



# Eugene Education Association

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## 4J BENEFITS AND WELLNESS NEWSLETTER

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### MEDICAL PLANS FOR 2020-21

4J licensed employees and retirees will have an additional health care option this fall: Kaiser Permanente. The Joint Benefits Committee has chosen to keep all three of the current Moda Medical Plans (2, 3, and 4), and to include Kaiser Medical Plan 2 as an additional option.

#### Kaiser

Kaiser Permanente uses its own Provider Network. **If you choose Kaiser, you must see an in-network provider, or the visit will not be covered.** Consider this carefully, and check to see if your provider contracts with Kaiser by visiting [kp.org](http://kp.org). Many Peace-Health providers in the Eugene/Springfield area have contracts with Kaiser, and the 4J Wellness Clinic has just finalized its partnership with Kaiser, so the Clinic will remain an option for Kaiser members.

If you select Kaiser for yourself and your covered dependents, your first step will be to select a provider and register by visiting [kp.org/newmember](http://kp.org/newmember). Once registered, you will be able to:

- Speak with a Kaiser Permanente doctor on the phone or over video.
- Get treatment, including prescriptions, via an e-visit.
- Get your non-urgent medical questions answered via secure email.
- Schedule routine, in-facility appointments and view lab test results online or through the Kaiser Permanente app.
- Get most prescriptions mailed directly to you with no-cost shipping

#### Moda

There have been no changes to Moda Medical Plans 2, 3 and 4. If you select a Moda Plan, you will need to decide which plan design works best for your healthcare needs. Each plan will continue to use the

Connexus Network of providers, and will offer both a coordinated care and a non-coordinated care option for you, and each of your covered dependents.

If you and/or your covered dependents choose coordinated care, you will need to select a primary care provider, or PCP 360. Each covered family member can select whether or not to enroll in coordinated care, and if so, their own PCP 360.

Choosing coordinated care offers the following benefits:

- A lower deductible
- A lower out-of-pocket maximum
- Lower cost for office visits, specialist visits, and alternative care visits.

The monthly premium is the same whether or not you choose coordinated care, and you are not required to have a referral to see a specialist. You may opt into coordinated care at open enrollment, or at any time throughout the 2020-21 plan year.

#### Enrollment

Open enrollment will be from August 15 – September 15, 2020. **This year, you will NOT be required to participate in open enrollment unless you want to make a change.**

Log onto MyOEGB during open enrollment if you want to:

- Add or drop a dependent
- Add, drop, or change a plan

DO NOT log onto MyOEGB if you want to:

- Keep everything exactly the same

If you do nothing, all of your plan elections and dependents will remain the same for 2020-21.

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*The information in this newsletter has been summarized. It is presented as information – not advice or counsel. In all instances, the benefits, conditions, and limitations as outlined in the 4J Master Contracts prevail over this representation. Please refer to your Benefits booklet or master contracts available at the District offices for additional information regarding your benefits plans.*

## **Monthly Premium Rates**

One thing will change for all Medical/Vision/Dental plans, and that is the monthly premium cost. Rates are being finalized, and will be posted on the 4J Benefits webpage as soon as the process is complete.

Please be sure to check the rate sheets as part of your health coverage decision-making process.

## **DENTAL & VISION PLANS**

For the upcoming plan year, 4J employees and retirees will again be able to choose from Delta Dental Plan 5 (which includes orthodontia), Delta Dental Plan 6 (which does not include orthodontia), and the Willamette Dental Group (WDG) plan (which also includes orthodontia). There are no changes to the 2020-21 Delta Dental or Willamette Dental Group plans. It is important to note, however, if you are enrolled in Delta Dental Plan 5 for 2019-20, and have been unable to visit the dentist this year due to COVID-19 restrictions, you will not lose your incentive level for 2020-21.

The VSP Choice Plus plan will continue as the vision plan offering in 4J. There are no changes to the VSP vision plan for 2020-21.

## **MID-YEAR FSA CHANGES ALLOWED**

4J has amended its Health FSA and Dependent Care FSA Plans with Pacific Source, due to the COVID-19 outbreak, to allow changes without a qualifying event. The following changes can be made to the Health FSA Component and/or the DCAP Component on a prospective basis during the current benefit year:

- stop/revoke an election;
- start/make a new election, or
- make a change by decreasing or increasing an existing election.

**Participants may not reduce their election to an amount that is less than the amount for which they have already been reimbursed and/or contributed.** All changes will be effective with the start of the pay period after the change is requested. For example, a form that is turned in during June will be processed for the July 31<sup>st</sup> paycheck.

Participants may also use amounts remaining in their Health FSA or DCAP Component accounts at the end of the plan year to pay for service and dependent care expenses incurred through December 31, 2020. The request for reimbursement process remains the

same. The mid-year change form can be found on the 4J website at <https://www.4j.lane.edu/wp-content/uploads/2020/04/FSA-Change-Form.pdf>. Submit completed forms to [hr\\_benefits@4j.lane.edu](mailto:hr_benefits@4j.lane.edu).

## **MID-YEAR CHANGES TO BENEFITS**

The IRS has issued a new notice, IRS Notice 2020-29.

Due to COVID-19, this notice allows members certain *prospective* mid-year changes if OEGB supports the change. *See below for changes supported by OEGB.*

You have until **June 30, 2020** to take advantage of this one-time offering. Once enrolled, coverage cannot be altered unless you have a qualifying mid-year event or make changes during open enrollment.

### **Health Coverage Election Change**

- You may newly enroll in an OEGB medical, vision and dental plan if you had previously waived coverage.
- You may add dependents to your OEGB medical, vision, and dental plan.

The correct form to process this change can be found at

<https://www.oregon.gov/oha/OEGB/Forms/IRS-Notice-Midyear.pdf>. This form should be submitted to [hr\\_benefits@4j.lane.edu](mailto:hr_benefits@4j.lane.edu) for processing no later than **June 30, 2020**.

## **EAP EXPANSION**

**The Employee Assistance Plan (EAP) has been expanded to include all 4J employees and their family members for the remainder of this plan year.** Reliant Behavioral Health provides the EAP as part of 4J's OEGB benefits. At this time, active employees are eligible for this benefit whether or not you are enrolled in 4J health insurance benefits. 4J Retirees, however, *must be enrolled* in 4J/OEGB retiree health benefits to be eligible for the EAP.

EAP services include counseling, work-life balance, and wellness resources to help people privately resolve problems that may interfere with work, family, and other important areas of life.

Some EAP highlights:

- **Up to 5 counseling visits** at no cost, per person, per issue
- **24-hour crisis help:** toll-free access for you or a

family member experiencing a crisis

- **Mediation services:** free consultations for personal, family and non-work related issues (e.g. divorce, neighbor disputes, real estate) – a 25% discount is available if a mediator is retained
- **Financial services:** free telephone consultations for financial issues (e.g. debt counseling, budget, college/retirement planning) – a 25% discount is available if a professional is retained
- **Legal services:** free will kit with professional review – free half-hour consultation, followed by a 25% discount in fees if the attorney is retained also available. (Legal services are not provided for employer-related issues.)

To access the EAP call 866-750-1327 or go online: <https://www.myrbh.com> (Access Code: OEGB).

## COMMUNITY COVID-19 TESTING AVAILABLE

The 4J Wellness Clinic would like to inform 4J staff about increased community testing for coronavirus COVID-19, now available by drive-through at McKenzie-Willamette Hospital in partnership with the University of Oregon.

The testing is available for **people with symptoms** and a **healthcare professional's order**. The required order for the test is easily obtained from one of our nurse practitioners by a televisit, often scheduled the same day.

Patients with new onset of symptoms consistent with COVID-19 are recommended for testing, according to revised guidance from the Oregon Health Authority.

Symptoms consistent with COVID-19 are:

- cough
- shortness of breath
- or difficulty breathing

**OR** at least two of the following symptoms:

- fever
- chills
- repeated shaking with chills
- muscle pain
- headache

- sore throat
- new loss of taste or smell.

If you think your symptoms meet these criteria, **call the clinic to schedule your televisit today, 541-686-1427**. You can access your appointment by smartphone, tablet or computer (with a camera, mic & speaker).

## SUMMER INFORMATION

Like all teachers, my last workday for this school year will be June 11, 2020. I will be checking my email from time to time, but...

If you have questions about eligibility or enrollment changes, please call OEGB at 888-469-6322.

If you have questions about your Moda medical or dental coverage, please call Moda Health:

- Medical Customer Service: 866-923-0409
- Dental Customer Service: 866-923-0410
- Pharmacy Customer Service: 866-923-0411

If you have questions about your Willamette Dental Group coverage please contact:

- Appointment Center: 855-433-6825, Option 1
- Member Services: 855-433-6825, Option 3

If you have questions about your vision coverage, please call VSP:

- VSP Customer Service: 800-877-7195

Additional contact info:

- 4J Wellness Clinic: 541-686-1427
- 4J Human Resources: 541-790-7670 or [hr\\_benefits@4j.lane.edu](mailto:hr_benefits@4j.lane.edu)
- Reliant Behavioral Health (Employee Assistance Program): 866-750-1327
- PacificSource Administrators (Flexible Spending Accounts): 541-485-7488

Have a fantastic summer! Be well!