



October 2017

COBRA/PEBB Continuation Coverage Edition

# For Your Benefit

Public Employees Benefits Board (PEBB) Program

## PEBB's open enrollment is November 1–30, 2017

### What's changing with your PEBB health coverage for 2018

All changes are effective January 1, 2018

- Medical plan benefits
- Medical and dental plan premiums
- Contribution amounts for the health savings account (HSA)
- PEBB Board policy resolutions

#### Medical plan benefits

The only plan with benefit changes for 2018 is Kaiser Permanente of Washington (formerly Group Health).



### KAIER PERMANENTE®

Kaiser Permanente of Washington (formerly Group Health) will:

- Introduce a prescription drug deductible and prescription drug out-of-pocket maximum to all of their plans except the consumer-directed health plan (CDHP) with a health savings account (HSA) and Original Medicare.
- Switch the CDHP network from Access PPO to Core HMO, adding:
  - Consulting Nurse Helpline for advice 24/7.
  - Access to CareClinics at Bartell Drugs at select Seattle-area locations.
  - Diagnosis and treatment for routine issues with a Kaiser Permanente online visit (cost is identical to an office visit).
- Align with Kaiser Permanente's national coverages for the Medicare Advantage plan to offer the following additions at no cost to the member:
  - Diabetes Prevention Program
  - Annual physical exam
  - Telehealth
  - 6th prescription drug tier: \$0 vaccine tier

#### Medical and dental plan premiums

See "2018 PEBB COBRA and Continuation Coverage Monthly Rates" on pages 4–5.

#### Contribution amounts for the health savings account (HSA)

For those enrolled in a consumer-directed health plan (CDHP) with an HSA, the annual HSA contribution limit for an individual (subscriber only) account will increase to \$3,450 in 2018, up from \$3,400 in 2017. The contribution amount for a family will increase to \$6,900 in 2018, up from \$6,750 in 2017. Subscribers ages 55 and older can continue to contribute an additional \$1,000 per year to these amounts.

These maximum allowable amounts include all contributions made including the \$125 SmartHealth wellness incentive contributed to your HSA if you receive it in January 2018.

**Reminder—CDHPs/HSAs and Medicare don't mix!** If you or a covered family member becomes eligible for Medicare while you are enrolled in a consumer-directed health plan (CDHP) with a health savings account (HSA) in 2018, you must change to a non-CDHP PEBB medical plan or remove the Medicare-eligible family member from your coverage. The family member you remove is **not** eligible for COBRA.

(continued)

# What's changing with your PEBB health coverage for 2018 (cont.)



## PEB Board policy resolutions

To see all of the policy resolutions adopted by the PEB Board, as well as changes to PEBB rules that take effect January 1, 2018, visit our website at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).

- The definition of "Season" means any recurring, annual period of work at a specific time of year that lasts three to eleven consecutive months.
- The surviving dependent of an employee who receives a monthly retirement benefit no later than 120 days from the date of death of the employee satisfies the requirement to immediately receive a monthly retirement benefit. This means the surviving dependent is eligible to enroll as a survivor in PEBB retiree insurance coverage.
- All SmartHealth-eligible subscribers (COBRA or PEBB Continuation Coverage subscribers not enrolled in Medicare Part A and Part B) will receive a separate PEBB wellness incentive after completing their SmartHealth Well-being Assessment on or before December 31 of the current plan year. This separate PEBB wellness incentive may be earned only once per plan year. This means that a SmartHealth-eligible PEBB subscriber may complete the Well-being Assessment and qualify for the separate wellness incentive, even if they don't satisfy the requirements to qualify for the \$125 wellness incentive. Learn more at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) under *Wellness programs*.

## Why is the Uniform Medical Plan (UMP) Classic premium for Medicare increasing so much for 2018?

Medical plan premiums are partly calculated based on the plans' health care costs for previous years and total cost estimates for the upcoming year. Total costs depend on how many people are enrolled in each plan, how often they go to the doctor, which services or treatments they need, and how much those services or treatments cost. Projected cost increases on prescription drugs often used by Medicare members also drive higher premiums.

For Medicare members in UMP Classic, high prescription drug costs and the fixed \$150-per-month Medicare subsidy are leading to significant increases in the premium amounts members will pay next year. More than half of costs for Medicare members enrolled in UMP Classic are pharmacy-related:

- Medicare is the primary payer for medical care, and the UMP Classic plan typically pays the remainder.
- UMP Classic is the primary payer for prescription drugs.

HCA is determining how we can moderate UMP Classic premiums for Medicare members in future years and reduce the rising costs of prescription drugs.

## Non-Medicare subscribers only:

### Reattest to the spouse/state-registered domestic partner coverage premium surcharge for 2018

**Note:** If you are enrolled in Medicare Part A and Part B, or are not covering a spouse or state-registered domestic partner under your PEBB medical for 2018, this information does not apply to you.

If you attested in 2017 and will cover a spouse or state-registered domestic partner on your PEBB medical for 2018, you may have to reattest to the premium surcharge. The PEBB Program will mail you a notification letter in late October if you have to reattest.

You can also find out if you are required to reattest using *My Account*. Starting November 1, log in to *My Account* at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) and follow the instructions.

If required, you **must reattest by November 30, 2017**. If you are required to reattest but do not, you will pay the monthly \$50 premium surcharge in addition to your monthly premiums starting January 1, 2018 for the rest of the plan year unless you have a qualifying event that allows you to change your attestation.

To learn more, visit [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) and search *Surcharges*.

# Changes you can make during open enrollment

You can make the changes listed below during the PEBB Program's annual open enrollment, November 1–30, 2017.

Some members can make changes online using *My Account* at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb). If you cannot make changes online, *My Account* will direct you to the correct forms.

The PEBB Program must **receive** your completed forms by November 30. You can find forms at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb). Changes made through *My Account* **must** be completed by midnight on November 30, 2017.

**Note:** 2018 forms will not be available online until November 1, 2017.

For help with making changes, see "Who to contact for help" on pages 7–8.

Changes you can make	How to make them
 <b>Change your medical or dental plan</b>	Log in to <i>My Account</i> to make changes or find the <i>2018 COBRA Election/Change (Continuation of Coverage)</i> form or the <i>2018 Continuation Coverage Election/Change (for Leave Without Pay)</i> form.  <b>Note:</b> Willamette Dental and DeltaCare are managed-care plans; you must receive care from a primary care dental provider in the plan's network. Uniform Dental Plan (UDP) is a preferred-provider organization; you can choose any dental provider. Visit <a href="http://www.hca.wa.gov/pebb">www.hca.wa.gov/pebb</a> or contact the PEBB Program at 1-800-200-1004 with any questions.
 <b>Add a dependent to your PEBB medical plan</b>	Submit the <i>2018 COBRA Election/Change (Continuation of Coverage)</i> form or the <i>2018 Continuation Coverage Election/Change (for Leave Without Pay)</i> form.
 <b>Non-Medicare subscribers only: Attest to the spouse or state-registered domestic partner coverage premium surcharge</b>	Log in to <i>My Account</i> to see whether you need to attest to this surcharge. Then make changes in <i>My Account</i> or submit the <i>2018 Premium Surcharge Change Form</i> .  Find the <i>2018 Premium Surcharge Help Sheet</i> at <a href="http://www.hca.wa.gov/pebb">www.hca.wa.gov/pebb</a> under <i>Forms and publications</i> .

## Find more information online

Are you looking for more details about your PEBB benefits? Visit the following websites to find answers to your questions.

Visit HCA's website at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) to find more information about:

- **Medical and dental plans**
  - Use the plan-specific pages under the *Medical plans & benefits* section to read details about plan benefits, including certificates of coverage and summaries of benefits.
  - Compare dental plans and find in-network providers under *Dental plans & benefits*.
- **Premium surcharge** (non-Medicare subscribers only)
  - If you will cover your spouse or state-registered domestic partner under your PEBB medical in 2018, use the online *2018 Spousal Plan Questionnaire* and *2018 Spousal Plan Calculator* to help you find out if you have to pay the spouse or state-registered domestic partner coverage premium surcharge.
- **Additional benefits**
  - View other benefit options available to you under the *Additional benefits* section, such as auto and home insurance, life insurance (continuation coverage only), and long-term disability insurance (continuation coverage only).

Log in to *My Account* at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) to:

- View your *Statement of Insurance*, which lists the PEBB benefits you are currently enrolled in.  
**Note:** The *Statement of Insurance* will not display plan selections for 2018 until January 1, 2018.

Access MetLife's *MyBenefits* portal at [www.mybenefits.metlife.com/wapebb](http://www.mybenefits.metlife.com/wapebb) (continuation coverage only) to:

- View or change your optional life insurance amounts (if enrolled).
- Add or update your beneficiary information.

# 2018 PEBB Continuation Coverage (Leave Without Pay)

## Special Requirements

Effective January 1, 2018

- To qualify for the Medicare premium, at least one covered family member must be enrolled in both Medicare Part A and Part B. (Medicare premiums are not available to PEBB Continuation Coverage [Leave Without Pay] members.)
- Medicare members enrolled in a Kaiser Foundation Health Plan of Washington (formerly Group Health) Medicare Advantage plan or Kaiser Foundation Health Plan of the Northwest Senior Advantage must complete and sign the *Medicare Advantage Plan Election Form* (form C) to enroll in one of these plans.

For more information on these requirements, contact your health plan's customer service department.

Non-Medicare Medical Plan Premiums				
For members not eligible for Medicare (or enrolled in Part A only)	Subscriber Only	Subscriber and Spouse*	Subscriber and Child(ren)	Full Family
Kaiser Permanente NW Classic**	\$692.66	\$1,380.30	\$1,208.39	\$1,896.03
Kaiser Permanente NW CDHP**	\$590.87	\$1,170.25	\$1,039.99	\$1,561.04
Kaiser Permanente WA (formerly Group Health) Classic	\$718.39	\$1,431.76	\$1,253.42	\$1,966.79
Kaiser Permanente WA (formerly Group Health) CDHP	\$589.18	\$1,167.37	\$1,037.41	\$1,557.27
Kaiser Permanente WA (formerly Group Health SoundChoice	\$607.11	\$1,209.20	\$1,058.68	\$1,660.77
Kaiser Permanente WA (formerly Group Health) Value	\$633.52	\$1,262.02	\$1,104.90	\$1,733.40
UMP Classic	\$657.86	\$1,310.70	\$1,147.49	\$1,800.33
UMP CDHP	\$588.91	\$1,166.83	\$1,036.93	\$1,556.52
UMP Plus-PSHVN	\$600.56	\$1,196.10	\$1,047.22	\$1,642.76
UMP Plus-UW Medicine ACN	\$600.56	\$1,196.10	\$1,047.22	\$1,642.76

## Medicare Medical Plan Premiums

For members enrolled in Medicare Part A and Part B	Subscriber Only	Subscriber and Spouse*		Subscriber and Child(ren)		Full Family		
	1 Medicare eligible	1 Medicare eligible	2 Medicare eligible	1 Medicare eligible	2 Medicare eligible	1 Medicare eligible	2 Medicare eligible	3 Medicare eligible
Kaiser Permanente NW Senior Advantage**	\$323.07	\$1,010.71‡	\$641.12	\$838.80‡‡	\$641.12	\$1,526.44‡‡	\$1,156.85‡‡	\$959.17
Kaiser Permanente WA (formerly Group Health) Classic	N/A	\$1,038.77	N/A‡	\$860.43	N/A‡	\$1,573.80	\$1,180.81	N/A‡
Kaiser Permanente WA (formerly Group Health) Medicare Plan	\$325.40	N/A‡	\$645.78	N/A‡	\$645.78	N/A‡	N/A‡	\$966.16
Kaiser Permanente WA (formerly Group Health) SoundChoice	N/A	\$927.49	N/A‡	\$776.97	N/A‡	\$1,379.06	\$1,097.35	N/A‡
Kaiser Permanente WA (formerly Group Health) Value	N/A	\$953.90	N/A‡	\$796.78	N/A‡	\$1,425.28	\$1,117.16	N/A‡
UMP Classic	\$483.64	\$1,136.48	\$962.26	\$973.27	\$962.26	\$1,626.11	\$1,451.89	\$1,440.88

\*Or state-registered domestic partner

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

† If a Kaiser Permanente WA (formerly Group Health) member is enrolled in Medicare Part A and Part B and other enrolled family members are not eligible for Medicare, the non-Medicare family members must enroll in Kaiser Permanente WA Classic, SoundChoice, or Value plan. The subscriber will pay a combined Medicare and non-Medicare premium.

‡‡ If a Kaiser Permanente NW member is enrolled in Medicare Part A and Part B and other enrolled family members are not eligible for Medicare, the non-Medicare family members will be enrolled in Kaiser Permanente NW Classic \*\*. The subscriber will pay the combined Medicare and non-Medicare premium shown for Kaiser Permanente NW Senior Advantage.

# y) and COBRA Monthly Premiums

## Medicare Supplement Plan F Premiums (administered by Premera Blue Cross)

Available for COBRA and PEBB Continuation of Coverage members (not enrolled in Leave Without Pay) only.

	Subscriber Only	Subscriber and Spouse*			Subscriber and Child(ren)	Full Family		
	1 Medicare eligible	1 Medicare eligible**	2 Medicare eligible: 1 retired, 1 disabled	2 Medicare eligible	1 Medicare eligible	1 Medicare eligible**	2 Medicare eligible: 1 retired, 1 disabled**	2 Medicare eligible**
<b>Plan F</b> Age 65 or older, eligible by age	\$212.38	\$870.24	\$573.41	\$424.76	\$707.03	\$1,359.87	\$1,068.06	\$919.41
<b>Plan F</b> Under age 65, eligible by disability	\$361.03	\$1,018.89	\$573.41	\$722.06	\$855.68	\$1,508.52	\$1,068.06	\$1,216.71

\*Or state-registered domestic partner

\*\*If a Medicare supplement plan is selected, non-Medicare eligible dependents are enrolled in Uniform Medical Plan (UMP) Classic. The rates shown reflect the total due, including premiums for both plans.

## Monthly Premium Surcharges (for non-Medicare subscribers only)

The following surcharges may apply to subscribers not enrolled in Medicare Part A and Part B in addition to the monthly medical premium. **These surcharges do not apply to COBRA and PEBB Continuation Coverage subscribers enrolled in Medicare Part A and Part B.**

- 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 employer-based group medical that is comparable to Uniform Medical Plan (UMP) Classic.

For more guidance on whether these surcharges apply to you,  
see the *2018 Premium Surcharge Help Sheet* at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).

Dental Plan Premiums With Medical Plan	DeltaCare, administered by Delta Dental of Washington	Uniform Dental Plan, administered by Delta Dental of Washington	Willamette Dental of Washington, Inc.
Subscriber Only	\$39.53	\$45.82	\$42.37
Subscriber & Spouse*	\$79.06	\$91.64	\$84.74
Subscriber & Child(ren)	\$79.06	\$91.64	\$84.74
Full Family	\$118.59	\$137.46	\$127.11

\*Or state-registered domestic partner

Dental Plan Premiums Dental Only	DeltaCare, administered by Delta Dental of Washington	Uniform Dental Plan, administered by Delta Dental of Washington	Willamette Dental of Washington, Inc.
Subscriber Only	\$44.55	\$50.84	\$47.39
Subscriber & Spouse*	\$84.08	\$96.66	\$89.76
Subscriber & Child(ren)	\$84.08	\$96.66	\$89.76
Full Family	\$123.61	\$142.48	\$132.13

# Benefits fairs schedule

**Need directions?** Find maps and parking information by selecting the *Benefits fairs* link at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).

City	Date/Time	Location
Aberdeen	Nov. 9, 2017 12 to 2 p.m.	Grays Harbor College, 1620 Edward P. Smith Drive, Schermer Building, Room 4134A UMP Plus Presentation: 12 to 12:30 p.m., Schermer Building, Room 4134B
Bellevue	Nov. 3, 2017 1 to 3 p.m.	Bellevue College, Cafeteria Building C, Rooms C120 A & B, 3000 Landerholm Circle SE UMP Plus Presentation: 1:30 to 2 p.m., Library Events Center, Building D, Room D106
Bellingham	Nov. 16, 2017 8:30 to 11 a.m.	Western Washington University, Viking Union Building, Rooms 565 A/B/C
Cheney	Nov. 9, 2017 8 to 11 a.m.	Eastern Washington University, Hargreaves Hall, Room 201, Corner of C and Seventh Streets UMP Plus Presentation: 8:30 to 9 a.m., Tawanka Rooms 215 B/C
Ellensburg	Nov. 6, 2017 8:30 to 10:30 a.m.	Central Washington University, SURC Ballroom, 400 E. University Way
Everett	Nov. 17, 2017 9 a.m. to 12:30 p.m.	Everett Community College, Walt Price Fitness Center, 2000 Tower Street UMP Plus Presentation: 11:30 a.m. to 12 p.m., Multipurpose Room
Lakewood	Nov. 7, 2017 9 to 11:30 a.m.	Clover Park Technical College, McGavick Conference Center, Building 23, Room 301, 4500 Steilacoom Boulevard SW UMP Plus Presentation: 10:30 to 11 a.m., Room 302
Mount Vernon	Nov. 16, 2017 1:30 to 3:30 p.m.	Best Western Plus, Skagit Valley Inn Convention Center, Fidalgo Room, 2300 Market Street
Olympia	Nov. 8, 2017 11 a.m. to 1 p.m.	John A. Cherberg Building, Senate Hearing Rooms 1 & 4, 304 15th Avenue UMP Plus Presentation: 12 to 12:30 p.m., Senate Hearing Room 3
Pasco	Nov. 7, 2017 8 to 10:30 a.m.	Columbia Basin College, Byron Gjerde Center, H Building, 2600 N. 20th Avenue
Port Angeles	Nov. 17, 2017 11 a.m. to 1 p.m.	Peninsula College, Room J47, 1502 E. Lauridsen Boulevard
Pullman	Nov. 8, 2017 9 a.m. to 1:30 p.m.	Washington State University, Compton Union Building (CUB), Junior Ballroom, West Room 212
Seattle	Oct. 31, 2017 10 a.m. to 3 p.m.	UW Medical Center, Health Sciences Lobby, 3rd floor, 1959 NE Pacific Street UMP Plus Presentation: 1:15 to 1:45 p.m., Hogness Auditorium (Room A420)
Seattle	Nov. 1, 2017 10 a.m. to 3 p.m.	Harborview Medical Center, Research and Training Building Lobby, 325 9th Avenue UMP Plus Presentation: 10 to 10:30 a.m., Research and Training Auditorium
Seattle	Nov. 2, 2017 10 a.m. to 3 p.m.	University of Washington, Husky Union Building (HUB), North Ballroom UMP Plus Presentation: 12:30 to 1 p.m., HUB Room 203
Shoreline	Nov. 15, 2017 12:30 to 3 p.m.	Shoreline Conference Center, Shoreline Room, 18560 First Avenue NE UMP Plus Presentation: 12:30 to 1 p.m., Spartan Room
Spokane	Nov. 9, 2017 1 to 4 p.m.	Spokane Community College, Building 6, Sasquatch/Bigfoot Rooms, 1810 N. Greene Street UMP Plus Presentation: 1 to 1:30 p.m., Lair Auditorium
Tumwater	Nov. 27, 2017 12 to 2 p.m.	Dept. of Labor & Industries, Auditorium, 7273 Linderson Way SW UMP Plus Presentation: 12:30 to 1 p.m., Auditorium
Vancouver	Nov. 3, 2017 11 a.m. to 1:30 p.m.	Clark College, Gaiser Hall Student Center, 1933 Fort Vancouver Way
Walla Walla	Nov. 7, 2017 1 to 3:30 p.m.	Walla Walla Community College, Water & Environmental Center, Rotunda & Lobby, 500 Tausick Way
Wenatchee	Nov. 2, 2017 9 a.m. to 12 p.m.	Wenatchee Valley College, Wells Hall, Campus Theater, 1300 Fifth Street
Yakima	Nov. 6, 2017 12:30 to 3:30 p.m.	Howard Johnson Plaza, Orchard Room, 9 N. 9th Street UMP Plus Presentation: 12:30 to 1 p.m., Plum Room

## UMP Plus webinars

The UMP Plus networks are hosting webinars to present information about the plan and answer questions about its services and benefits. Tune in to learn more.

- Puget Sound High Value Network: October 25, 12 to 1 p.m. Pacific Time (PT)
- UW Medicine Accountable Care Network: November 8, 12 to 1 p.m. PT

The webinars will be available for later listening at [www.pugetsoundhighvaluenetwork.org/program-details](http://www.pugetsoundhighvaluenetwork.org/program-details) and [https://pgi.webcasts.com/starthere.jsp?ei=1158463&tp\\_key=a191c9bfa2](https://pgi.webcasts.com/starthere.jsp?ei=1158463&tp_key=a191c9bfa2).

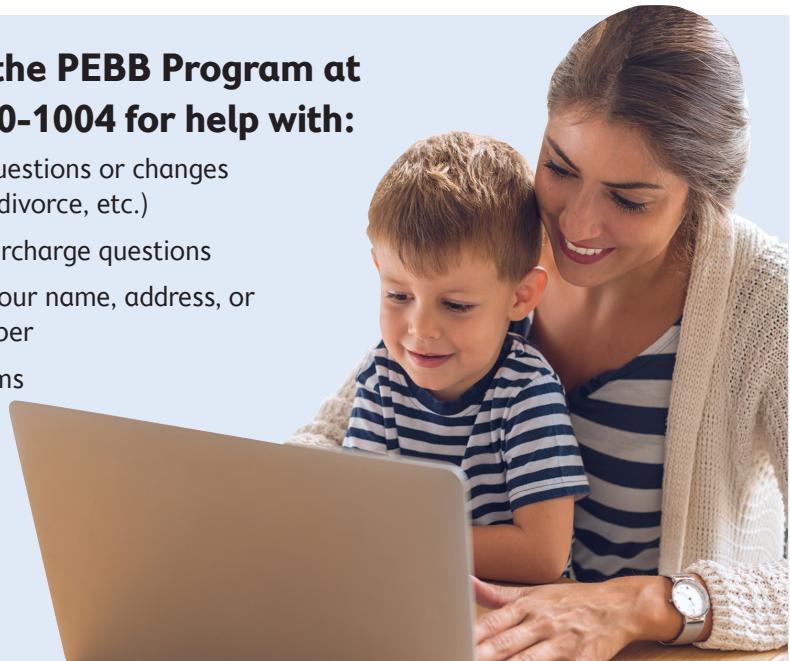
# Who to contact for help

## 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 the PEBB Program at 1-800-200-1004 for help with:

- Eligibility questions or changes (Medicare, divorce, etc.)
- Premium surcharge questions
- Changing your name, address, or phone number
- Finding forms
- Adding or removing dependents



Medical plans	Website addresses	Customer service phone numbers	TTY** customer service phone numbers
Kaiser Permanente NW Classic, CDHP, or Senior Advantage*	<a href="https://my.kp.org/wapebb">https://my.kp.org/wapebb</a>	503-813-2000 or 1-800-813-2000 Medicare members: 1-877-221-8221	711
Kaiser Permanente WA (formerly Group Health) Classic, Medicare Advantage, Original Medicare, SoundChoice, or Value	<a href="http://www.kp.org/wa/pebb">www.kp.org/wa/pebb</a>	206-630-4636 or 1-888-901-4636	711 or 1-800-833-6388
Kaiser Permanente WA (formerly Group Health Options) CDHP	<a href="http://www.kp.org/wa/pebb">www.kp.org/wa/pebb</a>	206-630-4636 or 1-888-901-4636	711 or 1-800-833-6388
Medicare Supplement Plan F, administered by Premera Blue Cross	<a href="http://www.premera.com">www.premera.com</a>	1-800-817-3049	1-800-842-5357
Uniform Medical Plan Classic, UMP CDHP, or UMP Plus, administered by Regence BlueShield	<a href="http://www.hca.wa.gov/ump">www.hca.wa.gov/ump</a>	1-888-849-3681	711
UMP Plus—Puget Sound High Value Network	<a href="http://www.pugetsoundhighvaluenetwork.org">www.pugetsoundhighvaluenetwork.org</a>	1-855-776-9503	711
UMP Plus—UW Medicine Accountable Care Network	<a href="http://www.uwmedicine.org/umpplus">www.uwmedicine.org/umpplus</a>	1-855-520-9500	711
Health savings account (HSA) trustee	Website address	Customer service phone number	TTY** customer service phone number
HealthEquity	<a href="http://www.healthequity.com/pebb">www.healthequity.com/pebb</a>	1-877-873-8823	711

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

\*\*Text telephone services for the deaf, hard of hearing, or speech impaired

(continued)

## Who to contact for help (cont.)

Dental plans	Website addresses	Customer service phone numbers
DeltaCare, administered by Delta Dental of Washington	<a href="http://www.deltadentalwa.com/pebb">www.deltadentalwa.com/pebb</a>	1-800-650-1583
Uniform Dental Plan, administered by Delta Dental of Washington	<a href="http://www.deltadentalwa.com/pebb">www.deltadentalwa.com/pebb</a>	1-800-537-3406
Willamette Dental Group	<a href="http://www.willamettedental.com/wapebb">www.willamettedental.com/wapebb</a>	1-855-4DENTAL (433-6825)
Life insurance	Website address	Customer service phone number
MetLife	<a href="http://www.mybenefits.metlife.com/wapebb">www.mybenefits.metlife.com/wapebb</a>	1-866-548-7139

This is your **only**  
**2018 open enrollment notice.**



### Important dates to remember:

- November 1–30, 2017:** Open enrollment period for the 2018 plan year. See “Changes you can make during open enrollment” on page 3. Remember, if you do not want to make any medical or dental plan changes and your plans are still available in your county for 2018, you will remain enrolled in your current plans for 2018 if you take no action.
- October 31–**
- November 27, 2017:** PEBB benefits fairs held throughout Washington. Meet plan representatives and other benefit vendors to learn about your options. See the full schedule on page 6.
- November 30, 2017:** Last day to make changes to your PEBB insurance coverage in *My Account* (from [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb)) or by submitting forms to the PEBB Program. **Note:** All plan changes in *My Account* must be made by midnight Pacific Time. Remember that some changes cannot be made online, and the PEBB Program must receive all forms by November 30, 2017.
- January 1, 2018:** New plan year begins. Open enrollment changes become effective.

HCA is committed to providing equal access to our services.

If you need an accommodation, or require documents in another format or language, please call 1-800-200-1004 (TRS: 711).

*Required federal notice*

## **Summary of Benefits and Coverage available to you**

The Affordable Care Act requires the PEBB Program and its contracted 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 your current PEBB medical plan, you can either:

- Go to [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) to view or print it online, OR
- Go to your plan's website to view or print it online, OR
- Call your plan to request a paper copy at no charge. (Your medical plan can also provide paper copies translated in other languages.)

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

- Go to [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) to view or print it online, OR
- Go to the plan's website to view or print it online, OR
- Call the PEBB Program at 1-800-200-1004 to request a paper copy at no charge.

**Note:** SBCs are not available for the Premera Blue Cross Medicare Supplement Plan F and Medicare Advantage plans.

*Required federal notice*

## **Annual notice of creditable prescription drug coverage**

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

**You do not have to enroll in Medicare Part D.** All PEBB medical plans except Premera Blue Cross Medicare Supplement Plan F (available to retirees and COBRA members enrolled in Medicare Part A and Part B) provide creditable prescription drug coverage. This means the prescription drug coverage offered by PEBB's medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

If your PEBB medical plan provides creditable prescription drug coverage when you become entitled to Medicare Part A and Part B, you can keep your PEBB medical coverage and not pay a penalty if you enroll in Medicare Part D later (see below).

**If you lose or drop your current PEBB medical coverage:** To avoid paying a higher premium, you should enroll in a Medicare Part D plan within 63 days after your PEBB medical coverage ends. If you don't enroll within 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:** If you enroll in a Medicare Part D plan, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

**Retirees and COBRA members enrolled in Medicare Parts A and B:** If you enroll in a Medicare Part D plan, you will need to enroll in Premera Blue Cross Medicare Supplement Plan F to keep your PEBB insurance coverage. You cannot enroll in Medicare Part D and stay enrolled in any other PEBB medical plan.

For questions about Medicare Part D, call the Centers for Medicare & Medicaid Services at 1-800-633-4227 or visit [medicare.gov](http://medicare.gov).

## PEBB Program Nondiscrimination Notice and Language Access Services

The PEBB Program and its contracted health plans comply with applicable federal civil rights laws and do not discriminate (exclude people or treat them differently) on the basis of race, color, national origin, age, disability, or sex.

The PEBB Program also complies with applicable state civil rights laws and does not discriminate on the basis of creed, gender, gender expression or identity, sexual orientation, marital status, religion, honorably discharged veteran or military status, or the use of a trained dog guide or service animal by a person with a disability.

The PEBB Program provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters.
- Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you believe this organization has failed to provide language access services or discriminated in another way...	You can file a grievance with:
<b>PEBB Program</b> <i>You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the HCA Compliance Officer is available to help you.</i>	Health Care Authority Division of Legal Services, Attn: HCA Compliance Officer PO Box 42704 Olympia, WA 98504-2704 1-855-682-0787 (TRS: 711)   Fax 360-586-9551 <a href="mailto:compliance@hca.wa.gov">compliance@hca.wa.gov</a>
<b>PEBB MEDICAL PLANS</b>	
<b>Kaiser Foundation Health Plan of the Northwest</b>	Kaiser Foundation Health Plan of the Northwest Attn: Member Relations – Kaiser Civil Rights Coordinator 500 NE Multnomah, Suite 100 Portland, OR 97232 1-800-813-2000 or 503-813-2000 (TTY: 711)
<b>Kaiser Foundation Health Plan of Washington (formerly Group Health Cooperative)</b>  <b>Kaiser Foundation Health Plan of Washington Options, Inc. (formerly Group Health Options, Inc.)</b>	Kaiser Foundation Health Plan of Washington Civil Rights Coordinator Quality GNE-D1E-07 PO Box 9812 Renton, WA 98057 1-888-901-4636 or 206-630-4636 (TTY: 711)   Fax 206-901-6205 <a href="mailto:csforms@ghc.org">csforms@ghc.org</a>
<b>Washington State Rx Services (for discrimination concerns about prescription-drug benefits for Uniform Medical Plan [UMP])</b>	Washington State Rx Services Attn: Appeals Unit PO Box 40168 Portland, OR 97204-0168 1-888-361-1611 (TDD/TTY: 711)   Fax 1-866-923-0412 <a href="mailto:compliance@modahealth.com">compliance@modahealth.com</a>
<b>Premera Blue Cross (for discrimination concerns about Medicare Supplement Plan F and the Center of Excellence Program for UMP Classic and UMP CDHP members)</b>	Premera Blue Cross Attn: Civil Rights Coordinator - Complaints and Appeals PO Box 91102 Seattle, WA 98111 1-855-332-4535 (TTY: 1-800-842-5357)   Fax 425-918-5592 <a href="mailto:AppealsDepartmentInquiries@Premera.com">AppealsDepartmentInquiries@Premera.com</a>

If you believe this organization has failed to provide language access services or discriminated in another way...	You can file a grievance with:
<b>Regence BlueShield (for discrimination concerns about UMP Classic, UMP Consumer-Directed Health Plan [CDHP], and UMP Plus)</b>	Regence BlueShield Civil Rights Coordinator MS: CS B32B, PO Box 1271 Portland, OR 97207-1271 1-888-344-6347 (TTY: 711) <b>CS@regence.com</b>
<b>Regence BlueShield (for discrimination concerns about UMP Classic for Medicare members)</b>	Regence BlueShield Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355 (TTY: 711)   Fax 1-888-309-8784 <b>medicareappeals@regence.com</b>
<b>PEBB DENTAL PLANS</b>	
<b>Delta Dental (for discrimination concerns about DeltaCare and the Uniform Dental Plan)</b>	Delta Dental Attn: Isaac Lenox, Compliance/Privacy Officer PO Box 75983 Seattle, WA 98175 1-800-554-1907 (TTY: 1-800-833-6384)   Fax 206-729-5512 <b>Compliance@DeltaDentalWA.com</b>
<b>Willamette Dental</b> <i>HCA will process discrimination complaints pertaining to Willamette Dental Group.</i>	Health Care Authority Division of Legal Services, Attn: HCA Compliance Officer PO Box 42704 Olympia, WA 98504-2704 1-855-682-0787 (TRS: 711)   Fax 360-586-9551 <b>compliance@hca.wa.gov</b>

You can also file a civil rights complaint with:

U.S. Department of Health and Human Services, Office for Civil Rights  
 200 Independence Avenue, SW Room 509F, HHH Building  
 Washington, D.C. 20201  
 1-800-368-1019 (TDD: 1-800-537-7697)  
<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> (to submit complaints electronically)  
<http://www.hhs.gov/ocr/office/file/index.html> (to find complaint forms online)

[English] Language assistance services, including interpreters and translation of printed materials, are available free of charge. Employees: Contact your employer's personnel, payroll, or benefits office directly. Retirees, COBRA, and Continuation Coverage members only: Contact PEB Division Benefits Services at 1-800-200-1004. (TRS: 711).

[Amharic] የቃጭ እና አገልግሎት፣ አስተርማ እና ማስታወሻ ተርጉም  
መያወር ሲንጂ ያነሳ:: ተቀባዩዋች፣ የቆጣጥዎች ሲሆታ:: የድምጽ ወይም  
ተቀማ-ተቀም ክፍያ ድ/ቤት በቀጥታ የኑጻፏ:: ለረሱ የውጭ፣ COBRA  
እና ቅብረት ያለው ምን አሳላት በቻ:: የ PEB መግዛኛ ተቀማ-ተቀም  
አገልግሎትን ሲ-800-200-1004. (TRS: 711) የኑጻፏ::

[Arabic] خدمات المساعدة في اللغات، بما في ذلك المתרגمين الفوريين وترجمة المواد المطبوعة، متوفرة مجاناً. الموظفون: اتصل بمكتب شؤون العاملين بالشركة، أو مكتب المرتبتات أو الاستحقاقات مباشرةً. المتقدعين، وأعضاء COBRA وأعضاء التغطية المستمرة فقط: اتصل بخدمات استحقاقات قسم PEB على الرقم 1-800-200-1004 (TR5: 711).

[Burmese] ဘာသာပြန်ဆိုသူများနှင့် ထုတ်ပြန်ထားသည့်  
စာရွက်စာတမ်းများဘာသာပြန်ခြင်းအပါအဝင်

ဘာသာစက္ခတ်အတောက်အကြောင်းဆောင်မှုများကို အောင့်ဖိန်းပါသည်။ အလုပ်သမားများ- သိဒ္ဓအလုပ်ရှင်များကိုပေါ်ဖော်အရေး၊ လတဲ သိမုပုလိုတ် အကျိုးခံစားခွင့်ဆိုင်ရာ ရုံးသို့ တိကိုရှိကြသော သူယုယ်။ ပင်လယ်သူများ၊ COBRA နှင့် ဆက်လက်ပြီးအားဖြင့်ဝယ်ယူ အောင်မှုများသာ ပျော်- PEP ဌာနနဲ့ အကျိုးခံစားခွင့်ဆောင်မှုများသို့ 1-800-200-1004. (TRS: 711) ကိုဖုန်းခေါ်သိပါ။

[Cambodian] សេវាឌីម្លូយដាសារ រួមទាំងអ្នកបកប្រើប្រាស់ម៉ាក និង  
ការបកប្រើប្រាស់ការពារតាមពុក តិ៍ភាគទេសទាន់ដោយតតិតតិច។ មានលេខទៅទេសលេខ 1-800-562-  
3022 (TRS: 711)។ និងយោងឯធម៌ សម្រាប់ទៅការបាយប័ណ្ណិជ្ជិតិនិងយោងករស់អ្នក  
ការបាយប័ណ្ណិជ្ជិតិថ្មីថ្មីដែល ការបាយប័ណ្ណិជ្ជិតិប្រើប្រាស់ដោយបាយច្បាស់។ អ្នកចូលនិទ្ទេគឺ, COBRA,  
និងសមាជិក Continuation Coverage ចុះឈ្មោះ សម្រាប់ទៅការបាយប័ណ្ណិជ្ជិតិនិង  
នៃរាយការងារ PEB តាមលេខ 1-800-200-1004. (TRS: 711)។

**[Chinese]** 免费提供语言协助服务，包括口译员和印制资料翻译。雇员：直接联系雇主的私人、工资或福利办公室。仅限退休人员、COBRA 和持续承保成员：联系 PEB 部门福利服务处，电话为 1-800-200-1004 (TRS: 711)。

[Korean] 통역 서비스와 인쇄 자료 번역을 포함한 언어 지원 서비스를 무료로 이용하실 수 있습니다. 직원: 고용주의 인사, 급여 또는 수당을 관리하는 사무소에 직접 문의하십시오. 퇴직자, COBRA 및 Continuation Coverage 회원만 해당: 1-800-200-1004, TRS: 711로 PEB Division Benefits Services에 문의하십시오.

[Laotian] ການບໍ່ຮັກການດ້ານພາສາ, ລວມທັງນາງຢະພາສາ ແລະ ການຢະເປດການສານຕີພິມ, ມີໄວ້ໃຫ້ຝຣີໂດຍບໍ່ຄືດັກ. ພະນັກງານ: ຕິດຕໍ່ຫາຜະແນກທະບຽນພື້ນຂອງນາຍຈ້າງ, ພະຜູນກັນຊື່ເງິນເຕັກນິ້ນ, ຫີ້ຫ້ອງການສະວັດດີການໂຄງກິງໄລວ. ຜູ້ອອກແນ່ງບໍ່ນໍານານ, COBRA, ແລະ ການຄຸ້ມກັນທີ່ດຳເນີນຕີໃບສໍາລັບສະນາອີກເຫັນນີ້: ຕິດຕໍ່ຫາຜະແນກສະວັດດີການ PEB ໄດ້ທີ່ເລູກ 1-800-200-1004 (TRS: 711).

[Oromo] Tajajilwwan gargaarsa afaanii, turjumaanaafi i waantota maxxanfaman kan hiikan bilisaan jiru. Hojjetoota: Kallattiidhaan peeroolii personeelii ykn waajira faayidaawwanii hojjechiisa kee qunnami. COBRA fimiseensota Haguuggii Itti fufinsaa qofa: Tajaajilwwan Faayidaawwan Hirmaanna PEB 1-800-200-1004. (TRS: 711) irratti qunnamuu dandeessu.

[Persian] خدمات کمک زبانی، از جمله مترجم شفاهی و ترجمه اسناد و مدارک (مطالب) چاپی، بصورت رایگان ارائه خواهد شد. قابل توجه کارگران: با بخش پرسنل کارفرمای خود لیست حقوق، یا اداره رفاه مستقیماً تماس بگیرید. بازنشستگان، COBRA، و اعضايی که دارای طرد ادامه پوشش يهده هستند فقط با خخش خدمات و مزايا PEB با شماره 1-800-200-1004 (TRS: 711) تماس بگیرند.

[Punjabi] ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ—ਡਾਕਸ਼ੀਏ ਅਤੇ ਪਿੰਟ ਕੀਤੀ ਹੋਈ ਸਮੱਗਰੀ ਦੇ ਅੰਛਾਵਾਦ ਸਮੇਤ—ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। ਮੁਲਾਜ਼ਮ, ਆਪੈਂਟ ਰੁਜ਼ਾਗਾਰਦਾਤਾ ਦੇ ਮੁਲਾਜ਼ਮ, ਪੇਅਰੇਲ, ਜਾਂ ਲਾਭਾਂ ਵਾਲੇ ਦੱਦਤਰ ਨਾਲ ਸਿੱਧਾ-ਸੰਪਰਕ ਕਰਨਾ ਸੇਵਾ—ਮੁਕਤ ਮੁਲਾਜ਼ਮ, COBRA (ਕੋਬਰਾ), ਅਤੇ ਸਿਕਚ ਕੰਟੈਨਿਊਏਸ਼ਨ ਕਵਰੇਜ ਮੈਂਬਰ। 1-800-200-1004 (TRS: 711) ਉਤੇ PEB (ਪ੍ਰੀਅਈ) ਹਿੜ੍ਹੇਜ਼ਨ ਲਾਕ ਸੇਵਾਵਾਂ ਨਾਲ ਸੰਪਰਕ ਕਰਨਾ।

[Romanian] Serviciile de asistență lingvistică, inclusiv cele de interpretariat și de traducere a materialelor imprimate, sunt disponibile gratuit. Angajați: Contactați biroul pentru personal, salarii sau beneficii al angajatorului dvs. în mod direct. Numai pentru pensionari, membri COBRA sau Continuation Coverage: Contactați Serviciile de beneficii de la Divizia PEB la 1-800-200-1004. (TRS: 711).

[Russian] Языковая поддержка, в том числе услуги переводчиков и перевод печатных материалов, доступна бесплатно. Наемные работники: обратитесь непосредственно в отдел кадров, бухгалтерию или социальный отдел вашего работодателя. Только пенсионеры, пользователи COBRA или программ продленного страхового покрытия: обратитесь в отдел льгот и страхования для государственных служащих (PEB Division Benefits Services) по телефону 1-800-200-1004. (TRS: 711).

[Somali] Adeego caawimaad luuqada ah, ay ku jirto turjubaano afka ah iyo turjumid lagu sameeyo waraaqaha la daabaco, aaya lagu helayaa lacag la'aan. Shaqaalaha: La xiriir shaqaalaha qofka aad u shaqaysid, liiska mushaarka shaqaalaha, ama si toos ah xafiiska dheefaha. Dadka hawlgabka ah, COBRA, iyo kaliya xubnaha Sii wadista Ceymiska: Kala xiriir Qaybta Adeegaha Dheefaha ee PEB lambarkan 1-800-200-1004. (TRS: 711).

[Spanish] Hay servicios de asistencia con idiomas, incluyendo intérpretes y traducción de materiales impresos, disponibles sin costo. Empleados: Comuníquense directamente con la oficina de personal, nómina o beneficios de su empleador. Sólo para jubilados y miembros de Cobra y cobertura continua: Comuníquese con la División de Servicios y Beneficios de PEB al 1-800-200-1004. (TRS: 711)

[Swahili] Huduma za msaada wa lugha, ikiwa ni pamoja na wakalimani na tafsiri ya nyaraka zilizochapishwa, zinapatikana bure bila ya malipo. Wafanyakazi: wasiliana moja kwa moja na ofisi ya utumishi ya mwajiri wako, ofisi ya malipo, au ya mafao. Wastaifu, wanachama wa COBRA na wenye bima ya kuendelea tu: Wasiliana na Huduma za Mafao za kitengo cha PEB kwa nambari 1-800-200-1004. (TRS: 711).

[Tagalog] Mga serbisyong tulong sa wika, kabilang ang mga tagapagsalvin at pagsasalin ng nakalimbag na mga kagamitan, ay magagamit ng walang bayad. Mga empleyado: Makipag-ugnay nang direkta sa mga tauhan, payroll, o tanggapan ng mga benepisyo ng iyong employer. Mga Pensyonado, COBRA, at mga kasapi ng Continuation Coverage lamang: Makipag-ugnay sa mga Serbisyo ng Benepisyo sa Sangay ng PEB sa 1-800-200-1004. (TRS: 711).

[Tigrigna] ተርጋምኑን ዓይ ነገተዕኩፌ ማተሪያለት ተርጋምኑን አዋጅ ዓይ የሽያጭ  
አጥቢ ሚልሱት ተብሎ የሚሸጠው ከፍርድ ያደረሰ:: ስራተኞች፡ ዓይ መስራው ከሚከርክሩ ወደ በታ ዝስፈት ተቀምዶት ብቻ ተ  
ሸጠ:: መረጃዎች፡ COBRA፣ አባላት መቅረቤት ሙሉን ጥሩበት፣ ዓይ PEB  
ከፍል ተቀምዶት ሚልሱት ተብሎ የሚሸጠው ከፍርድ የሚከርክሩ (TRS: 71) ::

[Ukrainian] Мовна підтримка, у тому числі послуги перекладачів та переклад друкованих матеріалів, доступна безкоштовно. Наймані робітники: зверніться безпосередньо до відділу кадрів, бухгалтерії або соціального відділу вашого роботодавця. Лише пенсіонери, користувачі COBRA або програм продовженого страхового покриття: зверніться до відділу пільг і страхування для державних службовців (PEB Division Benefits Services) за телефоном 1-800-200-1004. (TRS: 711)

[Vietnamese] Các dịch vụ trợ giúp ngôn ngữ, bao gồm thông dịch viên và bản dịch tài liệu in, hiện có miễn phí. Người lao động: Liên hệ trực tiếp với phòng nhân sự, tiền lương, hoặc phúc lợi của sở làm quý vị. Chỉ những người hồi hưu, các thành viên COBRA, và thành viên chương trình Bảo Hiểm Tiếp Tục: Liên hệ với bộ phận Dịch Vụ Phúc Lợi của Phòng PEB theo số 1-800-200-1004. (TRS: 711).