



COBRA & Retiree Open Enrollment is here...

Now is the time to make changes to your plan



No dependent or plan changes? You don't need to do anything.

- If you do need to make changes, complete the enclosed **change form** and email or mail it to our office by **June 5, 2020**. Your payment information will remain the same so there is no need to contact our office or your bank.
- **New 2020-2021 Highlights Guide, Summary Benefit Coverage and Medicare Notice** information is available at www.portlandoregon.gov/retiree. Email or call the Health and Financial Benefits office if you would like this information mailed to you. (retireebenefits@portlandoregon.gov; 503-823-6136)
- Whether you are concerned about potential COVID-19 symptoms or have general health questions, **98point6** ensures you have access to a primary care physician anywhere you are via secure text messaging on your phone. **Visits are available to Moda/CityCore and CityBasic participants at no cost.** Enroll at www.98point6.com/cityofportland
- Moving out of the area? Moda offers a national network, PHCS, to members. Go online at www.phcs.com to find an in-network provider near you.
- **Join the Retiree Text Club** to receive updates and other alerts. **Text "retiree benefits" to 31996!**

What's new...



Moda Health

- Because of the ongoing need for mental health support, CityCore participants' copays and coinsurance for in-network, mental health and substance abuse related office visits will continue to be \$0! In addition, coinsurance costs for in-patient services will now be waived starting on July 1, 2020.

Telehealth / Virtual Visits

- Both Moda and Kaiser offer access to virtual care for Oregon and Washington residents. For Moda members, call 503-243-3974 or log on to your mymoda.com account to schedule a video visit. For Kaiser members, log on to www.kp.org or call 503-813-2000 to schedule a phone or video appointment.

Kaiser Permanente

- Because of the ongoing need for mental health support, copays for in-network, mental health and substance abuse related office visits will continue to be \$0!

Cascade Centers / EAP

- With the goal of supporting greater mental health accessibility, enrollees in the employee assistance program (EAP) now have 10 free counseling sessions available to them for the new plan year, an increase from 5 sessions. PFFA members will have 13 sessions, an increase from 8 visits.

COVID-19

For both Moda and Kaiser participants, all copays and coinsurance costs will be waived for in-network COVID-19 testing and diagnosis. Any future vaccine will be available to members at no cost when provided in-network.



Turning 65 soon?

- Unless you are Medicare eligible before age 65, you do NOT need to notify our office because we track the ages of all retiree participants.
- When you become Medicare eligible and leave our plan, your spouse/domestic partner may remain until they are Medicare eligible.
- You become Medicare eligible the first of the month that you turn age 65 (unless your birthday is on the first, in which case it would be the first of the prior month).
- You will want to sign up for Medicare parts A and B and elect a Supplement or Advantage plan through the City, PERS or on the open market. Parts A and B typically cover 80% of your medical expenses and the additional supplement plan will help cover the remaining 20%.
- The City offers a Kaiser Senior Advantage plan while PERS offers several plans as well as a subsidy for Tier 1 and 2 retirees. For more information about these plans, go to www.portlandoregon.gov/retiree or www.PERShealth.com.
- Contact your local SHIBA (Senior Health Insurance Benefits Assistance) office for assistance in finding a plan that is right for you (800-722-4134).



Health & Financial Benefits Office

503-823-6136 • FAX: 503-865-3270

www.portlandoregon.gov/retiree • retireebenefits@portlandoregon.gov