



Eugene Education Association

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4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Julie Wenzl • 541-790-7682 • June 5, 2018 • Issue Number 305

RATE STRUCTURE CHANGE

In an effort to mitigate ever increasing insurance costs and to lower the monthly premium paid by many licensed employees, the Joint Benefits Committee (JBC) has opted to move to a tiered rate structure for the plan year set to begin October 1, 2018. Currently, licensed employees pay one composite rate regardless of how many dependents are enrolled in the insurance plans. Effective October 1, 2018, four enrollment tiers will be available: employee only, employee + spouse or domestic partner, employee + child(ren), and employee + family. In addition, the JBC has opted to subsidize the rates on the Dogwood plan to ensure that those on the family tier have access to affordable coverage.

Rates will be posted on the 4J website in the near future and you will receive an e-mail when they are available. You will also receive information prior to the **mandatory** open enrollment period.

2018-19 PLAN OPTIONS

Medical: 4J employees and retirees will continue to have 3 Moda medical plans to choose from: the Birch plan (\$800 in-network deductible), the Cedar plan (\$1,200 in-network deductible), and the Dogwood plan (\$1,600 in-network deductible). The new plan year will start October 1, 2018, and will run through September 30, 2019.

In addition to selecting a medical plan, members must opt for either an OEGBB Moda PPO Connexus network plan or a CCM Synergy network plan. Synergy network plans operate under a coordinated care model (CCM) and Connexus network plans are preferred provider organization (PPO) plans.

Members who enroll in a CCM Synergy network plan will be required to select a medical home, and any covered dependents will need to choose a medical home as well. Each family member may select a different medical home and must use that designated medical home for preventive and primary care needs in order to receive in-network benefits. Individuals who are currently enrolled in a CCM Synergy network

plan and who have already selected a medical home will not need to re-select a medical home unless they want to make a change to that designation. Individuals may change a medical home designation at any time during the plan year – the requested change will take effect the first of the month following the notification of the new election.

Members who opt for a PPO Connexus network plan do not need to select a Moda medical home, but do need to see in-network providers to receive the highest level of benefits: www.modahealth.com/oebb/.

Vision: All 4J employees who opt for medical coverage will continue to enroll in the OEGBB VSP Choice Plus vision plan. Vision exams, frames, and lenses are available every 12 months. VSP will have enhanced coverage of standard progressive lenses and will have a higher allowance for selected brand name frames (not applicable at Costco or Walmart). For a \$20 copayment, the VSP Suncare benefit (available every 12 months) allows members a \$300 allowance for ready-made non-prescription sunglasses in lieu of prescription glasses or contacts.

Dental: 4J employees will continue to have 3 dental plans to choose from for the upcoming plan year: Delta Dental Premier Plan 5, Delta Dental Premier Plan 6, and the Willamette Dental Group Plan.

Delta Dental Premier Plan 5 has an annual maximum of \$1700; an incentive plan design (70% - 100%) for preventive, basic restorative, and periodontal services; and includes orthodontia. Members enrolling in a dental plan with an incentive design for the first time will start at the 70% incentive level, regardless of prior dental coverage.

Delta Dental Premier Plan 6 has an annual maximum of \$1200, does not have an incentive plan design, and **does not include** orthodontia.

Effective October 1, 2018, the Willamette Dental Group (WDG) orthodontia copayment will increase to \$2500. The copayment for crowns and bridges will be \$250, for root canals \$50, and for dentures \$100. The office visit copayment will remain at \$20. If you

enroll in the WDG plan, you must receive care from a WDG dentist or specialist.

OEBB rules require a 12-month waiting period for late enrollments to a dental plan. If you didn't enroll yourself or a dependent in dental coverage when initially eligible, then choose to enroll during an open enrollment period, whoever is being added to coverage will only be eligible for diagnostic and preventive services for the first full 12 months of coverage – restorative services, prosthodontic services and orthodontia will **not** be covered.

Please watch for plan details and differences, which will be included in the information coming from OEBB prior to open enrollment. A wealth of information is also available on the OEBB website, which will be updated on an as-needed basis: OEBBinfo.com

ADDITIONAL BENEFITS

4J employees and retirees will continue to have the Employee Assistance Program (EAP) and 4J Wellness Clinic as part of the benefits package. Individuals who seek counseling services through the EAP will have up to 5 sessions of assistance per issue at no cost. Active licensed employees will also have Long Term Disability insurance, basic life insurance (\$50,000), and basic accidental death and dismemberment (\$50,000) coverage as part of the total benefit package.

All benefits-eligible active licensed employees will be enrolled in these additional benefits. All licensed retirees who opt to enroll in medical coverage will have access to the EAP and the Wellness Clinic.

HEALTHY FUTURES PROGRAM

Healthy Futures was the program that required an online health assessment and the tracking of healthy actions in exchange for a lower deductible. This program will be discontinued for the upcoming plan year.

WHAT TO DO WITH THAT TROPICAL FRUIT?

Only 15% of Americans eat the recommended amount of fruit, which ranges from 1.5 to 2.5 cups per day (depending on daily calorie needs). Diversifying your fruit portfolio can inspire you with appealing new tastes, textures, aromas, and colors. If you're looking to expand beyond bananas, apples, grapes, oranges, and peaches, consider these tropical fruits. Try them as snacks, in salads, in sauces or meat dishes, as a side to a main dish, or as dessert.

Papaya: Commonly available tropical papayas have striking orange flesh and black seeds. **To eat:** slice the papaya in half length-wise, remove the seeds and scoop out the fruit. Or, peel the skin before slicing and pitting so you can cut it into slices or cubes.

Guava: Guavas come in multiple varieties with different characteristics. The tastes range from sweet to tart and may remind you of pineapple, papaya, banana or lemon. **To eat:** wash the guava, slice or cube, and eat with or without the rind.

Star Fruit: Also known as carambola, when sliced this fruit makes perfect five-pointed stars. One variety of star fruit is tart; the other one is sweet. **To eat:** rinse, slice, and eat raw.

Kiwi: Kiwis are sweet, with hints of strawberry, banana, and nectarine flavors. **To eat:** pare off the fuzzy outer peel and then slice or cube for salads. Or, slice in half, scoop out the fruit with a spoon, and eat.

Lychee: Lychees contain an edible translucent white fruit around a pit or seed. **To eat:** peel off the outer skin with your fingers, remove the hard central seed, and eat the fruit.

Mango: Mango flesh is intensely sweet when ripe. **To eat:** remove the skin with a paring knife then slice the flesh off the large inner pit.

Persimmon: The Asian persimmon is native to Japan, China, Burma, and India, but is cultivated commercially in California. Asian persimmons are sweet when firm, but astringent persimmons must be fully ripe and soft to be palatable. **To eat:** wash, slice, and eat raw.

Pomegranate: This fruit has a tart flavor. The edible part of pomegranates is the seeds, called arils, which are covered with a red juicy coating. **To eat:** slice the pomegranate in half, scoop out the arils and eat the entire seed or suck the juice off the arils and spit them out. To better harvest the arils, free them from the pithy covering while immersing the fruit in a bowl of water. The arils will sink to the bottom and the pith will float.

SUMMER BREAK

Like all teachers, I will be out of the office after June 18th. However, I will be periodically checking voicemail and e-mail during the summer. If you need to reach me, please call or send an e-mail, and I will get back to you as soon as I am able.

I wish you all a fantastic summer break!