

Understanding Your Seasonal Benefits Package

Your Benefits Journey



Uplift
OREGON



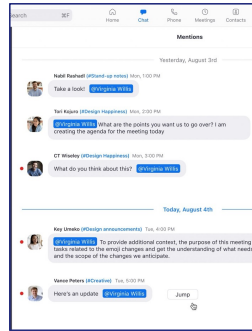
Zoom Controls



On/Off for your
microphone



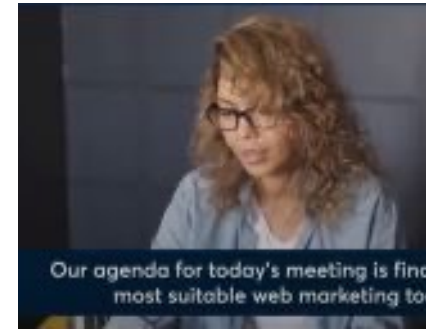
On/Off for
your video



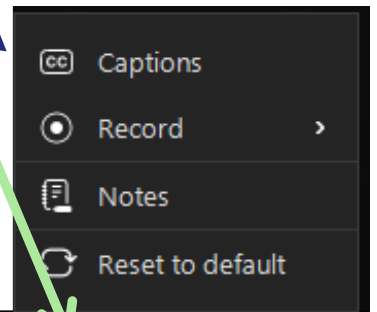
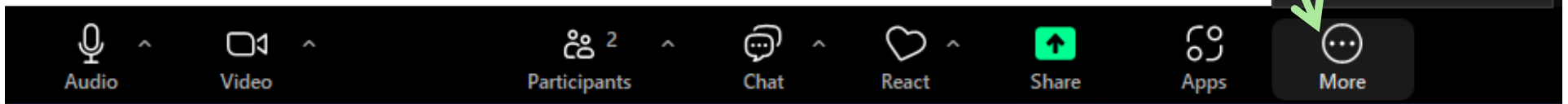
Open/close
the chat



Add reactions
to your video



On/off for
captions





Community Agreements



Be curious
Be kind
Be engaged

Uplift Oregon



Hala Barghouty
Webinar Facilitator



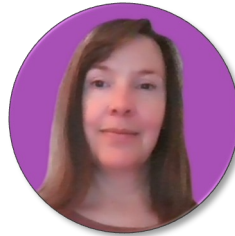
Caitlan Hefner
Webinar Facilitator



Lori Spencer
Webinar Facilitator



Melissa Umana
Webinar Facilitator



Wanda Walker
Webinar Facilitator



Hope Yamasaki
Webinar Facilitator

Introductions – Your turn



Please put your introduction in the chat!



YOU

State Employee

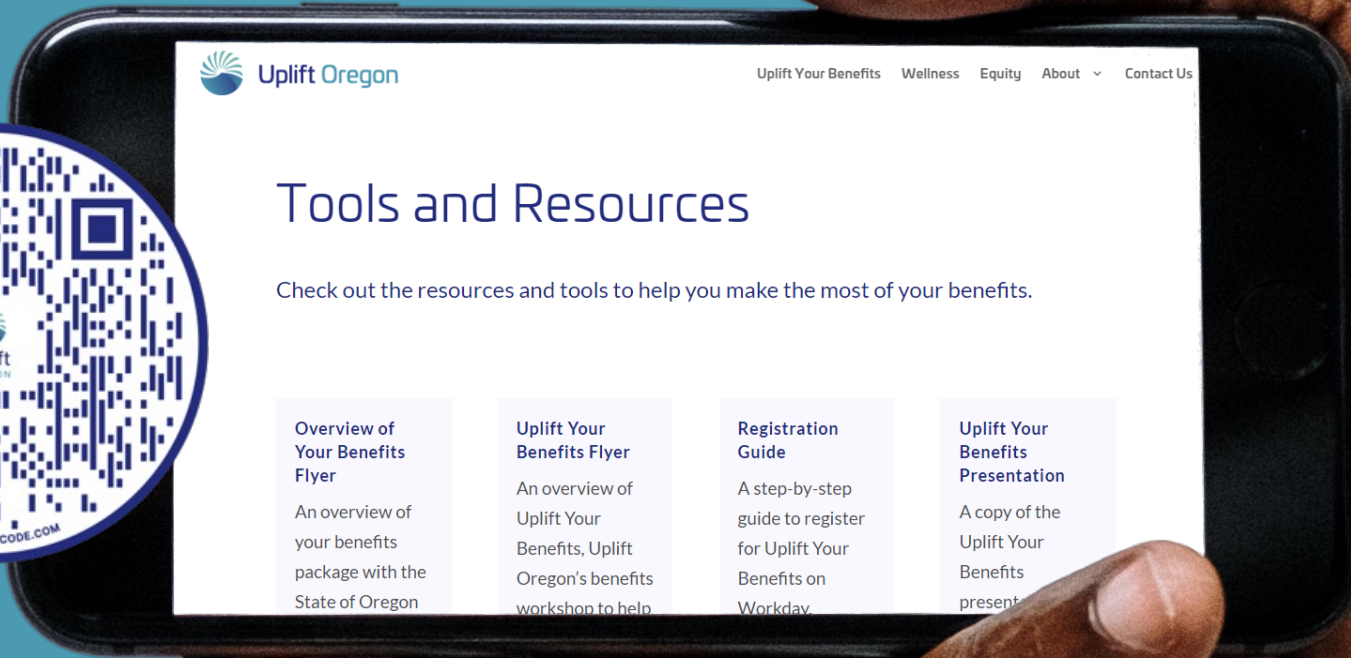
I am _____ with [Your Agency].

I serve as _____ .

My favorite way to spend a day off is

_____ .

<https://www.upliftoregon.org/tools-and-resources/>



Navigating our Website



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
- ~10-minute break~
4. Flexible Spending Accounts
 5. Retirement
 6. Paid time off
 7. Additional Insurance
 8. Public Service Loan Forgiveness
 9. 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





Activity: Word Association





Why Benefits Matter





Tools



PEBB Guides



2025 PEBB Summary
of Benefits



2025 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

- 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.

Manage Cookies

<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>

Explore Your Benefits



Award –winning interactive benefits learning tool
Entertaining benefit and wellness program modules

Educational videos
Fun mini knowledge tests

2025 Benefits Enrollment Checklist



2025 Benefits Enrollment Checklist

- 1. Review the 2025 Summary Of Benefits.** You know what you need out of your healthcare plans. Compare the available plans to find the best fit.
UpliftOregon.org/PEBB-Summary-of-Benefits
- 2. Find details for plans and healthcare vendors in the 2025 PEBB Enrollment Guide.** Research and choose a healthcare plan for yourself and your family.
UpliftOregon.org/PEBB-Enrollment-Guide
- 3. Get the details on your costs.** Now that you have a better idea of what you and your family need for plans and services, it's time to find out how much this may cost. Visit the Premium Estimator tool to get a customized estimate.
PEBBpremiumestimator.com
- 4. Overwhelmed? Need a guide?** You have so many benefits to consider that it might be helpful to learn about your benefits using PEBB's Explore Your Benefits online tool. Benefit information is set up in a simple game format where you can earn badges as you explore more information about your benefit options.
PEBBExploreYourBenefits.com
- 5. Want to save money? Look into FSA's (Flexible Spending Accounts)!** Check out the ASI flex savings calculator to see how much you can save on doctor visits, prescription drugs, dental, vision, and over-the-counter healthcare expenses. While you're on the ASI Flex page, you can also explore more information about the Dependent Care FSA and the Commuter FSAs.
UpliftOregon.org/ASICALculator
- 6. Still have questions on some specifics?** Contact PEBB with any detailed questions that you have between 8:00 a.m.-5:00 p.m., Monday-Friday.
PEBB@dhsosha.state.or.us | 503-373-1102
- 7. Setup/login in to your PEBB account.** If you're new to PEBB, use your OR number or employee number to setup your PEBB account. If you already have a PEBB account, verify you can log into your account.
Oregon.gov/oha/pebb/pages/index.aspx
- 8. Make your selections & review before you submit.** Select each of the benefits you want to enroll in. Review all your selections and any dependent information for accuracy before submitting your enrollment or changes.

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

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



Range of Healthcare Benefits



When Do Health Benefits Start/End

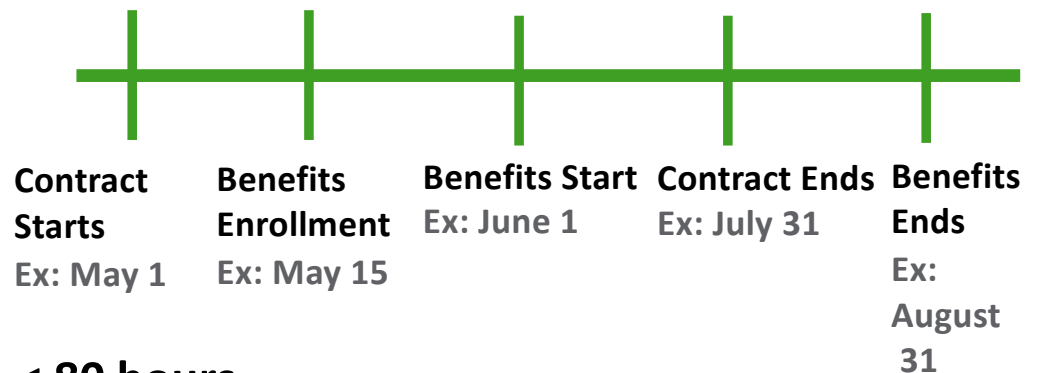
Start

- *The first day of the month following benefits enrollment*

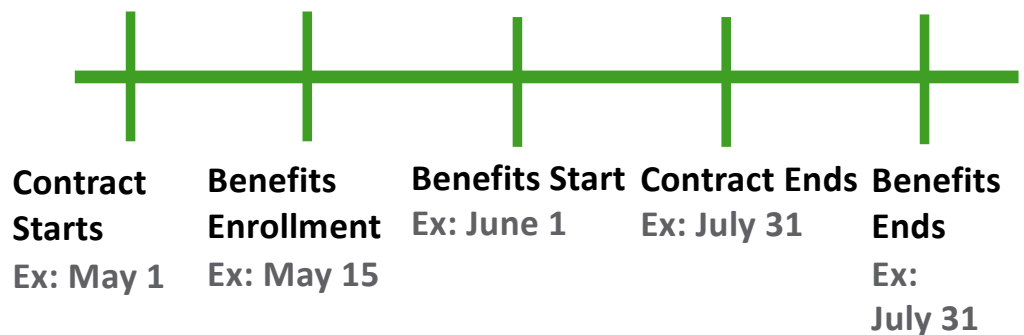
End

- *Worked 80+ hours in last month*
 - *Last day of the following month*
- *Have NOT worked 80+ hours in last month*
 - *Last day of month*

80+ hours



< 80 hours



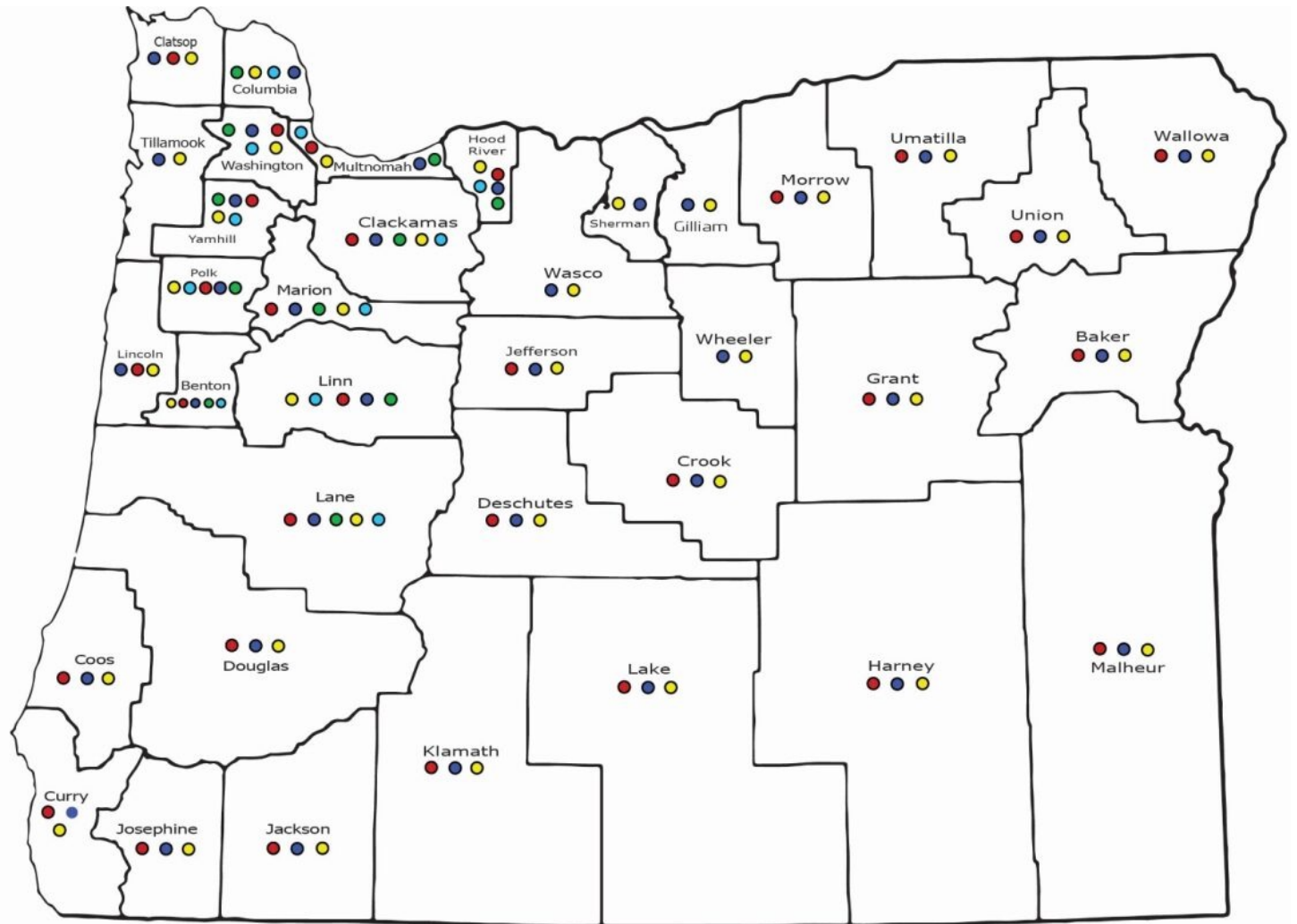
Premium Costs

- 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

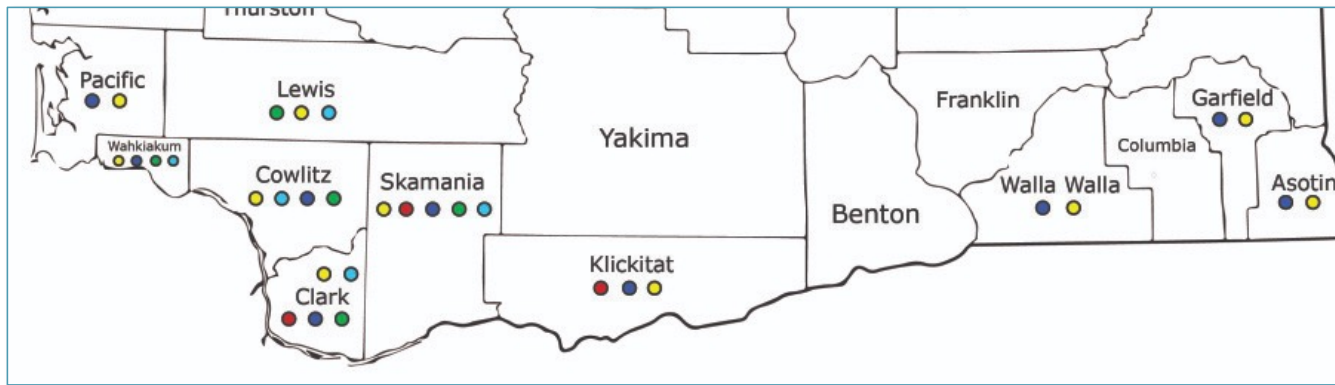


- Providence Choice
- Providence Statewide
- Kaiser Deductible
- Kaiser Traditional
- Moda

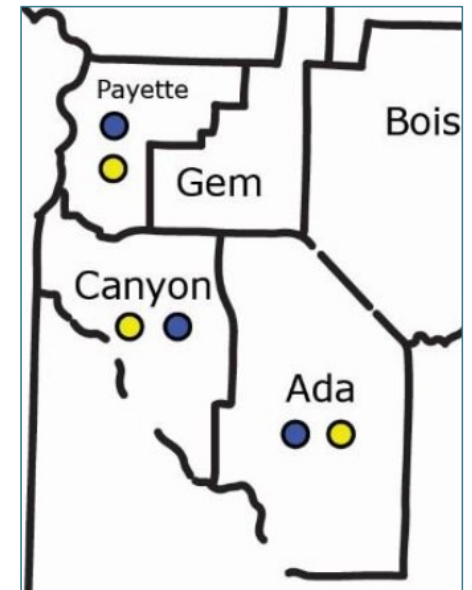
Plans by County Continued



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
- Progyny (fertility services)
- 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
- Behavioral Health Champions 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% (when seeing a provider in network)


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





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 every calendar year Glasses every calendar year Or Contacts every calendar year Retinal Screening every calendar year	Exam every calendar year Glasses every calendar year Or Contacts every calendar year Retinal Screening every calendar year
Copays	\$10 Exam \$25 Frame/Lenses Up to \$39 Retinal Screening	\$10 Exam \$25 Frame/Lenses 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	\$225 Up to \$60 copay on contact lens exam
Covered Lens Enhancements	Standard Progressives \$0 40% average savings on other lens enhancements	Standard Progressives \$0 Premium & Custom Progressives \$20 copay Anti-Glare Coating \$20 copay 40% average savings on other lens enhancements
LightCare	Use frame allowance towards ready-made non-prescription blue light glasses or sunglasses (instead of prescription materials)	Use frame allowance towards ready-made non-prescription blue light glasses or sunglasses (instead of prescription materials)

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

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!



10:00

Start

Stop

Reset

mins: 10

secs: 0

type: None



 Breaktime for PowerPoint by Flow Simulation Ltd.

Show Settings



Welcome Back

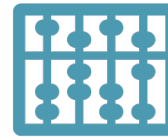
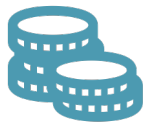




Flexible Spending Accounts



FSA – How Do They Work



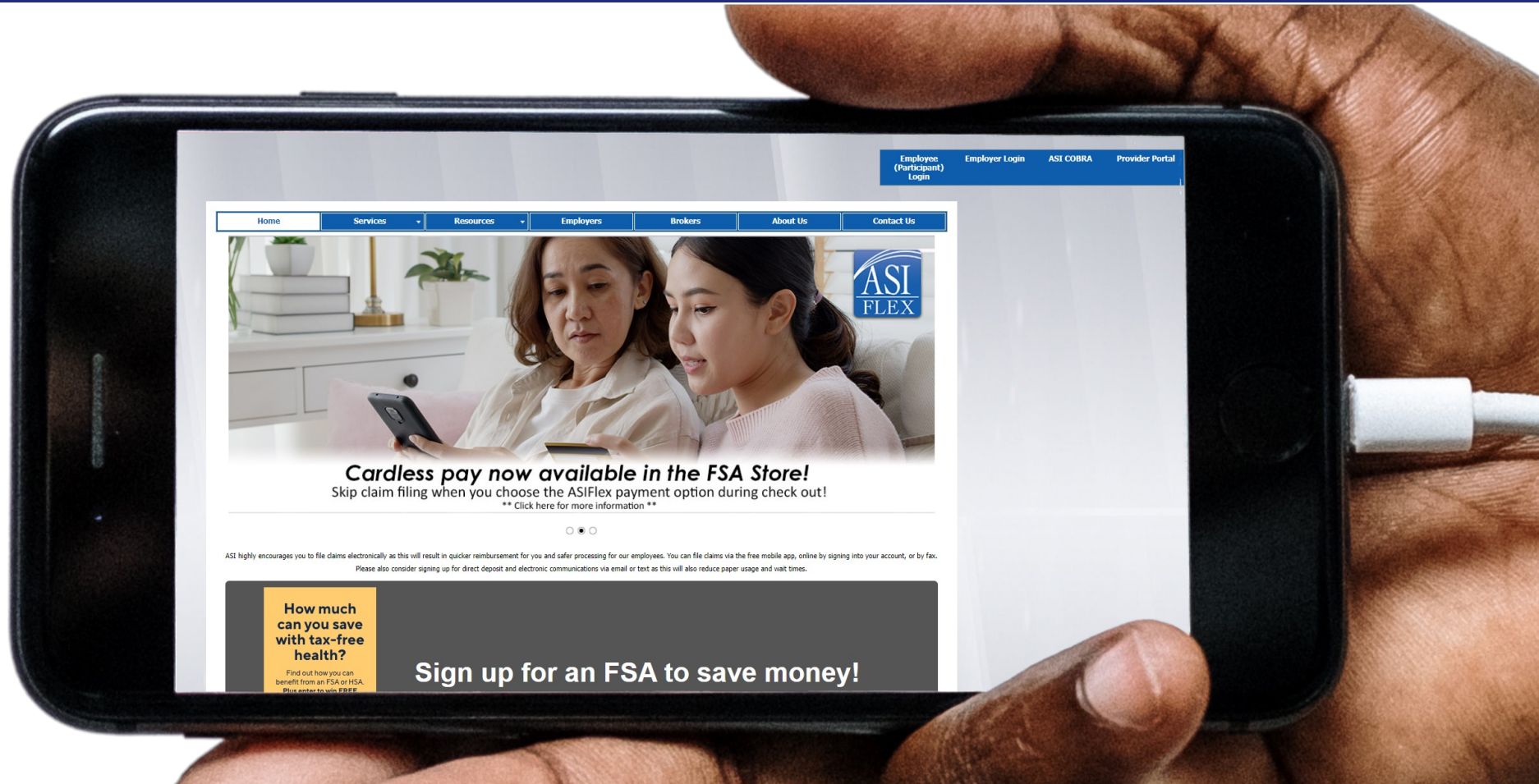
Monthly Check	FSA Account	Expenses	Re-enroll Seasonally
<p>Money set aside pre-tax. This may lower your taxable income.</p>	<p>Money is "Use it or Lose it." Does not roll over into the next year.</p>	<p>Spend on eligible expenses. Get reimbursed or sign up for a debit card.</p>	<p>Enroll upon hire &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

Types of Accounts

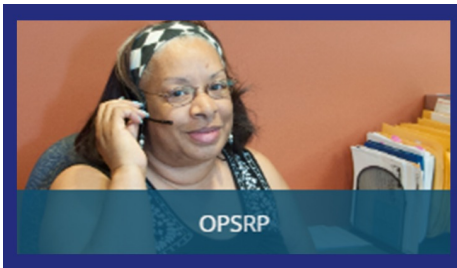


Healthcare	Dependent Care	Commuter
For health, vision, and dental costs	For in-home care for an elderly or older dependent, and nursery school or day care	For commuting expenses (pre-tax): Parking Reimbursement Account, Mass Transit/Van Pool
Max. year contribution is \$3,050	Max. year contribution is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

FSAs: Important Points

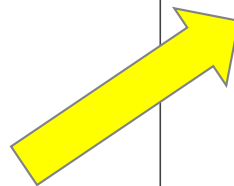


PERS



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

X



Oregon [How you know »](#)

[Home](#) [Nonretired members](#) [Retirees](#) [Employers](#) [PHIP](#) [OSGP](#) [Forms and publications](#) [Contact](#)

OREGON PERS

PUBLIC EMPLOYEES RETIREMENT SYSTEM

In-person and webinar sessions

Retirement education presentations are now available in person and remotely.

[Read more](#)

☎ PERS Member Services: 8:30 a.m. to 5 p.m. Monday-Friday, 888-320-7377 (toll free)

Nonretired members

[Online Member Services](#)

[Tier One / Tier Two plans](#)
[Oregon Public Service Retirement Plan](#)
[What plan am I in?](#)
[Nonretired member newsletters](#)

Retirees

[Online Member Services](#)

[Work after retirement](#)
[Health insurance program](#)
[Tax information](#)
[Benefit payment information](#)

Employers

[EDX Login](#)

[EDX availability](#)
[Employer contribution rates](#)
[Monthly newsletter](#)
[Training](#)



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

https://voyamarketingzone.dmplocal.com/sites/3650/osgp_welcome.html



Oregon Savings Growth Plan (OSGP)



4 Secrets To Success

- 1) Enroll as soon as you can
- 2) Put in as much \$\$ as you can
- 3) Increase the amount as often as you can
- 4) Attend an OSGP workshop hosted by Uplift



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



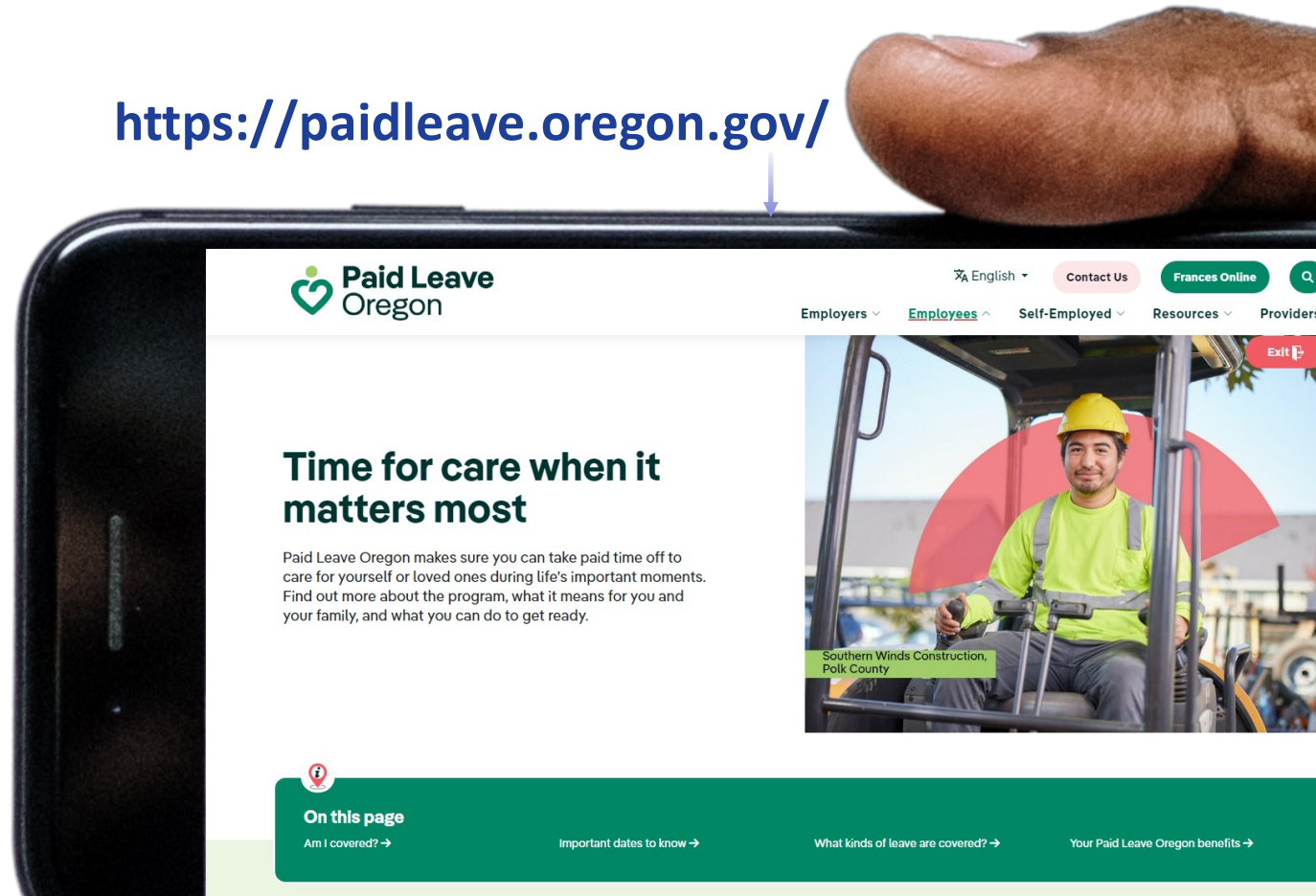
Types of Leave:

1. Medical
2. Safe
3. Family



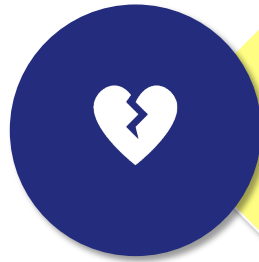
Paid Leave Oregon

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

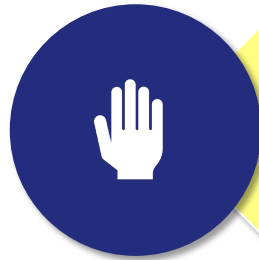




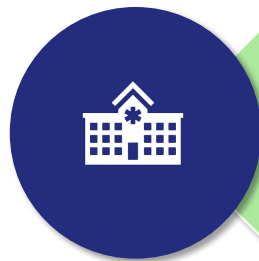
Types of Additional Insurance



Life Insurance



Accidental Death
&
Dismemberment

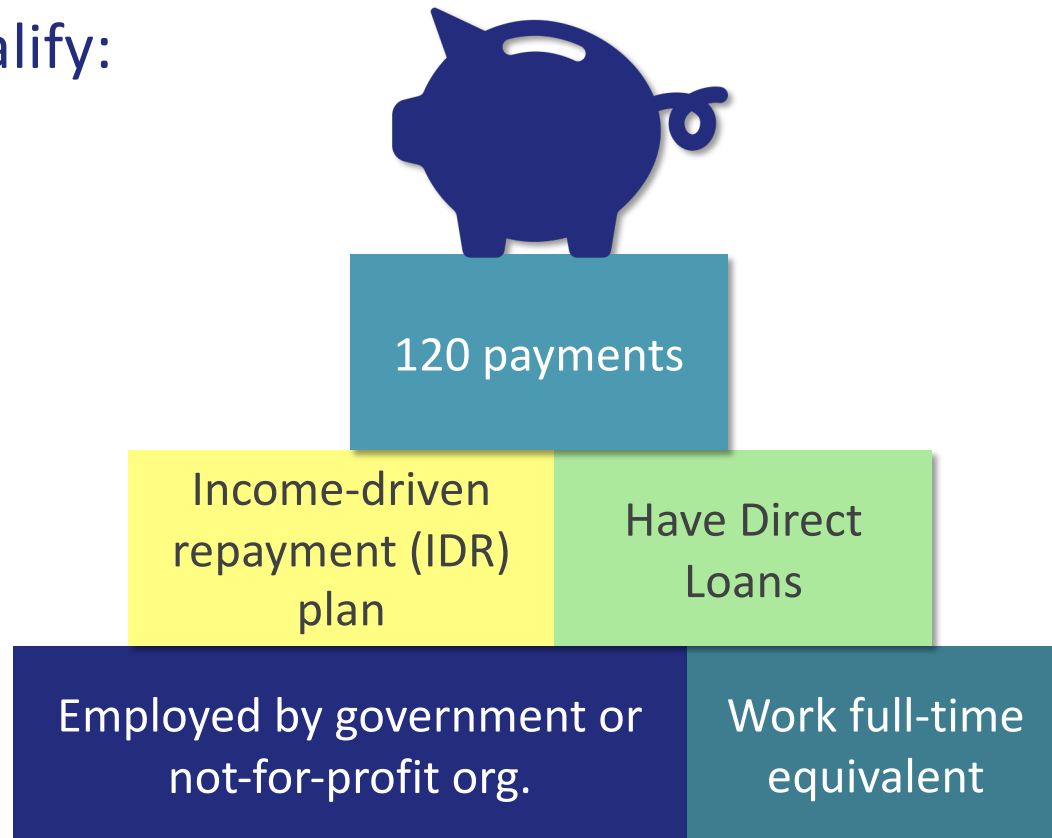


Long-Term Care

Public Service Loan Forgiveness



How to Qualify:





Next Steps Activity





Some of
the
Unions for
State
Workers



THANK YOU!



Your feedback is important to us!

