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.

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

If you’re enrolled in a consumer-directed health plan with an HSA, the maximum annual HSA contribution limits will change in 2019:

- Individual (subscriber only) account limit will increase to $3,500 (up from $3,450 in 2018).
- Family account limit will increase to $7,000 (up from $6,900 in 2018).

Subscribers ages 55 and older can continue to contribute an additional $1,000 per year to these amounts.

The maximum annual contribution limits include all contributions made by you, your employer (or the PEBB Program), and the $125 SmartHealth wellness incentive contributed to your HSA (if you receive it in January 2019).

### 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).

### PEBB Program’s open enrollment is November 1–30, 2018
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](http://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](http://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.

**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](http://www.hca.wa.gov/pebb-employee) and click on Additional benefits.

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](http://www.hca.wa.gov/prevent-diabetes).
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.

<table>
<thead>
<tr>
<th>Changes you can make</th>
<th>How to make them</th>
</tr>
</thead>
</table>
| Change your medical or dental plan | Log in to *My Account* or complete and submit the 2019 Employee Enrollment/Change form.  
*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 2019 Employee Enrollment/Change form. |
| Remove a dependent from your PEBB medical or dental plan | Log in to *My Account* or complete and submit the 2019 Employee Enrollment/Change form. |
| 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 *My Account* or complete and submit the 2019 Employee Enrollment/Change form. |
| Enroll in PEBB medical, if you previously waived PEBB medical for other employer-based group medical, a TRICARE plan, or Medicare* | Log in to *My Account* or complete and submit the 2019 Employee Enrollment/Change form. |
| 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 *My Account* to see if you need to attest to this surcharge. Then make changes in *My Account* or complete and submit the 2019 Premium Surcharge Change Form. |
| Enroll or reenroll in a Medical Flexible Spending Arrangement (FSA) and/or Dependent Care Assistance Program (DCAP) | Submit the 2019 Open Enrollment Form 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.*
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](http://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.

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

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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 under 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](http://pebb.naviabenefits.com). You can also contact Navia Customer Service at 1-800-669-3539.
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.

<table>
<thead>
<tr>
<th>City</th>
<th>Date/Time</th>
<th>Location</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aberdeen</td>
<td>Nov 13 Noon - 2 p.m.</td>
<td>Grays Harbor College, 1620 Edward P. Smith Drive Schemer Building, Room 413A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bellingham</td>
<td>Nov 9 Noon - 2 p.m.</td>
<td>Western Washington University, Viking University Building, Room 565 A/B/C</td>
<td>FSA/DCAP Presentation 11:30 a.m. - Noon Rooms 565 A/B/C</td>
<td></td>
</tr>
<tr>
<td>Cheney</td>
<td>Nov 6 1 - 4 p.m.</td>
<td>Eastern Washington University, corner of C Street and Seventh Street, Hargreaves Hall, Room 201</td>
<td>UMP Plus Presentation 3 - 3:30 p.m. Tawanka Rooms 215 B/C</td>
<td></td>
</tr>
<tr>
<td>Ellensburg</td>
<td>Nov 9 12:30 - 3 p.m.</td>
<td>Central Washington University, 400 E. University Way, SURC Ballroom</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Everett</td>
<td>Nov 2 8:30 - 11 a.m.</td>
<td>Everett Community College, 2000 Tower Street Wait Price Fitness Center</td>
<td>UMP Plus Presentation 10 - 10:30 a.m. Multipurpose Room, Fit 230</td>
<td></td>
</tr>
<tr>
<td>Kirkland</td>
<td>Nov 8 8 - 10 a.m.</td>
<td>Lake Washington Institute of Technology, 11605 132nd Ave NE, East Mall, West Wedge 1st floor</td>
<td>UMP Plus Presentation 9 - 9:30 a.m. West Building Room W401</td>
<td></td>
</tr>
<tr>
<td>Lakewood</td>
<td>Nov 9 9 - 11:30 a.m.</td>
<td>Clover Park Technical College, 4500 Steilacoom Blvd SW McGavick Conference Center, Building 23, Room 301</td>
<td>UMP Plus Presentation 10:30 - 11 a.m. Room 302</td>
<td></td>
</tr>
<tr>
<td>Mount Vernon</td>
<td>Nov 7 1:30 - 3:30 p.m.</td>
<td>Best Western Plus, 2300 Market Street Skagit Valley Inn Convention Center, Fidalgo Room</td>
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<tr>
<td>Olympia</td>
<td>Nov 19 11 a.m. - 1 p.m.</td>
<td>John A. Cherberg Building, 304 15th Avenue Senate Hearing Rooms 1 &amp; 4</td>
<td>UMP Plus Presentation 11:30 a.m. - Noon Senate Hearing Room 3</td>
<td></td>
</tr>
<tr>
<td>Pasco</td>
<td>Nov 8 1 - 3:30 p.m.</td>
<td>Columbia Basin College, 2600 N. 20th Avenue Byron Gjerde Center, H Building</td>
<td></td>
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<tr>
<td>Port Angeles</td>
<td>Nov 2 11:30 a.m. - 1:30 p.m.</td>
<td>Peninsula College, 1502 E. Lauridsen Boulevard Room 347</td>
<td></td>
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<tr>
<td>Pullman</td>
<td>Nov 7 11:30 a.m. - 3 p.m.</td>
<td>Washington State University, Compton Union Building (CUB) Junior Ballroom, West Room 212</td>
<td>FSA/DCAP Presentation 11:30 am - Noon CUB Junior Ballroom East Room 210</td>
<td></td>
</tr>
<tr>
<td>Seattle</td>
<td>Oct 30 10 a.m. - 3 p.m.</td>
<td>University of Washington Husky Union Building (HUB), North Ballroom</td>
<td>UMP Plus Presentation 12:30 - 1 p.m. HUB Room 203</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Oct 31 10 a.m. - 3 p.m.</td>
<td>Harborview Medical Center, 325 9th Avenue Research &amp; Training Building Lobby</td>
<td>UMP Plus Presentation 10 - 10:30 a.m. Research &amp; Training Auditorium</td>
<td></td>
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<tr>
<td></td>
<td>Nov 1 10 a.m. - 3 p.m.</td>
<td>UW Medical Center, 1959 NE Pacific Street Health Sciences Lobby, 3rd floor</td>
<td>UMP Plus Presentation 1:15 - 1:45 p.m. Hogness Auditorium Room A420</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nov 7 1 - 3:30 p.m.</td>
<td>North Seattle College, 9600 College Way North College Center Room CC1456</td>
<td>UMP Plus Presentation 2:30 - 3 p.m. College Center Room CC161</td>
<td></td>
</tr>
<tr>
<td>Spokane</td>
<td>Nov 6 8 - 11 a.m.</td>
<td>Spokane Community College, 1810 N. Greene Street Building 6, Sasquatch/Bigfoot Rooms</td>
<td>UMP Plus Presentation 10 - 10:30 a.m. Lair Auditorium</td>
<td></td>
</tr>
<tr>
<td>Tumwater</td>
<td>Nov 5 Noon - 2 p.m.</td>
<td>Dept. of Labor &amp; Industries 7273 Lindendorf Way SW, Auditorium</td>
<td>FSA/DCAP Presentation 11:30 a.m. - Noon UMP Plus Presentation 12:30 - 1 p.m. Auditorium</td>
<td></td>
</tr>
<tr>
<td>Vancouver</td>
<td>Nov 6 10:30 a.m. - 1 p.m.</td>
<td>Clark College, 1933 Fort Vancouver Way Gaiser Hall Student Center</td>
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</tr>
<tr>
<td>Walla Walla</td>
<td>Nov 8 8 - 10:30 a.m.</td>
<td>Walla Walla Community College, 500 Tausick Way Main Building D, Café Area</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wenatchee</td>
<td>Nov 1 9 a.m. - Noon</td>
<td>Wenatchee Valley College, 1300 Fifth Street Wells Hall, Campus Theater</td>
<td></td>
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</tr>
<tr>
<td>Yakima</td>
<td>Nov 9 8:30 - 10:30 a.m.</td>
<td>Howard Johnson Plaza, 9 N. 9th Street Orchard Room</td>
<td>UMP Plus Presentation 10 - 10:30 a.m. Plum Room</td>
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</tbody>
</table>

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.

Learn more about the Medical FSA and DCAP

Navi 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 15
- November 28
## 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 your employer’s personnel, payroll, or benefits office for help with:

- 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

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

### 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.
This is your only 2019 open enrollment notice!

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.

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**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 Naviad Benefit Solutions at pebb.naviabenefits.com to learn about the Medical FSA and/or DCAP. You can also:
  - Access Naviad’s participant portal.
  - Use the tax savings calculator.
  - Compare the differences between a Medical FSA and a health savings account.

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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).
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](http://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](http://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.

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.

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<tr>
<th>If you believe this organization has failed to provide language access services or discriminated in another way...</th>
<th>You can file a grievance with:</th>
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<tbody>
<tr>
<td><strong>PEBB Program</strong>&lt;br&gt;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.</td>
<td>Health Care Authority&lt;br&gt;Division of Legal Services, Attn: HCA Compliance Officer&lt;br&gt;PO Box 42704&lt;br&gt;Olympia, WA 98504-2704&lt;br&gt;1-855-682-0787 (TRS: 711)</td>
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**PEBB MEDICAL PLANS**

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<tr>
<th><strong>Kaiser Foundation Health Plan of the Northwest</strong></th>
<th>Kaiser Foundation Health Plan of the Northwest&lt;br&gt;Attn: Member Relations – Kaiser Civil Rights Coordinator&lt;br&gt;500 NE Multnomah, Suite 100&lt;br&gt;Portland, OR 97232&lt;br&gt;1-800-813-2000 or 503-813-2000 (TRS: 711)</th>
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<tr>
<td><strong>Kaiser Foundation Health Plan of Washington</strong></td>
<td>Kaiser Foundation Health Plan of Washington&lt;br&gt;Civil Rights Coordinator&lt;br&gt;Quality GNE-D1E-07&lt;br&gt;PO Box 9812&lt;br&gt;Renton, WA 98057&lt;br&gt;1-888-901-4636 or 206-630-4636 (TRS: 711)</td>
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| **Washington State Rx Services** (for discrimination concerns about prescription-drug benefits for Uniform Medical Plan [UMP]) | Washington State Rx Services Attn:<br>Appeals Unit<br>PO Box 40168<br>Portland, OR 97204-0168<br>1-888-361-1611 (TDD/TTY: 711) | Fax 1-866-923-0412<br>compliance@modahealth.com |

| **Premera Blue Cross** (for discrimination concerns about Medicare Supplement Plan F and the Center of Excellence Program for UMP Classic and UMP CDHP members) | Premera Blue Cross<br>Attn: Civil Rights Coordinator - Complaints and Appeals<br>PO Box 91102<br>Seattle, WA 98111<br>1-855-332-4535 (TTY: 1-800-842-5357) | Fax 425-918-5592<br>AppealsDepartmentInquiries@Premera.com |

HCA 57-401 (10/18)
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<th>If you believe this organization has failed to provide language access services or discriminated in another way...</th>
<th>You can file a grievance with:</th>
</tr>
</thead>
</table>
| **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 |

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<tr>
<th><strong>PEBB DENTAL PLANS</strong></th>
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| **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**  
*HCA will process discrimination complaints pertaining to Willamette Dental Group.* | 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)
Continuation Coverage: Contact the PEBB Program at 1-800-200-1004. (TRS: 711).

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).

[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).