



2024–25 Plan Year: Renewal Summary

Overall Renewal Results

The Oregon Educators Benefit Board (OEBB) continues to provide its members with high-quality affordable benefit plans. This includes medical, pharmacy, dental, vision, life insurance, and disability plans.

OEBB is pleased to share that for the 2024–25 plan year, the total overall premium increase is 3.38%. This increase applies when looking at medical, dental, and vision plans combined. Your entity increase may be slightly higher or lower than 3.38% depending on your plan offerings and enrollment in each plan. See page 2 and 3 for more information.

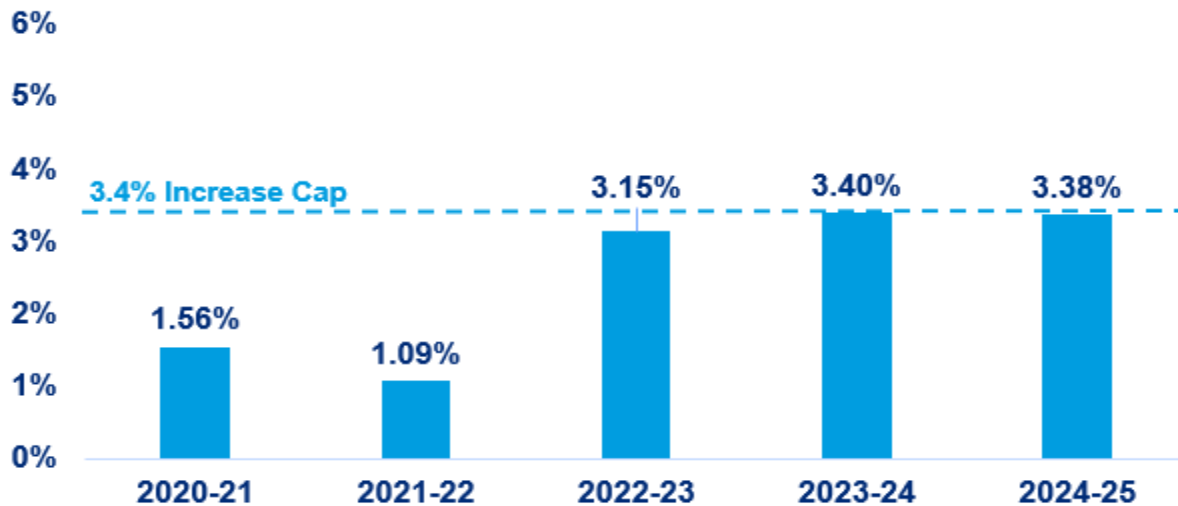
To give some context on the actual dollar impact of the renewal – the original renewal came in at \$1,091,700,000; between updated experience and the Board negotiations the final renewal is \$1,053,700,000. This is a \$38,000,000 savings!

This low increase is an important achievement. It accomplishes OEBB's goals of maintaining affordability and meeting the state's requirement to limit the premium increases to no more than 3.4%. This limit applies to combined medical, dental, and vision rate increases before any taxes or fees. However, even including tax and fee changes (which were very little in 2024-25), the overall increase is 3.38%.

The 2024–25 plan year marks the fifth year in a row that OEBB's renewal rate changes are at or below 3.4%. For more context, national premium increases for large groups are averaging 6.7% in 2024.

The chart on the next page shows the historical year-over-year premium increases for OEBB compared to the increase limit of 3.4%. These include changes in taxes and fees in all years. It also includes benefits changes and use of reserve funds in certain years.

OEBB Increases Consistently Below 3.4%



Renewal Results by Plan

The following table shows the renewal increase for each plan. While some rates are lower than 3.4%, medical plan increases are at or slightly above 3.4%. When all rates are combined, the overall increase is 3.38%.

| Health Care Plan | Cost Change |
|----------------------------------|----------------|
| Medical Plans | |
| Moda Health | + 3.40% |
| Kaiser Permanente | + 3.99% |
| Dental Plans | |
| Delta Dental | + 2.93% |
| Kaiser Permanente | + 3.67% |
| Willamette Dental Group | + 0.00% |
| Vision Plans | |
| Moda Health | - 0.75% |
| Kaiser Permanente | + 0.00% |
| VSP | - 2.81% |
| Combined Renewal Increase | + 3.38% |

Individual Group Results

Increases become effective on October 1, 2024. Cost increases for individual groups depend on many factors. These include:

- Plans offered.
- Plans employees choose to enroll in.
- How many employees enroll in benefits.
- How many dependents are covered.
- Employer contribution amounts.

Based on the February 2024 enrollments, **79% of individual groups are expected to have a combined renewal increase of less than 3.4%**. However, Open Enrollment may change these results for the reasons mentioned above. **If you would like to know your entity's estimated renewal percent please contact Georgann Helmuth. georgann.helmuth@oregon.gov**

2024–25 Medical, Dental, and Vision Plan Changes

OEBB will continue to offer the same medical, dental, and vision plan options for the 2024–25 plan year. Plans will continue to be offered through Moda Health, Kaiser Permanente, Delta Dental, Willamette Dental Group, and VSP.

Thanks to the OEBB Board's decisions, OEBB was able to achieve a 3.4% increase with the following changes.

1. **Moda:** There are no changes to the Moda medical plan benefits.
2. **Kaiser Permanente:** There are slight reductions in certain benefits to Plans 1, 2A, and 2B, including:
 - Prescription drugs
 - Emergency room visits (for Plan 1 only)
 - Specialty scans, such as CT/PET scans and MRIs

Additionally, the Board was able to work with OEBB's vendor partners to add five exciting new medical programs to improve the health of OEBB members.

| | |
|--------------------|--|
| Moda Health | <ul style="list-style-type: none">• Teladoc, a virtual primary care provider, will be part of Moda's Coordinated Care Model (CCM) network. This expands access to primary care for all OEBB members, especially those in rural Oregon and out of state. |
|--------------------|--|

| | |
|--------------------------|---|
| | <ul style="list-style-type: none"> • Mighty is a new program that offers a complete approach to weight management. It focuses on diet changes and helps adults lose weight. It also helps people have less pain and move more. (Mighty will be no cost to members. It provides another option to WeightWatchers®.) • Gabbi is a new breast cancer risk assessment and screening program. Gabbi will teach members about their breast cancer risk and, when needed, get more screenings. |
| Kaiser Permanente | <ul style="list-style-type: none"> • Omada’s weight management program will be available to Kaiser members. (Omada will be no cost to members. It provides another option to WeightWatchers®.) |
| All Medical Plans | <ul style="list-style-type: none"> • Doula services will now be available! Services include 8 pre- and post-natal care visits and delivery care. |

Optional Benefits

OEBB will continue to offer optional benefits that can help employees and their families prepare for life’s important moments. There will be no change to rates for Disability Insurance, Life Insurance, AD&D Insurance, and Long-Term Care Insurance in 2024–25.

| Disability <i>The Standard</i> | Life and AD&D Insurance <i>The Standard</i> | Other <i>Unum</i> |
|---|---|--|
| <ul style="list-style-type: none"> • Short-Term Disability (STD) • Long-Term Disability (LTD) | <ul style="list-style-type: none"> • Basic Life Insurance • Basic AD&D Insurance • Optional Life Insurance • Optional Spouse Life Insurance • Optional Child Life Insurance • Optional AD&D Insurance | <ul style="list-style-type: none"> • Long-Term Care Insurance |

Questions?

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