

# PEBB Coverage for Board Members of School Districts and Educational Service Districts

“Board members” includes board members of school districts and educational service districts (ESD). These individuals, along with their dependents, are eligible for coverage through the Public Employees Benefits Board (PEBB) Program if their board of directors contracts with the Health Care Authority (HCA) to offer PEBB benefits.

## Who is eligible?

Board members are eligible as long as they hold a position as a board member and meet the eligibility requirements under RCW 28A.400.350. They **are not** required to meet the eligibility requirements in WAC 182-12-114 and WAC 182-12-131. Board members’ dependents must meet the eligibility requirements in WAC 182-12-260.

Once the board of directors of a school district or ESD has contracted with HCA, each board member may individually decide whether to enroll in PEBB benefits each plan year. If they decide not to enroll, they cannot enroll in PEBB benefits until the next annual open enrollment. Special enrollment criteria do not apply to board members who do not enroll, unless they experience a loss of coverage.

Board members **are not** eligible for PEBB retiree insurance coverage.

## How are premiums structured?

Provided the contract is effective January 1, 2021 or later, board members will have a tiered rate structure based on health plan choice and family enrollment. They may also be charged premium surcharges.

## What benefits are available?

The PEBB Program provides a comprehensive insurance package that includes:

- Medical coverage (vision included)
- Dental coverage
- Life insurance

- Accidental death and dismemberment (AD&D) insurance
- Group discounts for auto and home insurance

WAC 182-12-109 does not include board members as employees, so they are not eligible for PEBB long-term disability insurance.

## How can a board of directors apply to contract with the HCA?

The board of directors must:

1. Purchase the full benefits package of medical, dental, basic life insurance, and basic AD&D insurance.
2. Participate for at least one full plan year (January to December), generally. Coverage can begin in any month. For example, if a board of directors start coverage in March 2020, they must participate through December 2021.
3. Submit the required information and application documents to the PEBB Program **at least 60 days** before the requested coverage effective date.

### Please include all of these items in your application letter:

- A reference to the school district or ESD authorizing statute
- Employer tax ID number (TIN)
- An estimated number of board members and dependents to be enrolled
- A resolution\* from the school district or ESD’s board of directors authorizing the purchase of PEBB insurance on a self-pay basis
- A signed governmental function attestation\* affirming that the board members substantially perform governmental functions

\* Samples are available at [hca.wa.gov/employee-retiree-benefits/groups-joining-pebb/employer-groups](https://hca.wa.gov/employee-retiree-benefits/groups-joining-pebb/employer-groups).



Send application materials to:

ERB Division Outreach and Training  
Health Care Authority  
PO Box 42684  
Olympia, WA 98504

Or email to [amy.corrigan@hca.wa.gov](mailto:amy.corrigan@hca.wa.gov)

## What happens after HCA receives the application?

1. HCA will review the application and other materials submitted. If the board of directors do not submit all required forms and information as described above, the application may be denied.
2. Once HCA has reviewed your application, we will charge a start-up fee of \$10 per potential enrollee. Failure to pay the fee or to return the agreement before the group's effective date of coverage may result in a delayed coverage date.

## Questions?

Learn more about the topics listed below at [hca.wa.gov/pebb-employee](http://hca.wa.gov/pebb-employee).

- Medical and dental provider search tools
- Medical plans available by county
- Life insurance
- AD&D insurance
- Auto and home insurance

