

Certified



2026 Open Enrollment – What you Need to Know

Mandatory Enrollment for 2026

You will be required to log in to myOEBS and elect or waive your benefits. If you do not elect coverage before September 15th you will not have coverage starting October 1, 2026.

Open Enrollment Meeting Dates

There will be an open lab at the High School to assist anyone with their enrollment or that have questions. Meetings will be in the computer lab in the commons, room 600.

- 3-5pm Thursday August 27th
- 3:45-5pm Thursday September 3rd
- 3:45-5pm Tuesday September 8th
- 3:45-5pm Thursday September 10th

Moda Medical Plans

Moda will continue to offer Plans 1-7 for the coming year. There are changes to the deductibles and Out of Pocket Maximums on all medical plans this year. The average increase in premium for all plan options will be 3.56%.

If you are enrolled in the HSA Plan, you are eligible to set up a Health Savings Account to pay for eligible health care expenses with pre-tax dollars.

Moda and Willamette Dental

Moda will continue to offer Plans 1, 5, 6, an Exclusive PPO(EPO) option and an incentive EPO option.

Willamette Dental plan option continues to be available. **Please note that the Grants Pass Willamette dental office will be closed until further notice.**

Moda and VSP Vision

Moda will continue to offer the same three options. VSP will continue to offer 2 plan options.

Employee Assistance Program (EAP)

This program is available for you, your spouse/domestic partner, and unmarried children up to age 26.

**For Plan Specific or Claims Questions
please contact Hart Insurance**

Rose Cronin

rcronin@hartinsurance.com

Rori Lovemark

rlovemark@hartinsurance.com

Phone: (541) 479-5521

Moda 2026 Medical Rates

Moda Medical Plan Rates	Monthly Rates
MODA Medical Plan 1	\$2,024.36
MODA Medical Plan 2	\$1,877.89
MODA Medical Plan 3	\$1,761.81
MODA Medical Plan 4	\$1,663.57
MODA Medical Plan 5	\$1,536.70
MODA Medical Plan 6-HSA	\$1,567.51
MODA Medical Plan 7-HSA	\$1,462.94

Moda and Willamette Dental Plan Rates

Delta Dental PPO	Total Monthly Rates
Delta Dental Plan 1	\$173.86
Delta Dental Plan 5	\$153.56
Delta Dental Plan 6	\$110.82
Exclusive PPO	\$101.56
Exclusive PPO Incentive Plan	\$150.70
Willamette Dental	\$127.79

Moda and VSP Vision Plan Rates

VSP Vision Plan	Total Monthly Rates
Opal	\$49.80
Pearl	\$40.71
Quartz	\$28.74
VSP Choice Plus	\$33.97
VSP Choice	\$16.51

District Contribution

The District cap for 2026 \$1,624 per month for full time Certified staff.

For teachers who are working less than full time, the district contribution towards insurance is prorated.

For example, if a teacher is teaching 5 of 7 periods, that teacher is working 71% of the time and so the district insurance contribution will be 71% of the current full time district contribution. The employee will be responsible for the remaining cost of plan selections they might choose.

Opt Out for Other Group Coverage

If you are covered by your spouse's or parent's coverage you may opt out of the District's insurance and receive \$4,534 per year in additional taxable income. This equates to \$377.83 per month.

Health Savings Account (HSA) Highlights

If you enroll in the HSA-eligible plan (Plan 6 or 7), you will have the opportunity to set up an HSA through your choice bank. An HSA is a tax-free savings account that works with a qualified medical plan to help you pay for your plan deductible and qualified out-of-pocket health care expenses.

Contributions to Your HSA

The IRS maximum that can be contributed to the HSA in 2026 is \$4,400 for employees or \$8,750 if covering dependents. You may also contribute your own money to your account through pre-tax payroll deduction.

2026 HSA Contributions			
Medical Plan Coverage Tier	Employer Contributes**	You Can Contribute Additional Pre-tax Dollars	Total IRS Contribution Limit*
Employee Only	\$0	\$4,400	\$4,400
Employee + Spouse	\$0	\$8,750	\$8,750
Employee + Children	\$0	\$8,750	\$8,750
Family	\$0	\$8,750	\$8,750

***Total Contributions to your HSA are governed by the IRS limits. If you are age 55 or older, you can make additional \$1,000 catch-up contributions.**

Qualifying for an HSA

It is your responsibility to ensure you are eligible to enroll in an HSA. To be an eligible individual and qualify for an HSA, you must meet the following requirements:

- You must be covered under the GPSD7 plan with one of the HSA plan options (Plan 6 or 7).
- You have no other health coverage (except what is permitted under IRS rules).
- You are not enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.
- You or your spouse cannot have a general-purpose Health Care FSA.
- The HSA can only be used for federal tax dependents.

When opening an HSA, the account holder is the only one that must meet the IRS eligibility requirements even if covered under a family medical plan.

Triple Tax Benefits

Tax-free Contributions

Contributions to the HSA are tax free, up to the annual IRS maximum.

Tax-free Distributions

Money withdrawn from your HSA is not taxable when used to pay for qualified expenses.

Tax-free Interest

The interest earned on your HSA is tax free.

Employee Assistance Program

Sometimes life hits a rough patch. Just when you think things are fine, the kids hit their teens, parents need eldercare, or someone needs counseling. Now you have somewhere to turn. The Employee Assistance Program (EAP), which is run by Canopy, gives you private, expert support to get you through tough times. This program covers all financial dependents, living at home or away, plus other household members, whether they are related or not.

How It works

Need help.

Maybe you need legal direction or are struggling with parenting issues. Your marriage is having troubles, or you just want to talk to someone. Whatever is bugging you, it does not have to spiral out of control and consume you. The EAP can help.

A Friendly Ear.

Call the EAP, let them know you have OEGB coverage, and then briefly explain your situation. You can also go online to explore your benefits. Either way, a caring person will connect you with experts in your area who can help. You have access to a specific number of free sessions and/or discounts on services, depending on your needs.

Make an Appointment.

Call the EAP at 800-433-2320 and let them that you are using your employer's EAP benefit through Canopy
Company Name is: OEGB

Services Provided

Confidential Counseling

- 24-hour Crisis Help
- In-Person, Video or Phone Counseling Sessions
- Online Peer Support Groups
- Online Consultations

Work-Life Balance Resources

- Child & Parenting Services
- Discounted Legal Services
- Financial Guidance Services
- Adult & Eldercare Services
- Online Legal Forms
- Identity Theft Recovery Assistance