

Contact Information

Canopy	800-433-2320	<a href="http://www.my.canopywell.com">www.my.canopywell.com</a>
Kaiser	866-223-2375	<a href="http://my.kp.org/oebb/">my.kp.org/oebb/</a>
Moda	866-923-0409	<a href="http://modahealth.com/oebb/">modahealth.com/oebb/</a>
OEBB	888-469-6322	Enroll: <a href="http://oebbenroll.com">oebbenroll.com</a>
PacificSource (Flexible Spending Account)	877-470-1771	<a href="https://psa.consumer.pacificsource.com/">https://psa.consumer.pacificsource.com/</a>
PPS Benefits	503-916-6464 benefits@pps.net	<a href="https://www.pps.net/Page/7105">https://www.pps.net/Page/7105</a>
UNUM (Long Term Care)	800-227-4165	http://unuminfo.com/oebb Enroll: <a href="https://www.pps.net/Page/7105">https://www.pps.net/Page/7105</a>
Standard Insurance (Life and Long Term Disability)	866-756-8115	<a href="http://www.standard.com/mybenefits/oebb">www.standard.com/mybenefits/oebb</a>
Vision Service Plan (VSP)	800-877-7195	<a href="http://VSP.com">VSP.com</a>

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Included in this packet:

- Open Enrollment Newsletter
- 2024—2025 Rate Sheet & Plan Comparison
- Flexible Spending Account (FSA) Flyer
- Wellness Flyers

Mandatory Open Enrollment August 15, 2025 – September 5, 2025

- The Oregon Educators Benefit Board (OEBB) is requiring a mandatory Open Enrollment. Even if you want to keep the same plans and dependents, you must make an election (including opt-out) for the 2025-2026 plan year.
- Open enrollment is also your annual opportunity to make plan changes and to add or remove dependents outside of a qualifying life event. Elections are effective October 1, 2025.
- If you want a healthcare or dependent care Flexible Spending Account (FSA), you must re-enroll during Open Enrollment to continue participating for the new plan year. See page 4 for additional information.

Enrollment links: [www.pps.net/Page/7105](http://www.pps.net/Page/7105)

In Person Benefits Fair & Enrollment Lab Schedule

Type	Date	Time	Location
Benefit Fair & Enrollment Lab (Insurance carriers on-site, online enrollment help & door prizes!)	August 18, 2025	3:30—5:30 pm	PEC lobby
Enrollment Lab at Nutrition Services Back to School	August 21, 2025	12:00 pm — 2:00 pm	McDaniel
Enrollment Lab	August 29, 2024	2:00—5:00 pm	PEC lobby
Enrollment Lab	September 4, 2024	11:00—3:00 pm	PEC lobby

PEC located at 501 N Dixon Street Portland, OR

Additional Online Resources

PPS Open Enrollment Website & Enrollment Links: <https://www.pps.net/Page/7105>  
OEBB website [OEBBinfo.com](http://OEBBinfo.com)

## What is changing? Effective October 1st

### **MODA**

- The individual deductible increases by \$300 (see plan comparison)
- The individual out-of-pocket maximum (OOPM) increases by \$900 (see plan comparison)
- Various copay increases by \$5 (see plan comparison)
- Moda plan 1 only: the family deductible and family OOPM is 2x the individual deductible and OOP maximums (previously 3x)
- New! Garner program to help find the best doctors based on patient outcomes and reimburse for some out-of-pocket medical costs when you visit these doctors of up to \$700 individuals/\$1400 for families. This includes your deductible, copay or coinsurance. More information: <https://www.modahealth.com/oebb/members/summaries.shtml>

### **KAISER**

The following changes apply to Kaiser medical plan 1 only

- The deductible increases to \$400 individual/\$800 family (previously no deductible)
- The out-of-pocket maximum increases to \$1700 individual/\$3400 family (previously \$1500/\$3000)
- office visits increase by \$5
- Lab/X-ray increase by \$15
- New coinsurance (after deductible) for hospital, emergency room, outpatient surgery, skilled nursing, and clinically administered medicine (see plan comparison)

### **DENTAL PLANS**

The following change applies to Kaiser dental plan only

- The annual benefits maximum decreases to \$3000 (previously \$4000)

### **FLEXIBLE SPENDING ACCOUNT**

- The annual limit for Health FSA will increase to \$3300. See page 4 of this newsletter and the enclosed flyer for further details and enrollment information.

Enrollment links: [www.pps.net/Page/7105](http://www.pps.net/Page/7105)

## Enrollment Information

- **OEBB timelines differ from PPS.** Please honor the PPS timeline of August 15 through September 5, 2025, as the system will lock you out at midnight on September 5th.
- If you make an election change on OEBB's enrollment site, a summary will appear once you complete and submit your enrollment. The premiums on this summary are the total cost, not the rates PPS employees pay. **Refer to the enclosed rate sheet for the monthly PPS employee rates.**
- **The OEBB system is not able to prevent dependent enrollment.** The medical, pharmacy, vision and dental insurance plans offered to part-time SEIU employees are for employee only coverage. Ineligible dependents enrolled during open enrollment will be removed from coverage. \*Full-time SEIU employees have dependent coverage options available.

## Terms to Know

**Copay:** the flat dollar amount you pay each time you receive covered services.

**Coinsurance:** the percentage you pay for covered services after any applicable deductible.

**Deductible:** the amount you must pay each plan year before the plan will begin to pay for any covered services.

**Network:** participating providers, facilities, and suppliers the plan has contracted with to provide services.

**OEBB** (Oregon Educator Benefits Board): offers a selection of plan options to participating entities, communicates with insurance carriers, and administers the OEBB enrollment system.

**Out-of-Pocket Maximum:** once the sum of your deductible, copay, and coinsurance reach this limit, the plan will then pay 100% of covered expenses for the remainder of the plan year.

**Plan Year:** the plan year is October 1-September 30th. The annual deductibles and out-of-maximums start over each October 1st.

## Life Events

### **QUALIFYING PLAN CHANGES (LIFE EVENTS)**

A qualified status change, often referred to as a life event, is a change in work or family status that allows limited mid-year changes to benefit. These changes are allowed outside of the annual open enrollment period, if reported timely. You must initiate enrollment and provide the required supporting documentation to PPS Benefits within 31 days of the event. To make a change, refer to information here: <https://www.pps.net/Page/7324>.

Examples of allowable changes include:

- Gain Spouse or Domestic Partner by marriage or meets Domestic Partner eligibility.
- Loss of Spouse or Domestic Partner by divorce, annulment, death or termination of Domestic Partnership.
- Gain Dependent by birth, placement for/or adoption or Gain Domestic Partner's children by Affidavit of Domestic Partnership. Report change within 60 days of event.
- Employee experiences a change in employee group which affects plan option availability.
- Spouse/Domestic Partner or child starts new employment or other change in employment status which affects eligibility.
- Termination of Spouse/Domestic Partner's or child's employment or other change in employment status which results in a loss of eligibility under their employer's health coverage. Report change within 60 days of change.
- Move which causes loss of eligibility (ex. leave HMO network).

For a complete list of allowable qualified status changes: <https://www.oregon.gov/oha/OEBB/Pages/QSC-Matrix.aspx>