

## **Open Enrollment Overview**

**Open Enrollment begins Saturday 8/15/20 and ends Sunday 9/13/20.**

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Open Enrollment is NOT mandatory this year. All current Medical, Dental & Vision coverages AND Opt Out will roll over, automatically, to the new plan year beginning Oct 1, 2020, unless you log in and make changes to your plan selections.

You must still submit the Opt Out form with proof of insurance attached. This is an annual requirement.

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**Licensed insurance cap for 2020-21** increases to \$1,325/monthly, as tentatively agreed in bargaining pending ratification by the association.

**Administrators and Confidential** staff utilize the same insurance cap as Licensed.

**Classified insurance cap** is \$1,300/monthly.

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**Cost of Insurance** is based on the **composite rate** for all employee types

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**NEW! A Surcharge.** If you elect to carry double health coverage through an eligible partner when either OEBB/OEBB members or OEBB/PEBB members OEBB will apply this surcharge. The \$5 monthly fee will be billed to the district for each double-covered member that meets this condition. Dallas SD will, in turn, collect this through a payroll deduction beginning September 22, 2020.

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**Health Savings Accounts (HSA)** There are now 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](mailto: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.

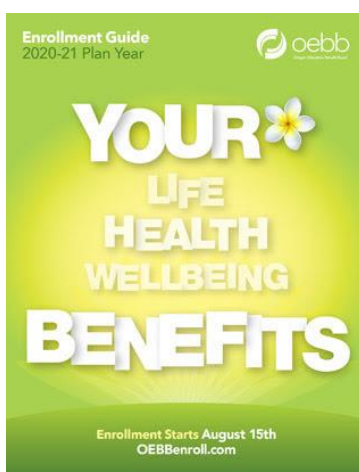
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You may **Opt Out** when you are already covered by a qualified medical plan. The district Opt Out contribution is paid as salary equal to \$550 per month.

\*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.

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## Online Enrollment Guide



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

Browse through our zMag booklet online at [OEBBdemand.com](http://OEBBdemand.com). 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.

Really want to print a page or two for yourself? Use the printer-friendly PDF also available at [OEBBdemand.com](http://OEBBdemand.com).

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## Do you need to log in?

Maybe not! [Follow this guide to decide](#). If you do, enrollment starts August 15.

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## Medical Plans - What's Staying the Same

All the medical plan names, deductibles, and out-of-pocket maximum amounts are staying the same for the 2020-21 plan year.

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## Medical Plans - What's Changing

- Kaiser Permanente Medical Plan 3 will offer expanded preventive services prior to deductible.
- Moda's "coordinated care" benefit where you must "choose and use" a PCP 360 remains in place this year. Your current PCP 360 selection will carry forward into the new year. You can change your PCP 360 at any time.
- Moda medical plans will introduce Moda 360. This added service provides a health navigator to offer personalized support for chronic conditions, coordination with your PCP 360, and more telemedicine benefits. This service will be available with all Moda medical plans.
- Also all Moda medical plans will feature changes to eviCore's pre-authorization service:
  - Initial approval of physical, occupational and speech therapies will be increased to 12 visits per 90-day period
  - 12 covered visits per year without pre-authorization

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## Medical Plans - Double Coverage Surcharge



Starting Oct. 1, 2020, Oregon law requires a surcharge on OEGB/PEBB double coverage.

**Will this surcharge apply to you?** Answer these questions to find out:

1. Are you covering a family member on your OEGB medical plan who is also offered their own medical insurance as an employee through OEGB or PEBB? **If yes**, then ...
2. Is that family member also enrolled in that OEGB or PEBB medical insurance offered by their employer? **If yes**, a \$5/month double-coverage surcharge will be applied.

**If you answered "no" to either of these questions, the surcharge does NOT apply to you.**

Other Surcharge Notes:

- Only pertains to OEGB/OEGB, PEBB/PEBB and OEGB/PEBB subscriber double **medical** coverage
- Only charged to ACTIVE employees (no Early Retirees or COBRA)
- Only charged to full-time employees (not part-time)
- One \$5 surcharge per month (even if double-covering more than one dependent)

- Mainly will affect spouse/partners double covered
- Children are not included unless they are also an OEGB or PEBB subscriber (if their job makes them eligible for OEGB/PEBB benefits)

More surcharge questions? Watch for the FAQ coming soon to: [OEGBondemand.com](http://OEGBondemand.com).

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## Dental and Vision Plans

- **Dental "Incentive Plans"** - Are you currently on a Moda Health/Delta Dental "incentive plan" (Plan 1 or 5)? The pandemic caused a lot of us to postpone dental appointments this year, but don't worry. Even if you didn't get to the dentist in 2019-20, Moda will not reduce your incentive level for 2020-21. Instead, your incentive will remain the same for the upcoming plan year. If you did see your dentist, your incentive level will still increase as expected, but no one will experience a decrease for 2020-21.
- **New Hypertension ID Program** - Moda Health/Delta Dental will introduce a new hypertension identification program with their dental plans.
- **What's NOT Changing** - All dental and vision plans offered through Kaiser Permanente, Willamette Dental Group, and VSP will remain the same for the 2020-21 plan year.

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## Lower price for short-term disability (STD) insurance

The monthly cost for employee-paid short-term disability plans will DECREASE by 50% starting October 1, 2020. [See the 2020-21 STD rates](#).

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## Webinar August 19, or watch "On Demand"

Join OEGB and our carriers online [Wednesday, August 19 \(10 a.m.-12 p.m.\) PDT](#).

During this webinar, we will present information about all our 2020-21 plan offerings. Representatives from OEGB, 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, and even type in your questions while watching the recording! Staff will respond by email within 1-2 business days.

### [Register for the webinar](#)

**More of the do-it-yourself type? No need to wait!**

Watch the presentation videos anytime on the ["On Demand" page](#). There you'll also find links to download the presentation slides and additional handouts. All the information you need, whenever you need it.