

# HEALTH INSURANCE INFORMATION



## ENROLLMENT WINDOW FOR HEALTH INSURANCE AND PAY OF BENEFITS

Newly benefits eligible employees have a 30-day window from their start date or eligibly date (for existing employees) to make health insurance enrollments. Benefits take effect the first of the following month after enrollments are made (may also change any benefits elections within 30-day window).

Employees pay for health insurance a month in advance. Therefore, if enrollments are submitted after the month's payroll cutoff (payroll cutoff is usually the 15<sup>th</sup> of the month) and health insurance is intended to begin the first of the following month, the employee will pay for two months of premiums in the following month's payroll. For an example, if an employee makes elections on January 30, benefit take effect February 1, and the employee will pay for January and February coverage in the month of February (since January payroll had already passed).

SOU health insurance plans are administered by and through the State of Oregon's Public Employees Benefits Board (PEBB).

## HOW TO ENROLL IN HEALTH INSURANCE ONLINE

The PEBB online enrollment portal can be found at: [PEBBenroll.com](https://pebbenroll.com)

- Employees will need their University ID (940-XXX-XXX) and work email to create a profile. (*This information can be found by going to Inside.SOU and navigating to the 'personal information' section.*)
- If unable to enroll online, employees may submit paper enrollment forms to Human Resources. To digitally submit forms to Human Resources, upload them to the [HR Secure Inbox](#). Health insurance enrollment forms can be found on the [PEBB Forms webpage](#) (separate form available for enrollment in flexible spending accounts and long-term care).
- To change enrollments within the 30-day enrollment window, employees must submit the paper enrollment form to Human Resources.
- Once enrollments are in the PEBB system, employees can then login to [PEBBenroll.com](https://pebbenroll.com) at any time to view elections, update address information, or change beneficiaries.
- Medical and Dental cards will arrive within a few weeks, though members may [reach out to insurance plan providers](#) a few days after making enrollments to verbally get member ID information (no ID cards given for Willamette Dental or vision).

## USEFUL LINKS FOR NEW HIRES

### LINKS TO SOU BENEFIT INFORMATION:

- SOU Benefits website: [inside.sou.edu/hrs/benefits.html](https://inside.sou.edu/hrs/benefits.html)
- SOU Total Compensation Calculator: [inside.sou.edu/hrs/comp-calc.html](https://inside.sou.edu/hrs/comp-calc.html)
- SOU Retirement Information: [inside.sou.edu/hrs/retirement.html](https://inside.sou.edu/hrs/retirement.html)

### LINKS TO PEBB BENEFIT INFORMATION:

- PEBB main website: [PEBBinfo.com](https://pebbinfo.com)
- PEBB 2023 Benefits Information: <https://www.oregon.gov/oha/PEBB/Pages/Enrollment-2023.aspx>
- PEBB Online Enrollment: [PEBBenroll.com](https://pebbenroll.com)
- PEBB Payroll Deduction Estimator: <https://pebbpremiumestimator.com/>
- PEBB Forms: [oregon.gov/OHA/PEBB/Pages/forms.aspx](https://oregon.gov/OHA/PEBB/Pages/forms.aspx)
- PEBB Provider Contacts: [oregon.gov/oha/PEBB/Pages/Contact\\_Us.aspx](https://oregon.gov/oha/PEBB/Pages/Contact_Us.aspx)

# HEALTH AND RETIREMENT OVERVIEW

Visit [inside.sou.edu/hrs/prospective-employee-information.html](https://inside.sou.edu/hrs/prospective-employee-information.html) to view digitally.

## The Benefits of Working at SOU

Southern Oregon University is committed to offering a robust benefits package that provides employees with options to choose the appropriate coverage to help manage health, wellness, and retirement needs. Health benefits are administered by the Public Employees Benefits Board (PEBB), and are divided into three categories, Core, Optional, and Wellness benefits. Employees can enroll a spouse/domestic partner and dependent children (up to the age of 26) in health plans. Retirement is administered by the Public Employees Retirement Systems (PERS), or for unclassified employees if elected, the Optional Retirement Plan (ORP) through either TIAA or Fidelity. One of the many great benefits of working for SOU is that the University covers 100% of the cost of an employee’s mandatory state retirement (exception is ORP Tier 4). Employees have the ability to voluntarily contribute to a Tax-Deferred Investment 403(b) and/or the Oregon Savings Growth Plan 457. Both plans offer pre-tax and post-tax (Roth) options and can be started, stopped, or adjusted at any time. Eligible employees may also take classes with the advantage of SOU’s staff tuition program, which allows a 70% reduction in in-state tuition.

### Core Health Benefits

SOU’s core benefits are Medical, Dental, Vision, and \$10,000 of guaranteed issue basic life insurance. SOU employees have three medical plans available to them (a fourth medical plan, Kaiser, is also available to employees between Eugene and Portland) and depending on what medical plan you choose, employees only pay 3% or 5% of their total core benefit premium amount, SOU covers the rest. These three medical plans are:

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|--|---|
| <b>Providence<br/>PEBB<br/>Statewide</b> | <ul style="list-style-type: none"> <li>• Employee pays 5% of core benefits premiums</li> <li>• Employee deductible is \$250/calendar year</li> <li>• Most copays are around 15%</li> <li>• Nationwide network</li> <li>• Includes massage therapy, acupuncture, chiropractic, naturopathic, and fertility services</li> </ul>                       |
| <b>Moda<br/>Synergy</b>                  | <ul style="list-style-type: none"> <li>• Employee pays 5% of core benefits premiums</li> <li>• Employee deductible is \$250/calendar year</li> <li>• Most copays are around \$10</li> <li>• Network is mostly defined within Oregon</li> <li>• Includes massage therapy, acupuncture, chiropractic, naturopathic, and fertility services</li> </ul> |
| <b>Providence<br/>Choice</b>             | <ul style="list-style-type: none"> <li>• Employee pays 3% of core benefits premiums</li> <li>• Employee deductible is \$250/calendar year</li> <li>• Most copays are around \$10</li> <li>• Network is mostly defined within Oregon</li> <li>• Includes massage therapy, acupuncture, chiropractic, naturopathic, and fertility services</li> </ul> |

Employees have access to three dental plans available, two plans of which are with Delta Dental (traditional dental insurance) and one plan with Willamette Dental (a clinic location). Vision insurance is offered through VSP (Vision Service Plan) with an option to upgrade coverage for a better glasses benefit.

Full-time employees only covering themselves can pay between about \$27 to \$50 a month for their Core benefits, and if enrolling a family in coverage, employees can expect costs to be between about \$74 and \$140 a month.

### Optional Health Benefits

Employees who elect to enroll in Optional Benefits pay 100% of the premium amount. Benefits available are:

- Additional Life Insurance for Employee and Spouse/Domestic Partner
- \$5k Guarantee Issue Dependent Life Insurance

- Short & Long-Term Disability
- Accidental Death & Dismemberment
- Long Term Care
- Health & Dependent Care Flexible Savings Accounts

### **Wellness Benefits**

Employees have access to many programs that help and support health goals. Health coaches, online/self-guided programs, webinars, and more are available through SOU and PEBB wellness programs. Employees also have access to free bus passes, travel assistance, gym member discounts, and a robust Employee Assistance Program where comprehensive services are offered for personal issues or interests, large or small.

### **Retirement Benefits**

SOU employees have access to contribute to retirement savings accounts with our voluntary plans:

- The Tax-Deferred Investment 403(b) - allows employees to contribute pre and/or post-tax (Roth) with monthly percent contributions. Funds are invested with either TIAA or Fidelity (employee's choice).
- The Oregon Savings Growth 457 plan – allows employees to contribute pre and/or post-tax (Roth) with monthly fixed dollar amounts.

Employees can start, stop, or change contributions at any time with the voluntary plans and can participate in both the Tax-Deferred Investment 403(b) and the Oregon Savings Growth 457 plans (contribution limits annually set by the IRS).

For mandatory retirement, SOU will contribute both the employer and employee shares. After six full months of qualifying employment, eligibility will be determined and employees will be notified by the Benefits Officer. If eligible, Classified employees will be able to participate in the Public Employees Retirement System (PERS), which offers a pension and side cash account. Unclassified employees (Administrators and Faculty) will have the option to elect PERS or the Optional Retirement Program (ORP, with either TIAA or Fidelity). The ORP offers a cash account and a potential employer match. Both programs take contributions in five years to be vested. Employees who have met PERS or ORP eligibility may be eligible for contributions to start upon hire.

### **Staff Tuition Benefit**

Employees of SOU or qualified family member who meet the requirements are eligible for the employee tuition rate set at 30% of resident undergraduate tuition, in addition to appropriate fees. Staff rates for online courses are available to employees only with an additional \$65/credit hour delivery will be assessed for those courses.

### **SOU Dual Career Support Procedure and Guidelines**

SOU is committed to providing employment support to the spouses/partners of current employees and final applicants. Final applicants are encouraged to contact the Dual Career Liaison for additional information regarding SOU Dual Career Support Procedure and Guidelines at [HRS@sou.edu](mailto:HRS@sou.edu) or 541-552-8553

### **Links and Information**

SOU Total Compensation Calculator (to estimate employee's significance to SOU) - [inside.sou.edu/hrs/comp-calc.html](https://inside.sou.edu/hrs/comp-calc.html)

SOU Benefit Website (links to PEBB website) - [inside.sou.edu/hrs/benefits.html](https://inside.sou.edu/hrs/benefits.html)

SOU Retirement Website - [inside.sou.edu/hrs/retirement.html](https://inside.sou.edu/hrs/retirement.html)

SOU Staff Tuition Webpage [inside.sou.edu/hrs/staff-tuition.html](https://inside.sou.edu/hrs/staff-tuition.html)

2023 Benefit Information - <https://www.oregon.gov/oha/PEBB/Pages/Enrollment-2023.aspx>