



OEBB Annual Health Insurance Enrollment 2010 August 15 – September 15

New Medical Options for 2010!

Rate changes! Be sure to review the enclosed out-of-pocket rate sheets.

To continue our efforts in providing affordable health insurance for 4J employees, the medical options for 2010-11 offered through ODS are:



Medical Option	Deductible
Plan 5	\$200
NEW Plan 6	\$300
Plan 7	\$500
Plan 8	\$1,000

- **No longer offered due to significant cost increase is Plan 3 (\$100 deductible).**
- Want to compare plans? Plan comparisons mailed to you directly from OEBB.

No Eligibility Certification for Dependents

- You may now add your qualified children through age 25 without the requirement to certify school enrollment or dependency status. This applies even to children who are not living at home or who are married!

Life Insurance Opportunity

- Supplemental Life Insurance with guaranteed coverage (no proof of good health required) for employees, spouses/domestic partners and children is available. Current enrollments will roll over into new plan year. *See enclosed for details, rates, and limits.*
- Last chance! Future open enrollment periods will require medical evidence for any amount unless you already have at least \$10,000 of coverage.

What's the same?

- Step-by-step enrollment instructions and a statement of your current enrollments will be mailed directly to you from OEBB.
- Dental, vision and prescription benefits are the same no matter which medical plan you select. **OEBB has made changes to all current plans.** Be sure to review your OEBB mailing, attend a meeting, or check online at www.oregon.gov/DAS/OEBB.



Don't Forget! Annual Enrollment Changes effective October 1, 2010



Annual Enrollment is On-Line

Aug. 15 – Sept. 15

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

Info is also available on our benefits web page:

<http://benefits.4j.lane.edu>.

Need help enrolling? Attend a meeting!

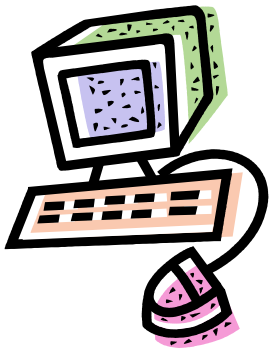
Computers and one-on-one assistance available at all meetings (schedule enclosed).

Annual Enrollment Checklist

- Review enrollment instructions and current statement of plans mailed from OEBB.
- Review insurance options and decide which plan will work best for you.
- Currently have **Medical Plan 3** (\$100 deductible)? **Choose a new plan!**
- Review and enroll in supplemental life insurance coverage (optional).
- Questions? Attend a meeting for answers and one-on-one assistance.
(See attached schedule)



- Log on to <https://myoebb.org/oebb!/pb.main> and complete your on-line enrollment if any of the following apply to you:**



- You currently have Medical Plan 3 and are required to change plans.
- You would like to enroll in a Medical Plan different from the plan you currently have.
- You would like to enroll eligible dependents that have not been previously enrolled.
- You would like to drop dependents that have previously been enrolled.
- You would like to add or change life insurance coverage and/or beneficiary information.

*Enrolled in either Plan 5, 7, or 8 and have no changes mentioned above? You do **not** need to log in!*

ANNUAL INSURANCE OPEN ENROLLMENT MEETINGS

Please Attend One of the Following Meetings for Information About Your 2010-2011 Insurance Benefits

Get your questions answered directly by our carriers (noted ☺ below) and OEBB (noted 👍 below).

☺ = Carriers 👍 = OEBB	Date	Day	Start Time	End Time	Location/Note
☺ 👍	Aug. 17	Tues.	1:00 pm	2:00 pm	Ed Center Auditorium
☺ 👍	Aug. 31	Tues.	4:00 pm	5:30 pm	Ed Center Auditorium
☺ 👍	Sept. 9	Thurs.	12:00 pm	1:30 pm	Ed Center Auditorium
☺ 👍	Sept. 9	Thurs.	4:00 pm	5:30 pm	Ed Center Auditorium
	Sept. 15	Wed.	12:00 pm	5:00 pm	Ed Center Auditorium No presentation - Drop-in Q&A Session DEADLINE DAY – PLEASE DON'T WAIT!

All meetings are open to all employee groups, active and retired, and their dependents.

Licensed substitutes should ask for special assistance at these meetings due to their different plan offerings.

The Ed Center is located at 200 N. Monroe Street, Eugene, OR 97402.

Computers and Enrollment Assistance Available at All Meetings Aug. 15 – Sept. 15

- The Open Enrollment period begins August 15 and runs through September 15, 2010.
- NEW! All dependents through age 25 may be enrolled during the Open Enrollment period. There are no longer restrictions based on residence, financial support, student status, or marital status.
- All eligible employees/retirees who want to make a change in their current enrollment must log into the OEBB web site during this period to make the change.
- All employees/retirees who are currently enrolled in Medical Plan 3 (\$100 deductible) must log into the OEBB web site during this period to elect a new medical plan option.
- All eligible employees/retirees who want to purchase or make changes to optional life insurance coverage must log into the OEBB web site during this period and make an election. Optional life insurance coverage from 2009-2010 will be carried over.

DON'T PROCRASTINATE!

The OEBB computer system will lock at midnight September 15th. The benefits staff will not be available to answer questions after 5:00pm September 15th. Traffic on the OEBB site will increase as the deadline approaches, which could cause slow or lost connections.

Last minute computer problems will not be a valid excuse for missing the deadline!

LICENSED ACTIVE 4J EMPLOYEES

2010-2011 PLAN YEAR MONTHLY EMPLOYEE CONTRIBUTIONS

EFFECTIVE 10/01/2010 – 09/30/2011

Licensed Insurance Benefits: All plans include medical, Rx, vision and dental coverage	.5 - .75 FTE	.76 - .80 FTE	.81 - .85 FTE	.86 - .90 FTE	.91 - .95 FTE	.96 - 1.0 FTE
Medical Plan 5 <i>\$200 deductible</i>	\$556.28	\$501.28	\$446.28	\$391.28	\$336.28	\$281.28
Medical Plan 6 <i>\$300 deductible</i>	\$434.08	\$379.08	\$324.08	\$269.08	\$214.08	\$159.08
Medical Plan 7 <i>\$500 deductible</i>	\$342.73	\$287.73	\$232.73	\$177.73	\$122.73	\$67.73
Medical Plan 8 <i>\$1000 deductible</i>	\$243.96	\$188.96	\$133.96	\$78.96	\$23.96	\$0

Monthly payroll deductions are shown in the table above. To determine your monthly payroll deduction, find your enrollment status (FTE) on the top and follow the column down to the different plan choices. These are composite rates, meaning the rate is the same regardless of how many dependents you cover on your plan. You can cover just yourself or your entire family for the same price.

ALL LICENSED EMPLOYEES MAY CHOOSE TO WAIVE DENTAL COVERAGE*

Licensed Insurance Benefits: All plans include medical, Rx and vision coverage	.5 - .75 FTE	.76 - .80 FTE	.81 - .85 FTE	.86 - .90 FTE	.91 - .95 FTE	.96 - 1.0 FTE
Medical Plan 5 <i>\$200 deductible</i>	\$433.02	\$378.02	\$323.02	\$268.02	\$213.02	\$158.02
Medical Plan 6 <i>\$300 deductible</i>	\$310.82	\$255.82	\$200.82	\$145.82	\$90.82	\$35.82
Medical Plan 7 <i>\$500 deductible</i>	\$219.47	\$164.47	\$109.47	\$54.47	\$0	\$0
Medical Plan 8 <i>\$1000 deductible</i>	\$120.70	\$65.70	\$10.70	\$0	\$0	\$0

You have the option to waive dental coverage and thereby reduce your out-of-pocket insurance cost. Keep in mind, you may only waive dental coverage during annual enrollment (or upon initial eligibility) and you will not be able to re-enroll in dental coverage for the remainder of the plan year (the only exception to this is if you lose eligibility for other group dental coverage and provide proof of the loss within 31 days).

* Members who do not enroll in the dental plan when originally eligible and elect to enroll during a future Open Enrollment will be subject to “waiting period” restrictions – meaning for the first 12 months, the dental coverage will only allow preventive services and no orthodontia. The 12-month waiting period does not apply for members who enroll in OEGBB dental coverage due to loss of eligibility for other group coverage.

Optional Life Insurance Plans

available through OEGB as of October 1, 2010

All 4J Licensed benefits-eligible persons (both active and retired) can purchase supplemental life insurance for themselves, their spouse/partner, and/or their children.

Q: If I just want the same type and amount of coverage as I currently have, will my current elections roll over?

A: Yes, all current enrollments in supplemental life plans will roll over into the 2010-11 plan year.

Q: How much does it cost and how much can I elect?

A: Coverage options, rates and rules are on the back of this page.

Q: If I don't enroll now, will I have another chance in the future?

A: Under the OEGB life insurance plans, you can enroll or change your life insurance elections at Open Enrollment or within 31 days of a qualifying status change (QSC). After this Open Enrollment period guaranteed issue will only be available for new employees or newly added dependents. Other QSC changes will require medical information, and insurance may be denied on the basis of that information.

Q: Do I need to submit medical information?

A: If you elect an amount greater than what is guaranteed (\$200,000 for Optional Employee Life, \$30,000 for Optional Spouse/Partner Life) you will need to submit medical information. All elections within the guaranteed range only will not require medical information **during this Open Enrollment**. If you decide to enroll or increase your coverage as a result of a QSC or at a future Open Enrollment, medical underwriting will be required at that time.

Q: Since the prices are based on age, will my cost change mid-year if my birthday bumps me into a higher age bracket?

A: Under these plans, the price of optional life insurance is based on your age as of October 1, 2010. If your age increases into another price bracket mid-year, your price won't change until October 1, 2011.

Q: Can I stick with just the basic district-paid life insurance coverage for myself, but still purchase coverage for my spouse/partner or child?

A: No. OEGB rules require each employee to purchase supplemental life insurance for themselves in an amount equal to or greater than any coverage purchased for a family member.

Q: How much basic life insurance does the district provide for me?

A: The district will once again be providing \$50,000 basic life for each benefits-eligible licensed employee. Any optional life purchased would be in addition to this basic coverage.

2010 – 2011 OPTIONAL LIFE INSURANCE RATES AND RULES

Optional Employee Life Plans and Rates \$10,000 - \$500,000 Maximum Benefit	
Age as of each October 1st	Monthly Rate (per \$10,000 benefit)
Under 25	\$0.400
25 – 29	\$0.450
30 - 34	\$0.500
35 - 39	\$0.700
40 - 44	\$1.000
45 - 49	\$1.500
50 - 54	\$2.300
55 - 59	\$4.300
60 - 64	\$6.600
65 - 69	\$12.700
70 - 74	\$14.800
75 +	\$20.600

There is one plan offered with values ranging from \$10,000 to \$500,000 in \$10,000 increments.

Optional Life benefits for employees are guaranteed issue for amounts up to and including \$200,000 if the employee enrolls when initially eligible for OEBB coverage (i.e., during the initial enrollment period effective 10/1/2010), or within 31 days of his/her date of hire.

Amounts above the guaranteed issuance, or coverage requested during future enrollment periods, will require approval by Standard.

Optional Spouse/Partner* Life Plans and Rates \$10,000 - \$500,000 Maximum Benefit	
Age as of each October 1st	Monthly Rate (per \$10,000 benefit)
Under 25	\$0.500
25 – 29	\$0.600
30 - 34	\$0.800
35 - 39	\$0.900
40 - 44	\$1.100
45 - 49	\$1.700
50 - 54	\$2.500
55 - 59	\$4.500
60 - 64	\$6.800
65 - 69	\$13.000
70 - 74	\$15.600
75 +	\$36.000

* The employee must be enrolled in Optional Life to cover an eligible spouse/partner.

An employee cannot select a value for their spouse/partner which exceeds the value they have selected for themselves.

There is one plan offered with values ranging from \$10,000 to \$500,000 in \$10,000 increments.

Optional Life benefits for spouse/partner are guaranteed issue for amounts up to and including \$30,000 if the employee enrolls the eligible spouse/partner when initially eligible for OEBB coverage (i.e., during the initial enrollment period effective 10/1/2010), or within 31 days of when he/she first becomes an eligible spouse or partner (e.g., due to marriage).

Amounts above the guaranteed issuance, or coverage requested during future enrollment periods, will require approval by Standard.

Optional Child* Life Plans and Rates \$2,000 - \$10,000 Maximum Benefit	
Monthly Rate (per \$2,000 benefit)	\$0.100
<p>* The employee must be enrolled in Optional Life to cover an eligible child or eligible children.</p> <p style="text-align: center;">There is one plan offered with values ranging from \$2,000 to \$10,000 in \$2,000 increments.</p>	

Optional Child Life benefits are available on a guaranteed issue basis for all amounts if the employee enrolls in the plan when initially eligible for OEBB coverage (i.e., during the initial enrollment period, effective 10/1/2010, or within 31 days of the date he/she has their first eligible dependent child (e.g., following the birth of their first child, following a marriage that includes step-children that are the first children to qualify as dependents for the employee, following adoption for the first child, etc.)



Eugene School District 4J
200 North Monroe Street
Eugene, OR 97402-4295
(541) 790-7667, www.4j.lane.edu

Dear Benefits-Eligible Employee/Retiree:

The back of this page contains information on a recent change in legislation regarding Medicaid and employer insurance plans. We are legally required to distribute this notice to everyone eligible for our insurance plan, even if you or your dependent(s) are not enrolled.

Please read the notice, because the information is very important to those it affects.

If the information in the notice does not apply to anyone in your household, no further action is needed. You are welcome to recycle it or file it away for future reference.

Sincerely,
4J Employee Benefits Staff

(over)

Medicaid and the Children's Health Insurance Program (CHIP) Offer Free Or Low-Cost Health Coverage To Children And Families

This notice is being provided so that you understand your right to apply for assistance paying your Eugene School District 4J health plan premiums. You should read this notice regardless of whether or not you are currently covered under Eugene School District 4J's Group Health Plan.

If you are eligible for health coverage from 4J, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

OREGON – Medicaid and CHIP
Medicaid Website: http://www.oregon.gov/DHS/healthplan/index.shtml
Medicaid Phone: 1-800-359-9517
CHIP Website: http://www.oregon.gov/DHS/healthplan/app_benefits/ohp4u.shtml
CHIP Phone: 1-800-359-9517

To see a complete list of States, or for more information on special enrollment rights, you can dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** or contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565

If you have further questions, please call the appropriate contact below:
Oregon Health Plan/CHIP -- Children's Health Insurance Program (800) 527-5772
4J Classified Benefits Coordinator (541) 790-7679
4J Licensed-Staff Benefits Coordinator (541) 790-7682
4J Employee Benefits Manager (541) 790-7675