

4J Health and Wellness Benefits Open Enrollment FAQ

Open Enrollment is currently open until
September 15th, 2016
for the plan year beginning
October 1, 2016 – September 30, 2017

Contacts

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Resources

You can find these slides, a list of frequently asked questions and additional open enrollment materials on the district benefits webpage at:

4j.lane.edu/hr/benefits/open-enrollment/

MyOEBB (open now through September 15th):

<https://myoebb.org/oebb/%21pb.main>

PacificSource Administrators (FSA enrollment):

<https://hrbenefitsdirect.com/PSA/signIn.aspx>

Changes to our benefits effective October 1st

Medical plan choices have changed from plans C-G to plans Birch, Cedar and Dogwood.

Deductibles are now in \$400 increments from \$800-\$1,600.

We still offer the choice between the PPO plan (formerly called Statewide) and the CCM plan which uses the Synergy network of providers.

2015-16		2016-17	
Plan	Deductible	Plan	Deductible
C	\$500 (\$3,300 Max OOP)	Birch	\$800 (\$4,000 Max OOP)
D	\$750 (\$3,800 Max OOP)		
E	\$1,000 (\$4,250 Max OOP)	Cedar	\$1,200 (\$5,000 Max OOP)
F	\$1,250 (\$5,500 Max OOP)		
G	\$1,500 (\$6,350 Max OOP)	Dogwood	\$1,600 (\$6,850 Max OOP)

Rates have changed! Please review rate sheets prior to enrolling in new coverage.

Prescription Changes

(PPO Plans Only; Synergy Plans Not Affected)


Pharmacy copays will increase by \$4 for value and generic prescriptions.
Coinsurance limits will increase by \$25.

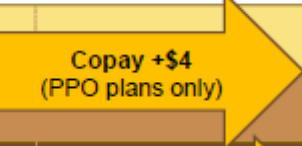
Pharmacy Benefit (Retail)

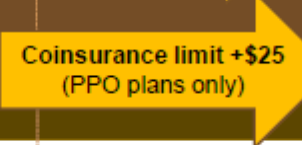
Mail order discount continues on all plans



NO CHANGE to Rx Benefit on
Moda Synergy/Summit or Kaiser Plans!

	2015-16 Moda Plans A-G	2016-17 Moda PPO Plans Alder, Birch, Cedar & Dogwood
 Value	\$0	\$4
Generic	\$8	\$12
Preferred brand	25% up to \$50	25% up to \$75
Non-preferred brand	50% up to \$150	50% up to \$175





Dental Changes

All OEGB Dental plans will now cover prescription night guards. Over-the-counter night guards are still not a covered equipment/supply.

There are no other changes to dental coverage.



Vision Changes

Current Year

Oct. 1, 2015 – Sept. 30, 2016

Moda Vision Plan 3:
\$450 maximum
benefit

Vision is bundled with
medical cost. You may
waive vision insurance
only by waiving your
medical insurance also.



Upcoming Year

Oct. 1, 2016 – Sept. 30, 2017

Moda Vision Plan **Pearl**
\$400 maximum benefit

Vision is still bundled with
your medical cost. You may
waive vision insurance only
by waiving medical
insurance also.

OEBB Fitness Rewards

(Gym Membership Reimbursement Program)



**No longer
available**

OEBB's Fitness Rewards Program will not be renewing for the upcoming 2016-17 plan year. All qualifying gym membership reimbursements need to be submitted by October 10th, 2016 for reimbursement in the first week of November. Please visit OEBB for reimbursement forms.

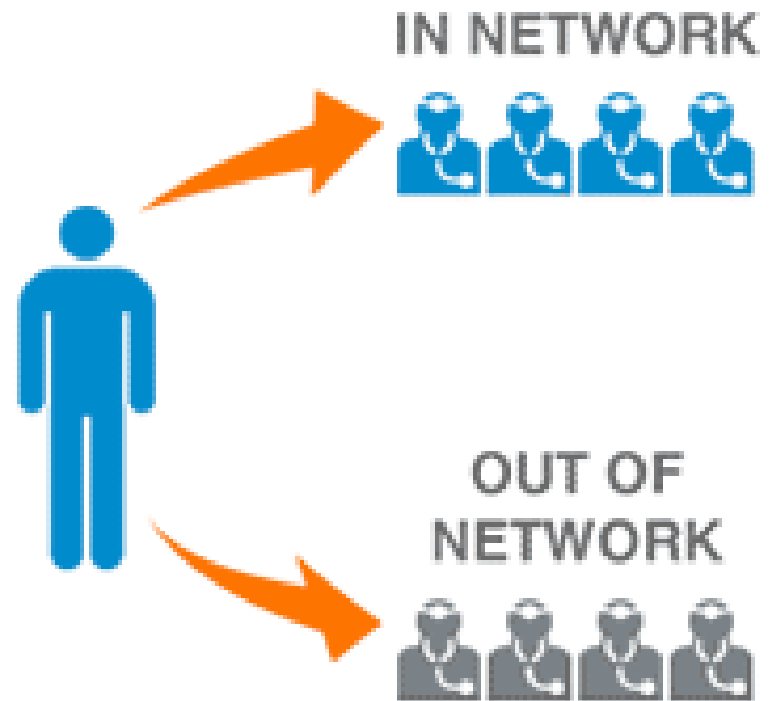
Medical Plans

Note: Neither plan requires a referral to see a specialist

Both plans offer the Healthy Futures Incentive

PPO Plan (formerly called Statewide)

- PPO: Preferred Provider Organization
- Uses the Connexus Network – a large network of providers in the Washington/Oregon areas
- In-network and out-of-network benefits
- No Medical Home selection required



CCM Plan (uses the Synergy Network)

- CCM: Coordinated Care Model
- Required to choose a Medical Home for each member
- A team-based coordinated approach to healthcare
- Lower premiums and out-of-pocket costs for some services
- A dedicated Medical Home that coordinates your care
- 4J Wellness Clinic is an MMH



Medical Plan Highlights

(applicable to all PPO and CCM plans)

- \$30 co-pay (deductible waived) for office visits at Moda Medical Home providers – find participating providers by visiting Moda’s website
- Periodic health exams such as routine physical, well-child and women’s visits at no cost, deductible waived
- Annual wellness visit at no cost, deductible waived – a dialogue focused visit on overall wellness that could include exercise, weight management, tobacco or substance use, physical activity, depression
- Mental health office visits \$30 co-pay, deductible waived
- Access to free OEBC Wellness Programs including weight-watchers, tobacco cessation, depression management and management of chronic conditions

*All plan highlights assume use of in-network providers

Bike to work

Start a walking group

*Schedule regular
teeth cleanings*

*Drink
more
water*

OEBB Healthy Futures Incentive Program

*Pack a
lunch*

Participating in OEBB's optional incentive program can lower your deductible by up to \$100/individual, \$300/family. To participate you (and your spouse/DP if applicable) must complete an online health assessment through Momentum on your MyModa account before October 15, 2016, and you must complete 2 healthy actions before August 15, 2017.

*Take the
stairs*

Get an eye exam

Eat more veggies

Vision Plan Highlights

Moda Vision Plan Pearl offers a \$400 maximum benefit.
Highlights of this plan include:

- * No co-pay for annual exam
 - * Lenses once per year (up to max benefit amount)
 - * Frames once every 2 years (up to max benefit amount)
- *If you have recently waived vision benefits, you may be subject to plan restrictions for 12 months

Dental Plans

ODS (Moda) Dental

- * Uses Delta Dental of Oregon – the nation’s largest dental network
- * \$1,500 maximum annual dental benefit; \$50 annual deductible
- * Preventative services not subject to deductible or co-pay
- * \$1,800 life-time orthodontic benefit
- * New Benefit for 2016-17; Occlusal guards (night guards) 50% up to \$150 maximum

Willamette Dental Group

- * Must see a provider at a Willamette Dental Group office
- * No maximum annual benefit; no deductible
- * \$20 co-pay for office visits; most services covered at 100% after co-pay
- * \$1,500 orthodontia co-pay
- * New Benefit for 2016-17; Occlusal guards (night guards) \$20 Dental Office Visit Copay/ 100% coverage

*If you have recently waived vision benefits, you may be subject to plan restrictions for 12 months

Flexible Spending Account (FSA)

Pre-tax dollars (via payroll deduction) that can be used for health expenses and/or dependent care expenses

Health FSA

- * Account is loaded with total amount at the beginning of the year
- * Option for Benny Card
- * Can be used for things like co-pays, deductibles, prescriptions and more
- * Annual household max \$2,550
- * \$500 can roll over

Dependent Care FSA

- * Covers dependent care while you (and/or your spouse) are working or searching for work
- * Can be used for daycare, preschool, nanny, day camps, after school programs and more
- * Annual household max \$5,000
- * Does not roll over
- * No option for Benny Card

District Paid Benefits

Regardless of enrollment in medical/vision/dental benefits, the following benefits are provided to you by a district contribution:

- Wellness Clinic
- Basic Life Insurance (\$50k)
- Long-Term Disability Insurance
- Accidental Death and Dismemberment (\$50k)
- Employer Assistance Program (retirees included)

Optional Life Insurance

- * Employees can opt to elect additional life insurance for themselves, their spouse/DP and their children
- * Rates are based on smoking status and are in increments of \$10k
- * Employee must elect an equal or greater amount of coverage than optional spouse/DP and/or child coverage
- * Any election above the guaranteed issue amount will require completion of a health assessment

4J Wellness Clinic

Located at the Ed Center

All services received at the 4J Wellness Clinic are free for benefit eligible employees and their dependents (ages 4+) regardless of their enrollment status, and benefit eligible retirees and their covered dependents

Clinic Services:

- A Moda Medical Home
- Acute illness care (cold, flu, sore throat, etc.)
- Seasonal allergy care
- Annual exams
- Sports physicals
- Anxiety, depression management
- Injury treatment
- Vaccinations
- Lab draws/testing
- Biometric screening
- Referrals to specialists
- Much more!

Moda OEBC Wellness Programs/Perks

Weight Watchers:

Eligible for up to four 13-week programs at no cost
Call Weight Watchers for full program details: **866-531-8170**

Tobacco Cessation:

Counseling, patches, medication, support and more
For full details and registration: **866-784-8454**

Depression/Disease Management:

Moda Health Coach: **800-913-4957**

Healthy Team Healthy U:

Participation satisfies both healthy actions for Healthy Futures
Wellness program designed by physicians
See their booth outside or sign up through their website:
<https://oebb.hthu.com/public>

Quest Diagnostics – Labs at No-Cost

Let your doctor know that you would like to get your lab draws at Quest Diagnostics
for no-cost labs

Employee Assistance Program (EAP)

Reliant Behavior Health provides confidential services to help employees with personal issues that can be adversely impacting their job performance, health, and overall well-being. The following services are part of our EAP benefit:

- Counseling services
- Referrals for behavior health
- Legal services
- Childcare search
- Career consultation
- Financial services

Call Reliant Behavior Health for services: **866-750-1327**
or visit their site: <https://www.myrbh.com/>



Retiring This Year?

Congratulations! If you are retiring this year, the choices you make during open enrollment may effect your retirement choices later in the year. Contact your benefits coordinator to schedule a one-on-one meeting to discuss options and prepare for your future.

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Where Can I Find More Information?

These slides will be posted on the **4J Benefits** Open Enrollment webpage:

<http://www.4j.lane.edu/hr/benefits/open-enrollment/>

OEBB main site:

<http://www.oregon.gov/OHA/OEBB/pages/index.aspx>

MyOEBB (online system to complete open enrollment):

<https://myoebb.org/oebb!/pb.main>

Moda main site (for help locating network providers, FAQs, and plan details, complete Healthy Futures health assessment, access EOBs and more):

<https://www.modahealth.com/oebb/>

The Standard (for information about life insurance, LTD and AD&D):

https://www.standard.com/mybenefits/oebb/#The_Standard_Insurance_Company