

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

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Here are five things to consider when choosing a medical plan: (continued)	Plan A:		Plan B:		Plan C:	
2. Flexibility (continued)  Do you cover dependents who live outside Washington State and need non-emergency care? (All PEBB plans cover emergency care worldwide.)	Does this plan cover non- emergency care outside Washington State?		Does this plan cover non- emergency care outside Washington State?		Does this plan cover non- emergency care outside Washington State?	
If no, skip to #3. If yes, go to www.hca.wa.gov/assets/pebb/56-122.pdf to see how the plans cover services outside Washington State.						
Check the box next to the correct answer. $ ightarrow$	☐ Yes ☐ No		☐ Yes ☐ No		☐ Yes ☐ No	
3. How often will you use this plan? Your health care needs can help you decide which type of plan to choose. Some things to think about:	Current or anticipated services:	Coinsurance (%) or copay (\$)?	Current or anticipated services:	Coinsurance (%) or copay (\$)?	Current or anticipated services:	Coinsurance (%) or copay (\$)?
<ul> <li>Do you use primary care often?</li> <li>Will you need other services such as mental health counseling, physical therapy, or acupuncture?</li> <li>Do you have any planned surgeries?</li> <li>Do you take prescription drugs? Check the plans' prescription drug lists (also called formularies) on their websites or call them to ask if your drug is covered.</li> </ul>						
Employees: www.hca.wa.gov/employee-contact-plan						
Retirees: www.hca.wa.gov/retirees-contact-plan						
PEBB Continuation Coverage members: www.hca.wa.gov/cobra-contact-plan						
Write current or anticipated health care services. Go to <a href="https://fortress.wa.gov/hca/pebbhealthplan/compare.aspx">https://fortress.wa.gov/hca/pebbhealthplan/compare.aspx</a> to see if the plans cover these services and what you pay, such as a coinsurance (percentage of costs) or copay (a flat fee). →						

Here are five things to consider when choosing a medical plan: (continued)	Plan A:	Plan B:	Plan C:	
4. Features  Medical plans offer different features. A few things to consider:	<b></b>	<b></b>	<b></b>	
<ul> <li>Does the plan allow you to self-refer to specialists?</li> <li>Do the plan's primary care providers and specialists coordinate your care?</li> </ul>				
<ul> <li>Does the plan include a 24-hour nurse hotline or centralized appointment line?</li> <li>Are there other features that you want?</li> <li>Go to the medical plans' websites to view their features.</li> </ul>				
Employees: www.hca.wa.gov/employee-retiree- benefits/public-employees/medical-plans-and-benefits	<b></b>			
Retirees: www.hca.wa.gov/employee-retiree- benefits/retirees/medical-plans-and-benefits	o		o	
PEBB Continuation Coverage members: www.hca.wa.gov/employee-retiree-benefits/continuation- coverage/medical-plans-and-benefits	<b>-</b>		<b></b>	
Write plan features that are important to you. Then check the box if the plan offers these features. $ ightharpoonup$				
5. Costs How much (and when) do you pay for services?	Monthly premium	Monthly premium	Monthly premium	
<ul> <li>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.     </li> <li>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.</li> <li>Compare the coinsurance and copay costs under #3 above.</li> </ul>	\$Annual medical deductible: Per person OR per family  \$ Annual prescription drug deductible: Per person OR per family  \$	\$Annual medical deductible: Per person OR per family  \$ Annual prescription drug deductible: Per person OR per family  \$	\$Annual medical deductible: Per person OR per family  \$ Annual prescription drug deductible: Per person OR per family  \$	
Write your costs based on the dependents you wish to enroll. $ ightarrow$				