

How to choose a PEBB medical plan

Whether you're a new member or already enrolled in a Public Employees Benefits Board (PEBB) medical plan, choosing the best medical plan for you and your family is important. Review your medical plan options when you first enroll in PEBB benefits, and every year during open enrollment (usually in November). Your needs change, and sometimes PEBB medical plans change, too. You do not need to return this worksheet to the Health Care Authority.

Here are five things to consider when choosing a medical plan:

	Plan A:	Plan B:	Plan C:
<p>1. Availability</p> <p>PEBB medical plan options vary based on the county where you live or work. Go online to find the medical plans available to you.</p> <p>Employees: www.hca.wa.gov/employee-retiree-benefits/public-employees/medical-plans-available-county</p> <p>Retirees: www.hca.wa.gov/employee-retiree-benefits/retirees/medical-plans-available-county</p> <p>PEBB Continuation Coverage members: www.hca.wa.gov/employee-retiree-benefits/continuation-coverage/medical-plans-available-county</p> <p><i>Write up to three medical plan options available in the county where you live or work. →</i> <i>(If choosing a plan based on the county where you work, confirm with the plan that they allow this.)</i></p>			
<p>2. Flexibility</p> <p>Are there certain providers (doctors and hospitals) you want to use? Find out if they are in each medical plan's network.</p> <p><i>Write the providers' names here →</i></p> <p>Employees: www.hca.wa.gov/employee-retiree-benefits/public-employees/find-provider</p> <p>Retirees: www.hca.wa.gov/employee-retiree-benefits/retirees/find-provider</p> <p>PEBB Continuation Coverage members: www.hca.wa.gov/employee-retiree-benefits/continuation-coverage/find-provider</p> <p><i>Check the box next to each provider's name if the provider is in the plan's network. →</i></p>	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____

Here are five things to consider when choosing a medical plan: *(continued)*

	Plan A:	Plan B:	Plan C:
<p>4. Features Medical plans offer different features. A few things to consider:</p> <ul style="list-style-type: none"> • Does the plan allow you to self-refer to specialists? • Do the plan’s primary care providers and specialists coordinate your care? • Does the plan include a 24-hour nurse hotline or centralized appointment line? • Are there other features that you want? <p>Go to the medical plans’ websites to view their features.</p> <p>Employees: www.hca.wa.gov/employee-retiree-benefits/public-employees/medical-plans-and-benefits Retirees: www.hca.wa.gov/employee-retiree-benefits/retirees/medical-plans-and-benefits PEBB Continuation Coverage members: www.hca.wa.gov/employee-retiree-benefits/continuation-coverage/medical-plans-and-benefits</p> <p style="text-align: center;"><i>Write plan features that are important to you. Then check the box if the plan offers these features. →</i></p>	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____	<input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____
<p>5. Costs How much (and when) do you pay for services?</p> <ul style="list-style-type: none"> • Compare the plans’ monthly premiums online. State agency/higher-education employees: www.hca.wa.gov/employee-retiree-benefits/public-employees/medical-plan-premiums Retirees: www.hca.wa.gov/employee-retiree-benefits/retirees/plan-costs PEBB Continuation Coverage members: www.hca.wa.gov/employee-retiree-benefits/continuation-coverage/plan-costs K-12 and employer group employees: Ask your employer about your premiums. • Check the annual medical deductible (the amount you pay each year before the plan pays). Some plans also have a separate annual deductible for prescription drugs. • Compare the coinsurance and copay costs under #3 above. <p style="text-align: center;"><i>Write your costs based on the dependents you wish to enroll. →</i></p>	Monthly premium \$ _____ Annual medical deductible: Per person OR per family \$ _____ Annual prescription drug deductible: Per person OR per family \$ _____	Monthly premium \$ _____ Annual medical deductible: Per person OR per family \$ _____ Annual prescription drug deductible: Per person OR per family \$ _____	Monthly premium \$ _____ Annual medical deductible: Per person OR per family \$ _____ Annual prescription drug deductible: Per person OR per family \$ _____