

Dual Enrollment Q&A

1. What does it mean to be dual enrolled across programs?

An employee or dependent is dual enrolled if they are enrolled in medical, dental, or vision coverage under both the SEBB and PEBB Programs, or coverage under two accounts in either program.

2. Who is affected by dual enrollment prohibitions?

Dual enrollment prohibitions affect all PEBB and SEBB employees and their dependents if they are enrolled in medical, dental, or vision coverage under both the SEBB and PEBB Programs, or coverage under two accounts in either program. They also affect employees who become eligible for benefits under both programs now or in the future.

For 2022, these rules do not affect subscribers enrolled in PEBB retiree insurance coverage (whether non-Medicare or Medicare subscribers), PEBB Continuation Coverage, or SEBB Continuation Coverage.

3. I am dual enrolled across programs as both a PEBB employee and a SEBB employee. What do I need to do?

During annual open enrollment for 2022, you must choose either the PEBB Program or SEBB Program for your medical, dental, and vision plans. You must then waive their enrollment in the other program.

For example:

- If you choose to be enrolled in SEBB medical and not PEBB medical, you must waive PEBB medical. By waiving PEBB medical, you must also waive PEBB dental.
- If you choose to be enrolled in PEBB medical, you must waive SEBB medical. By waiving SEBB medical, you must also waive SEBB dental and SEBB vision.

4. My dependent is dual enrolled across programs. What do I need to do?

During annual open enrollment for 2022, you (the employee) must choose one program from which you want you dependent to receive benefits. Next, you must disenroll your dependent from benefits in the other program.

5. Can I waive my enrollment in a program but still enroll my dependents in that program?

No. A dependent cannot be enrolled in a program without you (the employee) also being enrolled in that program.


6. I am enrolled in one program as a dependent and the other program as an employee. I want to stay enrolled as a dependent under my spouse's plan. What do I do?

During annual open enrollment for 2022, you must waive enrollment in the program you're enrolled in as an employee to remain enrolled as a dependent under your spouse's coverage.

For example, if you are enrolled as a dependent in SEBB medical and an employee in PEBB medical, and you want to stay enrolled under your spouse's SEBB medical, you must waive your enrollment in PEBB medical and dental (see below) during open enrollment. Your spouse must also enroll you in their SEBB dental and vision coverage (if not already enrolled).

7. What happens when I waive medical in one program to enroll in medical in the other program?

You must also waive dental (and vision if waiving SEBB medical) in the program you are enrolled in. For example, if you waive SEBB medical to enroll in PEBB medical, or you are enrolled in PEBB medical and waive SEBB medical to stay in PEBB medical, you must also waive SEBB dental and SEBB vision.



8. Can I waive enrollment in one program and enroll only in medical in the other program?

No. You may waive enrollment in PEBB medical to enroll in SEBB medical only if you enroll in SEBB dental and SEBB vision. You may waive enrollment in SEBB medical to enroll in PEBB medical only if you enroll in PEBB dental.

9. Can I waive medical coverage in both programs?

Yes. If you are eligible for the employer contribution toward benefits for both the PEBB and SEBB programs, you may waive enrollment in both PEBB medical and SEBB medical if you are enrolled in Tricare, Medicare, or other employer-sponsored group coverage. However, you still must enroll **either** in PEBB dental, or SEBB dental and SEBB vision.

For example, an employee at DSHS is also a teacher at Olympia High School and is eligible for both PEBB and SEBB benefits. They waive medical in both programs because they receive medical under their spouse's plan, which is through a private company. The employee must still enroll in **either** PEBB dental **or** SEBB dental and SEBB vision. Waiving PEBB dental is allowed only when waiving PEBB medical to enroll in SEBB medical. Waiving SEBB dental and SEBB vision is allowed only when waiving SEBB medical to enroll in PEBB medical.

10. Can I waive enrollment in dental or vision without waiving medical?

No. Waiving SEBB dental and SEBB vision is allowed only when waiving SEBB medical to enroll in PEBB medical. Waiving PEBB dental is allowed only when waiving PEBB medical to enroll in SEBB medical. You cannot waive dental or vision for any other reason.

11. I am enrolled in PEBB retiree coverage and am also a SEBB employee enrolled in SEBB coverage. How does the dual enrollment rule affect me?

This aspect of dual enrollment will be assessed in 2022 to determine how retirees must resolve their dual enrollment. If you are enrolled in PEBB retiree coverage and are also enrolled in SEBB coverage as an employee, you aren't required to make any changes to your account during open enrollment.

However, it may benefit you to defer your PEBB retiree insurance coverage while enrolled in SEBB health plan coverage as an employee to avoid paying monthly premiums under both programs.

12. How does dual enrollment affect continuation coverage subscribers?


This aspect of dual enrollment will be assessed in 2022. Dual enrolled continuation coverage subscribers won't be required to make any changes during open enrollment.

However, since they are paying the full cost of their premiums without an employer contribution for both programs, it may benefit them to drop continuation coverage under one program to avoid paying so much out of pocket.

13. I work for an employer group that has medical-only coverage PEBB or SEBB. Does the dental and vision requirement apply to me?

No. Since the employer group has medical-only coverage, without separate dental or vision, the requirement to enroll in dental and vision do not apply. However, you and your covered dependents are still limited to a single enrollment in either PEBB medical or SEBB medical.





14. What happens if I don't resolve the dual enrollment on my account during open enrollment?

If you do not choose either the PEBB Program or SEBB Program for medical, dental, and vision plans for yourself and your covered dependents during annual open, you may be enrolled into one program or disenrolled from another program. See the [dual enrollment matrix \(SEBB\)](#) or [dual enrollment matrix \(PEBB\)](#) for details.

For example, if you are enrolled only in PEBB dental and also enrolled in SEBB medical, you will stay enrolled in SEBB medical, and HCA will disenroll you from PEBB dental. HCA will also enroll you in the SEBB Uniform Dental Plan and MetLife Vision.

It is very important that you make the necessary changes to your PEBB and SEBB accounts during fall open enrollment to avoid losing your preferred coverage for you and your dependents.

15. What if my dependent loses PEBB dental or SEBB dental and vision coverage because I was disenrolled by HCA?

The dependent may elect to enroll in PEBB dental or SEBB dental and vision on their own account under PEBB or SEBB Continuation Coverage for a maximum of 36 months. There will be no employer contribution; the dependent will be responsible for paying 100 percent of the total health plan premiums.

You (the employee) can reenroll the dependent on your PEBB or SEBB employee coverage during the next annual open enrollment. You may add the dependent earlier if a special open enrollment event occurs.

16. If I have a dependent on my PEBB coverage and my spouse has the same dependent on their SEBB coverage, do we both need to take action during open enrollment?

Yes. You both must decide who will cover the dependent. The person who will not cover the dependent must remove them from their coverage during open enrollment. The person who will be covering the dependent may want to add the dependent to their dental and vision coverage as well.

17. Where can I get more information?

- Visit the [Open enrollment \(PEBB\)](#) or [Open enrollment \(SEBB\)](#) webpages.
- Contact your payroll or benefits office.

