Before you choose, understand the difference between "opt out" and "decline."

Opting out of PEBB Medical Coverage

All employees who want to opt out of PEBB medical coverage for coverage in 2019 must attest at enrollment and each following year that they and all other individuals for whom they reasonably expect to claim a personal exemption deduction during the taxable year have or will have "minimum essential coverage.

PEBB requires that the minimum essential coverage to be through another employer group sponsored health plan.

The following types of coverage continue to remain NOT eligible for medical Opt Out:

- Oregon Health Plan (Medicaid)
- Veterans' Administration program
- Student Health
- Coverage bought on the individual market

Employees may attest using the electronic enrollment system or on a printed form. They will no longer be required to submit proof of coverage to their benefits or payroll office.

All employees who opt out will receive a monthly taxable opt-out amount determined by the Board. The opt-out amount is currently $233. Part time employees receive a prorated amount according to hours worked compared with full-time hours in the month. All employees who opt out must pay $0.90 as premium for employee basic life coverage.

Employees who choose the medical opt out option can enroll in vision and dental coverage. The employee cost of basic life premiums, and enrolled dental or vision coverage is deducted pretax.

The opt-out amount the employee receives is considered taxable income.

Employees who opt out may enroll in optional benefit plans, for which they pay the full premium amount.

Opt Out money is not paid during a leave without pay.

Declining PEBB Core Benefits

Employees may decline core benefits. If they decline core benefits, they choose not to participate in the PEBB program. They will not receive a portion of the employer's premium share, they cannot enroll in any PEBB-sponsored benefits and they cannot participate in any PEBB-covered wellness programs.