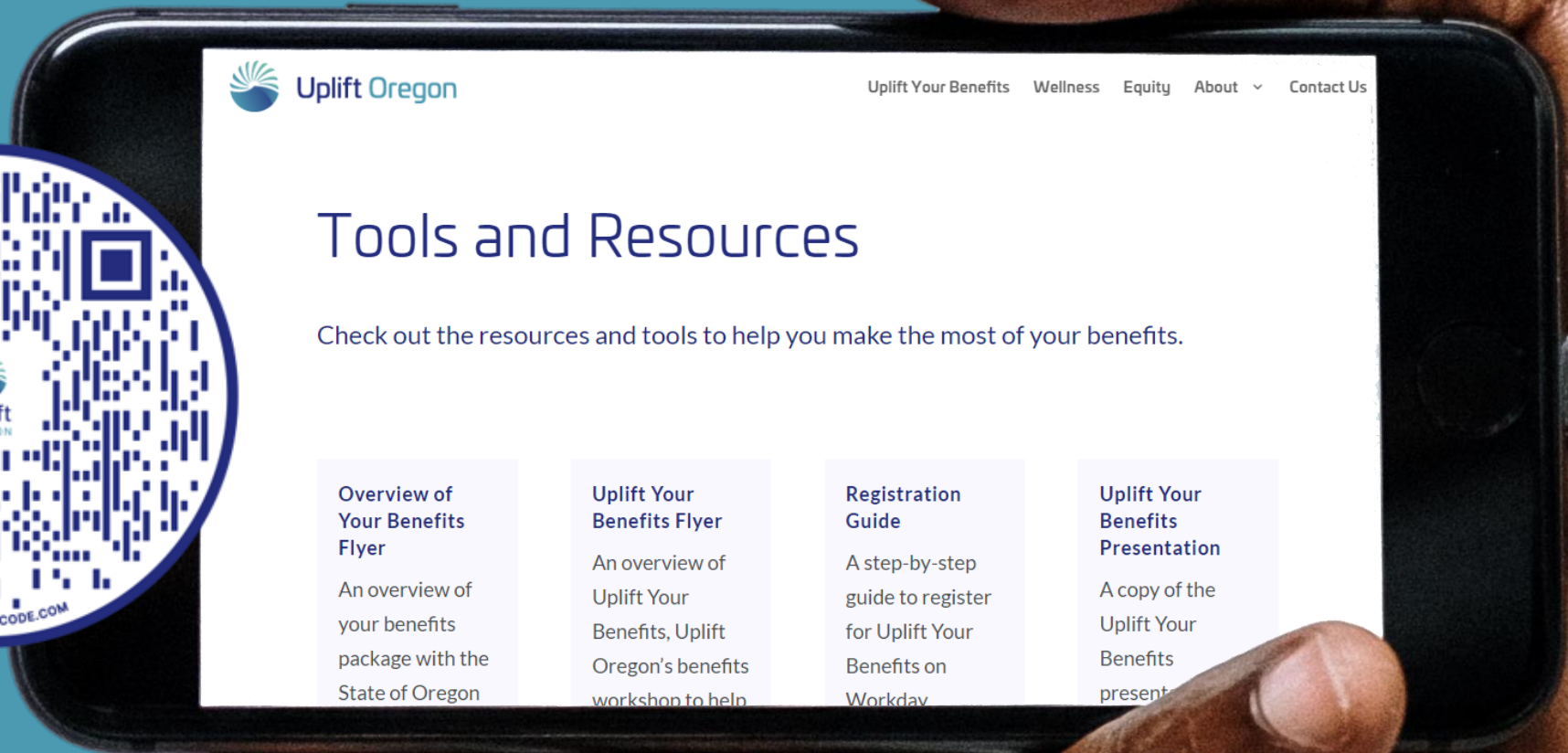
Community Agreements

Be curious

Be kind

Be engaged





Tools and Resources

Check out the resources and tools to help you make the most of your benefits.

Overview of Your Benefits Flyer

An overview of your benefits package with the State of Oregon

Uplift Your Benefits Flyer

An overview of Uplift Your Benefits, Uplift Oregon's benefits workshop to help

Registration Guide

A step-by-step guide to register for Uplift Your Benefits on Workday

Uplift Your Benefits Presentation

A copy of the Uplift Your Benefits presentation

Navigating our Website



Uplift Oregon Facilitation Team



**Hala
Barghouthy**
Webinar
Facilitator



**Caitlan
Hefner**
Webinar
Facilitator



**Lori
Spencer**
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**Melissa
Umana**
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**Wanda
Walker**
Webinar
Facilitator



**Hope
Yamasaki**
Webinar
Facilitator

Introductions – Your turn



Please put your introduction in the chat!



YOU

State Employee

I am _____ with [Your Agency].

I serve as _____ .

Outside of work I relax by _____ .

Indigenous Support



Royalty from Grand Ronde at Lake Oswego City Hall



Nez Perce tribal Elder Steven Rueben



Dr Jason Younker, Chief of Coquille Indian Tribe

Agenda



1. Benefits Tools

2. Health Plans (Health, Dental, Vision)

3. Employee Assistance Program

~10-minute break~

4. Flexible Spending Accounts

5. Retirement

6. Paid Time Off

7. Additional Insurance

8. Public Service Loan Forgiveness

9. Introduction to Your Union and Additional Benefits



Strengthen **confidence** in choosing your benefits

Share available **tools** to help you in choosing benefits

Identify **next steps** to take to enroll in benefits

Outcomes



Why Benefits Matter





Tools



PEBB Guides



2024 PEBB Summary
of Benefits



2024 PEBB
Enrollment Guide



atory Open Enrollment October 1–31



Premium Estimator Tool



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

1. Basic Info

2. Core Benefits

3. Life & Disability Benefits

4. Spending/Commuter Accounts

5. Surcharges/HEM

6. Estimated Deductions

Enter information about your employment type, employment status, and the county in which you live or work. This information is used to determine availability and employee premium percentages.

Employment Type: ?
State Employee

State Employee

University Employee

Employment Status: ?
Full-Time

Full-Time

Part-Time

ZIP code in which you live or work: ?
You have selected the county of 'Oregon-MARION'

97301

← Zip

Your current monthly salary: ?
Your approximate annual salary is \$36,000

3000

← Income

Manage Cookies

- Fill in the open fields and hit the "Next" button
- Fill out each tab and hit "Next"
- In the field below these tabs, your estimate will take shape
- Remember, it is only an ESTIMATE.

<https://pebbpremiumestimator.com/>

PEBB Plan Comparison Tool



Compare Your PEBB Plan Options

Welcome to the PEBB Plan Comparison Tool

The plan comparison tool is designed to help you easily understand the differences among your plan options. The tool lets you compare your options side-by-side, including copays, deductibles, coinsurance, and the cost of covered services.

This tool is for comparison purposes only and is not intended to fully describe the benefits of each plan. Refer to your member handbook for more details of benefit coverage. In the case of a conflict between this comparison and your member handbook, the member handbook will prevail.

Use this online tool to:

- View your PEBB medical, dental, and vision plan options
- Compare important plan features for all health care plans, including coverage for office visits, hospital care, mental health services, prescription drugs, and more
- Understand how specific services are covered

Get started:

- Click on the plan features you want to compare and click "Next Step"
- On the comparison screen, select the plans you want to compare by "minimizing" the plans and services you do not want to see
- Be sure to click on the "Print" button if you want a record of your results – your results will not be saved once you exit the tool

Start the Plan
Comparison Tool



<https://comparepebbplans.com>

How To Enroll In Your Benefits



- Review your current benefit selections
- Review and update your personal information
- Enroll for benefits during Open Enrollment

<https://www.oregon.gov/oha/pebb/pages/index.aspx>



Public Employees' Benefit Board

PEBB Home

LOG INTO YOUR PEBB ACCOUNT

PEBB Home
2024 Benefit Information

A screenshot of the PEBB Home page. The 'LOG INTO YOUR PEBB ACCOUNT' link is circled in red. A blue callout box points to this link, containing a screenshot of the login interface. In the login interface, the 'Log In' button is circled in red, and the 'Register Here' button is circled in black.

Welcome

Welcome to pebb.benefits, your tool for managing your benefits

Already Registered?

Username:

Password:

Log In

Forgot your Username/Password?

Get It Now

New to PEBB?

Register Here

Open Enrollment & You

Uplift Oregon: Trainings & Reso x +

upliftoregon.org

Find all your Open Enrollment resources here! **2025 OPEN ENROLLMENT**



[Uplift Your Benefits](#) [Wellness](#) [Career Mobility](#) [Equity](#) [Events](#) [About](#) [Contact Us](#)

A Better Workplace. A Better Oregon.

Quality Training and Resources for State Employees

[OUR PROGRAMS](#)





Range of Healthcare Benefits



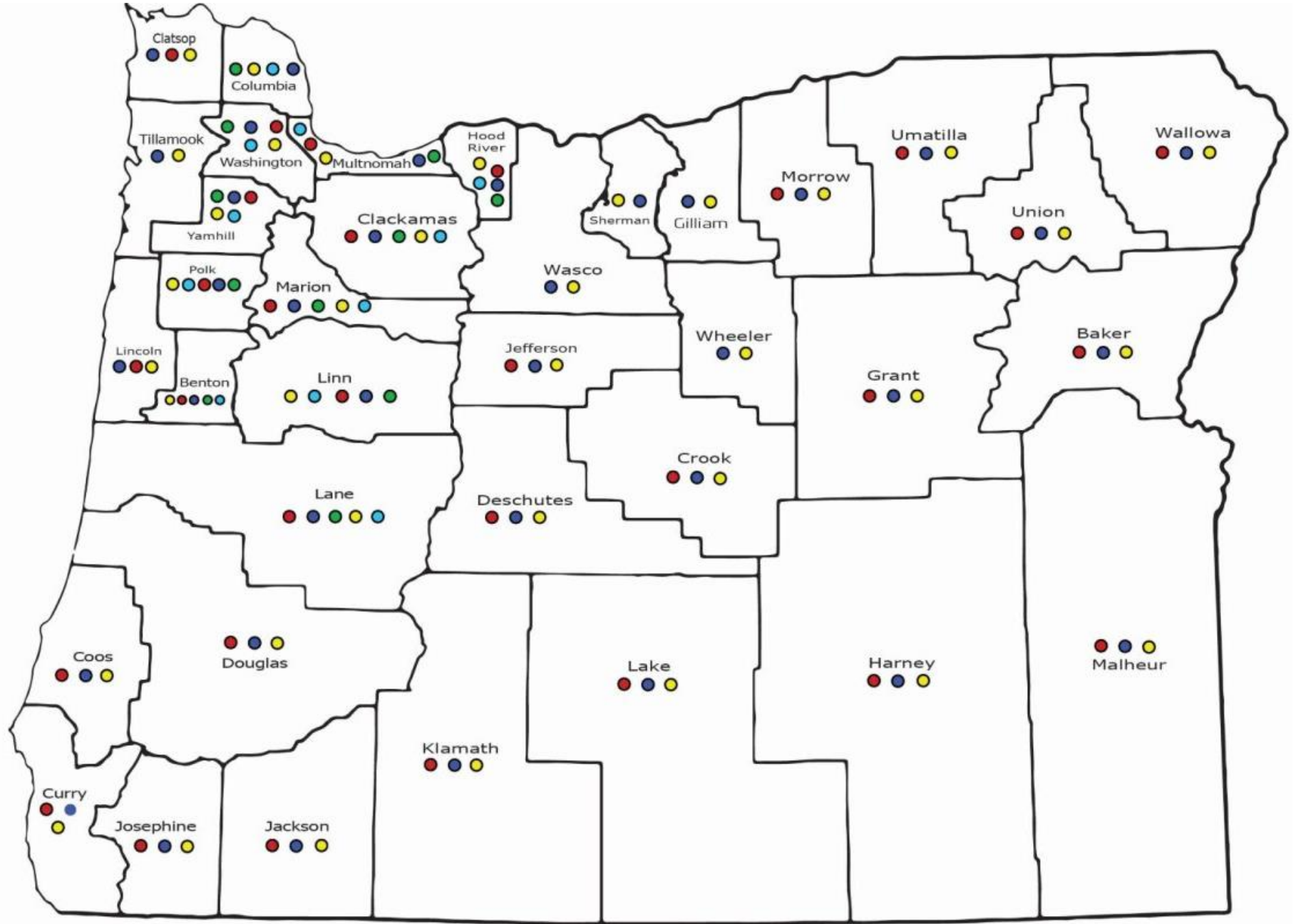
Premium Costs

- You pay either 1% or 5% of the premium cost (determined by medical plan selection).
- Opt out of medical: 5% premium share for dental, vision, and employee-only basic life insurance.
- Example calculations for a full-time **employee only** (rounded to nearest penny):

Plan & Premium %	Cost	Employer pays (per month):	You pay (per month):
Kaiser Traditional 5%	\$983.15	\$933.99 (cost x .95)	\$49.16 (cost x .05)
Kaiser Deductible 1%	\$851.96	\$843.44 (cost x .99)	\$8.52 (cost x .01)
Providence Statewide 5%	\$956.64	\$908.81 (cost x .95)	\$47.83 (cost x .05)
Providence Choice 1%	\$852.19	\$843.67 (cost x .99)	\$8.52 (cost x .01)
Moda Synergy 1%	\$860.97	\$852.36 (cost x .99)	\$8.61 (cost x .01)



Plans by County

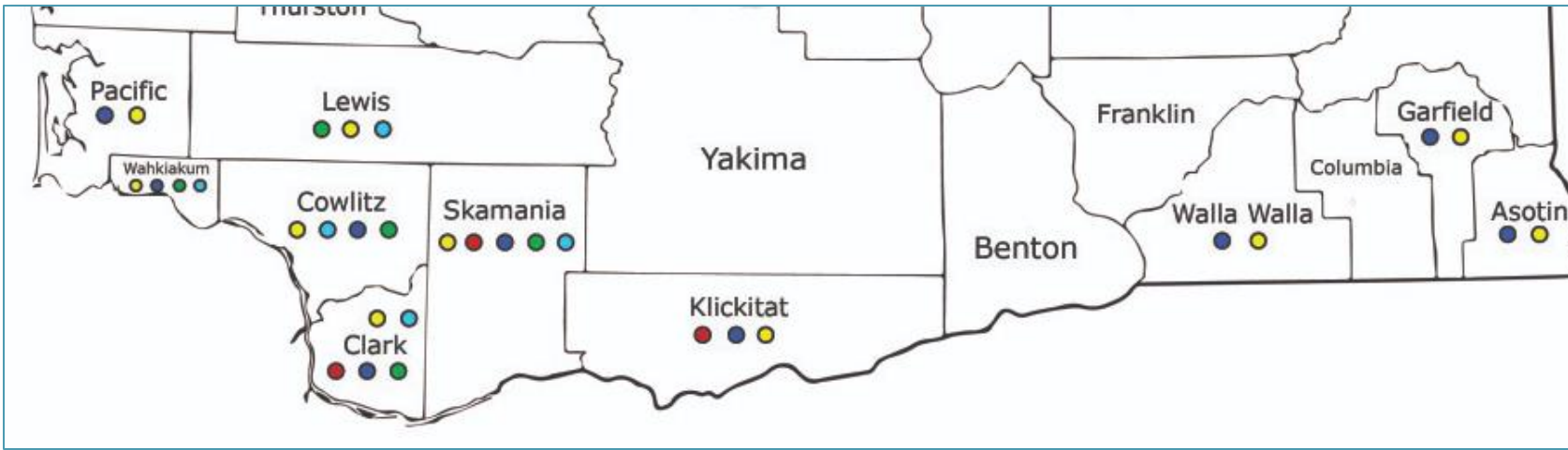


- Providence Choice
- Providence Statewide
- Kaiser Deductible
- Kaiser Traditional
- Moda

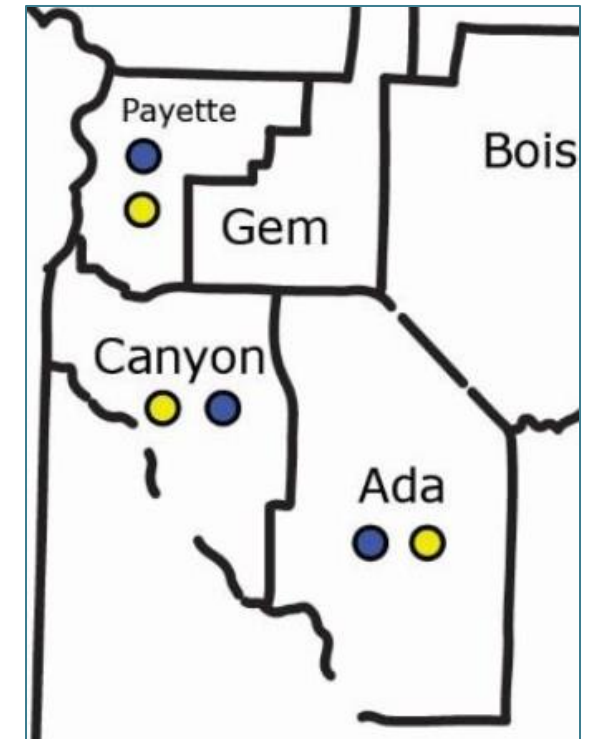
Plans by County Continued



Washington





Idaho



Kaiser Permanente Benefits



Traditional Plan 	Deductible Plan 
You pay 5% of premium	You pay 1% of premium
Lower out-of-pocket costs	Higher out-of-pocket costs
Does not have a deductible	Has deductible

Additional Benefits:

- Telehealth
- Away from Home Care
- Mental Health Apps: Calm, MyStrength, & Ginger

my.kp.org/pebb

- Wellness Coaching
- ClassPass

Providence Benefits



Statewide Plan ●	Choice Plan ●
You pay 5% of premium	You pay 1% of premium
Broadest provider network	Lower out-of-pocket costs
Best if you live out of state	Medical Home required

Additional Benefits:

- Behavioral Health Concierge
- Talkspace
- Kaia Health App
- Omada
- Virta Health

<https://www.providencehealthplan.com/public-employees-benefit-board-pebb>



Health Plan

You pay **1%** of premium

Lower out-of-pocket costs

Does **not require** referrals for specialty service

Partner with OHSU

Additional Benefits:

<https://www.modahealth.com/pebb/>

- Moda 360 Health Navigator
- CirrusMD App
- Out-of-area Dependent Coverage
- Spring Health behavioral telehealth services
- Moda 360 Member Dashboard

Opting Out of Benefits



Option 1	Option 2
Opt out and keep the coverage that you currently have for medical.	Keep both plans.
Get up to \$233 a month.	Enroll in PEBB benefits AND keep your current coverage.
Check to see if you get better coverage for dental and vision through PEBB.	



Dental Plans





Kaiser Permanente Dental Plan

\$5 copay for all services except preventive care

Preventive & Diagnostic Services: covers 100%

Basic & Maintenance Services: covers 80%

Crowns: 75% with \$5 copay

Implants and Dentures: 50%

Orthodontia Benefit: 50% (lifetime max: \$1,500)

Annual Maximum Benefit: \$1,750 (excludes preventive services)

No deductible



Delta Dental PPO & Delta Dental Premier

Preventive & Diagnostic Services: 100%

Basic Services: 80%

Major Services: 50% (e.g., crowns, implants)

Orthodontia Benefit: 50% (lifetime max: \$1,800)

Maximum Annual Benefit: \$1,750 (excludes preventive services)

Deductible: \$50 (individual), \$150 (family)

- **Delta Dental PPO** is an incentive-based plan.
- **Basic Services Benefit:** increases by 10% each year you visit the dentist (max: 100%)
- Never falls below 80%



Willamette Dental Group Plan

Diagnostic & Preventive Services: \$10 office visit copay

Fillings: \$20 copay + office visit copay

Crowns: \$250 copay + office visit copay

Dentures: \$290 copay + office visit copay

Implant Surgery: Up to \$1,500/year

Orthodontia Benefit: \$2,500 copay + office visit copay each visit

No Annual Maximum Benefit

Deductible: None



Vision Plans





Vision Coverage Included in Kaiser Medical Plan

Annual Vision Exam: \$5

Frames & Lenses or Contacts: Up to \$200 annually

Non-Prescription Sunglasses or Digital Eyestrain Glasses: \$100 of Frames & Contacts allowance

Vision Service Plan

*For those who choose Providence or Moda benefits plans or opt out of medical coverage



	Basic Plan	Plus Plan
Frequency	Exam, Glasses Or Contacts, and Retinal Screening every calendar year	
Copays	\$10 Exam; \$25 Frames/Lenses	
	Up to \$39 Retinal Screening	Up to \$10 Retinal Screening
Frame Allowance	\$150/\$80 Costco \$170 featured frame brands	\$225/\$125 Costco \$245 featured frame brands
Contact Lenses	\$200; Up to \$60 copay on contact lens exam	
Covered Lens Enhancements	Standard Progressives \$0 Discounts on other lens enhancements	Standard Progressives \$0 Premium/Custom Progressives - \$20 Anti-Glare Coating - \$20
LightCare	Use frame allowance towards ready-made non-prescription blue light glasses or sunglasses (instead of prescription glasses or contacts)	
Vision Therapy	Fully covered evaluation and 75% off approved therapy sessions up to \$750 annually.	

Canopy Wellbeing Employee Assistance Program (EAP)



Services

- Mental Health Hotline
24/7/365
- 3-8 Counseling sessions per incident
- Behavioral Coaching
- Virtual Peer Support
([Togetherall](#))
- WholeLife Directions App
(digital CBT)

Resources

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



• Who is Eligible?

- Employee
- Spouse/domestic partner
- Dependents, up to age 26 regardless of location
- Family members living in employee's household

• To Register:

- Organization (PEBB)



1-800-433-2320

<https://canopywell.com/Services-Offered>

Break Time!



Breaktime for PowerPoint by Flow Simulation Ltd.

10. Pin contents when stopped





Welcome Back

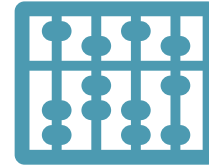
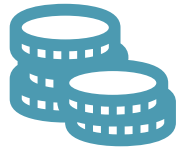




Flexible Spending Accounts



FSA – How Do They Work



Monthly Check	FSA Account	Expenses	Re-enroll Yearly
<p>Money set aside pre-tax. This may lower your taxable income.</p>	<p>Money is "Use it or Lose it." Does not roll over into the next year.</p>	<p>Spend on eligible expenses. Get reimbursed or sign up for a debit card.</p>	<p>Enroll upon hire & during Open Enrollment annually.</p>

Types of Accounts



Healthcare	Dependent Care	Commuter
For health, vision, and dental costs	For in-home care for an elderly or older dependent, and nursery school or day care	For commuting expenses (pre-tax): Parking Reimbursement Account, Mass Transit/Van Pool
Max. year contribution is \$3,050	Max. year contribution is \$5,000	Max. contribution is \$300/month
Must use contributions or lose them.		Can change the amount you put in at any time

FSA: Important Points



Employee (Participant) Login Employer Login ASI COBRA Provider Portal

Home Services Resources Employers Brokers About Us Contact Us



Cardless pay now available in the FSA Store!
Skip claim filing when you choose the ASIFlex payment option during check out!
** Click here for more information **

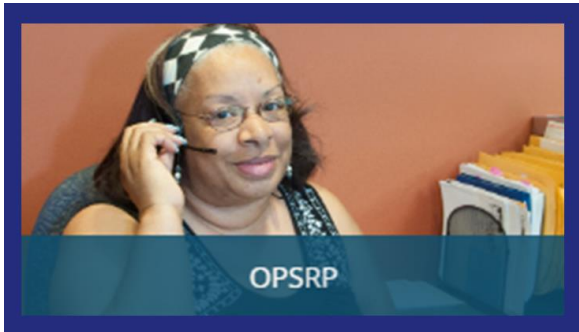


ASI highly encourages you to file claims electronically as this will result in quicker reimbursement for you and safer processing for our employees. You can file claims via the free mobile app, online by signing into your account, or by fax. Please also consider signing up for direct deposit and electronic communications via email or text as this will also reduce paper usage and wait times.

How much can you save with tax-free health?
Find out how you can benefit from an FSA or HSA. Plus enter to win FREE

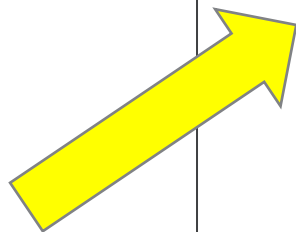
Sign up for an FSA to save money!

PERS Activity



<https://www.oregon.gov/PERS/Pages/index.asp>

X



A screenshot of the Oregon PERS website. The header includes "Oregon" and "How you know »". The navigation menu contains "Home", "Nonretired members", "Retirees", "Employers", "PHIP", "OSGP", "Forms and publications", and "Contact". The main content area features a large banner with "OREGON PERS PUBLIC EMPLOYEES RETIREMENT SYSTEM" and a video player titled "In-person and webinar sessions" with a "Read more" button. Below the banner are three service boxes: "Nonretired members" (circled in red), "Retirees", and "Employers". The "Nonretired members" box includes a "Read more" button and a list of services: Tier One / Tier Two plans, Oregon Public Service Retirement Plan, What plan am I in?, and Nonretired member newsletters. The "Retirees" box includes a "Read more" button and a list of services: Work after retirement, Health insurance program, Tax information, and Benefit payment information. The "Employers" box includes a "Read more" button and a list of services: EDX availability, Employer contribution rates, Monthly newsletter, and Training. A footer bar at the bottom states "PERS Member Services: 8:30 a.m. to 5 p.m. Monday-Friday, 888-320-7377 (toll free)".



Oregon Savings Growth Plan (OSGP)



Oregon Savings Growth Plan

Automatically deducted from paycheck

Can pay taxes on it now or later

Managed by the State of Oregon and Voya

Can speak with an OSGP counselor



Retirement: Individual Account Program

Individual Account Program (IAP)

Start contributing after 6 months

Lump sum or installments

Contribution and money grow over time

Managed by Voya

Contribute 5.25% of your salary annually



Retirement: Pension

Pension

Monthly retirement benefit

Stable and predictable

Up to 2% cost of living increase

Not affected by stock market

Qualify after 5 years of working full-time (vesting)

Based on your salary and years of service

Managed by OR Investment Council & PERS Board

You contribute 0.75% of your salary annually to
EPSA



Types of Paid Leave

- DAS Employee Handbook
- Union Collective Bargaining Agreement (CBA)
- Manager/Supervisor



Paid Leave Oregon



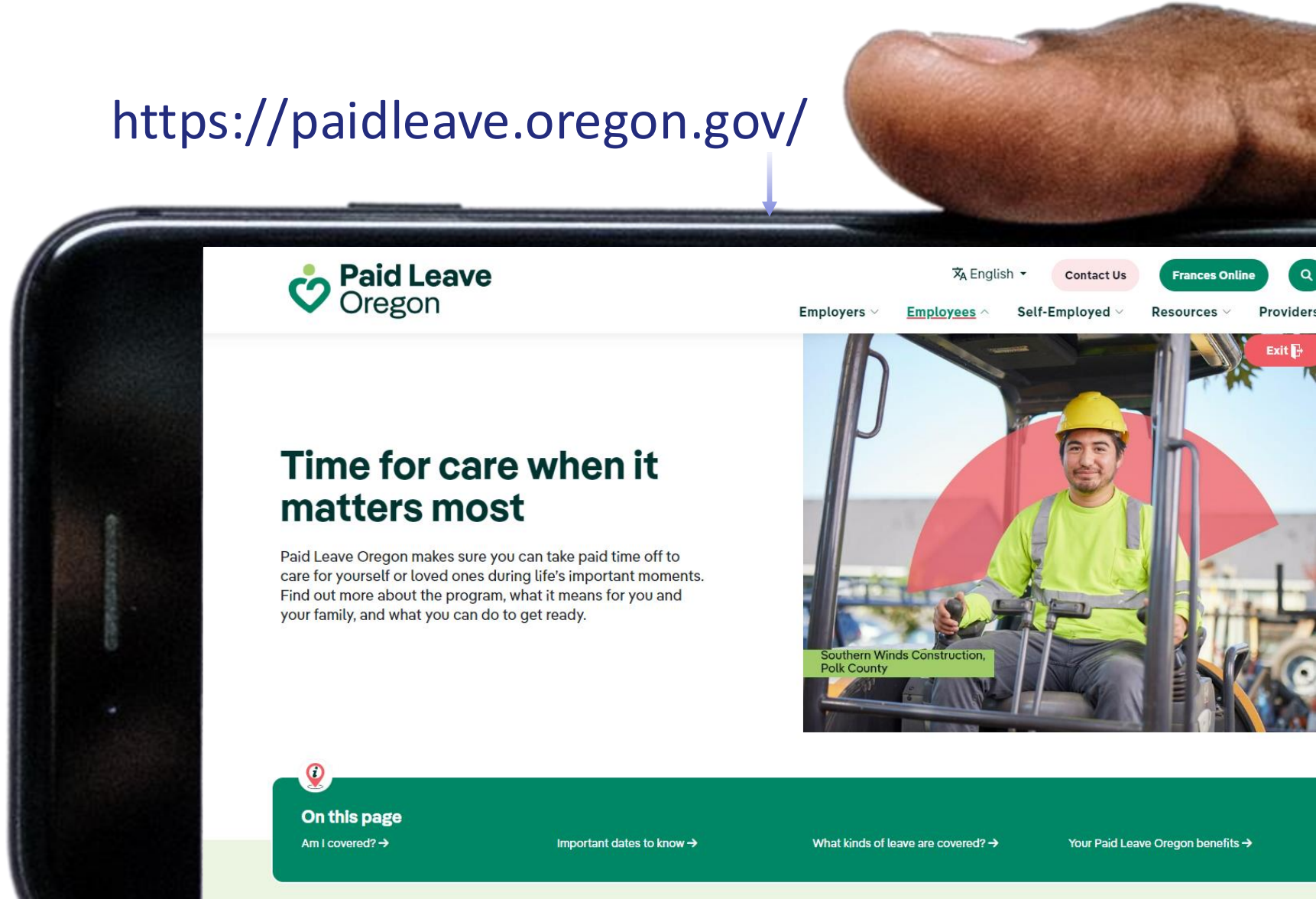
Types of Leave:

1. Medical
2. Safe
3. Family

<https://paidleave.oregon.gov/>

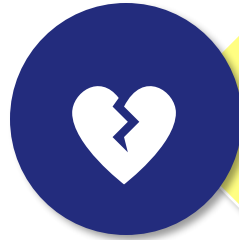


Paid Leave Oregon





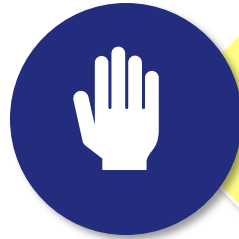
Types of Additional Insurance



Life Insurance



Short-Term & Long-Term Disability



Accidental Death & Dismemberment

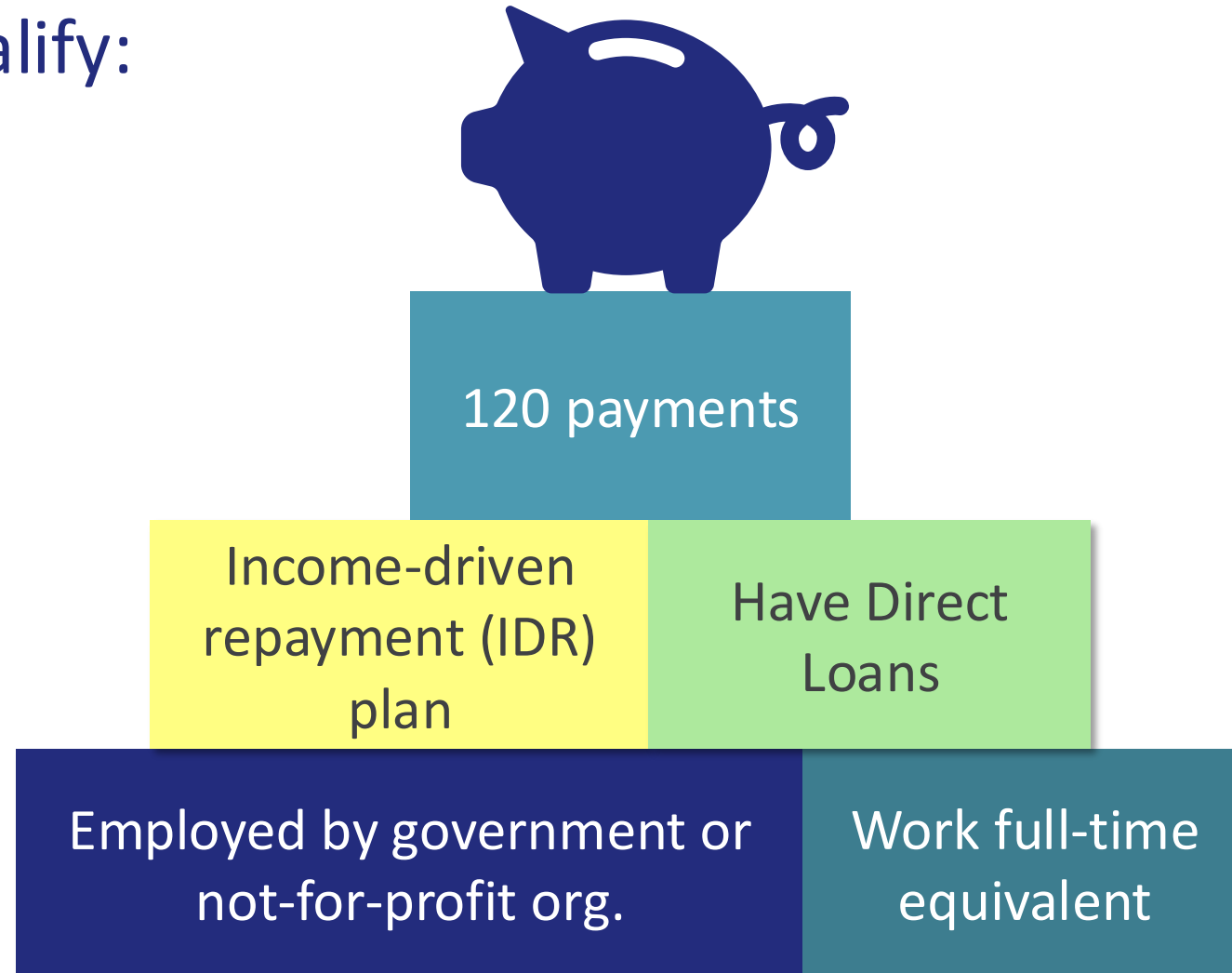


Long-Term Care

Public Service Loan Forgiveness



How to Qualify:



- **What will you do next?**
- **By when?**



Next Steps Activity





Some of
the
Unions for
State
Workers



OREGON
EDUCATION
ASSOCIATION

THANK YOU!



Your feedback is important to us!

