

Thinking about retirement?

As you transition into retirement, the Public Employees Benefits Board (PEBB) Program is here to help make sure you can continue your medical and dental benefits. You may be eligible for PEBB retiree insurance coverage if you are a retiring employee of a:

- Washington State agency.
- Washington State higher-education institution.
- PEBB-participating employer group.
- Washington State school district, educational service district, or charter school.

You may also be eligible if you are a:

- Surviving dependent (see Washington Administrative Code [WAC] 182-12-180, 182-12-250, or 182-12-265).
- An appointed official of the legislative or executive branch of state government who leaves public office (see WAC 182-12-180).

Why choose the PEBB Program?

We offer a comprehensive health plan package providing value, access, and choice.

Access

Our health plans give you access to thousands of providers across Washington State and select counties in Oregon and Idaho. Some offer extended networks so you can see any provider in the United States or worldwide. You do not have to live in Washington State to be enrolled in PEBB retiree coverage.

Value

As one of the largest purchasers of health insurance in Washington State, we negotiate competitive premiums and benefits and pass these savings on to you. In addition, premiums for those enrolled in Medicare Part A and Part B are reduced by a state-funded contribution.

Choice

With PEBB retiree insurance coverage, you have options. Our health plans offer a range of benefits to fit the way you use health care.



Things to keep in mind

Am I eligible?

To be eligible for PEBB retiree insurance coverage, you must meet both the procedural and eligibility requirements of WAC 182-12-171, 182-12-180, or 182-12-211. This includes the requirement when you or your covered dependent(s) become eligible for Medicare. The person eligible for Medicare must enroll and maintain enrollment in Medicare Part A and Part B to remain eligible for PEBB retiree insurance coverage.

When are the enrollment timelines?

The PEBB Program must receive your retiree enrollment form requesting to enroll in or defer retiree coverage:

- **No later than 60 days** after your PEBB or SEBB employer-paid coverage, Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage, or continuation coverage ends;
- **No later than 60 days** after you leave public office if you are an elected or full-time appointed official as described in WAC 182-12-180; or
- **No later than 60 days** after the date on the formal determination letter from a Washington State-sponsored retirement system, as described in WAC 182-12-211, if you are determined retroactively eligible for a disability retirement.

If we do not receive your enrollment form (and any other required forms and documents) within the required timeline, you could lose your right to enroll in PEBB retiree insurance coverage.

What coverage can I enroll in?

You can choose to enroll in medical and dental coverage, or medical coverage only. You cannot enroll in only dental coverage. You may enroll eligible dependents, and they must enroll in the same medical and dental plans as you. You may also enroll in retiree term life insurance, if eligible. If you or an eligible dependent is enrolled in Medicare Part A and Part B, we offer a choice of Medicare plans. Most medical plans also include vision coverage.

How much does it cost?

You can view the monthly premiums at the Health Care Authority's (HCA) website at hca.wa.gov/pebb-retirees under *Plan costs*. Generally, premiums change every January 1.

Monthly premium surcharges

Non-Medicare subscribers must attest to the premium surcharges, as applicable. The following monthly premium surcharges may apply in addition to your monthly medical plan premium:

- \$25-per-account tobacco use premium surcharge.
- \$50 spouse or state-registered domestic partner coverage premium surcharge.

These surcharges do not apply if you (the subscriber) are enrolled in Medicare Part A and Part B. For more details, visit the HCA's website at hca.wa.gov/pebb-retirees and select *Surcharges*.

Enrolling is easy! Just follow these steps:

About **90 days before** your employer-paid coverage, COBRA coverage, or continuation coverage ends, before you leave public office, or before you apply for disability retirement:

- Complete the card in this brochure and return it to us. We will send you a *PEBB Retiree Enrollment Guide* (including enrollment forms). You can also download the guide and forms at HCA's website at hca.wa.gov/pebb-retirees under *Forms & publications*. To request a *PEBB Retiree Enrollment Guide* using our automated phone line, call 866-577-2793.
- Contact the Social Security Administration to enroll in Medicare Part A and Part B if you or any dependents you wish to cover are eligible for Medicare due to either age (65 or older) or disability.

60 days before your employer-paid coverage, COBRA coverage, or continuation coverage ends, before you leave public office, or before you apply for disability retirement:

- Return your *PEBB Retiree Coverage Election Form (form A)* and any other required forms and documents to the PEBB Program to enroll in PEBB retiree insurance coverage.
- The PEBB Program must receive your enrollment forms and required documents within the enrollment timelines listed in "When are the enrollment timelines?"

Can I enroll later?

You can defer (postpone) enrollment in a PEBB retiree insurance coverage and enroll in the future if you have access to and enroll in other qualifying coverage as described in WAC 182-12-200(3). However, the PEBB Program must receive your enrollment form (indicating your request to defer) within one of the timelines listed in this brochure. To learn more, visit the HCA's website at hca.wa.gov/pebb-retirees and select *Defer retiree coverage*.

To request a copy of the PEBB Retiree Enrollment Guide

Complete the card below and return it to us. We will mail you a *PEBB Retiree Enrollment Guide* that contains the enrollment forms you need. To request a *PEBB Retiree Enrollment Guide* using our automated phone line, call 866-577-2793.

We're here to help

Visit hca.wa.gov/pebb-retirees for forms, publications, and information updates.

Call the PEBB Program

360-725-0440 or toll-free 1-800-200-1004
(TRS: 711)

Monday through Friday, 8 a.m. to 4:30 p.m.
(Pacific Time).

Note: The PEBB Program will not offer in-person lobby services for the foreseeable future due to the COVID-19 pandemic.



Name

Address

Unit/apt. number

City

State

ZIP Code

Mailing address (if different)

City

State

ZIP Code

Phone number

Last 4 digits of Social Security number
(required to verify eligibility)

Retirement date

Current employer

Place
First Class
Stamp
Here

HCA 51-535 (11/19)

PEBB Program
Washington State Health Care Authority
PO Box 42684
Olympia, WA 98504-2684



HCA complies with all applicable federal and Washington State civil rights laws and 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 (TRS: 711).

La HCA cumple con todas las leyes vigentes federales y del Estado de Washington sobre derechos civiles y tiene el compromiso de ofrecer un acceso equitativo a nuestros servicios. Si necesita alguna facilidad, o si requiere documentos en otro formato o idioma, llame al 1-800-200-1004 (TRS: 711).

Управление здравоохранения (HCA) соблюдает все применимые федеральные законы и законы штата Вашингтон в отношении гражданских прав и обязуется обеспечивать равный доступ к своим услугам. Если вам потребуются специальные услуги или документы в другом формате или на другом языке, позвоните по телефону 1-800-200-1004 (TRS: 711).