



For Your Benefit

Public Employees Benefits Board (PEBB) Program

General Audience Edition | February 2023

Protect your heart

Just the words “heart disease” can be scary. You can do a lot to protect your heart. According to the American Heart Association, cardiovascular disease is the leading cause of death for Americans each year, accounting for one in four U.S. deaths. The Centers for Disease Control and Prevention (CDC) reports that in the United States one person dies every 36 seconds from cardiovascular disease.

Heart disease myths

Let’s set the record straight on some common myths. Visit [heart.org](https://www.heart.org) for more.



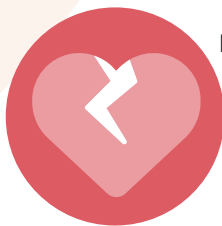
I’m too young to worry about heart disease.

How you live now affects your risk for cardiovascular diseases later in life. One in three Americans has cardiovascular disease, but not all of them are senior citizens. A study found that, out of thousands of heart attack hospitalizations, 30 percent of the patients were 35 to 54 years old.



I’d know if I had high blood pressure because there would be warning signs.

High blood pressure is called the “silent killer” because you don’t usually know you have it. You may never experience symptoms, so don’t wait for your body to alert you there is a problem. Check your numbers with a blood pressure test.



I’ll know when I’m having a heart attack because I’ll have chest pain.

Not necessarily. We all know the classic heart attack symptoms: shortness of breath and pain or discomfort in one or both arms, the jaw, neck, or back. But you could have a heart attack and not feel any of those symptoms. Even if you’re not sure it’s a heart attack, call 911 immediately.



Diabetes won’t threaten my heart if I take my medication.

Treating diabetes can help reduce your risk for or delay the development of cardiovascular diseases. But even when blood sugar levels are under control, you’re still at increased risk for heart disease and stroke.



Heart disease runs in my family, so there’s nothing I can do to prevent it.

Although people with a family history of heart disease are at higher risk, you can take steps to dramatically reduce your risk.



I don’t need to have my cholesterol checked until I’m middle-aged.

The American Heart Association recommends you start getting your cholesterol checked every five years, starting at age 20.

Heart support from your PEBB benefits

Your PEBB benefits include these wellness programs to help you take care of yourself and your heart.

What is SmartHealth?

SmartHealth is a voluntary wellness program. As you progress on your wellness journey, you may also qualify for the \$125 SmartHealth wellness incentive. Learn more about SmartHealth and who's eligible on HCA's website at hca.wa.gov/pebb-smarthealth.

What is the Diabetes Prevention Program (DPP)?

This digital lifestyle change program helps you build healthy habits that last. It's personalized to help you reach your health goals. Learn more about the DPP and who's eligible on HCA's website at hca.wa.gov/prevent-diabetes.

Creamy chicken hot dish

Heart healthy recipe

Who said comfort foods can't be healthy? This creamy chicken, quinoa, and broccoli hot dish is sure to warm you up all season long!

Ingredients

- 2 cups low-sodium chicken broth
- 1 cup 2% milk, divided
- 1 teaspoon poultry seasoning
- ½ cup flour
- 2 cups water, divided
- 1 cup uncooked quinoa, rinsed
- 1 pound boneless, skinless chicken breasts, cut into thin strips
- 2 teaspoons seasoning of your liking (all purpose, Cajun, etc.)
- ¼ cup shredded Monterey Jack cheese
- 3 cups fresh broccoli florets



Instructions

1. Preheat the oven to 400 degrees F and generously grease a 9"x13" baking dish.
2. Bring the chicken broth and ½ cup milk to a low boil in a saucepan.
3. Whisk the other ½ cup milk with the poultry seasoning and flour. Add the mixture to the low-boiling liquid and whisk until a smooth, creamy sauce forms.
4. In a large bowl, mix the sauce with 1 cup water and the quinoa and stir to combine. Pour the mixture into the prepared baking dish.
5. Lay the chicken breast strips over the top of the mixture. Sprinkle with the seasoning. Bake uncovered for 30 minutes.
6. While the hot dish is baking, place the broccoli in boiling water for 1 minute until it turns bright green. Put the broccoli into a colander and run under cold water for about 30 seconds. Set aside.
7. Remove the hot dish from the oven, stir the mixture to ensure the quinoa and chicken are cooked and the sauce is thickened. The quinoa will be soft and appear as if it has popped open when cooked. If needed, bake for an additional 10 to 15 minutes. Then, add the broccoli to the mixture and pour in a little water (up to 1 cup) until the consistency is creamy and smooth and can be stirred easily.
8. Top with cheese and bake for 3 to 5 minutes to melt the cheese.

Good news for managing your benefits

We heard you! Over the years, you've asked for a better self-service option. We have designed a new tool to improve the way you manage your PEBB account online. This spring, PEBB My Account will become **Benefits 24/7**, with a new look and expanded capabilities.

You may have used PEBB My Account during open enrollment to change your health plans, view your benefit choices, make premium surcharge attestations, and get your statement of insurance. With the new **Benefits 24/7**, during open enrollment you'll be able to make changes to your account, remove or add dependents, and upload documents to prove their eligibility — all online. You'll also be able to apply for PEBB retiree insurance coverage or PEBB Continuation Coverage (COBRA or Unpaid Leave).

To learn more about **Benefits 24/7**, see the HCA website at hca.wa.gov/benefits247-newportal for updates and watch for the May issue of *For Your Benefit*.

Need help with benefits or have other questions?



? **Contact your plan** for questions about benefits, ID cards, claims, checking if your provider is in your plan's network, choosing a provider, and making sure your prescriptions are covered.

? **To find plan contact information**, visit the HCA website at hca.wa.gov/erb, select your member type (public employee, retiree, or PEBB Continuation Coverage), and then select *Get help* and *Contact the plans*.

? **To update your address or for questions** about eligibility and enrollment, premium surcharges, finding forms, adding or removing dependents, and premium payments or deductions:

- **Employees:** Contact your employer's payroll or benefits office.
- **Retirees and continuation coverage subscribers:** Contact the PEBB Program by sending a secure message through HCA Support at support.hca.wa.gov (a secure website where you can log in to your own account to communicate with us) or by calling 1-800-200-1004 (TRS: 711).

The PEBB Program can only provide general information about eligibility. We must receive the appropriate enrollment form(s) and any other required documents to assess whether you are eligible to enroll in retiree or continuation coverage.

Start 2023 with SmartHealth

Did you know that SmartHealth is included in your PEBB benefits and can help enhance your well-being? SmartHealth is a voluntary wellness program that supports you on your journey toward living well. It can help you lower stress, be more active, improve relationships, and more. (SmartHealth is not available to subscribers enrolled in Medicare Part A **and** Part B.)

Visit the HCA website at hca.wa.gov/pebb-smarthealth to learn about SmartHealth and get started.

Logging in to SmartHealth now includes extra security

Last year, SmartHealth added enhanced security measures to keep your private information safe. You now need to have a SecureAccess Washington (SAW) account to log in to SmartHealth. Once you have created a SAW account, which you may already have from logging in to other Washington State applications, you will be prompted to log in to your SAW account as part of logging in to SmartHealth at smarthealth.hca.wa.gov.

SmartHealth can help with your financial well-being, too. Learn how to improve your financial well-being and earn SmartHealth points by completing activities like the Working Families Tax Credit.



Get the low-down on FSAs and DCAP

HCA partners with Navia Benefit Solutions to provide a Medical Flexible Spending Arrangement (FSA), a Limited Purpose FSA, and a Dependent Care Assistance Program (DCAP). FSAs and the DCAP allow employees to set aside funds from each paycheck — pre-tax — to use towards eligible expenses. To learn more, visit Navia Benefit Solutions' website at pebb.naviabenefits.com.

FSA members: Last call to submit claims for 2022!

You have until March 31, 2023, to submit any claims for reimbursement to Navia Benefit Solutions for health care costs you had in 2022.

Do you qualify for carryover?

If you were enrolled in an FSA during 2022 and enrolled for 2023, you can carry over remaining funds up to \$570. If you did not enroll for 2023 and have at least \$120 remaining, you can still carry over funds up to \$570. You will see the carryover funds added to your account after February 2023.

If you enrolled in a consumer-directed health plan (CDHP) with a health savings account (HSA) for 2023, and you were previously enrolled in a Medical FSA and eligible for carryover, your carryover funds will be deposited into a Limited Purpose FSA.

FSA limits increased for 2023

For 2023, the maximum contribution limit increased from \$2,750 to \$2,850. Also, the maximum carryover limit will increase from \$570 to \$610 dollars. This means that any funds up to \$610 could be eligible for carryover in 2024 if you choose to continue your enrollment in an FSA or have at least \$120 remaining.

Do you qualify for a \$250 contribution?



Are you a union-represented employee whose rate of pay was \$50,004 or less per year on November 1, 2022? If so, you may have received a \$250 Medical FSA contribution from your employer in January. This \$250 does **not** come out of your paycheck. If eligible, Navia Benefit Solutions mailed you a welcome letter to tell you more about the benefit and how to use it. They also either sent you a debit card loaded with the \$250, or they added the funds to your existing account and debit card.

You don't have to use this benefit, but it's free money! You can use your debit card at many stores you already visit to buy health care items. Find authorized retailers (approved stores where you can use your FSA debit card) and eligible expenses (things you're allowed to buy with your FSA debit card) listed on the Navia Benefits Solutions website.

Share Your Story Spotlight

For this edition of the *Share Your Story Spotlight*, we wanted to shine a light on wellness for the new year. These stories are from subscribers just like you — public employees, retirees, and continuation coverage subscribers. Would you like to share your story and inspire others? Visit the HCA website at hca.wa.gov/share-your-story to get started.



“After retiring in 2020, my wife and I bought a new house and moved to North Idaho.

“Just one month after the move, while still in the process of fixing up and selling our old home, I suffered a nearly fatal heart attack while out on my daily walk. With no prior history of heart problems, I thought it was just heartburn, but after just barely making it back home, I called 911 and got a quick trip to the hospital. Luckily, we now live close to a major medical center.

“I am on the mend and, along with a healthier diet, plan on enjoying several more years of retirement.

“Prior to moving, I ensured that my PEBB plan coverage extended to Idaho. Our plan offers so many benefits, with low or no copayments, people we talk to are amazed. And now with both of us on Medicare, our monthly premiums have been substantially reduced.

“I don't think I could've found better coverage than by being a PEBB member.”

—Randy Jones, retiree PEBB member

White winter, blue mood

Winter is upon us, and along with hot drinks to keep us warm and falling snow to dazzle us, the season can also bring low moods. Often referred to as winter blues, many people find themselves feeling sad, moody, more tired than usual, or generally run-down during dark winter months. Some also have less interest or motivation, or struggle to concentrate. It is normal for all of us to have ups and downs, but when the blues last for longer than two weeks or seem to occur each winter, it could be a type of depression known as Seasonal Affective Disorder (SAD).

“I had never experienced this, and I didn’t realize it wasn’t normal,” says Dr. Emily Transue, the associate medical director for the Health Care Authority’s Employees and

Retirees Benefits Division. She shared her own experience with SAD, adding, “I wish I had gotten help for it sooner.”

While you might be aware of how you are feeling, it is easy to discount. Fortunately, symptoms can often be treated with changes in your daily routine, such as getting more light by using a UV therapy light or taking a walk during lunch. But it is important to remember that SAD, as Dr. Transue says, “is real and can be serious.”

If you are taking steps toward self-care and still have symptoms, talk to a health care professional. As Dr. Transue encourages, “Everyone has dark days in the winter, but if it is more than that, it is important to get help.”

To learn more about SAD, please visit the National Institute of Mental Health website at nimh.nih.gov.

Self-care tips for winter

🌿 Get plenty of vitamin D
During winter, we have fewer hours of daylight, which means less vitamin D. You can increase your daily intake by eating foods such as leafy greens, citrus fruit, and dairy.

☀️ Catch some rays
According to Dr. Transue, “our bodies are really responsive to light.” Using a UV therapy light within an hour of waking for 20 minutes can help to kick-start your day.

😊 Make time for self-care
Whether self-care means reading a good book, taking a yoga class with a friend, or talking to a health care professional, remember to show yourself some care.

🏃 Get up and move
It’s tempting to stay nestled under a warm blanket, but exercise helps you to produce endorphins, your body’s natural mood booster.

☕ Reduce your caffeine and sugar
This can be a difficult task, but once their effects wear off, caffeine and sugar will leave you feeling more tired than before. Instead, reach for some water, caffeine-free tea, or a healthy snack (avocado toast, anyone?) for a quick pick-me-up.

🙋 Ask for help
If you need help finding a provider for mental health or substance use treatment, start by checking your plan’s provider directory or calling the plan’s customer service number. You can find plan information on the HCA website at hca.wa.gov/bh-pebb.

😴 Get plenty of Zs
Prioritize getting enough sleep each night.



Dial 988

If you or a loved one is in crisis, help is just three numbers away. Dial 988 to text, call, or chat with a compassionate volunteer who is ready to listen. This service is available by cell, landline, or voice over internet devices.



Native and Strong Lifeline

Washington now provides the Native and Strong Lifeline — dedicated to serving American Indian and Alaska Native people. Calls are answered by Native crisis counselors who are tribal members and descendants closely tied to their communities. Counselors are fully trained in crisis intervention and support, with special emphasis on cultural and traditional practices related to healing.

Here's your **For Your Benefit** newsletter

PEBB My Account is becoming Benefits 24/7

We've added online features for you.
See page 3 for more.

Calling
all PEBB
members!



Help us make this
newsletter even better!
Complete a brief
survey at [hca.wa.gov/
newsletter-survey](https://hca.wa.gov/newsletter-survey).

