



For Your Benefit

Public Employees Benefits Board (PEBB) Program

K-12/Employer Group Employees Edition | October 2020

! The PEBB Program's open enrollment is November 1-30, 2020

2021 changes to your PEBB benefits

All changes are effective January 1, 2021 unless otherwise noted. Contact your payroll or benefits office for 2021 monthly premiums. Learn more about the changes listed here on the HCA website at hca.wa.gov/pebb-oe.



Kaiser Permanente of the Northwest and Kaiser Permanente of Washington will:

Cover one hearing instrument per ear every 60 consecutive months in full, up to the plan's allowed amount (or, for CDHP members, after the deductible is met). Providers may not balance bill you for this service. See your plan's certificate of coverage for details.



Uniform Medical Plan (UMP) will:

- Add a new medical plan option called UMP Select. This plan has the same covered services and provider networks as UMP Classic. Some cost shares differ, though. Learn more about UMP Select on the UMP website at regence.com/ump/pebb.
- Cover one hearing instrument per ear every five calendar years in full to the member (or, for CDHP members, after the deductible is met). Network providers may not balance bill you for this service. See your certificate of coverage for details.

- Offer vision coverage through Vision Service Plan (VSP) providers.
- Add Chelan and Douglas counties to UMP Plus—Puget Sound High Value Network's (PSHVN) service area.
- Add The Everett Clinic to UMP Plus—PSHVN's provider network effective October 2020.
- Add Confluence Health to UMP Plus—PSHVN's provider network effective January 1, 2021.

Health savings accounts

The maximum annual contribution for health savings accounts will increase to \$3,600 for individuals (up from \$3,550 in 2020) and \$7,200 for families (up from \$7,100 in 2020). Subscribers ages 55 and older can continue to contribute an extra \$1,000 per year.

Rule changes

All changes to PEBB rules that take effect January 1, 2021 will be available on the PEBB rules and policies webpage at hca.wa.gov/pebb-rules. A few rule changes are highlighted below.

- If a special open enrollment event (SOE) allows the enrollment of an extended dependent or a dependent with a disability, the enrollment will begin the first day

of the month after the event date or eligibility certification, whichever is later.

- If an employee regains eligibility for PEBB benefits after a period of approved leave (as described in rules), and has a life event that creates an SOE at the same time, they will have 31 days to make new benefit elections.
- PEBB employers cannot terminate PEBB benefits while an employee is on Family and Medical Leave Act (FMLA) leave and their premiums are unpaid for 60 days.

Good news!

If you are eligible for supplemental life insurance and supplemental accidental death and dismemberment insurance, your premiums won't increase for 2021 (unless you change age brackets or increase your coverage). Your premium for supplemental long-term disability insurance won't increase for 2021, either (unless your wages increase or you shorten your waiting period). To learn more about these benefits, visit the HCA website at hca.wa.gov/pebb-employee and click on *Additional benefits*.

During this year's open enrollment, MetLife is offering a unique opportunity to enroll in or increase your supplemental life insurance with just five health questions. Learn more on page 3.

TOP NEWS INSIDE

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Covering a spouse or state-registered partner for 2021?

Even if you do not make plan changes, you may have to reattest to the \$50 spouse or state-registered domestic partner coverage premium surcharge if you attested in 2020 and will continue to cover your spouse or partner on your PEBB medical in 2021.

If you have to reattest, the PEBB Program will mail a letter to you at the address we have on file in late October. Starting November 1, you can also use PEBB My Account at hca.wa.gov/my-account to find out if you must reattest. If required, you must

reattest by November 30, 2020. If you are required to reattest but do not, or if your attestation means you will incur the surcharge, you will be charged the monthly \$50 surcharge in addition to your monthly medical premium starting January 1, 2021.

To learn more, visit the HCA's website at hca.wa.gov/pebb-employee and click on *Surcharges*.

Remember, you may not need to reattest to the tobacco use premium surcharge during open enrollment. You reattest to this surcharge only if

you (or a dependent age 13 or older enrolled in medical coverage) has a change in tobacco use status. If you need to report a change to your previous tobacco surcharge attestation, you can do it online through PEBB My Account or submit the *PEBB Premium Surcharge Attestation Change Form*, available on HCA's website at hca.wa.gov/pebb-employee.

How to tell the two Delta Dental plans apart

The PEBB Program offers two Delta Dental plans: DeltaCare and Uniform Dental Plan (UDP). Sometimes members intend to enroll in one Delta Dental plan but accidentally enroll in the other. During open enrollment, be careful to choose the one you want.

DeltaCare (Group 3100) is a managed-care plan. You must choose a primary care dentist within the network. This plan will not pay claims if you see a provider outside of their network.

UDP (Group 3000) is a preferred-provider plan. You may choose any dental provider, but you will

usually have lower out-of-pocket costs if you see network providers.



Before you enroll in a dental plan, check with the plan to see if your dentist is in the plan's network and check the group number. You can check by calling the dental plan's customer service (see page 4) or use the dental plan network's online directory.

Changes you can make during open enrollment

You can make the changes listed here during the PEBB Program's annual open enrollment, **November 1 through 30, 2020**.

Changes made through PEBB My Account at hca.wa.gov/my-account must be completed before midnight on November 30. Forms will be available on November 1 on HCA's website at hca.wa.gov/pebb-oe. Your payroll or benefits office must receive your forms by November 30. Changes are effective January 1, 2021.



Change your medical or dental plan

Log into PEBB My Account or submit the *2021 PEBB Employee Enrollment/Change form*. Questions? Visit HCA's website at hca.wa.gov/pebb-oe or contact your payroll or benefits office.

DeltaCare and Uniform Dental Plan, both administered by Delta Dental, are often confused. See "How to tell the two Delta Dental plans apart" above.



Add a dependent to your medical or dental plan

Submit the *2021 PEBB Employee Enrollment/Change form*. You must provide proof of the dependent's eligibility. A list of documents to verify eligibility is available on HCA's website at hca.wa.gov/pebb-employee.



Remove a dependent from your medical or dental plan

Log into PEBB My Account or submit the *2021 PEBB Employee Enrollment/Change form*.



Waive your enrollment in medical coverage if you have other employer-based group medical coverage, a TRICARE plan, or Medicare.

Log into PEBB My Account or submit the *2021 PEBB Employee Enrollment/Change form*.



Enroll in medical coverage, if you previously waived

Log into PEBB My Account or submit the *2021 PEBB Employee Enrollment/Change form*.



Reattest to the spouse or state-registered domestic partner coverage premium surcharge

The PEBB Program will mail you a letter at the address we have on file if you must reattest for 2021. You can also check whether you need to reattest in PEBB My Account starting November 1. Reattest in PEBB My Account or submit the *PEBB Premium Surcharge Attestation Change Form*.

A new kind of benefits fair

During open enrollment, you can learn more about your health plan and other insurance options by visiting the virtual benefits fair.

No in-person fairs this year

In an effort to keep our members' health and safety a top priority during the COVID-19 pandemic, and follow the state guidelines for large gatherings, we will not offer in-person benefits fairs in November.

Attend the virtual benefits fair instead

We understand how important benefits fairs are to our members, which is why we are offering a new way to learn about benefits from the comfort and safety of your home. A virtual benefits fair is a great way to learn about your benefit options through an online experience — and it's available anytime, day or night, during open enrollment.

Use your computer, tablet, or smartphone to explore at your own pace. Start out in the virtual "lobby" and decide where to go within the fair. Want to learn about changes to

your PEBB benefits for 2021? Explore the various plan "booths." You will find links to videos, plan comparisons, downloadable content, and other information to help you choose the right benefits for you and your family.

To get started, visit the virtual benefits fair on the HCA website at hca.wa.gov/vbf-pebb — it will be available in mid-October.

Here's a preview of what it will look like.



Adjust your supplemental life insurance

During open enrollment, MetLife is offering employees a simplified enrollment opportunity. You can enroll in or increase your supplemental life insurance coverage by answering just five health questions. That's it! This opportunity is unique and will only be available this year. MetLife will send you more information about this closer to open enrollment.

Learn more with webinars

On our open enrollment webpage at hca.wa.gov/pebb-oe, you can also read about and register for informative webinars hosted by some PEBB medical plans.

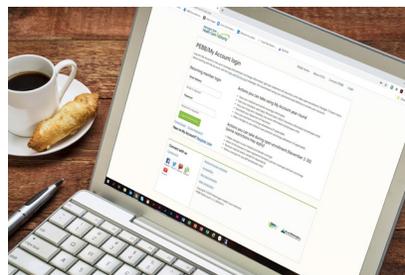


Want more information? Go online!

Visit the PEBB Program's open enrollment webpage at hca.wa.gov/pebb-oe to:

- Compare medical and dental plans. You can also read the Summary of Benefits and Coverage (SBC) for details about medical plan benefits.
- The new UHC MAPD plans are only available to Medicare retirees and CC members, not K-12/employer group employees.
- Register for a webinar to learn more about plans or benefits you're interested in.
- Learn more about the premium surcharges.

Visit the virtual benefits fair at hca.wa.gov/vbf-pebb. Read the article above for information about the virtual benefits fair.



During open enrollment, make changes and reattest to the spouse or state-registered domestic partner coverage premium surcharge using PEBB My Account at hca.wa.gov/my-account.

If you are required to submit a form instead of using PEBB My Account, the system will direct you to the correct forms. Forms will be available starting November 1 on HCA's website at hca.wa.gov/pebb-oe.

Forms for open enrollment

Available November 1
Visit our open enrollment webpage at hca.wa.gov/pebb-oe.



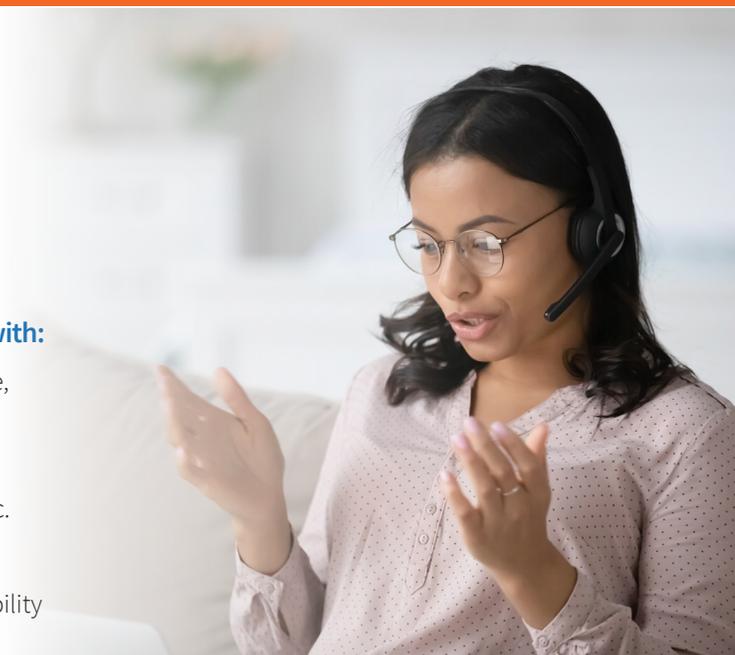
Who to contact for help

Contact the plans directly for help with:

- Benefit questions
- ID cards
- Claims
- Making sure your doctor or dentist contracts with the plan
- Choosing a doctor or dentist
- Making sure your prescriptions are covered

Contact your payroll or benefits office for help with:

- Eligibility questions or changes (Medicare, divorce, adoption, etc.)
- Enrollment questions or procedures
- Premium surcharge questions
- Changing your name, address, phone number, etc.
- Finding forms
- Adding or removing dependents
- Life and long-term disability (LTD) insurance eligibility and enrollment questions
- Payroll deduction information



Medical plans

Kaiser Permanente NW¹ Classic or CDHP

my.kp.org/wapebb

503-813-2000 or 1-800-813-2000
(TRS: 711)

Kaiser Permanente WA Classic, CDHP, SoundChoice, or Value

kp.org/wa/pebb

1-866-648-1928 (TTY: 1-800-833-6388)

UMP Plus–Puget Sound High Value Network

pugetsoundhighvaluenetwork.org

1-855-776-9503 (TRS: 711)

UMP Plus–UW Medicine Accountable Care Network

uwmedicine.org/umpplus

1-855-520-9500 (TRS: 711)

Uniform Medical Plan (UMP) Classic, UMP Select, UMP CDHP, or UMP Plus

Medical services

Regence BlueShield

regence.com/ump/pebb

1-888-849-3681 (TRS: 711)

Prescription drugs

Washington State Rx Services

(WSRxS)

regence.com/ump/pebb/benefits/prescriptions

1-888-361-1611 (TRS: 711)

Health savings account (HSA) trustee

HealthEquity

learn.healthequity.com/pebb

UMP members: 1-844-351-6853
(TRS: 711)

All other members: 1-877-873-8823
(TRS: 711)

Dental plans

DeltaCare, administered by Delta Dental of Washington

deltadentalwa.com/pebb

1-800-650-1583
(TTY: 1-800-833-6384)

Uniform Dental Plan, administered by Delta Dental of Washington

deltadentalwa.com/pebb

1-800-537-3406
(TTY: 1-800-833-6384)

Willamette Dental Group

wapebb.willamettedental.com

1-855-433-6825 (TRS: 711)

Life insurance

MetLife

mybenefits.metlife.com/wapebb

1-866-548-7139

Long-term disability insurance

The Standard Insurance Company

hca.wa.gov/ltd

1-800-368-2860 (TRS: 711)

Wellness

SmartHealth

hca.wa.gov/pebb-smarthealth

1-855-750-8866 (TRS: 711)

Diabetes prevention

hca.wa.gov/prevent-diabetes

Contact your medical plan's customer service.

Living tobacco free

hca.wa.gov/tobacco-free

Contact your medical plan's customer service.

¹Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

Summary of benefits and coverage available to you

Required federal notice

The Affordable Care Act requires the PEBB Program and its medical plans to provide a Summary of Benefits and Coverage (SBC) to help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC from a PEBB medical plan, you can:

- Go to the Health Care Authority website at hca.wa.gov/erb (or the plan's website) to view or print it online.

- Request a paper copy at no charge.
 - For your current PEBB medical plan: Call your plan. Your medical plan can also provide paper copies translated in other languages.
 - For other PEBB medical plans: Call the PEBB Program at 1-800-200-1004.

Annual notice of creditable prescription drug coverage

Required federal notice

If you or a family member is (or will soon be) enrolled in Medicare, you may hear about your opportunity to enroll in Medicare Part D for prescription drug coverage.

Premera Blue Cross Medicare Supplement plans do not provide creditable prescription drug coverage. The new UnitedHealthcare Medicare Advantage Prescription Drug (MAPD) plans include Medicare Part D prescription drug coverage.

All other PEBB medical plans provide creditable prescription drug coverage, so you do not have to enroll in Medicare Part D. The prescription drug coverage offered by these PEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

When you enroll in Medicare, you can keep your PEBB medical plan and not pay a penalty if you enroll in Medicare Part D later (see below).

If you lose or terminate your current PEBB medical plan

To avoid paying a higher Medicare Part D plan premium, you should enroll in a Medicare Part D plan within 63 days after your PEBB medical plan ends. If you enroll after the 63-day deadline, your Medicare Part D plan's monthly premium may increase by 1 percent or more for every month you didn't have coverage.

Employees and PEBB Continuation Coverage members: If you enroll in a Medicare Part D plan, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

PEBB Continuation Coverage (COBRA) members enrolled in Medicare Part A and Part B: If you enroll in a Medicare Part D plan, you will need to enroll in a Premera Blue Cross Medicare Supplement plan offered by the PEBB Program. Otherwise, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

Retirees enrolled in Medicare Part A and Part B: If you enroll in a Medicare Part D plan, you will need to enroll in Premera Blue Cross Medicare Supplement plan offered by the PEBB Program to keep your PEBB health plan coverage. You cannot enroll in Medicare Part D and stay enrolled in any other PEBB medical plan.

For questions about Medicare Part D, visit the Centers for Medicare & Medicaid Services website at medicare.gov or call 1-800-633-4227.

Important dates to remember

Mid-October through November 30

Unfortunately, the COVID-19 pandemic prevents us from holding our normal in-person benefits fairs this year. Instead, we are offering a virtual benefits fair on HCA's website at hca.wa.gov/vbf-pebb. It will be available in mid-October — learn about it on page 3.

November 1 through 30

Open enrollment for the 2021 plan year. See “Changes you can make during open enrollment” on page 4. If you do not want to make any changes to medical or dental plans and they are still available in your county for 2021, you do not have to do anything. You will stay enrolled in your current plans for 2021. However, you may have to reattest to the spouse or state-registered domestic partner premium surcharge (see page 2).

November 30

Last day for open enrollment changes. Also, last day to qualify for the SmartHealth \$125 wellness incentive (if you're eligible).

December 31

Last day to qualify for and claim the SmartHealth \$25 Amazon.com wellness incentive (if you're eligible). The gift card is a taxable benefit.

January 1, 2021

New plan year begins. Open enrollment changes become effective, if you made any.

This is your
only
2021 open
enrollment
notice.