

# The Connection

Remember, Open Enrollment is Oct. 1-31

September 2009

*Mission: To provide a quality plan of health and other benefits that are affordable to the employee and the employer*

## Covering Others

### Children

You may cover a child to age 19 who is your child by biology, adoption, placement for adoption, or affidavit of dependency. You may also cover a spouse' or domestic partner's child when the child fits these criteria. Read more in PEBB's [Summary Plan Description](#).

### Domestic Partner

You may cover a domestic partner in one of two ways. One way is by a PEBB affidavit of domestic partnership, which must be on file with your agency. The other way is by a registered certificate of domestic partnership with the state. See the [discussion in PEBB's Summary Plan Description](#).

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## Mandatory Open Enrollment

### *Your Benefits Depend on You*

Mandatory Medical Open Enrollment supports your Benefit Board's mission, Vision and program integrity. It is scheduled for Oct. 1-31, 2009.

Mandatory Medical Open Enrollment means all eligible employees must enroll in a medical plan for 2010. Current information on 2010 medical plans: <http://www.oregon.gov/sites/DAS/PEBB/StatewidePortalPage.page>

**Opt-out is a choice of medical coverage.** It requires proof of other group coverage that meets PEBB rules. See PEBB's [Summary Plan Description](#).

If you do not enroll during Open Enrollment, you will automatically be enrolled in the employee-only tier of PEBB's Statewide Plan effective Jan. 1, 2010, and your dependents will lose coverage that date.

The current Kaiser Permanente Added Choice plan and Regence BCBSO plan will not be offered in 2010. The 2010 medical plans and areas are:

- Kaiser Permanente HMO, Kaiser areas
- Providence Choice, Portland area
- PEBB's Statewide Plan, all areas

**Eligible part-time employees** can choose from two versions of each of these plans.

Dental plans for 2010 remain the same. You may change dental plan or tier for 2010 if you wish. Your current dental coverage will roll forward into 2010 if you make no changes.

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**[oregon.gov/das/pebb](http://oregon.gov/das/pebb)**

# Covering Others

## Dependents

### Age 19 up to 24

You may cover a child who will be age 19 up to 24 in the coming plan year if you expect the child will meet IRS and PEBB requirements. These requirements relate to the child's relationship to you, age, place of residence, self-support, and student, marital and tax-filing status. See the requirements in PEBB's [Summary Plan Description](#).

During Open Enrollment, you must certify the child's eligibility or the child will lose coverage beginning Jan. 1, 2010.

PEBB administrative rules also allow you to continue coverage for a child age 19 or older who is incapable of self-support for medical reasons. See PEBB's [Summary Plan Description](#) for the special requirements.

# Sharing the Vision

A clear [vision](#) guides your Benefit Board in the design and purchase of healthcare:

**PEBB seeks optimal health for its members** through a system of care that is patient-centered, focused on wellness, coordinated, efficient, effective, accessible, and affordable.

The system emphasizes the relationship between patients, providers, and their community; is focused on primary care; and takes an integrated approach to health by treating the whole person.

# Mandatory Open Enrollment

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You may also enroll in or change coverage in the optional plans:

- Optional employee, spouse or domestic partner, and dependent life insurance
- Short term and long term disability insurance
- Accidental death and dismemberment insurance
- Long term care insurance

**Enrolling or increasing coverage** in these plans may require approval of a medical history.

Flexible spending accounts are annual plans that require annual enrollment.

## Take Action in October

Log in to the online benefit system during Open Enrollment, Oct. 1-31, 2009, to enroll in or make changes to your benefits. Register to use the system now at <https://pebb.benefits.oregon.gov/members>, to avoid the October rush. View a short video that [walks you through the process](#).

If you don't have online access, ask your agency for help during Open Enrollment. You may use [paper forms](#) if you will not have access to the online system. Submit these forms no later than Oct. 31, 2009.

# Get a Flu Shot!

Your Benefit Board is sponsoring flu-shots clinics at worksites across the state this fall. You may receive a flu shot with vaccine for seasonal flu at no cost by showing your medical ID card and filling out a short claim form. See details, locations and schedules on PEBB's [Web site](#).

These clinics will not give shots with vaccine for novel H1N1 "swine" flu. Read the [special-edition newsletter](#) for tips on avoiding flu and staying healthy. Take this [quick quiz](#) to learn what vaccines you may need.

## Connect with Your Benefit Board

[pebb.connect@state.or.us](mailto:pebb.connect@state.or.us)

### Voting members

Suzanne Hoffman, *Chair*

Rich Peppers, *Vice Chair*

Peter Callero

Rocky King

Diane Lovell

Paul McKenna

Jeanene Smith

Bret West

### Advisory Members

Rep. Tina Kotek

Sen. William Morrisette

# Benefits and Taxes

The PEBB benefit program is an IRS 125 Cafeteria Plan. This gives certain tax advantages.

For example, your payroll takes the following deductions before applying tax to your pay:

- Premium payments for medical and dental plans
- Premium payments for employee life insurance coverage to \$50,000
- Contributions to flexible spending accounts



The program must comply with IRS requirements to be a Cafeteria Plan. These touch on the taxable value of coverage for domestic partners. They also touch on the tax status of dependents.

See PEBB's Summary Plan Description to review these topics. Note that PEBB does not give tax advice. Seek help on tax issues from a qualified tax advisor.

## Resources

[oregon.gov/das/pebb](http://oregon.gov/das/pebb)

[inquiries.pebb@state.or.us](mailto:inquiries.pebb@state.or.us)

(503) 373-1102

### Current Medical Plans

Kaiser Permanente

Providence Choice

Regence BCBSO

VSP (Vision Service Plan)

### Mail-order Prescriptions

PPS

Walgreens

### Current Dental Plans

Kaiser Permanente

ODS

Willamette Dental

### Optional Plans

The Standard

UnumProvident

### Other Benefits

FSA: ASIFlex

EAP: Cascade Centers

## Just Four Things

Doing just four things can slash your risk of diabetes, heart attack, stroke or cancer:

- Engage in regular physical activity
- Eat a healthful diet
- Do not smoke
- Avoid becoming obese

Just four things can make a world of difference in your life.

