OPEN ENROLLMENT 2026

August 15th – September 15th

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MANDATORY OPEN ENROLLMENT

- **You MUST go into MyOEBB to enroll or opt out by September 15th.**
- Current Life, AD&D, and LTD enrollments <u>will</u> carry over to 2026/2027 unless you are no longer eligible.
- Employees who do not enroll or opt out by the 9/15 deadline will be assigned the PCC default plan:
  - Kaiser plan 3, self only. No vision or dental.

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2026-2027 PCC MEDICAL PLANS

- Same medical plans available
  - Kaiser Plan 1
  - Kaiser Plan 2B
  - Kaiser Plan 3 HDHP (HSA eligible)
  - Moda Plan 2
  - Moda Plan 3
  - Moda Plan 6 HDHP (HSA eligible)

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WHAT'S NEW – KAISER MEDICAL

- Allergy Serum – allergy serums are subject to cost sharing.

WHAT'S NEW – MODA MEDICAL

- Deductible & out-of-pocket maximum:
  - Individual tier will increase by $250.
  - Family tier will increase by $500.
- Garner reimbursement incentive:
  - Will increase to $950 for an individual plan.
  - Will increase to $1,900 for a family plan.
  - Reimburses for health care expenses if using Garner for referrals.
  - Online guide - https://www.garnerguide.com/hra-oebb/

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WHAT'S NEW – MODA MEDICAL

- All copays on medical plans 1-5 will increase by $10, except for ER copays and additional cost tier copays.
- Removing the incentive care office visit and virtual care for primary care copays. These visits will be paid at the standard office visit copays.
- All genetic testing will require prior authorization.
- Chemotherapy home infusion will now be covered at no member cost share.

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WHAT'S NEW – MODA MEDICAL

- Teledoc (aka Livongo) diabetes management program will no longer be available.
- Prescription mandatory 90-day supply:
    - Members will be required to fill a 90-day supply for certain maintenance drugs and for GLP1 drugs for managing diabetes through mail order or at a 90-day supply retail pharmacy.
    - To learn more about mail order or to locate a 90-day supply pharmacy, visit modahealth.com/oebb/members/pharmacy.shtml or call our Moda 360 Health Navigator team.

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2026-2027 PCC DENTAL PLANS

- Same dental plans available
  - Kaiser Dental
  - Delta (Moda) Premier Dental Plan 5
  - Delta (Moda) Premier Dental Plan 6
  - Willamette Dental

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WHAT'S NEW – KAISER DENTAL

- Nitrous Oxide – cost share for all members will be $25.
- Emergency Dental – members will incur the cost share that normally applies for non-emergency dental care services.
- Composite Fillings – the buy-up cost for composite fillings on posterior teeth will be removed.

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WHAT'S NEW – DELTA DENTAL

- Dental exams, cleanings and topical application of fluoride will be covered twice per calendar year instead of covered once in any six-month period.
- Preventive First benefit - Preventive services do not accrue towards the annual benefit maximum, leaving additional dollars to use for basic and major services

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2026-2027 PCC VISION PLANS

- Same vision plans available
  - Kaiser Vision
  - Moda Quartz Vision
  - VSP Plus

No Changes for 2026-2027

2026-2027 CAPS

The PCC Cap for most benefit eligible employees (other than part-time faculty) is available for medical, dental, and vision premiums and is based on the **tier of medical** coverage selected.

Full time Caps, Pro-rated by FTE for part-time employees:

- $837– employee only
- $1,566 – employee + spouse/DP
- $1,415 – employee + child(ren)
- $2,228 – employee + spouse/DP + child(ren)

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PART-TIME FACULTY CAP

The PCC Cap goes toward medical and vision premiums* and is based on the tier of medical coverage selected and 2025/26 annual FTE (cumulative FTE/3.0) **CORRECTION**

- $837 – employee only ($544.05 minimum)
- $1,566 – employee + spouse/DP ($1,017.90 minimum)
- $1,415 – employee + child(ren) ($919.75 minimum)
- $2,228 – employee + spouse/DP + child(ren) ($1,448.20 minimum)

*PT Faculty may enroll in dental only if enrolled in a PCC medical plan. Dental premiums are paid entirely by the employee.

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CAP FOR HDHP PLANS

- High deductible health plan HDHP, Kaiser Plan 3 or Moda Plan 6, the college will give you the balance of the Cap.
- We strongly encourage you to enroll in a Health Savings Account (HSA) so you have funds available to pay for the high deductible of the HDHP.

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OPTUM HSA BENEFITS

- Pre-tax payroll contributions to Optum HSA
- Triple tax advantage - money goes in, grows and comes out income tax-free
- Use it for qualified health expenses, such your high deductible, copays, coinsurance, medications, etc.
- Funds are easily accessible
  - Optum HSA spending card
  - Optum Bank app - easily check your balance, submit a claim, or invest your HSA funds.
- No use it or lose it - funds are yours to use toward your future healthcare expenses.

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HSA LIMITS

You are responsible for monitoring and adhering to the IRS HSA contribution limits.

HSA contribution limits:

- 2026 limits are $4,400* single and $8,750 * family

- 2027 limits are $4,500* single and $9,000 * family

*For primary account holders age 55+, contribution limit is increased by $1,000 per calendar year.

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HSA ELIGIBILITY

You are eligible for an HSA if you:

- Cannot be claimed as a dependent on someone else's tax return.
- Are covered under a high-deductible health plan (HDHP) on the first day of the month.
  - If you have dual medical coverage, both plans must be High Deductible Health Plans.
- Are not enrolled in Medicare or other health coverage except what is permitted by IRS.

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NOT HSA ELIGIBLE

You are not eligible for an HSA if you:

- Do not file U.S. taxes
- Are Medicare eligible
- Are on Tricare
- Have received Veterans Affairs benefits in the last three months
- Can be claimed on someone else's taxes
- Participate in an FSA health expense account or HRA in the same calendar year
    - You must wait until 2027 to enroll in the HSA if you have a 2026 health FSA account.

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PRE-TAX RETIREMENT OPTIONS

You have access to two retirement savings plans:
- Tax Deferred Annuity Plan - 403(b)
- Oregon Savings Growth Plan (OSGP) - 457(b)

Pre-tax and Roth after-tax options are available on both plans.

Funds invested in these retirement accounts are **not** easily available for covering health expenses.

- 403(b) - The PCC plan allows for loans
  - certain criteria must be met
  - may be extra fees and interest associated with the loan
- 457(b) - PCC does not allow loans from OSGP
  - usually not able to access the funds until you have severed employment

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PT FACULTY SB 551 SUBSIDY

- PT Faculty may be eligible for a health insurance (medical, dental and vision) premium subsidy of 90% of the premiums for self-only coverage under SB 551.
- To be eligible you must:
  - Be actively working for PCC in the term for which you are applying; and
  - Are **not** eligible for OEBB or PEBB coverage as a member or dependent; and
  - Met eligibility for PERS membership during the previous calendar year (2025) using PERS definition for annual eligibility; and
  - Designate PCC as your home institution on the **Part Time Faculty Attestation of Eligibility for Benefits Coverage** **by September 15, 2026**, and submit to sb551ptfaculty@pcc.edu.

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OTHER OPEN ENROLLMENT CHOICES

- PCC provides* Basic Life, Basic Accidental Death & Dismemberment, Long Term Disability
- The Standard Insurance*
  - Optional Life
  - Optional AD&D

*Part-time faculty, temporary faculty, and temporary academic professionals are not eligible.

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ACTION ITEMS

Immediately

- Review Open Enrollment information at
  - www.pcc.edu/hr/benefits
  - OEBBinfo.com

- Enroll or opt out (do not waive)online at OEBBenroll.com by September 15, 2026

UNUM LTC NOT OFFERED

- Unum Long Term Care (LTC) is no longer available through OEBB. Current Unum LTC members will need to convert their policies to a direct pay account by November 29, 2026, or their policy will end.

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ONLINE ENROLLMENT

- Online Enrollment at OEBBenroll.com includes:
  - Review and update dependents and beneficiaries
  - Medical plan election or opt out if employee has other group medical insurance
  - Dental plan election
  - Vision plan election
  - Supplemental benefits election

OEBB RESOURCES

- OEBBinfo.com
  - Open Enrollment webinar
  - Enrollment guide
  - Comparison tool
  - Handouts and presentation slides
  - Plan handbooks and summaries
  - Wellness resources
- OEBB
  - 888-469-6322
  - oebb.benefits@odhsoha.oregon.gov

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PCC RESOURCES

- Benefits Team
  - Annie Butler, Total Rewards Director
  - Kim Searcy, Benefits Manager
  - Leslye Jubb, Benefits Partner
  - Mischell Vineyard, Benefits Partner
  - Rachel Cali-Ramirez

PCCBenefits@pcc.edu

www.pcc.edu/hr/benefits

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QUESTIONS?

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