

# 2019 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.

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

- Kaiser Permanente WA (three managed-care plans and one consumer-directed health plan with a health savings account)
- Kaiser Permanente NW\* (one managed-care plan, and one consumer-directed health plan with a health savings account)
- Uniform Medical Plan (UMP), administered by Regence BlueShield of Washington (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 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
- Continuation coverage, which includes COBRA and Unpaid Leave
- Retiree coverage

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



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:

- All employees, or
- Groups of bargaining unit employees, or
- All nonrepresented 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 and accidental death and dismemberment, and basic long-term disability insurance.

### Retirees

- Retiree eligibility is described in WAC 182-12-171.
- Under state law, all K-12 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 PEBB retiree insurance coverage **no later than 60 days** after their group 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/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).



- 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 (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 medical/vision, dental, basic life and accidental death and dismemberment, and basic long-term disability 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 (October 31 for school districts, educational service districts, and charter schools).

For questions, call ERB Division's Outreach and Training Unit at 1-800-700-1555.

# 2019 monthly rates for K-12/ESDs/charter schools

Effective January 1, 2019 through August 31, 2019

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, and basic LTD insurance. Rates that include 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. To find plans available by county, go to [www.hca.wa.gov/employee-retiree-benefits/public-employees/medical-plans-available-county](http://www.hca.wa.gov/employee-retiree-benefits/public-employees/medical-plans-available-county).

PEBB Medical Plans	Subscriber	Subscriber and Spouse <sup>1</sup>	Subscriber and Child(ren)	Subscriber, Spouse <sup>1</sup> , and Child(ren)
<b>Kaiser Permanente NW<sup>2</sup> Classic</b>	\$1,059	\$1,212	\$1,166	\$1,319
<b>Kaiser Permanente NW<sup>2</sup> Consumer-Directed Health Plan</b> (with a health savings account)	\$944	\$982	\$965	\$1,003
<b>Kaiser Permanente WA Classic</b>	\$1,081	\$1,256	\$1,205	\$1,380
<b>Kaiser Permanente WA Consumer-Directed Health Plan</b> (with a health savings account)	\$941	\$976	\$960	\$995
<b>Kaiser Permanente WA SoundChoice</b>	\$951	\$996	\$977	\$1,022
<b>Kaiser Permanente WA Value</b>	\$1,004	\$1,102	\$1,070	\$1,168
<b>Uniform Medical Plan (UMP) Classic</b>	\$1,023	\$1,140	\$1,103	\$1,220
<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>	\$966	\$1,026	\$1,004	\$1,064
<b>UMP Plus – UW Medicine Accountable Care Network</b>	\$966	\$1,026	\$1,004	\$1,064
<b>Medical waived</b> (employee remains enrolled in dental, basic life and AD&D 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 select counties in Oregon.

## Monthly premium surcharges for employees

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

- A monthly \$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 monthly \$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 elected not to enroll in another employer-based group medical that is comparable to Uniform Medical Plan (UMP) Classic.

## Submitting your application

You must submit the required information and application documents 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:

ERB Division Outreach and Training  
Health Care Authority  
P.O. Box 42684  
Olympia, WA 98504-2684

or email to [amy.corrigan@hca.wa.gov](mailto: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 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\* affirming that the employees of your group substantially perform governmental functions

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

## 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 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