



Eugene Education Association

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4J BENEFITS AND WELLNESS NEWSLETTER

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Issue Number 247

THANK YOU EEA CO-PRESIDENTS PAUL DUCHIN AND MERRI STEELE!

Your Joint Benefits Committee will be losing two dedicated and knowledgeable members with the retirement of Merri Steele and Paul Duchin. Paul first joined the JBC in the fall of 1998 and Merri came on board in the fall of 2006. Both Paul and Merri are fierce advocates for active and retired members, and have provided valuable input and a tremendous amount of work on a variety of benefits issues. Thanks Merri and Paul for all of your work on the JBC, and the countless other things you do on behalf of EEA members. Best wishes as you begin your next series of adventures – you will be missed!

OEBB/ODS PLAN CHANGES FOR 2010-11

Effective October 1, 2010, there will be 4 medical plans available to 4J employees and retirees: OEBB Medical Plan 5, OEBB Medical Plan 6, OEBB Medical Plan 7 and OEBB Medical Plan 8. All medical plans will be linked with OEBB Pharmacy Plan B. OEBB Vision Plan 3 and OEBB Dental Plan 4 with Orthodontia will continue to be available to 4J licensed employees and retirees. All plans will be provided through ODS.

OEBB Medical Plan 3 (\$100 deductible plan) is currently available to 4J employees, but due to plan design changes and the increase in rates, the Joint Benefits Committee has decided not to offer that plan to 4J employees for the upcoming plan year. All employees and retirees currently enrolled in plan 3 will remain on that plan through September 30, 2010, but will need to select a different plan during the open enrollment period this fall (August 15 – September 15, 2010).

OEBB Medical Plan 5 is currently offered to 4J employees. The individual deductible for Plan 5 will remain at \$200, but the individual out-of-pocket plan year maximum will increase from \$1,000 to \$1,800. There is no change to the coinsurance levels - members will pay 20% for in-network services, and 40% for out-of-network services, after the deductible has been met. The current office visit copay of \$20 will increase to \$25. Added to the plan will be a new Incentive Care office visit tier for asthma, heart conditions, cholesterol, high blood pressure and diabetes, which will require a \$10 copay. Copays take the place of deductible and coinsurance payments, and do not apply toward the annual out-of-pocket maximum.

OEBB Medical Plan 6 is not currently offered to 4J employees but will be available for the new plan year. The individual deductible for Plan 6 is \$300, and the individual out-of-pocket plan year maximum is \$2,000. Members will pay 20% for in-network services, and 40% for out-of-network services, after the deductible has been met. Incentive Care office visits will require a 20% coinsurance with the deductible waived. Office visits for reasons other than those addressed by the Incentive Care tier will be subject to deductible and coinsurance.

OEBB Medical Plan 7 is currently offered to 4J employees. The individual deductible for Plan 7 will remain at \$500, and the individual out-of-pocket plan year maximum will remain at \$2,000. There is no change to the coinsurance levels - members will pay 20% for in-network services, and 40% for out-of-network services, after the deductible has been met. All office visits will be subject to

deductible and coinsurance – the Incentive Care office visit tier is not part of Plan 7.

OEBB Medical Plan 8 is currently offered to 4J employees. The individual deductible for Plan 8 will remain at \$1,000, and the individual out-of-pocket plan year maximum will remain at \$2,000. There is no change to the coinsurance levels - members will pay 20% for in-network services, and 40% for out-of-network services, after the deductible has been met. All office visits will be subject to deductible and coinsurance – the Incentive Care office visit tier is not part of Plan 8.

Remember that all medical plans will have a new Shared / Specialty cost tier for certain procedures, imaging and sleep studies will require copays, and all plans will include a weight management program benefit. Please refer to the May benefits newsletter (issue 246) for additional details on these changes. If you cannot locate your copy, it is available on the EEA website: <http://www.eugea.org/>.

OEBB Pharmacy Plan B will include a new Value Tier as part of the plan redesign. Select medications used to treat asthma, heart disease, cholesterol, high blood pressure, diabetes and depression will require a \$4 copay for a 31 day supply from a retail pharmacy or an \$8 copay for a 90 day supply through the mail order pharmacy. Along with the addition of the Value tier, other changes are coming to the pharmacy coverage: the retail copay for generics will increase from \$5 to \$8, both the mail order generic copay and the specialty generic copay will increase from \$10 to \$16, and non-preferred retail prescriptions will have no dollar maximum (members currently pay 50%, up to \$50). The 50% copay with a maximum charge of \$100 will remain for non-preferred drugs purchased via the mail order pharmacy or the specialty pharmacy. The plan year copay / coinsurance maximum will remain \$1,000.

Dental Plan 4 remains mostly unchanged, with the exception of the annual deductible, which will increase from \$25 to \$50. The deductible is waived on preventive services. There are no changes coming to the **Orthodontia** coverage.

Vision Plan 3 will not change from the current coverage.

With the bargaining process only just concluded, exact rates are not yet available. Over the summer you will receive mailings from both OEBB and the 4J Benefits Office. Please save these mailings – the documents you receive will help you decide which plans best fit your needs. The mailing from 4J will also contain information about Open Enrollment meetings. Plan overview meetings and computer assistance will be available during the open enrollment period – August 15 – September 15, 2010.

SUMMER BREAK

Like all teachers, I will be on vacation time beginning June 19th and will be back in the office full-time August 31st. 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 (wenzl@4j.lane.edu / 541-790-7682).

For questions regarding benefits or claims:
ODS Medical Customer Service – 866-923-0409
ODS Dental Customer Service – 866-923-0410
ODS Pharmacy Customer Service – 866-923-0411
<http://www.odscompanies.com/oebb/members.shtml>

For questions regarding eligibility:
OEBB Information – 888-469-6322
<http://oregon.gov/DAS/OEBB/>

To access the Employee Assistance Program:
Cascade Centers EAP – 888-469-6322
<http://www.cascadecenter.com/>

For questions regarding a Flexible Spending Plan:
Manley Services – 541-485-7488
<http://www.manleyserv.com/>

For general plan information:
4J Employee Benefits Hotline – 541-790-7667
benefits.4j.lane.edu

Have a restful summer vacation and here's hoping the sun comes out soon!

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.