



## Don't miss out on your one-time Optional LTD enrollment opportunity in March 2019

**Note: This only applies to employees whose employer offers long-term disability (LTD) insurance and some PEBB Continuation Coverage (Unpaid Leave) subscribers.**

From March 1 through 31, 2019, you will have a special, one-time opportunity for Optional LTD insurance. You can enroll or change your benefit waiting period without providing evidence of insurability (proof of good health). Normally, proof of good health is required after the first 31 days you were eligible for PEBB benefits. Changes you make in March are effective May 1, 2019.

If you haven't enrolled in Optional LTD in the past, or didn't want to provide proof of good health, now is a great time to reconsider this benefit.

### Do I need Optional LTD insurance?

Consider whether you could meet your financial commitments if you were unable to work for an extended time due to an illness or injury. Many people couldn't. According to a 2017 report from the Federal Reserve Board, over half of Americans have no savings for emergencies.

LTD insurance can help protect your financial stability if you become disabled. And disabilities are more common than you think: according to the Social Security Administration, more than 25 percent of today's 20-year-olds will become disabled during their career. Unexpected events like cancer or accidents can happen even to young, healthy adults.

*(continued)*

### Have a 30-day or 60-day waiting period for Optional LTD?

**You'll need to make a change soon.**

If you currently have a 30-day or 60-day waiting period, you must switch to a 90-day or longer waiting period by December 31, 2019. These two options will not be available in 2020. See "Enrollment is simple" on page 2 to learn how to change your waiting period.

The shorter waiting periods will be replaced by the new Washington State Paid Family & Medical Leave program, which will offer eligible employees 12 to 18 weeks of paid leave. Learn more at [paidleave.wa.gov](http://paidleave.wa.gov).



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# School employees transition to SEBB benefits next year

## Don't miss out on your one-time Optional LTD enrollment opportunity in March 2019 *(continued)*

To find out how much LTD insurance is right for you, check out The Standard's decision support tool at [standard.com/wa-pebb](http://standard.com/wa-pebb).

### We can help protect what's important to you

The PEBB Program offers two kinds of LTD insurance through The Standard Insurance Company: Basic and Optional. Your employer pays for Basic LTD insurance, which offers a maximum benefit of \$240 a month.

Optional LTD insurance is available for purchase and provides up to 60 percent of the first \$10,000 of your monthly salary. You choose your waiting period (the amount of time before you receive LTD benefits). Options range from 90 to 360 days. The longer your waiting period, the lower your monthly premiums.

### Enrollment is simple

To take advantage of this enrollment opportunity, employees should complete the *Long-Term Disability One-time Open Enrollment/Change Form*, available at [hca.wa.gov/ltd](http://hca.wa.gov/ltd). Submit it to your personnel, payroll, or benefits office by March 31, 2019. PEBB Continuation Coverage (Unpaid Leave) subscribers should contact the PEBB Program for more information.

### Questions?

To learn more, contact your personnel, payroll, or benefits office or visit [hca.wa.gov/ltd](http://hca.wa.gov/ltd).

If you are on PEBB Continuation Coverage (Unpaid Leave) during this one-time enrollment opportunity, contact the PEBB Program at 1-800-200-1004 for more information.

Starting in 2020, eligible employees of K-12 school districts, educational service districts, and charter schools will receive their health insurance coverage and other benefits (such as life insurance) through the School Employees Benefits Board (SEBB) Program.

Administered by the Health Care Authority, the SEBB Program will be similar in some ways to the Public Employees Benefits Board (PEBB) Program. Eligible subscribers will choose from a range of plans for their medical, dental, and vision coverage. They'll also get basic life and accidental death and dismemberment (AD&D) insurance and basic long-term disability (LTD) insurance. Supplemental life and AD&D insurance and supplemental LTD insurance will be available for purchase. The SEBB Program will include Dependent Care Assistance Program (DCAP) and Medical Flexible Spending Arrangement (FSA) benefits.

### Current school employees

School employees currently enrolled in the PEBB Program will continue receiving PEBB benefits through December 31, 2019. For school employees anticipated to work at least 630 hours during the next school year (September 1 to August 31), the SEBB Program's open enrollment is October 1 through November 15, 2019, with SEBB benefits beginning January 1, 2020.

### Retirees

At this time, the SEBB Program **does not** affect school retirees currently enrolled in the PEBB Program. For now, all school retirees enrolled in PEBB benefits will continue their coverage through the PEBB Program. The Legislature is considering whether school retirees should be included in the SEBB Program in the future.

### How can I find out more?

For more information about the SEBB Program, visit [hca.wa.gov/sebb](http://hca.wa.gov/sebb).

# Pursue your purpose with SmartHealth

**Note: SmartHealth is not available to retirees and Continuation of Coverage subscribers enrolled in Medicare Part A and Part B.**

Your purpose is what motivates and inspires you to be your best every day. It's what is most important to you. It can be something big or small such as family, friends, career, music, pets, or community. Your purpose may even change over time, but it always supports your beliefs and values.

When you use SmartHealth, you are investing in yourself so you can be your best. Think of it as your own personal

assistant that offers tips and tools through fun activities, such as sleeping better, eating healthier, and planning for retirement. Whether you are trying something new or adding to what you already do, SmartHealth has something for everyone.

As you progress on your journey, you can also qualify for rewards.

## How does it work?



## Save the dates for these 2019 events

### Well-being Assessment Week

Celebrate your well-being by completing your SmartHealth Well-being Assessment February 25 through March 3, 2019, and earn a \$25 Amazon.com gift card.

### SmartHealth Week

Join us June 3 through 9, 2019, for a week-long celebration of fun, wellness-related events and activities to encourage us all to be our best.

## How do I find my \$125?

**Easy. Just follow these three steps.**

1. Sign in to SmartHealth.
2. Join the *How do I find my \$125* activity.
3. Follow the instructions.

## Where can I learn more about SmartHealth?

Visit [hca.wa.gov/pebb-smarthealth](https://hca.wa.gov/pebb-smarthealth) to learn more. You can also watch our new SmartHealth Stories video.

## For more information

**Online:** SmartHealth wellness program information – [hca.wa.gov/pebb-smarthealth](https://hca.wa.gov/pebb-smarthealth)  
SmartHealth website – [smarthealth.hca.wa.gov](https://smarthealth.hca.wa.gov)

**Limeade mobile app:** Available for iOS and Android. Program code: SmartHealth

**Phone:** If you have trouble with the SmartHealth website or mobile app, call Limeade (the SmartHealth administrator) at 1-855-750-8866.





# Being ready when the time comes

If planning for your last days is something you avoid, you're not alone. However, having your affairs in order can ensure your dependents or beneficiaries know where they can turn when your life ends. Here are a few things to keep in mind during the planning process.

## Keep your beneficiary designations up-to-date

Updating your beneficiaries ensures that your money goes where you intend as soon as possible. Whenever you have a significant life event (such as marriage or adoption), review your policies to make sure the information and beneficiaries are current.

You can update your beneficiaries on your Public Employees Benefits Board (PEBB) and Department of Retirement Systems (DRS) accounts at any time. Here's how:

### Life insurance

Visit Metropolitan Life Insurance Company's (MetLife's) *MyBenefits* portal at [mybenefits.metlife.com/wapebb](https://mybenefits.metlife.com/wapebb) to review and make updates.

You can also call MetLife at 1-866-548-7139 to request a *Group Term Life Insurance Beneficiary Designation* form. This form is also available on the *Forms & publications* page at [hca.wa.gov/erb](https://hca.wa.gov/erb).

### Health savings account

If you're enrolled in a consumer-directed health plan (CDHP) with a health savings account (HSA), you can review and update your HSA beneficiary information on HealthEquity's member portal at [healthequity.com/pebb](https://healthequity.com/pebb) or download the *Beneficiary Designation Form*.

You can also call HealthEquity at 1-877-873-8823 to request the form.

### Department of Retirement Systems (DRS)

DRS members can update their beneficiary information online by visiting [drs.wa.gov](https://drs.wa.gov), selecting *My Account* in the left navigation menu, then selecting *View/Edit* beside *Beneficiary*.

If you prefer to print and submit a form, use the *Beneficiary Designation* form at [drs.wa.gov](https://drs.wa.gov).

## Preparing a will for free with MetLife

Employees enrolled in Basic life insurance through MetLife, and their spouses or state-registered domestic partners, can take advantage of MetLife's will preparation and estate planning services at no additional cost. These services are part of the MetLife Advantages<sup>SM</sup> offerings through Hyatt Legal Plans, Inc.

MetLife's Will Preparation Service provides telephone and in-person access to a participating Hyatt Legal Plans attorney to prepare or update wills, living wills, and powers of attorney.

MetLife's Estate Resolution Services<sup>SM</sup> (ERS) provides probate services to the representative (executor or administrator) of a deceased employee's estate and the estate of the employee's spouse or state-registered domestic partner. Examples of services covered under ERS include participating plan attorneys' fees for phone and in-person consultations, preparation of documents, and representation at necessary court proceedings.

To learn more about all of MetLife's support and planning services, follow these steps:

- Register or sign in to your *MyBenefits* account at [www.mybenefits.metlife.com/wapebb](http://www.mybenefits.metlife.com/wapebb).
- Select *Learn About Life Insurance*, then select *MetLife Advantages<sup>SM</sup> — For support, planning and protection when you need it most*.
- Select the service(s) that you're interested in.

## Accessing life insurance benefits

When you or a dependent covered under your life insurance policy dies, survivors should contact MetLife at 1-866-548-7139 as soon as possible. MetLife will mail a claim form, which should be completed and returned, along with a certificate of death, to MetLife. Sign in to the *MyBenefits* portal at [mybenefits.metlife.com/wapebb](http://mybenefits.metlife.com/wapebb) for guidance when a death occurs.

## Continuing medical and dental benefits

Make sure your dependents know to contact the PEBB Program at 1-800-200-1004 when your life ends so we can help them understand their eligibility for enrollment in PEBB health plan coverage as a survivor, in PEBB retiree insurance, or as a PEBB Continuation Coverage (COBRA) member. It is important that they do this right away so they can complete forms within the timeframes described below:

- Surviving dependents of eligible employees or retirees may be eligible to enroll or defer enrollment as a survivor in PEBB retiree insurance coverage after the eligible employee's or retiree's death if they meet procedural and eligibility requirements as described in Washington Administrative Code (WAC) 182-12-180 or 182-12-265.
  - Employees: The PEBB Program must receive the required forms no later than 60 days after the

date of the employee's death or the date the survivor's PEBB insurance coverage ends, whichever is later.

- Retirees: The PEBB Program must receive the required forms no later than 60 days after the death of the eligible retiree.


Visit [hca.wa.gov/employee-retiree-benefits/retirees/eligibility-and-enrollment](http://hca.wa.gov/employee-retiree-benefits/retirees/eligibility-and-enrollment) and select *Determining eligibility* for more information.

- Surviving dependents who don't qualify for PEBB retiree insurance coverage may be eligible for PEBB Continuation Coverage (COBRA). The PEBB Program must receive the required form no later than 60 days from the date PEBB health plan coverage ends, or from the postmark date on the election notice sent by the PEBB Program, whichever is later.

Visit [hca.wa.gov/employee-retiree-benefits/continuation-coverage](http://hca.wa.gov/employee-retiree-benefits/continuation-coverage) and select *How to determine eligibility* for more information.

## Help in tough times: Grief counseling and funeral planning

PEBB members enrolled in MetLife also have access to the LifeWorks nationwide network of over 30,000 counselors. LifeWorks counselors are available to help after the death of a loved one, a divorce, the loss of a job, financial hardship, terminal illness, a serious medical condition, or the loss of a pet. LifeWorks professionals can also help with funeral planning services. To learn more, call 1-888-319-7819.



LifeWorks counselors are available to help after the death of a loved one.



# Medical FSA and DCAP deadlines

If you enrolled in a Medical Flexible Spending Arrangement (FSA) or the Dependent Care Assistance Program (DCAP) last year, you have deadlines to spend your 2018 funds.

## Submit all claims by March 31, 2019

### You must submit all eligible 2018 Medical FSA and DCAP claims for reimbursement to Navia Benefit Solutions by March 31, 2019.

After that date, IRS regulations require that any funds left in your account be returned to the plan administrator, the Health Care Authority. Once returned, you cannot reclaim those funds.

Submit claims and supporting documentation by:

Fax: 1-425-451-7002  
or toll-free 1-866-535-9227

Email: [claims@naviabenefits.com](mailto:claims@naviabenefits.com)

Mail: Navia Benefit Solutions  
PO Box 53250  
Bellevue, WA 98015-3250

## The Medical FSA grace period: January 1 through March 15, 2019

### You may continue to incur eligible Medical FSA expenses and use your 2018 funds through March 15, 2019.

If you reenrolled in a Medical FSA for 2019, any eligible expenses incurred during the grace period will be reimbursed from your unused 2018 funds before being applied to your 2019 account.

**Note:** There is no grace period for DCAP. The deadline to incur eligible DCAP expenses for 2018 was December 31, 2018.

### If you had a Medical FSA in 2018 and enrolled in a consumer-directed health plan (CDHP) with a health savings account (HSA) for 2019

The March 2019 grace period does not apply.

## Transferring to another Washington State agency or higher-education institution that offers PEBB benefits?

You can continue your Medical FSA or DCAP election(s) if the time between employment is 30 days or less and within the current plan year. Complete the *Agency Transfer Form* and submit it to your new agency's personnel, payroll, or benefits office **no later than 31 days after your first day of work.**

If you end employment during the plan year or retire, complete the *Medical FSA Termination* form. Find forms at [pebb.naviabenefits.com](http://pebb.naviabenefits.com).

**Note:** If you did not use all your 2018 Medical FSA funds and receive Navia's reimbursement for your claims by December 31, 2018, neither you nor your employer can contribute to your HSA until April 1, 2019.

For more information, contact Navia Customer Service at 1-800-669-3539 or visit [pebb.naviabenefits.com](http://pebb.naviabenefits.com).

# Need a new or replacement ID card?

You should show your ID card from your medical plan to all providers you see, including pharmacies, to make sure they have up-to-date plan billing information for you, and bill services correctly.

To get a new or replacement ID card from your medical plan, you can log in to your account, use your plan's mobile app, or call your plan.

## Kaiser Permanente NW members

- Visit [my.kp.org/wapebb](http://my.kp.org/wapebb) and log in to or create your account. **Note:** You will need your member ID number to create an account.
- View your digital ID card on the Kaiser Permanente mobile app (available at [my.kp.org/wapebb/new-member-onboarding](http://my.kp.org/wapebb/new-member-onboarding) under *Use your benefits*).
- Call Member Services at 1-800-813-2000 (TTY: 711). Medicare members call 1-877-221-8221 (TTY: 711).

## Kaiser Permanente WA members

- Visit [kp.org/wa/pebb](http://kp.org/wa/pebb) and log in to or create your account. **Note:** You will need your member ID number to log in or create an account.

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# Six things you need to know about antibiotics

Antibiotics, that wonderful class of drugs that kill bacteria, are used to treat serious infections, such as pneumonia and sepsis, a life-threatening infection that causes damage to organs. But the more we use them, the better bacteria get at resisting antibiotics. Over time, the antibiotics don't work like they used to. The Centers for Disease Control and Prevention estimate at least 2 million people get infected with antibiotic-resistant bacteria each year in the U.S. At least 23,000 of them die.

That's why it's important to use antibiotics properly. Here are some facts about antibiotics you should know. Find out more at [cdc.gov/features/antibioticuse](https://www.cdc.gov/features/antibioticuse).

## 1. Antibiotics do not work on viruses.

Antibiotics kill bacteria, but bacteria does not cause viruses. Antibiotics have no effect on viruses, such as colds, flu, bronchitis, and runny noses—even if the mucus is thick, yellow, or green.

## 2. If you have a virus, antibiotics will not make you feel better.

There is no cure for the common cold. Taking antibiotics unnecessarily may make it harder for your body to fight future bacterial infections.

## 3. Respiratory viruses usually go away in a week or two without treatment.

Colds generally do not result in serious health problems. Most people recover within 7-10 days.

## 4. Antibiotics are only needed for treating infections caused by bacteria.

If your doctor prescribes an antibiotic, take it exactly as prescribed. Do not stop when you feel better — that helps the bacteria become resistant to the drug.

## 5. Antibiotics are not always the answer.

Some bacterial infections get better without antibiotics, including many sinus infections and some ear infections.

## 6. Antibiotics can have ugly side effects.

Common side effects of antibiotics include rash, dizziness, nausea, diarrhea, and yeast infections. More serious side effects include severe diarrhea, which can cause severe colon damage and death.

- View your digital ID card on the Kaiser Permanente WA mobile app (available at [wa.kaiserpermanente.org/html/public/mobile](https://wa.kaiserpermanente.org/html/public/mobile)).
- Call Member Services at 1-866-648-1928 (TTY: 711). Medicare members call 1-888-901-4600 (TTY: 711).

## Uniform Medical Plan members

- Visit [regence.com](https://www.regence.com) and log in to or create your account.  
**Note:** You will need your member ID number to create an account. If you recently enrolled, your member information may not yet be available in your Regence account.
- View your ID card by using the Regence mobile app (available at [regence.com/mobile](https://www.regence.com/mobile)).
- Call UMP Customer Service at 1-888-849-3681 (TRS: 711).

## Dental services

You use a separate ID card for dental services. Willamette Dental Group does not issue member ID cards.

If you are a DeltaCare or Uniform Dental Plan (UDP) member, visit [deltadentalwa.com/pebb](https://deltadentalwa.com/pebb) and log in to your MySmile account to view or print a copy of your ID card. You can also view your ID card on Delta Dental's mobile app, available on the same web page under *Online tools*.

For additional help, call your plan:

- DeltaCare: 1-800-650-1583 (TRS: 711)
- UDP: 1-800-537-3406 (TRS: 711)

# New benefit helps build healthy habits that last

The PEBB Program is offering a new benefit at no cost for eligible employees and their dependents ages 18 and older enrolled in a non-Medicare PEBB medical plan.

The Diabetes Prevention Program, powered by Omada, is a digital lifestyle program that inspires healthy habits you can maintain over time.

It combines the science of behavior change with personal support, so you can make changes that actually stick. This approach is shown to reduce risk factors for type 2 diabetes.

The program includes:

- A professional health coach to keep you on track.
- A wireless scale and smart device integration to monitor your progress.
- Weekly online interactive lessons.
- A supportive online peer group of participants for real-time support.

## How do I get started?

Most people who are at risk for type 2 diabetes don't know it. Find out if you are eligible by taking a 1-minute risk screener at [omadahealth.com/wapebb](https://omadahealth.com/wapebb) or by texting "DPP" to 444999.

To learn more about the Diabetes Prevention Program, visit [hca.wa.gov/prevent-diabetes](https://hca.wa.gov/prevent-diabetes).

## FAQs about the Diabetes Prevention Program

### Why is my PEBB medical plan offering this program?

According to the Centers for Disease Control and Prevention (CDC), one in three adults in the United States have prediabetes: a condition where blood sugar levels are higher than normal, but not high enough to be diagnosed with diabetes. By partnering with Omada, PEBB medical plans can offer at-risk individuals the help they need to proactively manage their health.

### Who is eligible?

Employees and their dependents ages 18 and older enrolled in a non-Medicare Kaiser Permanente NW, Kaiser Permanente WA, or UMP medical plan, and meet all of the program requirements, are eligible for the Diabetes Prevention Program. See if you meet requirements by taking a 1-minute risk screener at [omadahealth.com/wapebb](https://omadahealth.com/wapebb).

### How is the program structured?

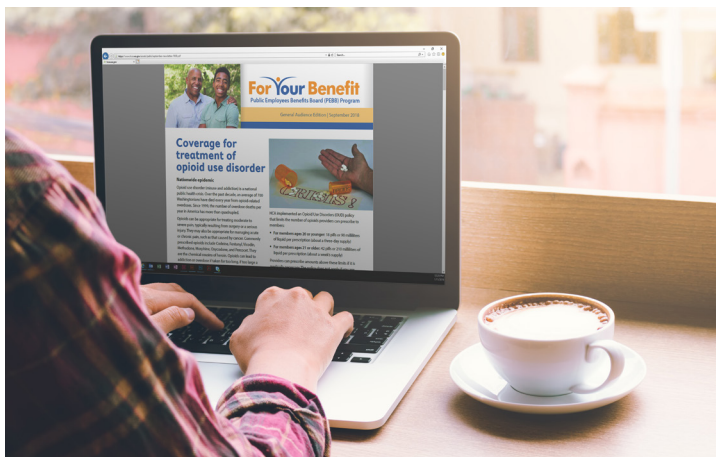
It starts with a core 16-week Foundations phase, organized into four areas:

1. Changing food habits
2. Increasing activity levels
3. Preparing for challenges
4. Reinforcing healthy choices

Participants then enter the Focus phase for the rest of the first year (and beyond, if applicable) to continue building healthy habits.

### What about my privacy?

As a health care company, Omada takes security and participant privacy very seriously, and operates according to all applicable privacy and data protection laws. You can learn more about how Omada uses and protects your personal information by reading their Privacy Policy and Terms of Use at [omadahealth.com/wapebb](https://omadahealth.com/wapebb).



## Would you rather receive this newsletter by email?

**You can**—sign up for the PEBB Program's email subscription service through *My Account* at [hca.wa.gov/my-account](https://hca.wa.gov/my-account). (University of Washington employees can sign up in Workday.)