



For Your Benefit

Public Employees Benefits Board (PEBB) Program

Employer Groups Edition | October 2023

Ready, set, enroll: 2024 open enrollment

Open enrollment is November 1 through 30, 2023. Find forms on the *Open enrollment* webpage (starting November 1) at hca.wa.gov/pebb-oe. Pierce County employees use Workday.

What is open enrollment?

Open enrollment is a period of time that happens once a year, typically in the fall, when you can make changes to your coverage.

What can I change during open enrollment?

You can make the changes listed below during open enrollment, November 1 through 30. Changes are effective January 1, 2024.

! You should check your current plan for changes to the benefits and ask your payroll or benefits office about changes to premiums. If you do not want to change plans, and they are still available in your county for next year, you do not need to do anything to stay enrolled in the same plans.

Use PEBB My Account (hca.wa.gov/my-account) to:

- Change your medical or dental plan.
- Remove a dependent.
- Attest to the spouse or state-registered domestic partner coverage premium surcharge. (You will receive a letter if you need to reattest.)
- Update your tobacco attestations, if you have changes.
- Waive medical coverage, if you have other employer-based group medical, a TRICARE plan, or Medicare.
- Enroll in medical coverage if you previously waived.

Note: To add a dependent, use a *PEBB Employee Enrollment/Change* form.

! If you are unable to use PEBB My Account, you can use a *PEBB Employee Enrollment/Change* form. Forms are available online or from your payroll or benefits office. **Your payroll or benefits office must receive your form by November 30.**

5 tips for a smooth open enrollment

- **Check** the plans available in the county you live in to make sure your plan is still available.
- **Review what's changing.** Find your monthly premiums and look over any changes to your current plan. Many premiums are increasing this year.
- **Make any changes using PEBB My Account**, like changing your medical plan or removing dependents, by November 30, 2023.
- **Stay connected.** Sign up for emails and follow HCA on social media.
- **Need help?** Ask your payroll or benefits office.

Benefits 24/7 launch rescheduled

The launch date for Benefits 24/7, the new online enrollment system, has been rescheduled. The launch is now planned for January 2024. For more information, visit the Benefits 24/7 announcement at hca.wa.gov/benefits247-newportal. Prior to the launch of Benefits 24/7, the PEBB Program will send you an updated quick start guide to help you navigate the new online system.

Important changes to your 2024 PEBB benefits

All changes are effective January 1, 2024, unless otherwise noted. Learn more about the changes listed below and other changes on the *Open enrollment* webpage at hca.wa.gov/pebb-oe. Any updates that happen after this newsletter mails will be listed on the *Open enrollment* webpage, so we recommend you check there for the latest information.

Changes to all PEBB plans

- **Deductible for high-deductible health plans:** The IRS raised the minimum deductible for high-deductible health plans to \$1,600 for single subscribers and \$3,200 for families. This affects consumer-directed health plans (CDHPs), including Kaiser Permanente of the Northwest CDHP, Kaiser Permanente of Washington CDHP, and Uniform Medical Plan (UMP) CDHP.
- **Health savings accounts (HSAs):** The IRS raised the health savings account annual maximum contribution to \$4,150 for single subscribers and \$8,300 for families.
- **Flexible spending arrangements (FSAs):** The annual maximum contribution for Medical and Limited Purpose FSAs increased to \$3,050.
- **Medical FSA contribution for represented employees:** Represented employees who make \$60,000 or less per year may be eligible to receive a Medical FSA contribution of \$250 in January 2024. (The previous income limit was \$50,004.)
- **SmartHealth:** Will be administered by WebMD starting in January 2024, bringing you a new look and new features. You will still be able to participate in activities and challenges and qualify for the wellness incentive.

Health plan changes



Kaiser Permanente of the Northwest:

- **Hearing aids:** Members can use the hearing aid benefit of \$3,000 per ear every 36 months.

Kaiser Permanente of Washington:

- **Prescriptions:** Members can refill maintenance drugs at network retail pharmacies. The First Fill program has been removed.
- **Hearing aids:** Members can use the hearing aid benefit of \$3,000 per ear every 36 months.

- **Chiropractic, acupuncture, and massage:** Members will have 24 covered visits per year for each benefit (instead of 10 chiropractic, 12 acupuncture, and 16 massage, or combined with therapy limit).
- **Treatment for metabolic disorders:** Members will pay plan deductibles and coinsurance for treatment for metabolic disorders, including phenylketonuria (PKU).
- **Copays:** The copays for many services are changing. Visit kp.org/wa/pebb for more information.



Uniform Medical Plan (UMP):

- **Hearing aids:** Members can use the hearing aid benefit, up to \$3,000 per ear for prescribed hearing aids, every 3 years.
- **COVID-19 test kits:** Members can get up to two over-the-counter COVID-19 test kits per month. This benefit covers up to \$12 per test kit under the prescription drug benefit. This became effective July 1, 2023.
- **UMP Plus—University of Washington Medicine Accountable Care Network:** Will expand to Benton and Franklin counties, but will no longer be available in Kitsap County. UW ACN members in Kitsap County must change plans.
- **Centers of Excellence (COE) for spine care:** MultiCare Capital Medical Center will no longer participate in the COE Program for spine care. Virginia Mason Medical Center will continue to serve members through its COE Program for knee and hip joint replacement and for spine care.

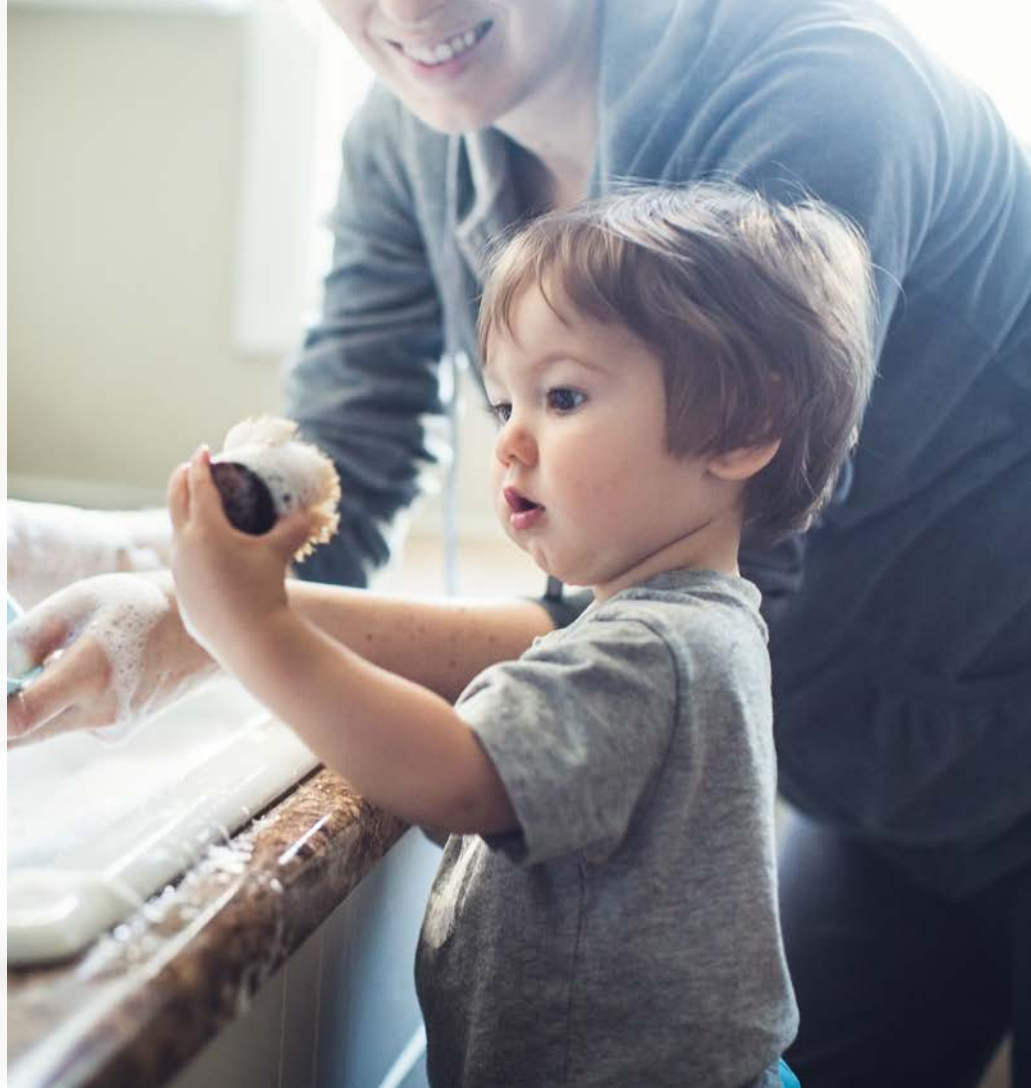
Rule changes

All changes to PEBB rules will be available on the HCA website at hca.wa.gov/pebb-rules and take effect January 1, 2024, unless otherwise noted. Here is a change that might affect you:

- **Moving out of a medical plan's coverage area:** If a subscriber moves their residence, and their previously selected medical plan is no longer available in the new location, they must change their medical plan within the timeframe allowed by the special open enrollment. If they don't choose a new medical plan within the timeframe, the Health Care Authority will enroll them in a new medical plan.

Sometimes we need a helping hand

It can be challenging when you or a family member is sick or injured. Determining what help is available should not be one of the challenges. The PEBB Program offers long-term disability (LTD) insurance, and Washington State offers Paid Family and Medical Leave (PMFL) and, soon, the WA Cares Fund. These benefits might seem similar, but each serves a specific purpose.



Long-term disability (LTD) For eligible PEBB employees who are unable to work.

If you are unable to work for an extended period of time due to a serious injury or illness, your employer may offer employer-paid LTD insurance, which pays a portion of your salary. This payment continues until you are either able to return to work or you retire. If you are eligible for LTD, your employer will contribute to this coverage each month.

If your employer offers it, employees can also enroll in employee-paid LTD coverage, or they can opt out of this benefit.

To learn more about this benefit, visit hca.wa.gov/pebb-employee and click *Life, home, auto, AD&D, LTD, FSA & DCAP benefits*.

Paid Medical and Family Leave (PMFL) For employees unable to work due to a medical or family event.

PMFL, administered by the Washington Employment Security Department, has two parts: paid medical leave and paid family leave. If you experience a health condition and are unable to work for a limited time, you may qualify for paid medical leave. If you need time off work to provide care for an ill family member, bond with a new child, or spend time with a family member who is active military and will be serving (or has just returned from serving) overseas, you may qualify for family leave.

Both medical and family leave provide up to 90 percent of your weekly earnings for up to 12 weeks a year (additional time may be granted if you have qualifying family and medical leave events in the same year).

To learn more about this benefit, visit paidleave.wa.gov.

WA Cares Fund For eligible employees or retirees in need of long-term care.

The WA Cares Fund, administered by the Washington Department of Social and Health Services, aims to ease the financial struggles many Washingtonians face by helping to plan for future care. Most of us, 7 out of 10 to be exact, will need long-term care at some point in our lifetime. Long-term care refers to help with everyday activities when you're unable to do them because of illness, injury, disability, or cognitive or physical impairment. Some examples include help with bathing, getting dressed, or cooking a meal.

Employees who contribute to WA Cares Fund will be eligible to receive up to a \$36,500 lifetime benefit for long-term care. This benefit will be available to employees and eligible retirees beginning July 1, 2026.

To learn more about this benefit, visit wacaresfund.wa.gov.

Meet us at the in-person benefits fairs

During open enrollment, you can learn more about your health plans and other insurance options by attending one of the PEBB Program benefits fairs. Find maps, parking information, presentation schedules, and additional details at hca.wa.gov/pebb-fairs. Please check the website for any late changes before you go.

These benefits fairs are sponsored by University of Washington (UW). The PEBB Program is attending.

Seattle / UW

October 23

Noon to 7 p.m.

University of Washington

Harborview Medical Center

📍 300 9th Ave.

Seattle / UW

October 24

Noon to 7 p.m.

University of Washington

Health Sciences Building

📍 1959 NE Pacific St.

Seattle / UW

October 25

Noon to 7 p.m.

University of Washington

UW Medical Center – Northwest

E-Wing Auditorium

📍 1550 N. 115th St.

Seattle / UW

October 30

10 a.m. to 5 p.m.

University of Washington

Husky Union Building

📍 4001 E. Stevens Way NE

Spokane

November 1

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Spokane Community College

Lair Student Center

📍 1801 N. Greene St.

Vancouver

November 1

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Clark College

Gaiser Hall Student Center

📍 1933 Fort Vancouver Way

Centralia

November 2

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Southwest Washington

Fairgrounds

Community Events Building

📍 1909 S. Gold St.

Cheney

November 2

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Eastern Washington University

Hargreaves Hall – Library

📍 616 Study Lane

Olympia / Lacey

November 3

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

South Puget Sound Community College

Lacey Campus Building

📍 4220 6th Ave. S.E.

Lacey

Pullman

November 3

10 a.m. to 2 p.m. – Retirees and retiring employees

3 p.m. to 6 p.m. – Employees

Washington State University

Compton Union Building

📍 1500 Glenn Terrell Mall

Bellingham

November 6

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Whatcom Community College

Pavilion (PAV)

📍 241 W. Kellogg Rd.

Pasco

November 6

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Columbia Basin College

Hawk Union Building (H Building)

📍 2600 N. 20th Ave.

Everett

November 7

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Everett Community College

Henry M. Jackson Conference Center

📍 2000 Tower St.

Yakima

November 7

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Yakima Convention and Event Center

📍 10 N. 8th St.

Ellensburg

November 8

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Central Washington University

Student Union and Recreation Center

(SURC)

📍 1007 N. Chestnut St.

Seattle / Shoreline

November 8

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Shoreline Community College

Pagoda Student Union Building
(Building 9000)

📍 16101 Greenwood Ave. N.
Shoreline

Bremerton

November 14

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Olympic College

Student Center

📍 1600 Chester Ave.

Port Angeles

November 14

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Red Lion Hotel

Port Angeles Harbor

📍 221 N. Lincoln

Tacoma / Lakewood

November 9

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Clover Park Technical College

McGavick Conference Center

📍 4500 Steilacoom Blvd. SW
Lakewood

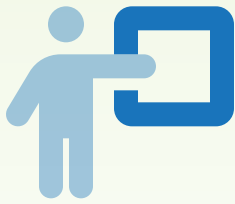


And don't forget the virtual benefits fair is always open at hca.wa.gov/vbf-pebb.



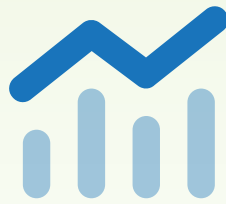
Explore your benefits

Use HCA's website to explore resources to help you during open enrollment.



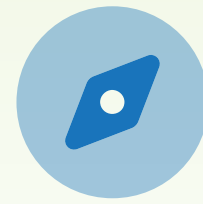
Learn more on the *Open enrollment* webpage at hca.wa.gov/pebb-oe.

- Review changes to your current coverage.
- Register for a webinar.



Compare plan benefits with the benefits comparison tool on our website at hca.wa.gov/compare-medical-pebb.

- Select your member type and where you live.
- Compare up to three plans at a time.



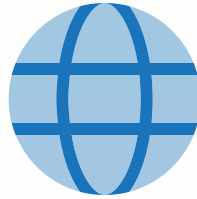
Drop by the virtual benefits fair at hca.wa.gov/vbf-pebb.

It's a great way to learn about your plan options anytime. You'll find videos, plan comparisons, webinars, benefits booklets, and contact information to help you choose benefits for you and your family. You can also attend an in-person benefits fair in your area. See the locations at hca.wa.gov/pebb-fairs.



Make changes using **PEBB My Account** at hca.wa.gov/my-account.

Log in to PEBB My Account, November 1 to 30, 2023, to make changes to your coverage. Paper forms are available from your payroll or benefits office. (Pierce County employees use Workday.)



Visit the plan websites for questions about specific benefits, coverage, or to check if a provider is in-network.

Medical plans

- Kaiser Permanente NW: my.kp.org/wapebb
- Kaiser Permanente WA: kp.org/wa/pebb
- Uniform Medical Plan: ump.regence.com/pebb

Dental plans

- DeltaCare: deltadentalwa.com/pebb
- Willamette Dental: willamettedental.com/wapebb
- Uniform Dental Plan: deltadentalwa.com/pebb



Reminders for open enrollment

Access PEBB My Account beginning November 1

Some changes can be made in PEBB My Account at hca.wa.gov/my-account. If changes cannot be made online, PEBB My Account will direct you to the correct forms. Forms and other information will be available on our *Open enrollment* webpage at hca.wa.gov/pebb-oe. Changes must be made or forms must be received by November 30.

Reattest to the spouse or state-registered domestic partner coverage premium surcharge

The PEBB Program will mail you a letter if you must reattest for 2024. You can also check whether you need to reattest in PEBB My Account, starting November 1. You can reattest in PEBB My Account or submit the *PEBB Premium Surcharge Attestation Change Form*.

Is your mailing address up to date?

Let your payroll or benefits office know of your new address.

Sign up for email delivery

You can receive *For Your Benefit* and other general updates by email. To sign up for email delivery:

1. Visit PEBB My Account at hca.wa.gov/my-account.
2. Go to the *My medical/dental* coverage tab.
3. Under *Section A — Subscriber Account Information*, select *Subscribe/unsubscribe to email service*.

You cannot be enrolled in both PEBB and SEBB coverage, or on more than one PEBB account

If you are eligible for enrollment in both the PEBB and SEBB Programs, you are limited to a single enrollment in medical, dental, and vision (in the SEBB Program) or medical and dental (in the PEBB Program). You must choose which program you want to be enrolled in. If you do not take action to resolve the dual enrollment, the PEBB or the SEBB Program will automatically enroll or disenroll you as described in both WAC 182-12-123(6) and 182-31-070(6).

Also, you cannot be enrolled in more than one PEBB account. For instance, if you and your spouse or state-registered domestic partner are both eligible for PEBB coverage, you cannot be enrolled in your own account as well as theirs.

Do you know about your optional insurance benefits?

Your benefits may include supplemental life, accidental death and dismemberment (AD&D) (administered by MetLife), and employee-paid long-term disability (LTD) insurance (administered by The Standard). These benefits can help you provide for yourself and your loved ones. To verify if these benefits are offered by your employer, contact your payroll or benefits office.

Enroll in supplemental life and AD&D

Use MetLife's MyBenefits Portal at mybenefits.metlife.com to enroll in supplemental life and AD&D insurance and add beneficiaries. If you are unable to access the portal, you can request a *MetLife Enrollment/Change form* and *Beneficiary Designation form* by calling MetLife at 1-866-548-7139 or contacting your payroll or benefits office.

Already have supplemental AD&D or life?

Has it been a while since you thought about your life and AD&D insurance beneficiaries? You can designate or update your beneficiaries at mybenefits.metlife.com/wapebb.

Change your LTD coverage

Besides the employer-paid LTD insurance you get at no charge if you are eligible, you are also automatically enrolled in employee-paid LTD if you are eligible. You will be defaulted to a 60-percent plan when you are first hired. However, you have the option to change to a 50-percent plan or to decline the coverage.

To learn more about these optional benefits, visit hca.wa.gov/pebb-employee.

Who to contact for help

Contact your plan if you have questions about the topics below. For phone numbers and web addresses, visit hca.wa.gov/pebb-employee and select *Get help* and *Contact the plans*.

- Benefits
- ID cards
- Claims
- Checking if your provider is in their network
- Choosing a provider
- Making sure your prescriptions are covered

Contact your employer's payroll or benefits office for questions about:

- Eligibility and enrollment
- Premium surcharges
- Changing your name, address, or phone number
- Finding forms
- Adding or removing dependents
- Payroll deductions
- Eligibility and enrollment for life, AD&D, and long-term disability insurance

Share Your Story Spotlight

We asked our community of members — public and school employees, retirees, and continuation coverage members — to share some of the ways their benefits have affected their lives, and we hope you enjoy the story we featured. Would you like to share your story and inspire others? Visit hca.wa.gov/share-your-story to get started.

“When I would go to the dentist, my blood pressure would be high. I would discount it as due to stress of being at the dentist. Then, because I know the value of colonoscopies, I made sure I scheduled my appointment. Prepped, went to the appointment and my blood pressure was high. I begged them to please not send me home after all of the prep (plus I know how important testing is).

“They continued but once I was on the heart monitor, they concluded they could not proceed because the heartbeat was irregular. I had NO clue. But had I not done the challenge to do a colonoscopy for my well-being goal, none of the story would have ended as positive as it did.

“I was sent to the ER where I was diagnosed with AFIB. This started a regimen of doctor appointments to confirm, treat and change habits. What a blessing in disguise! With the great help from the heart specialists, I am now on medication for high blood pressure and blood thinners. Can’t skip a day of taking the drugs so I’ve had to learn a new habit to take pills regularly (which I don’t like!).

“I had a cardioversion done, which was successful at getting my heart out of AFIB. Blood pressure is still high but not as bad. I’m trying to watch my diet and stress reduction.

“If I hadn’t had health insurance, SmartHealth, or sharing with others, I would still be struggling with health issues and not have a clue why.

“Once everything is settled in, I will go back for my colonoscopy. I am so grateful for my PEBB benefits. Wouldn’t have had the warnings, the treatment, or the healthy success without it.”

— Anonymous



Required federal notice

Summary of benefits and coverage available to you

The Affordable Care Act requires the PEBB Program and its medical plans to provide a Summary of Benefits and Coverage (SBC). These documents help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC for your current PEBB medical plan, go to the *Medical plans and benefits* webpage at hca.wa.gov/pebb-employee (or the plan's website) to view or print it. Or, call your plan to ask for a paper copy at no charge. Your plan can also provide copies translated into other languages.

For questions, call the PEBB Program at 1-800-200-1004 (TRS: 711).

Required federal notice

Annual notice of creditable prescription drug coverage

You will receive this notice each year in this newsletter, and you will also receive this notice if your PEBB coverage changes. You may request a copy of this notice at any time by calling the PEBB Program at 1-800-200-1004 (TRS: 711).

If you or a family member is (or will soon be) enrolled in Medicare, you may hear about your opportunity to enroll in Medicare Part D for prescription drug coverage.

Premiera Blue Cross Medicare Supplement plans do not provide creditable prescription drug coverage. If you enroll in one, you will need to enroll in a Medicare Part D plan outside of PEBB.

All other PEBB medical plans provide creditable prescription drug coverage, so you do not have to enroll in Medicare Part D. The prescription drug coverage offered by these PEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

When you enroll in Medicare, you can keep your PEBB medical plan with creditable drug coverage and not pay a penalty if you enroll in Medicare Part D later.

If you enroll in a Medicare Part D plan, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

If you lose or terminate your current PEBB medical plan

To avoid paying a higher Medicare Part D plan late-enrollment penalty, you should enroll in a Medicare Part D plan within 63 days after your PEBB medical plan ends. If you enroll after the 63-day deadline, your Part D plan's monthly premium may increase, depending on how long you don't have creditable prescription drug coverage.

For questions about Medicare Part D

Visit the Centers for Medicare & Medicaid Services website at medicare.gov or call 1-800-633-4227.

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



Be sure to pay extra attention during open enrollment, **November 1 to 30.**

There are some important plan changes ahead.