

2020 Introduction to PEBB Coverage

for nonrepresented employees of educational service districts (including all Washington School Information Processing Cooperative [WSIPC] employees)

Who is eligible?

Starting January 1, 2020, employees of all school districts and charter schools, and represented employees of educational service districts (ESDs) in Washington State are no longer eligible to participate in the Public Employees Benefits Board (PEBB) Program. Eligible employees will receive health care and other benefits through the School Employees Benefits Board (SEBB) Program. Learn more about the SEBB Program at hca.wa.gov/sebb-employee.

The PEBB Program can offer benefits to ESDs for their nonrepresented employees, including all Washington School Information Processing Cooperative (WSIPC) employees, under a contractual agreement.

What does the Public Employees Benefits Board (PEBB) Program offer?

The PEBB Program provides a comprehensive insurance package that includes:

- Medical insurance (includes vision)
- Dental insurance
- Life insurance
- Accidental death and dismemberment (AD&D) insurance
- Long-term disability (LTD) insurance
- Group discounts for auto and home insurance

Your employees may select any PEBB health plan available in their county of residence.

This brochure will give you an overview of eligibility, benefits, and the application process. For details, go to hca.wa.gov/employee-retiree-benefits/groups-joining-pebb/how-to-join-pebb-program.

How does the PEBB Program work?

The PEBB Program, under the Washington State Health Care Authority (HCA), administers benefits for more than 382,000 public employees, retirees, continuation coverage subscribers, and their dependents. HCA purchases insurance coverage through competitive bids from private insurance companies and negotiates

competitive premiums. We do all of the purchasing and contracting so you can focus on your core services.

Medical plans (includes vision benefits)

- Kaiser Permanente NW* (one managed-care plan, and one consumer-directed health plan with a health savings account)
- Kaiser Permanente WA (three managed-care plans and one consumer-directed health plan with a health savings account)
- Uniform Medical Plan (UMP), administered by Regence BlueShield and Washington State Rx Services (two preferred provider plans, and one consumer-directed health plan with a health savings account)

Dental plans

- DeltaCare, administered by Delta Dental of Washington (managed-care plan)
- Uniform Dental Plan, administered by Delta Dental of Washington (preferred provider plan)
- Willamette Dental Group (managed-care plan)

The PEBB Program also includes:

- Life insurance and AD&D insurance through Metropolitan Life Insurance Company (MetLife)
- LTD insurance through The Standard Insurance Company
- Group discounts on auto and home insurance through Liberty Mutual
- Continuation coverage, which includes coverage under COBRA or Unpaid Leave
- Retiree insurance coverage

**Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.*

Eligibility

Groups

The PEBB Program's employer group coverage is available to ESDs for their nonrepresented employees, including all WSIPC employees.

Employees

The PEBB Program outlines employee eligibility in WAC 182-12-114. Employee and dependent eligibility and terms of enrollment for insurance coverage are determined by the criteria outlined in the contract with the PEBB Program.

- Employees may waive PEBB medical coverage for themselves if they have other employer-based group medical insurance, Medicare, or a Tricare plan. If employees waive PEBB medical coverage, they cannot enroll dependents in PEBB medical.
- Employees may enroll eligible dependents as outlined in WAC 182-12-262, but are not required to enroll them.
- Employees who waive PEBB medical coverage must enroll in PEBB dental, basic life, basic AD&D, and basic LTD insurance.

Retirees

- Retiree eligibility is described in WAC 182-12-171.
- Under state law, all school district, educational service district, and charter school employees are eligible to enroll in PEBB retiree insurance coverage upon retirement if they meet eligibility and enrollment criteria. All retiring employees must apply to enroll or defer their enrollment in PEBB retiree insurance coverage **no later than 60 days** after their employer-paid coverage, COBRA coverage, or continuation coverage ends. There cannot be a break in health coverage before enrollment in PEBB retiree insurance coverage begins.

Dependents

Under WAC 182-12-260, employees may enroll:

- Their legal spouse or state-registered domestic partner, as defined in RCW 26.60.020(1), which includes all substantially equivalent legal unions from other jurisdictions as defined in RCW 26.60.090.
- Their children as described in WAC 182-12-260(3).

The PEBB Program requires proof of eligibility (dependent verification) before enrolling any dependents.

Dependents cannot be enrolled in two PEBB medical and dental accounts at the same time, even if eligible under more than one enrolled subscriber.

Application process

Your group must purchase the full benefits package of PEBB medical/vision, dental, basic life, basic AD&D, and basic LTD insurance.

1. HCA will review the application and other materials submitted by your group.
2. Once reviewed for compliance, HCA will charge a start-up fee based on your group's size. Failure to pay the start-up fee or return the Interlocal Agreement before the group's effective date of coverage may result in a delayed coverage date.
3. Once enrolled, your group must participate in PEBB insurance coverage for at least one full plan year and may end participation only at the end of the year, unless HCA approves a mid-year termination.



2020 monthly rates for nonrepresented employees of ESDs, including all WSIPC employees

Effective January 1 through August 31, 2020

The rates below reflect the total the PEBB Program will charge the employer. The employer determines what portion of the rates the employee pays for their monthly premium. Premium surcharges may apply; see note below.

If an employee waives PEBB medical, the employer must still pay \$939 each month to the PEBB Program, and the employee must enroll in PEBB dental, basic life, basic AD&D, and basic LTD insurance. Rates that include children do not vary based on the number of children enrolled.

In most cases, employees must live in a county served by the medical plan to join the plan. Visit hca.wa.gov/pebb-employee to find plans available by county.

PEBB Medical Plans	Subscriber	Subscriber and Spouse ¹	Subscriber and Children	Subscriber, Spouse ¹ , and Children
Kaiser Permanente NW ² Classic	\$1,079	\$1,229	\$1,184	\$1,334
Kaiser Permanente NW ² Consumer-Directed Health Plan (with a health savings account)	\$964	\$999	\$983	\$1,018
Kaiser Permanente WA Classic	\$1,115	\$1,301	\$1,247	\$1,433
Kaiser Permanente WA Consumer-Directed Health Plan (with a health savings account)	\$966	\$1,003	\$986	\$1,023
Kaiser Permanente WA SoundChoice	\$981	\$1,033	\$1,013	\$1,065
Kaiser Permanente WA Value	\$1,039	\$1,149	\$1,114	\$1,224
Uniform Medical Plan (UMP) Classic	\$1,043	\$1,157	\$1,121	\$1,235
UMP Consumer-Directed Health Plan (with a health savings account)	\$964	\$999	\$983	\$1,018
UMP Plus—Puget Sound High Value Network	\$1,008	\$1,087	\$1,060	\$1,139
UMP Plus—UW Medicine Accountable Care Network	\$1,008	\$1,087	\$1,060	\$1,139
PEBB medical waived (employee enrolls or remains enrolled in PEBB dental, basic life, basic AD&D, and basic LTD insurance)	\$939	\$939	\$939	\$939

¹ Or state-registered domestic partner

² Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

Monthly premium surcharges for employees

Employees will be charged the following premium surcharges in addition to their monthly medical premium if they apply, or if they do not attest as required under PEBB Program rules:

- A \$25-per-account premium surcharge will apply if the subscriber or any dependent (age 13 and older) enrolled in PEBB medical uses tobacco products.
- A \$50 premium 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 has chosen not to enroll in another employer-based group medical that is comparable to PEBB's Uniform Medical Plan (UMP) Classic.

Submitting your application

You must submit the required information and application materials to the PEBB Program as follows:

- Groups with fewer than 500 employees must apply at least 60 days before the requested coverage effective date.
- Groups with 500–4,999 employees must apply at least 90 days before the requested coverage effective date.
- Groups with 5,000 or more employees must apply at least 120 days before the requested coverage effective date.

Send application materials to:

Amy Corrigan
ERB Division, Outreach and Training Unit
Health Care Authority
PO Box 42684
Olympia, WA 98504-2684
or email them to amy.corrigan@hca.wa.gov

Please include all of these items:

1. A letter of application that includes:
 - a. A reference to your group's authorizing statute
 - b. A description of your group's organizational structure and a description of the employee bargaining unit(s) or the group of nonrepresented employees for which your group is applying
 - c. Employer tax ID number (TIN)
 - d. An estimated number of employees and dependents to be enrolled
2. A resolution* from your group's governing body authorizing the purchase of PEBB insurance
3. A signed governmental function attestation* document affirming that the employees of your group substantially perform governmental functions

*Samples are available at hca.wa.gov/employee-retiree-benefits/groups-joining-pebb.

Review process

HCA will review your group's application. Your application may be automatically denied if your group fails to provide the required information and documents described here.

Please contact us at 1-800-700-1555 if you have questions or have not heard from us as expected.



Group start-up fees

Group size (includes employees)	Fee
Fewer than 100 potential enrollees	\$10 per person
100–500 potential enrollees	\$1,500
501–700 potential enrollees	\$2,000
701–1,000 potential enrollees	\$2,500
More than 1,000 potential enrollees	\$4,000

For more information on the following topics, visit hca.wa.gov/pebb-employee.

- Medical and dental provider search tools
- Medical plans available by county
- Life, AD&D, and LTD insurance (including costs)
- Auto and home insurance