

PERS Health Insurance Program (PHIP)

2021 New Enrollment Guide



The PERS Health Insurance Program (PHIP) offers group healthcare coverage for all retirees, their spouses and dependents who meet eligibility requirements. When planning your retirement, review all health coverage options available through your employer or your spouse's employer to determine the best health coverage for you.

Health plan information

As a PERS retiree, you, your spouse and dependents may be eligible for the PERS Health Insurance Program (PHIP). Specifically designed for PERS retirees, PHIP offers both Medicare and non-Medicare health plans. These plans come with prescription drug coverage. Dental coverage is also available if you enroll in medical coverage. To participate in PHIP, your primary residence (not mailing address) must be within the United States and the health plan's service area. For details about each health plan's service area visit pershealth.com.

Medicare health plan options

PHIP offers Supplement, HMO, HMO-POS and PPO plans for Medicare retirees. All Medicare-eligible members, spouses and dependents must be enrolled in both Part A and Part B of Medicare. If you turn down Part B when you are first eligible and request to enroll at a later date, Medicare may penalize you. If you stop paying your Part B premium, and lose Part B coverage, you will not be able to continue on any of the PHIP Medicare health plans. Spouse and/or dependent's Medicare coverage must be the same as the eligible retiree if enrolled in a Medicare plan.

Non-Medicare health plan options

PHIP offers a traditional HMO and PPO plan. We also offer two HSA (Health Savings Account) qualified High Deductible Health Plans (HDHP). You can use our HDHP with an HSA. Spouse and/or dependent's non-Medicare coverage must be the same as the eligible retiree if enrolled in a non-Medicare plan.

If you have other health insurance coverage, you will not qualify for an HDHP with an HSA. Other health insurance coverage includes Medicare, military health or other health insurance plans. You also will not qualify if another person claims you as a dependent on their tax return. Once enrolled in a HDHP you will never be able to change to a PHIP Core Value Plan (HMO or PPO plan).

Health savings account (HSA) basics

You must be enrolled in an HDHP to have an HSA account. An HSA belongs to you and you are responsible for setting one up through a financial institution. You can use it to pay for medical, pharmacy, dental and vision expenses that have been qualified by the IRS. You fund the HSA by making contributions to the account, up to the annual contribution limits set by the IRS. Additionally, you can carry a balance on your HSA year after year. Check with your bank or credit union to see if they offer this option. HSA contributions are post-tax and cannot be directly deposited from your PERS pension benefit.

If you are 55 or older, you may be able to make an additional annual catch-up contribution. You can keep the account and the money in it if you change plans or qualify for Medicare.

HSA and Medicare

You will not be able to contribute to your HSA once you qualify for Medicare. However, you may be able to cover some IRS-qualified expenses with HSA funds. These include Medicare premiums and long-term care.

Please contact a tax advisor for specific rules about HSAs.

Dental plan options

You can enroll in one of our dental plans only if you are enrolled in one of our medical plans. You can enroll in a dental plan under the same enrollment opportunities as the PHIP medical plan. Any dependent's dental coverage must be the same as the eligible retiree. You can enroll in either dental plan regardless of the medical plan you choose. However, for Kaiser Permanente dental, you must live in the Kaiser Permanente dental plan service area.

Exclusions and limitations

All available contracted health and dental plans have some limitations and exclusions. You can find an explanation of the limitations and exclusions in the Evidence of Coverage (EOC) for the specific health or dental plan at pershealth.com under the benefits link. Note: For Medicare Supplement members, refer to the Medicare & You handbook for plan benefits, limits and exclusions.

Health insurance program enrollment opportunities

Based on OAR 459-035-0070 here are your enrollment opportunities for both medical and dental plans. You must enroll during one of these time periods. If you do not, you will lose your opportunity to enroll in PHIP. You must enroll:

- Within 90 days of your PERS effective retirement date
- Within 90 days of your of initial Medicare eligibility date, whether due to age or disability
- Within 30 days of losing employer-sponsored group coverage

Surviving spouses and dependents

If a surviving spouse or dependent child is not enrolled at the time of a PERS retiree's death, the spouse or dependent child may enroll within 90 days of the date of death or by meeting other enrollment opportunities. In the event of remarriage, PHIP coverage cannot be extended to the new spouse.

Annual premium rate

Premium rates are contracted annually and change on January 1 of each year. Different rate combinations apply, depending on you and your dependents' Medicare and/or subsidy contribution eligibility.

Premium payments

You can pay your monthly premium by:

- Automatic deduction from your PERS pension
- Automatic withdrawal from your checking or savings account

Only one payment option is allowed per PHIP account.

Travel benefits

All contracted health plans offered include a travel benefit. To find out about coverage for travel outside the United States, please visit pershealth.com.

PERS premium subsidy contributions

Applies only to Tier One or Tier Two retirees; OPSRP retirees are not eligible for a PERS premium subsidy.

RHIA (Medicare)

Oregon Revised Statute (ORS) 238.420 established a trust fund called the Retirement Health Insurance Account (RHIA).

Per OAR 459-035-0030, RHIA pays a \$60 monthly contribution toward the cost of PHIP healthcare coverage for eligible PERS retirees who had eight or more years of qualifying service and are enrolled in a PHIP Medicare plan.

RHIPA (non-Medicare)

Oregon Revised Statute (ORS) 238.415 established a trust fund called the Retiree Health Insurance Premium Account (RHIPA).

Per OAR 459-035-0040, RHIPA pays a monthly contribution toward the cost of healthcare coverage for eligible state of Oregon retirees who are not eligible for Medicare.

This contribution applies only to PERS retirees who retire directly from a state agency with eight or more years of qualifying service under a state agency; and whose PERS-effective retirement date is the first of the month following termination from state employment.

These premium contributions are applied automatically, if you are eligible.

For more information about PERS premium subsidy contributions, please visit pershealth.com or contact PHIP customer service at the number provided on the Resource page at the end of this brochure.

Additional documents may be required for eligibility and enrollment. Visit pershealth.com or call PHIP customer service at the number provided on the Resource page at the end of this brochure.



2021 PHIP Medicare Plan Comparison

Benefit Description	Medicare Advantage Plans							Supplement Plan
	Kaiser Permanente Senior Advantage	PacificSource Medicare Essentials RX 803	Providence — Medicare Flex Group Plan + Rx		Providence — Medicare Align Group Plan + Rx	UnitedHealthcare Group Medicare Advantage (PPO)		Moda Health Medicare Supplement plan
			In-Network	Out-of-Network		In-Network	Out-of-Network	
	Member pays:	Member pays:	Member pays:		Member pays:	Member pays:		Member pays:
Calendar Year Deductible	None	None	None		None	None		\$198 per individual ¹
Calendar Year Medical Out-of-Pocket Maximum	\$1,000 per individual	\$3,400 per individual	\$3,000 per individual		\$1,500 per individual	\$2,500 per individual		None
Preventive Care ²	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Inpatient Care								
Inpatient Hospital Care	\$200 copay per admit	\$125 copay/day; \$500 max. per admit	\$125 copay/day; \$500 max. per admit	20%	\$100 copay/day; \$500 max. per admit	\$100 copay/day; \$300 max. per admit	\$100 copay/day; \$300 max. per admit	Covered in full
Skilled Nursing Facility	Covered in full	Covered in full	Covered in full ³	20%	Covered in full	\$0 copay per day up to 100 days	Covered in full per day up to 100 days	Covered in full ⁴
Outpatient Care								
Physician Office Visits	\$15 copay	\$15 copay	\$20 copay	\$30 copay	\$15 copay	\$15 copay	\$15 copay	Covered in full
Specialist Office Visits	\$15 copay	\$20 copay	\$25 copay ⁶	\$35 copay	\$20 copay	\$20 copay	\$20 copay	Covered in full
Outpatient Surgery	\$15 copay	\$125 copay	\$150 copay	20%	\$75 copay	\$125 copay	\$125 copay	Covered in full
Ambulance (air-ground)	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay	Covered in full
Emergency Services	\$50 copay	\$50 copay	\$65 copay	\$65 copay	\$50 copay	\$65 copay	\$65 copay	Covered in full
Urgent Care	\$15 copay	\$20 copay	\$25 copay	\$25 copay	\$25 copay	\$20 copay	\$20 copay	Covered in full
DME ⁵	20%	20%	20%	20%	20%	20%	20%	Covered in full
Lab Test	Covered in full	Covered in full	Covered in full	20%	Covered in full	\$0 copay	\$0 copay	Covered in full
X-ray	Covered in full	10%	10%	20%	10%	10%	10%	Covered in full
Prescription Drugs ⁷	← This is a Medicare Part D prescription drug plan included with all Medicare medical plans →				← This is a Medicare Part D prescription drug plan included with all Medicare medical plans →			
Out-of-Pocket Maximum	← \$6,550 per member →				← \$6,550 per member →			
Tier 1	\$8 copay				\$8 copay			
Tier 2	\$15 copay				\$15 copay			
Tier 3	40% to \$250 max				40% to \$250 max			
Tier 4	40% to \$250 max				40% to \$250 max			
Tier 5	40% to \$250 max				40% to \$250 max			
Tier 6 ⁸	\$0 cost share				\$0 cost share			
Rates ⁹ (per member, per month)								
Adult	\$239.38	\$264.41	\$241.33		\$278.19	\$252.29		\$313.17
Child	\$192.50	\$212.53	\$194.06		\$223.56	\$202.83		\$251.53

¹ 2020 Part B Deductible. 2021 Part B Deductible is not available at this time.

² Medicare-covered services only.

³ Days 1-20 are covered in full; days 21-100 member pays a \$50 copay per day

⁴ Coverage applies to a Medicare-certified facility for up to a 100 days/Medicare benefit period

⁵ Applies to Medicare-approved supplies/equipment only and may require pre-authorization. Some diabetic supplies are covered in full.

⁶ If no referral is in place when seeing an In-network specialist, \$35 copay applies

⁷ Kaiser Permanente is limited to a 30-day supply; all other plans are for a 31-day supply.

⁸ UnitedHealthcare does not have a pharmacy Tier 6.

⁹ Apply the adult rate to the PERS retiree; spouse; and dependent domestic partner. Apply the child rate to a dependent child regardless of age. There is no additional premium (cost) for more than two children. Monthly rates shown do not include the RHIA premium subsidy contribution.

This is a summary of benefits that you can use to compare plans. If you find any differences between this outline and health plan documents, please refer to the information in the online health plan documents.

All plan deductibles/out-of-pocket maximums operate on a calendar year basis which begins on January 1 and ends on December 31.

Acupuncture, chiropractic, hearing and vision benefits are included in the medical coverage; coverage varies by plan. You can find more information on pershealth.com.

2021 PHIP Non-Medicare Plan Comparison

Core Value Plans

Benefit Description	Kaiser Permanente	UnitedHealthcare Choice Plus	
		In-Network	Out-of-Network
	Member Pays:	Member Pays:	
Calendar Year Deductible	None	\$1,000 per individual / \$2,000 per family	
Calendar Year Medical Out-of-Pocket Maximum	\$2,000 per individual \$4,000 per family (2 or more)	\$6,350 + \$1,000 deductible = \$7,350/individual \$12,700 + \$2,000 deductible = \$14,700/family	
Preventive Care	Covered in full per ACA guidelines	Covered in full per ACA guidelines	40% after deductible per ACA guidelines
Inpatient Care			
Inpatient Hospital Care	\$200 copay/day; \$1,000 max per admit	20% after deductible	40% after deductible
Skilled Nursing Facility	Covered in full	20% after deductible	40% after deductible
Outpatient Care			
Physician office visits	\$30 copay	\$20 copay, no deductible	40% after deductible
Specialist office visits	\$40 copay	\$20 copay, no deductible	40% after deductible
Outpatient surgery	\$200 copay	20% after deductible	40% after deductible
Ambulance (air-ground)	\$100 copay	20% after deductible	20% after deductible
Emergency services	\$200 copay	\$200 copay, then 20%, no deductible	\$200 copay, then 20%, no deductible
Urgent care	\$30 copay	\$20 copay, no deductible	40% after deductible
DME	20%	20% after deductible	40% after deductible
Lab tests	\$30 copay ¹	20%, no deductible	40% after deductible
X-ray	\$30 copay	20%, no deductible	40% after deductible
Prescription Drugs		Combined with medical	
Calendar Year Pharmacy Out-of-Pocket Maximum	\$5,000 per member		
Tier 1	\$8 copay/30-day supply	Brand: 40%, no deductible	
Tier 2	\$15 copay/30-day supply	Generic: 40%, no deductible	
Tier 3	40% to \$250 max /30-day supply	Specialty: 40%, no deductible	
Tier 4	40% to \$250 max /30-day supply		
Tier 5	40% to \$250 max /30-day supply		
Tier 6	\$0 cost share		
Rates² (per member, per month)			
Adult	\$955.47	\$1,156.49	
Child	\$290.14	\$350.45	

¹ Certain diagnosis-based screening and lab tests available at \$0 copay per IRS guidelines.

² Apply the adult rate to the PERS retiree; spouse; and dependent domestic partner. Apply the child rate to a dependent child regardless of age. There is no additional premium (cost) for more than two children. Monthly rates shown do not include the RHIPA premium subsidy contribution.

Acupuncture and spinal manipulation are included in the medical coverage. You can find information about both on pershealth.com.

This is a summary of benefits that you can use to compare plans. If you find any differences between this outline and the health plan document, please refer to the information in the online health plan document.

2021 PHIP Non-Medicare Plan Comparison

HDHP Plans*

Benefit Description	Kaiser Permanente	UnitedHealthcare	
		In-Network	Out-of-Network
	Member Pays:	Member Pays:	
Calendar Year Deductible/ Pharmacy Deductible	\$3,000 per individual If enrolled as a family, a total of \$6,000 for all members combined ¹	\$3,000 per individual If enrolled as a family, a total of \$6,000 for all members combined ¹	
Calendar Year Medical/ Pharmacy Out-of-Pocket Maximum	\$6,650 per individual \$13,300 per family (2 or more)	\$6,650 per individual \$13,300 per family (2 or more)	
Preventive Care	Covered in full	Covered in full	40% after deductible
Inpatient Care			
Inpatient Hospital Care	20% after deductible	20% after deductible	40% after deductible
Skilled Nursing Facility	20% after deductible	20% after deductible	40% after deductible
Outpatient Care			
Physician Office Visits	20% after deductible	20% after deductible	40% after deductible
Specialist Office Visits	20% after deductible	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	20% after deductible	40% after deductible
Ambulance (Air-Ground)	20% after deductible	20% after deductible	20% after deductible
Emergency Services	20% after deductible	20% after deductible	20% after deductible
Urgent Care	20% after deductible	20% after deductible	40% after deductible
DME	20% after deductible ³	20% after deductible	40% after deductible
Lab Tests	20% after deductible ⁴	20% after deductible	40% after deductible
X-ray	20% after deductible	20% after deductible	40% after deductible
Prescription Drugs		20% after deductible	
Brand/Generic/Specialty	20% after deductible	20% after deductible	
Rates² (per member, per month)			
Adult	\$573.30	\$833.56	
Child	\$175.49	\$253.57	

¹ A family has to meet the entire family deductible before covered expenses are paid at the plan coinsurance level for any of the family members.

² Apply the adult rate to the PERS retiree; spouse; and dependent domestic partner. Apply the child rate to a dependent child regardless of age. There is no additional premium (cost) for more than two children. Monthly rates shown do not include the RHIPA premium subsidy contribution.

³ Certain DME are covered prior to deductible per IRS Notice 2019-45.

⁴ Certain labs are covered at \$0 cost share and prior to deductible per IRS Notice 2019-45.

*Once enrolled in the qualified HDHP, you cannot switch to a Core Value plan at any time in the future.

Acupuncture and spinal manipulations are included in the medical coverage. You can find information about both on pershealth.com.

This is a summary of benefits that you can use to compare plans. If you find any differences between this outline and the health plan document, please refer to the information in the online health plan document.



2021 PHIP Dental Plan Comparison

Medicare and non-Medicare members can enroll in either dental plan regardless of their medical plan selection. For Kaiser Permanente Dental, you must live in the Kaiser dental service area. For details about each health plan's service area visit pershealth.com.

	Kaiser Permanente	Delta Dental Plan of Oregon
Providers/Network	Kaiser Permanente Dental Associates	Delta Dental Premier, PPO and Non-Participating Dental Providers ¹
	Member Pays:	Member Pays:
Calendar Year Deductible	None	\$25 per individual ²
Calendar Year Benefit Maximum (Plan Pays)	\$1,500 per individual ³	\$1,500 per individual ³
Preventive care		
Exams/Cleanings/Diagnostics	Limit of two cleanings per calendar year \$10 copay per visit ³	Available twice in a calendar year Covered in full ^{2,3,5}
Basic services		
Restorative/Oral Surgery/Endodontic-Periodontic	\$10 copay, then 20%	20% after deductible ⁴
Major services		
Crowns/Cast Restorations/Dentures/Bridge Work/Implants	\$10 copay, then 50%	50% after deductible ⁴
Out-of-Area Coverage	Kaiser Permanente allows a benefit of up to \$100 of reimbursement on an approved out-of-area emergency claim	Worldwide for emergency services only
Rates⁶ (per member, per month)		
Adult	\$67.26	\$63.07
Child	\$27.20	\$25.52

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this outline and the health plan document, the information in the health plan document shall prevail.

¹ The amounts payable for services of a non-participating provider are limited to the amount in the PPO Fee Schedule. The non-participating provider may balance bill.

² Deductible waived on preventive services.

³ Charges for preventive services do not apply to the calendar year benefit maximum.

⁴ There is a 12-month waiting period for basic and major services following enrollment unless member has had continuous employer-sponsored dental coverage for the previous 12 months immediately preceding PHIP dental enrollment.

⁵ Additional cleanings may be covered through the Oral Health, Total Health program or Health Oral Wellness program. Contact customer service for additional details.

⁶ Apply the adult rate to the PERS retiree; spouse; and dependent domestic partner. Apply the child rate to a dependent child regardless of age. No additional premium (cost) for more than two children.

Resources

Getting assistance with your PHIP plan

If you are a PERS member and are considering retirement or already retired and will be turning 65 years of age within the next 12 months or for general eligibility and enrollment questions contact PHIP:

Online
pershealth.com

By Phone
In Portland: (503) 224-7377
Toll free: (800) 768-7377
TTY: 711
Monday through Friday,
7:30 a.m. to 5:30 p.m.

By Mail
PERS Health Insurance Program
PO Box 40187
Portland, OR 97240-0187

By Fax
In Portland: (503) 765-3452
Toll free: (888) 393-2943

In Person
Call PHIP to schedule an appointment

Additional member resources

Medicare
Centers for Medicare and Medicaid
Services (CMS)

Online
medicare.gov

By Phone
Toll free: (800) 633-4227
TTY: (877) 486-2048

Social Security Administration (SSA)
Online
ssa.gov

By Phone
Toll free: (800) 772-1213
TTY: (800) 325-0778

PERS Pension Office
Pension questions only

Online
oregon.gov/pers

By Phone
In Portland: (503) 598-7377
Toll-free: (888) 320-7377

By Mail
PO Box 23700
Tigard, OR 97281-3700



Health Plan Contact Information

For questions on plan benefits, limitations and exclusions, deductibles (if applicable) refer to the health plan's EOC or benefit handbook. You can obtain either by contacting the health plan directly or from pershealth.com. **Note: For Medicare Supplement members, refer to the Medicare & You handbook for plan benefits, limits and exclusions.**

Medical

Kaiser Foundation Health Plan of the NW (Medicare and Non-Medicare)

In Portland: (503) 813-2000
Toll-free: (800) 813-2000
TTY: 711
Medicare Members: (877) 221-8221
my.kp.org/pers

Moda Health Plan, Inc.

Toll-free: (800) 962-1533
modahealth.com/pers

PacificSource Medicare

In Oregon: (541) 385-5315
Toll-free: (888) 863-3637
TTY: (800) 735-2900
medicare.pacificsource.com/PERS/2021/OR
medicare.pacificsource.com/PERS/2021/WA

Providence Medicare Advantage Plans

Prospective members:
In Portland: (503) 574-8403
Toll-free: (855) 210-1587

Enrolled Medicare members:
In Portland: (503) 574-8000
Toll-free: (800) 603-2340
providencehealthassurance.com/PHIP

UnitedHealthcare (Medicare and Non-Medicare)

Medicare plan:
Toll-free: (844) 884-1850
TTY: 711
uhc.com/pers

Non-Medicare plans:
Toll-free: (844) 554-5498
TTY: 711
uhc.com/pers

Contact information for Pharmacy and Dental are located on the following page.

Health Plan Contact Information (cont.)

Pharmacy

Kaiser Foundation Health Plan of the NW (Medicare and Non-Medicare)

Mail-order pharmacy:
Toll-free: (800) 548-9809
my.kp.org/pers

Moda Health Plan, Inc.

Toll-free: (888) 786-7509
modahealth.com/pers

PacificSource Medicare

Toll-free: (888) 863-3637
TTY: (800) 735-2900
medicare.pacificsource.com/PERS/2021/OR
medicare.pacificsource.com/PERS/2021/WA

Providence Medicare Advantage Plans

In-Portland: (503) 574-7400
Toll-free: (877) 216-3644
providencehealthassurance.com/PHIP

UnitedHealthcare (Medicare and Non-Medicare)

Medicare plan:
Toll-free: (844) 884-1850
TTY: 711
uhc.com/pers

Non-Medicare plans:
Toll-free: (844) 554-5498
TTY: 711
uhc.com/pers

Dental

Kaiser Foundation Health Plan of the NW

In Portland: (503) 813-2000
Toll-free: (800) 813-2000
my.kp.org/pers

Delta Dental of Oregon

Toll-free: (844) 827-7379
modahealth.com/pers



P.O. Box 40187
Portland, OR 97240-0187
Toll-free: (800) 768-7377
pershealth.com