



Your PEBB Benefits for 2017 Employee Enrollment Guide

Forms Inside



Washington State
Health Care Authority
Public Employees Benefits Board

Contact the Plans

| Medical Plans | Website addresses | Customer service phone numbers | TTY customer service phone numbers (deaf, hard of hearing, or speech impaired) |
|--|--|--------------------------------|--|
| Kaiser Permanente NW Classic or CDHP* | https://my.kp.org/wapebb | 503-813-2000 or 1-800-813-2000 | 711 |
| Kaiser Permanente WA Classic, SoundChoice, or Value (formerly Group Health Classic, SoundChoice, or Value) | www.kp.org/wa/pebb | 206-630-4636 or 1-888-901-4636 | 711 or 1-800-833-6388 |
| Kaiser Permanente WA CDHP (formerly Group Health Options, Inc. CDHP) | www.kp.org/wa/pebb | 206-630-4636 or 1-888-901-4636 | 711 or 1-800-833-6388 |
| Uniform Medical Plan Classic or UMP CDHP, administered by Regence BlueShield | www.hca.wa.gov/ump | 1-888-849-3681 | 711 |
| UMP Plus—Puget Sound High Value Network | www.pugetsoundhighvaluenetwork.org www.hca.wa.gov/ump/plan-ump-plus | 1-855-776-9503 | 711 |
| UMP Plus—UW Medicine Accountable Care Network | www.uwmedicine.org/umpplus www.hca.wa.gov/ump/plan-ump-plus | 1-855-520-9500 | 711 |

*Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR area.

| Health Savings Account Trustee | Website address | Customer service phone number | TTY customer service phone number (deaf, hard of hearing, or speech impaired) |
|--------------------------------|--|-------------------------------|---|
| HealthEquity | www.healthequity.com/pebb | 1-877-873-8823 | 711 |

| Dental Plans | Website addresses | Customer service phone numbers |
|---|--|--------------------------------|
| DeltaCare, administered by Delta Dental of Washington | www.deltadentalwa.com/pebb | 1-800-650-1583 |
| Uniform Dental Plan, administered by Delta Dental of Washington | www.deltadentalwa.com/pebb | 1-800-537-3406 |
| Willamette Dental Group | www.willamettedental.com/wapebb | 1-855-4DENTAL (433-6825) |

| | | | |
|---|----------------------------------|--|----------------|
| Life Insurance | Metropolitan Life (MetLife) | www.mybenefits.metlife.com/wapebb | 1-866-548-7139 |
| Long-Term Disability (LTD) Insurance | Standard Insurance Company | 1-800-368-2860 | |
| Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP) | Navia Benefit Solutions | pebb.naviabenefits.com | 1-800-669-3539 |
| Auto and Home Insurance | Liberty Mutual Insurance Company | www.hca.wa.gov/public-employee-benefits/employees/auto-and-home-insurance | 1-800-706-5525 |
| SmartHealth | Limeade | www.smarthealth.hca.wa.gov | 1-855-750-8866 |

Contact the plans for help with:

- Specific benefit questions.
- Verifying if your doctor or other provider contracts with the plan.
- Verifying if your medications are in the plan's drug formulary.
- ID cards.
- Claims.

Contact your employer's personnel, payroll, or benefits office for help with:

- Enrollment questions and procedures.
- Changing your name, address, and phone number.
- Finding forms.
- Adding or removing dependents.
- Payroll deduction information.
- Eligibility complaints or appeals.
- Life and LTD insurance eligibility and enrollment questions.
- Premium surcharge questions.
- Eligibility question and changes (Medicare, divorce, etc).

Now serving

Great coverage. Great networks of care. Great price.

The providers in the plans below have committed to:

- Follow evidence-based treatment practices.
- Coordinate care with other providers in your plan's network.
- Meet standards about the quality of care they provide.

What does this mean for you?

- Lower out-of-pocket costs for many plans.
- Providers who communicate with each other to ensure you get the right care at the right time.
- Easy access to providers and scheduling.

Great value menu

| | Monthly premiums for subscriber/full family | Annual medical deductible for subscriber/full family |
|--|---|--|
| Kaiser Permanente NW* | | |
| Classic | \$131 / \$370 | \$300 / \$900 |
| Consumer-Directed Health Plan (CDHP) with a health savings account | \$26 / \$82 | \$1,400 / \$2,800 |
| Kaiser Permanente WA (formerly Group Health) | | |
| Classic | \$147 / \$414 | \$250 / \$750 |
| Consumer-Directed Health Plan (CDHP) with a health savings account | \$25 / \$79 | \$1,400 / \$2,800 |
| SoundChoice | \$46 / \$137 | \$250 / \$750 |
| Value | \$69 / \$200 | \$250 / \$750 |
| UMP Plus | | |
| Puget Sound High Value Network | \$66 / \$192 | \$125 / \$375 |
| UW Medicine Accountable Care Network | \$66 / \$192 | \$125 / \$375 |

*Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR, area.

Before you enroll...

1. Find out which medical plans serve the county you live in (see pages 29-30).
2. Contact the plan or check their provider directory to make sure your providers are in the plan's network (see page 2).
3. Ready to pick a plan? Submit a completed *Employee Enrollment/Change* form to your personnel, payroll, or benefits office **no later than 31 days** after becoming eligible for PEBB benefits.

Note: UW employees must use Workday.

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HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format, please call 1-800-200-1004. People who have hearing or speech disabilities please call 711 for relay services.

Welcome

The Public Employees Benefits Board (PEBB) Program, administered by the Health Care Authority (HCA), is pleased to offer you (the employee, as subscriber) insurance coverage that delivers choice, access, value, and stability in benefits. The PEBB Program purchases and coordinates health insurance benefits for eligible public employees and retirees, so you can expect to receive competitive benefits from one of the largest health-care purchasers in the state.

If you are a state agency or higher-education employee, you have access to medical **and dental** coverage, **life insurance, long-term disability insurance**, and the option to enroll in a Medical Flexible Spending Arrangement (FSA) and the Dependent Care Assistance Program (DCAP).

If you are employed by a school district, educational service district (ESD), charter school, county or city government, or other employer group, your employer may offer PEBB medical only or PEBB medical, **dental, life, and long-term disability insurance**. The Medical FSA and DCAP are not available to school districts, ESDs, charter schools, and employer groups through the PEBB Program. Check with your personnel, payroll, or benefits office to find what coverage your employer offers and what you may qualify for.

The PEBB Program also provides access to auto and homeowners' insurance.

Who determines the benefits?

The Legislature establishes how much state money is available to spend on benefits. The PEBB Board then establishes eligibility requirements and approves benefit designs for insurance and other benefits. The PEBB Board

meets regularly to review benefit and eligibility issues, and plan for the future.

Who purchases the benefits?

The HCA purchases benefits within the funding approved by the Legislature. The HCA contracts with insurance companies and manages its own self-insured plans—the Uniform Medical Plan and **Uniform Dental Plan**—to provide a choice of quality health care options and responsive customer service to its members.

What is in this guide?

Inside you will find:

- Information on who can enroll.
- Enrollment requirements.
- Monthly premiums (for state agency and higher-education employees).
- Basic information about your health coverage and other insurance options.
- Medical plans available in your county.

The benefits described in this guide are brief summaries. For more details about a plan's benefits, refer to the plan's certificate of coverage. You may request a copy of the certificate of coverage after you enroll, or you can find it on the plan's website.

Some information described in this guide is based on federal or state laws. We have attempted to describe them

accurately, but if there are differences, the federal and state laws will govern.

If you have questions not answered in this booklet, please contact your employer's personnel, payroll, or benefits office or visit the PEBB Program's website at www.hca.wa.gov/public-employee-benefits for updates or to find more information.



The PEBB Program is saving the green

Help reduce our reliance on paper mailings—and their toll on the environment—by signing up to receive PEBB mailings by email. To sign up, go to www.hca.wa.gov/public-employee-benefits and select the green *My Account* button.

Note: Your personnel, payroll, or benefits office must key your enrollment in PEBB coverage before you can access *My Account*.

Where to find PEBB laws and rules

You may find the Public Employees Benefits Board's existing law in Chapter 41.05 of the Revised Code of Washington (RCW), and rules in Chapters 182-08, 182-12, and 182-16 of the Washington Administrative Code (WAC). A link to the WAC is available at www.hca.wa.gov/public-employee-benefits/rules-and-policies.

Eligibility Summary

Who's eligible for PEBB coverage?

This guide provides a general summary of employee eligibility for benefits administered by the PEBB Program. Your employer will determine if you are eligible for PEBB benefits based on your specific employment circumstances, and whether you qualify for the employer contribution (see WAC 182-12-114 and 182-12-131). Please contact your agency's personnel, payroll, or benefits office for when benefits begin once you are eligible. If you disagree with the determination, see "How can I appeal a decision?" on page 20.

Find it here

For complete details on PEBB eligibility and enrollment, refer to Washington Administrative Code (WAC) Chapter 182-12 at www.hca.wa.gov/public-employee-benefits/rules-and-policies.

Employees

Employees (referred to in this booklet as "employees," "subscribers," or in some cases, "enrollees") are eligible for PEBB benefits upon employment if the employer anticipates the employee will work an average of at least 80 hours per month and is anticipated to work for at least 8 hours in each month for more than 6 consecutive months.

If the employer revises the employee's anticipated work hours, or anticipated duration of employment, and the employee will work an average of at least 80 hours per month and at least 8 hours in each month for more than 6 consecutive months, the employee becomes eligible when the revision is made.

If the employer determines the employee is ineligible, and the employee later works an average of at least 80 hours per month and at least 8 hours in each month for more than 6 consecutive months, the employee becomes eligible the first of the month following the six-month averaging period.

Employees may also "stack" or combine hours worked in more than one position to establish eligibility as long as the work is within one state agency in which the employee:

- Works two or more positions or jobs at the same time (concurrent stacking);
- Moves from one position or job to another (consecutive stacking); or
- Combines hours from a seasonal position or job with hours from a non-seasonal position or job.

Employees must notify their employer if they believe they are eligible for benefits based on stacking.

Higher-education faculty

A faculty member is eligible for PEBB benefits if the employer anticipates they will work half-time or more for the entire instructional year or equivalent nine-month period.

If the employer doesn't anticipate that the faculty member will work the entire instructional year or equivalent nine-month period, then the faculty member is eligible for PEBB benefits at the beginning of the second consecutive quarter or semester of employment, if the faculty member is anticipated to work (or have actually worked) half-time or more. (Spring and fall are considered consecutive quarters/semesters when first establishing eligibility for faculty members that work less than half-time during the summer quarter/semester.)

A faculty member who receives additional workload after the beginning of the anticipated work period (quarter, semester, or instructional year), such that their workload meets the eligibility criteria above, becomes eligible when the revision is made.

A faculty member may become eligible by working as faculty for more than one higher-education institution. When a faculty member works for more than one higher-education institution, the faculty member must notify both employers that he or she works at more than one institution and may be eligible for PEBB benefits through stacking.

Faculty members may continue any combination of medical, [dental](#), and [life insurance](#) during periods when they are not eligible for the employer contribution by self-paying for benefits (for a maximum of 12 months). See WAC 182-12-142 for continuation coverage information.

Seasonal employees

Seasonal employees are eligible if they are anticipated to work, or the employer anticipates they will work, an average of at least 80 hours per month and are anticipated to work for at least 8 hours in each month of at least 3 consecutive months of the season. (A season is any recurring, cyclical period of work at a specific time of year that lasts 3 to 11 months.)

If an employer revises a seasonal employee's anticipated work hours such that he or she meets the eligibility criteria above, the employee becomes eligible when the revision is made.

A seasonal employee who is determined ineligible for benefits, but who later works an average of at least 80 hours per month and works for at least 8 hours in each month for more than 6 consecutive months, becomes eligible

the first of the month following the 6-month averaging period.

If a seasonal employee works in more than one position or job within one state agency, the employee may stack or combine hours to establish and maintain eligibility. See WAC 182-12-114(2) for details on when a seasonal employee becomes eligible.

A benefits-eligible seasonal employee who works a season of 9 months or more:

- Is eligible for the employer contribution through the off season following each season worked.
- Eligibility may not exceed a total of twelve consecutive months for the combined season and off season.

A benefits-eligible employee who works a season of less than 9 months:

- Is not eligible for the employer contribution during the off season.
- Is eligible for the employer contribution in any month of the season in which they are in a pay status of 8 or more hours during that month.
- May continue enrollment between periods of eligibility for a maximum of 12 months by self-paying benefits. See WAC 182-12-142 for continuation coverage information.

Elected and appointed officials

Legislators are eligible for PEBB benefits on the date their term begins. All other elected and full-time appointed officials of the legislative and executive branches of state government are eligible on the date their terms begin or the date they take the oath of office, whichever occurs first.

Justices and judges

A justice of the supreme court and judges of the court of appeals and the superior courts become eligible for PEBB benefits on the date they take the oath of office.

Can I cover my family members?

You may enroll the following family members (as described in WAC 182-12 260):

- **Your lawful spouse.**
- **Your state-registered domestic partner.** As defined in RCW 26.60.020(1) and substantially equivalent legal unions from other jurisdictions as defined in RCW 26.60.090.
- **Your children up to the last day of the month in which they became age 26,** except for children with a disability.

How are children defined?

Children are defined as your biological children, stepchildren, legally adopted children, children for whom you have assumed a legal obligation for total or partial support in anticipation of adoption, children of your state-registered domestic partner, children specified in a court order or divorce decree, or children defined in Washington State statutes (RCW 26.26.101) that establish the parent-child relationship.

Children may also include extended dependents in your spouse's, or your state-registered domestic partner's legal custody or legal guardianship. An extended dependent may be your grandchild, niece, nephew, or other child for whom you, your spouse, or state-registered domestic partner have legal responsibility as shown by a valid court

order and the child's official residence with the custodian or guardian. This does not include foster children for whom support payments are made to you through the state Department of Social and Health Services (DSHS) foster care program.

Eligible children with disabilities

Eligible children also include children of any age with a developmental disability or physical handicap that renders the child incapable of self-sustaining employment and chiefly dependent upon the employee for support and ongoing care, provided the condition occurred before age 26. You must provide evidence of the disability and evidence the condition occurred before age 26. The PEBB Program or its contracted medical plans will periodically verify the disability and dependency of a child with a disability beginning at age 26, but no more than annually after the two-year period following the child's 26th birthday.

A child with a developmental disability or physical handicap who becomes self-supporting is not eligible as of the last day of the month in which he or she becomes capable of self-support. If the child becomes capable of self-support and later becomes incapable of self-support, the child does not regain eligibility as a child with a disability.

You must notify the PEBB Program in writing when your dependent with a disability is no longer eligible. The PEBB Program must receive notice **no later than 60 days** after the date your dependent is no longer eligible.

(continued)

Eligibility Summary

Verifying family member eligibility

The PEBB Program verifies the eligibility of all dependents. You must submit proof of a dependent's eligibility.

The PEBB Program will not enroll a dependent if the PEBB Program cannot verify the dependent's eligibility. You can find a list of documents you must provide to verify your dependent's eligibility on page 46. Submit the required documents with your enrollment form.

If adding an extended dependent, or a dependent with a disability age 26 or older, you must complete the required dependent certification form in addition to the enrollment form and submit them to the address on the form. You can find these forms at www.hca.wa.gov/public-employee-benefits/employees/dependent-verification.

If I die, are my surviving dependents eligible?

As an eligible employee, your surviving spouse, state-registered domestic partner, or dependent child may be eligible to enroll in PEBB retiree insurance as a survivor if they meet both the procedural and eligibility requirements outlined in WAC 182-12-265.

All required forms must be received by the PEBB Program to enroll in or defer enrollment in retiree insurance coverage **no later than 60 days** after the date of the employee's death.

Enrollment Summary

Find it here



If you need more forms, go to www.hca.wa.gov/public-employee-benefits/forms-and-publications or contact your personnel, payroll, or benefits office.

For complete details on PEBB Program enrollment, refer to Chapters 182-08 and 182-12 WAC at www.hca.wa.gov/public-employee-benefits/rules-and-policies.

How do I enroll?

Your personnel, payroll, or benefits office must receive the following forms within the required timelines when you become eligible for PEBB benefits:

- [Employee Enrollment/Change](#) or [Employee Enrollment/Change for Medical Only Groups](#) form:

No later than 31 days

- [Long Term Disability \(LTD\) Enrollment/Change Form](#):

No later than 31 days

Ask your personnel, payroll, or benefits office when your eligibility and benefits begin.

[MetLife must receive the MetLife Enrollment/Change Form within 31 days of when you become eligible for benefits.](#)

If you enroll family members on your PEBB coverage, you must provide proof of their eligibility within the PEBB Program's enrollment timelines or the family members will not be enrolled. A list of documents we will accept as proof is on page 46.

If your personnel, payroll, or benefits office doesn't receive your completed form(s) and verification documents for your dependents (if any) within the 31-day window, we will enroll you as a single subscriber in Uniform Medical Plan (UMP) Classic, [and Uniform Dental Plan \(UDP\)](#), [basic life insurance](#), and [basic long-term disability \(LTD\) insurance](#) (if your employer offers these coverages). If enrolled as a single subscriber due to missed timelines, you will owe medical premiums and any premium surcharges (as applicable) back to your effective date of eligibility for PEBB benefits. Your dependents (if any) will not be enrolled. You cannot change plans or enroll your eligible dependents until the next annual open enrollment, unless you have a special open enrollment event that allows the change.

For more information on enrollment timelines for the [life insurance](#), [long-term disability insurance](#), Medical Flexible Spending Arrangement (FSA), Dependent Care Assistance Program (DCAP), and the SmartHealth Wellness Program, see pages 39–44. You can enroll in auto or home insurance at any time.

Which forms do I use?

You will find these forms in the back of this guide:

- If your employer offers PEBB medical, [dental, life, and LTD insurance](#), complete the [Employee Enrollment/Change](#) form (for medical and dental coverage); and [Long-Term Disability \(LTD\) Enrollment/Change Form](#) (for long-term disability insurance). For life insurance, complete the [MetLife Enrollment/Change Form](#) in the back of this book. If you have any questions regarding enrollment, please contact MetLife at 1-866-548-7139.
- If your employer offers PEBB medical coverage only, complete the [Employee Enrollment/Change for Medical Only Groups](#).

To enroll in other PEBB-sponsored benefits:

- Medical FSA or DCAP—Visit pebb.naviabenefits.com.
- Auto/home insurance—Visit www.hca.wa.gov/public-employee-benefits/employees/auto-and-home-insurance to find a local office or call Liberty Mutual Insurance Company at 1-800-706-5525.

If you enroll the family members shown in the box below, you must also submit the required forms.

Am I required to enroll in this health coverage?

Employees may waive PEBB medical if they are enrolled in employer-based group medical, TRICARE, or Medicare. You must submit the [Employee Enrollment/Change](#) form to waive PEBB medical. If you waive coverage for yourself, you cannot enroll your eligible dependents in PEBB medical coverage.

If your employer offers PEBB [dental, basic life insurance, and basic LTD insurance](#), you must enroll in these coverages for yourself.

See “Waiving Medical Coverage” on page 17 for instructions and timelines for waiving PEBB medical coverage.

Can I enroll in two PEBB medical or dental plans?

No. An enrolled dependent may be enrolled in only one PEBB medical [or](#)

(continued)

Additional required forms

| If enrolling a ... | ... then complete this form |
|-----------------------------------|--|
| Non-qualified tax dependent | Declaration of Tax Status |
| Dependent child with a disability | Certification of Dependent With a Disability |
| Extended (legal) dependent child | Extended Dependent Certification |

Enrollment Summary

dental plan. If you and your spouse or state-registered domestic partner are both eligible for PEBB benefits, you need to decide which of you will cover yourselves and any eligible children on your medical **or dental** plans. You could waive medical coverage for yourself and enroll as a dependent on your spouse's, state-registered domestic partner's, or parent's medical coverage. **However, you must enroll in dental, basic life insurance, and basic LTD insurance under your own account.** See "Waiving Medical Coverage" on page 17.

ID cards

After you enroll, your health plan(s) will send you an identification (ID) card to show providers when you receive care. If you have questions about your ID card, contact your plan directly.

(The Uniform Dental Plan does not mail ID cards, but you may download one from the plan's website.)

When does coverage begin?

When newly eligible—Medical, **dental, basic life insurance, and basic LTD insurance** begins on the first day of the month following the date an employee becomes eligible for PEBB benefits. If the employee becomes eligible on the first working day of the month, PEBB benefits begin on that day. Contact your personnel, payroll, or benefits office for when your benefits begin, once you are eligible.

For faculty members hired on a quarter/semester to quarter/semester basis, medical, **dental, basic life insurance, and basic LTD** insurance begins on the first day of the month following the

beginning of the second consecutive quarter/semester of half-time or more employment. If the first day of the second consecutive quarter/semester is the first working day of the month, PEBB benefits begin on that day.

When making a change during the PEBB Program's annual open

enrollment or when a special open enrollment event occurs—Coverage will begin as noted in the table below. For annual open enrollment, the required form(s) and proof of your dependent's eligibility must be received no later than the last day of the annual open enrollment.

| Annual event | When coverage begins |
|---|--|
| Open enrollment (November 1–30) | January 1 of the following year |
| Special open enrollment events | When coverage begins |
| Marriage or establishment of a state-registered domestic partnership | The first of the month after the date of the event or the date your personnel, payroll, or benefits office receives your completed enrollment form, whichever is later. If that day is the first of the month, coverage begins on that day. Also provide proof of your dependent's eligibility. |
| Birth or adoption | The date of birth (newborn children), adoption, or the date you assume legal obligation for the child's support in anticipation of adoption. Note: If the child's date of birth or adoption is before the 16th day of the month, you pay the higher premium for the full month (if adding the child increases the premium). If the child's date of birth or adoption is on or after the 16th, the higher premium will begin the next month. If you add your eligible spouse or state-registered domestic partner to your PEBB coverage due to your child's birth or adoption, his or her medical coverage begins the first day of the month in which the birth or adoption occurs. Dependent Child Life Insurance for newborns (if elected) begins on the 14th day after birth. |
| Child becomes eligible as a dependent with a disability, or as an extended dependent | The first day of the month after eligibility certification. |
| Other events that create a special open enrollment (see pages 14–15) | The first of the month after the date of the event or the date your personnel, payroll, or benefits office receives your completed enrollment form, whichever is later. If that day is the first of the month, coverage begins on that day. Also provide proof of the event. |

For a special open enrollment, the completed enrollment form(s) and proof of your dependent's eligibility and/or the event must be received **no later than 60 days** after the special open enrollment event. In many instances, the date you turn in your form affects the date that coverage begins; you may want to turn the form in sooner. When the special open enrollment is for birth or adoption, the required forms and proof of your dependent's eligibility and/or the event must be received as soon as possible to ensure timely payment of claims. If adding the child increases the premium, the enrollment form and proof of your dependent's eligibility and/or the event must be received no later than 12 months after the date of birth, adoption, or the date you assume legal obligation for total or partial support in anticipation of adoption. See "What is a special open enrollment?" on page 14 for more information and a list of special open enrollment events starting on page 15.

What if I'm entitled to Medicare?

Medicare Parts A and B

When you or your covered dependents become entitled to Medicare Part A and Part B, the person entitled to Medicare should contact the nearest Social Security office to ask about the advantages of immediate or deferred enrollment in Medicare Part B.

For employees and their enrolled spouses ages 65 and older, PEBB medical plans provide primary coverage, and Medicare coverage is ordinarily secondary. However, you may choose to waive your enrollment in PEBB medical and have Medicare as your coverage. If you waive PEBB medical, you can reenroll during the November annual open enrollment (for coverage effective January 1 of the following year), or if

you have a special enrollment event that allows the change. **However, you will remain enrolled in PEBB dental, life, and long-term disability coverage.**

If you retire and are eligible for PEBB retiree coverage, you must enroll and maintain enrollment in Medicare Parts A and B, if entitled, to retain your PEBB retiree coverage. Medicare will become the primary insurer, and PEBB medical becomes secondary.

Medicare guidelines direct that state-registered domestic partners who are ages 65 and older must have Medicare as their primary insurer, if entitled.

Medicare Part B

In most situations, employees and their spouses can elect to defer Medicare Part B enrollment, without penalty, up to the date the employee terminates employment or retires. Contact your nearest Social Security office for information on deferring or reinstating Medicare Part B.

If your entitlement is due to a disability, contact a Social Security office regarding deferred enrollment.

Medicare Part D

Medicare Part D is available to people enrolled in Medicare Part A and/or Part B. It is a voluntary program that offers prescription drug benefits through private plans. These plans provide at least a standard level of coverage set by Medicare.

All PEBB medical plans available to employees provide creditable prescription drug coverage. This means the plans provide prescription drug benefits that are as good as or better than Medicare Part D coverage. After you become entitled to Medicare Part A and/or Part B, you can keep your PEBB coverage and not pay a late enrollment penalty if you decide to enroll in a

Medicare Part D plan later. (To avoid a premium penalty, you cannot be without creditable drug coverage for more than 63 days.)

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

If you enroll or cancel enrollment in Medicare Part D, you may need a "notice of creditable coverage" to prove continuous prescription drug coverage. You can call the PEBB Program at 1-800-200-1004 to request one.

For questions about Medicare Part D, call the Centers for Medicare & Medicaid Services at 1-800-633-4227 or visit www.medicare.gov.

How much do the plans cost?

For state agency and higher-education employees, see the "2017 Monthly Premiums" on page 22. **There are no employee premiums for dental, basic life insurance, and basic LTD insurance.** School district, ESD, and charter school employees, and those who work for a city, tribal government, county, port, water district, hospital, etc., must contact their personnel, payroll, or benefits office to get their monthly premiums.

In addition to your monthly premium, you must pay for any deductibles, coinsurance, or copayments under the plan you choose. See the certificate of coverage available from each plan for details.

Your premiums pay for a full calendar month of coverage. Your employer cannot prorate the premiums for any reason, including when a member dies before the end of the month.

(continued)

Enrollment Summary

Some subscribers must also pay a tobacco premium surcharge in addition to their medical plan's monthly premium:

- A monthly \$25-per-account tobacco premium surcharge will apply if you or one of your family members (ages 13 and older) enrolled in PEBB medical coverage uses tobacco products (or if you do not attest to the surcharge within the PEBB Program's timelines).
- A monthly \$50 spouse or state-registered domestic partner coverage premium surcharge will apply if you enroll your spouse or state-registered domestic partner on your PEBB medical coverage, and the spouse or state-registered domestic partner has chosen not to enroll in other employer-based group medical insurance that is comparable to Uniform Medical Plan (UMP) Classic. (You will also pay the surcharge if you enroll your spouse or state-registered domestic partner and do not attest within the PEBB Program's timelines).

For more details on whether these surcharges will apply to you, see "Premium Surcharges" on pages 23–24.

How do I pay for coverage?

Eligible state agency and higher-education institution employees may pay medical premiums with pretax dollars from their salary under the state's premium payment plan. Internal Revenue Code Section 125 allows your employer to deduct money from your paycheck before calculating federal withholding, Social Security, and Medicare taxes. If you are not a state agency or higher-education employee, ask your personnel, payroll, or benefits office if they offer a pretax deduction benefit under their own Section 125 plan.

Why should I pay my monthly premiums with pretax dollars?

You take home more money because taxes are calculated after the premium, any applicable premium surcharges, and/or contributions are deducted. This reduces your taxable income, which lowers your taxes and saves you money.

Do I need to complete a form to have my medical premium payments withheld pretax?

No. If you are a new employee who enrolls in a medical plan, and your employer offers this benefit, your payroll office may automatically have the premiums deducted before calculating taxes. If you do not want to pay your medical premiums with pretax earnings, your personnel, payroll, or benefits office must receive your completed *Premium Payment Plan Election/Change Form* to waive (opt out of) participation in the premium payment plan **no later than 31 days** after you become eligible for PEBB benefits (see WAC 182-12-114). The form is available from your personnel, payroll, or benefits office.

Can I change my mind about having my medical premium payments withheld pretax?

You may change your participation under the state's premium payment plan (enroll, waive enrollment, or change election) during an annual open enrollment or a special open enrollment as described in WAC 182-08-199.

PEBB Program forms and information are available at www.hca.wa.gov/public-employee-benefits.

How do I pay the premium surcharges?

If you elect to pay your PEBB medical premiums with pretax earnings, any applicable surcharges will also be deducted pretax. (Premiums and applicable surcharges are automatically deducted from your paycheck before taxes unless you request otherwise.)

If you do not want your PEBB medical premiums or surcharges paid with pretax earnings, you must complete and submit the *Premium Payment Plan Election/Change Form* to your personnel, payroll, or benefits office **no later than 31 days** after you become eligible for PEBB benefits. **Exception:** If you enroll a state-registered domestic partner and he or she does not qualify as an Internal Revenue Code Section 152 dependent, the \$50 monthly spouse or state-registered domestic partner coverage premium surcharge (if it applies to you) will be a post-tax deduction from your paycheck.

When would it benefit me not to have a pretax deduction?

If you have your medical premiums deducted pretax, it may also affect the following benefits:

- **Social Security**—If your base salary is under the annual maximum, Section 125 participation saves you money now by reducing your Social Security taxes. However, your lifetime Social Security benefit would be calculated using the lower salary. The 2017 annual maximum is \$127,200.
- **Unemployment compensation**—Section 125 also reduces the base salary used to calculate unemployment compensation.

To learn more about Section 125, talk to a qualified financial planner or your local Social Security office.

Making Changes in Coverage

How do I make changes?

To make changes to your enrollment or health plan elections, your personnel, payroll, or benefits office must receive the required form(s) during the annual open enrollment or when a special open enrollment event occurs, within the PEBB Program’s timelines noted below.

What changes can I make anytime?

You can make some changes during the year without a special open enrollment event.

- Change your name and/or address. Use the *Employee Enrollment/Change* form.
- Apply for, cancel, or change coverage amounts, and update beneficiary information for optional life and accidental death and dismemberment (AD&D) insurance. (See “Group Term Life and AD&D Insurance” on pages 39-40.)

- Apply for, cancel, or change auto or home insurance coverage. (See “Auto and Home Insurance” on page 45.)
- Remove dependent(s) from coverage due to loss of eligibility (required). Your personnel, payroll, or benefits office must receive a complete *Employee Enrollment/Change* form **no later than 60 days** after the event.
- Enroll in, cancel, or decrease or increase the waiting period for optional long-term disability coverage. Use the *Long-Term Disability Enrollment/Change* form.
- Start, stop, or change your contribution to your health savings account (HSA). Use the *Employee Authorization for Payroll Deduction to Health Savings Account* form at www.hca.wa.gov/public-employee-benefits.
- Change your HSA beneficiary information. Use the *Health Savings Account Beneficiary Designation* form available at www.healthequity.com/ed/pebb.

What changes can I make during the annual open enrollment?

To make any of the changes below, your personnel, payroll, or benefits office must receive the required form(s) during the annual open enrollment (usually November 1–30). You may also make some of these changes online during open enrollment using *My Account* at www.hca.wa.gov/public-employee-benefits. The enrollment change will become effective January 1 of the following year.

| During the annual open enrollment, you can: | By submitting this form: |
|--|---|
| <ul style="list-style-type: none"> • Change your medical or dental plans. • Enroll or remove eligible dependents. • Enroll in a medical plan, if you previously waived PEBB medical for other employer-based group medical, TRICARE, or Medicare (see “Waiving Medical Coverage” on page 17). • Waive enrollment in PEBB medical if you have or are enrolling in other employer-based group medical, TRICARE, or Medicare effective January 1 (see “Waiving Medical Coverage” on page 17). | <p><i>Employee Enrollment/Change</i> form (if you have PEBB medical, dental, life, and long-term disability insurance)</p> <p>OR</p> <p><i>Employee Enrollment/Change for Medical Only Groups</i> (if you have PEBB medical only)</p> |
| <ul style="list-style-type: none"> • Enroll or reenroll in a Medical Flexible Spending Arrangement (PEBB benefits-eligible state agency and higher-education employees only). • Enroll or reenroll in the Dependent Care Assistance Program (PEBB benefits-eligible state agency and higher-education employees only). | <p><i>Medical Flexible Spending Arrangement and Dependent Care Assistance Program Enrollment Form</i></p> <p>OR</p> <p>Enroll at pebb.naviabenefits.com. (Check the enrollment form for submission directions.)</p> |
| <p>Change your election under the state’s premium payment plan (see “How do I pay for coverage?” on page 12).</p> | <p><i>Premium Payment Plan Election/Change Form</i></p> |

(continued)

Making Changes in Coverage

What is a special open enrollment?

The PEBB Program allows changes outside of the annual open enrollment when certain events create a special open enrollment. The Internal Revenue Code and Treasury Regulations require the change must correspond and be consistent with the event that affects eligibility for coverage.

You must provide proof of the event that created the special open enrollment (for example, a marriage or birth certificate).

To make a change, your personnel, payroll, or benefits office must receive the appropriate *Employee Enrollment/Change* form and proof of the qualifying event **no later than 60 days** after the event that created the special open enrollment. In many instances, the date you turn in your form affects the date that coverage begins; see the table on page 10 for effective dates. However, if adding a newborn or newly adopted child, and adding the child increases your premium, your employer must receive this form and proof of your dependent's eligibility no later than 12 months after the birth or adoption.

If you get married or have a child during the year, these events allow you to change your name and/or add your newborn to your medical coverage. Complete the *Employee Enrollment/Change* form with proof of the event (a marriage or birth certificate) and return it to your personnel, payroll, or benefits office **no later than 60 days** after the event.

| If this event happens ... | These changes may be permitted as a special open enrollment: | | | | |
|--|--|------------------|--|--------------------|-----------------------------------|
| | Add dependent | Remove dependent | Change PEBB medical and/or dental plan | Waive PEBB medical | Enroll after waiving PEBB medical |
| Marriage or registering a state-registered domestic partnership | Yes ¹ | Yes ² | Yes | Yes | Yes |
| Birth or adoption, including assuming a legal obligation for total or partial support in anticipation of adoption | Yes | Yes | Yes | Yes | Yes |
| Child becomes eligible as an extended dependent | Yes | No | Yes | No | Yes |
| Child becomes eligible as a dependent with a disability | Yes | No | Yes | No | Yes |
| Subscriber or dependent loses eligibility for other coverage under a group health plan or through health insurance, as defined by the Health Insurance Portability and Accountability Act (HIPAA) | Yes | No | Yes | No | Yes |
| Subscriber has a change in employment status that affects the subscriber's eligibility for his or her employer contribution toward his or her employer-based group health plan. | Yes | Yes | Yes | Yes | Yes |
| Subscriber's dependent has a change in his or her own employment status that affects eligibility for the employer contribution under his or her employer-based group health plan. | Yes | Yes | Yes | Yes | Yes |
| Subscriber or dependent has a change in enrollment under another employer-based group health insurance plan during its annual open enrollment that does not align with the PEBB Program's annual open enrollment | Yes | Yes | No | Yes | Yes |
| Subscriber's dependent moves from outside the United States to live within the United States, or from within the United States to live outside of the United States | Yes | Yes | No | Yes | Yes |
| Subscriber or dependent has a change in residence that affects health plan availability | No | No | Yes | No | No |
| Subscriber or a subscriber's dependent becomes entitled to coverage under Medicaid or a state Children's Health Insurance Program (CHIP), or loses eligibility for coverage under Medicaid or CHIP | Yes | Yes | Yes | Yes | Yes |
| Subscriber or a dependent becomes eligible for a state premium assistance subsidy for PEBB health plan coverage from Medicaid or CHIP | Yes | No | Yes | No | Yes |

¹Subscriber may add only the new spouse, state-registered domestic partner, or child(ren) of the spouse or partner. Existing dependents may not be added.

²Subscriber may remove a dependent from PEBB coverage only if the dependent enrolls in the new spouse's or state-registered domestic partner's plan.

(continued)

Making Changes in Coverage

| If this event happens ... | These changes may be permitted as a special open enrollment: | | | | |
|--|--|------------------|--|--------------------|-----------------------------------|
| | Add dependent | Remove dependent | Change PEBB medical and/or dental plan | Waive PEBB medical | Enroll after waiving PEBB medical |
| Subscriber or dependent becomes entitled to Medicare or loses eligibility under Medicare; or enrolls (or cancels enrollment) in a Medicare Part D plan | No | No | Yes | Yes | No |
| Subscriber's or dependent's current health plan becomes unavailable because the subscriber or enrolled dependent is no longer eligible for a health savings account (HSA) | No | No | Yes | No | No |
| Subscriber or dependent experiences a disruption of care that could function as a reduction in benefits for the subscriber or his or her dependent for a specific condition or ongoing course of treatment (requires approval by the PEBB Program) | No | No | Yes | No | No |

For more information, see Policy 45-2A at www.hca.wa.gov/public-employee-benefits/rules-and-policies.

What happens when a dependent loses eligibility?

Your personnel, payroll, or benefits office must receive your completed *Employee Enrollment/Change* form and proof of the qualifying event to remove a dependent from your account **no later than 60 days** after the date the dependent no longer meets PEBB eligibility criteria. Your dependent will be removed from coverage on the last day of the month in which he or she no longer meets the eligibility criteria.

Consequences for not submitting the form within **60 days** after your dependent loses eligibility may include, but are not limited to:

- The dependent may lose eligibility to continue health plan coverage under one of the continuation options described on page 18.
- The subscriber may be billed for claims paid by the health plan for services that were rendered after the dependent lost eligibility.

- The subscriber may not be able to recover subscriber-paid insurance premiums for dependents who lost eligibility.
- The subscriber may be responsible for premiums paid by the state for a dependent's health plan coverage after the dependent lost eligibility.

What if a National Medical Support Notice requires a change?

When a National Medical Support Notice (NMSN) requires you to provide health plan coverage for your dependent child, you may enroll the child and request changes to coverage as directed by the NMSN. You must complete and submit an *Employee Enrollment/Change* form and a copy of the NMSN to your personnel, payroll, or benefits office.

If you fail to request enrollment or health plan coverage changes as directed by the NMSN, your employer or the PEBB Program may make

the changes upon request of the child's other parent or child support enforcement program.

- If you have previously waived PEBB medical coverage, you will be enrolled in UMP Classic unless otherwise directed by the NMSN in order to enroll the child.
- If the child is already enrolled under another PEBB subscriber, the child will be removed from the other health plan and enrolled as directed by the NMSN. The child will be removed the last day of the month the NMSN is received. If that day is the first of the month, the change in enrollment will be made the last day of the previous month.

Health plan enrollment will begin the first day of the month following receipt of the NMSN. If the NMSN is received on the first day of the month, the change to health plan enrollment will begin on that day.

Waiving Medical Coverage

How do I waive coverage?

Employees may waive PEBB medical coverage if they are enrolled in employer-based group medical, TRICARE, or Medicare. **If you waive coverage for yourself, you cannot enroll your eligible dependents in PEBB medical.**

For information on waiving PEBB medical for Medicare, see page 11.

If your employer offers PEBB dental, basic life insurance, and basic long-term disability (LTD) insurance (if eligible), you must enroll in these coverages for yourself, regardless of whether you waive PEBB medical.

To waive enrollment in medical, your employer must receive your completed *Employee Enrollment/Change* form indicating that you want to waive enrollment in medical **no later than 31 days** after the date you become eligible for PEBB benefits, or during an annual or special open enrollment as described on pages 13-14.

Note: If you waive PEBB medical:

- The premium surcharges will not apply to you. (See “Premium Surcharges” on pages 23–24 for more details.)
- You will not be eligible for the \$125 SmartHealth wellness incentive (see page 44.)

What if I’m already enrolled in PEBB coverage?

If you are a newly eligible employee who is already enrolled in PEBB coverage as a dependent under your

spouse’s, state-registered domestic partner’s, or parent’s account, you may either choose to:

1. **Waive PEBB medical, and stay enrolled in medical under your spouse’s, state-registered domestic partner’s, or parent’s account.** You must still enroll in PEBB **dental, basic life insurance, and basic LTD insurance** (if your employer offers them) under your own account.

To waive enrollment in PEBB medical **and enroll in PEBB dental**, your personnel, payroll, or benefits office must receive your completed *Employee Enrollment/Change* form. **Your personnel, payroll, or benefits office must also receive your completed *Long-Term Disability (LTD) Enrollment/Change Form* (to enroll in basic LTD insurance). MetLife must also receive your completed *MetLife Enrollment/Change Form* to enroll in basic life insurance.**

In addition, if you are enrolled in dental coverage under your spouse’s, partner’s, or parent’s account, he or she must also complete and submit the *Employee Enrollment/Change* or *Retiree Coverage Election/Change* form to remove you from their dental coverage to prevent dual enrollment in dental coverage.

OR

2. **Enroll in PEBB medical under your own account.** To do this, complete the *Employee Enrollment/Change* form. In addition, your spouse, state-registered domestic partner, or parent will also need to complete and submit the required enrollment/change form(s) to remove you from their account to prevent dual medical **and/or dental** coverage.

How do I enroll after waiving coverage?

Once you waive PEBB medical coverage, you may reenroll. Your personnel, payroll, or benefits office must receive your completed *Employee Enrollment/Change* form before the end of the PEBB Program’s annual open enrollment or **no later than 60 days** after a special open enrollment event. In many instances, the date your personnel, payroll, or benefits office receives your form and required documents affects the date that coverage begins; you may want to turn the form in sooner. You must provide proof of eligibility for any enrolled dependents (see “Valid Dependent Verification Documents” on page 46) and proof of the event that creates a special open enrollment. For more information, see WAC 182-12-128.

What happens if I don’t waive PEBB coverage?

If your personnel, payroll, or benefits office does not receive a completed form indicating your intent to waive PEBB medical coverage within the required timeframes, you will be enrolled as a single subscriber in Uniform Medical Plan (UMP) Classic, **and Uniform Dental Plan (UDP), basic life insurance, and basic LTD insurance (if your employer offers these coverages)**. If defaulted as a single subscriber, you will owe medical premiums back to your effective date for PEBB benefits. You will also incur the \$25 monthly tobacco premium surcharge in addition to your monthly premiums. Your dependents (if any) will not be enrolled.

When Coverage Ends

When does PEBB coverage end?

PEBB insurance covers an entire month and must end as follows:

- When you or a dependent loses eligibility for PEBB benefits, coverage ends on the last day of the month in which eligibility ends. To remove a dependent, your personnel, payroll, or benefits office must receive a completed *Employee Enrollment/Change* form and proof of the qualifying event **no later than 60 days** after the date he or she lost eligibility.
- When you or a dependent misses a required enrollment timeline or chooses not to continue enrollment in a PEBB health plan under one of the options for continuing PEBB benefits, then coverage ends on the last day of the month in which you or your dependent loses eligibility under PEBB rules.

The PEBB Program charges a month's premium for each calendar month of coverage. If an enrollee dies before the end of the month, premium payments are not prorated.

What are my options when coverage ends?

You, your dependents, or both may be able to temporarily continue your PEBB insurance coverage by self-paying the premiums and any applicable surcharges on a post-tax basis with no contribution from your employer after eligibility ends.

Options for continuing coverage vary based on the reason you lost eligibility. The PEBB Program will mail a *PEBB Continuation Coverage Election Notice* booklet to you or your dependent at the address we have on file when your

employer-paid coverage ends. This booklet further explains options and includes enrollment forms to apply for continuation coverage.

You or your eligible dependents must submit the appropriate election form to the PEBB Program **no later than 60 days** after the mailing date on the *PEBB Continuation Coverage Election Notice* booklet, or you will lose all rights to continue PEBB coverage.

There are three possible continuation coverage options you and your eligible family members may qualify for:

1. COBRA
2. PEBB Continuation Coverage (which includes Leave Without Pay [LWOP] coverage)
3. PEBB retiree insurance coverage

The first two options temporarily extend PEBB health coverage in certain circumstances when you would otherwise lose medical **and dental** coverage.

COBRA eligibility is defined in federal law and governed by federal rules.

PEBB Continuation Coverage is an alternative created for PEBB enrollees who are not eligible for COBRA. LWOP coverage is an alternative that is available to employees in specific situations (such as a layoff, approved leave of absence, educational leave, or when called to active duty in the uniformed services, etc.).

PEBB retiree insurance is available only to:

- Individuals who meet eligibility and procedural requirements in WAC 182-12-171;
- Surviving dependent(s) of a PEBB benefits-eligible employee or retiree (see WAC 182-12-265); or

- The surviving dependent(s) of an emergency service worker who was killed in the line of duty (see WAC 182-12-250).

The PEBB Program administers all continuation coverage options. For information about your rights and obligations under PEBB rules and federal law, refer to your *PEBB Initial Notice of COBRA and Continuation Coverage Rights* booklet (mailed to you after you enroll in PEBB coverage), the *PEBB Continuation Coverage Election Notice* booklet, or the *Retiree Enrollment Guide* for specific details, or call the PEBB Program at 1-800-200-1004.

What happens to my Medical FSA or DCAP funds when coverage ends?

When your PEBB coverage ends or you go on unpaid leave that is not approved under the Family and Medical Leave Act (FMLA) or military leave, you can no longer contribute to your Medical FSA. This means your participation ends on the last day of the month in which you received employer-paid PEBB benefits. You will be able to claim expenses only while you were benefits-eligible, up to your available funds incurred while employed unless you are eligible to continue your Medical FSA coverage under COBRA, through Navia Benefit Solutions.

If you terminate employment and have unspent DCAP funds, you may continue to submit claims for eligible expenses up to your account balance through the end of the claims run-out March 31 of the following year as long as the expenses for care allow you to look for work, attend school full-time, or work full-time. You cannot incur expenses after December 31 of the plan year. There are no COBRA rights or other continuation coverage rules for the DCAP.

For more information on when coverage ends, see the *Medical FSA Enrollment Guide* or *DCAP Enrollment Guide* at pebb.naviabenefits.com. You can also contact Navia Benefit Solutions at 1-800-669-3539 or send an email to customerservice@naviabenefits.com.

What happens to my HSA when coverage ends?

If you enroll in a consumer-directed health plan (CDHP) with a health savings account (HSA), then later decide to switch to another type of plan, leave employment, or retire, any unspent funds in your HSA will remain unless you close your account. There is a fee for account balances below a certain threshold; contact HealthEquity for information about fees. You can use your HSA funds on qualified medical expenses, or you can leave them for the future. However, you, your employer, the PEBB Program, and others may no longer contribute to your HSA.

Contact Health Equity with questions on how your HSA works when you switch plans, enroll in continuation coverage, or retire. If you set up automatic payroll deductions to your HSA, contact your payroll office to stop them. If you set up direct deposits to your HSA, contact HealthEquity to stop them.

See “Selecting a PEBB Medical Plan” starting on page 25 to learn more about the CDHP/HSA options.

PEBB Appeals

How can I appeal a decision?

If you or your dependent disagrees with a specific decision or denial, you or your dependent may file an appeal. You can find guidance on filing an appeal in chapter 182-16 WAC and at www.hca.wa.gov/about-hca/file-appeal-pebb.

| If you are... | And you... | Follow these instructions and submission deadlines: |
|---|--|--|
| <p>A state agency or higher-education employee (or his or her dependent)</p> | <p>Disagree with a decision made by your employer about your:</p> <ul style="list-style-type: none"> • Premium surcharges • Eligibility for or enrollment in: <ul style="list-style-type: none"> • Medical • Dental • Life insurance • Long-term disability insurance • Medical Flexible Spending Arrangement (FSA) • Dependent Care Assistance Program (DCAP) <p>And are requesting your employer's review.</p> | <p>Complete Sections 1-4 of the <i>Employee Request for Review/Notice of Appeal</i> form and submit it to your employer's personnel, payroll, or benefits office.</p> <p>Your employer must receive the form no later than 30 calendar days after the date of the initial denial notice or decision you are appealing.</p> |
| | <p>Disagree with a review decision made by your employer or agree that an error occurred and are now requesting the Public Employees Benefits Board (PEBB) Program's review of your employer's decision.</p> | <p>Complete Section 8 of the <i>Employee Request for Review/Notice of Appeal</i> form and submit it to the PEBB Appeals Manager. The PEBB Appeals Manager must receive this form no later than 30 calendar days after your employer's review decision date in Section 7 of the form.</p> |
| | <p>Disagree with a decision from the PEBB Program about:</p> <ul style="list-style-type: none"> • Eligibility and enrollment in: <ul style="list-style-type: none"> • Premium payment plan • Medical FSA • DCAP • Life insurance • Eligibility to participate in the PEBB SmartHealth wellness program or receive a wellness incentive • Dependent, extended dependent, or disabled dependent eligibility • Premium surcharges • Premium payments | <p>Complete Sections 1-4 of the <i>Employee Request for Review/Notice of Appeal</i> form. Check with your employer to see if they need to review the form before you submit it to the PEBB Appeals Manager (see Section 8).</p> <p>The PEBB Appeals Manager must receive the form no later than 30 calendar days after the date of the initial denial notice or decision you are appealing.</p> |

| If you are ... | And you ... | Follow these instructions and submission deadlines: |
|---|---|--|
| <p>An employer group employee (or his or her dependent) of:</p> <ul style="list-style-type: none"> • A county • A municipality • A political subdivision of the state • A tribal government • A school district • An educational service district • A charter school • The Washington Health Benefit Exchange • An employee organization representing state civil service employees | <p>Disagree with a decision made by your employer about:</p> <ul style="list-style-type: none"> • Premium surcharges • Eligibility for or enrollment in: <ul style="list-style-type: none"> • Medical • Dental | <p>Contact your employer for information on how to appeal the decision or action.</p> |
| | <p>Disagree with a decision made by your employer, a PEBB insurance carrier, or the PEBB Program about:</p> <ul style="list-style-type: none"> • Eligibility for or enrollment in: <ul style="list-style-type: none"> • Life insurance • Long-term disability insurance • Eligibility to participate in the PEBB SmartHealth wellness program or receive a wellness incentive | <p>Complete Sections 1-4 of the <i>Employee Request for Review/ Notice of Appeal</i> form.</p> <p>The PEBB Appeals Manager must receive this form no later than 30 calendar days after the date of the initial denial notice or decision you are appealing.</p> |
| <p>A state agency or higher-education employee (or his or her dependent), or an employer group employee (or his or her dependent)</p> | <p>Are seeking a review of a decision made by a PEBB health plan, insurance carrier, or benefit administrator about:</p> <ul style="list-style-type: none"> • A benefit or claim • Completion of the PEBB SmartHealth wellness program requirements or a reasonable alternative request | <p>Contact the health plan, insurance carrier, or benefit administrator to request information on how to appeal the decision.</p> |

How can I make sure my personal representative has access to my health information?

You must provide us with a copy of a valid power of attorney or a completed *Authorization for Release of Information* form naming your representative and authorizing him or her to access your medical records and/or PEBB Program account information, and exercise your rights under the federal HIPAA privacy rule. HIPAA stands for the Health Insurance Portability and Accountability Act of 1996. The form is available at www.hca.wa.gov/about-hca/file-appeal-pebb.

2017 Monthly Premiums

For state agency and higher-education employees

There are no employee premiums for [dental](#), [basic life insurance](#), and [basic long-term disability insurance benefits](#). School district, educational service district, and charter school employees and employees who work for a city, tribal government, county, port, water district, hospital, etc., must contact their personnel, payroll, or benefits office to get their monthly premiums.

| PEBB Medical Plans | Employee | Employee & Spouse ² | Employee & Child(ren) | Full Family |
|--|----------|--------------------------------|-----------------------|-------------|
| Kaiser Permanente WA Classic (formerly Group Health Classic) | \$147 | \$304 | \$257 | \$414 |
| Kaiser Permanente WA Consumer-Directed Health Plan (formerly Group Health Consumer-Directed Health Plan) (with a health savings account) | 25 | 60 | 44 | 79 |
| Kaiser Permanente WA SoundChoice (formerly Group Health SoundChoice) | 46 | 102 | 81 | 137 |
| Kaiser Permanente WA Value (formerly Group Health Value) | 69 | 148 | 121 | 200 |
| Kaiser Permanente NW ¹ Classic | 131 | 272 | 229 | 370 |
| Kaiser Permanente NW ¹ Consumer-Directed Health Plan (with a health savings account) | 26 | 62 | 46 | 82 |
| Uniform Medical Plan Classic | 94 | 198 | 165 | 269 |
| UMP Consumer-Directed Health Plan (with a health savings account) | 25 | 60 | 44 | 79 |
| UMP Plus—Puget Sound High Value Network | 66 | 142 | 116 | 192 |
| UMP Plus—UW Medicine Accountable Care Network | 66 | 142 | 116 | 192 |

¹ Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR area.

² or state-registered domestic partner

Monthly Premium Surcharges

You will pay the following surcharges in addition to your medical premium if they apply to you.

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

See “Premium Surcharges” on pages 23–24 for more information. For more guidance on whether these surcharges apply to you, see the *2017 Premium Surcharge Help Sheet* on page 67.

Premium Surcharges

In 2013, the Legislature established two premium surcharges:

- Tobacco use premium surcharge
- Spouse or state-registered domestic partner coverage premium surcharge

These surcharges apply to PEBB benefits-eligible subscribers who:

- Are enrolled in a PEBB medical plan.
AND
- Do not have Medicare Part A and Part B as their primary coverage.

Premium surcharge reminders:

When you enroll a dependent on your PEBB medical coverage, you must attest on your enrollment form to whether the tobacco use and spouse or state-registered domestic partner coverage premium surcharges apply, if applicable. See the *2017 Premium Surcharge Help Sheet* on page 67 for more details. You may not have to pay premium surcharges, depending on your answers.

Tobacco use premium surcharge

You will pay a monthly \$25-per-account surcharge in addition to your medical plan premium if you or a dependent (age 13 or older) enrolled on your PEBB medical has used a tobacco product in the past two months (whether your enrolled dependent lives with you or not), or if you do not attest to the tobacco use premium surcharge.

To determine whether the tobacco use surcharge applies to your account, use the *2017 Premium Surcharge Help Sheet* (found on page 67) and attest by completing and submitting the *2017 Employee Enrollment/Change* form or *2017 Employee Enrollment/Change for Medical Only Groups*. If your form is not **received within 31 days** of becoming eligible for PEBB benefits, you will pay the monthly \$25-per-account surcharge in addition to your monthly premium.

To report a change

If you or your enrolled dependent's tobacco use changes (or you or your dependent have used the tobacco cessation resources mentioned in the *2017 Premium Surcharge Help Sheet*), you may report the change one of two ways:

- Go to *My Account* at www.hca.wa.gov/public-employee-benefits to change your attestation.
- OR
- Complete and submit a *2017 Premium Surcharge Change Form* (found at www.hca.wa.gov/public-employee-benefits) to your personnel, payroll, or benefits office.

If you submit a change that results in incurring the premium surcharge, the change is effective the first of the month following the status change. If that day is the first of the month, then the change begins on that day.

If the change results in removal of the premium surcharge, the change is effective the first of the month following receipt of the attestation. If that day is the first of the month, then the change begins that day.

Spouse or state-registered domestic partner coverage premium surcharge

You will pay a monthly \$50 surcharge in addition to your medical plan premium if you have a spouse or state-registered domestic partner enrolled on your PEBB medical, and your spouse or state-registered domestic partner has chosen not to enroll in employer-based group medical insurance that is comparable to Uniform Medical Plan (UMP) Classic (regardless of whether you enroll in UMP Classic). If you do not enroll a spouse or state-registered domestic partner on your PEBB medical, this surcharge does not apply to you.

If you enroll a spouse or state-registered domestic partner on your PEBB medical, use the *2017 Premium Surcharge Help Sheet* (found on page 67) to determine whether the spouse or state-registered domestic partner coverage surcharge applies to your account. Then respond by completing and submitting the *2017 Employee Enrollment/Change* form or *2017 Employee Enrollment/Change for Medical Only Groups*. If your form is not **received within 31 days** of becoming eligible for PEBB benefits, you will pay the monthly \$50 surcharge in addition to your monthly premium.

(continued)

Premium Surcharges

To attest during the PEBB Program's open enrollment

During open enrollment (November 1–30), you must attest if you enroll a spouse or state-registered domestic partner on your PEBB medical and you are:

- Incurring the surcharge.
- Not incurring the surcharge because the spouse's or state-registered domestic partner's share of medical premium through his or her employer-based group medical was not comparable to UMP Classic.
- Not incurring the surcharge because the benefits provided by the spouse's or state-registered domestic partner's employer-based group medical were not comparable to UMP Classic.

A subscriber must update their attestation by either submitting the required *Premium Surcharge Change Form* or logging in to *My Account* at www.hca.wa.gov/public-employee-benefits and following the instructions. If your attestation is not received within the open enrollment timeframe, or if the response results in incurring the premium surcharge, you will pay the monthly \$50 premium surcharge in addition to your monthly premium effective January 1 of the following plan year. You will owe the spouse or state-registered domestic partner coverage premium surcharge for the whole plan year unless there is a change in your spouse's or state-registered domestic partner's status that meets the requirements as described in WAC 182-08-185.

To report a change

Outside of the PEBB Program's annual open enrollment, the following events allow you (the employee) to make a new attestation to add or remove the spouse or state-registered domestic partner coverage premium surcharge:

- When you regain eligibility for the employer contribution for PEBB benefits.
- When you submit an *Employee Enrollment/Change* form to add a spouse or state-registered domestic partner to your PEBB medical.
- When there is a change in your spouse's or state-registered domestic partner's employer-based group medical plan.
- When you submit an *Employee Enrollment/Change* form to enroll in a PEBB medical plan after waiving your employer coverage, and you enroll your spouse or state-registered domestic partner.

You may report the change by completing and submitting a *2017 Premium Surcharge Change Form* or a *2017 Employee Enrollment/Change* form to your personnel, payroll, or benefits office. You must submit proof of the qualifying event.

If you submit a change that results in incurring the premium surcharge, the change is effective the first of the month following the status change. If that day is the first of the month, then the change begins on that day.

If the change results in removal of the premium surcharge, the change is effective the first of the month following the receipt of the attestation. If that day is the first of the month, then the change begins that day.

For more information on the premium surcharges, visit www.hca.wa.gov/public-employee-benefits/employees/surcharges.

Selecting a PEBB Medical Plan

When selecting a PEBB medical plan, your options are limited based on eligibility and where you live. You must consider which plans are available in your county. Remember, if you cover eligible dependents, **everyone must enroll in the same medical and dental plans.**

- **Eligibility.** Not everyone qualifies to enroll in a CDHP with a health savings account (HSA). See “What do I need to know about the consumer-directed health plans?” on pages 26-27.
- **Where you live.** In most cases, you must live in the plan’s service area to join the plan. See “2017 Medical Plans Available by County” on pages 29–30. Be sure to contact the plan(s) you’re interested in to ask about provider availability in your county. If you move out of your plan’s service area, you may need to change your plan. You must report your new address to your personnel, payroll, or benefits office **no later than 60 days** after your move.

How can I compare the plans?

All medical plans cover the same basic health care services, but vary in other ways such as provider networks, premiums, your out-of-pocket costs, and drug formularies.

Find it here

See a side-by-side comparison of the medical plans’ benefits and costs on pages 31–36.

Use an interactive comparison tool, find links to each plan’s website, or view a comparison of benefits at www.hca.wa.gov/public-employee-benefits/employees/compare-medical-plans.

See premiums for all PEBB medical plans on page 22.

The PEBB Program offers three types of medical plans:

- **Managed-care plans.** Managed-care plans may require you to select a primary care provider (PCP) within its network to fulfill or coordinate all of your health needs. This type of plan may not pay benefits if you see a non-contracted provider.
- **Preferred provider organization plans.** PPOs allow you to self-refer to any approved provider type in most cases, but usually provide a higher level of coverage if the provider contracts with the plan.
- **Consumer-directed health plans (CDHPs).** CDHPs let you use a health savings account (HSA) to help pay for out-of-pocket medical expenses tax free, have a lower monthly premium than most other plans, a higher deductible, and a higher out-of-pocket limit.

To choose a plan that best meets your needs, here are some things to consider:

Plan differences to consider

Premiums. Premiums vary by plan. A higher premium doesn’t necessarily mean higher quality of care or better benefits; each plan has the same basic level of benefits. **If you are employed by a school district, ESD, charter school, city, county, tribal government, port, water district, hospital, or other employer group, contact your personnel, payroll, or benefits office to find your monthly premium.**

Deductibles. All medical plans require you to pay an annual deductible before the plan pays for covered services. UMP Classic also has a separate annual deductible for some prescription drugs. Preventive care and certain other services are exempt from the medical plans’ deductibles. This means you do

not have to pay your deductible before the plan pays for the service.

Note: If you enroll in a CDHP, keep in mind:

- If you cover one or more dependents, you must pay the entire family deductible before the plan begins paying benefits.
- Although the CDHPs don’t have a separate prescription drug deductible, your prescription drug costs are subject to the CDHP annual deductible.

Coinsurance or copays. Some plans require you to pay a fixed amount, called a copay. Other plans require you to pay a percentage of an allowed fee (called a coinsurance) when you receive care.

Out-of-pocket limit. The annual out-of-pocket limit is the most you pay in a calendar year for covered benefits. UMP Classic and UMP Plus have a separate out-of-pocket limit for prescription drugs. Once you have paid this amount, the plans pay 100 percent of allowed charges for most covered benefits for the rest of the calendar year. Certain charges incurred during the year (such as your annual deductible, copays, and coinsurance) count toward your out-of-pocket limit. There are a few costs that do not apply toward your out-of-pocket limit (see the certificate of coverage for an individual plan for specifics):

- Monthly premiums and applicable surcharges.
- Charges above what the plan pays for a benefit.
- Charges above the plan’s allowed amount paid to a provider.
- Charges for services or treatments the plan doesn’t cover.
- Coinsurance for non-network providers.
- Prescription drug deductible (UMP Classic only).

Selecting a PEBB Medical Plan

Referral procedures. Some plans allow you to self-refer to any network provider; others require you to have a referral from your primary care provider. All plans allow self-referral to a participating provider for women's health-care services.

Your provider. If you have a long-term relationship with your doctor or health care provider, you should verify whether he or she is in the plan's network. Contact the provider or plan before you join.

Your family members may choose the same provider, but it's not required. Each family member may select from any available provider in the plan's network. After you join a plan, you may change your provider, although the rules vary by plan.

Paperwork. In general, PEBB plans don't require you to file claims. However, UMP members (UMP Classic, UMP CDHP, or UMP Plus) may need to file a claim if they receive services from an out-of-network provider. CDHP members also should keep paperwork received from their provider or for qualified health care expenses to verify eligible payments or reimbursements from their health savings account.

Coordination with your other benefits. If you are also covered through your spouse's or state-registered domestic partner's comprehensive group health coverage, call the medical [and/or dental](#) plan(s) directly to ask how they will coordinate benefits.

All PEBB plans coordinate benefit payments with other group plans, Medicaid, and Medicare. This coordination ensures benefit costs are more fairly distributed when a person is covered by more than one plan.

However, the amount your PEBB plan pays for benefits will not change for a particular service or treatment, even if you or a dependent have an individual medical or dental policy covering that service or treatment.

Note: If you have other comprehensive health coverage, you may not enroll in a CDHP with an HSA. Call HealthEquity at 1-877-873-8823 to ask about certain exceptions.

What type of plan should I select?

In general, you may choose from the plans available in the county in which you live. Also see "What do I need to know about the consumer-directed health plans" to find out if you qualify to enroll.

Managed-care plans

- Kaiser Permanente NW Classic*
- Kaiser Permanente WA Classic (formerly Group Health Classic)
- Kaiser Permanente WA SoundChoice (formerly Group Health SoundChoice)
- Kaiser Permanente WA Value (formerly Group Health Value)

Preferred provider organization plans

- UMP Classic
- UMP Plus

Consumer-directed health plans

- Kaiser Permanente NW CDHP*
- Kaiser Permanente WA CDHP (formerly Group Health CDHP)
- UMP CDHP

*Kaiser Foundation Health Plan of the Northwest, offered only in Clark and Cowlitz counties in WA, and the Portland, OR area.

Questions? Contact the medical plans or HealthEquity for questions about the HSA. Their phone numbers and websites are listed on page 2.

What do I need to know about the consumer-directed health plans?

You cannot enroll in a CDHP with a health savings account (HSA) if:

- You are enrolled in Medicare Part A or Part B or Medicaid.
- You are enrolled in another comprehensive medical plan—for example, on a spouse's or state-registered domestic partner's plan.
- You or your spouse or state-registered domestic partner is enrolled in a Voluntary Employee Beneficiary Association Medical Expense Plan (VEBA MEP) account, unless you convert it to a limited VEBA MEP.
- You have TRICARE.
- You enrolled in a Medical Flexible Spending Arrangement (FSA) or health reimbursement arrangement (HRA). This also applies if your spouse has a Medical FSA, even if you are not covering your spouse on your CDHP. This does not apply if the Medical FSA or HSA is a limited purpose account, or for a post-deductible Medical FSA.
- You are claimed as a dependent on someone else's tax return.

Other exclusions apply. Check *The HealthEquity Complete HSA Guidebook* (available online at www.healthequity.com/ed/pebb under Documents), the IRS *Publication 969—Health Savings Accounts and Other Tax-Favored Health Plans*, contact your tax advisor, or call HealthEquity (the HSA trustee for Kaiser Permanente NW, Kaiser Permanente WA, and UMP) toll-free at 1-877-873-8823 to verify whether you qualify.

When you enroll in a CDHP, you are automatically enrolled in a tax-free HSA that you can use to pay for IRS-qualified out-of-pocket medical expenses (such as deductibles, copays, and coinsurance), including some expenses and services that your health plans may not cover. See IRS *Publication 969* at www.irs.gov for details.

The HSA is set up by your health plan with HealthEquity, Inc., to pay for or reimburse your costs for qualified medical expenses.

Your employer or the PEBB Program contributes the following amounts to your HSA:

- \$58.34 each month for an individual subscriber, up to \$700.08 for the 2017 calendar year; or
- \$116.67 each month for a subscriber with one or more enrolled family members, up to \$1,400.04 for the 2017 calendar year.
- \$125 if you qualified for a SmartHealth wellness incentive in 2016 (from the PEBB Program).

The contributions from your employer go into the HSA in monthly installments over the year, and are deposited on the last day of each month. The entire annual amount is **not** deposited in your HSA on January 1. The SmartHealth wellness incentive is deposited at the end of January.

You can also choose to contribute to your HSA, either through pretax payroll deductions (if available from your employer) or direct deposits to HealthEquity. You may be able to deduct your HSA contributions from your federal income taxes. The IRS has an annual limit for contributions from all sources into an HSA. In 2017, the annual HSA contribution limit is \$3,400 (subscriber only) and \$6,750 (you and one or more family members). If you are age 55 or older, you may contribute up

to \$1,000 more annually in addition to these limits.

To ensure you do not go beyond the maximum allowable limit, make sure to calculate your employer's contribution amount(s) for the year, the SmartHealth wellness incentive in January (if eligible), and any amount you contribute.

Some other features of the CDHP/HSA:

- If you cover one or more family members, you must pay the entire family deductible before the CDHP begins paying benefits.
- Your prescription drug costs count toward the annual deductible and out-of-pocket maximum if you enroll in the Kaiser Permanente WA CDHP, UMP CDHP, or Kaiser Permanente NW CDHP.*
- Your HSA balance can grow over the years, earn interest, and build savings that you can use to pay for health care as needed and/or pay for Medicare Part B premiums.

What happens to my health savings account when I leave the CDHP?

If you choose a medical plan that is not a CDHP you should know:

- You won't forfeit any unspent funds in your HSA after enrolling in a different plan. You can spend your HSA funds on qualified medical expenses in the future. However, you, your employer, the PEBB Program, and other individuals can no longer contribute to your HSA.
- HealthEquity will charge you a monthly fee if you have less than \$2,500 in your HSA after December 31. You can avoid this charge by either ensuring you have at least \$2,500 in your HSA or by spending all of your HSA funds by

December 31. Other fees may apply. Contact HealthEquity for details.

You must contact HealthEquity to stop automatic direct deposits to your HSA if you previously set this up.

Are there special considerations if I enroll in a CDHP mid-year?

Yes. Enrolling in a CDHP and opening an HSA mid-year may limit the amount of contributions you (or your employer) can make in the first year.

If you have any questions about this, talk to your tax advisor.

How do I find Summaries of Benefits and Coverage?

The Affordable Care Act requires the PEBB Program and medical plans to provide a standardized comparison tool of medical plan benefits, terms, and conditions. This tool, called the Summary of Benefits and Coverage (SBC), allows plan applicants and members to compare things like:

- What is not included in the plan's out-of-pocket limit?
- Do I need a referral to see a specialist?
- Are there services this plan doesn't cover?

The PEBB Program and/or medical plans must provide an SBC (or explain how to get one) at different times throughout the year, such as when someone applies for coverage, upon plan renewal, and when requested. The SBC is also available upon request in Spanish, Tagalog, Chinese, and Navajo from your medical plan.

*Kaiser Foundation Health Plan of the Northwest, offered only in Clark and Cowlitz counties in WA, and the Portland, OR area.

(continued)

Selecting a PEBB Medical Plan

| If you want to request an SBC from your current PEBB medical plan | If you want to request an SBC from another PEBB medical plan |
|---|---|
| <p>You can either:</p> <ul style="list-style-type: none">• Go to your plan’s website to review it online;• Go to www.hca.wa.gov/public-employee-benefits/employees/benefits-and-coverage-plan to review it online; or• Call your plan’s customer services to request a paper copy at no charge. | <p>You can either:</p> <ul style="list-style-type: none">• Go to www.hca.wa.gov/public-employee-benefits/employees/benefits-and-coverage-plan to review it online; or• Call the PEBB Program at 1-800-200-1004 to request a paper copy at no charge. |
| <p>You can find the medical plan websites and customer service phone numbers on page 2.</p> | |

2017 Medical Plans Available by County

In most cases, you must live in the medical plan's service area to join the plan. Be sure to call the plan(s) you are interested in to ask about provider availability in your county. If you move out of your plan's service area, you may need to change plans. You must report your new address to your personnel, payroll, or benefits office **no later than 60 days** after your move.

| Washington | | | |
|--|---|--|---|
| Kaiser Permanente WA Classic (formerly Group Health Classic) Kaiser Permanente WA Consumer-Directed Health Plan (CDHP)¹ (formerly Group Health Consumer-Directed Health Plan [CDHP]) Kaiser Permanente WA Value (formerly Group Health Value) | <ul style="list-style-type: none"> • Benton • Columbia • Franklin • Grays Harbor (ZIP Codes 98541, 98557, 98559, and 98568) • Island • King • Kitsap • Kittitas | <ul style="list-style-type: none"> • Lewis • Lincoln (ZIP Codes 99008, 99029, 99032, and 99122) • Mason • Pend Oreille (ZIP Codes 99009 and 99180) • Pierce • San Juan • Skagit | <ul style="list-style-type: none"> • Snohomish • Spokane • Stevens (ZIP Codes 99006, 99013, 99026, 99034, 99040, 99110, 99148, and 99173) • Thurston • Walla Walla • Whatcom • Whitman • Yakima |
| Kaiser Permanente WA SoundChoice (formerly Group Health SoundChoice) | <ul style="list-style-type: none"> • King • Pierce | <ul style="list-style-type: none"> • Snohomish • Thurston | |
| Kaiser Permanente NW Classic² Kaiser Permanente NW Consumer-Directed Health Plan (CDHP)^{1,2} | <ul style="list-style-type: none"> • Clark • Cowlitz | | |
| Uniform Medical Plan (UMP) Classic UMP Consumer-Directed Health Plan (CDHP)¹ | Available in all Washington counties and worldwide. | | |
| UMP Plus—Puget Sound High Value Network³ | <ul style="list-style-type: none"> • Grays Harbor • King • Kitsap | <ul style="list-style-type: none"> • Pierce • Snohomish • Spokane | <ul style="list-style-type: none"> • Thurston • Yakima |
| UMP Plus—UW Medicine Accountable Care Network³ | <ul style="list-style-type: none"> • Grays Harbor • King • Kitsap | <ul style="list-style-type: none"> • Pierce • Skagit | <ul style="list-style-type: none"> • Snohomish • Thurston |

¹You must meet certain eligibility requirements to enroll in a CDHP with a health saving account. See “What do I need to know about the consumer-directed health plans?” on pages 26-27 for details.

²Kaiser Foundation Health Plan of the Northwest, with plans offered only in Clark and Cowlitz counties in WA and the Portland, OR area.

³Employees who are enrolled in Medicare Part A and Part B **are** eligible for UMP Plus. Employees' spouses are also eligible, even if the spouse is enrolled in Medicare. Due to federal Medicare regulations, employee's state-registered domestic partners who are enrolled in Medicare are **not** eligible for UMP Plus.

2017 Medical Plans Available by County

| Oregon | |
|--|--|
| <p>Kaiser Permanente WA Classic (formerly Group Health Classic)</p> <p>Kaiser Permanente WA Consumer-Directed Health Plan (CDHP)¹ (formerly Group Health Consumer-Directed Health Plan (CDHP))</p> <p>Kaiser Permanente WA Value (formerly Group Health Value)</p> | <ul style="list-style-type: none"> • Umatilla (ZIP Codes 97810, 97813, 97835, 97862, 97882, and 97886) |
| <p>Kaiser Permanente NW Classic²</p> | <ul style="list-style-type: none"> • Benton (ZIP Codes 97330, 97331, 97333, 97339, and 97370) |
| <p>Kaiser Permanente NW Consumer-Directed Health Plan (CDHP)^{1,2}</p> | <ul style="list-style-type: none"> • Benton (ZIP Codes 97330, 97331, 97333, 97339, and 97370) • Clackamas (ZIP Codes 97004, 97009, 97011, 97013, 97015, 97017, 97022, 97023, 97027, 97034-36, 97038, 97042, 97045, 97049, 97055, 97067, 97068, 97070, 97086, 97089, 97222, and 97267-69) • Columbia • Hood River (ZIP Code 97014) • Linn (ZIP Codes 97321-22, 97335, 97348, 97355, 97358, 97360, 97374, 97377, and 97389) • Marion (ZIP Codes 97002, 97020, 97026, 97032, 97071, 97137, 97301-3, 97305-14, 97317, 97325, 97342, 97346, 97352, 97362, 97373, 97375, 97381, 97383-85, and 97392) • Multnomah • Polk • Washington • Yamhill |
| <p>Uniform Medical Plan (UMP) Classic</p> <p>UMP Consumer-Directed Health Plan (CDHP)¹</p> | <p>Available in all Oregon counties and worldwide.</p> |

| Idaho | |
|--|---|
| <p>Kaiser Permanente WA Classic (formerly Group Health Classic)</p> <p>Kaiser Permanente WA Consumer-Directed Health Plan (CDHP)¹ (formerly Group Health Consumer-Directed Health Plan [CDHP])</p> <p>Kaiser Permanente WA Value (formerly Group Health Value)</p> | <ul style="list-style-type: none"> • Kootenai • Latah |
| <p>UMP Classic</p> <p>UMP Consumer-Directed Health Plan (CDHP)¹</p> | <p>Available in all Idaho counties and worldwide.</p> |

2017 Medical Benefits Comparison

The chart below briefly compares the per-visit costs of some in-network benefits for PEBB plans. Some copays and coinsurance do not apply until after you have paid your annual deductible. Call the plans directly for more information on specific benefits, including preauthorization requirements and exclusions.

| Annual Costs (You pay) | Medical deductible Applies to out-of-pocket limit | Medical out-of-pocket limit ¹ (See separate prescription drug out-of-pocket limit for UMP Classic and UMP Plus.) | Prescription drug deductible | Prescription drug out-of-pocket limit ¹ |
|--|--|---|--|---|
| Kaiser Foundation Health Plan of Washington (formerly Group Health) | | | | |
| Kaiser Permanente WA Classic (formerly Group Health Classic) | \$250/person \$750/family | \$2,000/person • \$4,000/family Your deductible, copays, and coinsurance for all covered services apply. | None | Prescription drug copays and coinsurance apply to the medical out-of-pocket limit. |
| Kaiser Permanente WA CDHP (formerly Group Health CDHP) Individual | \$1,400/person* | \$5,100/person Your deductible and coinsurance for all covered services apply. | Prescription drug costs apply toward medical deductible. | |
| Kaiser Permanente WA CDHP (formerly Group Health CDHP) Family | \$2,800/person \$2,800/family* | \$5,100/person • \$10,200/family Your deductible and coinsurance for all covered services apply. | | |
| Kaiser Permanente WA SoundChoice (formerly Group Health SoundChoice) | \$250/person \$750/family | \$3,000/person • \$6,000/family Your deductible, copays, and coinsurance for all covered services apply. | None | |
| Kaiser Permanente WA Value (formerly Group Health Value) | \$250/person \$750/family | \$3,000/person • \$6,000/family Your deductible, copays, and coinsurance for all covered services apply. | None | |
| Kaiser Foundation Health Plan of the Northwest | | | | |
| Kaiser Permanente NW Classic ² | \$300/person \$900/family | \$2,000/person • \$4,000/family Your deductible, copays, and coinsurance for most covered services apply. | None | Prescription drug copays and coinsurance apply to the medical out-of-pocket limit. |
| Kaiser Permanente NW CDHP ² | \$1,400/person \$2,800/family* | \$5,100/person • \$10,200/family Your deductible, copays, and coinsurance for most covered services apply. | Prescription drug costs apply toward medical deductible. | |
| Uniform Medical Plan (UMP)³ | | | | |
| UMP Classic | \$250/person \$750/family | \$2,000/person • \$4,000/family Your deductible, copays, and coinsurance for most covered medical services apply. | \$100/person \$300/family* (Tier 2 and 3 drugs only) | \$2,000/person Your prescription drug deductible and coinsurance for all covered prescription drugs apply. |
| UMP CDHP | \$1,400/person \$2,800/family* | \$4,200/person • \$8,400/family (\$6,850 per person in a family) Your deductible and coinsurance for most covered services apply. | Prescription drug costs apply toward deductible. | Prescription coinsurance applies to the out-of-pocket limit. |
| UMP Plus–PSHVN | \$125/person \$375/family | \$2,000/person • \$4,000/family Your deductible, copays, and coinsurance for most covered medical services apply. | None | \$2,000/person Your coinsurance for all covered prescription drugs applies. |
| UMP Plus–UW Medicine ACN | \$125/person \$375/family | \$2,000/person • \$4,000/family Your deductible, copays, and coinsurance for most covered medical services apply. | None | \$2,000/person Your coinsurance for all covered prescription drugs applies. |

*Must meet family medical or prescription drug deductible before plan pays benefits.

(continued)

| Benefits (You pay) | Ambulance Air or ground, per trip | Diagnostic tests, laboratory, and x-rays | Durable medical equipment, supplies, and prosthetics | Emergency room (Copay waived if admitted) | Hearing | | Home health |
|--|--------------------------------------|--|--|--|--------------------------------------|---|-------------|
| | | | | | Routine annual exam | Hardware | |
| Kaiser Foundation Health Plan of Washington (formerly Group Health) | | | | | | | |
| Kaiser Permanente WA Classic (formerly Group Health Classic) | 20% | \$0; MRI/CT/PET scan \$30 | 20% | \$250 | Primary care \$15 Specialist \$30 | You pay any amount over \$800 every 36 months for hearing aid and rental/repair combined. | \$0 |
| Kaiser Permanente WA CDHP (formerly Group Health CDHP) | 10% | 10% | 10% | 10% | 10% | | 10% |
| Kaiser Permanente WA SoundChoice (formerly Group Health SoundChoice) | 20% | 20% | 20% | \$75 + 20% | 20% | | \$0 |
| Kaiser Permanente WA Value (formerly Group Health Value) | 20% | \$0; MRI/CT/PET scan \$40 | 20% | \$300 | \$20 | | \$0 |
| Kaiser Foundation Health Plan of the Northwest | | | | | | | |
| Kaiser Permanente NW Classic ² | 15% | \$10 | 20% | 15% | \$35 | You pay any amount over \$800 every 36 months for hearing aid and rental/repair combined. | 15% |
| Kaiser Permanente NW CDHP ² | 15% | 15% | 20% | 15% | \$30 | You pay any amount over \$800 every 36 months after deductible has been met for hearing aid and rental/repair combined. | 15% |
| Uniform Medical Plan (UMP)³ | | | | | | | |
| UMP Classic | 20% | 15% | 15% | \$75 + 15% | \$0 | You pay any amount over \$800 every three calendar years for hearing aid and rental/repair combined. (CDHP is subject to deductible.) | 15% |
| UMP CDHP | 20% | 15% | 15% | 15% | 15% | | 15% |
| UMP Plus–PSHVN | 20% | 15% | 15% | \$75 + 15% | \$0 | | 15% |
| UMP Plus–UW Medicine ACN | 20% | 15% | 15% | \$75 + 15% | \$0 | | 15% |

¹ Premiums, charges for services in excess of a benefit, charges in excess of the plan's allowed amount, coinsurance for out-of-network providers (UMP)³, and charges for non-covered services do not apply to out-of-pocket limit. Non-covered services include, but are not limited to, member costs above the vision and hearing aid hardware maximums.

² Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR area.

³ UMP Classic and UMP CDHP members who see an out-of-network provider will pay 40% coinsurance of the plan's allowed amount for most services, plus any amount the provider charges over the allowed amount. UMP Plus members will pay 50% coinsurance for most out-of-network providers and non-network providers, plus any amount the out-of-network provider charges over the plan's allowed amount.

| Benefits (You pay) | Hospital services | | Office visit | | | | | |
|--|---|------------|--|-------------|------------|---------------|---------------|-----------|
| | Inpatient | Outpatient | Primary care | Urgent care | Specialist | Mental health | Chemo-therapy | Radiation |
| Kaiser Foundation Health Plan of Washington (formerly Group Health) | | | | | | | | |
| Kaiser Permanente WA Classic (formerly Group Health Classic) | \$150/day up to \$750 maximum/admission | \$150 | \$15 | \$15 | \$30 | \$15 | \$15 | \$30 |
| Kaiser Permanente WA CDHP (formerly Group Health CDHP) | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% |
| Kaiser Permanente WA SoundChoice (formerly Group Health SoundChoice) | \$200/day up to \$1,000 maximum/admission | 20% | First visit per calendar year free, then 20% | 20% | 20% | 20% | 20% | 20% |
| Kaiser Permanente WA Value (formerly Group Health Value) | \$250/day up to \$1,250 maximum/admission | \$200 | \$30 | \$30 | \$50 | \$30 | \$50 | \$50 |
| Kaiser Foundation Health Plan of the Northwest | | | | | | | | |
| Kaiser Permanente NW Classic ² | 15% | 15% | \$25 | \$45 | \$35 | \$25 | \$0 | \$0 |
| Kaiser Permanente NW CDHP ² | 15% | 15% | \$20 | \$40 | \$30 | \$20 | \$0 | \$0 |
| Uniform Medical Plan (UMP)³ | | | | | | | | |
| UMP Classic | \$200/day up to \$600 maximum/year per person + 15% professional fees | 15% | 15% | 15% | 15% | 15% | 15% | 15% |
| UMP CDHP | 15% | 15% | 15% | 15% | 15% | 15% | 15% | 15% |
| UMP Plus–PSHVN | \$200/day up to \$600 maximum/year per person + 15% professional fees | 15% | \$0 | 15% | 15% | 15% | 15% | 15% |
| UMP Plus–UW Medicine ACN | \$200/day up to \$600 maximum/year per person + 15% professional fees | 15% | \$0 | 15% | 15% | 15% | 15% | 15% |

(continued)

| Benefits (You pay) | Physical, occupational, and speech therapy (per-visit cost for 60 visits/year combined) | Prescription drugs Retail Pharmacy (up to a 30-day supply) | | | | | |
|--|---|---|-------------------|---|--------------------------------------|--------------------|--------------------|
| | | Value Tier | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 |
| Kaiser Foundation Health Plan of Washington (formerly Group Health) | | | | | | | |
| Kaiser Permanente WA Classic (formerly Group Health Classic) | \$30 | \$5 | \$20 | \$40 | 50% up to \$250 | — | — |
| Kaiser Permanente WA CDHP (formerly Group Health CDHP) | 10% | \$5 (at Kaiser Permanente WA facilities only) | \$20 | \$40 (\$30 at Kaiser Permanente WA facilities) | 50% up to \$250 | — | — |
| Kaiser Permanente WA SoundChoice (formerly Group Health SoundChoice) | 20% | \$5 | \$15 | \$60 | 50% | \$150 | 50% up to \$400 |
| Kaiser Permanente WA Value (formerly Group Health Value) | \$50 | \$5 | \$25 | \$50 | 50% | \$150 | 50% up to \$400 |
| Kaiser Foundation Health Plan of the Northwest | | | | | | | |
| Kaiser Permanente NW Classic ² | \$35 | — | \$15 | \$40 | \$75 | 50% up to \$150 | — |
| Kaiser Permanente NW CDHP ² | \$30 | — | \$15 | \$40 | \$75 | 50% up to \$150 | — |
| Uniform Medical Plan (UMP)³ | | | | | | | |
| UMP Classic | 15% | 5% up to \$10 | 10% up to \$25 | 30% up to \$75 | 50% (Non-specialty drugs only) | — | — |
| UMP CDHP | 15% | 15% | 15% | 15% | 15% (Non-specialty drugs only) | — | — |
| UMP Plus— PSHVN | 15% | 5% up to \$10 | 10% up to \$25 | 30% up to \$75 | 50% (Non-specialty drugs only) | — | — |
| UMP Plus— UW Medicine ACN | 15% | 5% up to \$10 | 10% up to \$25 | 30% up to \$75 | 50% (Non-specialty drugs only) | — | — |

¹ Premiums, charges for services in excess of a benefit, charges in excess of the plan's allowed amount, coinsurance for out-of-network providers (UMP)³, and charges for non-covered services do not apply to out-of-pocket limit. Non-covered services include, but are not limited to, member costs above the vision and hearing aid hardware maximums.

² Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR area.

³ UMP Classic and UMP CDHP members who see an out-of-network provider will pay 40% coinsurance of the plan's allowed amount for most services, plus any amount the provider charges over the allowed amount. UMP Plus members will pay 50% coinsurance for most out-of-network providers and non-network providers, plus any amount the out-of-network provider charges over the plan's allowed amount.

| Benefits (You pay) | Prescription drugs | | | | |
|--|---|----------------|-----------------|--|-----------------|
| | Mail order (up to a 90-day supply unless otherwise noted) | | | | |
| | Value tier | Tier 1 | Tier 2 | Tier 3 | Tier 4 |
| Kaiser Foundation Health Plan of Washington (formerly Group Health) | | | | | |
| Kaiser Permanente WA Classic (formerly Group Health Classic) | \$10 | \$40 | \$80 | 50% up to \$750 | — |
| Kaiser Permanente WA CDHP (formerly Group Health CDHP) | \$10 | \$40 | \$80 | 50% up to \$750 | — |
| Kaiser Permanente WA SoundChoice (formerly Group Health SoundChoice) | \$10 | \$30 | \$120 | 50% | — |
| Kaiser Permanente WA Value (formerly Group Health Value) | \$10 | \$50 | \$100 | 50% | — |
| Kaiser Foundation Health Plan of the Northwest | | | | | |
| Kaiser Permanente NW Classic ² | — | \$30 | \$80 | \$150 | 50% up to \$150 |
| Kaiser Permanente NW CDHP ² | — | \$30 | \$80 | \$150 | 50% up to \$150 |
| Uniform Medical Plan (UMP)³ | | | | | |
| UMP Classic | 5% up to \$30 | 10% up to \$75 | 30% up to \$225 | 50% (Specialty drugs: up to \$150 [up to a 30-day supply only]; Non-specialty drugs: no cost-limit) | — |
| UMP CDHP | 15% | 15% | 15% | 15% (Specialty drugs: up to a 30-day supply only) | — |
| UMP Plus–PSHVN | 5% up to \$30 | 10% up to \$75 | 30% up to \$225 | 50% (Specialty drugs: up to \$150 [up to a 30-day supply only]; Non-specialty drugs: no cost-limit) | — |
| UMP Plus–UW Medicine ACN | 5% up to \$30 | 10% up to \$75 | 30% up to \$225 | 50% (Specialty drugs: up to \$150 [up to a 30-day supply only]; Non-specialty drugs: no cost-limit) | — |

(continued)

| Benefits (You pay) | Preventive care See certificate of coverage or check with plan for full list of services. | Spinal manipulations | Vision care ⁴ | |
|--|--|--------------------------------|--|---|
| | | | Exam (annual) | Glasses and contact lenses |
| Kaiser Foundation Health Plan of Washington (formerly Group Health) | | | | |
| Kaiser Permanente WA Classic (formerly Group Health Classic) | \$0 | \$15 Maximum 10 visits/year | \$15 | You pay any amount over \$150 every 24 months for frames, lenses, and contacts combined. |
| Kaiser Permanente WA CDHP (formerly Group Health CDHP) | \$0 | 10% Maximum 10 visits/year | 10% | |
| Kaiser Permanente WA SoundChoice (formerly Group Health SoundChoice) | \$0 | 20% Maximum 10 visits/year | 20% | |
| Kaiser Permanente WA Value (formerly Group Health Value) | \$0 | \$30 Maximum 10 visits/year | \$30 | |
| Kaiser Foundation Health Plan of the Northwest | | | | |
| Kaiser Permanente NW Classic ² | \$0 | \$35 Maximum 12 visits/year | \$25 | You pay any amount over \$150 every 24 months for frames, lenses, and contacts combined. |
| Kaiser Permanente NW CDHP ² | \$0 | \$30 Maximum 12 visits/year | \$20 | |
| Uniform Medical Plan (UMP)³ | | | | |
| UMP Classic | \$0 | 15% Maximum 10 visits/year | \$0 You pay any amount over \$65 for contact lens fitting fees. | You pay any amount over \$150 every two calendar years for frames, lenses, and contacts combined. |
| UMP CDHP | \$0 | 15% Maximum 10 visits/year | | |
| UMP Plus–PSHVN | \$0 | 15% Maximum 10 visits/year | | |
| UMP Plus–UW Medicine ACN | \$0 | 15% Maximum 10 visits/year | | |

¹ Premiums, charges for services in excess of a benefit, charges in excess of the plan's allowed amount, coinsurance for out-of-network providers (UMP)³, and charges for non-covered services do not apply to out-of-pocket limit. Non-covered services include, but are not limited to, member costs above the vision and hearing aid hardware maximums.

² Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR area.

³ UMP Classic and UMP CDHP members who see an out-of-network provider will pay 40% coinsurance of the plan's allowed amount for most services, plus any amount the provider charges over the allowed amount. UMP Plus members will pay 50% coinsurance for most out-of-network providers and non-network providers, plus any amount the out-of-network provider charges over the plan's allowed amount.

⁴ Contact your plan about costs for children's vision care.

The information in this document is accurate at the time of printing.
Contact the plans or review the certificate of coverage before making decisions.

Selecting a PEBB Dental Plan

Dental Plan Options

Make sure you confirm with your dentist that he or she accepts the **specific plan network and plan group**.

| Plan Name | Plan Type | Plan Administrator | Plan Network | Plan Group |
|------------------------------|-------------------------|----------------------------|------------------|------------|
| DeltaCare | Managed-care plan | Delta Dental of Washington | DeltaCare PEBB | Group 3100 |
| Willamette Dental Group Plan | Managed-care plan | Willamette Dental Group | Willamette | WA82 |
| Uniform Dental Plan (UDP) | Preferred-provider plan | Delta Dental of Washington | Delta Dental PPO | Group 3000 |

How do DeltaCare and Willamette Dental Group plans work?

DeltaCare and Willamette Dental Group are managed-care plans. You must select and receive care from a primary care dental provider in that plan's network. Referrals are required from your primary care dental provider to see a specialist. You may change providers in your plan's network at any time.

DeltaCare is administered by Delta Dental of Washington. Its network is DeltaCare PEBB (Group 3100).

Willamette Dental Group administers its own dental network.

Neither plan has an annual deductible. You don't need to track how much you have paid out of pocket before the plan begins covering benefits. You pay a set amount (copay) when you receive dental services. Neither plan has an annual maximum that they pay for covered benefits (some specific exceptions apply).

How does Uniform Dental Plan work?

UDP is a preferred-provider organization (PPO) plan. You can choose any dental provider, and change providers at any time. More than three out of four dentists in Washington State participate with this PPO.

UDP is administered by Delta Dental of Washington. Its network is Delta Dental PPO (Group 3000).

When you see a network provider, your out-of-pocket expenses are generally lower than if you chose a provider who is not part of this network.

Under UDP, you pay a percentage of the plan's allowed amount (coinsurance) for dental services after you have met the annual deductible.

UDP pays up to an annual maximum of \$1,750 for covered benefits for each enrolled family member, including preventive visits.

Before you select a plan or provider, keep in mind:

DeltaCare and Willamette Dental Group are managed-care plans. You must choose a primary dental provider within their networks.

UDP is a preferred-provider plan. You may choose any dental provider, but will generally have lower out-of-pocket costs if you see network providers.

Check with the plan to see if the provider is in the plan's network and group number. Make sure you correctly identify your dental plan's network and group number (see table above). You can call the dental plan's customer service (listed in the front of this booklet), or use the dental plan network's online directory.

Confirm the selection you've made before you submit your enrollment form.

Dental Benefits Comparison

For information on specific benefits and exclusions, refer to the dental plan's certificate of coverage or contact the plan directly. A PPO refers to a preferred-provider organization (network).

| Annual Costs | Preferred-provider plan | Managed-care plans | |
|---|---|----------------------------------|-------------------------|
| | Uniform Dental Plan (UDP) <i>(Group 3000 Delta Dental PPO)</i> | DeltaCare <i>(Group 3100)</i> | Willamette Dental Group |
| Deductible | \$50/person, \$150/family | None | |
| Plan maximum (See specific benefits maximums below.) | You pay amounts over \$1,750 | No general plan maximum | |

| Benefits | Preferred-provider plan | Managed-care plans | |
|---|--|--|-------------------------|
| | Uniform Dental Plan (UDP) <i>(Group 3000 Delta Dental PPO)</i> | DeltaCare <i>(Group 3100)</i> | Willamette Dental Group |
| | You pay after deductible: | You pay: | |
| Dentures | 50% PPO and out of state; 60% non-PPO | \$140 for complete upper or lower | |
| Root canals (endodontics) | 20% PPO and out of state; 30% non-PPO | \$100 to \$150 | |
| Nonsurgical TMJ | 30% of costs until plan has paid \$500 for PPO, out of state, or non-PPO; then any amount over \$500 in member's lifetime | DeltaCare: 30% of costs, then any amount after plan has paid \$1,000 per year, then any amount over \$5,000 in member's lifetime Willamette Dental Group: Any amount over \$1,000 per year and \$5,000 in member's lifetime | |
| Oral surgery | 20% PPO and out of state; 30% non-PPO | \$10 to \$50 to extract erupted teeth | |
| Orthodontia | 50% of costs until plan has paid \$1,750 for PPO, out of state, or non-PPO, then any amount over \$1,750 in member's lifetime (deductible doesn't apply) | Up to \$1,500 copay per case | |
| Orthognathic surgery | 30% of costs until plan has paid \$5,000 for PPO, out of state, or non-PPO; then any amount over \$5,000 in member's lifetime | 30% of costs until plan has paid \$5,000; then any amount over \$5,000 in member's lifetime | |
| Periodontic services (treatment of gum disease) | 20% PPO and out of state; 30% non-PPO | \$15 to \$100 | |
| Preventive/diagnostic (deductible doesn't apply) | \$0 PPO; 10% out of state; 20% non-PPO | \$0 | |
| Restorative crowns | 50% PPO and out of state; 60% non-PPO | \$100 to \$175 | |
| Restorative fillings | 20% PPO and out of state; 30% non-PPO | \$10 to \$50 | |

Group Term Life and AD&D Insurance

Your life insurance benefits allow you to cover yourself, your spouse or state-registered domestic partner, and your children. As an employee, your basic life insurance covers you and pays your designated beneficiaries in the event of your death. The PEBB Program offers basic life insurance and Accidental Death and Dismemberment (AD&D) insurance, which provides extra benefits for certain injuries or death resulting from a covered accident.

Life and AD&D insurance is available to PEBB benefits-eligible state and higher-education employees, as well as employees who work for a school district, ESD, charter school, tribal government, or employer group that offers both PEBB medical and dental coverage.

What are my PEBB life and AD&D insurance options?

The PEBB Program offers \$35,000 of basic life insurance and \$5,000 basic AD&D insurance (called **Basic Life and AD&D Insurance for Employees**) as part of your benefits package, at no cost to you.

The PEBB Program also offers optional life and AD&D insurance for you to purchase:

- **Optional Life Insurance for Employees:** Increments of \$10,000 up to \$500,000 with no Medical Evidence of Insurability, to a maximum of \$1,000,000 with Medical Evidence of Insurability.
- **Optional Life Insurance for Spouse or State-Registered Domestic Partner:** If you are enrolled in Optional Life Insurance, you may apply for amounts of Optional Life Insurance for your spouse or

state-registered domestic partner in increments of \$5,000 (up to one-half the amount of Employee Optional Life Insurance you obtain for yourself).

- **Optional Life Insurance for Children:** If you enroll in Optional Life Insurance, you may apply for Child coverage in \$5,000 increments up to \$20,000.
- **Optional AD&D Insurance for Employees:** You may enroll in Optional AD&D coverage in increments of \$10,000 up to \$250,000. Optional AD&D Insurance does not cover death and dismemberment from non-accidental causes. Optional AD&D Insurance never requires evidence of insurability, and you can apply at any time.
- **Optional AD&D Insurance for Spouse or State-Registered Domestic Partner:** You can choose to cover your spouse or state-registered domestic partner with AD&D coverage. You may enroll in Optional AD&D coverage in increments of \$10,000 up to \$250,000.
- **Optional AD&D Insurance for Children:** For your children, Optional AD&D coverage is available in \$5,000 increments up to \$25,000.

When can I enroll?

You may enroll **no later than 31 days** after becoming eligible for PEBB benefits (generally your first day of employment) for the following coverage, **without providing evidence of insurability:**

- Optional Life Insurance for Employees up to \$500,000.
- Optional Life Insurance for Spouse or State-Registered Domestic Partner up to \$100,000.

- Optional Life Insurance for Children, all amounts Guaranteed Issue in increments of \$5,000 up to \$20,000.

You **must** provide evidence of insurability to MetLife if you:

- Apply for Optional Life Insurance more than 31 days after becoming eligible for PEBB benefits.
- Request more than \$500,000 in Optional Employee Life Insurance for yourself.
- Request more than \$100,000 in Optional Life Insurance for your spouse or state-registered domestic partner.

MetLife must approve your request for additional levels of coverage.

How do I enroll?

Complete the *MetLife Enrollment/Change Form* in the back of this book. If you have any questions regarding enrollment please contact MetLife at 1-866-548-7139.

The PEBB Program offers life insurance through Metropolitan Life Insurance Company (Plan number 164995-1-G). This is a summary of benefits only. To see the certificate of coverage, either:

- Go to www.hca.wa.gov/public-employee-benefits under *Forms and publications*.
- or
- Contact your employer's personnel, payroll, or benefits office.

(continued)

Group Term Life and AD&D Insurance

Premiums

| Optional Life Insurance for Employees and Spouse or State-Registered Domestic Partner | | |
|---|----------------------------|--------------|
| Age | COST PER \$1,000 PER MONTH | |
| | Non-Tobacco User | Tobacco User |
| Less than 25 | \$0.028 | \$0.037 |
| 25–29 | \$0.031 | \$0.043 |
| 30–34 | \$0.034 | \$0.057 |
| 35–39 | \$0.043 | \$0.066 |
| 40–44 | \$0.064 | \$0.073 |
| 45–49 | \$0.092 | \$0.111 |
| 50–54 | \$0.143 | \$0.170 |
| 55–59 | \$0.268 | \$0.317 |
| 60–64 | \$0.411 | \$0.482 |
| 65–69 | \$0.758 | \$0.929 |
| 70+ | \$1.131 | \$1.510 |
| Cost for your child(ren) | \$0.124 | \$0.124 |

Your premium rate changes to the next higher rate as you reach each new age bracket.

| Optional Accidental Death and Dismemberment (AD&D) Insurance | |
|--|--------------------------------------|
| | MONTHLY COST PER \$1,000 OF COVERAGE |
| Employee | \$0.019 |
| Dependent Spouse or State-Registered Domestic Partner | \$0.019 |
| Dependent Child | \$0.016 |

Premiums shown are guaranteed through December 31, 2017.

Long-Term Disability Insurance

Long-term disability (LTD) insurance is designed to help protect you from the financial risk of lost earnings due to serious injury or illness. When you enroll in LTD coverage, it pays a percentage of your monthly earnings to you if you become disabled as defined below.

LTD insurance is available to PEBB benefits-eligible state and higher-education employees, and employees who work for a school district, educational service district, charter school, tribal government, or employer group that offers both PEBB medical and dental coverage. **Exceptions:** Optional LTD insurance is not available to seasonal employees who work a season that is less than nine months, or port commissioners.

What are my PEBB long-term disability insurance options?

LTD coverage has two parts:

1. The PEBB Program offers a maximum \$240 monthly **Basic LTD Plan** benefit as part of your benefits package, at no cost to you.
2. The PEBB Program also offers **Optional LTD Plan** insurance for you to purchase.

LTD benefit amounts

The monthly LTD benefit is a percentage of your insured monthly Predisability Earnings, reduced by deductible income (such as work earnings, workers' compensation, sick pay, Social Security, etc.).

The LTD benefit for each plan is shown below:

| | Basic LTD | Optional LTD |
|--|------------------------|---------------------------|
| % of monthly predisability earnings the plan pays | 60% of the first \$400 | 60% of the first \$10,000 |
| Minimum monthly LTD benefit | \$50 | \$50 |
| Maximum monthly LTD benefit | \$240 | \$6,000 |

Waiting period before benefits become payable

Basic LTD Plan: 90 days or the period of sick leave (excluding shared leave) for which you are eligible under the employer's sick leave plan, whichever is longer.

Optional LTD Plan: 30, 60, 90, 120, 180, 240, 300, or 360 days (depending on your election), or the period of sick leave (excluding shared leave) for which you are eligible under the employer's sick leave plan, whichever is longer.

What is considered a disability?

Being unable to perform with reasonable continuity the duties of your Own Occupation as a result of sickness, injury, or pregnancy during the benefit waiting period and the first 24 months for which LTD benefits are payable. During this period, you are considered partially disabled if you are working but unable to earn more than 80 percent of your indexed Predisability Earnings.

After that, as a result of sickness, injury, or pregnancy, being unable to perform with reasonable continuity the Material Duties of any gainful occupation for which you are reasonably able through education, training, or experience. During this period, you are considered Partially Disabled if you are working, but unable to earn more than 60 percent of your indexed Predisability Earnings in that occupation and in all other occupations for which you are reasonably suited.

Maximum benefit period

For both Basic LTD and Optional LTD coverage, the benefit duration is based on your age when the disability begins.

| Age | Maximum benefit period |
|---------------|--|
| 61 or younger | To age 65, or to SSNRA* or 42 months, whichever is longest |
| 62 | To SSNRA* or 42 months, whichever is longest |
| 63 | To SSNRA* or 36 months, whichever is longest |
| 64 | To SSNRA* or 30 months, whichever is longest |
| 65 | 24 months |
| 66 | 21 months |
| 67 | 18 months |
| 68 | 15 months |
| 69 or older | 12 months |

*SSNRA is Social Security Normal Retirement Age, your normal retirement age under the Federal Social Security Act as amended.

(continued)

Long-Term Disability Insurance

How much does the Optional Plan cost?

Payroll deduction as a percentage of Predisability Earnings

| Benefit waiting period | Higher-education retirement plan employees | TRS, PERS, and other retirement plan employees |
|------------------------|--|--|
| 30 days | 2.60% | 2.06% |
| 60 days | 1.32% | 1.09% |
| 90 days | 0.72% | 0.60% |
| 120 days | 0.42% | 0.36% |
| 180 days | 0.32% | 0.28% |
| 240 days | 0.30% | 0.27% |
| 300 days | 0.28% | 0.25% |
| 360 days | 0.27% | 0.24% |

Multiply your monthly base pay (up to \$10,000) by the percentage shown above for the desired benefit waiting period to calculate your Optional LTD monthly premium.

When can I enroll?

You may enroll in Optional LTD coverage **within 31 days** after becoming eligible for PEBB benefits (generally your first day of employment) without providing evidence of insurability.

If you apply for Optional LTD coverage **after 31 days**, or decrease the waiting period for Optional LTD coverage, you must provide evidence of insurability and your *Long-Term Disability (LTD) Evidence of Insurability Form* must be approved by Standard Insurance Company before your insurance becomes effective.

How do I enroll?

If applying within 31 days of initial eligibility for PEBB benefits, complete and submit the *Long Term Disability (LTD) Enrollment/Change Form* (found in the back of this booklet) to your employer's personnel, payroll, or benefits office.

If applying after 31 days, or decreasing the waiting period for

Optional LTD coverage, you must also complete the *Long Term Disability (LTD) Evidence of Insurability Form* (found at www.hca.wa.gov/public-employee-benefits/employees/long-term-disability-insurance) and submit it to Standard Insurance Company.

For questions about enrollment, contact your employer's personnel, payroll, or benefits office. If you have a specific question about a claim, contact Standard Insurance Company at 1-800-368-2860.

The PEBB Program offers long-term disability (LTD) insurance through Standard Insurance Company. This is a summary. To see the LTD plan booklet or to get forms:

- Go to www.hca.wa.gov/public-employee-benefits/employees/long-term-disability-insurance.

or

- Contact your employer's personnel, payroll, or benefits office.

Update and Sign

Example #1

If you are a higher-education retirement plan employee with monthly earnings of \$1,000, the 60-day benefit waiting period would cost \$13.20 per month.

| | |
|--------------------------------|---|
| Earnings: | \$ 1,000 per month |
| 60-day benefit waiting period: | $\times 0.0132$ (1.32% converts to 0.0132 when multiplying) |
| Monthly cost: | \$ 13.20 |

Example #2

If you are a TRS, PERS, or other retirement plan employee with monthly earnings of \$1,000, the 60-day benefit waiting period would cost \$10.90 per month.

| | |
|--------------------------------|---|
| Earnings: | \$ 1,000 per month |
| 60-day benefit waiting period: | $\times 0.0109$ (1.09% converts to 0.0109 when multiplying) |
| Monthly cost: | \$ 10.90 |

Medical FSA and DCAP

Both the Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP) are available to public employees eligible for PEBB benefits who work at state agencies, higher-education institutions, and community and technical colleges as described in Washington Administrative Code (WAC) 182-12-114 (see www.hca.wa.gov/public-employee-benefits/employees/additional-benefits).

What is a Medical Flexible Spending Arrangement (FSA)?

A Medical FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for out-of-pocket health care costs for you and your qualified dependents. You can set aside as little as \$240 or as much as \$2,500 per calendar year. The full amount you elect to set aside for your Medical FSA is available on the first day your benefits become effective.

Note: You **cannot** enroll in both a Medical FSA and a PEBB consumer-directed health plan (CDHP) with a health savings account (HSA).

How does the Medical FSA work?

- You estimate your expenses for the calendar year and enroll in a Medical FSA for that amount.
- Your election amount is deducted from your pay, divided by the number of paychecks you will receive in the calendar year. Your election amount will be deducted from your paychecks pre-tax (which reduces your taxable income), so you don't pay FICA or federal income taxes on that amount.
- Your Medical FSA helps you pay for deductibles, copays, coinsurance, dental, vision, and many other expenses. You can use your Medical

FSA for you, your spouse's, or qualified dependent's health care expenses, even if they are not enrolled in your PEBB medical or dental plan.

What is the Dependent Care Assistance Program (DCAP)?

The DCAP allows you to set aside money from your paycheck on a pre-tax basis to help pay for qualifying child care or elder care expenses while you and your spouse attend school full-time, work, or look for work. A qualifying dependent must live with you and must be 12 years old or younger. A dependent age 13 or older qualifies only if he or she is physically or mentally incapable of self-care and regularly spends at least eight hours each day in your household. The care must be provided during the hours the parent(s) work, look for work, or attend school. You can set aside as much as \$5,000 per calendar year (\$2,500 if you and your spouse file separate tax returns.).

How does the DCAP work?

- You estimate your expenses for the calendar year and enroll in the DCAP for that amount.
- Your election amount is deducted from your pay, divided by the number of paychecks you will receive in the calendar year. Your election amount will be deducted from your paychecks pre-tax (which reduces your taxable income).
- The DCAP helps you pay for eligible expenses including elder day care, babysitting, day care, preschool, and registration fees.

When can I enroll?

You may enroll in the Medical FSA and/or the DCAP at the following times:

- **No later than 31 days** after the date you become eligible for PEBB benefits (usually on your first day of

employment; see WAC 182-08-197 for details.)

- **During the PEBB Program annual open enrollment period** (November 1–30).
- **No later than 60 days** after you or an eligible family member experiences a qualifying event that creates a special open enrollment during the year.

How can I enroll?

You can download and print the *Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP) Enrollment Form* at pebb.naviabenefits.com.

When can I change my Medical FSA or DCAP election?

Once you enroll in a Medical FSA or DCAP, you can change your election only if you experience a special open enrollment event (qualifying event). (See WAC 182-08-199 for details.) The requested change must correspond to and be consistent with the qualifying event.

If you have a qualifying event and want to change your elections, your personnel, payroll, or benefits office must receive your completed Navia Benefit Solutions *Change of Status* form **no later than 60 days** after the date of the event.

For more information, see the *Medical FSA Enrollment Guide* or *DCAP Enrollment Guide* at pebb.naviabenefits.com.

Navia Benefit Solutions, Inc. administers the Medical FSA and DCAP

For details and forms, visit Navia Benefit Solutions at

pebb.naviabenefits.com
or call 1-800-669-3539.

Email questions to
customerservice@naviabenefits.com.

SmartHealth

SmartHealth is the state's voluntary wellness program designed to help you take steps to improve your health by participating in fun and engaging SmartHealth Activities. As you progress on your wellness journey, you can qualify for the SmartHealth financial wellness incentive.

What is the financial wellness incentive?

Subscribers who qualify for the 2017 financial wellness incentive can receive:

- A \$125 reduction in the subscriber's 2018 PEBB medical deductible, **OR**
- A one-time deposit of \$125 into the subscriber's health savings account (if enrolled in a PEBB consumer-directed health plan in 2018).

Who is eligible to participate?

Subscribers and their spouses or state-registered domestic partners enrolled in PEBB medical coverage can participate in SmartHealth through the SmartHealth website; however, only the subscriber can qualify for the \$125 financial wellness incentive.

To qualify for the financial wellness incentive, the subscriber must:

- Not be enrolled in both Medicare Part A and Part B,
- Complete the SmartHealth Well-being Assessment, and
- Earn 2,000 total points within the deadline requirement.

To receive the incentive in 2018, the subscriber must still be enrolled in a PEBB medical plan during 2018.

If a subscriber qualifies for the incentive in 2017, then becomes a retiree, COBRA subscriber, or PEBB Continuation Coverage subscriber enrolled in Medicare Part A and Part B while enrolled in a

PEBB medical plan after January 1, 2018, he or she will still receive the SmartHealth incentive in 2018.

How do I get started?

Follow these simple steps to earn points to qualify for the \$125 wellness incentive:

1. Go to **www.smarthealth.hca.wa.gov** and select *Get started to walk through the activation process*.
2. Take the SmartHealth Well-being Assessment (**required** to qualify for the wellness incentive). You do not earn SmartHealth points for completing your PEBB medical plan's health assessment. **Note:** If you don't have internet access, call SmartHealth Customer Service toll-free at 1-855-750-8866 (Monday through Friday, 7 a.m. to 7 p.m. Pacific Time) to complete the Well-being Assessment by phone.
3. After completing the Well-being Assessment, complete other Activities on SmartHealth's website to earn 2,000 total points to qualify for the \$125 wellness incentive.

Deadline requirements

When is the deadline to meet the requirements for the wellness incentive?

- If you are continuing enrollment in PEBB medical or are a new subscriber with a PEBB medical effective date in January through June, your deadline to qualify for the financial incentive is **September 30, 2017**.
- If your PEBB medical effective date is in July or August, your deadline is **120 days** from your medical effective date. **Example:** *Sam is new to state employment and his PEBB medical effective date is July 1, 2017. Sam's deadline to complete his SmartHealth Activities and earn his financial wellness incentive is October 29, 2017.*
- If your PEBB medical effective date is in September through December, your deadline is **December 31, 2017**.

Auto and Home Insurance

The PEBB Program offers voluntary group auto and home insurance through its alliance with Liberty Mutual Insurance Company—one of the largest property and casualty insurance providers in the country.

What does Liberty Mutual offer?

PEBB Program members may receive a group discount of up to 12 percent off Liberty Mutual's auto insurance rates and up to 5 percent off Liberty Mutual's home insurance rates. In addition to the discounts, Liberty Mutual also offers:

- **Discounts** based on your driving record, age, auto safety features, and more.
- **Convenient payment options**—including automatic payroll deduction (for employees), electronic funds transfer (EFT), or direct billing at home.
- **A 12-month guarantee** on competitive rates.
- **Prompt claims service** with access to local representatives.

When can I enroll?

You can choose to enroll in auto and home insurance coverage at any time.

How do I enroll?

To request a quote for auto or home insurance, you can contact Liberty Mutual one of three ways (have your current policy handy):

- Look for auto/home insurance on the PEBB Program's website at www.hca.wa.gov/public-employee-benefits/employees/auto-and-home-insurance.
- Call Liberty Mutual at 1-800-706-5525. Be sure to mention that you are a State of Washington PEBB Program member (client #8246).
- Call or visit one of the local offices (see box).

If you are already a Liberty Mutual policyholder and would like to save with Group Savings Plus, just call one of the local offices to find out how they can convert your policy at your next renewal.

Note: Liberty Mutual does not guarantee the lowest rate to all PEBB Program members; rates are based on underwriting for each individual, and not all applicants may qualify. Discounts and savings are available where state laws and regulations allow and may vary by state.

Contact a local Liberty Mutual office (mention client #8246):

Portland, OR 1-800-248-8320
4949 SW Meadows Rd., Suite 650,
Lake Oswego, OR 97035

Redmond 1-800-253-5602
15809 Bear Creek Parkway, #120

Spokane 1-800-208-3044
16201 East Indiana Ave.,
Suite 2280

Tukwila 1-800-922-7013
14900 Interurban Ave.,
Suite 142

Tumwater 1-800-319-6523
1550 Irving Street SW,
Suite 202

Valid Dependent Verification Documents

Dependent verification helps make sure the PEBB Program covers only people who qualify. If you are not enrolled in Medicare Part A and Part B and want to add family members to your coverage, you must provide verification documents to show they're eligible.

You must submit all documents in English. Documents written in a foreign language must include a translated copy prepared by a professional translator and certified by a notary public.

Use the list(s) below to determine which verification document(s) to submit with your required form(s). You may submit one copy of your tax return if it includes all family members that require verification, such as your spouse and children. Submit the document(s) with your enrollment form(s) within PEBB Program's enrollment timelines.

To find forms and for more information, go to www.hca.wa.gov/public-employee-benefits/employees/how-enroll, or contact your agency's personnel, payroll, or benefits office.

To enroll a spouse

Provide a copy of (choose one):

- Most recent year's 1040 Married Filing Jointly federal tax return that lists the spouse
- Subscriber's and spouse's most recent 1040 Married Filing Separately federal tax return

- Proof of common residence (example: a utility bill) and marriage certificate*
- Proof of financial interdependency (example: a shared bank statement—black out financial information) and marriage certificate*
- Petition for dissolution of marriage (divorce)
- Legal separation notice
- Defense Enrollment Eligibility Reporting System (DEERS) registration
- Valid J-1 or J-2 visa issued by the U.S. government

To enroll a state-registered domestic partner or legal union partner

Include the *Declaration of Tax Status* form to enroll a non-qualified tax dependent.

Provide a copy of (choose one):

- Proof of common residence (example: a utility bill) and certificate/card of state-registered domestic partnership*
- Proof of financial interdependency (example: a shared bank statement—black out financial information) and certificate/card of state-registered domestic partnership*
- Petition for invalidity (annulment) of state-registered domestic partnership or legal union
- Petition for dissolution of state-registered domestic partnership or legal union

- Legal separation notice of state-registered domestic partnership or legal union
- Valid J-1 or J-2 visa issued by the U.S. government

To enroll children

Use the *Extended Dependent Certification* form to enroll an extended (legal) dependent child.

Provide a copy of (choose one):

- Most recent year's federal tax return that includes the child(ren) as a dependent and listed as a son or daughter
- Birth certificate (or hospital certificate with the child's footprints on it) showing the name of the parent who is the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner**
- Certificate or decree of adoption
- Court-ordered parenting plan
- National Medical Support Notice
- Defense Enrollment Eligibility Reporting System (DEERS) registration
- Valid J-2 visa issued by the U.S. government

*If within two years of marriage or state-registered domestic partnership, or establishment of a legal union from another jurisdiction as defined in statute, only the marriage certificate or certificate/card of state-registered domestic partnership or legal union is required.

**If the dependent is the subscriber's stepchild, the subscriber must also verify the spouse or state-registered domestic partner in order to enroll the child, even if not enrolling the spouse/partner in PEBB coverage.

Enrollment Forms

The following forms are available online:

2017 Employee Enrollment/Change

www.hca.wa.gov/assets/pebb/50-400-2017.pdf

2017 Employee Enrollment/Change for Medical Only Groups

www.hca.wa.gov/assets/pebb/52-030-2017.pdf

2017 Enrollment/Change MetLife

<https://www.hca.wa.gov/search/site/Metlife>

Long Term Disability (LTD) Enrollment/Change Form

www.standard.com/eforms/7533d_377661.pdf

2017 Premium Surcharge Help Sheet

www.hca.wa.gov/assets/pebb/50-226-2017.pdf