



Five PEBB forms are getting a new look

Based on your feedback, we made some changes to most of our enrollment and change forms for the 2020 plan year. During the PEBB Program's annual open enrollment (November 1 through 30), employees and retirees who enroll or make changes will see redesigned forms. We hope these changes will make completing the forms faster and more intuitive.

What's changing?

We created a more user-friendly design that is easier to read. We have also reordered some information on the forms.

- The premium surcharge attestations will be located with each person's information, rather than in a separate section.
- If you plan to enroll or remove dependents, you'll now enter their information at the end of the form, after the signature section.

If you plan to use paper forms to enroll in or make changes to your PEBB insurance coverage in 2020, these five forms will have the new look:

- *2020 PEBB Retiree Coverage Election/Change (Open Enrollment)* (form A-OE) – For enrolled retirees to use during open enrollment to make plan changes for the next plan year during open enrollment
- *2020 PEBB Retiree Coverage Election Form* (form A) – For new retirees to enroll and return from a deferral
- *2020 PEBB Retiree Coverage Change Form* (form E) – For enrolled retirees to make changes
- *2020 PEBB Employee Enrollment/Change* – For employees to enroll or make changes
- *2020 PEBB Employee Enrollment/Change for Medical Only Groups* – For employees whose employer only offers PEBB medical coverage to enroll or make changes

This screenshot shows the top portion of the '2020 PEBB Retiree Coverage Election/Change (Open Enrollment)' form. It includes a header with the Health Care Authority logo and a '2020 PEBB Retiree Coverage Election/Change (Open Enrollment)' title. Below the title, there are several sections of text providing instructions and a 'Follow example' button.

This screenshot shows the top portion of the '2020 PEBB Employee Enrollment/Change' form. It includes a header with the Health Care Authority logo and a '2020 PEBB Employee Enrollment/Change' title. Below the title, there are sections for 'Subscriber information' and 'Medical coverage', with various input fields and checkboxes.

Retirees: New tutorial available in November

Starting November 1, we'll also offer a self-paced online tutorial on how to complete the redesigned *2020 PEBB Retiree Enrollment/Change (Open Enrollment)* form. This tutorial will be useful if you want to make changes and need help filling out the form during open enrollment. The tutorial walks you through each section at your own pace and is available 24/7. Use it for a quick overview or go step-by-step: it's your choice! Check it out in November at hca.wa.gov/pebb-retirees.

Get to know PEBB My Account

The PEBB Program's annual open enrollment is coming this fall (November 1 through 30). Now is the time to make sure you know your PEBB My Account login information or update your email address (if it has changed) so you're ready for open enrollment.

Note: University of Washington (UW) employees must use Workday.

Forgot your login email?

If you do not remember the email address you used to register, you can select the "Forgot email" link.

Step 1: You will need to verify your identity by entering your (the subscriber's) last name, date of birth, and the last four digits of your Social Security number.

Step 2: Select "Verify my information" to see the email you used to register.

Step 3: Return to the PEBB My Account login screen and log in.

Forgot your password?

If you do not remember the password you used to log in, you can select the "Forgot password" link.

Step 1: Enter the email address you used to register and the last four digits of your (the subscriber's) Social Security number. **Note:** The system will not send you an email to reset your password.

Step 2: Answer your security question. If you don't remember the answer, you can select "Verify my information another way" to enter your last name and date of birth.

Step 3: Enter a new password and confirm it. Then select "Save."

Washington State Health Care Authority

PEBB Home About HCA Contact PEBB Login

PEBB/My Account login

Log into My Account to view your coverage and premium surcharge information, get your statement of insurance, and make open enrollment changes. To learn more about working with My Account, visit our [help with My Account](#) webpage.

Returning member login

Email Address

Password

[Log in My Account](#)

[Forgot Email?](#) [Forgot Password?](#)

[New to My Account? Register now](#)

Actions you can take using My Account year-round

- View your medical and dental coverage information
- View your basic employer-paid life and AD&D insurance information (employees only)
- View your long-term disability insurance information (employees only)
- Download your statement of insurance
- View your premium surcharge estimations (if applicable)
- Make changes to your initial or use premium surcharge estimation (if applicable)

Actions you can take during open enrollment (November 1-30) (some restrictions may apply)

- Make changes to your medical and dental coverage
- Add to the spouse or state-registered domestic partner coverage premium surcharge
- Remove medical and/or dental for dependents
- Make coverage for yourself (employees only)

Has your login email changed?

If you need to update your email address in PEBB My Account because you changed employers (and were using a previous employee email address), or your personal email address has changed, you can update it after you log in.

Step 1: Log in to PEBB My Account.

Step 2: Select "My Login Info" tab at the top in the blue bar. Then select "Change your login."

Step 3: Enter your new email address and confirm it. Then select "Save new email."

Need to update your email subscription address?

If you subscribe to emails from the PEBB Program, make sure your email is also up to date.

Step 1: After logging in, select the "My medical and dental coverage" tab at the top in the blue bar.

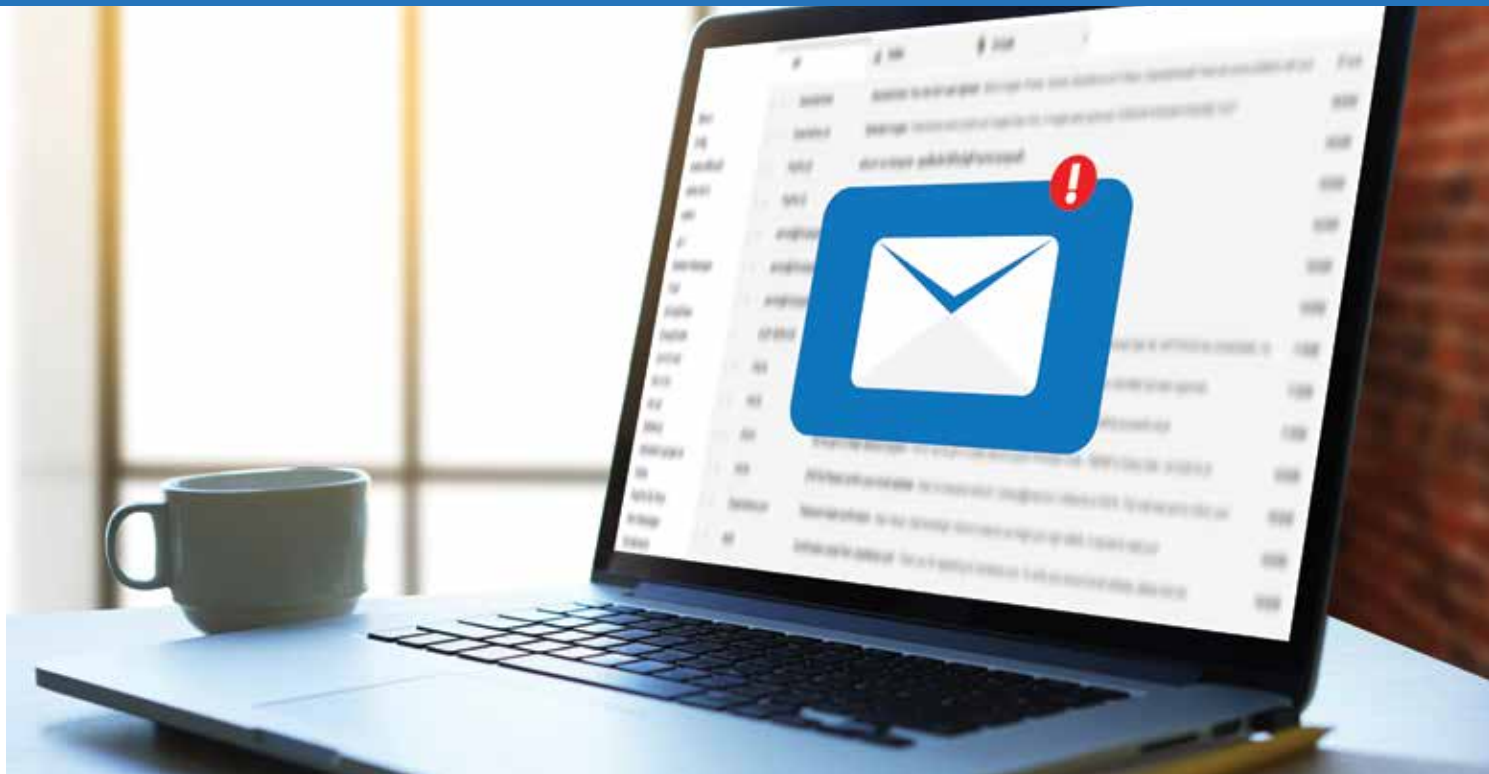
Step 2: Under "Section A – Subscriber account information" you will see a line for email address. Select the "Subscribe or unsubscribe to email notifications" link.

Step 3: Enter your email address and confirm it. Accept the terms of use and select "Continue."

Note: Changes to your subscription email will become effective the next business day.

Recently retired? If you have an eligibility status change (like retiring or enrolling into PEBB Continuation Coverage), you will need to re-register for a PEBB My Account as the new subscriber type. **Note:** You will not be able to register for PEBB My Account until you are enrolled in PEBB retiree insurance coverage or PEBB Continuation Coverage.

Keep your contact information updated



The PEBB Program’s annual open enrollment is coming in November. Keep your mailing and email addresses current to make sure you get important information about changes coming next year.

To update your email address:

If you signed up for the PEBB Program’s email subscription service, log in to PEBB My Account at hca.wa.gov/my-account to make sure your email address is correct. Once you log in, you can update your account with a new email address by clicking “My login information” on the blue bar along the top of the page.

Note: University of Washington (UW) employees must use Workday to update their email addresses.

To update your home or mailing address:

- **Employees:** Contact your personnel, payroll, or benefits office. The PEBB Program cannot update your address. (UW employees must use Workday to update their address.)
- **Retirees or PEBB Continuation Coverage members:**
 - o Mail your address changes to:
Health Care Authority
PEBB Program
PO Box 42684
Olympia, WA 98504-2684
 - o Fax your address changes to 360-725-0771.
 - o Send a secure message at hca.wa.gov/fuze-question.

Make sure to write the last four digits of your Social Security number on your request so we can identify your account.

We recommend you use mail, fax, or secure message to update your address whenever it changes, but especially during open enrollment (November 1 through 30). However, you can also change your address by calling PEBB Customer Service at 1-800-200-1004 (TRS: 711) and selecting menu option 5. But keep in mind that around open enrollment, our call volume increases up to 10 times the normal amount. As a result, wait times are longer because we’re busy helping members.

Substance use disorder's collateral damage



The opioid crisis doesn't just affect those who have a substance use disorder (SUD). It can be devastating for their loved ones, too. Families of those with a SUD may feel isolated, overwhelmed, angry, anxious, or sad. They may not know how to best support the person with a SUD, or how to get support for themselves. Regardless of where your family member is on the road to recovery, we want you to know that resources are available for you, too.

Your medical plan can help

If your family member has a SUD, a good first step is contacting your medical plan. They can explain how the plan covers treatment programs. Most PEBB medical plans also offer 24-hour nurse advice lines for help with a variety of issues, including a SUD. They can refer you to a specialist or connect you with a social worker.

Professional counseling may also help you process your experiences and better understand what your family member with a SUD is going through. Counseling for each family member is particularly important if children or teenagers are involved. Contact your medical plan to see what options are available by visiting hca.wa.gov/erb and clicking on "Contact."

Things to remember

As you explore your options, the Substance Abuse and Mental Health Services Administration (SAMHSA), part of the U.S. Department of Health & Human Services, recommends that you keep these points in mind:

- You are seeking treatment for yourself, not just for the sake of the person who used substances.
- Your loved one's recovery does not depend on you.
- You did not cause your family member's SUD. This is not your fault.

Need help right away?

If someone needs emergency medical attention or is having an overdose, call 911. If the situation is not an emergency, urgent care is a good option. For regular health care needs, start with a trusted primary care provider.

Other resources

Please use SAMHSA's confidential search for treatment services at findtreatment.samhsa.gov. This website also contains many articles and brochures that you may find helpful.

Other resources could include your social network or spiritual community. It's also important to remember to care for yourself by getting regular exercise and sleeping and eating well.

Many people find it difficult to reach out for support when a family member has a SUD because they feel ashamed or want to protect their loved one. But it is worth exploring all avenues to find the support you need during this challenging time.

Get more services from MetLife

Your life insurance policy isn't only about ensuring financial support for your loved ones. Your MetLife policy includes access to MetLife Advantages, a suite of services to help you through life's changes and difficult times. Call MetLife at 1-866-548-7139 to learn more about these services.

Services for employees enrolled in basic life insurance

- **Beneficiary claim assistance.** Delivering The Promise services help simplify the claims process for your beneficiaries with guidance from experts. For more information, call 1-877-275-6387.
- **Digital storage.** Use MetLife Infinity, a digital application, to securely store important documents like deeds, wills, personal photos, and videos. Visit metlifeinfinity.com to register and learn more.
- **Life settlement account.** The Total Control Account reduces the pressure of immediate financial decisions, so your beneficiaries can take their time coming to a settlement option.
- **Travel assistance.** Get access to medical, travel, and concierge services at any time when travelling internationally or domestically. Visit the AXA website for more information at webcorp.axa-assistance.com (login: axa; password: travelassist). Within the United States, call 1-800-454-3679; outside the United States, call 1-312-935-3783.
- **Transition solutions.** Get help with benefit and financial decisions during employment transitions. You have the option to port or convert coverage from MetLife.
- **Funeral assistance and grief counseling.** Counselors assist you with customizing funeral arrangements, and provide you and your dependents with in-person or telephone sessions with a grief counselor. For more information, call 1-888-319-7819 or log on to metlifegc.lifeworks.com (username: metlifeassist; password: support). You can download a copy of the online *Funeral Planning Guide* at metlife.com/funeralplanning/funeral-guide.
- **WillsCenter.com.** Prepare or update a will, living will, or power of attorney online. Log on to willscenter.com to register as a new user.

More services for employees enrolled in supplemental life coverage

- **Estate resolution services.** Executors or administrators may receive in-person legal assistance with probating your and your spouse's or state-registered domestic partner's estates. Beneficiaries can also consult an attorney for general questions about the probate process. For more information, call 1-800-821-6400.
- **Will preparation services.** Offers in-person will preparation for you and your spouse or state-registered domestic partner at no additional cost when you use a Hyatt Legal Plans attorney. For more information, call 1-800-821-6400.

Retirees: You can get services too

The services listed below are available to retirees enrolled in PEBB retiree life insurance:

- Beneficiary claim assistance
- Digital storage
- Estate resolution services
- Life settlement account
- WillsCenter.com
- Will preparation services

Employees: Review your dependent's life insurance coverage

Generally, children are eligible for coverage as dependents on your supplemental life insurance plan until the age of 26. When your covered dependent turns 26, make sure you contact MetLife to assess whether to remove them from your supplemental life insurance coverage. Otherwise, you may be paying for a benefit you could not use. You can download a copy of MetLife's cancellation of supplemental life insurance form at hca.wa.gov/assets/pebb/50-911.pdf, or call MetLife at 1-866-548-7139.

Enrolling in both the PEBB and SEBB Programs— a good idea or not?

School district and represented educational service district (ESD) employees of the PEBB Program will move to the new School Employees Benefits Board (SEBB) Program on January 1, 2020. Non-represented ESD employees currently in the PEBB Program can stay with the PEBB Program.

Some of those moving to the SEBB Program have wondered if they can also stay enrolled as a dependent on a family member's PEBB account. Likewise, PEBB members with dependents who are school employees may also wonder if it is beneficial to enroll in both programs.

Dual enrollment in both the PEBB and SEBB programs, while allowed, may not give you a financial advantage.

An illustration: SEBB-PEBB dual enrollment

Let's look at the case of Kelly, who works for a school district and is eligible for SEBB benefits. Kelly's spouse, Terry, works for a state agency and is enrolled in PEBB benefits.

Kelly enrolls in medical coverage under the SEBB Program and is also covered as Terry's spouse under a PEBB medical plan. Each month, this couple will pay one premium for Kelly's SEBB coverage, and another premium for Kelly and Terry's PEBB coverage. Kelly's medical, dental, and vision costs will be covered first by the SEBB coverage (the primary payer), then by the PEBB coverage (the secondary payer). Because coverage levels for services are similar in the PEBB and SEBB medical plans,



Kelly's secondary PEBB coverage is likely to offer little or no additional payment for most health care services (including deductibles and copays). But since this couple is paying two premiums each month for Kelly, dual coverage may not provide a financial advantage in the long run.

Also, if Terry waives PEBB medical coverage to enroll on Kelly's SEBB account, the couple would incur the monthly \$50 spouse or state-registered domestic partner coverage premium surcharge in addition to their monthly medical premium.

Weigh the options

Whether dual enrollment in PEBB and SEBB benefits works to your advantage is up to you. You may have to research both PEBB and SEBB benefits to compare. Be sure to consider the premiums, deductibles, copays, coinsurance, and premium surcharges if you're thinking about dual enrolling. If you aren't sure how a plan you're considering would share

costs with another plan, contact the plan and ask about coordination of benefits.

Last call for school employees

If you're a school district employee or a represented employee of an educational service district, **this is your last PEBB For Your Benefit newsletter**. If your employer identifies you as someone eligible for SEBB benefits, the SEBB Program will mail a *School Employee Initial Enrollment Guide* to you in mid-September to help you prepare for the SEBB Program's first annual open enrollment, October 1 through November 15. SEBB coverage starts January 1, 2020.

As a reminder, retired school employees enrolled in PEBB retiree insurance coverage will stay with the PEBB Program. They will continue to receive PEBB *For Your Benefit* newsletters and will **not** have to take action to continue their PEBB coverage.

Make the most of your medical benefits

It's easy to get lost in the details of your health insurance and find yourself with a bigger out-of-pocket expense than you had expected. Here are a few tips to help you make the most of your medical benefits.

Find your network

You will generally pay less if you receive services from an in-network provider rather than an out-of-network provider, but the rules may vary depending on the type of plan you choose.

- **PPOs:** A preferred provider organization (PPO) plan allows you to see, and refer yourself to, any approved provider type in most cases. A PPO usually pays a larger share of the cost if the provider contracts with the plan. *Uniform Medical Plan offers three PPO plans (UMP Classic, UMP consumer-directed health plan (CDHP), and UMP Plus).*
- **Managed-care plans:** A managed-care plan may require you to select a primary care provider within its network to fulfill or coordinate all of your health care needs. You can change providers at any time, for any reason, within the contracted network. The plan may not pay benefits if you see a non-contracted provider. *Kaiser Permanente NW and Kaiser Permanente WA offer managed-care plans.*

Don't rush to the emergency room

If you can't see your primary care provider right away, you may be able to visit a local urgent care center rather than going to the emergency room. All PEBB medical plans cover urgent care center visits. However, you will pay a higher amount at an out-of-network provider.

Here are some other options your medical plan may cover:

- Access to a 24/7 nurse line, or medical help line, for after-hours support. A quick phone call may help you decide whether you need to see a provider.
- Telemedicine services that allow members to Skype with a provider without an appointment.

If you do visit the emergency room, and your condition is found to be a medical emergency, it will be covered at the in-network rate, regardless of whether the facility or providers are in your network. If your visit is not a medical emergency, the plan may not pay for emergency services.



Have questions?

If you have questions about how to best use your medical benefits, contact your medical plan. You can find your plan's contact information at hca.wa.gov/employee-retiree-benefits/contact-us.

Don't miss out on SmartHealth rewards

You still have time to qualify for SmartHealth's \$125 wellness incentive! The deadline is September 30, 2019.

1 Get started at smarthealth.hca.wa.gov



2 Complete the Well-being Assessment
Takes 15 minutes, earns 800 points, and earns a \$25 Amazon.com gift card

3 Claim your \$25 gift card code that same day! *



**The gift card is a taxable benefit. You must claim it by December 31.*


4 Join and track fun activities to earn at least 2,000 points by September 30, 2019.



5 Activities such as
Sleep better
Eat healthier
Plan for retirement



6 This will qualify you for the \$125 wellness incentive in 2020!



This program is not available to retirees or PEBB Continuation Coverage subscribers enrolled in Medicare Part A and Part B.

Testimonial

"I hope that more people take part and take advantage of the SmartHealth program. Not only is it great for helping me take care of my well-being, but it also has great incentive rewards."

— Austin, Department of Corrections

Learn more about SmartHealth



Program details
hca.wa.gov/pebb-smarthealth



Website
smarthealth.hca.wa.gov



Customer Service
1-855-750-8666

Would you rather receive this newsletter by email?

You can—sign up for the PEBB Program's email subscription service through PEBB My Account at hca.wa.gov/my-account. UW employees can sign up in Workday. K-12 employees moving to the SEBB Program should use SEBB My Account to sign up.

