

State of Oregon
Public Employees' Benefit Board Summary Plan Description

Enrollment Periods and Effective Dates

Notice on Irrevocability of Plan Elections PEBB provides an Internal Revenue Service (IRS) Code 125 Cafeteria plan of benefits. This plan allows employees to receive health benefits pre-tax. To maintain this Cafeteria plan status, PEBB must follow Code 125 federal regulations, which mandate that participant elections are irrevocable for the plan year and provide only limited circumstances in which the elections may change (e.g., qualified midyear plan changes or correction).

Current Employees

Enrollment Period	Core Benefits Effective	Optional Benefits Effective
Open Enrollment (Generally held each October)	First of the new plan year following online enrollment (or agency receipt of enrollment form) and timely agency receipt of any required documentation	First of the new plan year or first of the month in the new plan year following online enrollment (or agency receipt of enrollment form) and plan approval of medical history
Because of qualified midyear change event, including special enrollment events	First of the month following agency receipt of update form (no earlier than the event date) Ineligible individual coverage termination dates dependent on type of ineligibility.	First of the month following agency receipt of midyear change form and plan approval of medical history if medical history is required. Termination: dependent on type of ineligibility.
		Long term care insurance only: First of the month following agency receipt of the enrollment form and plan approval of medical history (evidence of insurability)

Newly Hired Employees

Enrollment Period	Core Benefits Effective	Optional Benefits Effective
Within 30 days of hire	First of the month following online enrollment (or agency receipt of enrollment form) along with agency receipt of any required documentation after initial hire date	First of the month following online enrollment (or agency receipt of enrollment form) and plan approval of medical history if medical history is required

Newly Eligible Employees

Enrollment Period	Core Benefits Effective	Optional Benefits Effective
Within 30 days of date of eligibility	First of the month following online enrollment (or agency receipt of enrollment form) along with agency receipt of any required documentation after date of eligibility	First of the month following online enrollment (or agency receipt of enrollment form) and plan approval of medical history if medical history is required