



# For Your Benefit

Public Employees Benefits Board (PEBB) Program

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Washington State Health Care Authority  
Public Employees Benefits Board

1-800-200-1004  
360-412-4200

[www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb)

## PEBB's open enrollment is November 1 – 30


# Learn about changes to your health coverage for 2016


*All changes are effective January 1, 2016.*

- New medical plan options
- Medical plan benefits
- Medical plan premiums
- Medical out-of-pocket limits for family accounts enrolled in consumer-directed health plans (CDHPs)
- Family contribution amounts for the health savings account (HSA)
- Supplemental life insurance premiums
- Optional long-term disability (LTD) insurance premiums
- Employees can waive enrollment in PEBB medical for TRICARE retiree coverage
- SmartHealth wellness incentive deadlines

## New medical plan options

Next year, the PEBB Program will offer three new medical plan options.

Group Health will offer **SoundChoice** with  **GroupHealth**, the same high-quality, coordinated services and same benefits and exclusions as Group Health's Classic and Value plans, but at an even lower monthly premium. Group Health SoundChoice will be available in King, Pierce, Snohomish, and Thurston counties.

Uniform Medical Plan (UMP) will offer **UMP Plus**, a new medical plan that takes what PEBB members like about UMP and adds more. Members can select UMP Plus through **Puget Sound High Value Network** or **UW Medicine Accountable Care Network**. Both networks are available in King, Kitsap, Pierce, Snohomish, and Thurston counties. 

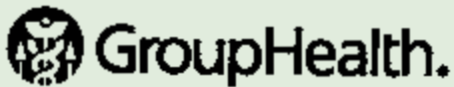
*Why is the PEBB Program offering these new options?* These new plans are a key part of paying for value, a core strategy of Healthier Washington. The goal is to achieve better health and better care at lower costs. Visit [www.hca.wa.gov/hw](http://www.hca.wa.gov/hw) to learn more.

## Medical plan benefits

The changes shown starting on page 2 affect the plans noted.

Other medical benefits won't change in 2016; but keep in mind, costs for prescription drugs can change at any time as drugs move into different tiers.

*(continued)*



## In 2016, Group Health will:

- Cover cardiac rehabilitation under the physical, occupational, and speech therapy benefit with a combined limit of 60 inpatient days and 60 outpatient visits per year. *(All Group Health non-Medicare plans)*
- Increase the per-visit copay from \$15 to \$30 *(Group Health Classic)* and from \$20 to \$40 *(Group Health Value)* for the following provider types:
  - Audiologist
  - Enterostomal therapist
  - Massage therapist
  - Nutritionist
  - Occupational medicine
  - Occupational therapist
  - Physical therapist
  - Respiratory therapist
  - Speech therapist
- Offer a lower cost-sharing when receiving some services and prescription drugs from Group Health-designated providers. *(Group Health Consumer-Directed Health Plan [CDHP])*
- Offer a broader Access PPO network. *(Group Health CDHP only)*
- Implement changes listed under “New medical plan options,” “Benefit changes for all non-Medicare Group Health, Kaiser Permanente, and UMP plans,” and “Medical out-of-pocket limits for family accounts enrolled in CDHPs.”



## In 2016, Kaiser Permanente will:

- Increase its annual deductible to \$300 per person, \$900 per family. *(Kaiser Permanente Classic)*
- Increase copays for office visits *(Kaiser Permanente Classic)*:
  - Hearing: \$35
  - Mental health: \$25
  - Primary care: \$25
  - Specialty care: \$35
  - Spinal manipulations: \$35
  - Urgent care: \$45
  - Vision care\*: \$25

*\*Ophthalmology visits will have a \$35 copay.*
- Change emergency room cost-sharing to 15% coinsurance (annual deductible still applies). *(Kaiser Permanente Classic)*
- Add new cost-sharing for medications administered during an inpatient, outpatient, or office visit: 15% coinsurance (annual deductible and separate copay for type of visit still applies). *(Kaiser Permanente Classic)*
- Increase the annual medical out-of-pocket maximum to \$5,100 per person/\$10,200 per family. *(Kaiser Permanente CDHP)*

- Change its prescription drug tiers and costs *(Kaiser Permanente Classic and CDHP)*:

Prescription drug tiers	Retail pharmacy	Mail-order
Tier 1 – Generic	\$15	\$30
Tier 2 – Preferred brands	\$40	\$80
Tier 3 – Non-preferred brands	\$75	\$150
Tier 4 – Specialty	50% up to \$150	50% up to \$150

- Expand out-of-area coverage for enrolled dependent children to include 10 office visits, 10 lab/x-ray visits, and 10 prescription-drug refills per year without preauthorization. *(Kaiser Permanente Classic and CDHP)*
- Implement changes listed under “Benefit changes for all non-Medicare Group Health, Kaiser Permanente, and UMP plans” and “Medical out-of-pocket limits for family accounts enrolled in CDHPs.”

Find it here



Go to [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) to see:

- Videos on these new medical plan options, and the PEBB changes for 2016
- Who the plans are right for, and may not be right for
- Medical plan benefits comparisons
- Links to the new plans’ websites



## Uniform Medical Plan (UMP) will implement changes listed under:

- “New medical plan options” (page 1).
- “Benefit changes for all non-Medicare Group Health, Kaiser Permanente, and UMP plans” (page 3).
- “Medical out-of-pocket limits for family accounts enrolled in CDHPs” (page 3).



## Benefit changes for all non-Medicare Group Health, Kaiser Permanente, and UMP plans

- Expand coverage for end-of-life counseling.
- Provide coverage for short-term alcohol and substance abuse treatment in various settings, by various provider types.
- Expand coverage for preventive services including:
  - Tobacco cessation quit medications and aids—Coverage for all medications and nicotine replacement therapy with a prescription.
  - Coverage for eight new preventive services with no member cost-sharing:
    1. **Sexually transmitted infections**—Provide intensive behavioral counseling for sexually active adolescents and adults at increased risk.
    2. **Chlamydia and gonorrhea**—Screen sexually active women ages 24 or younger, and older women based on risk.
    3. **Hepatitis B**—Screen non-pregnant adolescents and adults at high risk.
    4. **Cardiovascular disease**—Offer or refer adults at risk to intensive behavioral counseling.
    5. **Dental caries (cavities)**—Prescribe fluoride at age 6 months when water supply is fluoride-deficient; also provide fluoride varnish at primary tooth eruption.
    6. **Abdominal aortic aneurysm**—Screen men ages 65-75 via ultrasonography if they have ever smoked.
    7. **Gestational diabetes mellitus**—Screen pregnant women with no symptoms after 24 weeks of pregnancy.
    8. **Preeclampsia**—Use low-dose aspirin after 12 weeks of pregnancy for women at high risk for preeclampsia.



## Medical plan premiums

Except for those enrolled in UMP Classic, employees will see changes to their monthly premiums in 2016. *See “2016 employee monthly premiums” on page 5.*

## Medical out-of-pocket limits for family accounts enrolled in consumer-directed health plans (CDHPs)

In 2016, the Group Health, Kaiser Permanente, and UMP CDHPs will pay 100 percent for covered benefits for individual family members who meet certain out-of-pocket limits, even if the family out-of-pocket limit has not been reached.

### Annual medical out-of-pocket limits for families in 2016

Group Health CDHP Kaiser Permanente CDHP	UMP CDHP
\$10,200 per family If a family member reaches \$5,100 in eligible out-of-pocket costs, the plan will pay 100% for covered benefits for that family member.	\$8,400 per family If a family member reaches \$6,850 in eligible out-of-pocket costs, the plan will pay 100% for covered benefits for that family member.

(continued)

## Family contribution amounts for the health savings account (HSA)

The annual HSA contribution limit for a family account (subscriber and at least one family member enrolled on the CDHP) will go up to \$6,750 in 2016. (The contribution amount for an individual stays the same at \$3,350.) Subscribers ages 55 and older can continue to contribute \$1,000 more in addition to these amounts.

The amounts include contributions made by both you and your employer. Remember to include the \$125 SmartHealth wellness incentive if you earned it for 2016. *For more information on HSAs, see page 7.*

## Optional long-term disability (LTD) insurance premiums

Employees enrolled in PEBB's optional LTD insurance through Standard Insurance Company will see higher premiums for 2016. The premiums are available on the PEBB Program's website at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).



## Supplemental life insurance premiums

Employees enrolled in PEBB's supplemental life insurance through ReliaStar Life Insurance Company will see lower premiums for 2016. The premiums are available on the PEBB Program's website at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).

## Employees can waive enrollment in PEBB medical for TRICARE retiree coverage

Employees may waive enrollment in PEBB medical if eligible for and enrolled in TRICARE as a retiree or a dependent of a retiree. This opportunity will only be during open enrollment or a special open enrollment event. To waive PEBB medical, go to *My Account* during open enrollment or use the *2016 Employee Enrollment/Change* form (found at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb)).

## SmartHealth wellness incentive deadlines

For eligible subscribers...	The deadline to complete the SmartHealth program requirements to receive a PEBB wellness incentive the following year is:
Continuing enrollment in PEBB medical	September 30
For eligible subscribers enrolling in PEBB medical with an effective date in...	The deadline to complete the SmartHealth program requirements to receive a PEBB wellness incentive the following year is:
January, February, March, April, May, or June	September 30
July or August	120 days from the subscriber's PEBB medical effective date
September, October, November, or December	December 31



# 2016 employee monthly premiums

The premiums below apply to employees in state agencies, higher-education institutions, and community and technical colleges.

**Note:** These premiums do not include monthly premium surcharges, if they apply to your account (see below). There are no employee premiums for dental, basic life insurance, and basic long-term disability insurance benefits. You can find optional life insurance and supplemental long-term disability insurance premiums at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) under *More benefits*.

Plan Name	EMPLOYEE PREMIUMS							
	Employee		Employee & Spouse*		Employee & Child(ren)		Full Family	
	2015	2016	2015	2016	2015	2016	2015	2016
Group Health Classic	\$107	\$118	\$224	\$246	\$187	\$207	\$304	\$335
Group Health Consumer-Directed Health Plan (CDHP)	26	22	62	54	46	39	82	71
<b>New</b> Group Health SoundChoice	N/A	45	N/A	100	N/A	79	N/A	134
Group Health Value	75	81	160	172	131	142	216	233
Kaiser Permanente Classic	125	144	260	298	219	252	354	406
Kaiser Permanente Consumer-Directed Health Plan (CDHP)	35	29	80	68	61	51	106	90
Uniform Medical Plan (UMP) Classic	84	84	178	178	147	147	241	241
UMP Consumer-Directed Health Plan (CDHP)	31	21	72	52	54	37	95	68
<b>New</b> UMP Plus–Puget Sound High Value Network	N/A	59	N/A	128	N/A	103	N/A	172
<b>New</b> UMP Plus–UW Medicine Accountable Care Network	N/A	59	N/A	128	N/A	103	N/A	172

\*or registered domestic partner

## Monthly premium surcharges

You will pay the following surcharges if they apply to you, in addition to your medical plan premium. See “Respond to the spousal coverage premium surcharge for 2016” on page 6 for more details.

- A monthly \$25 surcharge will apply if the subscriber or any family member (age 13 or older) is enrolled in PEBB medical coverage and uses tobacco products.
- A monthly \$50 surcharge will apply if a subscriber enrolls a spouse or registered domestic partner in PEBB medical coverage, and the spouse or domestic partner has chosen not to enroll in other employer-based group medical insurance that is comparable to Uniform Medical Plan (UMP) Classic.

# Respond to the spousal coverage premium surcharge for 2016

*If you are not covering a spouse or registered domestic partner under your PEBB medical for 2016, the information below does not apply to you.*

## If you cover a spouse or registered domestic partner on PEBB medical for 2016

### You must reattest for 2016 if:

- You are currently paying the monthly \$50 spouse or registered domestic partner coverage premium surcharge.
- or
- Your spouse or registered domestic partner elected not to enroll in his or her employer-based group medical insurance in 2015, but you did not have to pay the premium surcharge because of one of the following:
  - The *2015 Spousal Plan Calculator* indicated your spouse or registered domestic partner's coverage was not comparable to Uniform Medical Plan (UMP) Classic.
  - or
  - The medical premium for your spouse or registered domestic partner's employer-based group medical insurance was \$89.31 per month or more.

### You do not have to reattest if:

You attested in 2015 and are not paying the premium surcharge because of one or more of the following:

- Your spouse or registered domestic partner's employer offers PEBB benefits and he or she waived enrollment.
- Your spouse or registered domestic partner was not eligible for medical coverage through his or her employer.
- Your spouse or registered domestic partner was not employed.
- Your spouse or registered domestic partner's employer did not offer at least one medical plan that served his or her county of residence.

- Your spouse or registered domestic partner chose to enroll in his or her employer's medical coverage.

### How to reattest

Starting November 1, log into *My Account* at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) and follow the instructions. **You must reattest by November 30, 2015.**

If you do not have access to the internet, contact your personnel, payroll, or benefits office to request a *2016 Premium Surcharge Change Form*.

### What happens if I need to reattest for 2016 but do not?

You will pay the monthly \$50 premium surcharge in addition to your monthly premiums starting January 1, 2016.

### If you enroll a spouse or registered domestic partner on PEBB medical for 2016

**During open enrollment:** You must attest to the premium surcharge to find out whether it applies to your account. To attest, use the *2016 Premium Surcharge Help Sheet* and *2016 Employee Enrollment/Change* form, available at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) or through your personnel, payroll, or benefits office.

**In 2016:** You must attest to the premium surcharge if you are adding a spouse or registered domestic partner to your PEBB medical based on a special open enrollment event during the year.

### Changing your attestation

The attestation you make during open enrollment (or a corrected attestation received no later than December 31, 2015) will be in effect for 2016 unless there is a change in your spouse or registered domestic partner's status that allows or requires you to reattest.

Starting January 1, you can only report a change to the premium surcharge in certain situations and within certain deadlines. To learn more, go to [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) and select *Surcharges*.

Find it here



Go to [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) to see:

- Spousal premium surcharge details
- *2016 Premium Surcharge Help Sheet*
- 2016 Spousal Plan Questionnaire
- *2016 Spousal Plan Calculator*

## Find more information on PEBB's website

Your PEBB website can help you choose which plans and benefits are right for you. From [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb), you can:

### Respond to the 2016 spousal coverage premium surcharge

Between November 1–30 log into *My Account* to attest to the 2016 spousal coverage premium surcharge. To find out if this applies to you, see "Respond to the spousal coverage premium surcharge for 2016" on this page for more details, or check *My Account*.

### Research medical and dental plans

- ✓ Use the *Medical Benefits Comparison* tool to compare benefits from up to three plans at a time.
- ✓ Use the *Summary of Benefits and Coverage* to read details about plan benefits.
- ✓ Compare dental plans and find in-network providers under *Health Benefits*.

### Make your open enrollment changes

Log in to *My Account* to change your medical and/or dental plan online during open enrollment (November 1–30). You cannot use *My Account* to add a family member to your account; you must complete and return a *2016 Employee Enrollment/Change* form to your personnel, payroll or benefits office to do this. Additional exceptions may apply. See what types of changes you can make during open enrollment on page 7 to learn more.

# Manage your expenses with a health savings account

## Your enrollment in a consumer-directed health plan (CDHP) includes a health savings account (HSA).

An HSA is a tax-exempt account that you, your employer, or anyone can deposit funds into on your behalf, up to annual limits set by the IRS. Payroll contributions may be deducted from your income before taxes, providing a tax savings.

Use your HSA funds to pay for qualified medical expenses as defined by the IRS; this includes deductibles, copays, coinsurance, and some expenses not covered by your plan. You can use your HSA to pay for costs incurred by you, your spouse, or other tax dependents, even those not covered under your PEBB plan. And your HSA funds are always yours, rolling over from year to year, and available even if you leave the plan.

You must meet certain eligibility requirements and IRS rules to enroll in an HSA. Call HealthEquity, the HSA trustee, at 1-877-873-8823 with questions.

## What you need to know for 2016

Since the HSA is part of your CDHP, you don't need to do anything to enroll. If you had an HSA with HealthEquity

before January 2016, your existing HSA carries over into the following year.

**Note:** You cannot enroll in a Medical Flexible Spending Arrangement (FSA) and a CDHP for the same plan year. If you had a Medical FSA in 2015 and enroll in a CDHP for 2016, you'll need to spend all funds in your Medical FSA before January 1, 2016; you have no grace period.

## Thinking of changing plans?

If you are enrolled in a CDHP for 2015 and choose a non-CDHP for 2016:

- You can't make contributions to your HSA in 2016. Make sure to stop any automatic payroll deductions by contacting your personnel, payroll, or benefits office. PEBB will automatically stop depositing the employer contribution into your HSA.
- You won't lose any unspent funds; you can continue to use your HSA for qualified medical expenses in 2016 or save for the future.
- If you drop below \$2,500 in your HSA after you are no longer enrolled in a CDHP, you will pay a \$3.95 monthly

service charge. Other fees may apply. If you have questions, contact HealthEquity at 1-877-873-8823.

## Contributions

Qualified for your 2016 SmartHealth wellness incentive? If you enroll in or remain enrolled in a CDHP for 2016, \$125 will be deposited into your HSA at the end of January 2016.

When you enroll in an HSA, your employer contributes monthly to your account. You can also contribute to your account through payroll deductions or directly from your bank account. HSA funds are not available until deposited.

To avoid tax penalties, make sure your total annual contributions do not go over the yearly limit set by the IRS. Add all your contributions with the **total employer contribution** (including the 2016 \$125 SmartHealth incentive, if you qualified). The IRS limit for 2016 is \$3,350 for an individual and \$6,750 for a family. Subscribers ages 55 and older may contribute up to \$1,000 more.

### To learn more:

- For CDHP information, contact your individual plan.
- For HSA information, contact HealthEquity.
- Check out [www.hca.wa.gov/pebb/pages/cdhp.aspx](http://www.hca.wa.gov/pebb/pages/cdhp.aspx).

## During open enrollment, you can:

- Change medical and dental plans.
- Add or remove eligible family members from your PEBB coverage.
- Reattest to the spousal coverage premium surcharge.
- Enroll if you previously waived PEBB medical coverage.
- Waive PEBB medical coverage if you are enrolled in employer-based group medical insurance, TRICARE, or Medicare.
- Enroll or re-enroll in the Medical Flexible Spending Arrangement or the Dependent Care Assistance Program.

Changes made during open enrollment are effective January 1, 2016. If you do not want to make any plan changes, you do not need to do anything.

## Ready to make changes?

Log in to *My Account* to change your and your enrolled dependents' medical or dental plan online during open enrollment (November 1–30).

Add or remove family members from your PEBB benefits coverage by completing a *2016 Employee Enrollment/Change* form. If adding a family member, submit the form and proof of eligibility to your personnel, payroll, or benefits office. Find forms and instructions on PEBB's website at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) or from your employer.

# Thinking about enrolling in the Medical FSA or DCAP benefits in 2016?

Do you want to reduce your annual taxable income? Plan for out-of-pocket health or dependent care expenses? The Medical Flexible Spending Arrangement (FSA) or the Dependent Care Assistance Program (DCAP) can help you do just that. Here's how:

## **Complete enrollment each year.**

After you first enroll, you must re-enroll each year during open enrollment, even if your contribution amounts do not change. You can enroll online or find forms at [pebb.naviabenefits.com](http://pebb.naviabenefits.com).

## **Set aside money each paycheck.**

You can enroll in one or both benefits and set aside from \$240 – \$2,500 for your Medical FSA, and up to \$5,000 (\$2,500 if you and your spouse file separate tax returns) for DCAP. **Note:** You cannot contribute to the Medical FSA and a health savings account

(HSA) at the same time. You may enroll in DCAP if you have an HSA.

**Use your Medical FSA** to pay for eligible health care expenses for yourself and your qualified dependents. Your dependents do not have to be enrolled in your PEBB medical or dental plan. If you still have funds in your Medical FSA by December 31, 2016, you may continue to incur eligible health care expenses through the grace period, which ends March 15, 2017.

**Use your DCAP** to pay for dependent care expenses for your children under age 13, or other qualified dependents who are physically or mentally incapable of self-care and live with you for over half the year. All eligible DCAP expenses must be incurred by December 31, 2016.

**Submit all claims for reimbursement** to Navia Benefit Solutions for reimbursement by March 31, 2017.

Money left in your account after that date **cannot be refunded and will be forfeited to the plan administrator, the Health Care Authority.** This is an IRS rule, referred to as “use it or lose it.”



## **Want to know more?**

Navia Benefit Solutions (formerly Flex-Plan Services, Inc.) processes claims and provides customer service for PEBB enrollees, offering videos, webinars, and enrollment guides at [pebb.naviabenefits.com](http://pebb.naviabenefits.com).

You can also learn more at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).

## Annual notice of creditable prescription drug coverage

If you or a family member is entitled to Medicare (or will be soon), you may hear about Medicare Part D prescription drug plans. If you are thinking about enrolling in a Medicare Part D plan, keep in mind:

- **All PEBB medical plans available to employees provide creditable prescription drug coverage.** This means that the prescription drug coverage offered by the PEBB Program is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage.

After you become entitled to Medicare Part A or Part B, you can continue your enrollment in PEBB coverage. Since your PEBB medical plan provides creditable prescription drug coverage, you will not pay a late enrollment penalty if you enroll in a Medicare Part D plan later.

If you drop or lose your current PEBB coverage and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher

premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1 percent of the Medicare base beneficiary premium per month for every month you did not have that coverage.

- **If you enroll in Medicare Part D, your PEBB medical plan may or may not coordinate prescription drug benefits with your Medicare Part D plan.**
- **If you enroll or cancel enrollment in a Medicare Part D plan, you may need a notice of creditable coverage to prove continuous prescription drug coverage.** This notice is also important if you re-enroll in a Medicare Part D plan later. You may request a notice of creditable coverage from the PEBB Program at 1-800-200-1004.

For questions about Medicare Part D, call the Centers for Medicare & Medicaid Services at 1-800-633-4227 or visit [medicare.gov](http://medicare.gov).



# Who to contact for help



## Contact the plans directly for help with:

- Benefit questions
- ID cards.
- Claims.
- Making sure your doctor or dentist contracts with the plan.
- Choosing a doctor or dentist.
- Making sure your prescriptions are covered.
- Medical Flexible Spending Arrangement (FSA)/ Dependent Care Assistance Program (DCAP) eligibility and enrollment questions.

Medical plans	Website addresses	Customer service phone numbers	TTY* customer service phone numbers
Group Health Classic, CDHP, SoundChoice, or Value	<a href="http://www.ghc.org/pebb">www.ghc.org/pebb</a>	206-901-4636 or 1-888-901-4636	711 or 1-800-833-6388
Kaiser Permanente Classic or CDHP	<a href="http://www.my.kp.org/nw/wapebb">www.my.kp.org/nw/wapebb</a>	503-813-2000 or 1-800-813-2000	711
Uniform Medical Plan Classic, UMP CDHP, or UMP Plus, administered by Regence BlueShield	<a href="http://www.hca.wa.gov/ump">www.hca.wa.gov/ump</a>	1-888-849-3681	711
<i>UMP Plus–Puget Sound High Value Network</i>	<a href="http://www.pugetsoundhighvaluenetwork.org">www.pugetsoundhighvaluenetwork.org</a>	1-855-776-9503	711
<i>UMP Plus–UW Medicine Accountable Care Network</i>	<a href="http://www.uwmedicine.org/umpplus">www.uwmedicine.org/umpplus</a>	1-855-520-9500	711

Health savings account (HSA) trustee	Website address	Customer service phone number	TTY* customer service phone number
HealthEquity	<a href="http://www.healthequity.net/pebb">www.healthequity.net/pebb</a>	1-877-873-8823	711

Dental plans	Website addresses	Customer service phone numbers
DeltaCare, administered by Delta Dental of Washington	<a href="http://www.deltadentalwa.com/pebb">www.deltadentalwa.com/pebb</a>	1-800-650-1583
Uniform Dental Plan, administered by Delta Dental of Washington	<a href="http://www.deltadentalwa.com/pebb">www.deltadentalwa.com/pebb</a>	1-800-537-3406
Willamette Dental of Washington, Inc.	<a href="http://www.willamettedental.com/wapebb">www.willamettedental.com/wapebb</a>	1-855-4DENTAL (433-6825)

Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)	Website address	Customer service phone number
Navia Benefit Solutions	<a href="http://pebb.naviabenefits.com">pebb.naviabenefits.com</a>	1-800-669-3539

\*Text telephone service for deaf, hard of hearing, or speech impaired

# Benefits fairs schedule

During open enrollment you can learn more about your health plan and other insurance options by attending one of the PEBB Program's benefits fairs. You can pick up information and speak personally with representatives from the health plans, the PEBB Program, Department of Retirement Systems, and other vendors that administer benefits for PEBB subscribers. Some of the fairs include presentations about the Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP) and the new medical plans.

## Bellevue

**November 13, 2015**

1 to 3 p.m.

Bellevue College  
Cafeteria Building C  
Rooms C120 A & B  
3000 Landerholm Circle SE

**FSA/DCAP Presentation**  
12:30 to 1 p.m.

**Cafeteria Building C**  
Rooms C130 A & B

**New Medical Plan Presentation**  
1:30 to 2 p.m.

**Library Events Center**  
Building D, Room D106

## Bellingham

**November 19, 2015**

9 a.m. to 11 p.m.

Western Washington University  
Viking Union Building  
Rooms 565 A/B/C

**FSA/DCAP Presentation**  
9 to 9:30 p.m.  
Rooms 565 A/B/C

## Cheney

**November 2, 2015**

1 to 4 p.m.

Eastern Washington University  
Hargreaves Hall, Room 201  
Corner of C and Seventh Streets

## Ellensburg

**November 5, 2015**

12:30 to 3 p.m.

Central Washington University  
Lombard Room  
400 E. University Way

## Everett

**November 20, 2015**

9 a.m. to 12 p.m.

Everett Community College  
Walt Price Fitness Center  
2000 Tower Street

**FSA/DCAP Presentation**  
8:30 to 9 a.m.  
Multipurpose Room

**New Medical Plans Presentation**  
11 to 11:30 a.m.  
Multipurpose Room

## Lakewood

**November 10, 2015**

9 to 11 a.m.

Clover Park Technical College  
McGavick Conference Center  
Building 23, Room 301  
4500 Steilacoom Boulevard SW

**New Medical Plans Presentation**  
10 to 10:30 a.m.  
Room 209

## Longview

**November 17, 2015**

1 to 3 p.m.

Lower Columbia College  
Rose Center Lobby  
1600 Maple Street

**FSA/DCAP Presentation**  
12:30 to 1 p.m.  
Rose Center, Room 220

## Mount Vernon

**November 18, 2015**

1 to 3 p.m.

Best Western Plus  
Convention Center  
Fidalgo Room  
2300 Market Street

## Olympia

**November 13, 2015**

11 a.m. to 1 p.m.

John A. Cherberg Building  
Senate Hearing Rooms 1 & 4  
304 15th Avenue

**New Medical Plans Presentation**  
12 to 12:30 p.m.  
Hearing Room 3

## Pasco

**November 4, 2015**

1 to 3:30 p.m.

Columbia Basin College  
Byron Gjerde Center, H Building  
2600 N. 20th Avenue

**FSA/DCAP Presentation**  
1 to 1:30 p.m.  
Gjerde Center, H Building

## Port Angeles

**November 6, 2015**

11 a.m. to 1 p.m.

Peninsula College  
PUB Conference Room  
1502 E. Lauridsen Boulevard



## Need directions?

Find maps and parking information by selecting the benefits fairs link at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).

# Webinars about value-based purchasing and the new medical plans in 2016

The PEBB Program will host four webinars to present information and answer questions on value-based purchasing and the new medical plans available in 2016.

Webinar dates and times follow. To attend, members must pre-register at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) by selecting the *Webinars* link.

- 📅 October 21, 2015 | 2 – 2:30 p.m.
- 📅 October 22, 2015 | 8 – 8:30 a.m.
- 📅 October 29, 2015 | 3 – 3:30 p.m.
- 📅 November 23, 2015 | 2 – 2:30 p.m.



## Pullman

### *November 3, 2015*

9 a.m. to 1:30 p.m.  
Washington State University  
Compton Union Building (CUB)  
Junior Ballroom, West Room 212

**FSA/DCAP Presentation**  
**12 to 12:30 p.m.**  
**Compton Union Building (CUB)**  
**Junior Ballroom**  
**East Room 210**

## Seattle

### *November 3, 2015*

10 a.m. to 3 p.m.  
UW Medical Center Health Sciences  
Lobby, 3rd floor  
1959 NE Pacific Street

### *November 4, 2015*

10 a.m. to 3 p.m.  
Harborview Medical Center  
Research and Training Building  
Lobby  
325 9th Avenue

**New Medical Plans Presentation**  
**10 to 10:30 a.m.**  
**Auditorium**

### *November 5, 2015*

10 a.m. to 3 p.m.  
University of Washington  
Husky Union Building (HUB)  
North Ballroom

**New Medical Plans Presentation**  
**12:30 to 1 p.m.**  
**Room 203**

## Shoreline

### *November 12, 2015*

12:30 to 3 p.m.  
Shoreline Conference Center  
Shoreline Room  
18560 First Avenue NE

**New Medical Plans Presentation**  
**2:15 to 2:45 p.m.**  
**Spartan Room**

## Spokane

### *November 2, 2015*

8 to 11 a.m.  
Spokane Community College  
Building 6  
Lair Sasquatch/Bigfoot Room  
1810 N. Greene Street

**FSA/DCAP Presentation**  
**8 to 8:30 a.m.**  
**Lair Auditorium**

## Tumwater

### *November 16, 2015*

12 to 2 p.m.  
Dept. of Labor & Industries  
Auditorium  
7273 Linderson Way SW

**FSA/DCAP Presentation**  
**11:30 a.m. to 12 p.m.**  
**Auditorium**

**New Medical Plans Presentation**  
**12:30 to 1 p.m.**  
**Auditorium**

## Vancouver

### *November 9, 2015*

12 to 2 p.m.  
Clark College  
Gaiser Hall Student Center  
1933 Fort Vancouver Way

**FSA/DCAP Presentation**  
**12 to 12:30 p.m.**  
**Penguin Union Building (PUB)**  
**Room 161**

## Walla Walla

### *November 4, 2015*

8 to 10:30 a.m.  
Walla Walla Community College  
D Building, Back Dining Area  
500 Tausick Way

## Wenatchee

### *November 6, 2015*

9 a.m. to 12 p.m.  
Wenatchee Valley College  
Wells Hall, Campus Theater  
1300 Fifth Street

## Yakima

### *November 5, 2015*

8:30 to 10:30 a.m.  
Howard Johnson Plaza  
Orchard Room  
9 N. 9th Street

RETURN SERVICE REQUESTED

This is your *only* 2016 open enrollment notice.

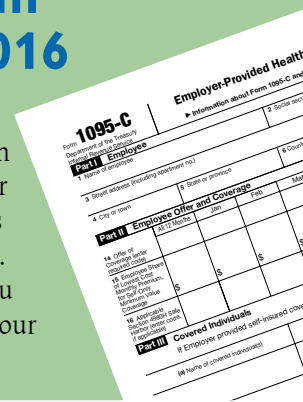
## Your 2016 open enrollment | November 1–30

### Important dates to remember:

- November 1–30, 2015** Your 2016 open enrollment period. See what types of changes you can make on page 7.
- November 2–20, 2015** PEBB benefits fairs held throughout Washington. Meet our plan representatives and other benefit vendors to learn about your options. See our full schedule on pages 10–11.
- November 30, 2015** Last day you can make changes to your PEBB coverage. **Note:** Online plan changes on *My Account* (from [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb)) end at midnight Pacific Time.
- January 1, 2016** New plan year begins. Open enrollment changes become effective.

### New tax form coming in 2016

You will receive Form 1095-C or Form 1095-B in January 2016 if you, your spouse, or a dependent is enrolled in PEBB medical. **Keep this tax form**—you will need it to complete your 2015 tax return.



To obtain this document in another format (such as Braille or audio) or to request special accommodations, call 1-800-200-1004. TTY users may call through the Washington Relay service by dialing 711.