

Open Enrollment Overview

Open Enrollment begins Saturday 8/15/2021 and ends Sunday 9/12/2021.

- This year, Open Enrollment **IS** mandatory. You must login to your MYOEBB and complete the enrollment process, even if you wish to keep all the same plans.
 - IF you elect to opt out you must still log in to MYOEBB and complete the online portion to opt out and you must submit the Opt Out form with proof of insurance attached! This is required by the district annually.
 - The Licensed/Admin insurance cap for 2021-2022 increases to \$1,375/monthly.
 - The Classified/Confidential insurance cap increases to \$1,400/monthly
 - **Access all information for Open Enrollment** on the district webpage under Departments|Business Services|Payroll Benefits/Staff|OEBB Insurance Enrollment. Here is the hyperlink [Open Enrollment](#)
 - **Be sure to read all OEBB mailings received at your home.** These mailings provide detailed instructions and all the information you need for enrolling. Your **primary and official source** of information is always **OEBB.**
 - **Open Labs Dates** for this year have not been scheduled at this time. If you have questions, contact Sharrell Ford, Payroll and Benefits Specialist, directly @ sharrell.ford@dsd2.org
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Cost of Insurance is based on the **composite rate** for all employee types

Health Savings Accounts (HSA) There are **three** HSA compliant medical plans to choose from.

- Kaiser Medical Plan 3
- MODA Medical Plan 6
- MODA Medical Plan 7

When you choose an HSA compliant plan the district will deposit a minimum of \$100 per month **or** the difference between cap and your insurance selections, whichever is greater, into your HSA account. For employees new to HSA compliant plans, district contributions will begin immediately following receipt of your new account application.

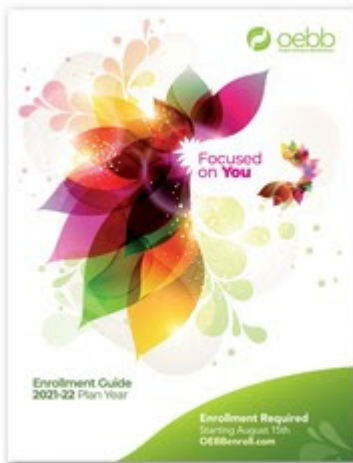
***Setting up an HSA account:** We have a partnership with American Fidelity (AFA), so they have waived many fees for our group and we are set up to send them the deposits each month. Because of this partnership we can facilitate your account set-up. Please submit your completed application (found under the “Forms” tab) to Dallas SD Business Office Payroll & Benefits department. We will submit the application to American Fidelity on your behalf. For more detailed questions, contact our American Fidelity representative, Jon White at: Jon.White@americanfidelity.com

You may also choose a financial institution separate from American Fidelity. Submit a copy of that application and the address to which your deposit will be mailed to the Dallas SD Business Office / Payroll & Benefits.

You may **Opt Out** when you are already covered by a qualified medical plan. The district Opt Out contribution is paid as salary equal to \$550 per month.

*Dental and Vision coverage is still available when opting out of a medical plan. The district will contribute 50% toward the cost of dental and/or vision plan coverage selected. The remaining 50% will be deducted as a pre-tax out-of-pocket payroll deduction in accordance with the district's Section 125 plan.

Small Envelope - Online Enrollment Guide



We're saving paper and postage by not printing our Open Enrollment Guide again this year.

[Browse through our zMag booklet online.](#) Just like paper, but better!

You can read it cover-to-cover, or click the Table of Contents to bounce directly to a specific topic.

Want to print a page or two for yourself? Use the [printer-friendly PDF](#).

Watch for this envelope! Coming to your mailbox soon!

We mailed your Open Enrollment packet Thursday, August 5. It's in a standard letter-sized envelope like last year, so keep your eye out for it! Inside you'll find your personalized letter showing which plans are available to you, side-by-side comparisons of the medical, dental and vision plans, and links to other resources.



What's Staying the Same

- All current medical, dental and vision plans will still be available (plus some new plans! see below)
- OEBB/PEBB double-coverage surcharge will continue
- You can increase your Optional Life Insurance coverage (to the allowed limit) without medical questions

[View the online booklet](#) for more details.

What's New Medical

- **NEW MEDICAL PLAN – Kaiser Permanente Medical Plan 2B:** A \$1,200 deductible medical and pharmacy plan is now available through Kaiser Permanente.
- **Enhancements for Kaiser Permanente members:** Kaiser members will have access to virtual care options for physical therapy and obstetrics.
- **Enhancements for Moda Health members:**
 - For plans 1-5, you'll have a lower copay for generic specialty prescriptions and enhanced disease management support.
 - Need an x-ray or other imaging? Moda360 health navigators can help members find lower-cost options.
 - New coverage for virtual physical therapy visits.
- **Moda360:** If you enroll in both a Moda Health medical plan and a Delta Dental dental plan, your providers will have access to both your medical and dental records to help better coordinate your care.
- **Gender-confirming facial surgery:** All OEBB medical plans will cover gender-confirming facial surgery for members undergoing reassignment surgery. This benefit is currently available on our Kaiser medical plans, and will be added to all OEBB Moda medical plans October 1, 2021.

Dental

- **NEW DENTAL PLAN – Delta Dental Exclusive PPO Incentive Plan:** The Exclusive PPO Incentive Dental Plan only covers in-network providers, but it has a higher annual benefit maximum – and benefits get better and better over time if you visit your dentist at least once a year.
- **Enhanced coverage for Kaiser Permanente members:** Kaiser Permanente members will no longer have a copay for preventative dental visits.
- **Enhanced coverage for Willamette Dental Group Members:** No copay for your new patient appointment if you have never seen a Willamette Dental Group provider.

Vision

- **Enhanced coverage for VSP members:** VSP will cover vision therapy services used to treat conditions such as eye misalignment and dimness of vision.

EAP

- **You get more with the Employee Assistance Program (EAP):** If your employer has purchased the EAP benefit for you, you and your family members will now have access to six free counselling sessions per issue PLUS four digital health coaching sessions.
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Webinar August 18, or watch "On Demand"

Join OEBC and our carriers online [Wednesday, August 18 \(10 a.m.-12 p.m.\) PDT](#).

During this webinar, we will present information about all our 2021-22 plan offerings. Representatives from OEBC, Kaiser Permanente, Moda Health/Delta Dental, Willamette Dental, VSP, The Standard and Reliant Behavioral Health will be online to answer your questions.



Can't make that date/time? Register anyway! You'll get a follow-up email with a link to the recording. You can watch it at your convenience!

[Register for the webinar](#)

Note: Our "On Demand" page, [OEBBondemand.com](#), is still in progress, but we will be adding all the presentations, slides and handouts used in the webinar to this page as they become available.

Sign up for text message reminders

Would you like text message reminders to enroll?

Sign up at [OEBBreminders.com](#).

We'll send 2-3 messages a week throughout Open Enrollment, just to make sure you don't forget. **Enrollment is REQUIRED this year!**

Once you've enrolled and don't need any more reminders, just go back and unsubscribe!