

ERB fact sheet – PEBB and SEBB Programs

What you need to know about Employees and Retirees Benefits (ERB)

ERB is a division of the Washington State Health Care Authority and is responsible for obtaining benefits for public and school employees and retirees. The Public Employees Benefits Board (PEBB) Program and School Employees Benefits Board (SEBB) Program provide access to insurance benefits such as medical, dental, vision, basic life and accidental death and dismemberment (AD&D) insurance, and long-term disability insurance.

PEBB and SEBB members include employees of Washington's school districts, charter schools, educational service districts (ESDs), state agencies, institutions of higher education, and participating employer groups (like hospital districts, counties, etc.). Retiree coverage for PEBB and SEBB members is provided through the PEBB Program.

ERB also oversees the state's self-insured Uniform Medical Plan (UMP) and Uniform Dental Plan (UDP), administered by Regence and Delta Dental.

Within the framework established by the Legislature, the PEB and SEB Boards set eligibility requirements, approve premiums, and design and approve the plans offered to PEBB and SEBB Program members. Board members are appointed by the Governor.

Optional benefits

Most PEBB and SEBB Program members have access to optional benefits including: Flexible Spending Arrangement (FSA) or Limited Purpose FSA; Dependent Care Assistance Program (DCAP); a Voluntary Employee's Beneficiary Association (VEBA) medical expense plan; long-term disability (LTD) insurance; life and accidental death and dismemberment (AD&D) insurance; and SmartHealth, our wellness program.

Eligibility

In addition to the subscriber, PEBB and SEBB offers coverage to a subscriber's spouse or state-registered domestic partner (SRDP), and children until age 26 (longer for dependent children with a disability).

Who pays for benefits

Employers contribute toward employee medical premiums, health savings accounts (for high-deductible health plans), and pay the full premium for dental, vision, basic life/AD&D insurance, and basic LTD insurance.

Employees contribute toward their medical premiums, deductibles, copays/coinsurance and may voluntarily contribute to FSA, Limited Purpose FSA, DCAP, and HSA. Employees pay for supplemental life/AD&D, and LTD insurance.

Retirees who are pre-Medicare members pay the full cost of their medical, dental, and vision premiums. Retirees enrolled in Medicare receive a state contribution toward medical coverage of up to \$183 per member or 50 percent of the plan's monthly premium, whichever is less.

Funding

The state provides employers a set amount of funding based on the average cost of benefits per eligible employee. A portion of this funding rate, called the employer medical contribution (EMC), is established under the PEBB and SEBB collective bargaining agreements. The EMC is set at 85 percent of the plan bid rate for UMP Classic for PEBB plans and UMP Achieve 2 for SEBB plans. State agencies, higher education institutions, and school districts pay the funding rate, which is set by the Legislature, per eligible employee per month.



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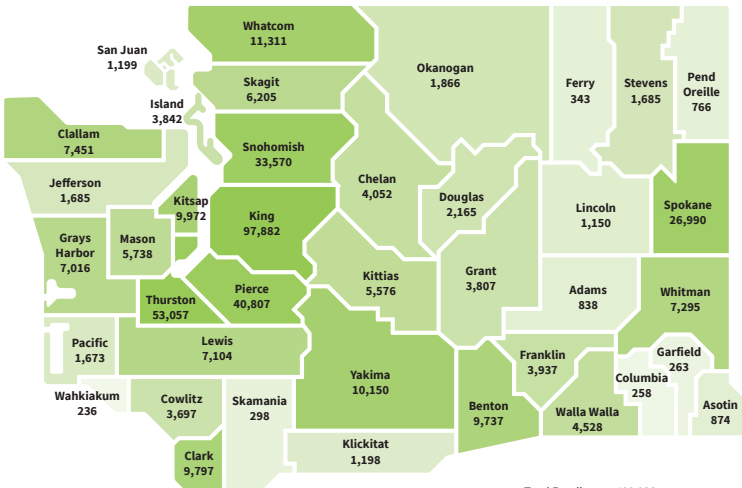
Populations

These graphs and maps display member enrollment in medical benefits. Approximately 90,000 additional subscribers, spouses or SRDPS, and dependents are enrolled in only dental and/or vision.

Note: Employer group benefits vary by employer and may only include medical benefits.

PEBB enrollment by county (2024)

Total enrollment: 409,932
Out of state: 19,796

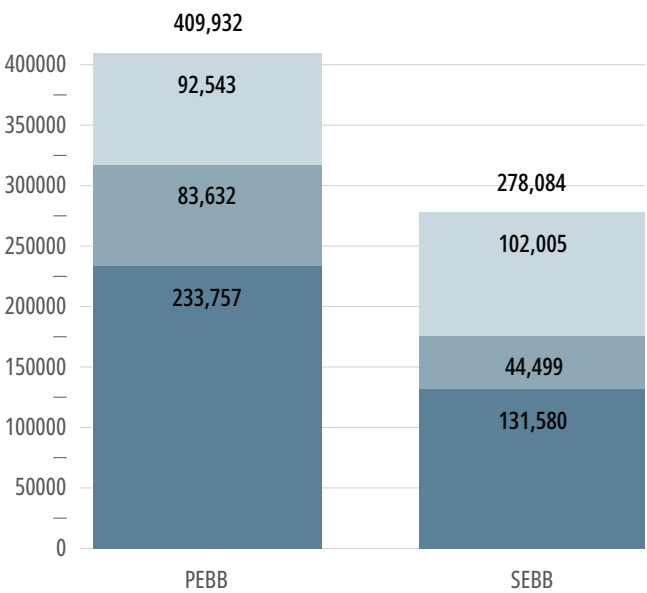


Total Enrollment: 409,932
Out of state: 22
Out of U.S.: 45

PEBB enrollment by county (2024)

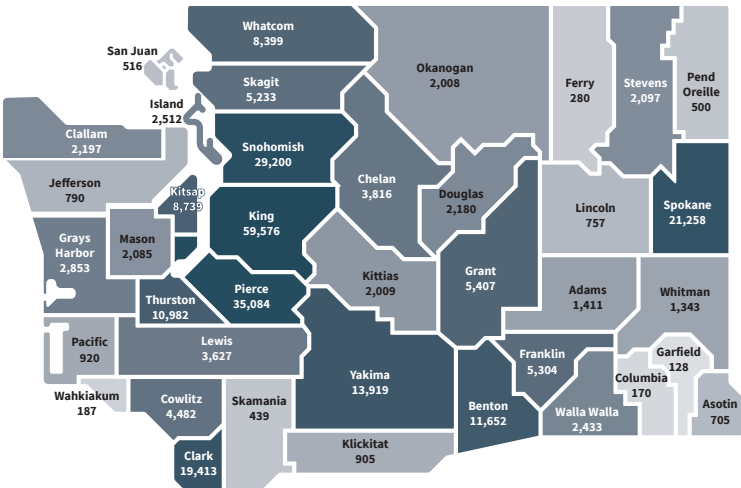
PEBB and SEBB member enrollment

■ Subscriber ■ Spouse/SRDP ■ Dependent Totals
Enrollees



SEBB enrollment by county (2024)

Total enrollment: 278,084
Out of state: 2,568



Total Enrollment: 278,084
No County: 2,568

SEBB enrollment by county (2024)

Member enrollment by eligibility type

Enrollees

