



PEBB Open Enrollment Dates, Deadlines, and Resources For Benefit Plan Administrators

The information in this document provides you with key information about PEBB's Open Enrollment dates and communications. This PDF includes:

- [Top things to know about Open Enrollment](#)
- [Important Open Enrollment dates](#)
- [Open Enrollment communications](#)
- [Benefit resources and tools](#)
- [Garner Health introductory email template](#)

Questions?

If you have questions about PEBB's 2026 benefit plan changes, contact Georgann Helmuth, Senior Account Executive for PEBB.

Email: Georgann.Helmuth@oha.oregon.gov

Phone: 503-801-4777

For general benefits questions, contact the PEBB Benefits team.

Email: pebb.benefits@odhsoha.oregon.gov

Phone: 503-373-1102



Top Things to Know

As you think about this year's Open Enrollment, here are the top things you need to know:

1. **Open Enrollment is required this year. All PEBB members must complete Open Enrollment, even if they decline or opt out of coverage.**

- Starting Oct. 1, employees need to go to [PEBBenroll.com](https://pebbenroll.com) and make selections during Open Enrollment. This includes:
 - Enrolling or re-enrolling in a Health Care or Dependent Care Flexible Spending Account (FSA).
 - Making plan selections.
 - Enrolling as a new hire.
 - Adding or dropping a dependent.
 - Updating surcharge answers, personal information, or beneficiaries.
- If an employee doesn't complete Open Enrollment by Oct. 31, 2025:
 - Current medical, dental, and vision coverage will stay the same. Employees won't have an option to change them later.
 - All PEBB surcharges will be automatically deducted from their paycheck throughout 2026.
 - Employees won't be able to contribute to a Flexible Spending Account (FSA). Employees must enroll or re-enroll each year during Open Enrollment to have a FSA in 2026. FSA enrollments **do not roll over** to the next plan year.

2. **The Health Engagement Model (HEM) is going away.**

- PEBB's wellbeing program, the Health Engagement Model or HEM, will no longer be offered after Dec. 31, 2025.
- PEBB will save money by ending HEM. The money saved helped ensure that the Board could keep costs lower for the 2026 medical plans.
- Because HEM is ending, employees are no longer being asked to do a health risk assessment or wellness activities. However, these resources will still be available.



- Also, the \$17.50 monthly incentive will no longer be provided. However, lower deductible amounts for the medical plans will be offered to all members. This includes members who didn't participate in HEM in the past.
- In the future, the Board will look for a new wellness program that is easy to use and helps members stay healthier.

3. There are changes and enhancements to the Providence Health Plan medical plans.

- Providence Health is now partnering with Collective Health. Together, their new name will be Providence Health Powered by Collective Health®. Collective Health will help Providence Health manage health insurance and medical care. There will be no changes to coverage or the provider network.
- There will be a new mandatory pharmacy program for regular maintenance medications.
- Garner Health will be available. Garner helps members find high-quality care. When members use a Garner-approved provider, they can be repaid for the cost of their visit, up to an annual limit.
- Providence Health Plan medical plan members will get new ID cards with new member ID numbers.

4. There are changes and enhancements to the Moda Health medical plans.

- There will be a new mandatory pharmacy program for regular maintenance medications.
- Garner Health will be available. Garner helps employees find high-quality care. When employees use a Garner-approved provider, they can be reimbursed for the cost of their visit, up to an annual limit.
- Moda Health medical plan members will get new ID cards.

5. There are no changes to the Kaiser Permanente medical plans.



Important Open Enrollment Dates

Here are the key dates to know about PEBB's Open Enrollment. During Open Enrollment, PEBB members are required to select benefits to have benefits coverage in 2026.

Oct. 1	PEBB's Open Enrollment period begins. Log in to PEBBEnroll.com beginning Oct. 1 to make benefits selections. Remember, enrollment is required . Garner education materials will be available. This includes a detailed guide with step-by-step instructions for using Garner for Providence Health and Moda Health medical plan members.
Oct. 1	Garner website and app are available to begin using. Beginning Oct. 1, Providence Health and Moda Health medical plan members can open a Garner account and start searching for Top Providers. (Note: Members will only get repaid for services or care received on or after Jan. 1, 2026.)
Oct. 2 10 a.m.–noon	Annual OE Webinar for members. PEBB and our vendor partners will present PEBB members with an overview of changes, highlights, and instructions for the upcoming 2026 plan year.
Oct. 31	PEBB's Open Enrollment period ends.
Mid-Dec.	New ID cards arrive at homes. Members enrolled in a Providence Health or Moda Health medical plan for 2026 will receive new ID cards.
Jan. 1, 2026	2026 benefits become effective. PEBB's 2026 benefits plans begin.



Open Enrollment Communications

The following calendar outlines the communications that PEBB will provide before, during, and after Open Enrollment. PEBB will also post materials to PEBB's website ([PEBBinfo.com](https://pebbinfo.com)).

Sept.	Open Enrollment Oct. 1–Oct. 31	Nov.–Dec.
Early Sept. • Heads-up email to members about upcoming changes and OE actions • On-demand posters Week of Sept. 8 • Summary of benefits mails to homes • “What to expect” email to members • PEBB website updates • 2026 enrollment guide available • 2026 Explore Your Benefits tool • 2026 premium estimator tool • Plan comparison charts • FAQs Sept. 9 PEBB Information Exchange OE webinar Sept. 13 Dependent eligibility verification process email Sept. 23 Pre-OE webinar	Oct. 1 “Open Enrollment starts today” email Oct. 2 Open Enrollment webinar Oct. 9 FSA and Commuter Account webinar Throughout OE Weekly reminder emails	Nov. 12 Understanding Your FSA and Commuter Account webinar Mid-Nov. FSA and Commuter Account letters mailed to homes Dec. 1 Targeted email to Providence and Moda members (with links to Garner resources)



Pre-OE Webinar: Sept. 23, 2025

NEW!

This year, PEBB will host a webinar before Open Enrollment. This will give employees more time to consider their options before Open Enrollment starts. The webinar will cover this year's required Open Enrollment, medical plan changes, and new tools. There will also be an opportunity to ask questions.

Sept. 23

2 p.m.–4 p.m.

PEBB members can register at this link:

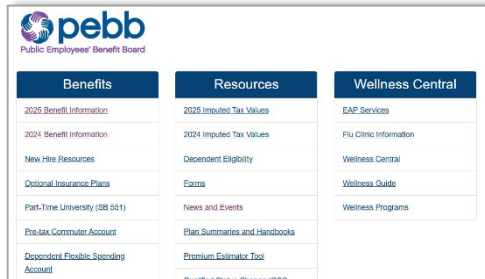
<https://register.gotowebinar.com/register/1206440682380512601>

Note: The webinar will be recorded. The recording will be posted on the PEBB website. Members can access this recording at any time. If members can't make the date/time, they can register anyway and get a follow-up email with a link to the recording.



Benefit Resources and Tools

Use the following resources and tools to find information about PEBB's 2026 benefits.



[PEBB's Website](#)

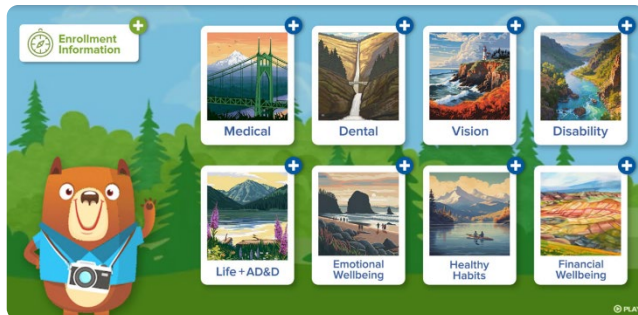
[PEBBinfo.com](#)

This site has all the up-to-date information. PEBB's website is the primary resource for benefits information. The website includes PEBB's enrollment guide and various digital tools. (The site will be updated for Open Enrollment during the week of Sept. 8.)



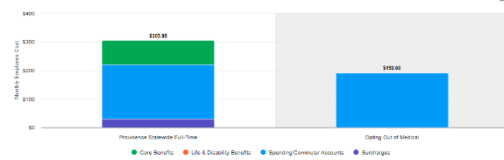
[Online Plan Comparison Tool](#) [comparepebbplans.com](#)

The Online Plan Comparison Tool shows medical, dental, and vision plan options for the 2026 plan year.



[Explore Your Benefits](#) [Coming soon at pebbexploreyourbenefits.com/2026](#)

This interactive tool includes short videos, games, and information about plan options for the 2026 plan year. (The site will be updated for 2026 during the week of Sept. 8.)



If you choose this medical plan, your estimated premiums are...		
Benefit Groups	Providence Statewide Full-Time	Opting Out of Medical *
Core Benefits	\$225.95	\$0.00
Life & Disability Benefits	\$0.00	\$0.00
Spending/Commuter Accounts	\$191.00	\$192.60
Surcharges/HBM/VSP Plus	\$30.00	\$0.00
TOTAL	\$446.95	\$192.60

PEBB Premium Estimator Tool

Coming soon at <https://pebbpremiumestimator.com/>

Use this estimator tool to determine your monthly deductions for all your 2026 PEBB benefits. (The updated site will be available the week of Sept. 8.)



Garner Health Introductory Email Template

Use the following email template to inform your employees about Garner. Garner is a new resource for Moda Health and Providence Health medical plan members. Garner is a digital tool that connects members with high-quality, in-network care. Beginning January 1, 2026, members can get repaid for the cost of their visits if they see a Garner-approved provider.

When to Send:	During Open Enrollment
Email Subject Line:	Introducing Garner: A new benefit for Moda Health and Providence Health medical plan members
Email Template:	Hello, We're excited to introduce Garner—a benefit offered to Providence Health and Moda Health medical plan members. Garner connects you with Top Providers in your Providence or Moda network. You can also be repaid for out-of-pocket costs when you visit them. Use the Garner app to find a Top Provider. By choosing a Garner-approved provider, you qualify to be repaid for eligible out-of-pocket medical expenses—up to \$1,000 (for individual coverage) and \$2,000 (for family coverage). Getting started is simple: 1. Beginning Oct. 1, create your Garner account and download the Garner Health app from your app store. 2. Search and find Top Providers in your area. Starting Jan. 1, you can start getting repaid when you visit a Garner-approved Top Provider. Your health comes first. Providence Health and Moda Health are excited to be able to partner with Garner to make it easier for you to access the highest-quality health care and save money.



Need assistance? The Garner Concierge team is here to help Monday–Friday, 5 a.m.–7 p.m. PT, starting Oct. 1. You can contact the team through the Garner Health app or by emailing concierge@getgarner.com. *Se habla español.*

Best regards,
[signature]