

# Guide to Open Enrollment for 2020 benefits

**Open Enrollment for your 2020 employee benefits is Oct. 21 through Nov. 8, 2019. This is your annual opportunity to review your current benefits and make any changes.**

## What's changing in 2020?

Here are the changes you'll want to know for next year's benefits; all take effect Jan. 1, 2020.

### Medical coverage

- You will have a new medical plan option with lower monthly premium costs (see pg. 2).
- The Regional Medical Home plan will be phased out over the next year. No new enrollments into the plan will be allowed in 2020 and the plan will be discontinued beginning 2021. If you are currently enrolled in the plan, you can choose to change plans for 2020, or wait until next year's Open Enrollment.
- The Synergy and Summit provider networks for the Regional Medical Home plan will be combined. This change will not impact which providers are included in-network.
- Massage therapy under the OHSU PPO, High Deductible with HSA, and Regional Medical Home plans will be covered through an OHSU provider only. Coverage remains at 60 sessions annually, with proof of medical necessity now required after 6 visits.



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Questions? Contact the Benefits team at  
**[benefits@ohsu.edu](mailto:benefits@ohsu.edu)** or **503 494-7617**.

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## Introducing the OHSU EPO

One of the ways OHSU helps employees manage the increasing costs of health care is to offer more choices in the type of coverage available. For 2020, the Employee Benefits Council has approved a new medical plan option with monthly premiums that are 10% lower than the monthly premiums for the OHSU PPO.

The OHSU EPO offers the option to pay less in monthly premiums in exchange for a narrower network of providers at the highest coverage level. Under the OHSU EPO plan, the Tier 1 providers are limited to those at OHSU, Tuality and Adventist. If you already receive the majority of your care from these providers, you likely won't need to change providers to continue to get the highest level of coverage. Be aware, however, that under the OHSU EPO plan, non-contracted providers are not covered.

Another way the OHSU EPO can be offered at lower monthly premiums is by excluding coverage for some costly, but less commonly used, services. Under the OHSU EPO plan, bariatric surgery, fertility services, massage, acupuncture and chiropractic care are not covered. If you don't anticipate needing this coverage, this plan may be a good choice for you.

For more information on the OHSU EPO go to [o2.oHSU.edu/openenrollment](https://o2.oHSU.edu/openenrollment).

## Prescription coverage

- CVS Pharmacies will no longer be in-network for prescription benefits.
- There are several changes to copayments for prescriptions. Some copayments through the OHSU Pharmacy will decrease; some maximum copayments when using a non-OHSU pharmacy will increase.

## Dental coverage

- Willamette Dental coverage will include a dental implant benefit of one implant per year, with coverage up to an annual maximum of \$1,500. A referral is required.
- Kaiser Permanente will cover adult and child orthodontics at 50%, up to a lifetime maximum of \$2,000.
- Preventive cleaning services under Delta Dental coverage will not count toward the annual maximum benefit level.

## Life and disability coverage

- Beginning with this year's Open Enrollment, you can increase voluntary life insurance coverage by \$25,000 annually without evidence of insurability (medical certification), up to the guarantee issue amount (\$300,000 for employee coverage; \$50,000 for spouse/domestic partner coverage).
- Dependent life insurance will add a suicide exclusion.
- The short-term disability plan with a 7-day waiting period will no longer be offered. If you are currently enrolled in the 7-day plan, you will be defaulted into the 0/14 plan unless you change your short-term disability coverage during Open Enrollment.
- You'll have new options of short-term and long-term disability plans that provide a benefit of 50% of your income, in addition to the current plan options that provide a benefit of 65% of your income.

## Health care spending accounts

- The annual maximum for both the Health Care Flexible Spending Account and the Limited Purpose FSA will increase to \$2,700.
- The annual maximum for the Health Savings Account (available only to those enrolled in the High Deductible with HSA plan) will increase to \$3,550 for an individual plan and \$7,100 for a family plan. OHSU's contribution to your HSA (\$500 for an individual plan; \$1,000 for a family plan) counts toward this maximum.

### Do I need to enroll?

You must actively enroll in benefits coverage online by Nov. 8, 2019, if any of the following apply to you:

- You want to add, drop or change any of your health and insurance benefit elections for 2020.
- You want to add or drop coverage for a spouse, domestic partner or dependent child.
- You want to **opt out** of benefits coverage (previous opt-out elections will not carry forward).
- You want to enroll or re-enroll in a tax-free flexible spending account. **Your current FSA election will not automatically carry forward to 2020.**
- You, or a covered dependent, use tobacco products and you have not previously noted this in the online benefits system, or you have recently stopped tobacco use and need to update your status in the system.
- Your benefits include coverage for dependents and you have not previously entered your dependent's Social Security Number in the online benefits system. (This is an IRS requirement.)

You can review more details on these changes and 2020 rates online at [o2.ohsu.edu/openenrollment](https://o2.ohsu.edu/openenrollment) beginning Sept. 23, 2019.

### Want to review your current plan?

You have year-round access to your benefit summary and specific benefit elections. Go to the online enrollment system at **benefits.ohsu.edu** and log in using your OHSU username and password. On the home page, click on the 'Benefit Summary' icon.

### Ready to enroll?

Beginning Monday, Oct. 21, the online enrollment system will be open for 2020 benefits. Once you've determined the changes you want to make, you'll need to **enroll online no later than 5 p.m. PST Friday, Nov. 8, 2019**. (Changes will take effect Jan. 1, 2020.)



## For more information

Learn more about your employee benefits and get answers to your questions through the following resources:

BENEFITS INFORMATION SESSIONS		
<b>Wednesday, Sept. 18</b>	noon to 1 p.m.	OHSU Hospital, room 8B60
<b>Tuesday, Sept. 24</b>	noon to 1 p.m.	Market Square Building, room 902
<b>Wednesday, Sept. 25</b>	noon to 1 p.m.	Marquam Plaza, room 260
<b>Tuesday, Oct. 1</b>	noon to 1 p.m.	VGTI seminar room (West Campus)
<b>Thursday, Oct. 3</b>	noon to 1 p.m.	Doernbecher Children's Hospital, Vey Auditorium
<b>Monday, Oct. 7</b>	noon to 1 p.m.	Rood Family Pavilion, room B (1215)
<b>Tuesday, Oct. 8</b>	noon to 1 p.m.	Robertson Life Sciences Building, room 3A003A
<b>Monday, Oct 14</b>	noon to 1 p.m.	Webinar – go to <a href="https://o2.ohsu.edu/openenrollment">o2.ohsu.edu/openenrollment</a> for online access instructions
<b>Friday, Oct 18</b>	noon to 1 p.m.	Webinar – go to <a href="https://o2.ohsu.edu/openenrollment">o2.ohsu.edu/openenrollment</a> for online access instructions
BENEFITS FAIRS		
<b>Thursday, Oct. 24</b>	10 a.m. to 3 p.m	Downtown (Market Square Building)
<b>Monday, Oct. 28</b>	10 a.m. to 3 p.m	West Campus (VGTI conference room/lobby)
<b>Tuesday, Oct. 29</b>	10 a.m. to 3 p.m	Marquam Hill (BICC Gallery)*

\*Computer workstations will be available at the Marquam Hill fair for employees who want to complete their enrollment during the event.