



For Your Benefit

Public Employees Benefits Board (PEBB) Program

State and Higher-Education Employee Edition | October 2018

PEBB Program's open enrollment is November 1–30, 2018

What's changing in 2019 with your PEBB health coverage

All changes are effective January 1, 2019.

Medical and dental plan benefits



Kaiser Permanente of the Northwest will:

- Add the following counties and ZIP Codes to its network:
 - Benton County, Oregon ZIP Code 97456 (Classic and CDHP).
 - Lane County, Oregon ZIP Codes 97401, 97402, 97403, 97404, 97405, 97408, 97409, 97419, 97424, 97426, 97431, 97437, 97438, 97440, 97448, 97451, 97452, 97454, 97455, 97461, 97475, 97477, 97478, 97487, and 97489 (Classic and CDHP).
 - Linn County, Oregon (Classic and CDHP).
- Remove the following counties and ZIP Codes from its network:
 - Clackamas County, Oregon ZIP Code 97028 (Classic and CDHP).
 - Marion County, Oregon ZIP Code 97350 (Classic and CDHP).

Kaiser Permanente of Washington will:

- Remove the following counties and ZIP Codes from its network:
 - Pend Oreille County ZIP Code 99009 (Classic, CDHP, and Value).
 - Stevens County ZIP Codes 99006 and 99026 (Classic, CDHP, and Value).
- Change their customer service phone number in 2019 for PEBB members to have personalized support from a dedicated team: 1-866-648-1928.
- Offer a Virtual Diabetes Prevention Program to non-Medicare subscribers.
- Issue new ID cards to all SoundChoice members.
- Make the following **benefit changes** to its SoundChoice plan:
 - Lower deductibles to \$125 per person (from \$250) and \$375 per family (from \$750).
 - Remove the cost share for primary care visits (formerly 15% coinsurance).
 - Provide a separate visit limit for massage therapy: 16 visits per year (formerly combined with occupational, physical, speech, and neurodevelopmental therapies for up to 60 visits per year).
 - Change inpatient hospital services copay to \$500 per admission (formerly \$200 per day, up to \$1,000 maximum).

(continued)

Reattest to the spouse/ state-registered domestic partner coverage premium surcharge for 2019

You may have to reattest to the premium surcharge if:

- You attested in 2018, and
- You will cover a spouse or state-registered domestic partner on your PEBB medical for 2019.

If you have to reattest, the PEBB Program will mail you a letter in late October. Starting November 1, you can also use *My Account* to find out if you are required to reattest (**Note:** University of Washington employees must use *Workday*). In November, log in to *My Account* at www.hca.wa.gov/my-account and follow the instructions.

If required, you must reattest by November 30, 2018. If you are required to reattest but do not, or if your attestation results in you incurring the premium surcharge, you will be charged the monthly \$50 premium surcharge in addition to your monthly premiums starting January 1, 2019. The monthly \$50 premium surcharge will remain in effect for the rest of 2019 unless you have a qualifying event that allows you to change your attestation.

To learn more, visit www.hca.wa.gov/erb and search *Surcharges*.

TOP NEWS INSIDE

- 2019 employee monthly premiums
- Medical FSA or DCAP could save you money
- LTD special open enrollment coming in 2019
- Benefits fairs schedule

What's changing in 2019 with your PEBB health coverage *(continued)*

Kaiser Permanente of Washington will:

- Make the following **network changes** to its SoundChoice plan:
 - Add network coverage in Kitsap and Spokane counties.
 - Create a SoundChoice provider network.**Note:** Not all Kaiser Permanente providers in Spokane County are in this network. Please call the plan or visit www.kp.org/wa/pebb to make sure your provider is in-network before your visit.



Uniform Medical Plan will:

- No longer offer UMP Plus (Puget Sound High Value Network or UW Medicine Accountable Care Network) in Grays Harbor County.
- Offer a Virtual Diabetes Prevention Program for non-Medicare subscribers.
- Offer a spinal care Centers of Excellence Program to qualifying UMP Classic and UMP CDHP members.
- Cover male condoms at 100% with no deductible for UMP Classic and UMP Plus, and at 100% after meeting the deductible for UMP CDHP.



Uniform Dental Plan will:

- Reduce the limit on Class III restorations (crowns) from seven years to five years.

Medical plan monthly premiums

See "2019 employee monthly premiums" on page 3.

Medical Flexible Spending Arrangement (FSA) maximum contribution

The Medical FSA contribution limit will increase to \$2,650 in 2019, up from \$2,600 in 2018, to align with the IRS-allowed maximum.

PEB Board policy resolutions

To see all changes to PEBB rules that take effect January 1, 2019, visit www.hca.wa.gov/erb and click on *Rules & policies*.

- If an employing agency errs and enrolls an employee or their dependents in PEBB insurance coverage when they are not eligible, and it is clear there was no fraud or intentional misrepresentation by the employee involved, premiums and any applicable premium surcharges paid by the employee will be refunded by the employing agency to the employee without rescinding the insurance coverage.
- In early 2019, the PEBB Program will offer all eligible employees an opportunity, without providing evidence of insurability, to purchase supplemental long-term disability (LTD) insurance or change their benefit waiting period.

Make positive changes with the Virtual Diabetes Prevention Program

In 2019, Kaiser Permanente WA and Uniform Medical Plan will begin offering a Virtual Diabetes Prevention Program. (Kaiser Permanente NW already offers this benefit.) This program helps you build healthier habits to reduce your risk of diabetes. You can track your progress with a wireless scale through an online account, which also lets you connect with a professional health coach and your peers in the program. To learn more, visit www.hca.wa.gov/prevent-diabetes.



Reminder: Claim your \$25 Amazon.com SmartHealth wellness incentive by December 31, 2018

The deadline to earn and claim the \$25 Amazon.com gift card* wellness incentive is December 31, 2018. To earn the \$25 Amazon.com gift card, eligible PEBB subscribers must register with SmartHealth and complete the Well-being Assessment by the deadline.

How do I claim my gift card?

Claim your Amazon.com gift card on the SmartHealth portal. The code will appear on your home page after you complete your Well-being Assessment. Click *Claim my gift card* and follow the instructions. If you have any questions about your Amazon.com gift card, sign in to your SmartHealth account or contact Limeade Customer Service at 1-855-750-8866.

*The gift card is a taxable benefit.

Good news!

Your premiums for supplemental life insurance and accidental death and dismemberment (AD&D) insurance won't increase for 2019 (unless you change age brackets or increase your coverage).

Your premium for long-term disability (LTD) insurance won't increase for 2019 either (unless your wages increase or you shorten your waiting period).

To learn more about these benefits, visit www.hca.wa.gov/pebb-employee and click on *Additional benefits*.

2019 employee monthly premiums

For state agency and higher-education employees

There are no employee premiums for dental, basic life insurance, and basic long-term disability insurance benefits.

PEBB Medical Plans	Employee	Employee & Spouse ²	Employee & Child(ren)	Employee, Spouse ² & Child(ren)
Kaiser Permanente NW ¹ Classic	\$143	\$296	\$250	\$403
Kaiser Permanente NW ¹ Consumer-Directed Health Plan (with a health savings account)	\$28	\$66	\$49	\$87
Kaiser Permanente WA Classic	\$165	\$340	\$289	\$464
Kaiser Permanente WA Consumer-Directed Health Plan (with a health savings account)	\$25	\$60	\$44	\$79
Kaiser Permanente WA SoundChoice	\$35	\$80	\$61	\$106
Kaiser Permanente WA Value	\$88	\$186	\$154	\$252
Uniform Medical Plan Classic	\$107	\$224	\$187	\$304
UMP Consumer-Directed Health Plan (with a health savings account)	\$25	\$60	\$44	\$79
UMP Plus—Puget Sound High Value Network	\$50	\$110	\$88	\$148
UMP Plus—UW Medicine Accountable Care Network	\$50	\$110	\$88	\$148

¹ Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in Washington, and select counties in Oregon.

² Or state-registered domestic partner



Monthly premium surcharges

You will be charged the following surcharges in addition to your medical premium if they apply to you.

- A monthly \$25-per-account surcharge will apply if the subscriber or any dependent (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 coverage, 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.

For more guidance on whether these surcharges apply to you, see the *2019 Premium Surcharge Help Sheet* at www.hca.wa.gov/erb.

A Medical FSA or DCAP could save you money

Lower your taxable income next year by enrolling in a Medical Flexible Spending Arrangement (FSA) or the Dependent Care Assistance Program (DCAP).

How does a Medical FSA work?

A Medical FSA lets you set aside pretax dollars from each paycheck for eligible out-of-pocket health care expenses. You choose how much you set aside (between \$240–\$2,650 for 2019) for expenses like copays, prescription drugs, dental products, and more.

These funds can be used for you or your dependents—even if they aren't enrolled in your PEBB health plans. For 2019, you can use your Medical FSA funds to pay for services through

March 15, 2020. This extra time to use your funds in 2020 is called the grace period. (See exception on next page.)

You may not enroll in a Medical FSA if you enroll in a consumer-directed health plan (CDHP) with a health savings account (HSA) for 2019. If you elect both, you will only be enrolled in the CDHP with an HSA.

How does DCAP work?

DCAP allows you to set aside pretax dollars from each paycheck to pay for eligible dependent care expenses. For 2019, you can contribute up to \$5,000 for a single person or married couple filing a joint income tax return. You can contribute up to \$2,500 for

each married participant who files a separate tax return.

Dependents include children under age 13 or other qualified dependents who are physically or mentally incapable of self-care and live with you for over half the year. DCAP has no grace period, so you must incur all expenses by December 31 each year. You may enroll in DCAP even if you are enrolled in a CDHP with an HSA.

How do I enroll in a Medical FSA or DCAP?

From November 1–30, 2018, you can enroll at pebb.naviabenefits.com, or use the forms available from that website.

(continued on next page)

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, 2018**. Changes made online through *My Account* must be completed by midnight on November 30, 2018. If you are submitting paper forms, your agency's personnel, payroll, or benefits office must **receive** your forms by November 30.

Note: 2019 forms will be available online November 1, 2018.

Exception: University of Washington employees must use Workday to make these changes.

For questions on how to make changes, see "Who to contact for help" on page 7.

Changes you can make	How to make them
Change your medical or dental plan	Log in to <i>My Account</i> or complete and submit the <i>2019 Employee Enrollment/Change form</i> . Note: 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 www.hca.wa.gov/pebb-employee or contact your personnel, payroll, or benefits office with any questions.
Add a dependent to your PEBB medical or dental plan*	Complete and submit the <i>2019 Employee Enrollment/Change form</i> .
Remove a dependent from your PEBB medical or dental plan	Log in to <i>My Account</i> or complete and submit the <i>2019 Employee Enrollment/Change form</i> .
Waive enrollment in PEBB medical if you have (or are enrolling in) other employer-based group medical, a TRICARE plan, or Medicare	Log in to <i>My Account</i> or complete and submit the <i>2019 Employee Enrollment/Change form</i> .
Enroll in PEBB medical, if you previously waived PEBB medical for other employer-based group medical, a TRICARE plan, or Medicare*	Log in to <i>My Account</i> or complete and submit the <i>2019 Employee Enrollment/Change form</i> .
Attest to the spouse or state-registered domestic partner premium surcharge	If you will continue to cover a spouse or state-registered domestic partner, you may need to reattest to this surcharge. You will receive a letter from the PEBB Program if you are required to reattest to the spouse or state-registered domestic partner coverage premium surcharge for 2019. You can also log in to <i>My Account</i> to see if you need to attest to this surcharge. Then make changes in <i>My Account</i> or complete and submit the <i>2019 Premium Surcharge Change Form</i> .
Enroll or reenroll in a Medical Flexible Spending Arrangement (FSA) and/or Dependent Care Assistance Program (DCAP)	Submit the <i>2019 Open Enrollment Form</i> to Navia Benefit Solutions or enroll at pebb.naviabenefits.com . Note: You are not automatically reenrolled in a Medical FSA or DCAP. You must reenroll every year.

*If you enroll a dependent, you must provide proof of the dependent's eligibility with your enrollment form before they can be enrolled.

Visit www.hca.wa.gov/pebb-employee to find a list of acceptable dependent verification documents.

You must enroll or re-enroll in a Medical FSA and/or DCAP each year during the PEBB Program's annual open enrollment (November 1–30) to participate for the next plan year – even if you don't change your contribution amounts.

Note: University of Washington employees must use Workday.

Current Medical FSA or DCAP members: your 2018 plan year deadlines

If you already have a Medical FSA or DCAP, here are some important dates to remember:

- DCAP expenses must be incurred by December 31, 2018.
- Medical FSA expenses may be incurred through the grace period, which ends March 15, 2019 (see exception).
- For both Medical FSA and DCAP, you must submit all claims for reimbursement to Navia Benefit Solutions by March 31, 2019 (see exception). Money left in your account(s) after that date cannot be refunded and will be forfeited to the plan administrator, the Health Care Authority. This is referred to as the “use it or lose it” rule.

Exception: The March 2019 deadlines do not apply if you have a Medical FSA in 2018 and enroll in a CDHP with an HSA for 2019. If you enroll in a CDHP with an HSA for 2019, you must use all your 2018 Medical FSA funds and have all your claims paid by Navia Benefit Solutions by December 31, 2018. If you don't, no one can contribute to your HSA until April 1, 2019.

Want to learn more?

Read enrollment guides, review lists of eligible expenses, and watch videos at pebb.naviabenefits.com. You can also contact Navia Customer Service at 1-800-669-3539.

LTD special open enrollment coming in 2019



Note: Supplemental LTD insurance is not available to port commissioners or seasonal employees who work a season that is less than nine months.

Early next year, you will have a special, one-time opportunity to enroll in or change your supplemental long-term disability (LTD) insurance coverage without providing evidence of insurability (proof of good health).

How do I enroll or make changes?

You will receive enrollment details from your employer early next year closer to the supplemental LTD special open enrollment start date.

Why do I need LTD insurance?

LTD insurance helps replace some of your income if you become disabled. Your LTD coverage allows you to

receive a percentage of your monthly earnings, protecting you from the financial risk of lost income due to serious injury or illness.

What are my LTD benefit options?

The PEBB Program provides basic and supplemental LTD insurance to eligible employees through The Standard Insurance Company. A **Basic LTD** benefit is included as part of your benefits package, at no cost to you. Basic LTD has a 90-day benefit waiting period (the amount of time you have to wait for benefits to start after becoming disabled) and provides a maximum \$240 monthly benefit.

You can build on your basic coverage with the **Supplemental LTD** benefit. Supplemental LTD provides 60 percent of the first \$10,000 of your predisability earnings (up to \$6,000 per month), reduced by any deductible income and any benefits paid under the Basic

LTD plan. Benefits start after the end of the benefit waiting period you choose, or the period of sick leave (excluding shared leave) for which you are eligible under the employer's sick leave plan (whichever is longer). The benefit continues during disability up to the maximum benefit period. The maximum benefit period is based on the age of the enrollee when they become disabled.

How can I learn more?

Get more information about the LTD benefit at www.hca.wa.gov/ltd. If you have questions about LTD eligibility or enrollment, contact your employer's personnel, payroll or benefits office. For help with benefits or plan details, contact The Standard Insurance Company at 1-800-368-2860.

Benefits fairs schedule

During open enrollment you can learn more about your health plan and other insurance options by attending one of the PEBB Program's benefits fairs. Some of the fairs include a presentation about UMP Plus or the Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP). **Need directions?** Find maps and parking information by selecting the *Benefits fairs* link at www.hca.wa.gov/pebb-employee.

Watch a UMP Plus webinar

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

- Puget Sound High Value Network:
October 29, Noon to 1 p.m. Pacific Time (PT)
- UW Medicine Accountable Care Network:
November 7, Noon to 1 p.m. PT

Register for the webinars at www.hca.wa.gov/ump/open-enrollment. Can't make the live webinars? The sessions will be recorded and available to view later at the same link.

City	Date/Time	Location			
Aberdeen	Nov 13 Noon - 2 p.m.	Grays Harbor College, 1620 Edward P. Smith Drive Schermer Building, Room 4134A			
Bellingham	Nov 9 Noon - 2 p.m.	Western Washington University Viking Union Building, Room 565 A/B/C	FSA/DCAP Presentation	11:30 a.m. - Noon	Rooms 565 A/B/C
Cheney	Nov 6 1 - 4 p.m.	Eastern Washington University, corner of C Street and Seventh Street, Hargreaves Hall, Room 201	UMP Plus Presentation	3 - 3:30 p.m.	Tawanka Rooms 215 B/C
Ellensburg	Nov 9 12:30 - 3 p.m.	Central Washington University 400 E. University Way, SURC Ballroom			
Everett	Nov 2 8:30 - 11 a.m.	Everett Community College, 2000 Tower Street Walt Price Fitness Center	UMP Plus Presentation	10 - 10:30 a.m.	Multipurpose Room, Fit 230
Kirkland	Nov 8 8 - 10 a.m.	Lake Washington Institute of Technology 11605 132nd Ave NE, East Mall, West Wedge 1st floor	UMP Plus Presentation	9 - 9:30 a.m.	West Building Room W401
Lakewood	Nov 15 9 - 11:30 a.m.	Clover Park Technical College, 4500 Steilacoom Blvd SW McGavick Conference Center, Building 23, Room 301	UMP Plus Presentation	10:30 - 11 a.m.	Room 302
Mount Vernon	Nov 8 1:30 - 3:30 p.m.	Best Western Plus, 2300 Market Street Skagit Valley Inn Convention Center, Fidalgo Room			
Olympia	Nov 19 11 a.m. - 1 p.m.	John A. Cherberg Building, 304 15th Avenue Senate Hearing Rooms 1 & 4	UMP Plus Presentation	11:30 a.m. - Noon	Senate Hearing Room 3
Pasco	Nov 8 1 - 3:30 p.m.	Columbia Basin College, 2600 N. 20th Avenue Byron Gjerde Center, H Building			
Port Angeles	Nov 2 11:30 a.m. - 1:30 p.m.	Peninsula College, 1502 E. Lauridsen Boulevard Room J47			
Pullman	Nov 7 11:30 a.m. - 3 p.m.	Washington State University, Compton Union Building (CUB) Junior Ballroom, West Room 212	FSA/DCAP Presentation	11:30 am - Noon	CUB Junior Ballroom East Room 210
Seattle	Oct 30 10 a.m. - 3 p.m.	University of Washington Husky Union Building (HUB), North Ballroom	UMP Plus Presentation	12:30 - 1 p.m.	HUB Room 203
	Oct 31 10 a.m. - 3 p.m.	Harborview Medical Center, 325 9th Avenue Research & Training Building Lobby	UMP Plus Presentation	10 - 10:30 a.m.	Research & Training Auditorium
	Nov 1 10 a.m. - 3 p.m.	UW Medical Center, 1959 NE Pacific Street Health Sciences Lobby, 3rd floor	UMP Plus Presentation	1:15 - 1:45 p.m.	Hogness Auditorium Room A420
	Nov 7 1 - 3:30 p.m.	North Seattle College, 9600 College Way North College Center Room CC1456	UMP Plus Presentation	2:30 - 3 p.m.	College Center Room CC161
Spokane	Nov 6 8 - 11 a.m.	Spokane Community College, 1810 N. Greene Street Building 6, Sasquatch/Bigfoot Rooms	UMP Plus Presentation	10 - 10:30 a.m.	Lair Auditorium
Tumwater	Nov 5 Noon - 2 p.m.	Dept. of Labor & Industries 7273 Linderson Way SW, Auditorium	FSA/DCAP Presentation UMP Plus Presentation	11:30 a.m. - Noon 12:30 - 1 p.m.	Auditorium
Vancouver	Nov 6 10:30 a.m. - 1 p.m.	Clark College, 1933 Fort Vancouver Way Gaiser Hall Student Center			
Walla Walla	Nov 8 8 - 10:30 a.m.	Walla Walla Community College, 500 Tausick Way Main Building D, Café Area			
Wenatchee	Nov 1 9 a.m. - Noon	Wenatchee Valley College, 1300 Fifth Street Wells Hall, Campus Theater			
Yakima	Nov 9 8:30 - 10:30 a.m.	Howard Johnson Plaza, 9 N. 9th Street Orchard Room	UMP Plus Presentation	10 - 10:30 a.m.	Plum Room

Learn more about the Medical FSA and DCAP

Navia Benefit Solutions is offering a series of webinars to help you learn more about the Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP) during open enrollment.

Webinars will be held online at pebb.naviabenefits.com at 1 p.m. on the following dates:

- November 7
- November 13
- November 15
- November 28

Who to contact for help

Contact the plans directly for help with:	Contact your employer's personnel, payroll, or benefits office for help with:
<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Eligibility questions or changes (Medicare, divorce, etc.) Enrollment questions or procedures Premium surcharge questions Changing your name, address, phone number, etc. Finding forms Adding or removing dependents Life and long-term disability (LTD) insurance eligibility and enrollment questions Payroll deduction information

Organizations	Website addresses	Customer service phone numbers	TRS** customer service phone numbers
Medical plans			
Kaiser Permanente NW Classic or CDHP*	https://my.kp.org/wapebb	503-813-2000 or 1-800-813-2000	711
Kaiser Permanente WA Classic, CDHP, SoundChoice, or Value	www.kp.org/wa/pebb	206-630-4636 or 1-888-901-4636	711 or 1-800-833-6388
Uniform Medical Plan (UMP) Classic, UMP CDHP, or UMP Plus, administered by Regence BlueShield	www.hca.wa.gov/ump	1-888-849-3681	711
UMP Plus—Puget Sound High Value Network	www.pugetsoundhighvaluenetwork.org	1-855-776-9503	711
UMP Plus—UW Medicine Accountable Care Network	www.uwmedicine.org/umpplus	1-855-520-9500	711
Health savings account (HSA) trustee			
HealthEquity	www.healthequity.com/pebb	1-877-873-8823	711

Organizations	Website addresses	Customer service phone numbers
Dental plans		
DeltaCare, administered by Delta Dental of Washington	www.deltadentalwa.com/pebb	1-800-650-1583
Uniform Dental Plan, administered by Delta Dental of Washington	www.deltadentalwa.com/pebb	1-800-537-3406
Willamette Dental Group	www.willamettedental.com/wapebb	1-855-4DENTAL (433-6825)

Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)		
Navia Benefit Solutions	pebb.naviabenefits.com	425-452-3500 or 1-800-669-3539

Life insurance		
MetLife	www.mybenefits.metlife.com/wapebb	1-866-548-7139

LTD insurance		
The Standard Insurance Company	www.hca.wa.gov/ltd	1-800-368-2860

Wellness		
SmartHealth	www.hca.wa.gov/pebb-smarthealth	1-855-750-8866
Diabetes prevention	www.hca.wa.gov/prevent-diabetes	Contact your medical plan's customer service.
Living tobacco free	www.hca.wa.gov/tobacco-free	Contact your medical plan's customer service.

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

**Telecommunications relay services for the deaf, hard of hearing, or speech impaired.

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-employee to find information about:

- Medical and dental plans
 - Watch the "Choosing the best medical plan" video and complete the companion worksheet to determine if your current PEBB medical plan meets your needs.
 - Use the plan-specific pages under the *Medical plans & benefits* section to read details about plan benefits including certificates of coverage, summaries of benefits, and premiums.
 - Compare dental plans and find in-network providers under *Dental plans & benefits*.
- Premium surcharges
 - If you currently have a spouse or state-registered domestic partner enrolled on your PEBB medical plan, you may receive a letter from the PEBB Program if you are required to reattest to this premium surcharge for 2019.
 - If you are required to reattest (or you will enroll your spouse or

state-registered domestic partner on your PEBB medical plan in 2019), use the online *2019 Spousal Plan Questionnaire* and *2019 Spousal Plan Calculator* to help you determine if you will be charged the \$50 spouse or state-registered domestic partner coverage monthly premium surcharge.

- You can report changes to your or your enrolled dependents' tobacco use at any time, to determine if you will be charged the \$25-per-account tobacco use monthly premium surcharge.
- Additional benefits
 - View other benefit options available under the *Additional benefits* section, such as auto and home insurance, life and accidental death and dismemberment (AD&D) insurance, long-term disability insurance, Medical Flexible Spending Arrangement (FSA), and Dependent Care Assistance Program (DCAP).

Log in to *My Account* at www.hca.wa.gov/my-account to:

- Make changes to your PEBB coverage for 2019. (See "Changes you can make during open enrollment" on page 4.)

- View your *Statement of Insurance*, which lists the PEBB benefits you are currently enrolled in.
Note: The *Statement of Insurance* will not display your 2019 plan selections until January 1, 2019.
- Report a change to your or your enrolled dependent's tobacco use.

Exception: University of Washington employees must use Workday. Access MetLife's *MyBenefits* portal at www.mybenefits.metlife.com/wapebb to:

- View your supplemental life insurance amounts (if enrolled).
- Enroll in or change supplemental life and AD&D insurance amounts.
Note: MetLife approval is required to enroll in or increase your supplemental life insurance.
- Update your beneficiary information. Visit Navia Benefit Solutions at pebb.naviabenefits.com to learn about the Medical FSA and/or DCAP. You can also:
 - Access Navia's participant portal.
 - Use the tax savings calculator.
 - Compare the differences between a Medical FSA and a health savings account.

Important dates to remember:

October 30–November 19:

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 1–30:

Open enrollment period for the 2019 plan year. See "Changes you can make during open enrollment" on page 4. If you do not want to make any changes to medical or dental plan(s) and they are still available in your county for 2019, you do not have to do anything. You will remain enrolled in your current plan(s) for 2019.

November 30:

Last day to make changes to your PEBB insurance coverage in *My Account* (www.hca.wa.gov/my-account). All plan changes in *My Account* must be made by midnight Pacific Time. Some changes cannot be made online. Your personnel, payroll, or benefits office must **receive** all forms by November 30.

Note: University of Washington employees must use Workday to make plan changes, and all changes must be made by midnight Pacific Time, November 30.

January 1, 2019:

New plan year begins. Your open enrollment changes, if requested, become effective.

This is your only
2019 open enrollment notice!



HCA is committed to providing equal access to our services.

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/erb 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/erb 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 dependent is (or will soon be) entitled to Medicare, you do not have to enroll in Medicare Part D (prescription drug coverage).

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 or a dependent becomes entitled to Medicare Part A and Part B, you can keep your PEBB medical coverage and not pay a penalty if you or a dependent enrolls in Medicare Part D later (see below).

If you lose or terminate 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 creditable 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 PEBB Continuation Coverage (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.

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 guide dog 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:
<p>PEBB Program <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></p>	<p>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 360-507-9234 compliance@hca.wa.gov</p>
PEBB MEDICAL PLANS	
<p>Kaiser Foundation Health Plan of the Northwest</p>	<p>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 (TRS: 711)</p>
<p>Kaiser Foundation Health Plan of Washington</p>	<p>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 (TRS: 711) Fax 206-901-6205 kp.org/wa/feedback</p>
<p>Washington State Rx Services (for discrimination concerns about prescription-drug benefits for Uniform Medical Plan [UMP])</p>	<p>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 compliance@modahealth.com</p>
<p>Premera Blue Cross (for discrimination concerns about Medicare Supplement Plan F and the Center of Excellence Program for UMP Classic and UMP CDHP members)</p>	<p>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 AppealsDepartmentInquiries@Premera.com</p>

If you believe this organization has failed to provide language access services or discriminated in another way...	You can file a grievance with:
Regence BlueShield (for discrimination concerns about UMP Classic, UMP Consumer-Directed Health Plan [CDHP], and UMP Plus)	Regence BlueShield Civil Rights Coordinator MS: CS B32B, PO Box 1271 Portland, OR 97207-1271 1-888-344-6347 (TRS: 711) CS@regence.com
Regence BlueShield (for discrimination concerns about UMP Classic for Medicare members)	Regence BlueShield Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355 (TRS: 711) Fax 1-888-309-8784 medicareappeals@regence.com
PEBB DENTAL PLANS	
Delta Dental (for discrimination concerns about DeltaCare and the Uniform Dental Plan)	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 Compliance@DeltaDentalWA.com
Willamette Dental <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 360-507-9234 compliance@hca.wa.gov

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 the PEBB Program at 1-800-200-1004. (TRS: 711).

[Amharic] የቋንቋ እገዛ አገልግሎት፣ አስተርጓሚ እና የሰነዶችን ትርጉም ጨምሮ በነጻ ይገኛል። ተቀጣሪዎች፣ የቀጣሪዎችን ስራተኛ፣ የደግሞ ወይም ጥቅም-ጥቅም ክፍያ ጽ/ቤትን በቀጥታ ያነጋግሩ። ጡረታ የወጡ፣ COBRA እና ቀጣይነት ያለው ሽፋን አባላት ብቻ፣ የPEBB ፕሮግራምን በ1-800-200-1004. (TRS: 711) ያነጋግሩ።

[Arabic] خدمات المساعدة في اللغات، بما في ذلك المترجمين الفوريين وترجمة المواد المطبوعة، متوفرة مجاناً. للموظفين: اتصل بمكتب شؤون العاملين بالشركة، أو مكتب المرتبات أو الاستحقاقات مباشرة. للمتقاعدين، وأعضاء COBRA وأعضاء التغطية المستمرة فقط: اتصل ببرنامج PEBB على الرقم 1-800-200-1004. (TRS: 711).

[Burmese] ဘာသာပြန်ဆိုသူများနှင့် ထုတ်ပြန်ထားသည့် စာရွက်စာတမ်းများဘာသာပြန်ခြင်းအပေါ် ခြင်းအပေါ်အစဉ် ဘာသာစကားအထောက်အကူပြုဆောင်ရွက်ပေးမှုများကို အခမဲ့ရရှိနိုင်ပါသည်။ ဝါသည်။ အလုပ်သမားများ- သင့်အလုပ်ရှင်၏ကိုယ်ရေးအရာရှိ၊ လစာ သို့မဟုတ် အကျိုးခံစားခွင့်ဆိုင်ရာ ရုံးသို့ တို တိုက်ရိုက်ဆက်သွယ်ပါ။ ဝင်စင်ယူသူများ၊ COBRA နှင့် ဆက်လက်ပြီးအကျိုးဝင်သည့် အဖွဲ့ဝင်များဘာလျှင်- PEBB ဝရိုက်ရန်သို့ 1-800-200-1004. (TRS: 711) ကိုဖုန်းခေါ်ဆိုပါ။

[Cambodian] សេវាជំនួយភាសា រួមមានទាំងអ្នកបកប្រែផ្ទាល់មាត់ និង ការបកប្រែឯកសារបោះពុម្ព និងអាចរកបានដោយឥតគិតថ្លៃ។ និយោជក ៖ សូមទាក់ទងការិយាល័យបុគ្គលិកនិយោជករបស់អ្នក ការិយាល័យបញ្ជីប្រាក់ខែ ការិយាល័យអគ្គប្រយោជន៍ដោយផ្ទាល់។ អ្នកចូលនិវត្តន៍, COBRA, និងសមាជិក Continuation Coverage ប៉ុណ្ណោះ ៖ សូមទាក់ទងកម្មវិធី PEBB 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 PEBB 计划处，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: 711 로 PEBB 프로그램에 문의하십시오.

[Laotian] ການບໍລິການດ້ານພາສາ, ລວມທັງນາຍແປພາສາ ແລະ ການ ແປເອກສານຕີພິມ, ມີໄວ້ໃຫ້ພວກເຮົາໂດຍບໍ່ຄິດຄ່າ. ພະນັກງານ: ຕິດຕໍ່ ຫາຜະແນກທະບຽນພິລອອງນາຍຈ້າງ, ຜະແນກບັນຊີເງິນເດືອນ, ຫລື ຫ້ອງການສະໜັບສະໜູນໂດຍກົງເລີຍ. ຜູ້ອອກເບື້ອງນາຍ, COBRA, ແລະ ການຊົມກັນທີ່ດຳເນີນຕໍ່ໄປສໍາລັບສະມາຊິກເທົ່ານັ້ນ: ຕິດຕໍ່ຫ້ອງການ PEBB ໄດ້ທໍາລາຍ 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 hojjechiisaa kee qunnamii. COBRA fimiseensota Haguuggii Itti fufinsaa qofa: Sagantaa PEBB 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 اعضای که دارای طرح ادامه پوشش بیمه هستند فقط با برنامه PEBB با شماره 1-800-200-1004 (TRS: 711) تماس بگیرید.

[Punjabi] ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ—ਦੁਭਾਸ਼ੀਏ ਅਤੇ ਪ੍ਰਿੰਟ ਕੀਤੀ ਹੋਈ ਸਮੱਗਰੀ ਦੇ ਅਨੁਵਾਦ ਸਮੇਤ—ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। ਮੁਲਾਜ਼ਮ: ਆਪਣੇ ਚੁਜ਼ਗਾਰਦਾਤਾ ਦੇ ਮੁਲਾਜ਼ਮ, ਪੇਅਰੋਲ, ਜਾਂ ਲਾਭਾਂ ਵਾਲੇ ਦਫ਼ਤਰ ਨਾਲ ਸਿੱਧਾ ਸੰਪਰਕ ਕਰਨ। ਸੇਵਾ-ਮੁਕਤ ਮੁਲਾਜ਼ਮ, COBRA (ਕੋਬਰਾ), ਅਤੇ ਸਿਰਫ਼ ਕੰਟੀਨਿਊਏਸ਼ਨ ਕਵਰੇਜ ਮੈਂਬਰ: 1-800-200-1004. (TRS: 711) ਉੱਤੇ PEBB ਪ੍ਰੋਗਰਾਮ ਨਾਲ ਸੰਪਰਕ ਕਰਨ।

[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 pensionarii, membri COBRA sau Continuation Coverage: Contactați Programul PEBB 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 программу PEBB отдел 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, ayaa lagu helayaa lacag la'aan. Shaqaalaha: La xiriiir shaqaalaha qofka aad u shaqaysid, liiska mushaarka shaqaalaha, ama si toos ah xafiiska dheefaha. Dadka hawlgabka ah, COBRA, iyo kaliya xubnaha Sii wadista Ceymiska: Kalaxiriir Barnaamijka PEBB 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: Comuniquense directamente con la oficina de personal, nómina o beneficios de su empleador. Sólo para jubilados y miembros de COBRA y cobertura continua: Comuníquese con el Programa PEBB 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. Wastaafu, wanachama wa COBRA na wenye bima ya kuendelea tu: Wasiliana na Programu ya PEBB kwa nambari 1-800-200-1004. (TRS: 711).

[Tagalog] Mga serbisyong tulong sa wika, kabilang ang mga tagapagsalin 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 Pensonado, COBRA, at mga kasapi ng Continuation Coverage lamang: Makipag-ugnay sa Program ng PEBB sa 1-800-200-1004. (TRS: 711).

[Tigrigna] ተርጓሚዎችን ናይ ዝተፀሓፉ ማተርያላት ትርጉምን ሓዊሱ ናይ ቋንቋ ሓገዝ ግልጋሎት፣ ብዘይ ምንም ክፍሊት ይርከቡ። ስራ-ስተኛታት፣ ንናይ መስርሒኻ ወልቃዊ ዝርዝር ደግሞ ወይ ቤት ጽሕፈት ጥቕምታት ብቐጥታ ርኽቡ። ጡረተኛታት፣ COBRA፣ አባላት መቐጸልታ ሽፋን ጥራሕ፣ ንመደብ PEBB ብ1-800-200-1004 ርኽቡ (TRS: 711)።

[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 у програму PEBB 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 Chương Trình PEBB theo số 1-800-200-1004. (TRS: 711).