

# 2018 Introduction to PEBB Coverage for K-12/ESDs/Charter Schools

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

The PEBB Program provides a comprehensive insurance package that includes:

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

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

The information in this brochure will give you an overview of eligibility, benefits, and the application process. For details, go to [www.hca.wa.gov/public-employee-benefits/groups-joining-pebb/school-districts](http://www.hca.wa.gov/public-employee-benefits/groups-joining-pebb/school-districts).

## How does the PEBB Program work?

The PEBB Program, under the Washington State Health Care Authority (HCA), administers benefits and eligibility for more than 378,000 public employees, retirees, COBRA and continuation coverage members, and their dependents. HCA purchases insurance coverage through competitive bids from private insurance companies, and is able to negotiate competitive premiums. We do all of the purchasing and contracting so you can focus on your core services.

## Medical plans

- Kaiser Permanente WA (formerly Group Health Cooperative) (three managed-care plans and one consumer-directed health plan)
- Kaiser Permanente NW\* (one managed-care plan, and one consumer-directed health plan)
- Uniform Medical Plan (UMP), administered by Regence BlueShield of Washington (two preferred-provider plans, and one consumer-directed health plan)

## 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 and AD&D insurance through Metropolitan Life Insurance Company (MetLife)
- Long-term disability insurance through The Standard Insurance Company
- Group discounts on auto and home insurance through Liberty Mutual
- COBRA and continuation coverage, which includes Leave Without Pay coverage
- Retiree coverage

\*Kaiser Foundation Health Plan of the Northwest, with plans in Clark and Cowlitz counties in Washington and the Portland, Oregon, area.



Starting January 1, 2020, all school districts, educational service districts, and charter schools in Washington State will receive health care and other benefits through the School Employees Benefits Board (SEBB) Program. Learn more about the SEBB Program: [www.hca.wa.gov/SEBB](http://www.hca.wa.gov/SEBB).

## Eligibility

### Groups

The PEBB Program's group coverage is available to K-12 school districts, educational service districts (ESDs), and charter schools.

Coverage is available to:

- Your entire group, or
- Groups of bargaining unit employees, or
- All nonrepresented employees.

### Application process:

Your group must purchase the full benefits package of medical/vision, dental, basic life and AD&D insurance, 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 calendar year, and may end participation only at the end of the year (defined as October 31 for school districts, ESDs, and charter schools).

### 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 TRICARE. If an employee waives PEBB medical coverage, he or she 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 and AD&D insurance, and basic LTD insurance.
- Family members cannot be enrolled in two PEBB medical and dental accounts at the same time, even if eligible under more than one enrolled subscriber.



### Retirees

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

### Dependents

Under WAC 182-12-260, an employee may enroll:

- His or her lawful spouse or state-registered domestic partner.
- Children up to age 26.
- Children of any age with a developmental disability or physical handicap who are incapable of self-sustaining employment and chiefly dependent on the subscriber for support and ongoing care, as long as the condition occurred before age 26.
- Extended dependents in the legal custody or legal guardianship of the subscriber or subscriber's spouse or state-registered domestic partner.

The PEBB Program requires proof of eligibility before enrolling any dependents.

# 2018 monthly rates for K-12/ESDs/charter schools

Effective September 1, 2018 through December 31, 2018

The rates below reflect the total the PEBB Program will charge the employer. The employee's share (premium) is determined by the employer.

If an employee waives PEBB medical, the employer must still pay \$916 each month to the PEBB Program, and the employee must enroll in dental, basic life and AD&D insurance, and basic LTD insurance. The rates for subscriber and child(ren) do not vary based on the number of children enrolled.

**Note:** In most cases, employees must live in a county served by the medical plan to join the plan. Go to [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) to find plans available by county.

PEBB Medical Plans	Subscriber	Subscriber and Spouse <sup>1</sup>	Subscriber and Child(ren)	Full Family
<b>Kaiser Permanente Classic NW<sup>2</sup></b>	\$1,053	\$1,200	\$1,156	\$1,303
<b>Kaiser Permanente NW Consumer-Directed Health Plan</b> (with a health savings account) <sup>2</sup>	\$943	\$980	\$963	\$1,000
<b>Kaiser Permanente WA</b> (formerly Group Health) <b>Classic</b>	\$1,078	\$1,250	\$1,200	\$1,372
<b>Kaiser Permanente WA</b> (formerly Group Health) <b>Consumer-Directed Health Plan</b> (with a health savings account)	\$941	\$976	\$960	\$995
<b>Kaiser Permanente WA</b> (formerly Group Health) <b>SoundChoice</b>	\$967	\$1,028	\$1,005	\$1,066
<b>Kaiser Permanente WA</b> (formerly Group Health) <b>Value</b>	\$994	\$1,082	\$1,053	\$1,141
<b>Uniform Medical Plan (UMP) Classic</b>	\$1,018	\$1,130	\$1,095	\$1,207
<b>UMP Consumer-Directed Health Plan</b> (with a health savings account)	\$941	\$976	\$960	\$995
<b>UMP Plus – Puget Sound High Value Network</b>	\$961	\$1,016	\$995	\$1,050
<b>UMP Plus – UW Medicine Accountable Care Network</b>	\$961	\$1,016	\$995	\$1,050
<b>Medical waived</b> (employee remains enrolled in dental, basic life and AD&D insurance, and basic LTD insurance)	\$916	\$916	\$916	\$916

<sup>1</sup>Or state-registered domestic partner

<sup>2</sup>Kaiser Foundation Health Plan of the Northwest, with plans in Clark and Cowlitz counties in Washington, and the Portland, Oregon, area.

## Monthly premium surcharges for employees

Employees will pay the following surcharges, if they apply, in addition to their medical premium:

- A monthly \$25-per-account surcharge will apply if the subscriber or any family member (age 13 and older) enrolled in PEBB medical uses tobacco products.
- A monthly \$50 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 elected not to enroll in other employer-based group medical that is comparable to Uniform Medical Plan (UMP) Classic.

## Application process

The required information and application documents must be received by the PEBB Program as follows:

- Districts with fewer than 500 employees must apply **at least 60 days** before the requested effective date.
- Districts with 500–4,999 employees must apply **at least 90 days** before the requested effective date.

### Send application materials to:

ERB Division Outreach and Training  
Washington State Health Care Authority  
P.O. Box 42684  
Olympia, WA 98504-2684  
or email to [jessepaulsboe@hca.wa.gov](mailto:jessepaulsboe@hca.wa.gov)

### Please include all of these items:

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

\*Sample available at [www.hca.wa.gov/public-employee-benefits/groups-joining-pebb/school-districts](http://www.hca.wa.gov/public-employee-benefits/groups-joining-pebb/school-districts).

## Review process

HCA will review your application for compliance with HCA terms and conditions of participation. We will respond within 30 days and process your group's enrollment or request additional information.

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 these topics, visit [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb)

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