



HEALTH CARE PROGRAMS  
Oregon Educators Benefit Board

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# Open Enrollment Results for Plan Year 2015 - 2016

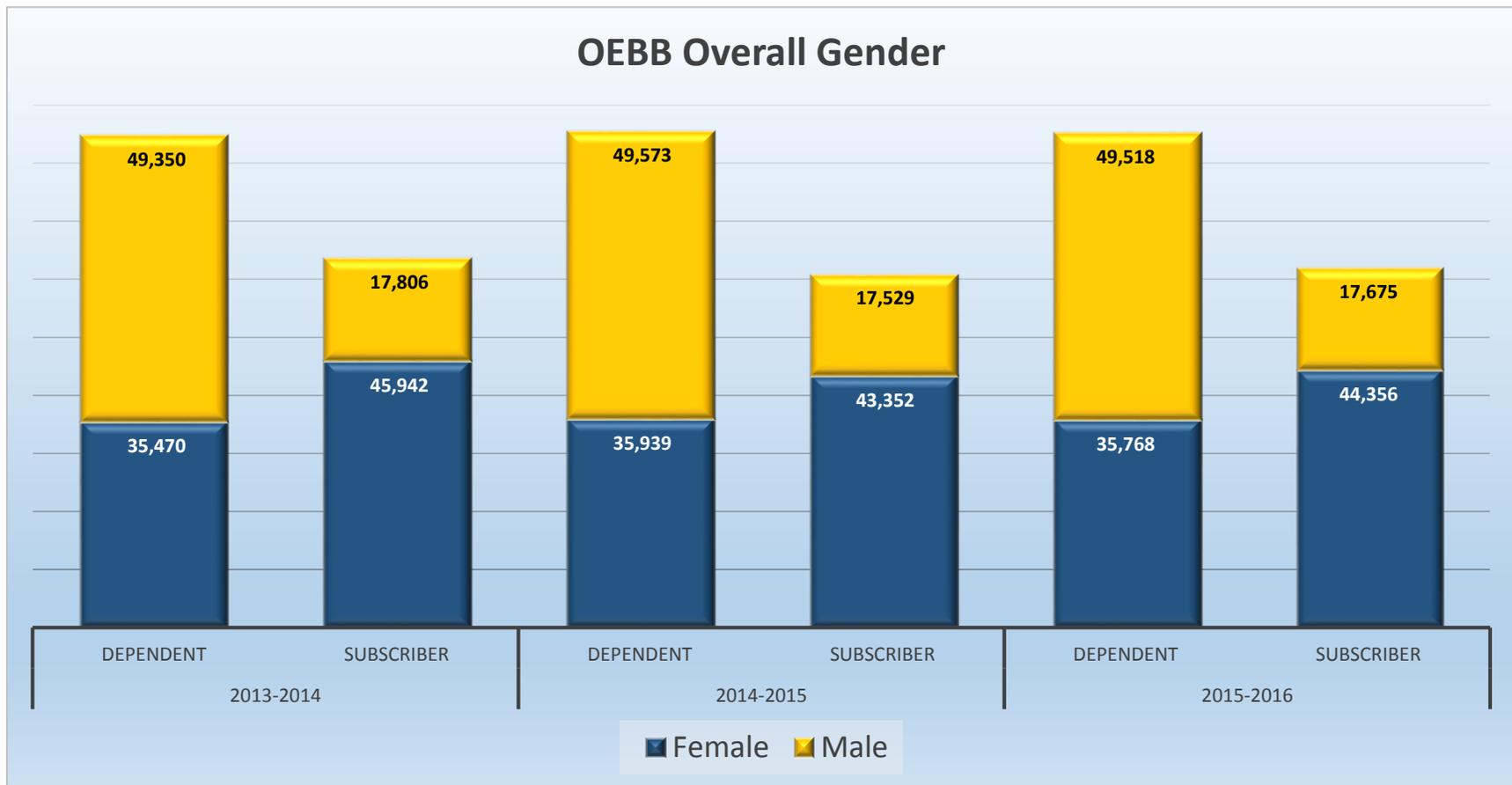
# Open Enrollment Results as of November 1 2015

## Demographic Information

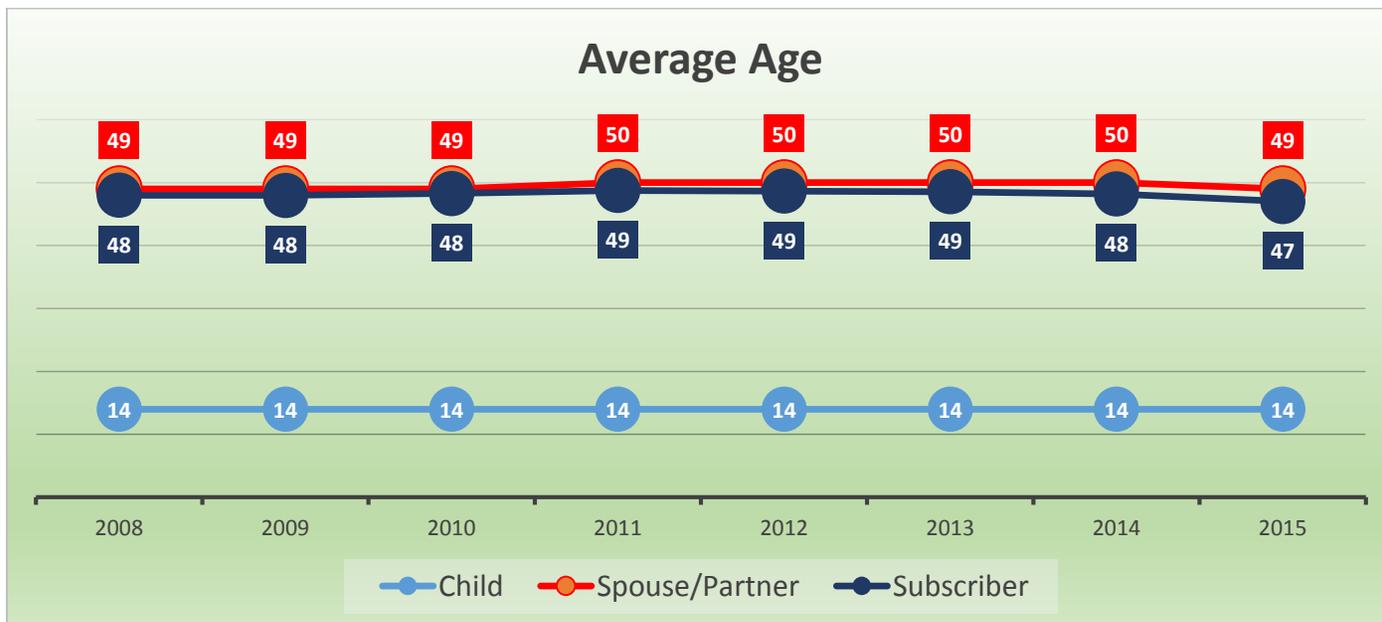
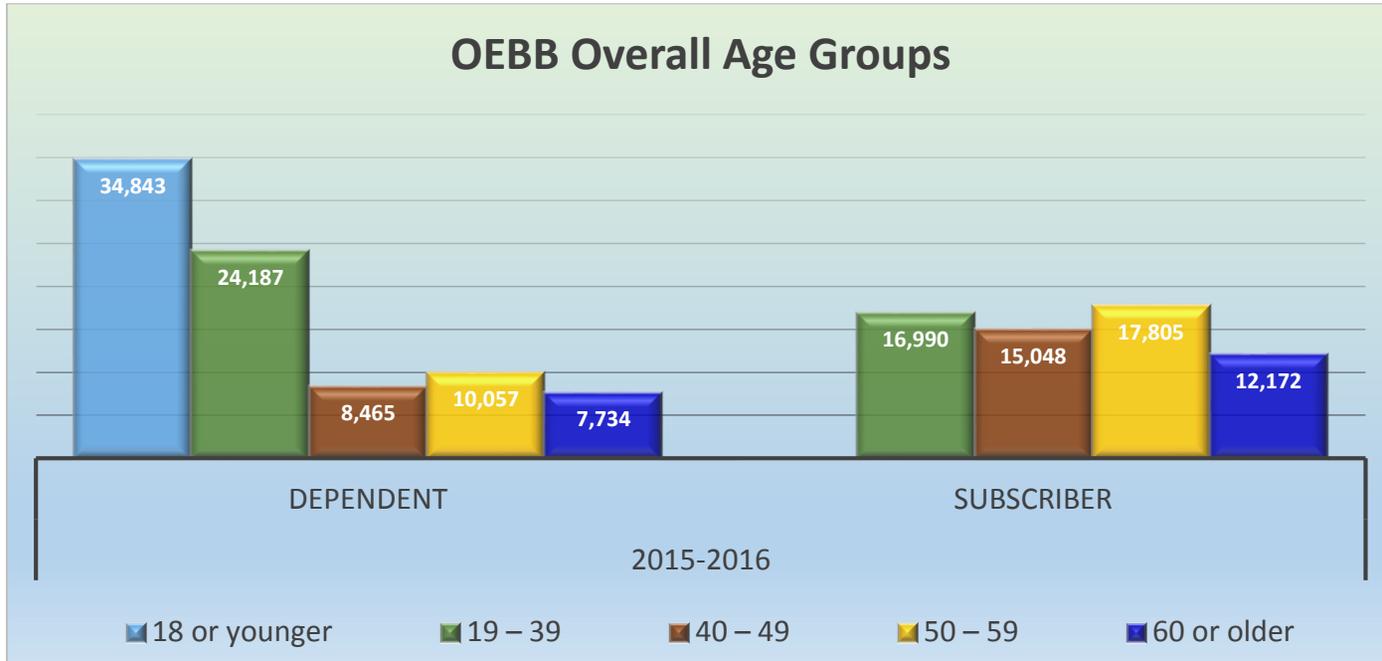
Number of members eligible to enroll in OEGB coverage

Gender	2013-2014			2014-2015			2015-2016		
	Dependent	Employee	Total	Dependent	Employee	Total	Dependent	Employee	Total
Total	84,820	63,748	148,568	85,512	60,881	146,393	85,286	62,031	147,317

\*Includes employees who have limited plan choices such as Optional Only employee groups



# Open Enrollment Results as of November 1 2015



## Open Enrollment Results as of November 1 2015

### Medical Enrollment Comparison by Plan Year by Plan

Medical Plan	2013-2014		2014-2015		2015-2016		% Change in Enrollment
	Enrollment	% of Enrollment	Enrollment	% of Enrollment	Enrollment	% of Enrollment	
Kaiser Medical Plan 1	20,781	16.1%	19,644	15.0%	20,204	15.3%	0.3%
Kaiser Medical Plan 2	4,162	3.2%	4,306	3.3%	3,375	2.6%	-0.7%
Kaiser Medical Plan 3	n/a	n/a	958	0.7%	2,055	1.6%	0.8%
<b>Kaiser Total</b>	<b>24,943</b>	<b>19.3%</b>	<b>24,908</b>	<b>19.0%</b>	<b>25,634</b>	<b>19.5%</b>	<b>0.4%</b>
Moda Medical Plan A	3,142	2.4%	2,351	1.8%	2,110	1.6%	-0.2%
Moda Medical Plan B	8,095	6.3%	5,863	4.5%	4,475	3.4%	-1.1%
Moda Medical Plan C	30,134	23.3%	25,011	19.1%	19,812	15.0%	-4.1%
Moda Medical Plan D	8,483	6.6%	8,658	6.6%	8,182	6.2%	-0.4%
Moda Medical Plan E	16,151	12.5%	12,553	9.6%	10,869	8.3%	-1.3%
Moda Medical Plan F	7,060	5.5%	8,604	6.6%	8,717	6.6%	0.0%
Moda Medical Plan G	9,264	7.2%	15,431	11.8%	20,608	15.7%	3.9%
Moda Medical Plan H	21,957	17.0%	27,453	21.0%	31,263	23.7%	2.8%
<b>Moda Total</b>	<b>104,286</b>	<b>80.7%</b>	<b>105,924</b>	<b>81%</b>	<b>106,036</b>	<b>80.5%</b>	<b>-0.4%</b>
<b>TOTAL ENROLLMENT</b>	<b>129,229</b>	<b>100%</b>	<b>130,832</b>	<b>100%</b>	<b>131,670</b>	<b>100%</b>	<b>0.0%</b>

## Open Enrollment Results as of November 1 2015

HMO Medical Plan (Kaiser), CCM Medical Plan (Moda Summit or Synergy), PPO Medical Plan (Moda Statewide)

### Number Offered vs Enrolled by Medical Plan Type

Plan Type	# of Employees in Plan Service Area	Employees Offered	Employees Enrolled	% of Enrolled to Offered
Kaiser	36,542	26,450	10,849	41.0%
Moda Statewide	61,813	61,813	36,424	58.9%
Moda Summit	4,915	3,339	778	23.3%
Moda Synergy	49,611	29,842	5,428	18.2%
<b>Total Kaiser and Moda</b>	<b>61,813</b>	<b>61,813</b>	<b>53,497</b>	<b>86.5%</b>

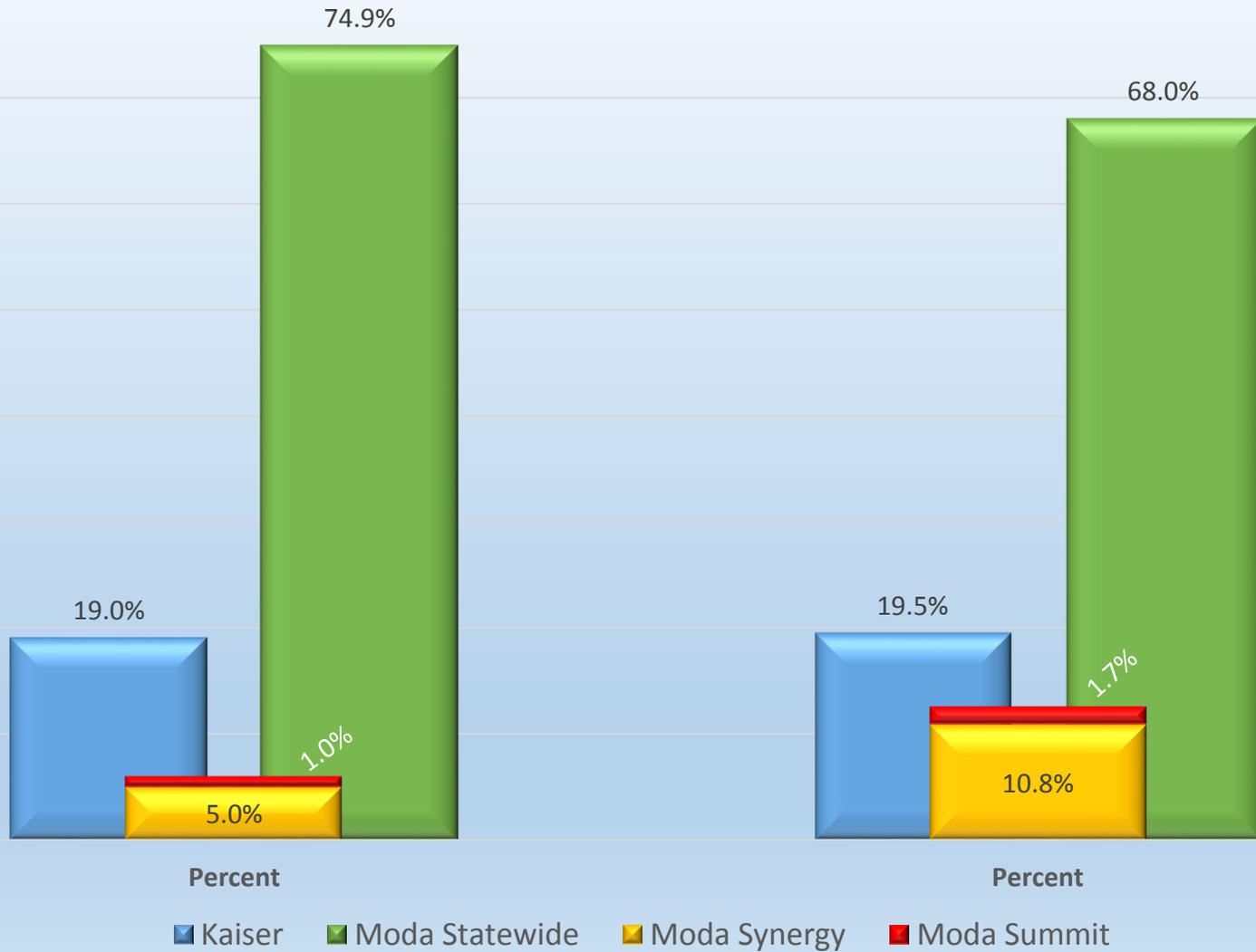
### Number Enrolled by Medical Plan Type

Plan Type	2014-15			2015-16		
	Subscriber	Dependents	Total	Subscriber	Dependents	Total
Kaiser	10,359	14,549	<b>24,908</b>	10,849	14,785	<b>25,634</b>
Moda Statewide	39,522	58,509	<b>98,031</b>	36,424	53,109	<b>89,551</b>
Moda Summit	457	898	<b>1,355</b>	778	1,445	<b>2,223</b>
Moda Synergy	2,499	4,039	<b>6,538</b>	5,428	8,834	<b>14,262</b>
<b>Grand Total</b>	<b>52,837</b>	<b>77,995</b>	<b>130,832</b>	<b>53,479</b>	<b>78,173</b>	<b>131,670</b>

# Open Enrollment Results as of November 1 2015

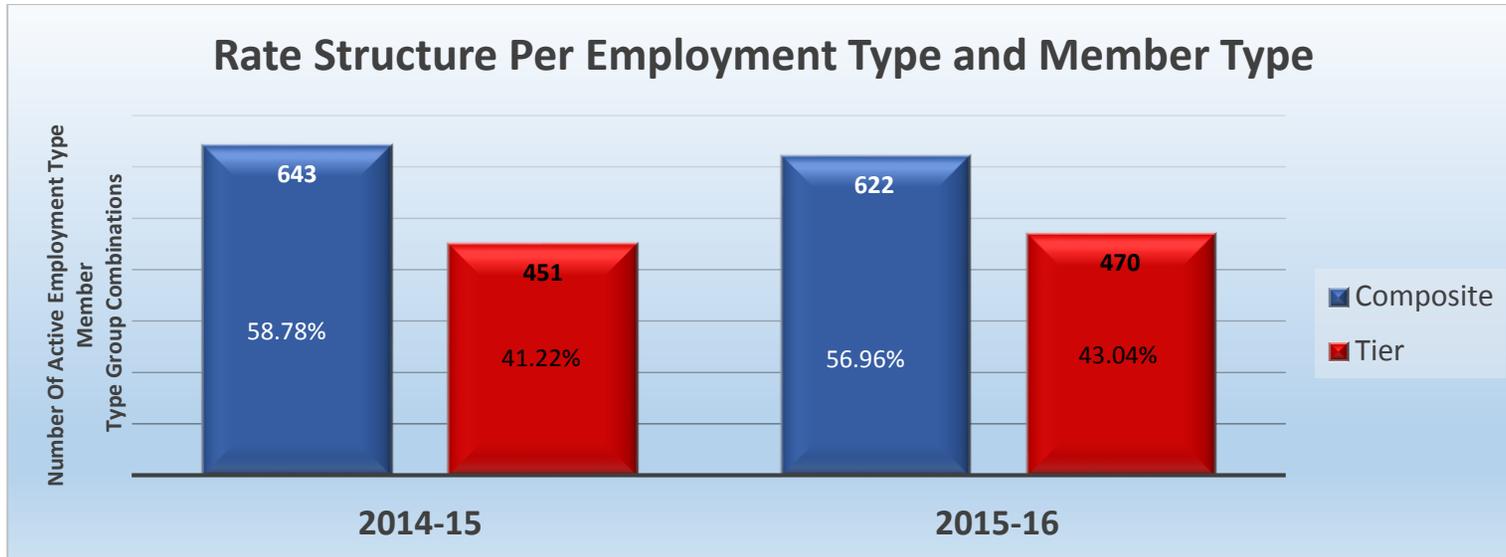
HMO Medical Plan (Kaiser), CCM Medical Plan (Moda Summit or Synergy), PPO Medical Plan (Moda Statewide)

### Percent Enrolled in Medical HMO, PPO, and CCM Plans

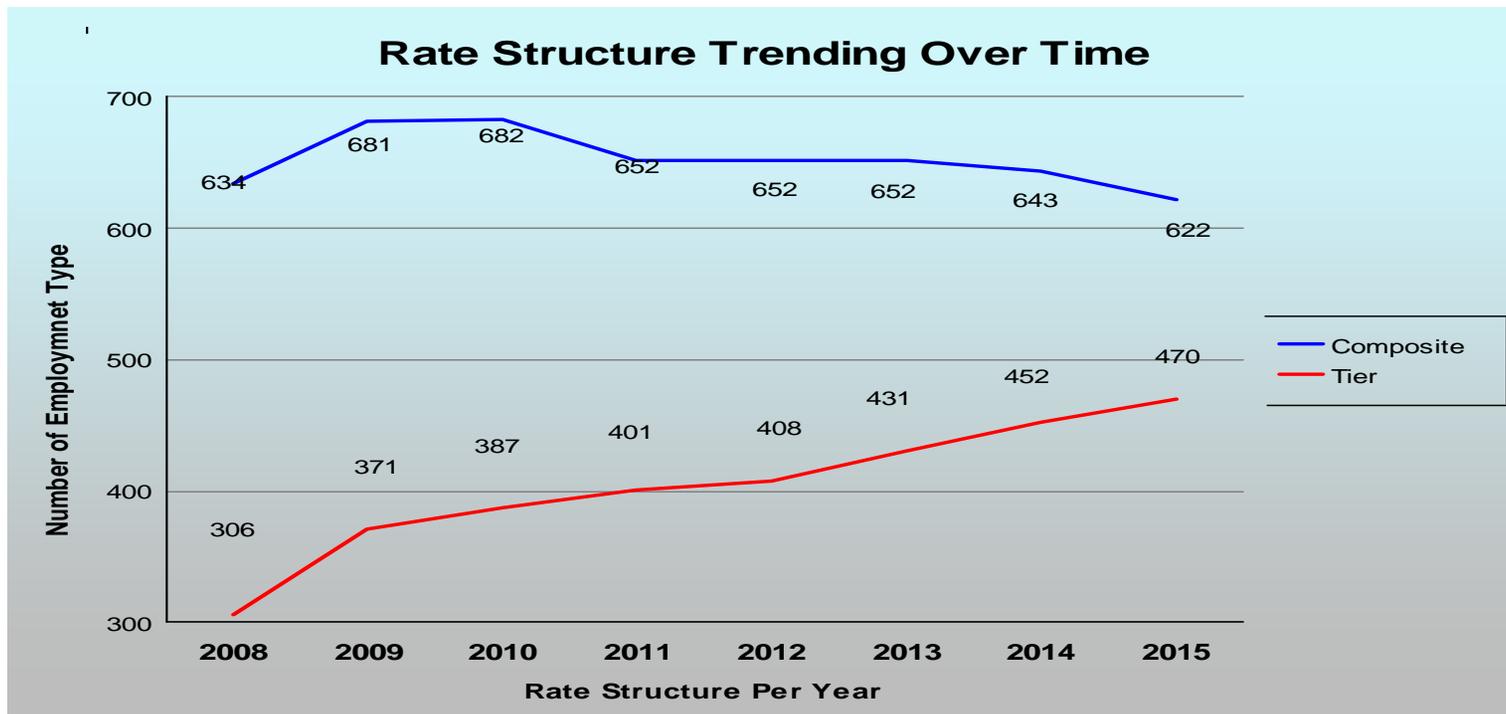


# Open Enrollment Results as of November 1 2015

Rate Structure – Use of the “Tiered” rate structure for active, full-time employee groups increased by 1.82 percent

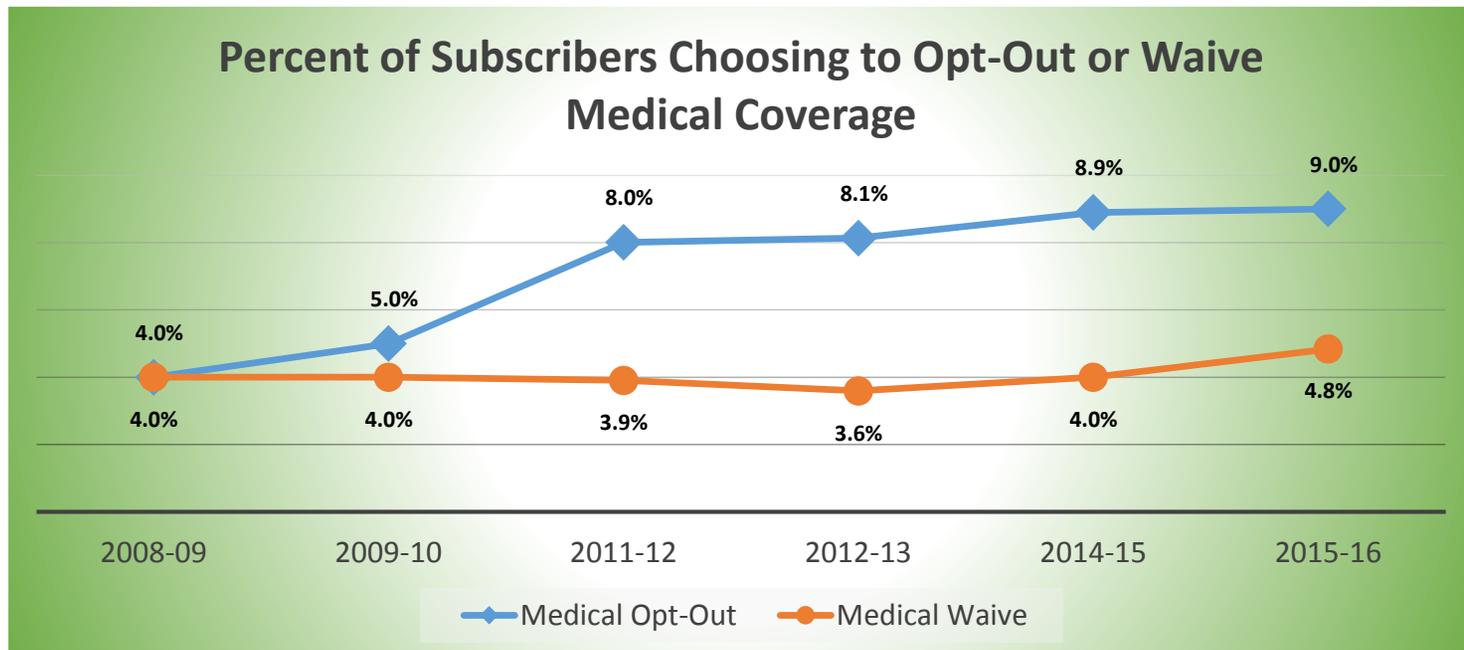
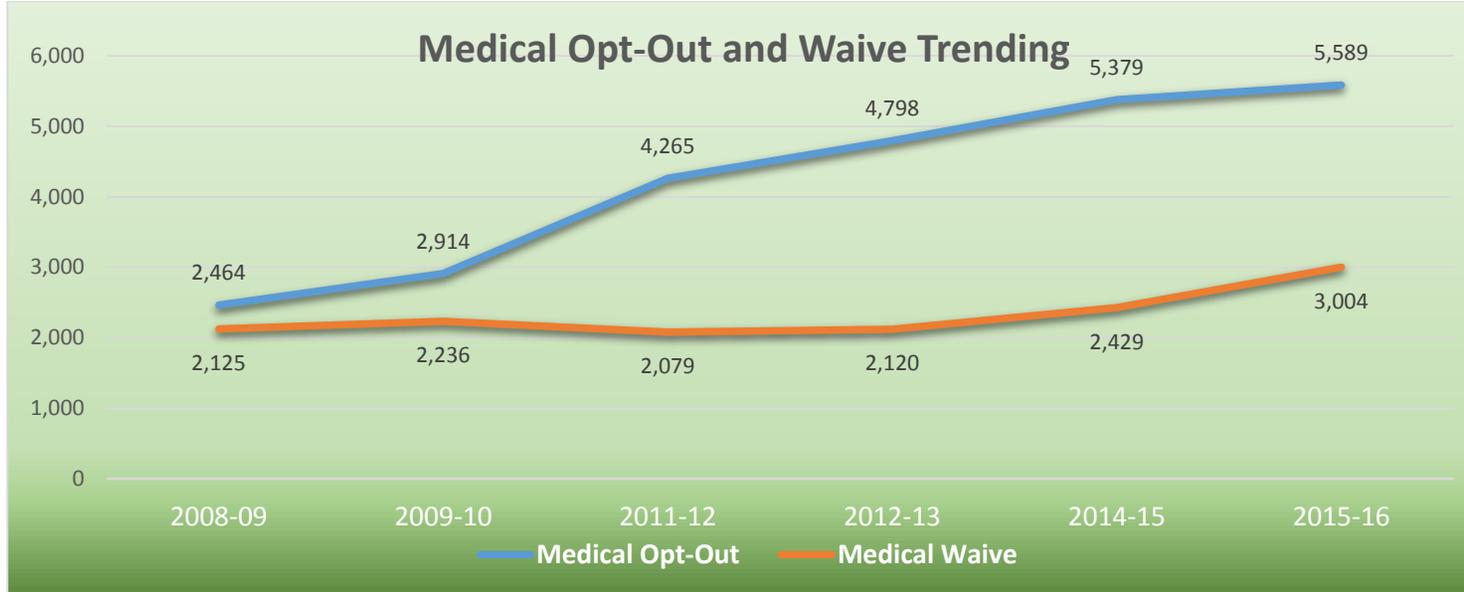


\*Substitute, Part-Time, Temporary, COBRA, ACA and Early Retiree employee groups are excluded from the rate structure analysis



# Open Enrollment Results as of November 1 2015

## Medical Opt-Out and Waive Over Time

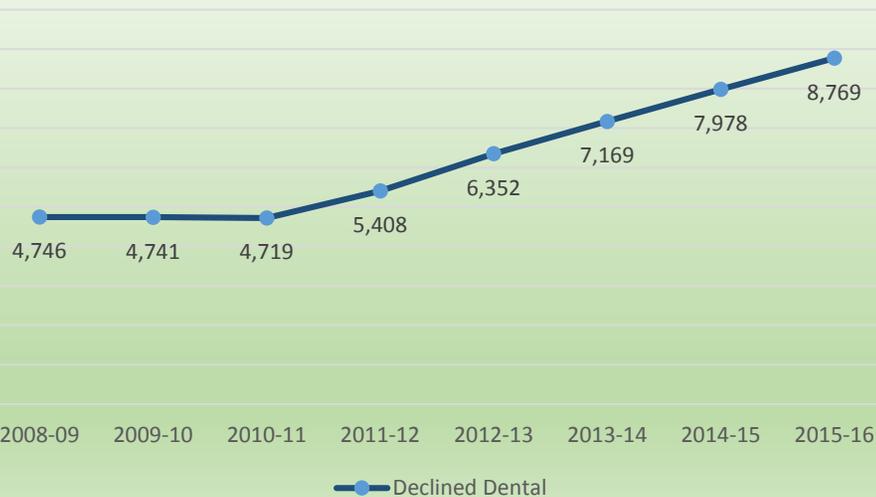


# Open Enrollment Results as of November 1 2015

## Dental Enrollment Comparison by Plan Year by Plan

Dental Plan	2013-2014		2014-2015		2015-2016		
	Enrollment	% of Enrollment	Enrollment	% of Enrollment	Enrollment	% of Enrollment	Change in Enrollment %
ODS Dental Plan 1	43,007	32.8%	42,984	32.3%	42,763	31.7%	-0.6%
ODS Dental Plan 2	19,548	14.9%	18,246	13.7%	17,745	13.2%	-0.6%
ODS Dental Plan 3	11,698	8.9%	11,435	8.6%	9,915	7.4%	-1.2%
ODS Dental Plan 4	16,123	12.3%	15,751	11.8%	15,665	11.6%	-0.2%
ODS Dental Plan 6	12,565	9.6%	14,688	11.0%	16,537	12.3%	1.2%
<b>ODS Dental Total</b>	<b>102,941</b>	<b>78.5%</b>	<b>103,104</b>	<b>77.5%</b>	<b>102,625</b>	<b>76.1%</b>	<b>-1.4%</b>
<b>Kaiser Dental Plan 8</b>	<b>14,682</b>	<b>11.2%</b>	<b>15,101</b>	<b>11.3%</b>	<b>16,179</b>	<b>12.0%</b>	<b>0.6%</b>
<b>Willamette Dental Plan 8</b>	<b>13,556</b>	<b>10.3%</b>	<b>14,850</b>	<b>11.2%</b>	<b>16,039</b>	<b>11.9%</b>	<b>0.7%</b>
						0.0%	
<b>TOTAL ENROLLMENT</b>	<b>131,179</b>	<b>100.0%</b>	<b>133,055</b>	<b>100.0%</b>	<b>134,843</b>	<b>100.0%</b>	<b>0.0%</b>

### Number of Employees Declining Dental Benefits Over Time



### Dental Enrollment Trending Over Time

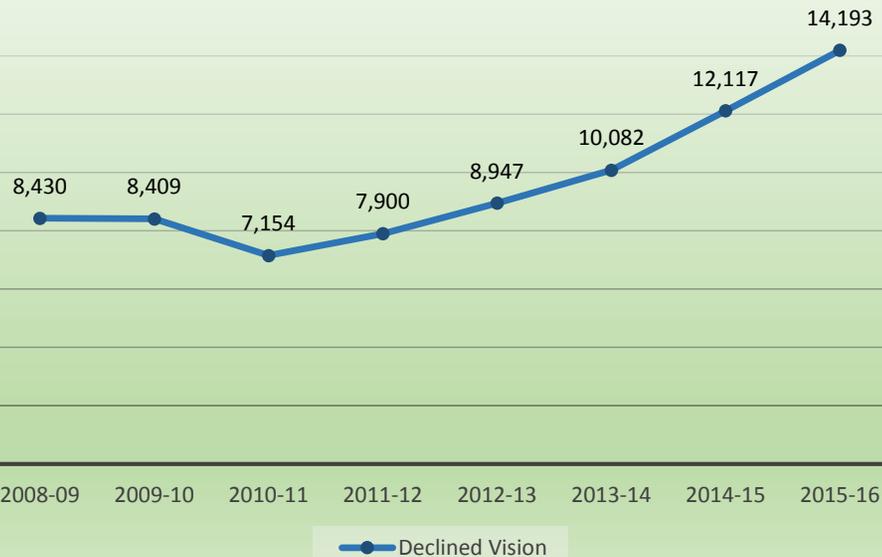


# Open Enrollment Results as of November 1 2015

## Vision Enrollment Comparison by Plan Year by Plan

Vision Plan	2013-2014		2014-2015		2015-2016		
	Enrollment	% of Enrollment	Enrollment	% of Enrollment	Enrollment	% of Enrollment	Change in Enrollment %
Moda Vision Plan 1	27,855	23.0%	26,889	22.0%	26,200	21.5%	-0.6%
Moda Vision Plan 2	14,803	12.2%	14,517	11.9%	13,487	11.1%	-0.8%
Moda Vision Plan 3	29,722	24.5%	28,242	23.2%	25,041	20.5%	-2.6%
Moda Vision Plan 4	31,747	26.2%	34,852	28.6%	39,515	32.4%	3.8%
<b>Moda Vision Total</b>	<b>104,127</b>	<b>85.8%</b>	<b>104,500</b>	<b>85.7%</b>	<b>104,243</b>	<b>85.5%</b>	<b>-0.2%</b>
<b>Kaiser Vision Plan 5</b>	<b>17,214</b>	<b>14.2%</b>	<b>17,474</b>	<b>14.3%</b>	<b>17,717</b>	<b>14.5%</b>	<b>0.2%</b>
<b>TOTAL ENROLLMENT</b>	<b>121,341</b>	<b>100.0%</b>	<b>121,974</b>	<b>100.0%</b>	<b>121,960</b>	<b>100.0%</b>	<b>0.0%</b>

### Number of Employees Declining Vision Benefits Over Time



### Vision Enrollment Trending Over Time



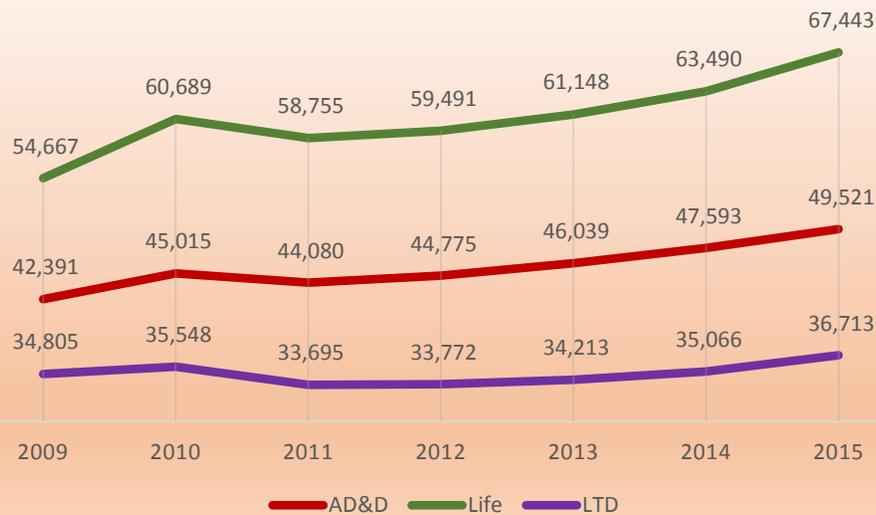
## Open Enrollment Results as of November 1 2015

### AD&D, Life and Disability Enrollment Comparison by Plan Year by Plan

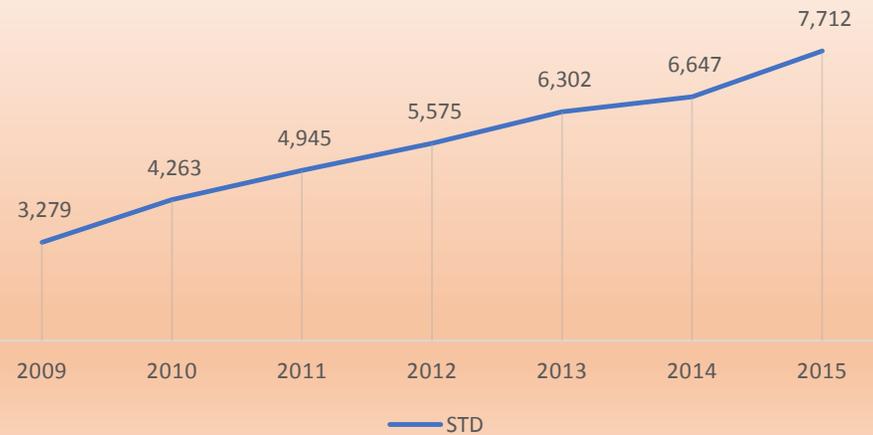
Plan Name	2013-14		2014-15		2015-16		
	# of Employee Groups Offering	# Covered	# of Employee Groups Offering	# Covered	# of Employee Groups Offering	# Covered	% of Enrollment Change
Basic AD&D	860	33,402	903	34,341	927	35,382	3.0%
Optional AD&D	1,860	12,637	1,919	13,252	1,981	14,139	6.7%
Basic Life	1,136	39,496	1,178	40,825	1,211	42,588	4.3%
Optional Life	2,030	21,652	2,077	22,665	2,137	24,855	9.7%
Long Term Disability	649	15,800	677	16,212	708	17,404	7.4%
Long Term Disability (Mandatory)	468	18,413	508	18,854	521	19,309	2.4%
Short Term Disability	658	4,701	704	4,987	754	5,604	12.4%
Short Term Disability (Mandatory)	43	1,601	51	1,660	63	2,108	27.0%
<b>Grand Total</b>		<b>147,702</b>		<b>152,796</b>		<b>161,389</b>	<b>5.6%</b>

\*Retiree and COBRA are not included active employee coverage only, plan includes dependent policies by plan type where applicable.

Trending for AD&D, Life and LTD Over Time



Trending for STD Over Time



## Open Enrollment Results as of November 1 2015

### Long Term Care Enrollment Comparison by Plan Year by Plan

Plan Name	2013-14		2014-15		2015-16		% Change in Enrollments
	# of Employee Groups	# Covered	# of Employee Groups	# Covered	# of Employee Groups	# Covered	
Employee LTC	1,078	1,229	1,117	1,103	1,140	1,167	5.8%
Employee LTC (Mandatory)	5	22	6	29	7	31	6.9%
Spouse/Partner LTC	1,067	169	1,107	162	1,131	193	19.1%
<b>Grand Total</b>	<b>2,150</b>	<b>1,420</b>	<b>2,230</b>	<b>1,294</b>	<b>2,278</b>	<b>1,391</b>	<b>7.5%</b>

\*Enrollment Numbers Include Pending Enrollments

### Long Term Care Enrollment Trending Over Time

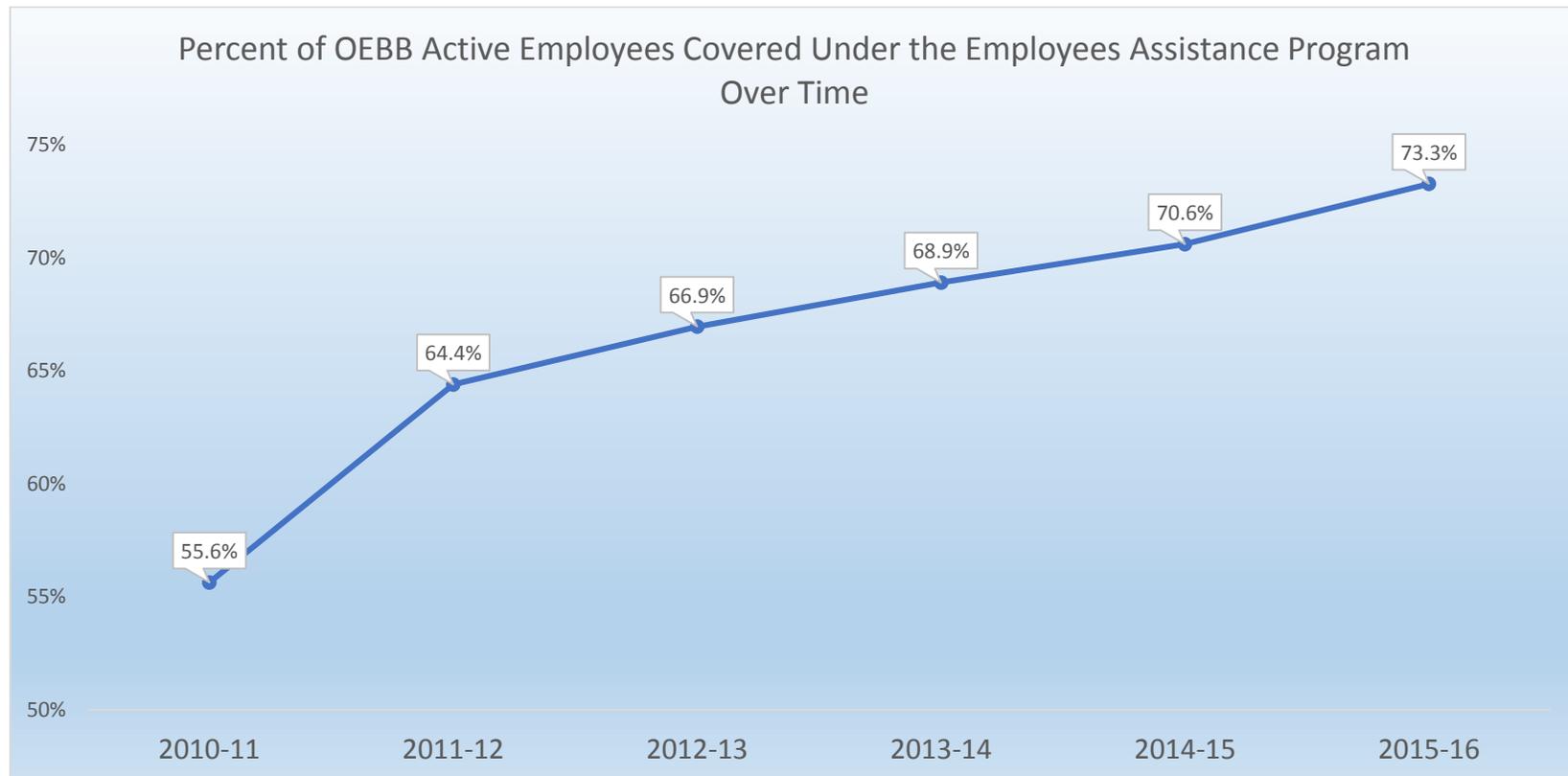


## Open Enrollment Results as of November 1 2015

### Employee Assistance Program Enrollment Comparison by Plan Year by Plan

Plan Name	2014-15			2015-16		
	# of Entities	% of Entities	Number of Reported Eligible	# of Entities	% of Entities	Number of Reported Eligible
EAP - 1 to 3 Visit Model	57	23.7%	17,953	59	23.7%	18,902
EAP - 1 to 5 Visit Model	21	8.7%	22,203	22	8.7%	22,626
EAP - 1 to 6 Visit Model	17	7.1%	5,456	18	7.1%	5,550
<b>Total</b>	<b>95</b>	<b>39.4%</b>	<b>45,612</b>	<b>99</b>	<b>39.4%</b>	<b>47,078</b>

\*COBRA and Retirees are not included in this report



\*Percent is calculated against active employees only