DIVISION 10

DEFINITIONS

111-010-0015

Definitions

Unless the context indicates otherwise, as used in OEBB administrative rules, the following definitions will apply:

- (1) "Actuarial value" means the expected financial value for the average member of a particular benefit plan.
- (2) "Adverse Benefit Determination" means a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part), for a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on but not limited to:
- (a) A determination of a member's eligibility to participate in the plan;
- (b) A determination that the benefit is not a covered benefit; or
- (c) A rescission of coverage, whether or not, in connection with rescission, there is an adverse effect on any particular benefit.
- (3) "Affidavit of Domestic Partnership" means a document that attests the eligible employee and one other eligible individual meet the criteria in section (15)(b).
- (4) "Benefit plan" includes, but is not limited to, insurance or other benefits including:
- (a) Medical (including non-integrated and standalone health reimbursement accounts and health reimbursement arrangements (HRAs));
- (b) Dental;
- (c) Vision;
- (d) Life, disability and accidental death;
- (e) Long term care;
- (f) Employee Assistance Program Plans;
- (g) Supplemental medical, dental, and-vision and integrated health reimbursement accounts and health reimbursement arrangements (HRAs);
- (h) Any other remedial care recognized by state law, and related services and supplies;
- (i) Comparable benefits for employees who rely on spiritual means of healing; and
- (j) Self insurance programs managed by the Board.
- (5) "Benefits" means goods and services provided under benefit plans.

- (6) "Board" means the ten-member board established in the Department of Administrative Services as the Oregon Educators Benefit Board under chapter 00007, Oregon Laws 2007.
- (7) "Child" means and includes the following:
- (a) An eligible employee's, spouse's, or domestic partner's biological son or daughter; adopted child; child placed for adoption; or legally placed child, who is 25 or younger on the first day of the month. An eligible employee must provide the required custody or legal documents to their Educational Entity showing proof of adoption, legal guardianship or other court order if enrolling a child for whom the employee, spouse, or domestic partner is not the biological parent. Grandchildren are only eligible when the eligible employee is the legal guardian or adoptive parent of the grandchild.
- (b) A person who is incapable of self-sustaining employment because of a developmental disability, mental illness, or physical disability. There is no age limit for a dependent child who is incapable of self-sustaining employment because of a developmental disability, mental illness, or physical disability. When the dependent child is 26 years of age or older all the following requirements must be met:
- (A) The disability must have existed before attaining age 26.
- (B) The employee must provide evidence to the Educational Entity or OEBB that (1) the person had health plan coverage, group or individual, prior to attaining age 26, and (2) health plan coverage continued without a gap until the OEBB health plan effective date.
- (C) The person's attending physician must submit documentation of the disability to the eligible employee's OEBB health insurance plan for review and approval. If the person receives health plan approval, the health plan may review the person's health status at any time to determine continued OEBB coverage eligibility.
- (D) The person must not have terminated from OEBB health plan coverage after attaining the age of 26.
- (c) Eligibility for coverage under this rule includes people who may not be dependents under federal or state tax law and may require an Educational Entity to adjust an Eligible Employee's income based on the imputed value of the benefit.
- (8) "Comparable cost (Medical, Dental and Vision)" means that the total cost to a district for enrollment in OEBB plans comparable in design to the district's plan(s) do not exceed the total cost to a district for enrollment in the district's plan(s) using the rate(s) in effect or proposed for the benefit plan year.
- (9) "Comparable cost (Basic and Optional Life Insurance, Accidental Death & Dismemberment, and Short and Long Term Disability)" means that the premium rates of an OEBB plan design option do not exceed the average, aggregate premium rates of a district's pre-OEBB plan design in effect the year prior to implementation.
- (10) "Comparable plan design (Medical, Dental and Vision)" means that the actuarial values of two plan designs are within 2.5 percent higher or lower of each other.
- (11) "Comparable plan design (Basic and Optional Life Insurance and Accidental Death & Dismemberment)" means that 90 percent of district employees can obtain a maximum benefit through an OEBB plan design that is within \$2,500 of the maximum benefit obtained through a pre-OEBB plan design in effect the year prior to implementation.
- (12) "Comparable plan design (Short and Long Term Disability)" means 90 percent of the district employees can obtain the same elimination period, percentage of covered compensation, definition of covered compensation, coverage period duration, and maximum payment per benefit period through an OEBB plan design as through a pre-OEBB plan design in effect the year prior to implementation.

- (13) "Dependent" means and includes the eligible employee's spouse or domestic partner, or child as defined by OAR 111-010-0010(7), unless otherwise defined in another OEBB rule.
- (14) "Documented district policies" means Educational Entities' policies and practices that apply to an employee group and are submitted to the Oregon Educators Benefit Board during the plan selection process. Educational Entities' policies and practices must be identified and submitted with the applicable employee group plan selections.
- (15) "Eligible Domestic partner," unless otherwise defined by a collective bargaining agreement or documented district policy in effect on January 31, 2008, means and includes the following:
- (a) An unmarried individual of the same sex who has entered into a "Declaration of Domestic Partnership" with the eligible employee that is recognized under Oregon law; or
- (b) An unmarried individual of the same or opposite sex who has entered into a partnership that meets the following criteria:
- (A) Both are at least 18 years of age;
- (B) Are responsible for each other's welfare and are each other's sole domestic partners;
- (C) Are not married to anyone and have not had a spouse or another domestic partner within the prior six months. If previously married, the six-month period starts on the final date of divorce;
- (D) Share a close personal relationship and are not related by blood closer than would bar marriage in the State of Oregon;
- (E) Have jointly shared the same regular and permanent residence for at least six months immediately preceding the date the Affidavit of Domestic Partnership is signed and submitted to the Educational Entity; and
- (F) Are jointly financially responsible for basic living expenses defined as the cost of food, shelter and any other expenses of maintaining a household. Financial information must be provided if requested.
- (G) The eligible employee and domestic partner must jointly complete and submit to the Educational Entity an Affidavit of Domestic Partnership form, within five business days of the electronic enrollment date or the date the Educational Entity received the enrollment/change form. If the affidavit is not received, coverage will terminate for the domestic partner retroactive to the effective date.
- (c) The Eligible Employee must notify the Educational Entity within 31 days of meeting all criteria as defined in 111-010-0015 (15)(b) or obtaining the "Declaration of Domestic Partnership" which is recognized under Oregon law.
- (d) Educational Entities' must calculate and apply applicable imputed value tax for domestic partners covered under OEBB benefit plans.
- (16) "Educational Entity" means public school districts (K–12), education service districts (ESDs), community colleges and public charter schools participating in OEBB.
- (17) "Eligible employee" means and includes an employee of an Educational Entity who is actively working or on paid or unpaid leave that is recognized by federal or state law, and:
- (a) Is employed in a half time or greater position or is in a job-sharing position; or

- (b) Meets the definition of an eligible employee under a separate OEBB rule or under a collective bargaining agreement or documented district policy in effect on January 31, 2008; or
- (c) Is an employee of a community college who is covered under a collectively bargained contract and has worked a class load of between 25 percent and 49 percent for a minimum period of two years and is expected to continue to work a class load of at least 25 percent. Coverage is limited to medical to include Kaiser Medical Plan 1A (where available), ODS Medical Plan 8 and ODS Medical Plan 9. The tiered rate structure will apply to all medical plans.
- (18) "Eligible Early Retiree" means and includes a previously Eligible Employee who is:
- (a) Not Medicare-eligible; or
- (b) Under 65 years old; and
- (A) Receiving a service or disability retirement allowance or pension under the Public Employees Retirement System (PERS) or under any other retirement or disability benefit plan or system offered by an OEBB participating organization for its employees;
- (B) Eligible to receive a service retirement allowance under PERS and has reached earliest retirement age under ORS Chapter 238;
- (C) Eligible to receive a pension under ORS 238A.100 to 238A.245 and has reached earliest retirement age as described in ORS 238A.165; or
- (D) Eligible to receive a service retirement allowance or pension under another retirement benefit plan or system offered by an OEBB participating organization and has reached earliest retirement age under the plan or system.
- (19) "Employee Group" means employees and early retirees of a similar employment type, for example administrative, represented classified, non-represented classified, confidential, represented licensed, or non-represented licensed, within an Educational Entity. If one or more collective bargaining unit exists within an employee group, each unit will be considered a separate employee group.
- (20) "Flexible benefit plan" includes plans that allow contributions on a tax-favored basis including health savings accounts.
- (21) "Members" means and includes the following:
- (a) "Eligible employee" as defined by OAR 111-010-0015(17).
- (b) "Child" as defined by OAR 111-010-0015(7).
- (c) "Domestic Partner" as defined by OAR 111-010-0015(15).
- (d) "Spouse" as defined by OAR 111-010-0015(27).
- (22) "Non-subject District" means a community college not yet participating in benefit plans provided by the Oregon Educators Benefit Board, or a charter school whose employees are not considered employees of a school district.
- (23) "Oregon Educators Benefit Board or OEBB" means the program created under chapter 00007, Oregon Laws 2007.

- (24) "OEBB participating organization" means a Subject District, Non-subject District, or Provisional Non-subject District that participates in benefit plans provided by the Oregon Educators Benefit Board (OEBB).
- (25) "Provisional Non-subject District" means a common school district, a union high school district, or an education service district that:
- (a) Was self-insured on December 31, 2006;
- (b) Had an independent health insurance trust established and functioning on December 31, 2006; or
- (c) Can provide comparable plan designs at a comparable cost as defined by sections (8) and (10) of this Rule.
- (26) "Qualified Status Change (QSC)" means a change in family or work status that allows limited mid-year changes to benefit plans consistent with the individual event.
- (27) "Spouse" means a person of the opposite sex who is a husband or wife. Except as provided in Oregon Constitution Article XV, Section 5a, a relationship recognized as a marriage in another state will be recognized in Oregon even though such a relationship would not be a marriage if the same facts had been relied upon to create a marriage in Oregon. The definition of spouse does not include a former spouse and a former spouse does not qualify as a dependent.
- (28) "Subject District" means a common school district, a union high school district, or an education service district that:
- (a) Did not self-insure on January 1, 2007;
- (b) Did not have a health trust in effect on January 1, 2007; or
- (c) Does not provide comparable plan designs at a comparable cost as defined by sections (8) and (10) of this Rule.

DIVISION 65

OEBB ADMINISTRATION OF EARLY RETIREE GROUPS

111-065-0010

OEBB Early Retiree Invoicing

- (1) OEBB will enroll the early retiree after <u>OEBB has received the enrollment form</u> the member has completed their online enrollments and one of the following is completed:
- (a) The required ACH Authorization for a recurring Direct Debit Payment is received from the early retiree to initiate the setup of automated payments via ACH.
- (b) The Exception Request Form is received from the early retiree, reviewed and approved.
- (2) OEBB will send payment invoices to early retirees that will provide notification of the amount and payment due date or the date the automatic checking deduction will occur. OEBB will send invoices on <u>or around</u> the 15th of the month with payment due by the 2^{nd} 25th of the <u>following</u> month.
- (3) Advance payments may be made only within the same Plan Year. Any remaining balances will be carried into the next Plan Year.

111-065-0015

Early Retiree Payment Methods and Due Dates

- (1) (a) Early retirees will submit payment to OEBB for benefits by Direct Debit Payment via ACH.
- (b) Premium payments will be withdrawn via ACH on the 2nd day of the month. If the 2nd lands on a weekend or holiday, funds will be withdrawn on the next business day.
- (2) OEBB may grant an exception from the requirement in section (1) to pay by Direct Debit if the early retiree demonstrates their financial institution cannot accommodate a Direct Debit, or the member does not maintain an account at a financial institution.
- (32) OEBB will accept payment from Early Retirees by methods other than Direct Debit when specific exceptions apply:
- (a) The individual does not have an account with a financial institution within the United States;
- (b) The individual's special circumstances, which OEBB will review on a case by case basis.
- (43) A request for exception must be made in writing and include the reason why or special circumstance that would not allow the member to submit payment via Direct Debit
- $(5\underline{4})$ OEBB will review the request for exception, determine whether to allow or deny the exception, and notify the requesting party of its decision within 21 days of receipt of the request.

(65) Notwithstanding administrative rules in 111-065-0010, all premium payments must be received by the 2^{nd} 25th calendar day of the month for the current month's next month's health care coverage. All payments will be subject to this due date.

111-065-0025

Early Retiree Underpayments

- (1) Premiums that are not paid in full by the 2^{nd} 25th calendar day of the month prior to the coverage effective month-will result in the early retirees and dependents coverage being terminated at the end of the month for which premiums were paid in full.
- (2)(a) Early retirees will be notified if their coverage was terminated due to the premium not being paid in full on the specified due date, including payments returned by the bank for Non-Sufficient Funds (NSF), closed bank accounts, and frozen accounts.
- (b) A check or ACH transaction that is returned for NSF, closed bank account, or frozen account is considered non-payment of premiums.

111-065-0030

Termination

- (1) OEBB shall not be responsible for any unpaid portion of premiums for coverage and will terminate the early retiree and dependent coverage for non-payment or underpayment of premiums due.
- (2) OEBB coverage will be terminated under the following circumstances:
- (a) Premiums are not paid in full by the due date. If the payment is not received in full by the 2^{nd} 25th calendar day of the month, the early retiree's coverage will be terminated on the last day of the month in which a full premium payment was received; or
- (b) As referenced in 111-050-0015.

Report Mart

May 2, 2013

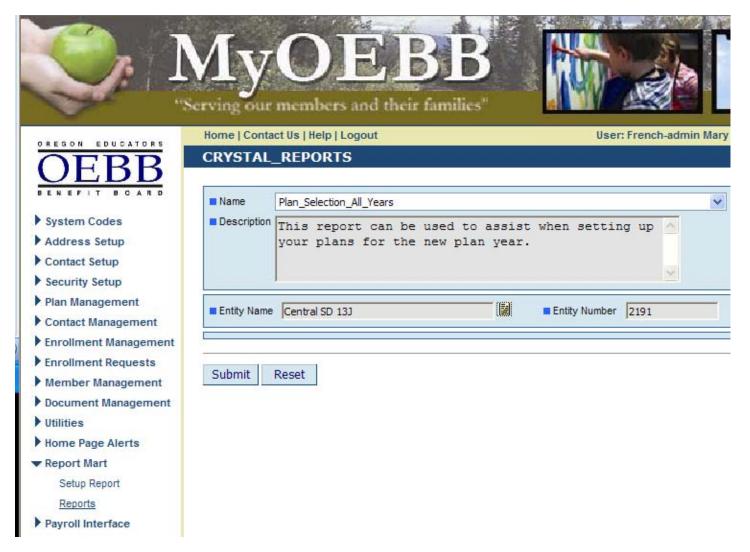
Getting Started

- Primary Dial-In: 1-800-689-9374
- Place your number in the Call Me area.
- The best method to interact with iLinc is to enter your phone number and have iLinc call you.
- If not using iLinc Dial: 1-800-689-9374
- Participant Passcode: 243789



Overview

- Access Report Mart
- New Report: Opt_Out_and_Waive
- Plan_Selection_All_Years
- Plan_Selection_by_Year
- Export Report
- Print Report



- -Access reports at: https://myoebb.org/oebb/!bms.main
- -Locate report mart under the left hand navigation
- -Plan_Selection_All_Years

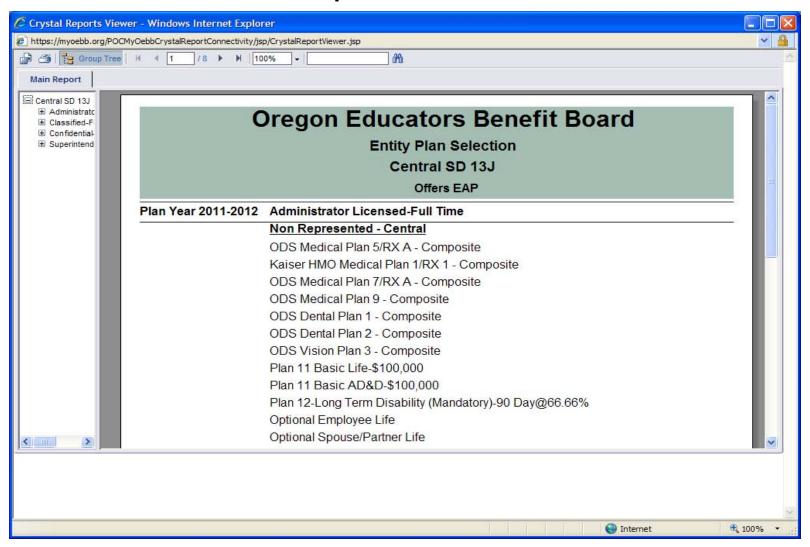
5/1/2013 4

Run Report

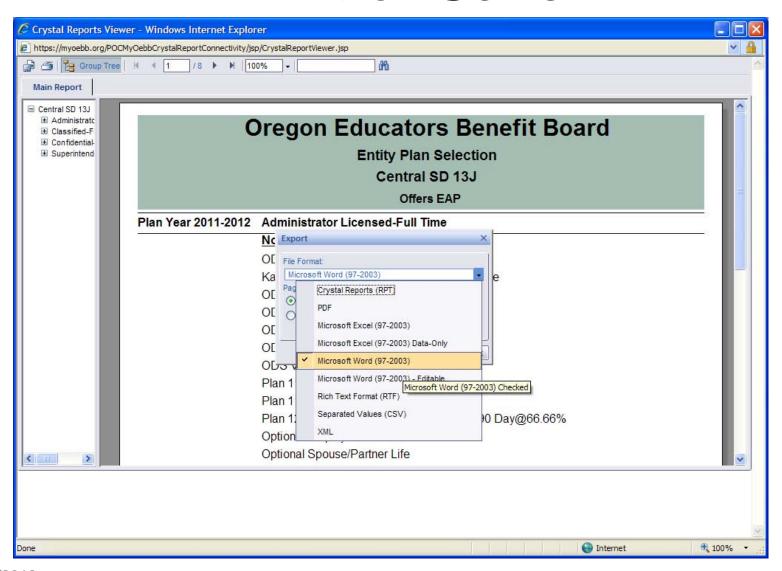


- Click on continue
- Depending on the type of report you selected this process make take time, do not click continue a second time or it will start the process over again.

Report Results



Print or Save

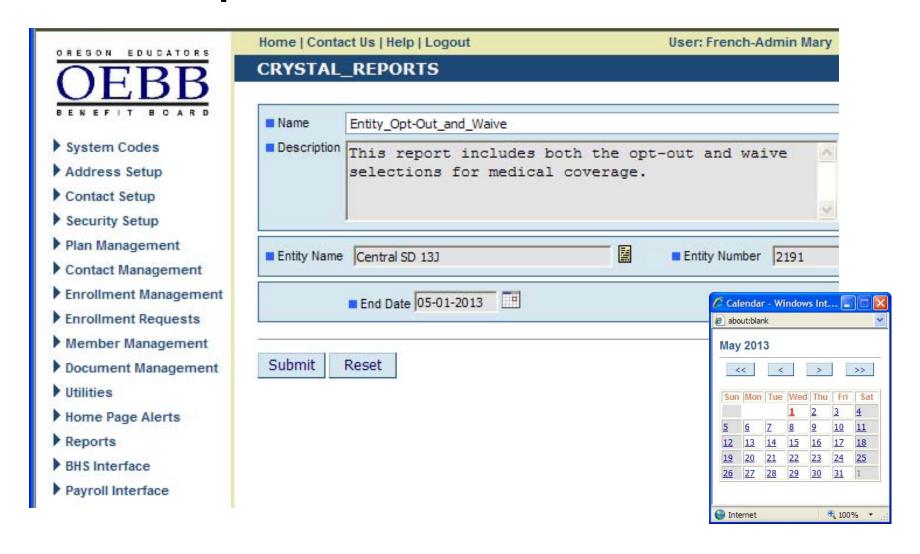


Report Demonstration

- New report added to Report Mart
 - Opt_Out_and_Waive

- Navigate Report Mart
 - Select report
 - Review report description
 - Enter any required parameters

Opt_Out_and_Waive



Submit Request to Return Report



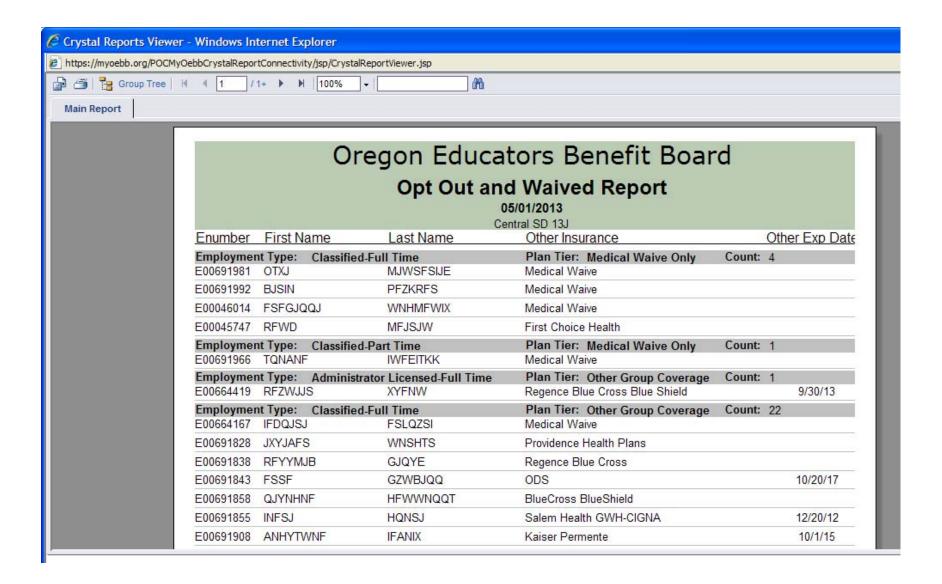
Click on Continue to run the report you have selected.

Continue

Reports may take few minutes to display please be patient

Once the report has displayed you may save the report using multiple formats.

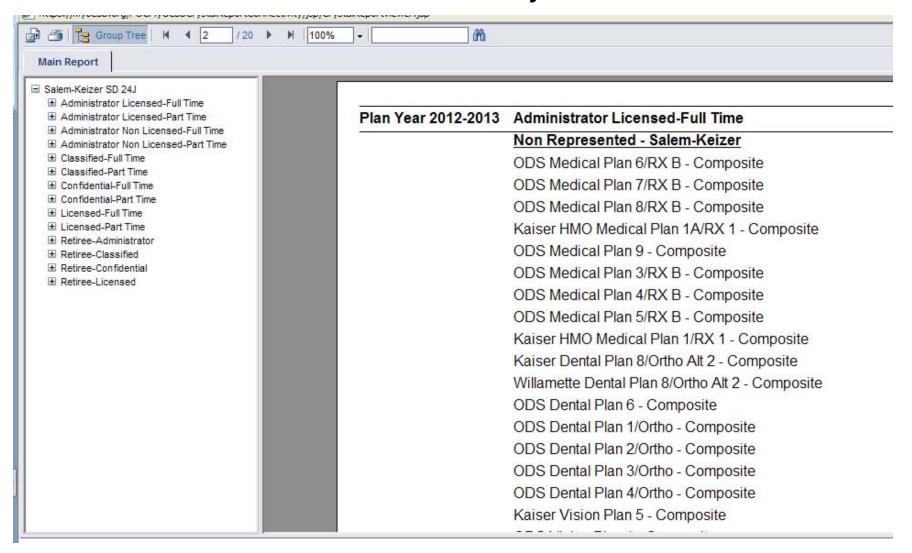
Opt _Out_and_Waive_Report



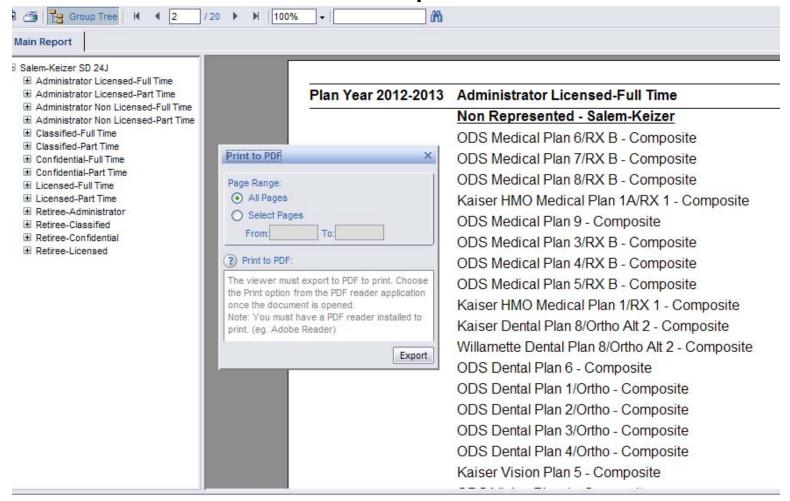
Plan_Selection_by_Year



Plan Selection by Year



Print Report



Click on the Printer at the Top of the Page

Questions and Answers

Conclusion

- Select Report from Report Mart
- Review Description
- Input Parameters
- Run Report
- Export Report
- Print Report
- Contact OEBB Reports for Report Needs

Contact Information

Direct Report Requests or Questions to:

oebb.reports@state.or.us

Non-Report Questions
Contact OEBB Member Services toll-free at:

1-888-4MyOEBB (1-888-469-6322)

Email: oebb.benefits@state.or.us