

**OEBB OPEN ENROLLMENT**  
**AUGUST 15 TO SEPTEMBER 10, 2018!**

Dear Crook County School District Staff,

This week, OEBB (Oregon Educators Benefit Board) sent you information regarding OEBB Open Enrollment. **You will need information provided in this email to enroll.** The Open Enrollment period begins **August 15 and ends September 10th.** Every employee who is eligible for benefits **MUST** go to the OEBB website and **elect or decline** coverage **no later than September 10.** (Information you receive from OEBB will state that Open Enrollment ends September 15<sup>th</sup>, however due to our payroll schedule, we must have all enrollments complete by the 10<sup>th</sup>.)

Please take time to read this email completely and research your plan options on our website. This website is the only place you will find information about rates that are specific to our district.

In addition to the instructions below, you can also visit the OEBB Website for [Open Enrollment webinars](#) and [helpful videos](#) such as “Insurance 101”, “Planning for Retirement” and others. You can also review the digital copy of the [Open Enrollment Booklet](#) that you received in the mail.

**3 changes for the 2018-19 benefit year!**

- OEBB is offering a new Medical Plan- FIR! This is a second Health Savings Account (HSA) compatible plan. It is the lowest cost plan option with a slightly higher deductible and out of pocket maximum than Evergreen.
- OEBB is no longer requiring those who enroll in Evergreen or Fir to open an HSA account (though it is still available and still encouraged!). This means those who are Medicare eligible or not eligible for an HSA for any other reason in the past, may now enroll in those plans.
- If you currently purchase Optional Employee Life Insurance or are a New Hire enrolling for the first time, OEBB has increased the Guarantee Issue amount to \$200,000.

Before you visit the OEBB website to enroll, **please follow these 5 easy steps:**

1. **GO TO THE CCSD Insurance Website** (<https://sites.google.com/site/redmondhr/insurance/crook-county-school-district-insurance>) click on staff, to access all information regarding CCSD insurance and benefits. Employees may research their plan options by clicking on the **Active CCSD Employee Options** (please select your employee group) link at the middle of the page. Always scroll down to view all information that affects YOU! The plans you select are a big decision! The research you do now could save you several hundred dollars *every paycheck!* Read carefully the directions and details about your benefits.

Once you've accessed the Employee Options Page for your employee group:

2. **CLICK ON THE “COMPARE PLANS”** link to view the Medical, Dental and Vision plans available this year. (Note: items listed in red/white show the plan differences). As a reminder, the plans of the same name (For example: Cedar PPO/Connexus and Cedar Synergy) are nearly identical with a few prescription differences. The primary difference is that the Synergy network is slightly less expensive but with a slightly smaller list of in-network providers. You can call your medical provider directly or use the Moda [“Find Care”](#) link to locate providers within each network. When you use this tool, do NOT log in, but rather search as a GUEST. This way you will see results for all networks, not just the one you are currently enrolled in.

3. **CLICK ON THE Appropriate “COMPARE RATES”** link to use the online calculator to learn what your out of pocket costs per month will be (or what could be deposited into your HSA if you enroll in the Evergreen or Fir Plan).
4. **REVIEW THE ANNUAL COST TO BUY AND USE INSURANCE FORM:** This is a very valuable tool for you to compare what it would cost you for the year to buy each plan together with potential cost if one family member experiences a catastrophic medical event. In many situations, employees learn that they could save money if they choose a higher deductible plan!
5. **CLICK ON THE “RESEARCH ADDITIONAL COVERAGES”** link to research additional options such as Optional Life, AD&D, Disability Insurance and more.

Now that you have decided what plans you would like to enroll in:

1. **VISIT THE [MyOEBB website](#) and enroll!** Print a benefit summary for your records after you are finished. OEBB enrollment must be completed by **September 10**.
2. **IF YOU SELECTED MODA EVERGREEN OR FIR PLAN:** Complete and return the appropriate [Health Savings Account](#) application to the Payroll Department no later than September 10. If you have an existing Health Savings Account from the 2017-18 plan year, the district will continue to deposit the district and/or personal contributions into that same account this year.

CONGRATULATIONS! You are now done with Open Enrollment!! Wahoo!!

If you are unable to find an answer to your particular question on our website, please email [tina.simmons@crookcounty.k12.or.us](mailto:tina.simmons@crookcounty.k12.or.us) or call (541) 447-5099.

Assistance will be available for those who need it  
**Monday, August 27<sup>th</sup> 12:00 – 3:00**  
at the CCHS downstairs computer lab