



Washington State Health Care Authority  
*Public Employees Benefits Board*

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September 21, 2004

TO: PEBB Participating School Districts and Political Subdivisions  
(Employer Groups)

FROM: Susanne Ames, Budget and Rates Manager  
Finance and Budget Office

SUBJECT: 2005 Rates – Tiered

As you know, the CY 2005 Open Enrollment period is coming soon. Like most employers across the country, we experienced rate increases for our employees and retirees for 2005. Medical inflation and other cost drivers resulted in an 11.1% average increase for our employee and non-Medicare premiums, and a 21.8% average increase in our Medicare premiums.

Attached is the revised rate sheet (effective January 1, 2005) for employer groups accepting the full benefits package. The PEBB board has approved the continuation of the employer provided life insurance benefit at the \$25,000 level in the full benefits package.

In early October employees will receive the PEBB Perspective newsletter with open enrollment information. Materials will also be available on the Health Care Authority/PEBB Web site [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov). Employees will not see a premium rate displayed when they make changes via E-coverage (Web). Instead, a pop-up box will inform them to contact their payroll office. Because of this, you will want to distribute cost sharing information, i.e. employee contribution schedules, to your employees in advance of open enrollment so they can have it available when they are making a plan selection.

If you have questions about these materials, please call Sandra Lakey at (360) 412-4201. Sandra can also be contacted by e-mail at [slak107@hca.wa.gov](mailto:slak107@hca.wa.gov).

SA:kg

Enclosure

cc: Tony Hildesheim      Katie Rogers  
Barbara Scott          Sandi Lakey  
Debbie Haeger          Lonnie Budd  
Michelle George        Susanne Ames  
Kim Grindrod

**K-12 and Political Subdivision (Employer Groups) Active Tiered Rates for Districts Accepting Full Benefits Package**

Final 2005 PEBB Bid Rates  
HCA Finance and Administration

<u>Plan Name</u>	<u>Subscriber</u>	<u>Subscriber and Spouse</u>	<u>Subscriber and Child(ren)</u>	<u>Full Family</u>
CHPWA	\$ 487.82	\$ 872.55	\$ 776.37	\$ 1,161.10
Group Health Cooperative of Puget Sound	\$ 451.52	\$ 799.95	\$ 712.84	\$ 1,061.27
Group Health Options Inc.	\$ 479.49	\$ 855.89	\$ 761.79	\$ 1,138.19
Kaiser Foundation Health Plan of the NW	\$ 468.04	\$ 832.99	\$ 741.75	\$ 1,106.70
PacifiCare of Washington, Inc	\$ 539.27	\$ 975.45	\$ 866.41	\$ 1,302.59
Regence BlueShield	\$ 532.89	\$ 962.69	\$ 855.24	\$ 1,285.04
Uniform Medical Plan PPO	\$ 464.19	\$ 825.29	\$ 735.02	\$ 1,096.12
UMP Neighborhood*	\$ 455.69	\$ 808.29	\$ 720.14	\$ 1,072.74
Medical Waived	\$ 103.09	\$ 103.09	\$ 103.09	\$ 103.09