



For Your Benefit

Public Employees Benefits Board (PEBB) Program

Employee and Non-Medicare Retiree Edition | June 2018

SmartHealth wellness check-in



SmartHealth Well-being Assessments completed in 2018:

A total of 30,795 PEBB members have completed their Well-being Assessment through May 13, 2018, and earned a \$25 **Amazon.com** gift card!

New to SmartHealth?

Complete the SmartHealth Well-being Assessment (worth 800 points) by December 31, 2018, to qualify for the \$25 **Amazon.com** gift card. Then earn at least 2,000 total points on SmartHealth by joining and tracking activities by your incentive deadline (September 30, 2018 for most members) to qualify for the \$125 wellness incentive. More details available at www.hca.wa.gov/pebb-smarthealth.

Connect, communicate, and collaborate with SmartHealth

SmartHealth Team Activities

Team Activities are fun, social activities designed to bring colleagues together, attract attention, and get people to ask, "What are you doing?" Get a team of 5-10 people together to participate and earn SmartHealth points for completing each activity!

Here are the Team Activities currently scheduled for June, August, and September:

June 11 – June 24

500,000 steps

- To meet the challenge, your team must collectively exercise at least 500,000 steps.
- Average of 7,150 steps per day, per team member for a team of five.

August 13 – August 26

50 Stand and Stretch Breaks

- To meet the challenge, your team must collectively track at least 50 total stretch breaks.
- Average of one stretch break per day, per team member for a team of five.

September 10 – September 23

300 Minutes of Meditation

- To meet the challenge, your team must collectively meditate for at least 300 minutes.
- Average of three, 10-minute meditation sessions per team member, per week for a team of five.

(continued)

TOP NEWS INSIDE

- Have you heard of SEBB?
- UMP's joint replacement benefit
- Free services from MetLife

- Updated to HCA website
- Actively engaging in your health care
- HCA expands Centers of Excellence

SmartHealth wellness check-in (continued)

SmartHealth Community

Introducing SmartHealth Community, a forum for people to connect. Invite others to join you for a walk at lunch. Share a photo of your team. Say thank you for a job well done. Share successes.

It's easy to get started:

1. Go to www.smarthealth.hca.wa.gov.
2. Click on the *Feed* link.
3. Set up your profile.
4. Start posting and sharing.

Join the SmartHealth Community Activity and earn 50 points for setting up your SmartHealth Community profile!

Join a SmartHealth walk

Governor's SmartHealth Walk

A fun walking event led by Governor Jay Inslee. Join other public employees and walk around the beautiful capitol campus in Olympia.

Leader SmartHealth Walks

Walk with your agency leadership team and learn more about wellness at your worksite.

Watch for more details during the summer.

Check out UMP's joint replacement benefit

Since January 2017, Uniform Medical Plan (UMP) has been offering the Center of Excellence (COE) Program for knee or hip replacement at little to no out-of-pocket cost for qualifying UMP Classic and UMP Consumer-Directed Health Plan (CDHP)* members. The COE Program's goal is to help members consistently receive high-quality care at a predictable cost—especially for procedures (like joint replacements) in which cost and quality vary widely across providers.

To achieve this goal, members in the COE Program receive individualized customer service before, during, and after their joint replacement. The program includes:

- Presurgical consultations.
- Reimbursement for some travel and lodging costs.
- Hospitalization and surgery.
- Postsurgical checkups.

The COE Program's first year was a success. Nearly 100 UMP members took advantage of the program, with no known complications. UMP members who used the COE Program for their procedure saved an average of \$900 in out-of-pocket costs (compared to members who received a joint replacement outside of the program).

In addition to saving money, members have been happy with their experience. In member surveys, 98 percent said they would use the benefit again and would recommend it to others.

Here's what some have said about it:

"I was very impressed with the entire process. The people at Virginia Mason were awesome and [Premera] did a great job setting everything up for me. You guys made it as easy as possible for me."

"I thought the whole organizing from Premera to [Virginia Mason] was well handled, they did a wonderful job. It's been a good experience."

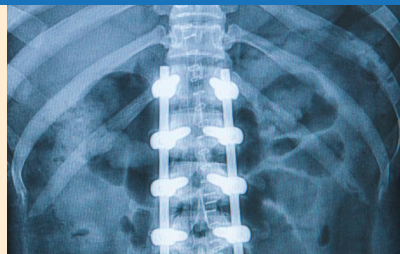
"I would absolutely use this program again."

To learn more about this program, visit www.hca.wa.gov/ump-coe-program. Please note, members enrolled in Medicare as their primary coverage may not be eligible for this benefit.

***Note:** UMP CDHP members must meet their annual deductible before the plan pays for covered services.

HCA expands Centers of Excellence to include spinal fusion

Note: Currently, this applies only to members ages 18 or older enrolled in Uniform Medical Plan (UMP) Classic and UMP Consumer-Directed Health Plan (CDHP) who are not enrolled in Medicare as their primary coverage.



In January 2017, the HCA began offering eligible UMP Classic and UMP CDHP members the option of using a Center of Excellence (COE) for hip and knee replacement. Members who use the Center of Excellence have little to no out-of-pocket costs for their procedure, and have their travel and lodging costs covered if needed. Starting January 1, 2019, HCA will expand the Center of Excellence Program to include spinal fusion surgery.

Spinal fusion surgery treats several conditions. However, as with any surgery, there are risks involved. The Washington Health Alliance has identified spinal fusion as a procedure that has a lot of variability in quality and cost, depending on where the procedure is performed. This is why the HCA considers it important to identify the highest-quality providers, and makes it possible for PEBB members to receive their care from them.

"Spinal fusion surgery can improve quality of life for our PEBB members, eliminating pain and disability. But this procedure also has the potential

for serious complications and poor outcomes. We expect high-quality, evidence-based care for our members, not just paying for services," Dr. Dan Lessler, HCA's Chief Medical Officer, explained.

Centers of Excellence offer:

- A team-based approach, keeping the patient informed and involved in every step of the decision-making about their care choices.
- Care backed by research, so patients have the best possible result.

The Centers of Excellence Program is part of HCA's Healthier Washington initiative to pay for value, not the quantity of services. House Bill 2572, passed in 2014, requires HCA "to increase the use of value-based contracting, alternative quality contracting, and other payment incentives that promote quality, efficiency, cost savings, and health improvement for Medicaid and public employee purchasing." Offering a COE for public employees is a key part of this initiative.

Free will preparation and estate resolution services from MetLife

If you are an employee enrolled in optional life insurance through MetLife or a non-Medicare retiree enrolled in retiree term life insurance, then you can take advantage of MetLife's will preparation and estate planning services at no additional cost to you. Eligible employees, non-Medicare retirees, and their spouses or state-registered domestic partners have access to MetLife's Will Preparation Service and Estate Resolution ServicesSM offered by Hyatt Legal Plans, Inc., a MetLife Company. These services are part of the comprehensive suite of services available through MetLife AdvantagesSM.

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

MetLife's Estate Resolution ServicesSM (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 probate 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 log into your MyBenefits account at www.mybenefits.metlife.com/wapebb.
- Select *Learn About Life Insurance*, then select *MetLife AdvantagesSM – For support, planning and protection when you need it most*.
- Select the service(s) that you're interested in.

You may also call Hyatt Legal Plans directly at 1-800-821-6400.

Benefits from actively engaging in your health care: Part 2*

By Michael E. Stuart, MD, and Sheri A. Strite, Delfini Group

Many studies suggest that if you understand and act on information relevant to your health, you may have fewer procedures, save time, and spend less money on health care than those who are less engaged and informed.

In short, you want the best information about three things:

1. Your **condition** (diagnosis, symptoms, what you can expect, etc.).
2. **Options** for managing your condition, including doing nothing or closely watching the condition.
3. The **pros and cons of each option** (such as benefits and harms), supported with high-quality medical studies.

Managing a condition should be specific to your unique personal requirements, not a “one-size-fits-all” approach. Your provider will likely base their recommendations on studies done on patients who may differ from you (such as age, gender, race, physical type, severity of the condition, or other conditions the patients may have). That’s why it’s important to get the information you need to fit your situation.

Consider asking your provider these seven questions about your condition and options. Make sure your questions get answered to your satisfaction. If you think of others, add them to this list.

1. What do I have or what might I get?

In addition to the information your provider gives you, sometimes it

can be helpful to get information from people or organizations that have actual experience with your particular condition, such as through a local support group or association linked with that condition. Also consider good internet sites, such as:

- Centers for Disease Control and Prevention (www.cdc.gov)
- National Institutes of Health (www.nih.gov)
- Hospitals that lead in the treatment of the condition

2. Why do I have it or how did I get it? Or how might I get it?

Compare information sources for agreement.

3. What might it do to me?

- Ask how long the condition will last.
- Ask your provider to quantify the benefits and risks of your condition (for example, how many times out of 100 does the condition go away on its own with no treatment).

4. What is known and unknown about what might happen to me? How certain are the outcomes for me, and are they supported by high-quality studies?

5. What choices do I have?

- How will each choice affect me, including if I do nothing?
- Is there high-quality scientific evidence available to help answer this question?

Your values and preferences are also important in weighing the benefits and risks of whether to treat your condition.

6. What would you, as my health care provider, advise? And why?

- Does your provider view your condition the same way you do?
- Do your values fit with what your provider recommends?

7. What details do I need to manage or treat it?

- What do you need to do? What does your provider do?
- Who else will be involved?
- What is the timeline (how long will treatment last)?
- How frequently do you meet for follow-up care?
- Who do you call if you have questions during treatment?

Studies suggest that if you actively engage with your provider and other sources of medical information, you will be more satisfied with your decisions and your care.

Delfini Group is dedicated to improved clinical care through the use of reliable and clinically helpful medical evidence. They are authors of the Delfini Evidence-Based Practice Series and creators of the popular training program: How to Read the Medical Literature—A Simplified Approach. Learn more at www.delfini.org. More information for patients is available at www.delfinigrouppublishing.com/patientguide.htm.

* Part 1 is included in the February 2018 For Your Benefit newsletter, available at www.hca.wa.gov/erb.

Updated HCA website

When you visit HCA's website at www.hca.wa.gov, you will notice the *Public employee benefits* banner has changed to *Employee and retiree benefits*. This change was made to accommodate the new School Employees Benefits Board (SEBB) Program. (For more about the SEBB Program see page 6.)

What changed?

The content under the *Employee and retiree benefits* section has not changed—it has been reorganized. Instead of having three main audience sections, the *Employee and retiree benefits* section has four:

- **Public employees** – for state agency and higher-education employees covered under PEBB.
- **School employees (starting January 1, 2020)** – for K-12 school employees covered under the SEBB Program effective January 1, 2020.
- **Retirees** – for retirees covered under PEBB.
- **COBRA/continuation coverage subscribers** – for subscribers in PEBB who are covered by COBRA or continuation coverage.

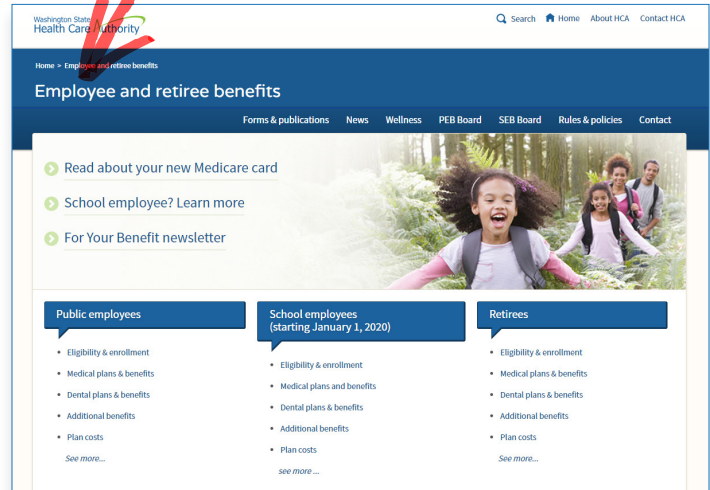
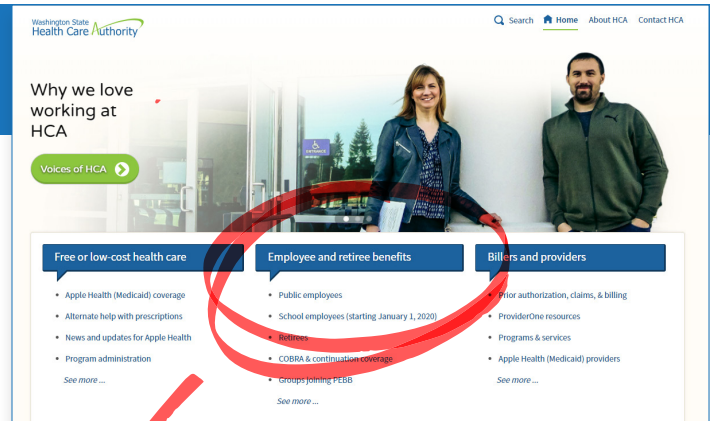
New section for K-12 school employees

There is a new section—*School employees*. This section is specifically for all K-12 school employees who will have benefits under the SEBB Program. If you are a K-12 employee currently covered under PEBB benefits, the new section is where you can find benefit information for coverage beginning January 1, 2020.

Note: Benefit and eligibility information for the SEBB Program will be added over time. All benefit and eligibility information will be available in fall 2019.

New link, same content

The link to view public employee benefits online was www.hca.wa.gov/public-employee-benefits. The new link is www.hca.wa.gov/employee-retiree-benefits. If you use the old link, you will be directed to the new location.



Similarly, www.hca.wa.gov/erb takes you to the *Employee and retiree benefits* main page.

Don't forget to update your bookmarks!

My Account button

The green *My Account* button that was on the *Public employee benefits* main page is absent from the *Employee and retiree benefits* main page.

To access *My Account*, click into your audience section. The green *My Account* button is in the upper right corner of the web page. We are in the process of determining if the SEBB Program will use *My Account*.

Forms & publications

A new Customer Type (School employees) was added to the *Forms & publications* page.

What do I need to do?

- Familiarize yourself with the new structure of the website.
- Update any bookmarks you may have.



Have you heard of SEBB?

Last year, the Legislature passed House Bill 2242 creating the School Employees Benefits Board (SEB Board) and School Employees Benefits Board (SEBB) Program. Starting January 1, 2020, all K-12 school districts, educational service districts, and charter schools will be required to purchase their eligible employees' health insurance coverage and other benefits (such as life insurance) through the SEBB Program.

K-12 employees currently enrolled in the Public Employees Benefits Board (PEBB) Program will continue receiving PEBB benefits through December 31, 2019. Beginning January 1, 2020, all eligible school employees will transition to benefits under the SEBB Program.

The creation of the SEBB Program **does not** affect K-12 retirees. All eligible K-12 retirees will receive or continue to receive benefits through the PEBB Program.

The SEB Board has been meeting regularly since October 2017 to establish eligibility criteria for participation in the SEBB Program, and design and approve benefits. Procurements are underway for many benefits.

For more information about the SEBB Program, visit www.hca.wa.gov/sebb.

FAQs about the SEBB Program

Who will be eligible for SEBB Program benefits?

Under a new state law (RCW 41.05.740(6)(d)(ii)), an employee must be "anticipated to work at least 630 hours per school year to be benefits eligible" under the SEBB Program. In March 2018, the SEB Board voted on dependent eligibility criteria for spouses and state-registered domestic partners, children up to age 26, children with disabilities, and extended dependents. The SEB Board will vote on other eligibility criteria in the coming months.

What types of benefits will the SEBB Program offer?

In March 2018, the SEB Board voted on the types of benefits that the SEBB Program would offer, pending final financing decisions by the legislature. Beginning January 1, 2020, the SEBB Program will offer self-insured medical and dental (similar to the Uniform Medical Plan and Uniform Dental Plan currently offered to PEBB members), fully insured dental (provided by commercial dental insurance plans), and life and accidental death and dismemberment (AD&D) insurance

coverage. In addition, the SEBB Program has started procurements for fully insured medical plans (like those offered through commercial medical insurance carriers), short- and long-term disability insurance, and vision plans.

The Health Care Authority will evaluate other benefits, such as the Medical Flexible Spending Arrangement and Dependent Care Assistance Program, that will be available for school employees to purchase as part of their benefits package.

Are my health care costs (premiums, deductibles, out-of-pocket maximums, copays, and coinsurance) going to increase under the SEBB Program?

The answer is different for everyone. It depends on what you currently pay for benefits, the type of plan you have, and whether you cover dependents. It will also depend on your future decisions about plan selection and dependent coverage under the SEBB Program. HCA will be able to share cost information and monthly premiums after contracts are in place and the SEB Board votes on benefit design decisions such as deductibles, out-of-pocket maximums, copays, and coinsurance. This will not take place until mid-2019.

How can I find out more?

As new information is available, the HCA will post announcements and updated FAQs on the SEBB Program web page at www.hca.wa.gov/sebb. You can also sign up to receive emails about SEB Board meetings.