



October 2, 2023

OPEN ENROLLMENT IS HERE!

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Action Required
Do you need to complete Open Enrollment? YES!

ACTION REQUIRED: Make Your 2024 Benefit Elections!

PEBB Open Enrollment is **October 1–31**. Follow the steps below to make your benefit elections.

Enrollment for your 2024 benefits is REQUIRED. All PEBB members must enroll during Open Enrollment. Go to PEBBenroll.com to make your elections or decline coverage between Oct. 1 and Oct. 31, 2023.



Go to the [PEBB Open Enrollment webpage](#) to learn more about plan options, upcoming webinars, decision tools, and more!

If you don't complete Open Enrollment by Oct. 31, 2023:

- Your current medical, dental, and vision coverage will continue, but your out-of-pocket costs will increase.
- All PEBB surcharges will be automatically deducted from your paycheck throughout 2024.
- You won't be enrolled in **HEM**, so you won't receive the monthly incentive payment or lower deductible in 2024.
- You will not be able to contribute to a flexible spending account.

For those who opt out and decline coverage:

If you don't complete Open Enrollment for 2024:

- You'll be put into "medical not enrolled" status. This is different from opt out. You won't receive the monthly opt out incentive if you don't complete Open Enrollment.
- You'll have to send an appeal (subject to approval) if you want to enroll in a medical plan or choose to opt out again in the future.

If you declined all benefits in 2023 and don't complete Open Enrollment for 2024:

- You will continue with no benefits in 2024.
- You'll have to send an appeal (subject to approval) if you want to enroll in core benefits in the future.

Open Enrollment and FSA Webinars

Can't make that date/time? Register anyway. You'll get a follow-up email with a link to the recording.



PEBB Open Enrollment Webinar

Date: Wednesday, October 4

Time: 10:30 a.m. –12:30 p.m. PT

PEBB staff and our vendor partners (the insurance companies providing PEBB benefits) will present information about PEBB's 2024 benefits and answer your questions.

[Register for the Open Enrollment Webinar!](#)



Flexible Spending Accounts Webinar

Date: Thursday, October 5

Time: 2:30–3:30 PT

PEBB offers healthcare and dependent care flexible spending accounts (FSAs) and commuter accounts (CAs) for eligible employees.

[Register for the FSA Webinar!](#)

Uplift Oregon Workshops for State Employees

- **Wednesday October 11 @ 12 p.m. - 1 p.m. PT**
- **Wednesday October 25 @ 12 p.m. - 1 p.m. PT**

[Register for Uplift Oregon Workshops!](#)

Questions about Uplift Oregon workshops? **Contact Uplift Oregon directly at (503) 305-5148, or uplift.oregon@risepartnership.com.**

Want to Participate in the Health Engagement Model (HEM) for 2024?

Three easy steps to participate in HEM:

1. **Complete your health assessment on your current PEBB medical plan's website** (even if you plan to change carriers in 2024) **by Oct. 31, 2023**. Health assessments done after Oct. 31 will not be accepted.
 - [Kaiser Permanente's Health Assessment](#)
 - [Moda Health's Health Assessment](#)
 - [Providence's Health Assessment](#)
 - If you're not currently enrolled in a PEBB medical plan, follow the instructions on the [HEM page](#).
2. **Enroll in a PEBB medical plan for 2024 by Oct. 31, 2023.**
 - Be sure to state you plan to participate in HEM.
3. **Complete two health actions during the plan year.**
 - You don't have to report them. You just need to let us know you did them at open enrollment next year.

For more information about HEM go to:

<https://www.oregon.gov/oha/PEBB/Pages/HEM.aspx>.

How Much Do Plans Cost?

- **Your employer pays nearly all** of the premium costs. As an active employee, **you pay just a small percentage**.
- For premium information, review the 2024 [Member Costs](#) section in the [2024 Enrollment Guide](#).

Find In-Network Providers

- [Providence Statewide and Providence Choice](#)
- [Kaiser Permanente Traditional and Deductible Plans](#)
- [Moda Synergy](#)
- [Kaiser Permanente Dental](#)
- [Willamette Dental Group](#)
- [Delta Dental](#)
- [VSP Vision Care](#)

Important reminder:

If you enroll in a Kaiser Permanente or Willamette Dental Group plan, you must use network providers for all care. In some counties, fewer network providers may be available than with other vendor partners.

Additionally, you may need to travel to reach a network provider. There isn't any out-of-network or out-of-area coverage, except in an emergency.

Tools to Help You Decide



[2024 Enrollment Guide](#)

Check out your benefit options and what's changing for 2024.

The guide is available in two formats:

- [Clickable z-Mag booklet online](#)
- [Printable PDF](#)

[Summary of Benefits](#)

A side-by-side comparison for benefits, copays, and deductibles.

[Open the Summary of Benefits](#)

The image shows a screenshot of a 'Summary of Benefits' table. The table is a side-by-side comparison of various benefit plans. It includes columns for 'Plan Name', 'Medical', 'Dental', 'Vision', 'Life Insurance', and 'Disability Insurance'. The rows list different plan options with their respective details. To the right of the table, there is a section titled 'What are members to consider?' with a list of key points and a calculator icon. Below the table, there is a small photograph of a group of people.



Virtual Benefits Fair

Back by popular demand — we're offering a virtual benefits fair again this year! This online setting is available 24/7.

- **Watch** videos and **download** PDFs to learn about your benefit options.
- **Explore** resources available to PEBB members at no additional cost, like discounts on exercise equipment, mental health apps, legal or financial planning services, and more.
- **Connect** with vendor partners during scheduled times.
- Register to **win a prize!**

Visit the Virtual Benefits Fair

Premium Estimator Tool

It's back! Check out our new and improved Premium Estimator Tool.

Use this tool to estimate your monthly deductions for all your PEBB benefits.



Use the Premium Estimator Tool!

Compare your PEBB Plan Options

Online Plan Comparison Tool

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 "highlighting" the plans and vendors 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

Want to see your medical, dental, and vision plan options side by side? Use this tool to compare the differences between your plan options, including copays, deductibles, coinsurance, and the cost of covered services.

Use the Online Plan Comparison Tool

[Explore Your Benefits](#)

Learning about your PEBB benefits doesn't have to be boring. Log in to this interactive learning tool to view videos, test your benefits knowledge, and earn wellness badges for smart wellbeing actions.



[Explore Your Benefits Now!](#)

Review Your Benefit Summary

Be sure to check your Benefit Summary carefully. Are you and your dependents enrolled in the benefits you want for next year? If you find an error, notify the PEBB Benefits Team right away.

If you find an issue, notify PEBB Member Services at **503-373-1102** or pebb.benefits@odhsoha.oregon.gov during the correction period:

- **FSA-related corrections:** Nov. 1 – Dec 8, 2023
- **All other benefit corrections:** Nov. 1, 2023 – Feb. 29, 2024

Visit the [Enrollment Guide](#) for more information about correction deadlines.

Questions?

The PEBB Benefits Team is here to help!

Phone: 503-373-1102 (language assistance is available)



- During Open Enrollment: Oct. 1–31, 2023
 - Monday–Friday, 8 a.m.–6 p.m.
- All other dates: Monday–Friday, 8 a.m.–5 p.m.
 - PEBB offices are closed on weekends and holidays.

Email: pebb.benefits@odhsoha.oregon.gov

Visit www.PEBBinfo.com to find resources available to you 24/7 to help you understand your benefit options.
