

# SEBB Program brings healthy change to Washington school employees

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Starting in January of 2020, all employees of Washington State’s school districts and charter schools, and represented employees of educational service districts, will get their health insurance and other benefits through the School Employees Benefits Board (SEBB) Program.

The SEBB Program was officially established by Engrossed House Bill 2242 in 2017, but its roots date back much further. The Legislature has been working on improving the state of K-12 employee benefits since the late 1980s and passed Engrossed Substitute Senate Bill 5940 in 2012 with the goal of improving affordability, transparency, and equity in school and state employee benefits.

The Washington State Health Care Authority (HCA) set about establishing the SEBB Program on July 1, 2017, and those three tenets — affordability, transparency, and equity — have played a big role in the development process.

- **Affordability:** HCA already purchases insurance for 370,000 state employees and their dependents through the Public Employees Benefits Board (PEBB) Program. HCA can leverage that purchasing power and administrative experience to procure robust, quality plans for the estimated 150,000 eligible school employees and their estimated 60,000 dependents.
- **Transparency:** In the past, some employees didn’t know what their monthly insurance premiums would be before their benefits started. With the SEBB Program, that’s a thing of the past. Employees will know before they make benefit elections what the cost will be — and their premiums won’t change over the course of the year unless they make a change in their own coverage due to a special life event, such as a marriage or new child.
- **Equity:** The SEBB Program offers benefits with a 3:1 premium tier ratio. That means the most an employee will pay to cover their dependents each month (spouse or state-registered domestic partner and children) is no more than three times the employee-only rate for any given plan. Previously, family coverage was much more expensive for some employees.
- Every employee anticipated to work 630 hours (about 17.5 hours per week) during the school year is eligible, whether they’re a superintendent, a kindergarten teacher, a bus driver, or a custodian.

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## What's offered

The SEBB Program will offer medical insurance, dental insurance, vision insurance, basic life and accidental death and dismemberment (AD&D) insurance, and basic long-term disability (LTD) insurance.

Contract negotiations are still under way, but HCA expects to offer:

- Medical insurance plans from seven different providers, each with at least two plans. Depending on which county the employee lives in, they should have their choice of between three and seven plans — one to fit every budget and every set of coverage needs.
- Dental plans from three providers, with an option available in every corner of the state and monthly premiums fully covered by the employer.
- Vision plans from three carriers, also with monthly premiums fully covered by the employer.
- Employer-paid basic life and AD&D insurance, with a \$35,000 life benefit and a \$5,000 AD&D benefit. Supplemental employee-paid coverage will also be available for employees and their dependents.
- Employer-paid LTD insurance, with a \$400 maximum monthly benefit. (The SEB Board plans to revisit this benefit before the first open enrollment.) Supplemental employee-paid coverage will also be available for employees.

## What's next

The School Employees Benefits Board meets regularly in its mission to design and approve insurance benefit plans for school employees and to establish eligibility criteria for participation in those plans. As of January 24, 2019, the board had passed 58 resolutions, with more to come as the SEBB Program gears up for its first annual open enrollment from October 1 to November 15, 2019.

Visit the [SEBB Program webpage](#) to learn more.