2013-14 FACULTY OEBB OPEN ENROLLMENT FAQ

Do I need to do anything?

Yes! Everyone needs to log into the MyOEBB system and enroll in Medical, Dental and Vision plans to have coverage October 1, 2013. The MyOEBB website is https://myoebb.org/oebb/lpb.main.

What is the deadline?

Open enrollment is August 15th - September 15th, effective October 1, 2013. You must complete your online enrollment by midnight, September 15, 2013.

Why do I have to do this?

1) All of the Medical plans were redesigned and renamed for 2013-14. Because of this, OEBB needed to end all plan elections as of September 30, 2013; thus requiring mandatory enrollment selections for all members.
2) There is a new Wellness Program offered by OEBB called Healthy Futures. While making plan elections, members will also enroll or decline participation in this program (more information about the Healthy Futures can be found online via http://www.oregon.gov/oha/oebb/pages/HealthyFutures.aspx).

What happens if I don’t enroll?

If you do not enroll via MyOEBB, the Benefits team at the College will enroll you in the plan that is the closest match to your current plan. This may result in higher payroll deductions and may not be the best choice for you and your family. However, if no enrollment choice is made, you will not have coverage after September 30, 2013.

How do I enroll?

You will need to log into your MyOEBB account to make your plan selections this year. The MyOEBB website is accessed via https://myoebb.org/oebb/lpb.main. Instructions are available at https://www.lanecc.edu/sites/default/files/hr/benefits/myoebbnewhire.pdf.

What if I want to keep my old medical insurance plan?

Previous medical plans are not available after September 30, 2013. Moda Health (formerly ODS) and OEBB redesigned all plans which resulted in a new plan numbering system. We have provided a cross-walk from the current 2012-13 plan options to the 2013-14 plan options. This information is available at https://www.lanecc.edu/hr/benefits/faculty-benefits.

How do I compare the different plans?

You can find a benefit summary comparing the five (5) new plans at http://www.lanecc.edu/sites/default/files/hr/benefits/faculty_plan_comparisons_13_14.pdf

What are the major changes this year?

- **Deductible**
  - Some of the plan choices have an increase in deductible for the 2013-14 plan year
- **Out-of-Pocket Maximum**
  - All of the plans have an increase in the In-and-Out-of Network Individual/Family maximums for 2013-14
- **System of Care**
  - In addition to In-Network and Out-of-Network providers, there is a third cost tier for members to consider.
- **Co-insurance versus Co-payment**
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- You may notice that for In-Network providers, there is no longer a copayment option. Rather, you will need to pay a co-insurance amount of 20% for In-Network providers and 50% for Out-of-Network providers. This is new this year for those who have been seeing an In-Network provider. In some cases, this may result in an increase in office visit costs.

- **Pharmacy benefit**
  - For 2013-14 year, the pharmacy benefit will no longer have an out-of-pocket maximum of $1,100. Effective 2013-14, there is no annual out-of-pocket maximum. Rather, there is now an out-of-pocket maximum per prescription. Details about this can be found on the benefit summary at [http://www.lanecc.edu/sites/default/files/hr/benefits/faculty_plan_comparisons_13_14.pdf](http://www.lanecc.edu/sites/default/files/hr/benefits/faculty_plan_comparisons_13_14.pdf)

What is this Plan G?
For 2013-14, a 5th medical plan choice has been added. This is major medical plan offered so that employees (particularly part-time faculty) can choose a lower costing plan and still provide coverage for their family members.

What does System of Care mean?
System of Care means that the member must use a Moda Medical Home primary care provider to receive the benefit. You can find a list of providers via [www.modahealth.com/oebb](http://www.modahealth.com/oebb) for details.

Can I go to any provider that I choose?
Yes. You can still choose the provider that you wish to provide your health care. However, there may be a cost difference depending upon if the provider is a Modal Medical Home provider, a PPO In-Network provider, or an Out-of-Network provider.

Are there changes to the vision and dental plans?
No. All dental plans that are currently in place (Moda Plan 1, Moda Plan 4 and Willamette Dental Plan 8) are exactly the same as last year. The Moda Vision Plan 4 is also exactly the same.

I hear I can lower my deductibles for 2014-15, what is this all about?
OEBB and Moda designed a new program to encourage OEBB members to learn their individual health risks and how to take action to reduce or eliminate these risks whenever possible. The new program is called “Healthy Futures”. You can choose to participate in this new program any time between August 15, 2013 and March 31, 2014. What you need to do to lower your deductible for 2014-15 is:
1. Log into MyOEBB and say “yes”, I want to participate in Health Futures.
4. Report your activities in your MyOEBB system. Your spouse/domestic partner (if applicable) will need to complete these steps as well in order to qualify.