### **Important Dates & Contacts**



**NEED ASSISTANCE?** The PPS Benefits Team will be available to answer your questions and assist you with enrolling online at these scheduled events. Remember, you can always go to the PPS Benefits web page to learn more about your benefits at https://www.pps.net/Page/927

OEBB & FSA OPEN ENROLLMENT BOTH BEGIN AUGUST 15 - OEBB and PacificSource FSA websites will be available 24-hours for employees to self-enroll online. Enroll from the comfort of your own home, or come to a PPS enrollment event.

#### ALL EVENTS ARE OPEN TO NON-REPRESENTED AND SEIU EMPLOYEES/RETIREES.

**QUESTIONS?** Attend one of the following sessions. Computers will be available at all the sessions below.

Date	Time	Event	Location
8/22/19	Noon — 1:00 pm	Nutritional Services Back to School	Roosevelt High School
8/27/19	2:00 pm — 5:00 pm	Open Enrollment Lab	BESC Wallowa Lab L1
9/4/19	4:00 pm — 5:30 pm	BENEFITS FAIR	BESC FOYER
9/4/19	4:00 pm — 5:30 pm	Open Enrollment Lab	BESC Wallowa Lab L1
9/6/19	11:00 am −3:00 pm	Open Enrollment Lab	BESC Wallowa Lab L1

CONTACT INFORMATION			
Kaiser	866-223-2375	my.kp.org/oebb/	
Moda	866-923-0409	modahealth.com/oebb/	
	503-265-2909		
ОЕВВ	888-469-6322	https://myoebb.org/oebb/!pb.main (to enroll) OEBBinfo.com (see webinars, info, etc.)	
Optum (HSA)	877-470-1771	www.mycdh.optum.com	
PacificSource (FSA)	800-422-7038	Email: psacustomerservice@pacificsource.com	
		Enroll: https://hrbenefitsdirect.com/PSA/signIn.aspx	
PPS Benefits	503-916-3544	benefits@pps.net	
RBH (Employee Assistance Program)	866-750-1327	www.MyRBH.com – access code: OEBB Free counseling for you and your family	
Standard	866-756-8115	www.standard.com/mybenefits/oebb	
Insurance			
(LTD,LIFE)			
UNUM (LTC)	800-227-4165	http://unuminfo.com/oebb	
VSP	800-877-7195	VSP.com	



## 2019-20 Open Enrollment

# August 15<sup>th</sup> – September 6<sup>th</sup> **Non-Represented / SEIU Employees and Retirees**



#### Inside this newsletter:

What is changing? Page 1 Plan information Page 2-3 Flexible Spending Account Page 3 Important Dates/Events Page 4 Contacts Page 4

#### Included in this packet:

Open Enrollment Newsletter 2019-2020 Rate Sheet & Plan Comparison Moda Coordinated Care flyer Flexible Spending Account (FSA) Health Savings Account (HSA) form

#### **MANDATORY enrollment begins August 15, 2019**

YOU MUST ENROLL BETWEEN 8/15/19 to 9/6/19 FOR COVERAGE TO START 10/1/19.

#### **ENROLL ONLINE AT:**

https://myoebb.org/oebb/!pb.main If you do not make an election, your medical, dental and vision coverage or Opt-Out Incentive will end 9/30/19!

## What is changing?

#### **MODA CHANGES:**

- Moda is launching all new plans under just one network. All Moda plans will utilize Moda's statewide Connexus provider network. The synergy and Summit networks will be discontinued for all OEBB plans effective 10/1/19.
- Each family member on a Moda medical plan will have the option to participate in coordinated care and receive an enhanced benefit. To receive the enhanced benefit, each member must choose a primary care provider known as a "PCP 360" with Moda.
- The Moda Medical plan names are changing. Alder is now plan 1, Birch is now plan 2 and Evergreen is now plan 6.
- The individual deductible remain the same for 2019-2020, if you choose PCP 360 coordinated care.
- All medical plans will include a new fertility benefit.

#### **KAISER CHANGES:**

- Kaiser has expanded coverage of services and prescriptions related to reproductive health and women's preventive health with no cost-share.
- Kaiser has enhanced hearing aid coverage.

#### **RATES:**

• Rates have increased for 2019-2020 based on an increase in OEBB plan costs.

BESC Address: 501 N Dixon. Portland. OR 97227

Benefits@PPS.net

1

## **Plan Information**

#### **OPT-OUT CASH:**

- Available to active, full-time employees who choose not to enroll in medical, dental, vision benefits and can prove they have other employer-sponsored coverage, Medicare or Tricare. (See below for restrictions).
- If you are in this circumstance, be sure to choose OPT-OUT (not WAIVE) when enrolling online.

#### **OPT-OUT CASH RESTRICTIONS**

 OEBB covered employees who are enrolled in certain other health insurance coverages are NOT eligible for the district opt-out incentive payment. This includes employees with coverage through the individual market, Oregon Health Plan, Veterans Administration, or Student Health Insurance. Employees in this situation must check WAIVE when enrolling, instead of OPT-OUT.

#### **OPTUM HEALTH SAVINGS ACCOUNT (HSA):**

- The HSA can be coupled with MODA PLAN 6 (FORMERLY EVERGREEN) AND KAISER PLAN 3 high deductible plans.
- To receive a monthly, pre-tax district contribution to your HSA, you MUST be enrolled in one of the high deductible plans and be a full-time PPS employee.
- Complete the enclosed HSA enrollment/change form to set up an HSA deduction effective 10/1/19. Return completed form to PPS Benefits by 9/6/2019.
- See PPS contribution amounts and IRS maximum limits contained on the enclosed rate sheet.

#### **UNUM LONG-TERM CARE INSURANCE:**

Long-Term Care is an optional benefit available to you. Long-Term Care is the type of care
you may need if you couldn't independently perform the basic activities of daily living, or a
severe cognitive impairment from a condition such as Alzheimer's. If this situation were to
occur, this coverage could help pay for a home health aide, an assisted living facility or a
private nursing home (not covered by health insurance or Medicare. Learn more at:
w3.unum.com/enroll/OEBB.

**ALL CHANGES EFFECTIVE 10/1/2019** 



## **Plan Information**

#### **ENROLLMENT HELP AND TOOLS:**

- You <u>MUST</u> take action and enroll during Open Enrollment. If you do not make elections during this time period (8/15-9/6), your medical, dental, vision coverage or Opt-Out Incentive will end 9/30/19.
- OEBB online enrollment system is open 24/7 at <a href="https://myoebb.org/oebb/!pb.main">https://myoebb.org/oebb/!pb.main</a>. You may enroll any time starting 8/15/2019 thru 9/6/2019.
- PPS open enrollment materials are at <a href="https://www.pps.net/Page/7105">https://www.pps.net/Page/7105</a>
- OEBB webinars, videos, and a link to enroll at OEBBinfo.com.
- For step by step instructions and valuable benefits information to help you make your coverage decisions, refer to the OEBB open enrollment packet mailed/emailed separately to you the first week of August.
- If you are unable to add a dependent, please contact OEBB directly for them to unlock your dependents pending eligibility verification. See contact info on page 4.

#### **KEEP IN MIND WHEN REVIEWING OEBB AND PPS MATERIALS:**

- Your deductible and out of pocket maximums coincide with the plan year, which is 10/1/19 through 9/30/20.
- Once you finish enrolling online through the OEBB, a summary will appear. The premiums
  on this summary are the total cost, not the rates PPS employees pay. Refer to the enclosed rate sheet for PPS employee rates.
- OEBB timelines differ from PPS. Please honor the PPS timeline of August 15 thru September 6, as the system will lock you out at midnight 9/6/2019.
- Eligible employees are automatically enrolled in basic life and long term disability insurance, paid by PPS, when either enrolled in a medical plan or opting out.

# **FLEXIBLE SPENDING ACCOUNT (FSA)**

- The FSA 2019-2020 plan year begin date is October 1, 2019, which coincides with the OEBB plan year begin date.
- Refer to the enclosed flyer to learn more about this tax saving plan to pay for medical and dependent care expenses, and how to enroll. Employees <u>MUST</u> re-enroll to continue participation.
- Enrollment in the FSA is ONLINE through PacificSource Administrators.
   To enroll refer to the enclosed flyer.
- If you enroll in an HSA, the IRS only allows you to enroll in a <u>Limited</u>
   <u>FSA</u> (dental and vision only). You are still eligible for the full dependent care FSA.
- Those enrolled in the 2018-2019 FSA may claim expenses incurred on or before 9/30/2019. The last date to submit claims for the 2018-2019 plan year is 12/31/2019.

