

PUBLIC EMPLOYEES BENEFITS BOARD

PEB Board approves changes for 2019

At its July 17 and July 25 meetings, the Public Employees Benefits Board (PEB Board) approved the following policy resolutions and changes to benefits and premiums **effective January 1, 2019**. The PEBB Program will provide more information about these and other changes starting in mid-October before the annual open enrollment period (November 1–30).

PEB Board policy resolutions

All changes to PEBB rules that take effect January 1, 2019, will be available on our website at <u>Rules & policies</u>.

- 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 surcharge paid by the employee will be refunded by the employing agency to the
 employee without rescinding the insurance coverage.
- A retiree who is no longer eligible to remain enrolled in a PEBB health plan may remain enrolled in retiree term life insurance coverage only.
- Effective July 17, 2018, retirees and survivors may defer enrollment in a PEBB health plan if they are enrolled as a retiree or the dependent of a retiree in CHAMPVA. A retiree or survivor who defers enrollment while enrolled as a retiree or dependent of a retiree in CHAMPVA will have a one-time opportunity to enroll in a PEBB health plan by submitting the required form and evidence of continuous enrollment within the HCA required enrollment timeframe.
- During Q1 of 2019, the PEBB Program will offer all eligible employees an opportunity, without providing evidence of insurability, to purchase optional long-term disability (LTD) insurance or change their benefit waiting period.

Changes to medical and dental plans in 2019

Kaiser Permanente.

Kaiser Permanente of the Northwest will:

- Add the following county and ZIP Codes to its network:
 - Linn County, Oregon (KPNW Classic and KPNW 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 (KPNW Classic and KPNW CDHP).
 - o Benton County, Oregon ZIP Code 97456 (KPNW Classic and KPNW CDHP).
- Remove the following county and ZIP Codes from its network:
 - Marion County, Oregon ZIP Code 97350 (KPNW Classic and KPNW CDHP).
 - o Clackamas County, Oregon ZIP Code 97028 (KPNW Classic and KPNW CDHP).
- Continue offering a Virtual Diabetes Prevention Program for non-Medicare members.

Kaiser Permanente of Washington will:

- Offer a Virtual Diabetes Prevention Program for non-Medicare members.
- Make the following changes to its SoundChoice plan:
 - Add network coverage in Kitsap and Spokane counties.
 - Lower deductibles to \$125 per person (from \$250) and \$375 per family (from \$750).
 - o 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 to \$500 per admission (formerly \$200 per day, up to \$1,000 maximum).



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 fusion bundle to 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.

2019 monthly premiums

The PEB Board approved the following monthly premiums for 2019. All figures are rounded to the nearest dollar.

State agency and higher education employees

Employees who work for a school district, educational service district, charter school, city, tribal government, county, port, hospital, etc., must contact their personnel, payroll, or benefits office to get their monthly premiums.

	Subscriber		Subscriber & Spouse ¹		Subscriber & Children		Subscriber, Spouse ¹ , & Children	
	2018	2019	2018	2019	2018	2019	2018	2019
Kaiser Permanente NW Classic ²	\$137	\$143	\$284	\$296	\$240	\$250	\$387	\$403
Kaiser Permanente NW CDHP ²	\$27	\$28	\$64	\$66	\$47	\$49	\$84	\$87
Kaiser Permanente WA Classic	\$162	\$165	\$334	\$340	\$284	\$289	\$456	\$464
Kaiser Permanente WA CDHP	\$25	\$25	\$60	\$60	\$44	\$44	\$79	\$79
Kaiser Permanente WA SoundChoice	\$51	\$35	\$112	\$80	\$89	\$61	\$150	\$106
Kaiser Permanente WA Value	\$78	\$88	\$166	\$186	\$137	\$154	\$225	\$252
UMP Classic	\$102	\$107	\$214	\$224	\$179	\$187	\$291	\$304
UMP CDHP	\$25	\$25	\$60	\$60	\$44	\$44	\$79	\$79

¹or state-registered domestic partner

²Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR, area.

	Subscriber		Subscriber & Spouse ¹		Subscriber & Children		Subscriber, Spouse ¹ , & Children	
	2018	2019	2018	2019	2018	2019	2018	2019
UMP Plus	\$45	\$50	\$100	\$110	\$79	\$88	\$134	\$148
Subscribers may also have to pay the following premium surcharges								
Tobacco Use Surcharge	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Spousal Surcharge	N/A	N/A	\$50	\$50	N/A	N/A	\$50	\$50

2019 monthly premiums: non-Medicare retirees

	Subs	bscriber Subscriber & Spouse ¹		Subscriber & Children		Subscriber, Spouse ¹ , and Children		
	2018	2019	2018	2019	2018	2019	2018	2019
Kaiser Permanente NW Classic ²	\$693	\$711	\$1,380	\$1,415	\$1,208	\$1,239	\$1,896	\$1,944
Kaiser Permanente NW CDHP ²	\$591	\$604	\$1,170	\$1,196	\$1,040	\$1,063	\$1,561	\$1,597
Kaiser Permanente WA Classic	\$718	\$733	\$1,432	\$1,461	\$1,253	\$1,279	\$1,967	\$2,006
Kaiser Permanente WA CDHP	\$589	\$600	\$1,167	\$1,189	\$1,037	\$1,057	\$1,557	\$1,587
Kaiser Permanente WA SoundChoice	\$607	\$603	\$1,209	\$1,200	\$1,059	\$1,051	\$1,661	\$1,648
Kaiser Permanente WA Value	\$634	\$656	\$1,262	\$1,307	\$1,105	\$1,144	\$1,733	\$1,794
UMP Classic	\$658	\$675	\$1,311	\$1,344	\$1,147	\$1,177	\$1,800	\$1,845
UMP CDHP	\$589	\$601	\$1,167	\$1,190	\$1,037	\$1,057	\$1,557	\$1,588
UMP Plus	\$601	\$618	\$1,196	\$1,230	\$1,047	\$1,077	\$1,643	\$1,689
Subscribers may also have to pay the following premium surcharges								
Tobacco Use Surcharge	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Spousal Coverage Surcharge	N/A	N/A	\$50	\$50	N/A	N/A	\$50	\$50

¹or state-registered domestic partner

²Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR area.

2019 monthly premiums: Medicare retirees

Medicare retiree premiums for subscriber and spouse/state-registered domestic partner, subscriber and child(ren), and subscriber, spouse/state-registered domestic partner, and child(ren), will be available in mid-October on the Health Care Authority's website and in the customized letter retirees will receive with their October *For Your Benefit* newsletter.

	Subscriber		
	2018	2019	
Kaiser Permanente NW Senior Advantage	\$173.07	\$169.80	
Kaiser Permanente WA Classic	\$175.40	\$167.91	
Kaiser Permanente WA Medicare Advantage	\$175.40	\$167.91	
Premera Medicare Supplement Plan F (Disabled)	\$216.05	\$199.00	
Premera Medicare Supplement Plan F (Retired)	\$111.21	\$112.16	
UMP Classic	\$333.64	\$313.08	