**Retiree Edition | October 2025** 

Public Employees Benefits Board (PEBB) Program

## **Open enrollment is October 27 to November 24**

Find forms and resources on the *Open enroll-ment* webpage at **hca.wa.gov/retiree-oe**. To request a printed forms packet, call 1-866-577-2793.

Open enrollment is your opportunity to make changes to your PEBB health coverage for 2026. (This differs from Medicare's open enrollment.) During this time, you can:

- · Change your health plans.
- Add or remove dependents.
- Defer (postpone) PEBB retiree coverage or enroll if previously deferred.
- Non-Medicare retirees: Attest to the spousal coverage premium surcharge.

## How to return your forms

If using paper forms, return them by:

HCA Support at support.hca.wa.gov.
After signing in using SecureAccess
Washington, select Retirees, and then use the paperclip icon to attach your form. (Remember to sign your forms and keep a copy for your records.)

- Avenue SE, Olympia, WA 98501. Lobby hours are Monday through Friday, 8 a.m. to 4 p.m.
- Mailing to: Washington State Health Care Authority, PEBB Program, PO Box 42684, Olympia, WA 98504-2684
- Faxing to: 360-725-0771 (Note: The fax line may be busy near the end of open enrollment.)

## **Tips for open enrollment**

- Review what's changing. Look over changes to your current plans, including premiums, deductibles, copays/coinsurance, and provider networks.
- Make changes in Benefits 24/7. Add or remove dependents, or change plans. (Paper forms are available.)
- **Stay connected.** Sign up for emails and follow HCA on social media.
- Need help? Send a secure message through HCA Support or call 1-800-200-1004 (TRS: 711), Monday to Friday, 8 a.m. to 4:30 p.m.

## Important changes to your 2026 PEBB benefits

**All changes are effective January 1, 2026, unless otherwise noted**. Learn more about the changes listed below and other changes on the *Open enrollment* webpage at **hca.wa.gov/retiree-oe**. Any updates that happen after this newsletter mails will be listed on the *Open enrollment* webpage, so we recommend you check there for the latest information.

## **Changes to all PEBB plans**

- Medicare plans with Part D
   coverage: The maximum out-of pocket cost will increase to \$2,100 to
   comply with the Centers for Medicare
   & Medicaid Services (CMS) changes.
- Deductible for consumerdirected health plans (CDHPs) for non-Medicare members: The IRS raised the minimum deductible for high-deductible health plans to \$1,700 for single subscribers and \$3,400 for families.
- Health savings accounts (HSAs)
   for non-Medicare members: The
   IRS raised the HSA annual maximum
   contribution to \$4,400 for single
   subscribers and \$8,750 for families.



## **Medical plan changes**



#### **Kaiser Permanente Northwest (KPNW):**

- Hearing aids for non-Medicare
  members will no longer be capped
  at a specific dollar amount. Members
  must see an in-network provider
  to receive hearing aids or they will
  not be covered by the plan, and the
  member will have to pay for them
  out of pocket. Members can use the
  hearing aid benefit every 36 months.
- ClassPass Affinity for non-Medicare members (access to discounted fitness and wellness perks) will no longer be offered after December 31, 2025.

#### **Kaiser Permanente Washington (KPWA):**

Hearing aids for non-Medicare
 members will no longer be capped
 at a specific dollar amount. Members
 must see an in-network provider

- to receive hearing aids or they will not be covered by the plan, and the member will have to pay for them out of pocket. Members can use the hearing aid benefit every 36 months.
- ClassPass Affinity for non-Medicare members (access to discounted fitness and wellness perks) will no longer be offered after December 31, 2025.



#### **Uniform Medical Plan (UMP):**

- Non-Medicare members
  - UMP Plus-Puget Sound High Value Network (PSHVN) and UMP Plus-UW Medicine Accountable Care Network (ACN) will no longer be offered. If you are enrolled in one of these plans, you must choose a new plan during open enrollment or you and your enrolled dependents will be automatically enrolled in UMP Classic.
  - Hearing aids will no longer be capped at a specific dollar amount.
     Members must see an in-network provider to receive hearing aids or they will not be covered by the plan, and the member will have to pay for

- them out of pocket. Members can use the hearing aid benefit every 36 months.
- Diagnostic and supplemental breast exams are covered without member cost share. This change is effective retroactive to January 1, 2025.

# UnitedHealthcare (UHC):

Personal Emergency Response
 System benefit will no longer be covered after December 31, 2025.
 Members who use this service will have the option to pay for this service privately.

## **Dental plan changes**

**Uniform Dental Plan (UDP) only.** These changes do not apply to the DeltaCare or Willamette Dental plan:

- Coverage for children: The annual deductible will be removed for children up to age 15.
- TMJ (temporomandibular joint dysfunction) limits will increase to \$1,000 annually and \$5,000 lifetime.

## **Rule changes**

All changes to PEBB rules will be available on the HCA website at hca.wa.gov/pebb-rules and take effect January 1, 2026, unless otherwise noted. Here are some changes that might affect you:

- When a subscriber's dependent becomes eligible for the employer contribution toward PEBB or SEBB benefits, the subscriber's dependent will be automatically disenrolled from PEBB retiree insurance coverage.
- Effective January 30, 2025, a retiree or survivor who is not on Medicare, is enrolled in PEBB retiree insurance coverage, and permanently lives outside of the United States will be automatically deferred from PEBB retiree insurance coverage if they become eligible for Medicare Parts A and B and do not respond to HCA within the required timeframe. If they return to the United States, they may enroll in a PEBB health plan by submitting the required forms and proof of enrollment in Medicare Parts A and B within PEBB's enrollment timeframe.
- Effective August 1, 2025, when a subscriber or their dependent who is permanently living outside of the United States must be disenrolled from a Medicare Advantage plan, Medicare Advantage Prescription Drug (MAPD) plan, or a Medicare Part D plan as required by federal law, their PEBB medical plan enrollment will terminate on the last day of the month as required by federal law. They may defer enrollment in PEBB retiree insurance coverage.
- When a subscriber or their dependent gains, loses, or has a change in low-income subsidy (LIS) eligibility as described in 42 CFR Sec. 423.38(c) (9), they may enroll in an MAPD plan, Medicare supplement plan, or UMP Classic Medicare (if eligible) within three months after a gain, loss, or change in LIS eligibility or notice of such a change, whichever is later. The subscriber may also request to enroll or remove a dependent from PEBB health plan coverage.

## A closer look at health care costs in retirement

Paying for health care coverage in retirement is complicated, especially understanding costs for Medicare versus your PEBB retiree insurance coverage.

#### **Costs**

In addition to the monthly premiums you pay for your PEBB retiree insurance coverage and out-of-pocket costs, you could also encounter:

- Medicare Part B premium: You pay this monthly premium directly to Medicare. This is separate from your PEBB medical plan premium.
- Medicare Part D late enrollment
  penalty: When you join a PEBB
  Medicare plan with Part D prescription
  drug coverage, the premium for
  Part D is included in your medical
  plan premium. In some cases, your
  plan may determine that you owe
  a Part D late enrollment penalty.
  If this happens, the plan will bill
  you separately.
- Income Related Monthly Adjustment
   Amount (IRMAA): If your income
   is above a certain amount, the
   Social Security Administration may
   determine you owe this additional
   payment. You will receive a separate
   bill if this applies to you, with
   information on how to pay.

## **Savings**

PEBB Medicare plan premiums are generally less expensive than non-Medicare retiree premiums, and Medicare members don't pay premium surcharges.

You may also qualify for a low-income subsidy, called the Extra Help program, which is designed to help you save on Part D premium and prescription costs. Visit ssa.gov/medicare/part-d-extra-help to learn more.

If you have a Voluntary Employees' Beneficiary Association (VEBA) account, you can set up automatic reimbursement of your qualified insurance premiums.

#### **Learn more**

Visit hca.wa.gov/pebb-retirees and look under *Costs*. For more information on Medicare, visit medicare.gov/basics/costs.

## **Benefits fairs schedule**

During open enrollment, you can speak with health plan and other insurance representatives by attending one of the in-person benefits fairs.

- Time: All fairs will run from 10 a.m. to 4:30 p.m., except the fairs held at the University of Washington, which will run from 10 a.m. to 5 p.m.
- More information: Get presentation schedules, parking information, maps, and additional details at hca.wa.gov/oe-fairs.
- Important: Check HCA's website for any late changes before you go.

## Seattle/University of Washington

**Note:** The PEBB health plans and other insurance representatives will attend benefits fairs held at and sponsored by the University of Washington.

#### October 20

Harborview Medical Center Research and Training Building • 300 9th Ave.

#### October 21

**Husky Union Building** 

4001 E. Stevens Way NE

#### October 22

UW Medical Center – Montlake Health Science Building

• 1959 NE Pacific St.

#### October 23

UW Medical Center – Northwest

E. Wing Auditorium

9 1550 N. 115th St.

## October 27

#### Olympia/Tumwater

Department of Labor and Industries

7273 Linderson Way SW Tumwater

## October 28

#### Pasco

Columbia Basin College Hawk Union Building (H Building)

• 2600 N. 20th Ave.

## October 29

#### Vancouver

Clark College Gaiser Hall

• 1933 Fort Vancouver Way

## October 29

#### Yakima

Yakima Valley College Kaminski Conference Center

W. Nob Hill & S. 16th Ave.



#### Wenatchee

Wenatchee
Convention Center
Orchard Exhibit South
9 121 N. Wenatchee Ave.

## November 3

#### Federal Way/Des Moines

Highline College Student Union Building (Building 8)

• 2400 S 240th St. Des Moines

## November 4

#### **Bremerton**

Olympic College College Instruction Center (Building 7)

• 1600 Chester Ave.

## November 4

#### **Spokane**

Spokane Falls Community College Student Union Building 17

• 3410 W. Whistalks Way

## **Movember 5**

#### Cheney

Eastern Washington University Hargreaves Hall

9 616 Study Ln.

#### **Port Angeles**

Red Lion Hotel Port Angeles Harbor, Main building

221 N. Lincoln St.

## **November 6**

#### **Pullman**

City of Pullman Parks and Recreation Center, Building B

• 190 SE Crestview St.

## November 10

#### Tacoma/Lakewood

Clover Park
Technical College
McGavick
Conference Center

4500 Steilacoom Blvd. SW Lakewood

## November 12

#### Lynnwood

Edmonds College Woodway Hall (Building 26)

20000 68 Ave. W

## November 13

#### **Bellingham**

Bellingham Public Schools District office, Rooms 102/103

• 1985 Barkley Blvd.

## Reminders for open enrollment

# Reattest to the spouse or state-registered domestic partner coverage premium surcharge

Non-Medicare retirees: The PEBB Program will mail you a letter if you need to reattest for 2026. You can also check if you need to reattest in your Benefits 24/7 dashboard at benefits247.hca.wa.gov starting October 27. You can reattest in Benefits 24/7 or submit the PEBB Premium Surcharge Attestation Change Form. Members enrolled in Medicare are not subject to premium surcharges.

#### **Medicare doesn't mix with HSAs**

The IRS does not allow individuals who are enrolled in Medicare to make contributions to a health savings account (HSA). If you are enrolled in Medicare and in a consumer-directed health plan (CDHP) with an HSA, you will be responsible for any tax penalties that result from contributions to your HSA after you are no longer eligible. Check out your Medicare plan options on HCA's website at hca.wa.gov/vbf-pebb.

## Paying with your pension?

If your premiums for PEBB retiree insurance coverage are paid through your Department of Retirement Systems (DRS) pension, make sure the pension amount you receive monthly through DRS will be enough to cover all your 2026 monthly premiums and applicable premium surcharges. You cannot use this payment option to cover part of your premiums. Please notify the PEBB Program as soon as possible if you need to make other payment arrangements.

## Is your mailing address up to date?

If not, let us know your updated address so we can send important personal information to you. Include your first and last name and the last four digits of your Social Security number, so we can identify your account. Mail it to the address below, update it in Benefits 24/7, send it via secure message using HCA Support, or call 1-800-200-1004 (TRS: 711). **Note:** Plans require you to provide a permanent street address (not a PO Box).

Health Care Authority
PEBB Program
PO Box 42684
Olympia, WA 98504-2684

## Make changes in Benefits 24/7

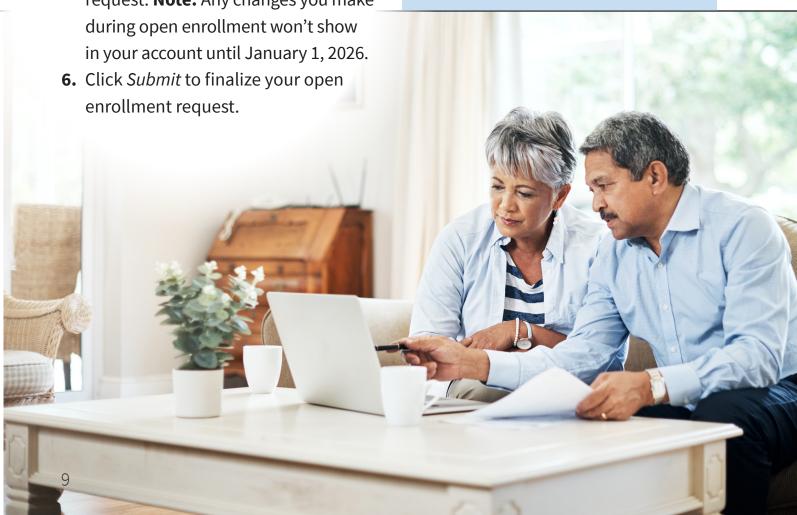
Use Benefits 24/7 or submit paper forms to make changes to your coverage during open enrollment, October 27 to November 24. Changes in Benefits 24/7 must be completed by 11:59 p.m. on November 24. Paper forms are also available from the PEBB Program by calling 1-866-577-2793. The PEBB Program must receive your forms by November 24.

#### **Get started**

- 1. Log in to your account at benefits247.hca.wa.gov.
- **2.** Click on the *Account changes* tile.
- **3.** In the drop-down menu, select Retiree Open Enrollment change request.
- **4.** Follow the guide to make changes.
- **5.** Download and save a copy of your request. **Note:** Any changes you make during open enrollment won't show in your account until January 1, 2026.

#### Need help?

Visit the Help with Benefits 24/7 webpage at benefits247.hca.wa.gov for FAQs and troubleshooting tips. If you need further assistance, contact the PEBB Program at 1-800-200-1004 (TRS: 711).



#### **Required federal notice**

## Summary of benefits and coverage available to you

The Affordable Care Act requires the PEBB Program and its medical plans to provide a Summary of Benefits and Coverage (SBC). These documents help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC for your current
PEBB medical plan, go to the
Medical benefits webpage at
hca.wa.gov/pebb-retirees (or the
plan's website) to view or print it. You
can also call your plan to ask for a
paper copy at no charge. Your plan
can also provide copies translated into
other languages.

For other PEBB medical plans, call the PEBB Program at 1-800-200-1004 (TRS: 711).

#### **Medicare plans do not provide SBCs**

SBCs are not available for Kaiser
Permanente NW Senior Advantage with
Part D, Kaiser Permanente WA Medicare
Advantage with Part D, Premera Blue
Cross Medicare Supplement Plan
F or Plan G, or UnitedHealthcare
PEBB Balance or PEBB Complete
plans offered by the PEBB Program.
Details of these plans are available
on the Medical benefits webpage
at hca.wa.gov/pebb-retirees.

#### **Required federal notice**

#### Annual notice of creditable prescription drug coverage

You will receive this notice each year in this newsletter, and you will also receive this notice if your PEBB coverage changes. You may request a copy of this notice at any time by calling the PEBB Program at 1-800-200-1004 (TRS: 711).

If you or a family member is (or will soon be) enrolled in Medicare, you may hear about your opportunity to enroll in Medicare Part D for prescription drug coverage.

Premera Blue Cross Medicare Supplement plans do not provide creditable prescription drug coverage. If you enroll in one, you will also need to enroll in a Medicare Part D plan outside of PEBB.

All other PEBB medical plans provide creditable prescription drug coverage or Medicare Part D coverage, so you do not have to enroll in a separate Medicare Part D plan. The prescription drug coverage offered by these PEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage pays.

When you enroll in Medicare, you can keep your PEBB medical plan with creditable drug coverage or Medicare Part D coverage and not pay a penalty if you decide to enroll in a Medicare Part D plan later.

If you enroll in a Medicare Part D
plan outside of PEBB, you will need to
enroll in a Premera Blue Cross Medicare
Supplement plan offered by the PEBB
Program to keep your PEBB health
plan coverage. You cannot enroll in a

Medicare Part D plan outside of PEBB and stay enrolled in any other PEBB medical plan.

## If you lose or terminate your current PEBB medical plan

To avoid paying a Medicare Part D late enrollment penalty, you should enroll in a Medicare Part D plan within 63 days after your PEBB medical plan ends. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For questions about Medicare Part D

Visit Medicare's website at **medicare.gov** or call 1-800-633-4227.

HCA complies with all applicable federal and Washington State civil rights laws and is committed to providing equal access to our services. If you need an accommodation or require documents in another format, please call 1-800-200-1004 (TRS: 711) or visit hca.wa.gov/about-hca/nondiscrimination-statement.

La HCA cumple con todas las leyes vigentes federales y del Estado de Washington sobre derechos civiles y tiene el compromiso de ofrecer un acceso equitativo a nuestros servicios. Si necesita alguna facilidad, o si requiere documentos en otro formato o idioma, llame al 1-800-200-1004 (TRS: 711) o visite hca.wa.gov/about-hca/nondiscrimination-statement.

Управление здравоохранения (НСА) соблюдает все применимые федеральные законы и законы штата Вашингтон в отношении гражданских прав и обязуется обеспечивать равный доступ к своим услугам. Если вам потребуются специальные услуги или документы в другом формате или на другом языке, позвоните по телефону 1-800-200-1004 (TRS: 711) или посетите сайт hca.wa.gov/about-hca/nondiscrimination-statement.



PO Box 42684 Olympia, WA 98504-2684

# Here's your for Benefit newsletter

