



# For Your Benefit

Public Employees Benefits Board (PEBB) Program

K-12/Employer Group Employees Edition | October 2018

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

### This is the final PEBB open enrollment for K-12 school district and educational service district (ESD) employees.

November 1–30, 2018, is the final open enrollment for school districts and ESDs under the PEBB Program. Your participation in PEBB insurance coverage will **not** change for the 2019 plan year. However, as of January 1, 2020, all school districts, ESDs, and charter schools will join the School Employees Benefits Board (SEBB) Program.

While the SEBB Program will provide many familiar benefits, there will be some changes to the plans, benefits, and costs. To learn more, visit [www.hca.wa.gov/sebb](http://www.hca.wa.gov/sebb).

## What's changing in 2019 with your PEBB health coverage

All changes are effective January 1, 2019. Contact your employer's personnel, payroll, or benefits office for 2019 monthly premiums.



### Kaiser Permanente of the Northwest will:

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

*(continued)*



### TOP NEWS INSIDE

• LTD special open enrollment coming in 2019

- Changes you can make during open enrollment
- Benefits fairs schedule

# What's changing in 2019 with your PEBB health coverage (cont.)

## 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 for non-Medicare members.
- 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).
- 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 members.
- 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.



## 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.

**Note:** This opportunity applies only to employer groups offering the PEBB Program's full benefits package.

## 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).



## 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.

The PEBB Program will mail a letter to you in late October if you have to reattest. Starting November 1, you can also use *My Account* to find out if you are required to reattest. In November, log in to *My Account* at [www.hca.wa.gov/my-account](http://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](http://www.hca.wa.gov/erb) and search *Surcharges*.

## 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*.

# LTD special open enrollment coming in 2019

Supplemental LTD insurance is not available to port commissioners or seasonal employees who work a season that is less than nine months, or to employer groups that offer PEBB medical-only coverage.

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.



# 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* at [www.hca.wa.gov/my-account](http://www.hca.wa.gov/my-account) must be completed by midnight on November 30, 2018. If you are submitting paper forms, your employer's personnel, payroll, or benefits office must **receive** your forms by November 30.

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

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

Changes you can make	How to make them
Change your medical or dental plan	<p>Log in to <i>My Account</i> or complete and submit the <i>2019 Employee Enrollment/Change</i> form.</p> <p><b>Note:</b> 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.</p> <p>Visit <a href="http://www.hca.wa.gov/pebb-employee">www.hca.wa.gov/pebb-employee</a> or contact your employer's personnel, payroll, or benefits office with any questions.</p>
Add a dependent to your PEBB medical or dental plan*	Complete and submit the <i>2019 Employee Enrollment/Change</i> form.
Remove a dependent from your PEBB medical or dental plan	Log in to <i>My Account</i> or complete and submit the <i>2019 Employee Enrollment/Change</i> 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 <i>My Account</i> or complete and submit the <i>2019 Employee Enrollment/Change</i> 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 <i>My Account</i> or complete and submit the <i>2019 Employee Enrollment/Change</i> form.
Attest to the spouse or state-registered domestic partner coverage premium surcharge	<p>If you will continue to cover a spouse or state-registered domestic partner, you may need to reattest to this surcharge.</p> <p>You will receive a letter from the PEBB Program if you are required to reattest to the spouse or state-registered domestic partner coverage premium surcharge for 2019. You can also log in to <i>My Account</i> to see if you need to attest to this surcharge. Then make changes in <i>My Account</i> or complete and submit the <i>2019 Premium Surcharge Change Form</i>.</p>

\*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](http://www.hca.wa.gov/pebb-employee) to find a list of acceptable dependent verification documents.

# 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 the UMP Plus plan.

**Need directions?** Find maps and parking information by selecting the *Benefits fairs* link at [www.hca.wa.gov/pebb-employee](http://www.hca.wa.gov/pebb-employee).

## Watch a UMP Plus webinar

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

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

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

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

# Who to contact for help

Contact the plans directly for help with:	Contact your employer's personnel, payroll, or benefits office for help with:
<ul style="list-style-type: none"> <li>• Benefit questions</li> <li>• ID cards</li> <li>• Claims</li> <li>• Making sure your doctor or dentist contracts with the plan</li> <li>• Choosing a doctor or dentist</li> <li>• Making sure your prescriptions are covered</li> </ul>	<ul style="list-style-type: none"> <li>• Eligibility questions or changes (Medicare, divorce, etc.)</li> <li>• Enrollment questions or procedures</li> <li>• Premium surcharge questions</li> <li>• Changing your name, address, phone number, etc.</li> <li>• Finding forms</li> <li>• Adding or removing dependents</li> <li>• Life and long-term disability (LTD) insurance eligibility and enrollment questions</li> <li>• Payroll deduction information</li> </ul>

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

## Health savings account (HSA) trustee

HealthEquity	<a href="http://www.healthequity.com/pebb">www.healthequity.com/pebb</a>	1-877-873-8823	711
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Organizations	Website addresses	Customer service phone numbers
<b>Dental plans</b>		
DeltaCare, administered by Delta Dental of Washington	<a href="http://www.deltadentalwa.com/pebb">www.deltadentalwa.com/pebb</a>	1-800-650-1583
Uniform Dental Plan, administered by Delta Dental of Washington	<a href="http://www.deltadentalwa.com/pebb">www.deltadentalwa.com/pebb</a>	1-800-537-3406
Willamette Dental Group	<a href="http://www.willamettetental.com/wapebb">www.willamettetental.com/wapebb</a>	1-855-4DENTAL (433-6825)

## Life insurance

MetLife	<a href="http://www.mybenefits.metlife.com/wapebb">www.mybenefits.metlife.com/wapebb</a>	1-866-548-7139
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## LTD insurance

The Standard Insurance Company	<a href="http://www.hca.wa.gov/ltd">www.hca.wa.gov/ltd</a>	1-800-368-2860
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## Wellness

SmartHealth	<a href="http://www.hca.wa.gov/pebb-smarthealth">www.hca.wa.gov/pebb-smarthealth</a>	1-855-750-8866
Diabetes prevention	<a href="http://www.hca.wa.gov/prevent-diabetes">www.hca.wa.gov/prevent-diabetes</a>	Contact your medical plan's customer service.
Living tobacco free	<a href="http://www.hca.wa.gov/tobacco-free">www.hca.wa.gov/tobacco-free</a>	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.

## 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](http://www.hca.wa.gov/pebb-employee) to find more 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 and summaries of benefits. Contact your employer for monthly 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, and long-term disability insurance.  
**Note:** These benefits are not available to groups with medical-only coverage. Contact your personnel, payroll, or benefits office to see if these are part of your PEBB benefits package.

Log in to *My Account* at [www.hca.wa.gov/my-account](http://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 5.)
- 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.

Access MetLife's *MyBenefits* portal at [www.mybenefits.metlife.com/wapebb](http://www.mybenefits.metlife.com/wapebb) to:

- View your supplemental life insurance amount (if enrolled).
- Enroll in or change supplemental life and AD&D insurance amounts. (MetLife approval is required to enroll in or increase your supplemental life insurance.)
- Update your beneficiary information.

## Important dates to remember:

<b>October 30–November 19:</b>	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.
<b>November 1–30:</b>	Open enrollment period for the 2019 plan year. See "Changes you can make during open enrollment" on page 5. 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.
<b>November 30:</b>	Last day to make changes to your PEBB insurance coverage in <i>My Account</i> ( <a href="http://www.hca.wa.gov/my-account">www.hca.wa.gov/my-account</a> ). All plan changes in <i>My Account</i> must be made by midnight Pacific Time. Some changes cannot be made online. Your personnel, payroll, or benefits office must <b>receive</b> all forms by November 30.
<b>January 1, 2019:</b>	New plan year begins. Your open enrollment changes, if requested, become effective.

HCA is committed to providing equal access to our services.