

FAQs for “PEB Board approves changes for 2017” announcement

August 23, 2016

Tobacco products definition

I currently use pipe tobacco, and previously attested that I didn’t use tobacco products for the tobacco use surcharge. Do I need to reattest for 2017?

Yes. You can do this **one** of two ways:

- During the PEBB Program’s open enrollment (November 1-30, 2016), you can go to the HCA’s website (www.hca.wa.gov/public-employee-benefits) and select the green *My Account* button in the upper right corner. You can sign in and change your attestation to the tobacco use premium surcharge; OR
- Complete and submit a *Premium Surcharge Change Form* to the address on the form. This form is also available from your personnel, payroll, or benefits office (if you’re an employee) or on the HCA’s website.

Your attestation must be received through *My Account* or the *Premium Surcharge Change Form* **no later than December 31, 2016**. Your change will be effective **January 1, 2017**.

Domestic partner eligibility

Why is the eligibility for some domestic partners changing?

The PEBB Program wanted to align eligibility for all domestic partners based on state and federal recognition of same-sex marriages, domestic partnerships, and/or legal unions. To do this, all subscribers who cover a spouse or domestic partner (and his or her children) must provide verification for their dependents as shown at www.hca.wa.gov/public-employee-benefits/employees/dependent-verification to be eligible for PEBB health coverage.

How do I know if the change in the domestic partner policy affects me?

The PEBB Program’s records identified 92 accounts in which a subscriber verified that their domestic partner and/or his or her children qualified under PEBB Program rules before January 1, 2010 using the *Declaration of Marriage or Qualified Domestic Partnership* form. The PEBB Program sent a letter on August 19 to those subscribers, notifying them that they must verify their domestic partner’s eligibility under current PEBB Program rules by December 31, 2016, or the partner (and his or her children) will not be enrolled in 2017.

What do I need to do if I receive a letter?

The letter will explain what to do. In summary, to keep your domestic partner (and his or her children, if applicable) enrolled on your PEBB Program coverage in 2017, you must either:

- Marry, or
- Register as a state-registered domestic partnership or legal union partnership.

You must provide a copy of one or more documents proving your domestic partner's (and his or her children's) eligibility. A list of these documents is shown at www.hca.wa.gov/public-employee-benefits/employees/dependent-verification.

If you didn't receive a letter and are unsure if your domestic partner (and his or her children) meet eligibility requirements under current PEBB Program rules (or if you have not provided the required documents to enroll them under your PEBB coverage), contact the following:

Employees: Contact your personnel, payroll, or benefits office. (Affected employing agencies have also been notified of their employees who need to provide information.)

All others: Contact the PEBB Program.

Life insurance benefits

I'm a retiree who isn't currently enrolled in PEBB retiree term life insurance. Will I have an opportunity to enroll in the new life insurance under MetLife in 2017?

No. Only retirees who are currently enrolled in PEBB retiree term life insurance can continue with MetLife insurance in 2017. This is not an open enrollment opportunity to enroll in PEBB retiree term life insurance.

I just applied for PEBB retiree coverage, and already submitted my 2016 Retiree Coverage Election/Change form to the PEBB Program. I didn't elect retiree term life insurance—can I change it?

Yes. You can resubmit another *2016 Retiree Coverage Election/Change* form and indicate that you wish to enroll in PEBB retiree term life insurance. Your revised form must be received by the PEBB Program **no later than 60 days** after your employer-paid coverage, COBRA coverage, or continuation coverage ended.

Why can individuals who retire in 2017 apply for \$20,000 in life insurance without answering health questions and/or having a medical exam, but current retirees have to undergo health questions and/or a medical exam?

The PEBB Program was able to negotiate several improvements to the current retiree life insurance benefit with MetLife beginning in 2017, including:

- Increasing the current retiree term life insurance amount from a maximum of \$3,000 in 2016 to \$5,000 in 2017 (if retirees elect to increase their coverage during MetLife's open enrollment).
- Removing a plan provision that decreased the coverage amount based on the retiree's age.

These provisions will provide current retirees with an increased benefit and ensure affordability for all retirees.

If I continue retiree term life insurance through MetLife in 2017, will the benefit decrease as I age (like the current life insurance benefit)?

No, there are no age reductions to the new plan. The amount you elect stays in effect as long as you are enrolled and pay for coverage, unless you apply to decrease it later.

I'm currently enrolled in Leave Without Pay (LWOP), and continued my employee supplemental life insurance while on LWOP. Will I have an opportunity to increase my employee supplemental life insurance through MetLife?

Yes. You can only do this during MetLife's open enrollment (November 1-30, 2016), but the higher coverage amounts and new premiums won't go into effect until you return to work in a PEBB benefits-eligible position in 2017.

I'm currently enrolled in Leave Without Pay (LWOP), but didn't continue my employee supplemental life insurance while on LWOP. Will I have an opportunity to re-enroll in supplemental life insurance (or increase my supplemental life insurance) through MetLife?

Yes, you will have an opportunity to re-enroll in the employee supplemental life insurance through MetLife when you return to work and regain eligibility for the employer contribution. However, you will have to answer health questions and/or have a medical exam and be approved by MetLife to receive that coverage.

Do I need to take action during MetLife's open enrollment (November 1-30, 2016) to enroll in, continue, or increase my life insurance benefits for 2017?

Almost everyone will need to take some action during MetLife's open enrollment. Please review the PEBB Program's *For Your Benefit* newsletter you will receive in mid-October, as well as the Health Care Authority's website (www.hca.wa.gov/public-employee-benefits) in October for more information. If you are currently enrolled in PEBB life insurance, you will also receive a welcome letter and an enrollment mailing from MetLife in mid-to-late October. MetLife customer service will also be available starting in November and at the PEBB Program's open enrollment benefits fairs to answer your questions.

Do I need to take action to increase my employee basic life insurance from \$25,000 to \$35,000?

No. This coverage will automatically increase on January 1, 2017.

Will there be another opportunity to enroll in or increase my supplemental life insurance without health questions and/or a medical exam?

We don't anticipate having another opportunity like this in the future. The PEBB Program has not procured for a new life insurance vendor in more than 40 years. The transition to MetLife is a rare opportunity to allow most PEBB Program members a **special, one-time opportunity** to enroll in or increase their supplemental life insurance (up to certain limits) without answering health questions and/or having a medical exam.

I'm an employee; are the new supplemental life insurance amounts tied to my salary?

No.

I currently have \$123,000 in employee supplemental life insurance through the PEBB Program, and see that the new supplemental life insurance in 2017 will be offered in \$10,000 increments. Will my

\$123,000 employee coverage transfer to MetLife in 2017, or do I need to take action to round it up or down?

For employees who have odd supplemental life insurance amounts (not in \$10,000 increments), your coverage will transfer to MetLife in 2017. However, MetLife's open enrollment (November 1-30, 2016—which coincides with the PEBB Program's open enrollment)—is a perfect time to round up or round down those odd amounts to a \$10,000 increment (up to \$500,000) without answering health questions and/or having a medical exam. To do this, you must take action during MetLife's open enrollment.

2017 monthly premiums

When will we know what the 2017 monthly premiums will be?

We will post them on the PEBB Program's website no later than September 7, 2016. You will also find them in the PEBB Program's *For Your Benefit* newsletter you will receive in mid-October.

Why are Group Health Value's medical out-of-pocket limit and copays increasing in 2017?

Group Health redesigned its Value plan for 2017 to include lower premiums and a decreased annual deductible to enhance its affordability. To balance those reductions, however, some copays, the medical out-of-pocket limit, and inpatient stay charges increased. Group Health also reordered the tiers in their prescription drug benefit to respond to increased use and cost of prescription medications.