

Uplift Your Benefits

Your Benefits Journey



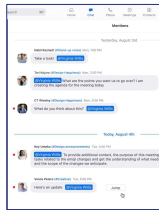
Zoom Controls



On/Off for your **microphone**



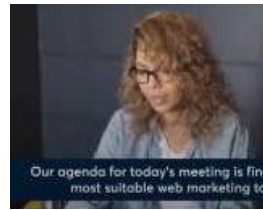
On/Off for your **video**



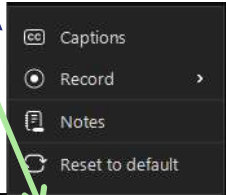
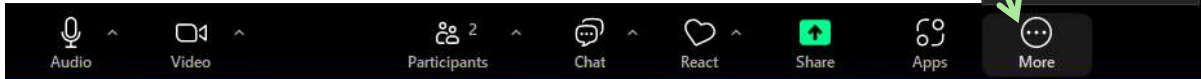
Open/close the **chat**

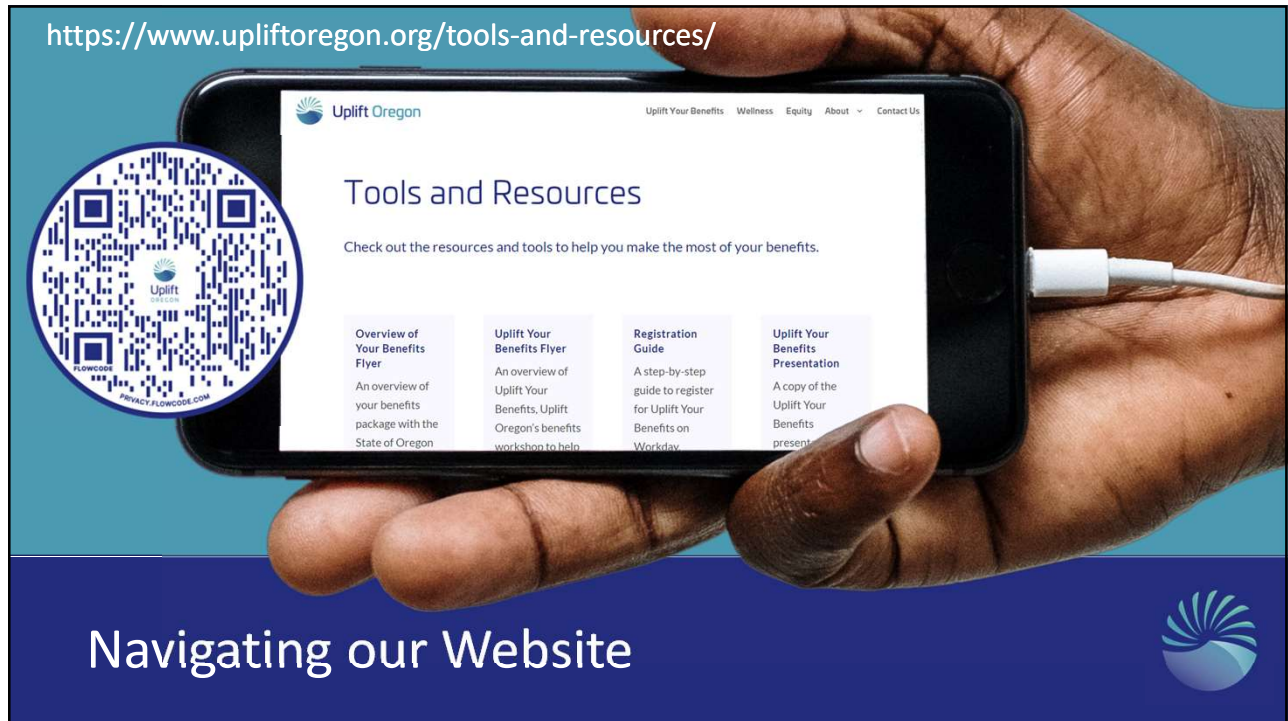


Add reactions to your **video**



On/off for **captions**





Uplift Oregon



Dr. General Johnson
Wellness



Jamila Dozier
Education



Brad Fortier
Equity



Stephanie Schaefer, Psy.D.
Benefits



Wanda Walker
Webinar Facilitator



Hope Yamasaki
Webinar Facilitator



Lori Spencer-Edwards
Webinar Facilitator



Hala Barghouty
Webinar Facilitator



Melissa Umana
Webinar Facilitator



Caitlan Hefner
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



Performers from Grand Ronde at Lake Oswego City Hall

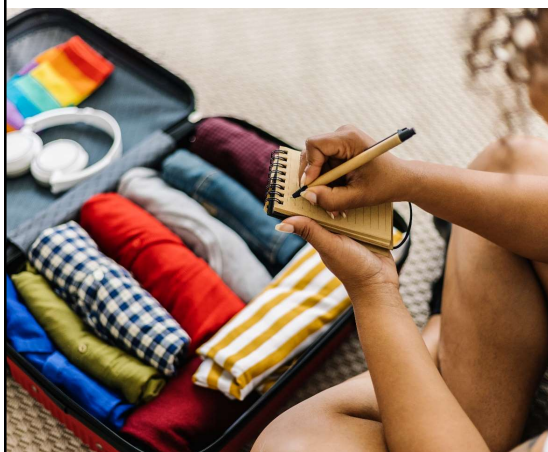


Nez Perce tribal Elder Steven Rueben



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



Outcomes



Strengthen **confidence** in choosing your benefits

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

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

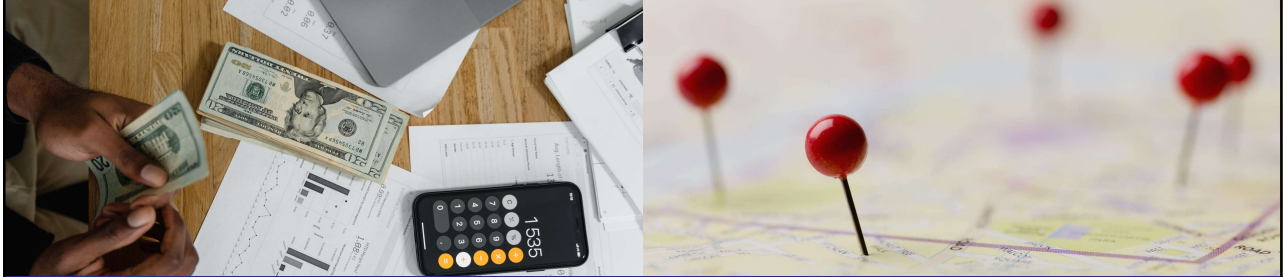
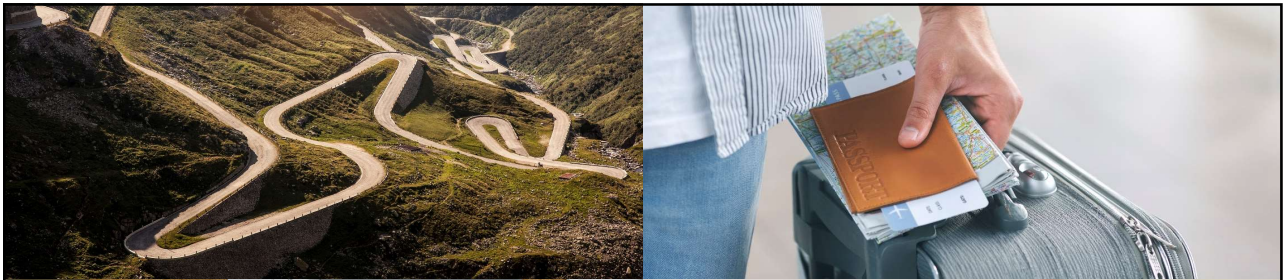


Activity: Word Association





Why Benefits Matter



Tools



PEBB Guides



2024 PEBB Summary
of Benefits



2024 PEBB
Enrollment Guide



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 University Employee

Employment Status: ? Full-Time Part-Time

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

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

[Manage Cookies](#)

<https://pebbpremiumestimator.com/>

- 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.

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



<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>



The screenshot shows the 'Public Employees' Benefit Board' website. The main heading is 'PEBB Home'. Below it, there is a navigation menu with 'PEBB Home' and '2024 Benefit Information'. A red circle highlights the 'LOG INTO YOUR PEBB ACCOUNT' link. To the right, a 'Welcome' pop-up window is shown, containing a login form with fields for 'Username:' and 'Password:', a 'Log In' button, a 'Forgot your Username/Password?' link with a 'Get It Now' button, and a 'New to PEBB?' section with a 'Register Here' button. A red circle highlights the 'Register Here' button.



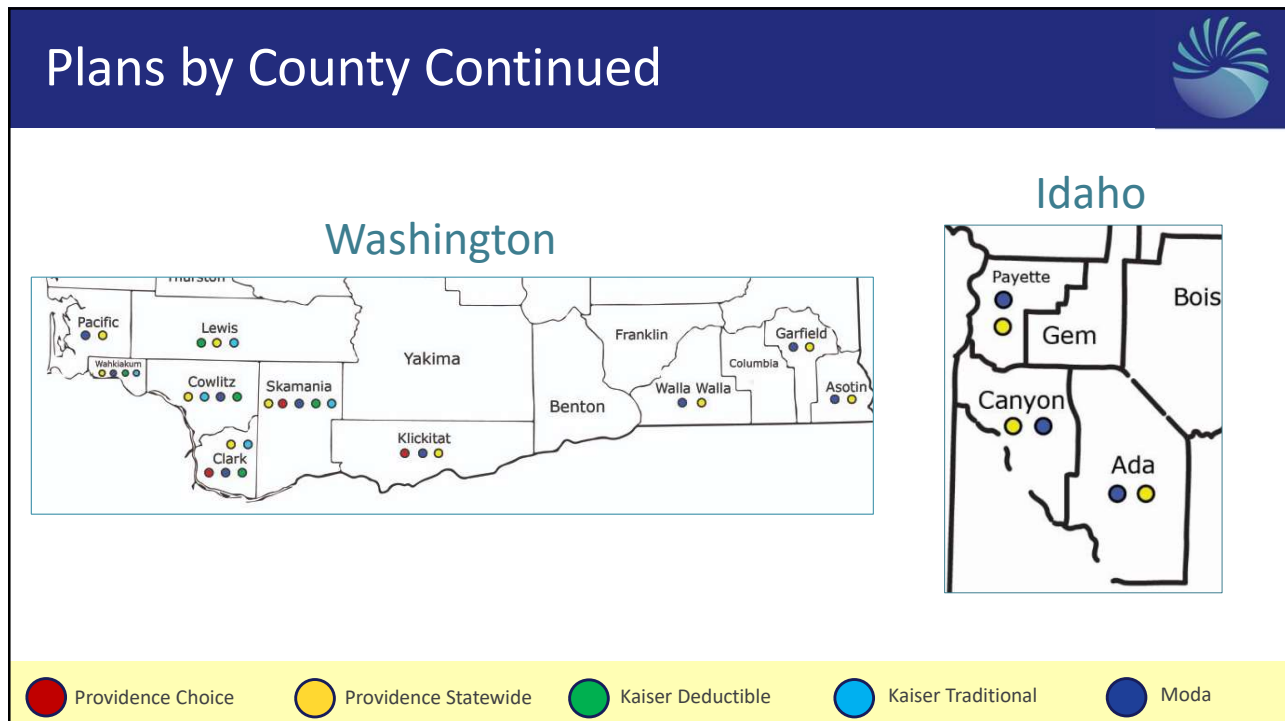
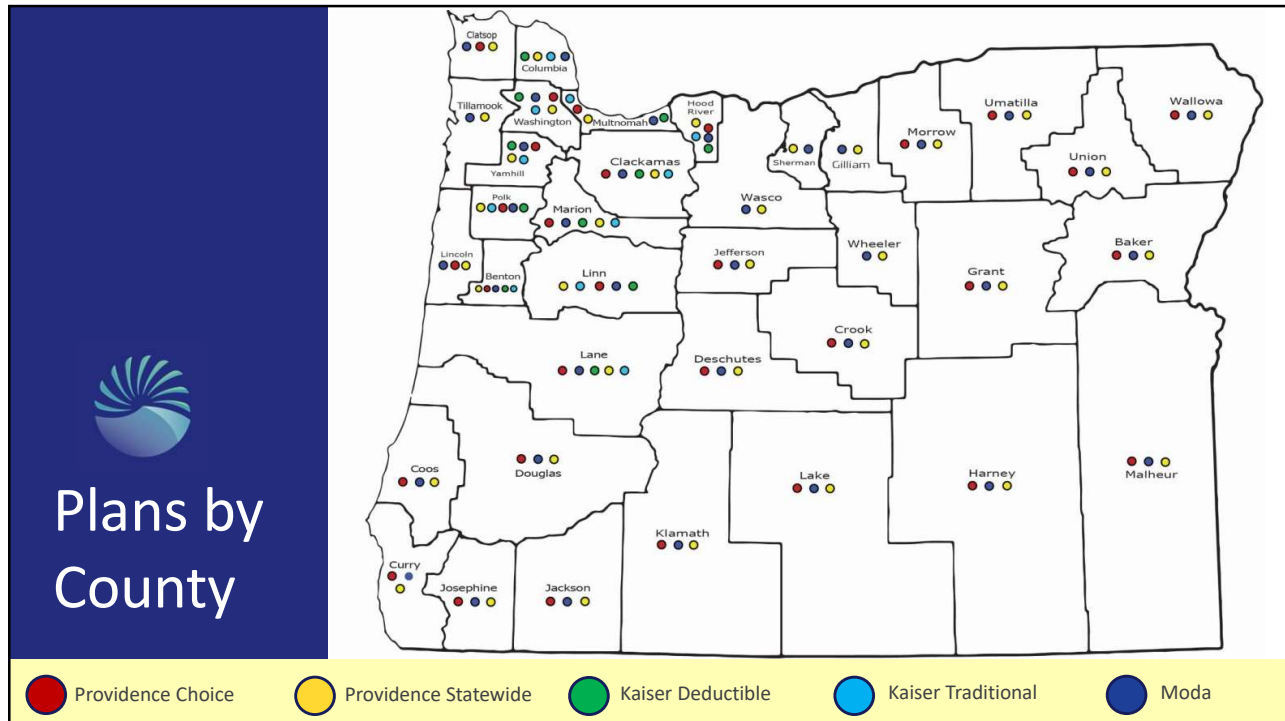
Range of Healthcare Benefits



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)



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>

Moda Benefits

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

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



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



Delta Dental PPO ● & Delta Dental Premier ○

Preventive & Diagnostic Services: 100%

Basic Services: 80%

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

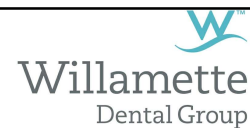
Orthodontia Benefit: 50% (lifetime max: \$1,800)

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



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



Kaiser Permanente Vision

 KAISER PERMANENTE®





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					
Frame Allowance	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	Resources		
<ul style="list-style-type: none"> • Mental Health Hotline 24/7/365 • 3-8 Counseling sessions per incident • Behavioral Coaching • Virtual Peer Support (Togetherall) • WholeLife Directions App (digital CBT) 	<ul style="list-style-type: none"> • 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 		

Canopy Wellbeing EAP



• 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!

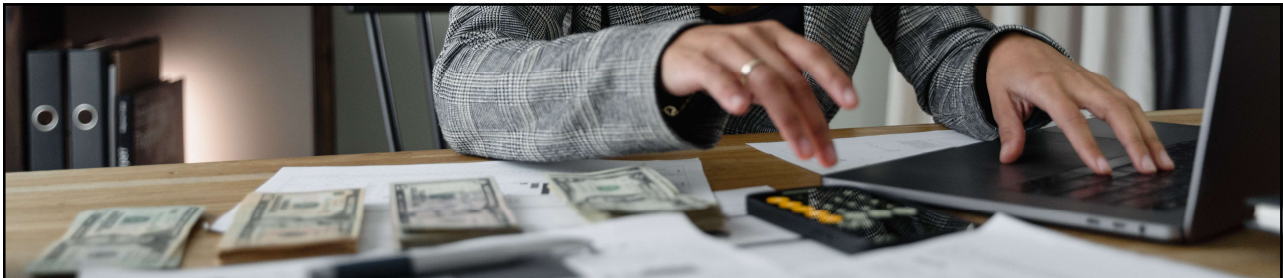
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Welcome Back



Flexible Spending Accounts



FSA – How Do They Work



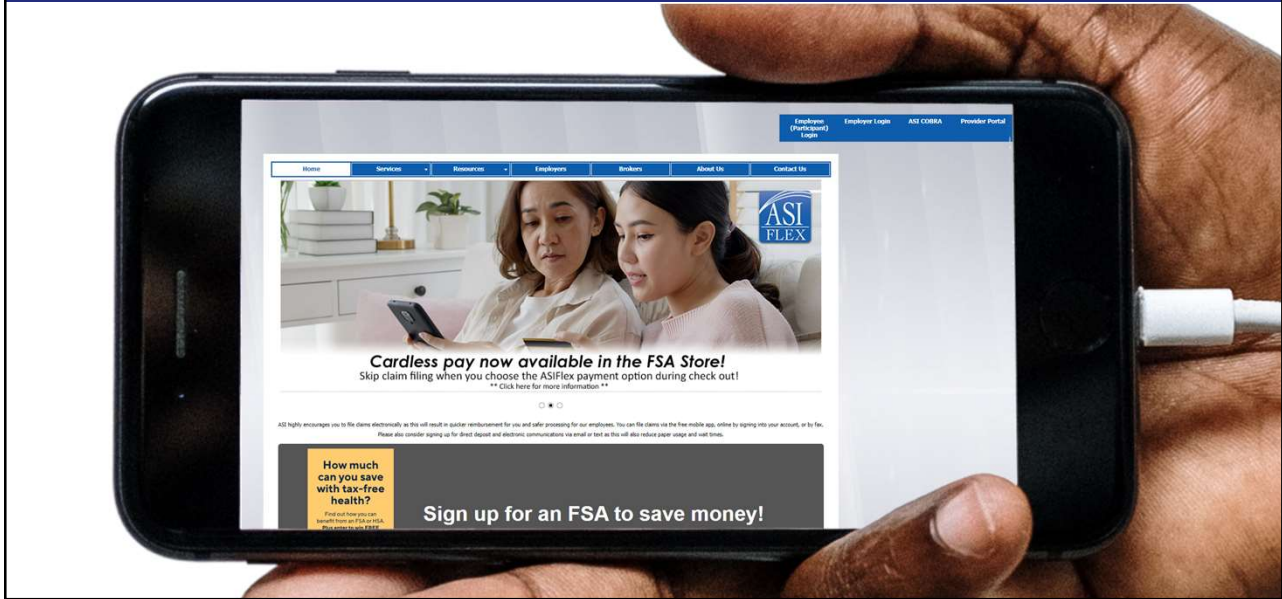
Monthly Check	FSA Account	Expenses	Re-enroll Yearly
Money set aside pre-tax. This may lower your taxable income.	Money is "Use it or Lose it." Does not roll over into the next year.	Spend on eligible expenses. Get reimbursed or sign up for a debit card.	Enroll upon hire & during Open Enrollment annually.

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

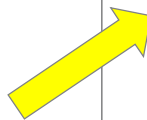
FSA: Important Points



PERS Activity



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



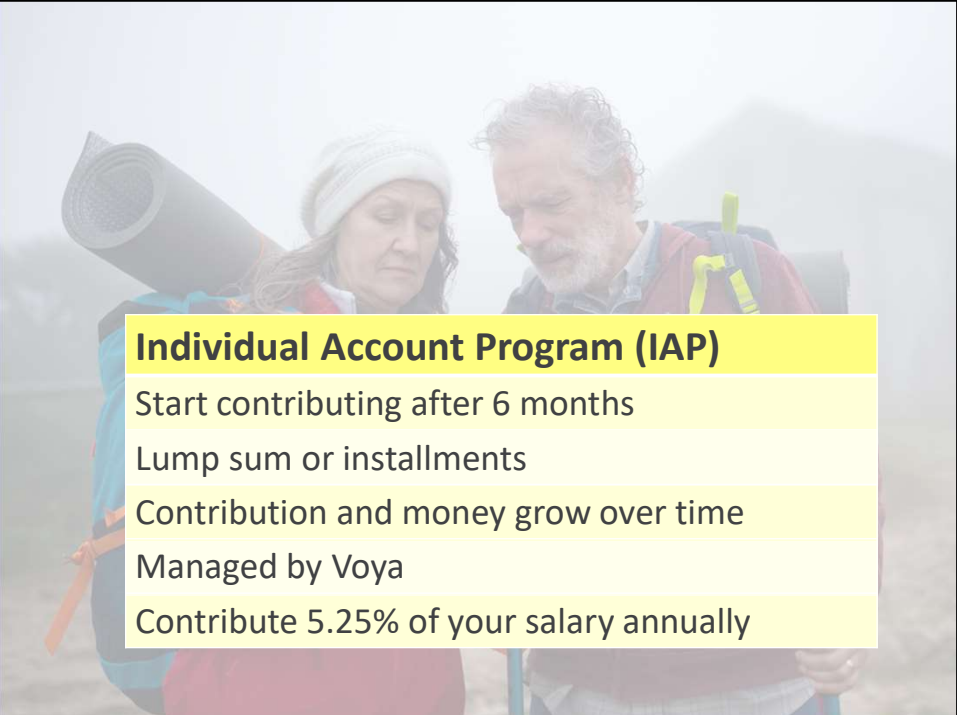
Screenshot of the Oregon PERS website homepage. The "Nonretired members" link in the navigation menu is circled in red. The main content area features a banner for "Oregon PERS" and "In-person and webinar sessions". Below the banner are three columns for "Nonretired members", "Retirees", and "Employers", each with a "Read more" button and a list of services. The "Nonretired members" section includes links for "Online Member Services", "Tier One / Tier Two plans", "Oregon Public Service Retirement Plan", "What plan am I in?", and "Nonretired member newsletters". The "Retirees" section includes links for "Work after retirement", "Health insurance program", "Tax information", and "Benefit payment information". The "Employers" section includes links for "EDX availability", "Employer contribution rates", "Monthly newsletter", and "Training".





Oregon
Savings
Growth
Plan (OSGP)

Oregon Savings Growth Plan

- Automatically deducted from paycheck
- Can pay taxes on it now or later
- Managed by 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



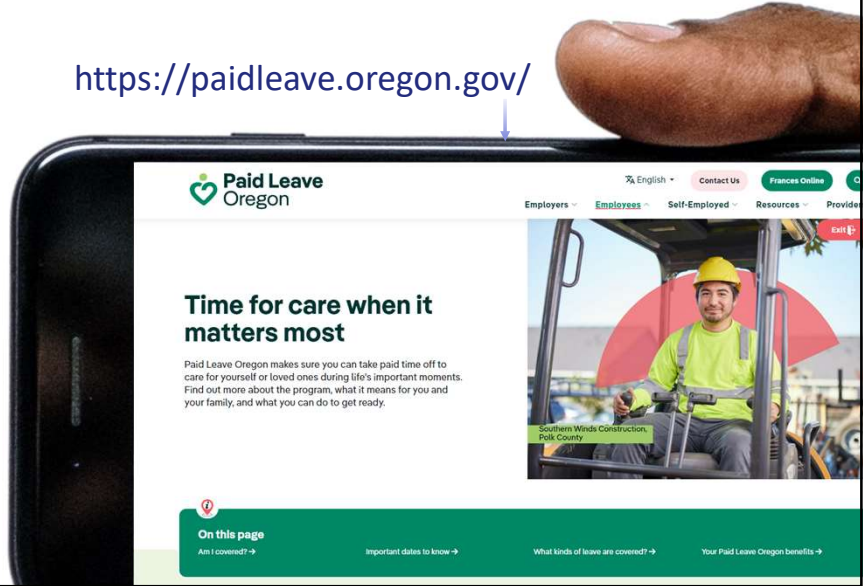

Types of Leave:

- 1. Medical
- 2. Safe
- 3. Family



Paid Leave Oregon

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

Types of Additional Insurance



Life Insurance



Short-Term & Long-Term Disability



Accidental Death & Dismemberment



Long-Term Care

Public Service Loan Forgiveness



How to Qualify:



120 payments

Income-driven
repayment (IDR)
plan

Have Direct
Loans

Employed by government or
not-for-profit org.

Work full-time
equivalent

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

Next Steps Activity





Some of
the
Unions for
State
Workers

LOCAL 503



SEIU
Stronger Together

Oregon
AFSCME
Council 75

ONA Oregon
Nurses
Association
Voice of Oregon Nurses Since 1904

ASSOCIATION OF ENGINEERING EMPLOYEES
EE
OF OREGON



oea OREGON
EDUCATION
ASSOCIATION

THANK YOU!



Your feedback is important to us!



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