



2022-23

4J Open Enrollment Benefit Essentials:
Benefit Eligible Licensed Subs



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

Additional 4J Benefits 10

 4J Wellness Clinic 10

 Employee Assistance Program (EAP) 10

Glossary of Insurance Terms..... 11

Resources 12



4J Benefit Program Annual Open Enrollment

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

Mandatory Open Enrollment for the 2022-23 year!

All Benefits-Eligible Employees MUST Participate in Open Enrollment

Failure to participate will result in loss of health insurance coverage

The 4J Human Resources Department and Joint Benefits Committee are pleased to provide you 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

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

Medical:

4J certified employees and retirees will now 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. Benefit eligible licensed subs who take benefits will be continue to have access to the 4J Wellness Clinic.

Moda:

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

- Plan 2 (\$800/\$900 deductible)
- Plan 3 (\$1200/\$1300 deductible)
- Plan 4 (\$1600/\$1700 deductible)

All OEBC 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:
<ul style="list-style-type: none"> • OEBC added Preventive First program. This means preventive services will no longer accrue towards the annual benefit maximum.
Willamette Dental Plan:
<ul style="list-style-type: none"> • 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:
<ul style="list-style-type: none"> • No changes 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.

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 enrolment 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 enrolment 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 2, 3, or 4, Kaiser Medical Plan 2, 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.

Medical Plans

MODA Health

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

4J offers 3 Moda Health medical plans for all eligible licensed substitutes 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 of 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 if 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 of the date 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 2: \$800 coordinated care/\$900 non-coordinated care individual deductible; \$20 co-pay for coordinated care primary care office visit; \$20 co-pay for mental health in-network office visits; do not need referral for specialists.

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; \$24 per 90-day supply mail-order

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 (formerly known as Plan 2) to benefit eligible licensed substitutes 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, new imaging and pharmacy services, and additional on-site lab services.

Network:

Kaiser Permanente uses a Provider Network that combines care coverage featuring 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 Pediatrics 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 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 2 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 – 18th Ave.

185 E 18th 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

OEBB WELLNESS PROGRAMS

OEBB 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
- Chronic Condition Management (diabetes care, cancer, et.)
- Sleep Management
- Emotional Health
- Quitting Tobacco
- Total Brain

More information on these and other programs can be found at

<https://www.oregon.gov/oha/OEBB/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%.
 - 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.
 - 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.
 - 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 OEBC 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.

Additional 4J Benefits

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://myrbh.com/Home/Home?role=member>. Services are always confidential with no private information reported to the District.
- Call 1-866-750-1327 or visit <https://myrbh.com/Home/Home?role=member> with the access code: OEBC.
- 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 24, 2021	1:00 – 3:00 p.m.	Tower	OEBB Open Enrollment Assistance
Friday	September 3, 2021	10:00 a.m. – 12:00 p.m.	Tower	OEBB Open Enrollment Assistance
Wednesday	September 8, 2021	3:00 – 5:00 p.m.	Tower	OEBB Open Enrollment Assistance
Tuesday	September 14, 2021	10:00 a.m. – 12:00 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 covers before Moda 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 allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. Moda 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 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 Manager	jones_col@4j.lane.edu	541-790-7675
Sarah Childs	HR Generalist II	childs_s@4j.lane.edu	541-790-7681
Sally Duerfeldt	Classified Benefits Coordinator	duerfeldt_s@4j.lane.edu	541-790-7679
Jamie Myers	Licensed-Staff Benefits Coordinator	myers_j@4j.lane.edu	541-790-7682

Insurance Carriers:

OEBB – Oregon Educators Benefit Board	1-888-469-6322	https://www.oregon.gov/oha/OEBB/Pages/index.aspx
Moda Health	1-866-923-0409	https://www.modahealth.com/oebb/
Kaiser Permanente	1-866-223-2375	https://my.kp.org/oebb/
Willamette Dental	1-855-433-6825	https://willamettedental.com/oebb
Delta Dental	1-866-923-0410	https://www.modahealth.com/oebb/
VSP Vision	1-800-877-7195	http://oebb.vspforme.com/
The Standard Insurance	1-866-756-8115	www.standard.com/mybenefits/oebb
4J Wellness Clinic – Cascade Health	541-686-1427	https://www.4j.lane.edu/hr/benefits/wellness-clinic/
Reliant Behavioral Health	1-866-750-1327	www.myrbh.com
Benefit Health Solutions (COBRA)	1-800-556-2230	http://www.benefithelpsolutions.com/oebb/
PacificSource Administrators	(541) 485-7488	https://psa.pacificsource.com/Flex/

Web Resources:

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