

Employee Benefits New Hire Orientation Meeting

August 26, 2020

Presenters:

- Corinna McIntire, The Partners Group
- Bill Stremel, The Partners Group
- Stewart Sato, Providence Health Plans



Welcome

- Greetings and Introductions
- Introduction to OES Benefits
- Enrollment Overview
- Q & A

New Hire Guide Snapshot



2020 EMPLOYEE BENEFITS GUIDE



WHO IS ELIGIBLE FOR BENEFITS?

- Regular employees scheduled to work 1,000 or more hours during a calendar year
- Faculty working 20 hours or more per week during the academic year
- Dependents of employees:
 - Legal Spouse and domestic partners
 - Children to the age of 26 regardless of student status
 - Coverage begins on the first of the month following date of hire – if hired on the first day of the month, coverage begins that day

OVERVIEW OF OES MEDICAL PLANS

OES offers Medical/Prescription Drug and Alternative Care through Providence Health Plan

Three Plan Options Available:

- **Option Advantage:** CHOICE. Ability to use both Providence preferred provider network and out-of-network providers, richer benefits with in-network providers
- **Value Personal Option:** LOWER COST and savings for those covering dependents. Health Reimbursement Arrangement (HRA) to offset deductible costs. *Must use Providence providers* for plan coverage – be sure to verify provider is “in-network”
- **HSA:** SAVINGS. High deductible health plan with a Health Savings Account; Ability to use both Providence and out-of-network providers, richer benefits with network providers (**NOTE: not all are eligible for this plan based on IRS regulations.**) OES contributes \$170 per month into your HSA account.

WHAT IS A HEALTH SAVINGS ACCOUNT?

A health savings account (HSA) is an account that you can use to pay medical expenses

- Must be in conjunction with a high-deductible health plan (HDHP) – Providence HSA plan
- Owned by the employee – you can take it with you
- Great tax advantages!
 - You may contribute pre-tax money by payroll deferral
 - Funds accrue tax-free
 - Withdraw funds tax-free (if used for eligible medical expenses)
 - Funds may be invested

HEALTH SAVINGS ACCOUNT

- If you enroll in the HSA medical plan, an account will be set up for you with Health Equity
- OES contributes \$170/month into your HSA account
- Employees can contribute by payroll deferral
- Contribution limits for 2020 (employee and employer):
 - Employee Only Enrollment: \$3,550
(\$2,040 OES/\$1,510 Employee)
 - Employee + Dependent Enrollment: \$7,100
(\$2,040 OES/\$5,060 Family)
 - For individuals ages 55-plus “catch-up contributions” are allowed- up to \$1,000 per calendar year

USING HSA FUNDS

- HSA funds can be used for qualified medical expenses for the following people:
 - The account holder (person covered by the HDHP)
 - Spouse (even if not covered by the HDHP)
 - Tax qualified dependent (even if not covered by the HDHP)
- Use for qualified medical, rx, dental, vision expenses at any time without federal tax liability
- Withdrawals for non-medical expenses may incur tax penalties
- Funds remaining at the end of the year roll over for use in future year - account goes with you when you leave OES employment

WHO IS ELIGIBLE FOR A HSA

Anyone who is:

- Covered by an HDHP
- Not enrolled in Medicare
- Not covered under other health insurance*
- Not another person's dependent (must be tax-qualified)

* *Other health insurance does not include specific disease or illness insurance, accident, disability, dental care, vision care and long-term care insurance*

QUALIFIED MEDICAL EXPENSES

Same as a FSA - examples of qualified medical expenses include:

- Most medical care that is subject to a deductible (copays, coinsurance, doctor visits, inpatient or outpatient treatment, etc.)
- Prescription drugs
- Over-the-counter drugs, only if you obtain a prescription
- Insulin
- Dental and vision care

Unlike FSA- Select insurance premiums

- Qualified long-term care insurance, COBRA, health insurance premiums paid while receiving unemployment benefits, health insurance after you turn 65 except for a Medicare supplemental

RECORDKEEPING

- Between you and IRS
- Whenever HSA funds are used, keep your receipt!
- May need to prove to IRS that HSA distributions were used for qualified medical expenses
- If IRS requests receipts for verification purposes, failure to provide receipts could result in a penalty

PROVIDENCE PLAN DESIGN OVERVIEW



Resources on the Web

- Tools available on our website include:
 - Searchable [Provider Directory](#)
 - [myProvidence](#), secure member portal
 - Numerous [wellness tools & resources](#)
 - [Pharmacy resources](#)
 - More information about [discounts, programs, and services](#) available as a Providence member

→ **Get Started**

Go to www.providencehealthplan.com to explore the tools and resources available to you online.

myProvidence

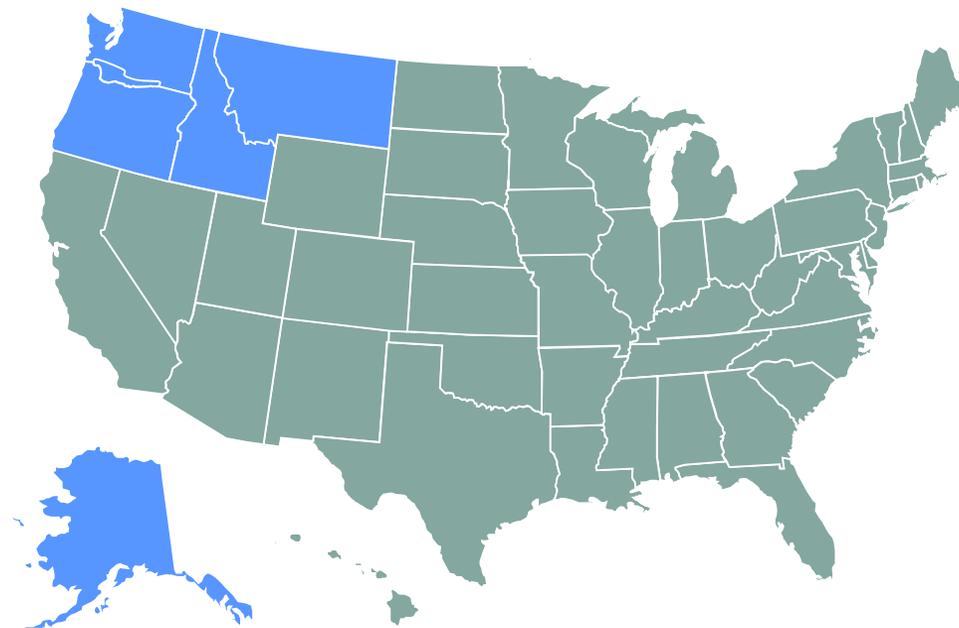


→ Get Started

Visit myProvidence.com to sign up for your account.

Providence Signature Network

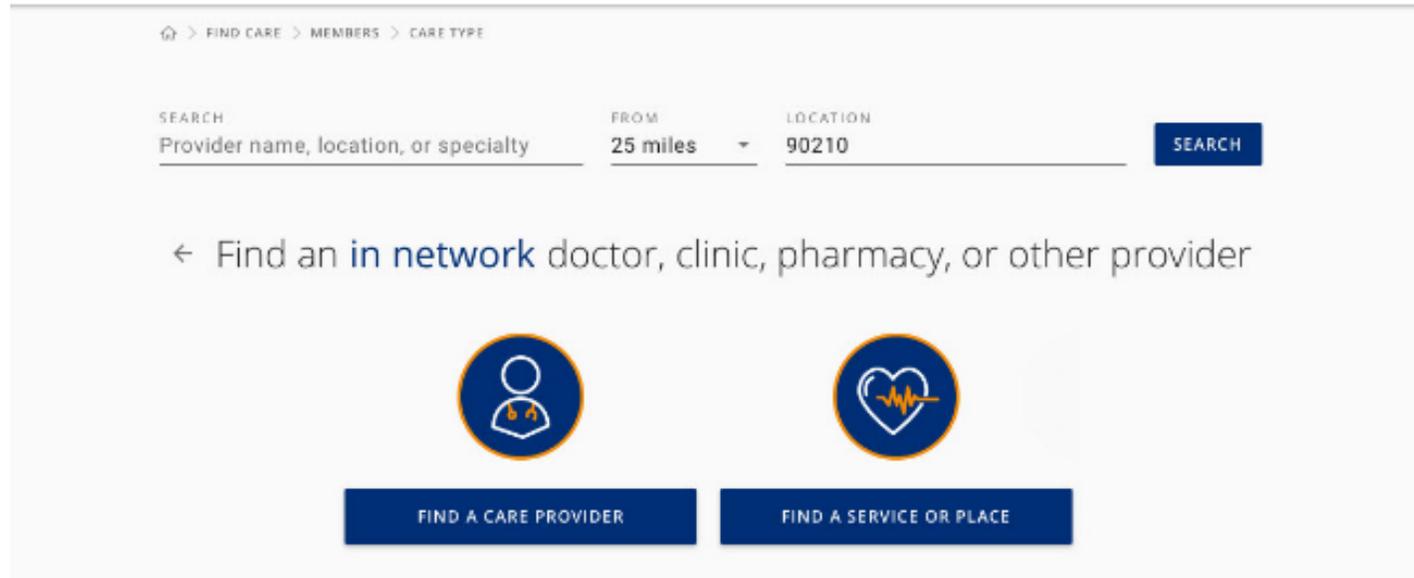
- Offers access to a broad selection of health care providers
 - PPO network featuring nearly 1 million providers and more than 350,000 specialists nationwide
 - Select an in-network provider for coverage
 - No referrals required to access services



→Get Started

Visit www.providencehealthplan.com/findaprovider to search for in-network providers and facilities near you.

Navigating the Provider Directory



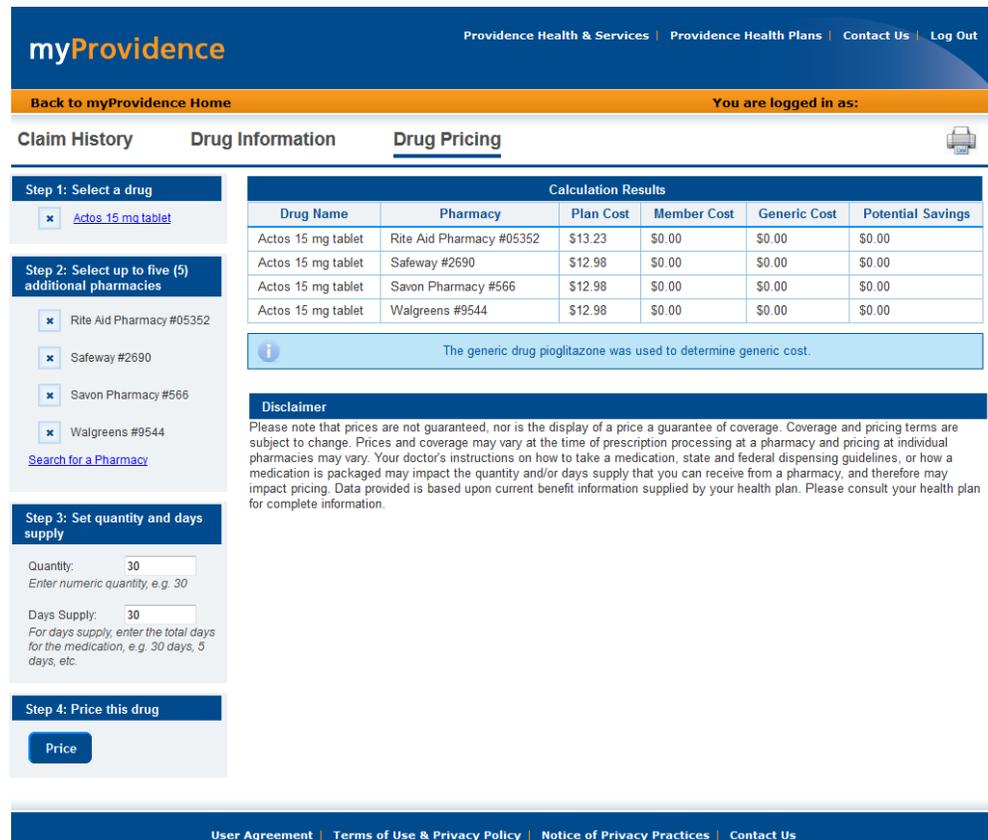
- 1 Visit**
providencehealthplan.com/findaprovider
- 2 Search**
by member ID or plan type and network
- 3 Tailor**
your search by provider, place, name, keyword or location
- 4 Customize**
Results based on preferences—specialty, location, gender, language

Pharmacy Plan Features

- Nationwide pharmacy network
 - More than **34,000 participating pharmacies nationwide** including most major chains
 - 90-day supply of maintenance medications can be purchased through a preferred retail or mail order pharmacy
 - ACA preventive medications always covered in full on all plans
 - Deductible waived for Safe Harbor medications on HSA plan
- Pharmacy resources
 - ProvidenceHealthPlan.com/pharmacy
 - Searchable prescription drug lists (formularies):
 - [Option Advantage & Connect Plan – Providence Formulary B](#)
 - [HSA Safe Harbor Formulary –](#)

95 percent of pharmacies in our network are preferred retail pharmacies. Filling a medication at a preferred retail pharmacy, including a 90-day supply of maintenance medications, will usually cost you less.

Prescription Drug Cost Estimator



The screenshot shows the myProvidence website interface for the Prescription Drug Cost Estimator. The page is titled "Drug Pricing" and includes a navigation menu with "Claim History", "Drug Information", and "Drug Pricing". The main content area is divided into four steps:

- Step 1: Select a drug**: A dropdown menu shows "Actos 15 mg tablet" selected.
- Step 2: Select up to five (5) additional pharmacies**: Four pharmacies are selected: Rite Aid Pharmacy #05352, Safeway #2690, Savon Pharmacy #566, and Walgreens #9544. A "Search for a Pharmacy" link is also present.
- Step 3: Set quantity and days supply**: The quantity is set to 30 and the days supply is set to 30. Instructions for entering these values are provided.
- Step 4: Price this drug**: A "Price" button is visible.

The "Calculation Results" table displays the following data:

Drug Name	Pharmacy	Plan Cost	Member Cost	Generic Cost	Potential Savings
Actos 15 mg tablet	Rite Aid Pharmacy #05352	\$13.23	\$0.00	\$0.00	\$0.00
Actos 15 mg tablet	Safeway #2690	\$12.98	\$0.00	\$0.00	\$0.00
Actos 15 mg tablet	Savon Pharmacy #566	\$12.98	\$0.00	\$0.00	\$0.00
Actos 15 mg tablet	Walgreens #9544	\$12.98	\$0.00	\$0.00	\$0.00

A disclaimer note states: "The generic drug pioglitazone was used to determine generic cost." Below the table, a "Disclaimer" section provides additional information: "Please note that prices are not guaranteed, nor is the display of a price a guarantee of coverage. Coverage and pricing terms are subject to change. Prices and coverage may vary at the time of prescription processing at a pharmacy and pricing at individual pharmacies may vary. Your doctor's instructions on how to take a medication, state and federal dispensing guidelines, or how a medication is packaged may impact the quantity and/or days supply that you can receive from a pharmacy, and therefore may impact pricing. Data provided is based upon current benefit information supplied by your health plan. Please consult your health plan for complete information."

- Provides estimated medication costs
- Ability to compare costs at multiple pharmacies
- Estimates based on your plan, accumulator status, and the rates of the pharmacy chosen

→ Get Started

The prescription drug cost estimator is accessible through our secure member portal, myProvidence. Visit myProvidence.com to sign up for your account.

Tips to Help You Save

- Tip 1: Know your benefits.
 - Maximize your benefits by [understanding your coverage](#)
- Tip 2: Choose an in-network provider.
 - You'll typically pay less for services received from in-network providers – visit our online [provider directory](#) to find a provider near you
- Tip 3: Use your preventive care benefits.
 - Providence covers certain preventive services in full when received from an in-network provider – use your [preventive service benefits](#) to help achieve good health
- Tip 4: Maximize your [pharmacy benefits](#).
 - Get a 90-day supply of maintenance medications from a preferred retail or participating mail-order pharmacy
- Tip 5: Access the most appropriate care.
 - Knowing when and where to get care is essential to your health and your wallet
- Tip 6: Compare costs
 - Use the [treatment cost calculator](#) to learn about a facility or doctor and the estimated costs of your treatment
 - Costs are customized to you based on your medical plan, the providers in your network, and how much you've accumulated toward your deductible and out-of-pocket maximum

Express Care Virtual Visits

- See a provider in minutes, from anywhere
 - Live video visits from your smartphone or computer
 - No appointment necessary
 - Board-certified providers treat many common conditions such as cough, cold/flu, sinus/ear/eye infections, etc.
- Extended hours
 - 8am to 8pm in OR, WA, MT, AK, CA and 24/7 nationwide through our network partner
- Free or Low Cost Option for Care
 - Free for Option Advantage and Connect plan members
 - On HSA plan, visits are subject to the deductible, but the cost is only \$49 – significantly less than a traditional provider visit



→ Get Started

Visit virtual.providence.org or download the app from the App Store or Google Play, sign up, and start your visit!



TELEMENTAL HEALTH:

Convenient Online Access to Providers

Telemental Health offers you:

- Convenient appointment that work with your lifestyle
- A network of 3,000 psychiatrists and therapists in all 50 states
- The care you need sooner, in the privacy of your own home
- Secure, HIPAA-compliant technology

**Take the first
step.**



**Log in to
www.myprovidence.com**



**Choose, 'Find a Care Provider'
and then, 'Mental Health/
Substance Use Disorder'**



**Under 'Specialty', choose
'telehealth' and then select a
provider**

*As per state telehealth rules and regulations.

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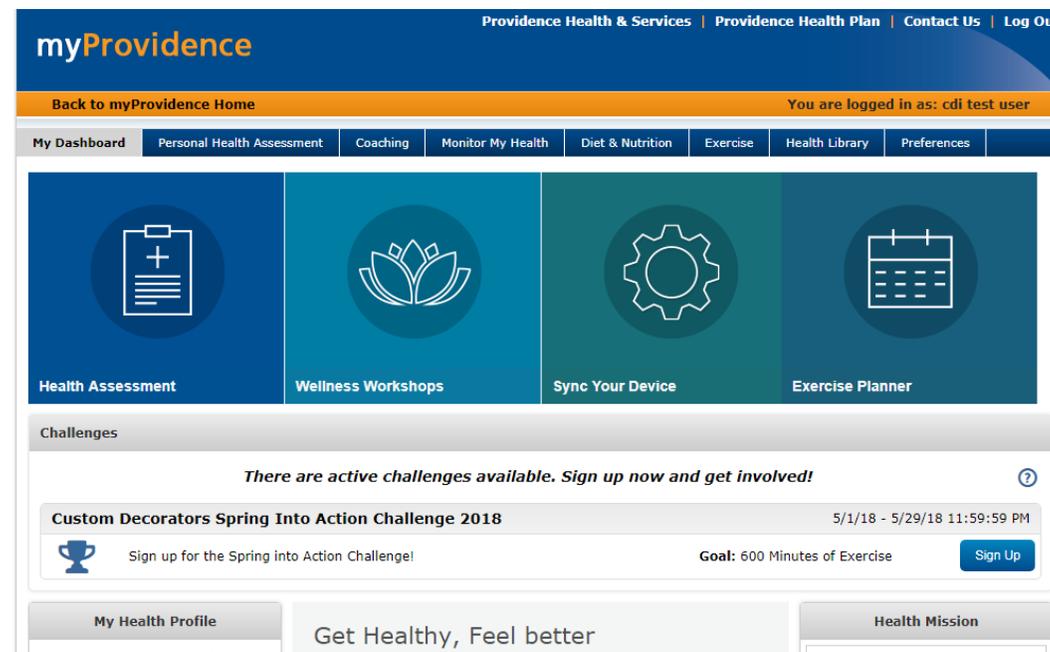
Optum does not recommend or endorse any treatment, medication, suggested approach, specific or otherwise. The information provided herein is for educational purposes only. For advice about specific treatments or medications, please consult your physician and/or mental health care provider. Certain conditions and restrictions may apply. Also, certain treatments may not be covered in some benefit plans.

Check your health plan regarding your coverage of services. **If you are experiencing thoughts of suicide or if this is urgent and an emergency, call 911 or 1-800-suicide (784-2433) or 1-800-273-TALK (8255).**

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Wellness Central Dashboard

- Wellness Central: Your online health + wellness hub
 - Easy to use online tools help you translate health and wellness goals into meaningful action
 - Identify your current health status, set goals, and access resources that give you the information you need to achieve them
- Tools include:
 - Take your personal health assessment to assess your current health
 - Work through virtual programs tailored to your focus areas
 - Participate in wellness challenges
 - Interact with a health coach
 - View healthy recipes



→ Get Started

Wellness Central is accessible through our secure member portal, myProvidence. Visit myProvidence.com to sign up for your account.

Providence Health Coaching

- In-house health coaching program
 - Integrated with Quality Medical Management programs, such as Care Management
 - Coaching provides personalized education, motivation, navigation, and support to assist with wellness goals
 - Members receive:
 - 12 telephone coaching sessions annually at no cost
 - Online or telephonic guided support
 - Sessions focus on goal setting, education, motivation, support, confidence building, breaking down barriers to successful goal attainment, etc.



The Extras!



LifeBalance

Discounts for the things you love to do or to try something new.



ChooseHealthy®

Save money on wellness products & services



Active&Fit Direct™

Sign up to join a fitness center for \$25 a month, with 9,000+ options nationwide



Travel Assistance

A global emergency assistance program for medical emergencies away from home



Health Coaching

Lose weight, increase your physical activity, or just feel better



Quit Tobacco

Kick the tobacco habit with support and free resources



ID Protection

Enroll and get your personal data protected

→ **Get Started**

Sign-up for a [myProvidence](#) account to access these extras and more, or learn more [on our website](#).

Connect with Providence



Online

www.ProvidenceHealthPlan.com/members



By Phone

503-574-7500

800-878-4445

TTY: 711

Monday to Friday, 8 a.m. to 5 p.m. (Pacific Time)



By Email

[Send us a message](#)

OES DENTAL PLANS – 3 AVAILABLE

- **Kaiser DHMO** – must use Kaiser dental providers
 - No annual maximum (richest plan option)
 - Includes orthodontia
- **Willamette Dental DMO** – must use Willamette Dental providers
 - No annual maximum or annual deductible
 - Menu of charges for specific services available – no surprises!
 - Includes orthodontia
 - Willamette Dental does not send ID cards, simply use your last name and DOB when checking in

OES DENTAL PLANS (CONTINUED)

- Delta Dental of Oregon (aka MODA) –
may use any licensed dentist
 - ‘Hold harmless’ protection for dentists in Delta Dental network* (you will not be billed for additional payment after Delta Dental pays your claim)
 - \$1,000 annual maximum benefit (per member enrolled)

**over 95% of dentists in Oregon are included in the
Delta Dental network*

OVERVIEW OF OES VISION PLAN

Vision Plan with Vision Service Plan (VSP)

- May use both VSP and out-of-network providers; richer benefits with VSP providers
- May elect vision plan only
- VSP is NOT part of your medical insurance . . . medical issues for the eye are covered under medical insurance
- VSP vision providers does not send ID cards; simply use your social security number as your ID

2020 MONTHLY EMPLOYEE CONTRIBUTIONS FULL TIME .75 TO 1.0

75% TO 100% FULL-TIME EMPLOYEES

Plan Selected	Employee	Employee + Spouse	Employee + Family	Employee + Child(ren)
Providence Option Advantage (Open Option)	\$111.58	\$707.37	\$1,082.98	\$595.80
Providence Personal Option (In-Network)	\$22.16	\$508.76	\$815.54	\$417.63
Providence HSA Plan	\$90.67	\$465.82	\$702.32	\$395.56
Kaiser Dental	\$3.78	\$60.52	\$117.26	\$49.17
Willamette Dental	\$2.42	\$36.92	\$73.18	\$38.72
Delta Dental	\$2.97	\$47.47	\$101.08	\$63.07
VSP Vision	\$0.37	\$3.72	\$9.47	\$3.90

2020 MONTHLY EMPLOYEE CONTRIBUTIONS: PART-TIME - .50 TO .74 FTE

50% TO 74% PART-TIME EMPLOYEES				
Plan Selected	Employee	Employee + Spouse	Employee + Family	Employee + Child(ren)
Providence Option Advantage (Open Option)	\$247.13	\$1,167.32	\$1,747.46	\$995.01
Providence Personal Option (In-Network)	\$147.71	\$958.71	\$1,470.02	\$806.84
Providence HSA Plan	\$216.22	\$915.77	\$1,356.80	\$784.77
Kaiser Dental	\$15.13	\$90.78	\$166.43	\$75.64
Willamette Dental	\$9.67	\$55.67	\$104.02	\$58.07
Delta Dental	\$11.87	\$71.21	\$142.68	\$92.01
VSP Vision	\$1.48	\$5.94	\$13.61	\$6.18



SECTION 125 CAFETERIA PLANS

- Flexible Spending Accounts offered through Health Equity
 - Tax-advantaged way to pay for qualified expenses
 - Making election for balance of 2020 Calendar Plan Year (September – December 2020)
 - Healthcare AND Dependent Care available
 - Maximum Healthcare Account \$2,750
 - Maximum Dependent Care Account - \$5,000
 - **NOTE:** If you elect the HSA Medical plan, you will be enrolled in the Limited Health Care Account with a maximum of \$2,750 to be used for dental and vision expenses only
 - **\$500 carryover** is included – if you have remaining funds in your account at the end of the calendar year, up to \$500 will automatically be carried over into the 2021 plan year

BASIC LIFE/AD&D PLAN

Group Term Life/AD&D Insurance is offered through Sun Life

- OES pays 100% of the cost of this benefit for all eligible employees
- Amount of protection is 1x annual earnings, to a maximum of \$200,000
- Accidental Death & Dismemberment will double the benefit amount

GROUP LONG TERM DISABILITY

- Group LTD Insurance through Sun Life; all eligible employees are automatically enrolled
- Modest premium is payroll deducted post-tax
- Benefits paid tax-free for a qualified disability
- 60% of monthly income to \$3,000 / month
- 90-day Elimination Period
- Benefits are payable to Social Security Normal Retirement age (SSNRA)

NO SHORT TERM DISABILITY

Instead OES provides...

- Extended Sick Leave Policy replaces 50% of normal compensation – See Employee Handbook for details
- Intended as a bridge to LTD
- For LTD qualifying conditions only
- HB2005 - Oregon Paid Family Leave coming in 2023

VOLUNTARY LIFE/AD&D PLAN

Voluntary Insurance offered through SunLife

- May elect coverage for yourself and dependent family members
- Open Enrollment is **NOW**, meaning NO medical questionnaire to complete for coverage up to the guarantee issue amount
- Employee: Up to 5x income to \$500,000, in \$10,000 increments
 - Guarantee issue: \$110,000
- Spouse: Up to 100% of EE amount, in \$5,000 increments
 - Guarantee issue: \$25,000
- Child: \$10,000, in \$2,000 increments
 - Guarantee issue: \$10,000

LONG TERM CARE INSURANCE (LTCI)

Voluntary Long-Term Care Insurance is offered through Transamerica

- Funds for custodial care- help with the activities of daily life
- Employees are eligible after a minimum of 180-days of employment at OES
- Enrollment opportunity is once per year, in the spring
- Streamlined underwriting for each eligible employee
- Joint benefit for couples (surviving spouse can use deceased spouse's unused funds)
- Premium paid by payroll deduction – the policy goes with the employee when leaving OES employment

EMPLOYEE ASSISTANCE PROGRAM (EAP)

EAP is offered through Cascade Centers; OES pays 100% of the cost of this benefit for all eligible employees and family members

- 5 confidential, face-to-face counseling sessions per employee (or family unit), per issue, per year
- 24/7 crisis hotline
- Help with emotional/mental health, substance abuse issues
- Home Ownership Program; Financial Coaching Services
- Estate Planning Services (Simple Will Kit)
- Wellness Program: unlimited access to a health coach over the phone and through e-mail, including a health risk assessment
- Childcare / Eldercare Referral and Information Services

ENROLLMENT INSTRUCTIONS

- To enroll in benefits, you must complete the Universal Enrollment Form and return to Veena.
- Look for email from Veena with all of the information.

Please complete the online enrollment process
no later than **Friday, August 30, 2020**

YOUR BENEFITS TEAM

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THANK YOU

