



**Uplift**  
OREGON

# 2025 Open Enrollment Guide

# Introduction

Welcome to the Uplift Oregon Open Enrollment Guide, an informational booklet created for State of Oregon employees to provide information and resources about Open Enrollment for 2025. This guide was created with new employees in mind, particularly those who haven't been through an Open Enrollment before with the State of Oregon. However, it contains information useful for all employees, including details on Open Enrollment workshops, and tools to learn more about your benefits, compare medical plans, and more.

If you have any questions about Open Enrollment after reviewing this guide, or would like to learn more about your benefits, Uplift Oregon is hosting an Open Enrollment Town Hall on

Wednesday, October 16, from 12:00 – 1:30 pm. [Click here to register on Workday.](#)

If you'd like to hear about PEBB's 2025 plan offerings, get answers from the benefit vendor partners or learn about your benefit education resources, consider attending the PEBB Open Enrollment webinar on Wednesday, October 2, from 10:00 am – 12:00 pm. [Click here to register.](#)

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# What is Open Enrollment?

Every year, State of Oregon employees can make changes to their benefit elections for the upcoming year within a set period of time, typically in the fall. This is called Open Enrollment. Unless you experience a qualifying event, Open Enrollment is the only time each year when you can make significant changes, including enrolling in or opting out of medical plans, making changes to your benefits, participating in the Health Engagement Model (HEM), enrolling, re-enrolling, or adding a dependent to your Flexible Savings Account (FSA), declining benefits, and more.



This year's Open Enrollment takes place from **Tuesday, October 1, 2024, to Thursday, October 31, 2024**, with benefits starting on January 1, 2025.

There are two different types of Open Enrollment: Mandatory and passive. **This year is a passive Open Enrollment** for State of Oregon employees.

## What is Passive Enrollment?

Passive enrollment, also known as non-mandatory enrollment, is a type of Open Enrollment that allows you to keep your current benefit plan selections without doing anything.

However, if you want to change anything about your benefits, or if you meet one of the requirements on the [2025 Open Enrollment Decision Chart](#), you must log in to the [PEBB website](#) to make your selections. We've listed some of the most common reasons to update your benefit plan selections in the "Do I need to complete Open Enrollment?" section of this guide.

# What is the Health Engagement Model (HEM)?

The Health Engagement Model (HEM) is an employee incentive program that pays you to learn about your health risks and take steps to reduce those risks when possible. If you choose to enroll in HEM, PEBB will pay you a taxable incentive of \$17.50 per month and you will receive a lower deductible for your medical plan. Participants are required to complete two health actions and indicate that you completed the actions during Open Enrollment next year.

Attending the Uplift Oregon Open Enrollment Town Hall counts as one of your health actions if you are enrolled or plan to enroll in HEM.

[Click here if you would like to register on Workday.](#)

To qualify for HEM, you must be an active employee of the State of Oregon with benefits in effect by October 1, 2024. You must also participate in a PEBB medical plan for 2025. You can sign up for HEM from September 1, 2024 to October 31, 2024.

We've listed the most common scenarios for employees already enrolled in HEM and those new to HEM. However, this list is not all encompassing, so please review the [Decision Chart](#) to determine your next steps.



## If you are currently enrolled in HEM

If you are currently enrolled in HEM and would like to participate in 2025, your plans for Open Enrollment will determine if you need to act.

If you don't plan to make any benefit changes for 2025, your enrollment will automatically roll over. You don't need to retake the Health Assessment, and you will continue to receive your incentive and lower deductible.

If you plan to make benefit changes to your medical plan for 2025, you must indicate that you plan to participate in HEM. You don't need to retake the Health Assessment, and you will continue to receive your incentive and lower deductible.

## If you are not currently enrolled in HEM

If you are not currently enrolled in HEM and would like to participate in 2025, you must be enrolled in a PEBB medical plan for 2025.

If you are currently enrolled in a PEBB medical plan, you will need to take a health assessment on your current medical carrier's website from September 1, 2024 to October 31, 2024. Proof of completion is not required, but it's recommended you take a screenshot of your health assessment summary or print your completion certificate. You will also need to complete Open Enrollment, to let your medical plan provider know that you are participating in HEM.

If you aren't currently enrolled in a PEBB medical plan but will enroll for 2025, you will not take a health assessment plan this year. You will instead take a health assessment plan next year during Open Enrollment. You will need to complete Open Enrollment to enroll in a PEBB medical plan and to let your medical plan provider know that you are participating in HEM.

# Do I need to complete Open Enrollment?

To determine if you need to complete Open Enrollment this year, please review the [2025 Open Enrollment Decision Chart](#). If you still have questions about whether you need to complete enrollment after reviewing the chart, please contact PEBB.

The information on this page can help steer you in the right direction, but please make sure to check the chart before making your final decision.

## You may not need to complete Open Enrollment if you meet all the following criteria

- You are employed by the State of Oregon and are currently receiving benefits due to this employment
- You are satisfied with your current benefit elections and would like to keep the exact same benefits during 2025
- You don't want to participate in a health care or dependent care Flexible Spending Account (FSA) in 2025
- You are a participant in HEM in 2024 and would like to continue to participate in 2025 OR you are not a participant in HEM in 2024 and don't want to participate in 2025
- You don't need to change your answers to the surcharge questions in 2025

## If you don't meet all the criteria above, you likely need to complete Open Enrollment this year. Here are some of the most common reasons you may need to complete Open Enrollment:

- Make changes to your benefits plan for yourself or a dependent
- Enroll or re-enroll in a health care or dependent FSA
  - FSA participants must re-enroll every single year, even during passive enrollment
- Change your HEM status
- Add or remove a dependent
- Update your surcharge answers, personal information or beneficiaries

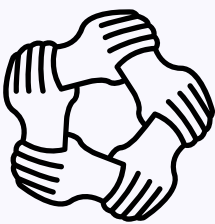
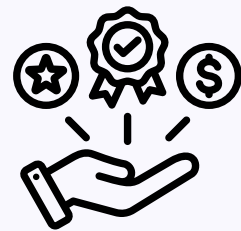
If you need to complete Open Enrollment this year or if you would like to review your current benefit selections, log in to [PEBBenroll.com](https://PEBBenroll.com).

# Resources & Tools



To learn more about your PEBB benefits, you can use the award-winning interactive learning tool at [www.pebbexploreyourbenefits.com/2025](http://www.pebbexploreyourbenefits.com/2025).

To determine monthly deductions for PEBB, you can use the Premium Estimator Tool at <https://pebbpremiumestimator.com>.



To see side-by-side comparisons of the medical, dental, and vision plans, as well as specific services, copays, deductibles, and more, visit <https://comparePEBBplans.com>.



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# THANK YOU

## About Us

Uplift Oregon is a labor-management partnership between the State of Oregon, and the unions SEIU 503 and AFSCME Council 75. Through this collaboration, we provide quality training and education in benefits, wellness, and equity.

## Contact Us

If you have any questions or concerns, please contact us at [Uplift.Oregon@RISEpartnership.com](mailto:Uplift.Oregon@RISEpartnership.com)