



2022-23

4J Open Enrollment Benefit Essentials:  
MAPS Employees



Windows User

Eugene School District 4J / FSHR

10/01/2022

## Table of Contents

2022-23 Plan Changes.....	2
2022-2023 Open Enrollment Checklist .....	4
Medical Plans .....	5
MODA Health .....	5
Kaiser Permanente.....	6
OEBB WELLNESS PROGRAMS.....	8
Dental Plans .....	8
Optional Benefits .....	9
Optional Term Life Insurance.....	9
Flexible Spending Accounts (FSA) .....	10
➤ Health Care FSA.....	10
➤ Dependent Care FSA .....	11
Additional 4J Benefits .....	12
Basic Life and AD&D Insurance .....	12
Long Term Disability Insurance .....	12
4J Wellness Clinic .....	12
Employee Assistance Program (EAP) .....	12
Glossary of Insurance Terms.....	13
Resources .....	14



# 4J Benefit Program Annual Open Enrollment

OEBB Mandatory Open Enrollment Period  
August 15, 2022 – September 15, 2022

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**ALL Benefits-Eligible Employees MUST Participate in Open Enrollment.**  
**Failure to participate will result in loss of health insurance coverage.**

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The 4J Human Resources Department and Joint Benefits Committee are pleased to provide you with this Open Enrollment information, which summarizes the 4J Benefit Program for the upcoming 2022-23 Plan Year. The information is not intended to fully describe the benefits of each plan. In the case of a conflict between this information and the official plan documents, insurance policies, or the OEBB Oregon Administrative Rules, the official governing documents will prevail.

## 2022-23 Plan Changes

**Rate Structure:** MAPS employees will continue to have a tiered rate structure for the 2022-23 plan year.

### **\$5.00 Surcharge on Double Coverage**

- Only pertains to OEBB/OEBB, PEBB/PEBB, and OEBB/PEBB subscriber double medical coverage
- Only charged to ACTIVE employees (no Early Retirees or COBRA)
- 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 OEBB or PEBB subscriber (if their job makes them eligible for OEBB/PEBB benefits)
- Any OEBB or PEBB full-time subscriber double-covering any other OEBB or PEBB member will pay \$5/month. This DOES include double-covering a part-time, COBRA, or Early Retiree subscriber.

**Plan rates have changed!!** Please check the rate sheet for your FTE. The rate sheets for MAPS staff are available for view online at: <https://www.4j.lane.edu/hr/benefits/open-enrollment/>.

### **Medical:**

4J MAPS employees and retirees have two options for their Medical/Rx Coverage:

- Kaiser Permanente
- Moda Health

### **Kaiser Permanente:**

4J is offering Kaiser Plan 2a (\$800 deductible) for the 2022-23 plan year. Employees will continue to have the same access to the 4J Wellness Clinic.

**Moda:**

4J is offering two- Moda Medical Plans for the 2022-23 plan year:

- Plan 3 (\$1200/\$1300 deductible)
- Plan 4 (\$1600/\$1700 deductible)

All OEGB Moda medical plans will continue to use the Connexus network. Employees will have the option of coordinated or non-coordinated care. Employees will continue to have the same access to the 4J Wellness Clinic.

**Prescription:**

All medical plans include a pharmacy benefit.

**Dental:**

For 2022-23, we will continue to offer Delta Dental Premier Plans 5 and 6, and Willamette Dental. Plan changes include:

**2022-23 Dental Changes**

**Delta Dental Plans 5 & 6:**

- OEGB added Preventive First program. This means preventive services will no longer accrue towards the annual benefit maximum.

**Willamette Dental Plan:**

- No changes for the 2022-23 plan year

**Vision:**

We will continue to offer VSP Choice Plus Plan in the 2022-23 plan year.

**2022-23 VSP Vision Changes**

**Coverage:**

- No changes for the 2022-23 plan year.

**Life Insurance:**

**2022-23 Life Insurance Changes**

**Rates:**

- Decrease in plan rates for optional employee and optional spouse life insurance.

**Coverage Year:**

- No changes in coverage options for the 2022-23 plan year.

# 2022-2023 Open Enrollment Checklist

- Know your dates:** The [MyOEBB](#) system opens on August 15, 2022 and shuts down at 11:59 pm PST on September 15, 2022. During this time, you will be making elections for the plan year beginning October 1, 2022 and ending September 30, 2023.  
**Note:** **PacificSource Administrators closes their system at 8:59 pm PST on September 15, 2022.** You will need to log into their system before that time to make your 2022-23 Flexible Spending Account elections.
  
- Review NEW plan offerings and changes:** Review the new plans and plan changes in this document or on the [4J Benefits website](#) at <http://www.4j.lane.edu/hr/benefits/open-enrollment/>.
  
- Review the 2022-23 OEBB Open Enrollment Guide:** The guide details important plan features, compares plans and provides instruction on the online enrollment system. An electronic copy is posted on OEBB's website at: <https://www.oregon.gov/OHA/OEBB/Pages/Members.aspx>. Please note that the open enrollment guide will highlight ALL OEBB plans, even those which are NOT offered through 4J.
- Review Rates:** Rates have changed! Review the rate sheet specific to your FTE and enrollment tier on the [4J Benefits website](#).
  
- Log into MyOEBB:** Log into your MyOEBB account <https://myoebb.org> and make new elections.  
**Note: You and your covered dependents MUST enroll in the same coverage tier. Example: If you elect dental for yourself, your child(ren) and spouse/DP must also have the same coverage**
  - ✓ **Update** eligible dependent information.
  - ✓ **Medical:** Choose between Moda Medical plans 3 or 4, Kaiser Medical Plan 2a, or choose to waive coverage. For detailed information on each plan, review the member handbook and summary of benefits at <https://www.4j.lane.edu/hr/benefits/open-enrollment/>.
  - ✓ **Vision:** Only VSP Choice Plus Plan is available. Vision insurance is bundled into your medical rate, so members should elect VSP for self and all dependents enrolled in a medical plan.
  - ✓ **Dental:** Choose between Delta Dental Premier Plan 5, Delta Dental Premier Plan 6, Willamette Dental Group Plan, or choose to waive coverage. You may not enroll in dental insurance if you choose to waive medical coverage. Dental restrictions may apply- see the Dental section of this document for more information.
  - ✓ **Optional Life:** The district provides Employee Basic Life Insurance of \$50,000. You have the option to add additional employee life insurance. You may only make an election of optional spouse/partner life and/or child life if you have elected optional employee life in the same amount or higher. This is an optional benefit that will be deducted from your paycheck post-tax.
  - ✓ **Long-Term Disability, Basic Life, Accidental Death & Dismemberment:** The district provides these mandatory benefits at no additional cost to you. You are automatically enrolled in these benefits (even if you're waiving health insurance) and do NOT need to re-enroll during open enrollment.
  
- Log into MyFlex to make FSA elections (optional):** Log into your PacificSource flex account at <https://hrbenefitsdirect.com/PSA/signIn.aspx> to make annual elections for your health flexible spending account and/or your dependent care flexible spending account. **4J WILL NOT accept a paper form for FSA elections.** To create a new member account, look to the right of the log-in information and use **Group Pass Code: PSA-P00356**.

# Medical Plans

## MODA Health

**About Moda Health:** All Moda plans will utilize Moda’s statewide Connexus provider network.

4J offers 2 Moda Health medical plans for all eligible MAPS 4J employees/retirees and their eligible dependents. Most medical facilities in Lane County accept Moda insurance, but some are not in-network; always verify with your provider before the time of service. The 4J Wellness Clinic is an in-network provider.

**Benefits:** Each plan will come with a coordinated-care option and a non-coordinated care option. Choosing coordinated care means you’ll receive enhanced benefits, like a lower deductible, a lower out-of-pocket maximum, and lower costs for office visits, specialist visits, and alternative care visits. Moda does have coverage out-of-network, but your benefit will be subject to all out-of-network conditions. For complete information on coverage, see the specific plan handbooks and summaries.

- If you and/or your family members choose coordinated care, you must choose a primary care provider or “PCP 360” who will be accountable for your health. Each covered family member can choose whether or not they want coordinated care, and if so, their own PCP 360.
- Employees can choose their PCP 360 in one of two ways:
  - Online – log into MyModa
  - Call Moda Customer Service: 866-923-0409
- Moda members who already have a PCP 360 selected only need to contact Moda if they want to update their PCP 360 selection. Otherwise, their PCP 360 selection will carry forward.
- Employees who choose their PCP 360 at any other point during the year will begin receiving the coordinated care enhanced benefit the first of the month in which they choose their PCP 360 with Moda.
- Moda 360. This service includes a health navigator offering personalized support for chronic conditions, coordination with the member’s PCP 360 and telemedicine expansion.

### Plans:

All Moda plans will use the Connexus Network of providers. See plan handbook and summary for details.

**Moda Medical Plan 3:** \$1,200 coordinated care/\$1,300 non-coordinated care individual deductible; \$25 co-pay for coordinated care primary care office visit; \$25 co-pay for mental health in-network office visits; do not need referral for specialists.

**Moda Medical Plan 4:** \$1,600 coordinated care/\$1,700 non-coordinated care individual deductible; \$25 co-pay for coordinated care primary care office visit; \$25 co-pay for mental health in-network office visits; do not need referral for specialists.

### Pharmacy:

Prescription coverage is included in all Moda health plans. See plan handbook and summary for additional detail.

**Select Generic Prescription Coverage:** \$12 per 31-day supply; \$36 per 90-day supply when allowed

**Virtual Visits:** CirrusMD app is covered at no member cost sharing. All other virtual care for primary and urgent care services (defined as 2-way video conferencing visits) is covered at a \$10 copay with deductible waived for plans 2-4.

## Kaiser Permanente

**About Kaiser:** 4J offers Kaiser Permanente Plan 2a to all benefit eligible MAPS employees/retirees and their benefit eligible dependents for the 2022-2023 plan year. Kaiser Permanente places a strong emphasis on integrated care, and in most cases you will need a referral from your primary care physician before you will be able to see a specialist. Kaiser's clinic in Eugene is located at 360 S. Garden Way. The clinic site offers members a nurse treatment area, imaging and pharmacy services, and additional on-site lab services.

**Network:** Kaiser Permanente uses a Provider Network that combines physician directed care, primary care access, tele-health services, video and phone visits with Kaiser Permanente providers, and a mobile app. Through collaboration with PeaceHealth, Kaiser Permanente members will have access to Kaiser Permanente facilities and providers across the US, along with many existing health care providers in the Eugene/Springfield area.

For primary and routine care, urgent care, hospitals and emergency care, Kaiser offers the following options for 4J employees:

### Primary Care

- 4J Wellness Clinic
- Kaiser Permanente Chase Gardens Medical Office
- Eugene Pediatric Associates
- PeaceHealth Santa Clara
- PeaceHealth RiverBend Pavilion
- PeaceHealth Cottage Grove
- PeachHealth Florence

### Hospitals

- PeaceHealth Sacred Heart Medical Center at RiverBend
- PeaceHealth Sacred Heart Medical Center University District
- PeaceHealth Cottage Grove Community Medical Center
- PeaceHealth Peace Harbor Medical Center

To get started, visit: [kp.org/locations](https://kp.org/locations) to choose a Kaiser Permanente doctor or see if your PeaceHealth doctor is in their network.

**Plan:**

4J is offering Kaiser Permanente Plan 2a for the 2022-23 benefit plan year. See plan handbook and summary for details.

**Plan 2a HMO:** \$800 individual/\$2,400 family deductible; \$25 co-pay for primary care visits within Kaiser Network; \$25 alternative care office visit co-pay; \$35 co-pay for specialist visits; **no out-of-network coverage.**

**Pharmacy:**

Kaiser Permanente contracts with seven pharmacies in Eugene, Springfield, and Florence; and offers mail-order pharmacy service for new and refilled prescriptions. Pharmacy coverage is included in medical cost. For a complete list of participating pharmacies, see the list below. For additional information see plan handbook and summary.

**Plan 2a HMO:** \$5 generic 30-day; \$10 generic 90-day mail-order

**First Fill Policy:** Kaiser Permanente members can pick up their new prescription of an acute medication (medications prescribed for a sudden onset of illness and taken for a short duration) or the first fill of a maintenance medication (medications prescribed for chronic, long-term conditions and are taken on a regular, recurring basis) at any of Kaiser's network pharmacies. After the initial fill, maintenance medications must be filled through Kaiser Permanente mail order, at the Chase Gardens Pharmacy or Safeway Pharmacy in Florence.

**Kaiser Permanente Chase Garden Pharmacy**

360 S. Garden Way, Eugene, OR 97401

**Safeway Pharmacy – Florence**

700 US-101, Florence, OR 97439

**Additional Participating Pharmacies:** Refills for maintenance medication at these pharmacies are not covered. Additional refills should be filled at one of the pharmacies listed above or through mail order.

**Albertsons Sav-On Pharmacy – Royal**

4740 Royal Ave, Eugene, OR 97402

**Hirons Drug – 18<sup>th</sup> Ave.**

185 E 18<sup>th</sup> Ave, Eugene, OR 97401

**River Road Pharmacy**

884 River Rd, Eugene, OR 97404

**Sav-On Pharmacy**

55 Division Ave, Eugene, OR 97404

**Safeway Pharmacy**

1500 Coburg Rd, Eugene, OR 97401



## OEGB WELLNESS PROGRAMS

OEGB continues to offer no- and low- cost wellness programs for Moda and Kaiser members, including:

- Physical Health Programs
  - WW (formerly Weight Watchers)
  - Active & Fit Direct Discounted Gym Membership
- Long-term illness or Chronic Condition care (diabetes care, cancer, high blood pressure etc.)
- Sleep Management
- Emotional Health
- Quitting Tobacco

More information on these and other programs can be found at

<https://www.oregon.gov/oha/OEGB/Pages/Wellness-Programs.aspx> or our website:

<https://www.4j.lane.edu/hr/benefits/>

## Dental Plans

You **must** be enrolled in a Medical/Vision plan in order to select a Dental plan.

**If you cover qualified dependents and/or spouse/domestic partner, you ALL must enroll in the same Dental Plan.** You must elect the same Coverage Tier Category for Medical, Vision, and Dental plans, i.e. employee only, employee plus spouse/domestic partner, employee plus children, employee plus family.

All benefit eligible employees may select from following Dental Plans, or choose to waive dental coverage:

- **Delta Dental Premier Plan 5 • Includes Orthodontia • Incentivized Plan - \$1,700/member Benefit Maximum**
  - Under this incentive plan, benefits start at 70% for your first plan year of coverage. Thereafter, benefit payments increase by 10% each plan year (up to a maximum benefit of 100%) provided the individual has visited the dentist at least once during the previous plan year. Failure to do so will cause a 10% reduction in benefit payment the following plan year, although payment will never fall below 70%.
  - Preventative services do not accrue towards annual benefit maximum.
  - You may choose your dentist from the Delta Dental Premier Plan network. Network dentists have agreed to provide services at contracted rates. There are no annual deductibles for Preventive and Diagnostic Services.
  - Non-Delta Dental Premier Plan dentists are not required to provide services at contracted rates. The plan pays out-of-network providers based on the maximum plan allowance. You may be required to file your claim and you may be charged for amounts that exceed the maximum plan allowance.
  - You can access the Moda Health website at:  
<https://www.modahealth.com/ProviderSearch/faces/webpages/search.xhtml> to search for a Delta Dental Premier Plan dentist under “Find a doctor, dentist, pharmacy or clinic”.

- **Delta Dental Premier Plan 6 • NO Orthodontia • Non-incentivized Plan- \$1,200/member Benefit Maximum**
  - You may choose your dentist from the Delta Dental Premier Plan network. Network dentists have agreed to provide services at contracted rates. There are no annual deductibles for Preventive and Diagnostic Services.
  - Preventative services do not accrue towards annual benefit maximum.
  - Non-Delta Dental Premier Plan dentists are not required to provide services at contracted rates. The plan pays out-of-network providers based on the maximum plan allowance. You may be required to file your claim and you may be charged for amounts that exceed the maximum plan allowance.
  - You can access the Moda Health website at: <https://www.modahealth.com/ProviderSearch/faces/webpages/search.xhtml> to search for a Delta Dental Premier Dentist under “Find a doctor, dentist, pharmacy or clinic”.
  
- **Willamette Dental Group Plan • Includes Orthodontia – No Benefit Maximum for Most Services, Must Use Willamette Dental Office**
  - The Willamette Dental Group plan provides set co-payments so that you always know what your out-of-pocket costs will be. There are no annual deductibles and no maximums for most covered benefits.
  - Office visit copay waived for new patient visit, only for members who have never been seen a Willamette Dental Group provider.
  - If you receive services from a non-Willamette Dental Group provider you will be responsible for all costs. If you are currently covered by a different carrier and switch to Willamette Dental Group, you will most likely need to change dental providers.
  - You can access the OEGB Willamette Dental Group website at: <https://www.willamettedental.com/oebb> to find an In-Network dentist.

**Note:** All benefit eligible employees are allowed to waive dental coverage during Open Enrollment. However, dental benefits are subject to 12-month waiting period restrictions for members who previously waived dental coverage for themselves and/or a dependent and re-enroll in the future. The “waiting period” restrictions only allow an exam and cleaning, with no other preventive/diagnostic, basic, major or orthodontia benefits for the first 12 months of coverage.

## Optional Benefits

### **Optional Term Life Insurance**

You may purchase Optional Term Life Insurance for you and your family. The amount of coverage you need is a personal decision. **An employee must be enrolled in optional life coverage at or higher than the level requested for the spouse/domestic partner or dependents.**

#### **Rate Criteria:**

OEGB applies a Tobacco Rate for employee and/or spouse/domestic partner enrolled in any Optional Term Life insurance who has used tobacco in the past 12 months. You must update smoking status for yourself and spouse/domestic partner (regardless of enrollment).

**Non-Tobacco Rate:**

- If employee HAS NEVER used tobacco or HAS NOT used tobacco in the past 12 months.
- If spouse/domestic partner HAS NEVER used tobacco or HAS NOT used tobacco in the past 12 months.

**Tobacco Rate:**

- If employee HAS used tobacco in the past 12 months.
- If spouse/domestic partner HAS used tobacco in the past 12 months.

**Underwriting:**

Evidence of Insurability/Proof of Good Health will be required if:

- An employee wants to newly enroll in Optional Life Insurance for themselves or their spouse/domestic partner.
- A currently enrolled employee/spouse/domestic partner elects to increase life coverage beyond the Guarantee Issue Amount.
- To provide **Evidence of Insurability** complete the “Standard Medical History Statement”, which can be obtained from The Standard Insurance company website at:  
<http://www.standard.com/mybenefits/oebb/>

**Flexible Spending Accounts (FSA)**

A Flexible Spending Account allows employees to save money by paying for qualifying health related and/or dependent care expenses with pre-tax dollars. You decide how much to set aside to pay for eligible expenses incurred during the plan year. You make a separate election for each account. The plan year runs October 1, 2022 through September 30, 2023.

Enrollment for FSA will be online again this year. Log into your existing PacificSource account or create a new member account here: <https://hrbenefitsdirect.com/PSA/signIn.aspx>. You will use your Username/ZZMAN number to enroll. If you do not remember your Username/ZZMAN number, call PacificSource at (800) 422-7038.

When you have completed your FSA enrollment online, the PacificSource system allows you to print an enrollment confirmation letter. Please consider printing this document for your records.

**Rules and Requirements:**

- Participation requires a new enrollment each year. 4J will NOT accept a paper enrollment – all enrollments must be completed online. For a list of computer assistance dates/times, see the section in this document or on our website at <https://www.4j.lane.edu/hr/benefits/open-enrollment/>
- The amount is deducted on a pre-tax basis from your paycheck in equal amounts throughout the year before social security, federal and, in most cases, state and local income taxes are deducted.
- Any health care or dependent care expenses that are paid from the Flexible Spending Account may not be claimed as a deduction or credit when filing your income tax return.
- Money set aside for dependent care expenses cannot be used to reimburse health care expenses and vice-versa.

**Health Care FSA**

**\*New\*** Plan Year and Calendar Year Maximum allowed is \$2,850.

Mid-Year elections changes are **not allowed** for the Health FSA plan.

Use the FSA for eligible health related expenses for you, your spouse and any dependent you list on your tax return, provided they have not been reimbursed by other coverage. Examples include: health plan deductibles, prescriptions and other co-payments or coinsurance.

- Domestic Partner and their family member health related expenses are not eligible for reimbursement.
- You can **roll over up to \$570** into the following plan year of your current year Health FSA remaining balances.
- **Use-it-or-Lose-it Rule** applies to unused balances above \$570.
- **Benny Debit MasterCard** can be issued to make transactions easier! PacificSource may still request a copy and/or the Explanation of Benefits to verify eligible expenses.

### ➤ **Dependent Care FSA**

- Plan Year and Calendar Year Maximum allowed is \$5,000 (\$2,500 if married and filing separately).
- The amount you contribute to your account cannot be greater than your income or your spouse's income—whichever is less.
- You will be reimbursed for dependent care expenses only up to the amount of your Dependent Care Spending Account balance.
- Domestic Partner's children's day care expenses are **not** eligible for reimbursement.
- Mid-Year elections changes are only allowed with a Qualifying Life Event status change and must be made within 31 days of the life event.
- **Use-it-or-Lose-it Rule** applies. IRS rules require that any money left in your Dependent Care FSA at the end of the Plan Year must be forfeited. Contribution amounts **are not carried forward** from one year to the next year.
- Eligible Dependent Care expenses are for child day care or other dependent day care services when:
  - you and your spouse work outside the home (this is also true if your spouse is actively looking for work).
  - you work outside the home and your spouse is a full-time student at least five months of a year.
  - you work outside the home and your spouse is incapable of self-care.
  - your child(ren) is under age 13, as well as your spouse or an IRS Section 152 qualified child or relative—who is physically or mentally incapable of self-care.
- **Note:** You cannot use reimbursed expenses on the Earned Income Credit, which may be more advantageous if your family income is below \$25,000.

# Additional 4J Benefits

Benefit programs are one of the many ways Eugene School District 4J takes care of its eligible staff and their dependents. 4J automatically provides several benefits for eligible employees and pays the full cost for basic life and AD&D insurance and long term disability coverage. Benefit eligible employees have access to a variety of benefits such as no-cost services at our on-site Wellness Clinic, an Employee Assistance Plan and no-cost Wellness Events throughout the school year. The following are highlights of these employer-provided benefits:

## **Basic Life and AD&D Insurance**

Basic Life and Accidental Death & Dismemberment (AD&D) coverage, both in the amount of \$50,000, are provided for all benefit eligible employees, and are paid by Eugene School District 4J. For more information see The Standard's Insurance Brochure at: [http://www.standard.com/eforms/14729\\_646595.pdf](http://www.standard.com/eforms/14729_646595.pdf)

## **Long Term Disability Insurance**

The Long Term Disability (LTD) Plan provides a source of income should you experience a qualifying long-term illness or injury that prevents you from working. 4J provides this benefit to eligible employees at no cost to the employee. For more information visit: <http://www.4j.lane.edu/hr/benefits/life-and-other-insurance/long-term-disability/>

## **4J Wellness Clinic**

The 4J Wellness Clinic is a medical clinic providing individualized, comprehensive care and follow up. The clinic is run through a joint effort of Cascade Health and the Joint Benefits Committee. The clinic provides benefit eligible 4J employees and their families, as well as enrolled retirees and their insurance-covered dependents with pre-paid routine medical care at no out of pocket cost to the patient. However, your insurance will be billed. For more information visit: <http://www.4j.lane.edu/hr/benefits/wellness-clinic/>

- The clinic is located at 200 N. Monroe Street in the 4J District Office and is open for appointments and scheduling Monday through Friday, from 9 a.m. to 6 p.m. Call the clinic at 541-686-1427 to make an in person or tele-medicine appointment.

## **Employee Assistance Program (EAP)**

- The Employee Assistance Program (EAP) provides services to help employees and their family members privately resolve problems that may interfere with work, family, and other important areas of life. EAP services include counseling, legal services, financial services and other work-life balance services. For more information visit: <https://members.uprisehealth.com/>. Services are always confidential with no private information reported to the District.
- Call 1-800-395-1616 or visit <https://members.uprisehealth.com/> with the access code: OEGB.
- For you and your household members EAP services includes:
  - 6 no cost counseling sessions per issue per year.
  - 4 health coaching sessions per year
  - Life Balance services i.e. legal services, financial services, eldercare referral, will preparation, identity theft services, childcare referral services.
  - Wellness services i.e. app and online wellness portal

## Computer Assistance at the Ed Center

<u>Day</u>	<u>Date</u>	<u>Time</u>	<u>Location</u>	<u>Event</u>
Thursday	August 18, 2022	10:00 a.m. – 12:00 p.m.	Tower	OEBB Open Enrollment Assistance
Tuesday	August 30, 2022	3:00 p.m. – 5:00 p.m.	Tower	OEBB Open Enrollment Assistance
Thursday	September 8, 2022	4:00 p.m. – 6:00 p.m.	Tower	OEBB Open Enrollment Assistance
Monday	September 12, 2022	12:00 p.m. – 2:00 p.m.	Tower	OEBB Open Enrollment Assistance
Wednesday	September 14, 2022	4:00 p.m. - 6:00 p.m.	Tower	OEBB Open Enrollment Assistance

## Glossary of Insurance Terms

This is a list of common insurance terms used throughout your benefits materials. A complete glossary of health coverage and medical terms can be found by clicking [here](#).

**Deductible:** The amount you owe for health care services that Moda or Kaiser covers before Moda or Kaiser begins to pay. For example, if your deductible is \$1200, your plan won't pay anything until you've met your \$1200 deductible for covered health care services subject to the deductible. ***The deductible does not apply to all services.***

**Co-insurance:** Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. For example, if Moda's or Kaiser's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. Moda or Kaiser pays the rest of the allowed amount.

**Network:** The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

**Out-of-Pocket Limit:** The most you pay during the benefit year before your health plan begins to pay 100% of the allowed amount. This limit does not include your monthly premium, balance-billed charges, or non-covered services. \*Moda or Kaiser plan members must check to see what applies to out-of-pocket limit and what applies to max-cost-share limit.

# Resources

## 4J Benefits Staff:

Colleen Jones	HR Benefits Manager	<a href="mailto:jones_col@4j.lane.edu">jones_col@4j.lane.edu</a>	541-790-7675
Sarah Childs	HR Generalist II	<a href="mailto:childs_s@4j.lane.edu">childs_s@4j.lane.edu</a>	541-790-7681
Sally Duerfeldt	Classified Benefits Coordinator	<a href="mailto:duerfeldt_s@4j.lane.edu">duerfeldt_s@4j.lane.edu</a>	541-790-7679
Jamie Myers	Licensed-Staff Benefits Coordinator	<a href="mailto:myers_j@4j.lane.edu">myers_j@4j.lane.edu</a>	541-790-7682

## Insurance Carriers:

OEBB – Oregon Educators Benefit Board	1-888-469-6322	<a href="https://www.oregon.gov/oha/OEBB/Pages/index.aspx">https://www.oregon.gov/oha/OEBB/Pages/index.aspx</a>
Moda Health	1-866-923-0409	<a href="https://www.modahealth.com/oebb/">https://www.modahealth.com/oebb/</a>
Kaiser Permanente	1-866-223-2375	<a href="https://my.kp.org/oebb/">https://my.kp.org/oebb/</a>
Willamette Dental	1-855-433-6825	<a href="https://willamettedental.com/oebb">https://willamettedental.com/oebb</a>
Delta Dental	1-866-923-0410	<a href="https://www.modahealth.com/oebb/">https://www.modahealth.com/oebb/</a>
VSP Vision	1-800-877-7195	<a href="http://oebb.vspforme.com/">http://oebb.vspforme.com/</a>
The Standard Insurance	1-866-756-8115	<a href="http://www.standard.com/mybenefits/oebb">www.standard.com/mybenefits/oebb</a>
4J Wellness Clinic – Cascade Health	541-686-1427	<a href="https://www.4j.lane.edu/hr/benefits/wellness-clinic/">https://www.4j.lane.edu/hr/benefits/wellness-clinic/</a>
Uprise Health	1-800-395-1616	<a href="https://members.uprisehealth.com/">https://members.uprisehealth.com/</a>
BenefitHelp Solutions (COBRA)	1-800-556-2230	<a href="http://www.benefithelpsolutions.com/oebb/">http://www.benefithelpsolutions.com/oebb/</a>
PacificSource Administrators	(541) 485-7488	<a href="https://psa.pacificsource.com/Flex/">https://psa.pacificsource.com/Flex/</a>

## Web Resources:

4J Benefits – Open Enrollment	<a href="https://www.4j.lane.edu/hr/benefits/open-enrollment/">https://www.4j.lane.edu/hr/benefits/open-enrollment/</a>
OEBB Online Portal	<a href="https://myoebb.org/">https://myoebb.org/</a>
PacificSource Administrators Online Portal	<a href="https://hrbenefitsdirect.com/PSA/signIn.aspx">https://hrbenefitsdirect.com/PSA/signIn.aspx</a>