2020 changes for your PEBB benefits

All changes are effective January 1, 2020.

**Kaiser Permanente of the Northwest will:**
Add the following Oregon ZIP Codes to its service area:
- Clackamas County: 97028
- Marion County: 97350
- Linn County: 97321, 97322, 97335, 97348, 97355, 97358, 97360, 97374, 97377, 97389, 97446

**Kaiser Permanente of Washington will:**
- Open new medical locations in Ballard, West Olympia, and Smokey Point. New facilities have already opened in Gig Harbor and South Lake Union.
- Remove these partially covered counties from its service area to comply with RCW 41.05.820: Grays Harbor, Lincoln, Pend Oreille, and Stevens (in Washington); Umatilla (in Oregon); and Kootenai and Latah (in Idaho). However, members who live in these counties but work in counties served by Kaiser Permanente WA can stay enrolled in the plan and visit local Kaiser Permanente facilities because eligibility is not based only on where you live.
- Remove San Juan County from its service area.

**Uniform Medical Plan will:**
- Increase the lifetime limit for nutritional visits from 3 to 12.
- Remove Tier 3 from the Preferred Drug List and create an exception process for members who require drugs that are no longer covered.
- Add an annual $4,000 prescription drug out-of-pocket maximum for families to comply with federal requirements. The individual prescription drug out-of-pocket maximum will remain $2,000.
- Issue new HealthEquity debit cards in December 2019 to UMP CDHP members who enroll for 2020.
- Switch to HealthEquity’s new phone number for UMP members: 1-844-351-6853.
- Offer 24/7 medical advice through Advice24 nurse line (UMP Plus–UW Medicine Accountable Network will continue to use its own nurse line).
- Help expectant mothers manage their health during pregnancy through the BabyWise maternity program.
- Change preauthorization requirements for some services. Visit [hca.wa.gov/ump/pebb-open-enrollment](http://hca.wa.gov/ump/pebb-open-enrollment) to learn more.
- Make the following changes to the UMP Plus plans:
  - **UMP Plus—Puget Sound High Value Network will:**
    - Remove Spokane County from its service area.
    - Add these provider groups to its network: Rainier Health Network (which includes CHI Franciscan, City MD, Franciscan Medical Group, Northwest Physicians Network, The Doctors Clinic, Pediatrics Northwest, Highline Medical, Primary Care Northwest) and The Polyclinic.
    - Remove these provider groups from its network: MultiCare, EvergreenHealth, Overlake Medical Center and Clinics.
  - **UMP Plus—UW Medicine Accountable Care Network will:**
    - Add Spokane County to its service area.
    - Remove Island Hospital and Overlake Medical Center and Clinics from its network.

(continued)
2020 changes for your PEBB benefits (continued)

Other changes coming in 2020

- The maximum annual contribution for the Medical Flexible Spending Arrangement (Medical FSA) will increase to $2,700 (up from $2,650 in 2019).
- The maximum annual contribution for health savings accounts will increase to $3,550 for individuals (up from $3,500 in 2019) and $7,100 for families (up from $7,000 in 2019). Subscribers ages 55 and older can continue to contribute an extra $1,000 per year.
- If you are adding a new child (newborn, adopted child, or child whose total or partial support is your legal obligation in anticipation of adoption) to your PEBB insurance coverage, and doing so increases your monthly medical premium, the PEBB Program must receive your forms to add the child no later than 60 days after the event.
- Paid Family and Medical Leave, administered by the Washington State Employment Security Department, will launch. Visit paidleave.wa.gov or call 1-833-717-2273 for more information.
- The Standard will start accepting long-term disability (LTD) insurance claims over the phone.
- The 30-day and 60-day benefit waiting periods for supplemental LTD insurance coverage will no longer be available. You must switch to a 90-day or longer waiting period by December 31, 2019, or you will be defaulted to a 90-day period on January 1, 2020. Visit hca.wa.gov/ltd to get the form to change your waiting period.
- Navia Benefit Solutions, the administrator for the Medical FSA and Dependent Care Assistance Program, will implement two-factor authentication on its member online portal to protect your security more effectively. This means you will need to provide a one-time verification code to log in to your Navia account.

PEB Board policy resolutions

To see all changes to PEBB rules that take effect January 1, 2020, visit hca.wa.gov/pebb-rules.

- Effective January 1, 2020, to receive a SmartHealth financial wellness incentive in the following year, eligible subscribers must complete requirements by the following deadline:
  - For subscribers continuing enrollment in PEBB medical or enrolling in PEBB medical with an effective date in January through September 2020: November 30, 2020.
  - For subscribers enrolling in PEBB medical with an effective date in October through December 2020: December 31, 2020.
- If an employing agency provides incorrect information regarding PEBB Program benefits to the employee that they then relied upon, at a minimum the error will be corrected prospectively with enrollment in benefits effective the first day of the month following the date the error is identified. The Health Care Authority approves all error correction actions and determines if additional recourse, which may include retroactive enrollment, is warranted.

Covering a spouse or state-registered domestic partner for 2020?

Even if you do not make plan changes, you may have to reattest to the $50 spouse or state-registered domestic partner coverage premium surcharge if you attested in 2019 and will continue to cover your spouse or partner on your PEBB medical in 2020.

If you have to reattest, the PEBB Program will mail a letter to you in late October. Starting November 1, you can also use PEBB My Account at hca.wa.gov/my-account to find out if you must reattest. If required, you must reattest by November 30, 2019. If you are required to reattest but do not, or if your attestation means you will incur the surcharge, you will be charged the monthly $50 surcharge in addition to your monthly medical premium starting January 1, 2020.

To learn more, visit hca.wa.gov/pebb-employee and click on Surcharges.

Your premiums for supplemental life insurance and accidental death and dismemberment insurance won’t increase for 2020 (unless you change age brackets or increase your coverage). Your premium for long-term disability insurance won’t increase for 2020, either (unless your wages increase or you shorten your waiting period). To learn more about these benefits, visit hca.wa.gov/pebb-employee and click on Additional benefits.
Changes you can make during open enrollment

You can make the changes listed below during the PEBB Program's annual open enrollment, **November 1 through 30, 2019**. Changes made on PEBB My Account must be completed before midnight on November 30. Paper forms will be available November 1, and your personnel, payroll, or benefits office must receive your forms by November 30.

### Changes you can make

<table>
<thead>
<tr>
<th>Changes you can make</th>
<th>How to make them</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change your medical or dental plan</td>
<td>Log in to PEBB My Account or submit the 2020 PEBB Employee Enrollment/Change form. Questions? Visit <a href="http://hca.wa.gov/pebb-employee">hca.wa.gov/pebb-employee</a> or contact your personnel, payroll, or benefits office. <strong>Note:</strong> 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, administered by DeltaDental, is a preferred-provider organization. You can choose any dental provider. However, you get the most benefit from using a network dentist.</td>
</tr>
<tr>
<td>Add a dependent to your PEBB medical or dental plan</td>
<td>Submit the 2020 PEBB Employee Enrollment/Change form. You must provide proof of the dependent’s eligibility. A list of documents we accept to verify eligibility is available at <a href="http://hca.wa.gov/pebb-employee">hca.wa.gov/pebb-employee</a>.</td>
</tr>
<tr>
<td>Remove a dependent from your PEBB medical or dental plan</td>
<td>Log in to PEBB My Account or submit the 2020 PEBB Employee Enrollment/Change form.</td>
</tr>
<tr>
<td>Waive your (and your dependents’) enrollment in PEBB medical coverage if you have other employer-based group medical coverage, a TRICARE plan, or Medicare</td>
<td>Log in to PEBB My Account or submit the 2020 PEBB Employee Enrollment/Change form.</td>
</tr>
<tr>
<td>Enroll in PEBB medical coverage, if you waived in 2019</td>
<td>Log in to PEBB My Account or submit the 2020 PEBB Employee Enrollment/Change form. <strong>Note:</strong> If you are enrolling a dependent, you must provide proof of their eligibility and attest to the tobacco use premium surcharge for yourself and each dependent age 13 or older. If you are enrolling a spouse or state-registered domestic partner, you must also attest to the spouse or state-registered domestic partner coverage premium surcharge.</td>
</tr>
<tr>
<td>Reattest to the spouse or state-registered domestic partner coverage premium surcharge</td>
<td>You will receive a letter from the PEBB Program if you must reattest for 2020. You can also check whether you need to reattest on PEBB My Account starting November 1. Make changes in PEBB My Account or complete the 2020 PEBB Premium Surcharge Attestation Change Form.</td>
</tr>
<tr>
<td>Enroll or reenroll in a Medical Flexible Spending Arrangement (FSA) and/or the Dependent Care Assistance Program (DCAP)</td>
<td>Submit the 2020 PEBB Open Enrollment form to Navia Benefit Solutions or enroll online at <a href="http://pebb.naviabenefits.com">pebb.naviabenefits.com</a> by November 30. You must reenroll in the Medical FSA or DCAP every year.</td>
</tr>
</tbody>
</table>

### How to tell the two Delta Dental plans apart

The PEBB Program offers two Delta Dental plans: DeltaCare and Uniform Dental Plan (UDP). Sometimes members intend to enroll in one Delta Dental plan but accidentally enroll in the other. During open enrollment, be careful to choose the one you want.

- **DeltaCare (Group 3100) is a managed-care plan.** You must choose a primary dental provider within the network. These plans will not pay claims if you see a provider outside of their network.
- **UDP (Group 3000) is a preferred-provider plan.** You may choose any dental provider, but you will usually have lower out-of-pocket costs if you see network providers.

Before you enroll in a dental plan, check with the plan to see if your dentist is in the plan’s network and check the group number. You can check by calling the dental plan’s customer service (see page 7) or use the dental plan network’s online directory.

**Exception:** University of Washington employees must use Workday to make these changes.
2020 employee monthly premiums

For state agency and higher-education employees

There are no employee premiums for dental, basic life and accidental death and dismemberment insurance, and basic long-term disability insurance benefits.

<table>
<thead>
<tr>
<th>PEBB medical plans</th>
<th>Employee</th>
<th>Employee &amp; spouse¹</th>
<th>Employee &amp; child(ren)</th>
<th>Employee, spouse¹, &amp; child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Permanente NW² Classic</td>
<td>$140</td>
<td>$290</td>
<td>$245</td>
<td>$395</td>
</tr>
<tr>
<td>Kaiser Permanente NW² CDHP</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$79</td>
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<tr>
<td>Kaiser Permanente WA Classic</td>
<td>$176</td>
<td>$362</td>
<td>$308</td>
<td>$494</td>
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<tr>
<td>Kaiser Permanente WA CDHP</td>
<td>$27</td>
<td>$64</td>
<td>$47</td>
<td>$84</td>
</tr>
<tr>
<td>Kaiser Permanente WA SoundChoice</td>
<td>$42</td>
<td>$94</td>
<td>$74</td>
<td>$126</td>
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<tr>
<td>Kaiser Permanente WA Value</td>
<td>$100</td>
<td>$210</td>
<td>$175</td>
<td>$285</td>
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<tr>
<td>UMP Classic</td>
<td>$104</td>
<td>$218</td>
<td>$182</td>
<td>$296</td>
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<tr>
<td>UMP CDHP</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$79</td>
</tr>
<tr>
<td>UMP Plus—PSHVN</td>
<td>$69</td>
<td>$148</td>
<td>$121</td>
<td>$200</td>
</tr>
<tr>
<td>UMP Plus—UW Medicine ACN</td>
<td>$69</td>
<td>$148</td>
<td>$121</td>
<td>$200</td>
</tr>
</tbody>
</table>

¹ Or state-registered domestic partner
² Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

Premium surcharges

You will be charged the following premium surcharges in addition to your monthly medical premium if they apply to you or if you do not attest.

- A monthly $25-per-account premium surcharge will apply if the subscriber or any dependent (age 13 and older) enrolled in PEBB medical uses tobacco products.
- A monthly $50 premium surcharge will apply if a subscriber enrolls a spouse or state-registered domestic partner in PEBB medical who has chosen not to enroll in another employer-based group medical that is comparable to PEBB’s Uniform Medical Plan (UMP) Classic.

For more guidance on whether these premium surcharges apply to you, see the 2020 PEBB Premium Surcharge Attestation Help Sheet at hca.wa.gov/pebb-employee.
Save money with a Medical FSA or DCAP

Lower your taxable income next year by enrolling in a Medical Flexible Spending Arrangement (FSA) or the Dependent Care Assistance Program (DCAP).

How does a Medical FSA work?
A Medical FSA lets you set aside pretax dollars from each paycheck for eligible out-of-pocket health care expenses. You choose how much you set aside (between $240 and $2,700 for 2020) for expenses like copays, prescription drugs, dental products, and more. These funds can be used for you or your dependents—even if they aren’t enrolled in your PEBB health plans.
You can use your Medical FSA funds to pay for services through March 15, 2021. This extra time to use your funds in 2021 is called the grace period.
You cannot enroll in a Medical FSA if you enroll in a consumer-directed health plan (CDHP) with a health savings account (HSA). If you elect both for 2020, you will only be enrolled in the CDHP with an HSA effective January 1, 2020.

How does DCAP work?
DCAP allows you to set aside pretax dollars from each paycheck to pay for eligible dependent or elder care expenses. For 2020, you can contribute up to $5,000 for a single person or married couple filing a joint income tax return. You can contribute up to $2,500 for each married participant who files a separate tax return. Dependents include children under age 13 or other qualified dependents who are physically or mentally incapable of self-care and live with you for over half the year.
DCAP has no grace period, so you must incur all expenses by December 31 each year. You may enroll in DCAP even if you are enrolled in a CDHP with an HSA.

How do I enroll?
In November, you can enroll at pebb.naviabenefits.com, or submit the paper form available from that website to your employer.

Note: University of Washington employees must use Workday.
Your Medical FSA and DCAP enrollment does not automatically continue from year to year. You must reenroll each year during the PEBB Program’s annual open enrollment (November 1 through 30) to participate for the next plan year, even if you don’t change your contribution amounts.

Current Medical FSA or DCAP members: your 2019 plan year deadlines
If you already have a Medical FSA or DCAP, here are some important dates to remember:
• DCAP expenses must be incurred by December 31, 2019.
• Medical FSA expenses may be incurred through the grace period, which ends March 15, 2020.*
• For both Medical FSA and DCAP, you must submit all claims for reimbursement to Navia Benefit Solutions by March 31, 2020.* Money left in your account(s) after that date cannot be refunded and will be forfeited to the plan administrator, the Health Care Authority. This is called the “use it or lose it” rule.
*Exception: The March 2020 deadlines do not apply if you have a Medical FSA in 2019 and enroll in a CDHP with an HSA for 2020. You must use all your 2019 Medical FSA funds and have all your claims paid by Navia Benefit Solutions by December 31, 2019. If you don’t, no one can contribute to your HSA until April 1, 2020.

Heads up: two-factor authentication is coming
November 1
To better protect your security, Navia Benefit Solutions will implement two-factor authentication on November 1, 2019. This means you will need to provide a one-time verification code (sent to an email account or mobile device) to log in to your Navia account.

Are you a represented employee who will be making $50,004 a year or less on November 1, 2019?
If you meet these criteria, you will receive a $250 Medical FSA contribution from your employer in January 2020. This contribution will not come out of your paycheck. You will receive it even if you don’t enroll in the Medical FSA for 2020.
However, if you enroll in a CDHP with an HSA or waive PEBB medical coverage (except to enroll as a dependent on another PEBB account), you cannot receive the $250 contribution. This benefit was negotiated in the September 2018 collective bargaining agreement.
If you are found to be eligible for this benefit and enroll in a Medical FSA for 2020, the $250 will be added to your account in January. If you are eligible but do not enroll in a Medical FSA, Navia Benefit Solutions will open an account for you and send you a welcome letter with a debit card loaded with $250.
If you have questions about this employer-paid benefit, please contact your personnel, payroll, or benefits office.

Learn more
Read enrollment guides, review lists of eligible expenses, and watch a webinar about the Medical FSA and DCAP at pebb.naviabenefits.com. You can also call Navia Customer Service at 1-800-669-3539.
**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.

<table>
<thead>
<tr>
<th>City</th>
<th>Date/Time</th>
<th>Location</th>
<th>Presentations</th>
<th>Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bellevue</td>
<td>Nov 12</td>
<td>Bellevue College 3000 Landerholm Circle SE, Cafeteria C115</td>
<td>UMP Plus Centers of Excellence (COE) Program</td>
<td>Room C130</td>
</tr>
<tr>
<td>Bellingham</td>
<td>Nov 14</td>
<td>Western Washington University, 516 High St., Viking Union Building, Room 565 A/B/C</td>
<td>UMP Plus COE Program</td>
<td></td>
</tr>
<tr>
<td>Cheney</td>
<td>Nov 5</td>
<td>Eastern Washington University, corner of 9th and Elm St., Louise Anderson Hall, first floor lounge</td>
<td>UMP Plus COE Program</td>
<td>Tawanka Hall 215 B &amp; C</td>
</tr>
<tr>
<td>Ellensburg</td>
<td>Nov 15</td>
<td>Central Washington University 1007 N. Chestnut St., SURC Ballroom</td>
<td>UMP Plus COE Program</td>
<td></td>
</tr>
<tr>
<td>Lakewood</td>
<td>Nov 4</td>
<td>Clover Park Technical College, McGavick Conference Center, 4500 Steilacoom Blvd SW</td>
<td>UMP Plus COE Program</td>
<td>Room 302</td>
</tr>
<tr>
<td>Mount Vernon</td>
<td>Nov 13</td>
<td>Best Western Plus, 2300 Market St., Fidalgo Room</td>
<td>UMP Plus COE Program</td>
<td>San Juan Room</td>
</tr>
<tr>
<td>Pasco</td>
<td>Nov 13</td>
<td>Columbia Basin College, 2600 N. 20th Avenue Byron Gjerde Center, H Building</td>
<td>UMP Plus COE Program</td>
<td></td>
</tr>
<tr>
<td>Port Angeles</td>
<td>Nov 5</td>
<td>Peninsula College, 1502 E. Lauriden Boulevard Pirate Union Bldg. (PUB) J-47</td>
<td>UMP Plus COE Program</td>
<td></td>
</tr>
<tr>
<td>Pullman</td>
<td>Nov 7</td>
<td>Washington State University, 1500 Glenn Terrell Mall, CUB 210-212 Jr. Ballroom</td>
<td>Medical FSA/DCAP</td>
<td>East Room 210</td>
</tr>
<tr>
<td>Seattle</td>
<td>Oct 29</td>
<td>UW Health Sciences, 1959 NE Pacific St., Health Sciences lobby, third floor</td>
<td>UMP Plus COE Program</td>
<td>Hogness Auditorium (Room A420)</td>
</tr>
<tr>
<td></td>
<td>Oct 30</td>
<td>UW Harborview Medical Center, 410 Ninth Ave, Maleng Bldg, Room 111/112 &amp; 118</td>
<td>UMP Plus COE Program</td>
<td>908 Jefferson St., Room 1107</td>
</tr>
<tr>
<td></td>
<td>Oct 31</td>
<td>UW Husky Union Bldg (HUB), 4001 E Stevens Way NE, North Ballroom</td>
<td>UMP Plus COE Program</td>
<td>HUB Room 203</td>
</tr>
<tr>
<td>Spokane</td>
<td>Nov 6</td>
<td>Spokane Community College 1810 N. Greene Street Building 6, Sasquatch Room</td>
<td>UMP Plus Medical FSA/DCAP COE Program</td>
<td>Lair Auditorium</td>
</tr>
<tr>
<td>Tumwater</td>
<td>Nov 8</td>
<td>Dept. of Labor &amp; Industries 7273 Linderson Way SW, Auditorium</td>
<td>UMP Plus Medical FSA/DCAP COE Program</td>
<td>Auditorium</td>
</tr>
<tr>
<td>Vancouver</td>
<td>Nov 12</td>
<td>Clark College, 1933 Fort Vancouver Way Gaiser Hall</td>
<td>UMP Plus Medical FSA/DCAP COE Program</td>
<td></td>
</tr>
<tr>
<td>Wenatchee</td>
<td>Nov 4</td>
<td>Wenatchee Valley College, 1300 Fifth Street Van Tassell Center, Room 5004E</td>
<td>UMP Plus Medical FSA/DCAP COE Program</td>
<td></td>
</tr>
<tr>
<td>Yakima</td>
<td>Nov 14</td>
<td>Howard Johnson Plaza, 9 N. 9th Street Orchard Room</td>
<td>UMP Plus COE Program</td>
<td>Plum Room</td>
</tr>
</tbody>
</table>

**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 28, 12 to 1 p.m. PT
- UW Medicine Accountable Care Network: November 7, 12 to 1 p.m. PT

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

**Learn more with Navia**
Navia Benefit Solutions is hosting webinars on November 1 and November 19 at 1 p.m. at [pebb.naviabenefits.com](http://pebb.naviabenefits.com). These presentations will offer more information about the Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP) benefits.

**Need directions?**
Find maps and parking information at [hca.wa.gov/pebb-oe](http://hca.wa.gov/pebb-oe).
# Who to contact for help

<table>
<thead>
<tr>
<th>Organizations</th>
<th>Website addresses</th>
<th>Customer service phone numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical plans</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kaiser Permanente NW* Classic or CDHP</td>
<td>my.kp.org/wapebb</td>
<td>503-813-2000 or 1-800-813-2000 (TRS: 711)</td>
</tr>
<tr>
<td>Kaiser Permanente WA Classic, CDHP, SoundChoice, or Value</td>
<td>kp.org/wa/pebb</td>
<td>1-866-648-1928 (TTY: 1-800-833-6388)</td>
</tr>
<tr>
<td>Uniform Medical Plan (UMP) Classic, UMP CDHP, or UMP Plus</td>
<td>Medical services: Regence BlueShield regence.com/ump/pebb</td>
<td>Regence: 1-888-849-3681 (TRS: 711)</td>
</tr>
<tr>
<td></td>
<td>Prescription drugs: Washington State Rx Services (WSRxS) regence.com/ump/pebb/benefits/prescriptions</td>
<td>WSRxS: 1-888-361-1611 (TRS: 711)</td>
</tr>
<tr>
<td>UMP Plus—Puget Sound High Value Network</td>
<td>pugetsoundhighvaluenetwork.org</td>
<td>1-855-776-9503 (TRS: 711)</td>
</tr>
<tr>
<td>UMP Plus—UW Medicine Accountable Care Network</td>
<td>uwmedicine.org/umpplus</td>
<td>1-855-520-9500 (TRS: 711)</td>
</tr>
<tr>
<td>Health savings account (HSA) trustee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HealthEquity</td>
<td>learn.healthequity.com/pebb</td>
<td>UMP members: 1-844-351-6853 (TRS: 711)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>All other members: 1-877-873-8823 (TRS: 711)</td>
</tr>
<tr>
<td><strong>Dental plans</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DeltaCare, administered by Delta Dental of Washington</td>
<td>deltadentalwa.com/group/pebb</td>
<td>1-800-650-1583 (TTY: 1-800-833-6384)</td>
</tr>
<tr>
<td>Uniform Dental Plan, administered by Delta Dental of Washington</td>
<td>deltadentalwa.com/pebb</td>
<td>1-800-537-3406 (TTY: 1-800-833-6384)</td>
</tr>
<tr>
<td>Willamette Dental Group</td>
<td>willamettedental.com/wapebb</td>
<td>1-855-4DENTAL (433-6825) (TRS: 711)</td>
</tr>
<tr>
<td><strong>Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Navia Benefit Solutions</td>
<td>pebb.navibienuents.com</td>
<td>425-452-3500 or 1-800-669-3539 (TRS: 711)</td>
</tr>
<tr>
<td><strong>Life insurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MetLife</td>
<td>mybenefits.metlife.com/wapebb</td>
<td>1-866-548-7139</td>
</tr>
<tr>
<td><strong>LTD insurance</strong></td>
<td></td>
<td></td>
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<tr>
<td>The Standard Insurance Company</td>
<td>hca.wa.gov/ltd</td>
<td>1-800-368-2860 (TRS: 711)</td>
</tr>
<tr>
<td><strong>Wellness</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SmartHealth</td>
<td>hca.wa.gov/pebb-smarthealth</td>
<td>1-855-750-8866 (TRS: 711)</td>
</tr>
<tr>
<td>Diabetes prevention</td>
<td>hca.wa.gov/prevent-diabetes</td>
<td>Contact your medical plan’s customer service.</td>
</tr>
<tr>
<td>Living tobacco free</td>
<td>hca.wa.gov/tobacco-free</td>
<td>Contact your medical plan’s customer service.</td>
</tr>
</tbody>
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*Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in WA and select counties in OR.*
This is your only 2020 open enrollment notice!

Important dates to remember

October 29 through November 15
PEBB benefits fairs are held throughout Washington. Meet health plan representatives and other benefit vendors to learn about your options. See the full schedule on page 6 or at hca.wa.gov/pebb-fairs.

November 1 through 30
Open enrollment period for the 2020 plan year. See “Changes you can make during open enrollment” on page 3. If you do not want to make any changes to medical or dental plan(s) and they are still available in your county for 2020, you do not have to do anything. You will remain enrolled in your current plan(s) for 2020.

November 30
Last day to make changes to your coverage in PEBB My Account (hca.wa.gov/my-account). All plan changes in PEBB My Account must be made by midnight Pacific Time. Some changes cannot be made online. Your personnel, payroll, or benefits office must receive all forms by November 30.

Note: University of Washington employees must use Workday to make plan changes, and all changes must be made by midnight Pacific Time, November 30.

December 31
Last day to qualify for and claim the SmartHealth $25 Amazon.com wellness incentive (if you’re eligible) through the online portal. The gift card is a taxable benefit.

January 1, 2020
New plan year begins. Your open enrollment changes become effective (if you made any).

Questions? Find answers online

Are you looking for more details about your PEBB benefits? Visit hca.wa.gov/pebb-oe to:

Research medical and dental plans
- Use the Medical Benefits Comparison tool to compare up to three medical plans at a time.
- Use the Summary of Benefits and Coverage (SBC) to read details about plan benefits.
- Compare dental plans and find in-network providers.

Learn more about the premium surcharges
The Washington State Legislature established two premium surcharges that may be added to your monthly medical premium. Be sure to attest (tell us whether they apply to you) in a timely manner.

- Tobacco use: A monthly $25-per-account premium surcharge will apply if you or an enrolled dependent (age 13 and older) uses tobacco products.

- Spouse or state-registered domestic partner coverage: A monthly $50 premium surcharge will apply if you have a spouse or partner enrolled on your medical coverage, and they have chosen not to enroll in their employer-based group medical insurance that is comparable to PEBB’s Uniform Medical Plan (UMP) Classic.

Make changes
Use PEBB My Account (hca.wa.gov/my-account) during open enrollment, November 1 through 30, to:

- Make changes to your coverage for 2020. See “Changes you can make during open enrollment” on page 3.
- View your Statement of Insurance, which lists the benefits you are currently enrolled in. The statement will not display your 2020 plan choices until January 1, 2020.
- Reattest to the spouse or state-registered domestic partner coverage premium surcharge.

If you are required to submit a form rather than use PEBB My Account, the system will direct you to the correct form. You can also find forms online starting November 1. Exception: UW employees must use Workday to make changes by midnight Pacific Time on November 30, 2019.

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Summary of Benefits and Coverage available to you

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

To get an SBC from a PEBB medical plan, you can:

• Go to hca.wa.gov/erb to view or print it online.
• Go to the plan’s website to view or print it online.
• Request a paper copy at no charge:
  o For your current medical plan: Call your plan. (Your medical plan can also provide paper copies translated in other languages.)
  o For other PEBB medical plans: Call the PEBB Program at 1-800-200-1004 and select option 5.

SBCs are not available for the Premera Blue Cross Medicare Supplement plans and Medicare Advantage plans offered by the PEBB Program.

Annual notice of creditable prescription drug coverage

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

You do not have to enroll in Medicare Part D. All PEBB medical plans except Premera Blue Cross Medicare Supplement plans (available to PEBB retirees and PEBB Continuation Coverage [COBRA] members enrolled in Medicare Part A and Part B) provide creditable prescription drug coverage. This means the prescription drug coverage offered by PEBB’s medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

If your PEBB medical plan provides creditable prescription drug coverage when you become entitled to Medicare, you can keep your PEBB medical plan and not pay a penalty if you enroll in Medicare Part D later (see below).

If you lose or terminate your current PEBB medical plan: To avoid paying a higher Medicare Part D plan premium, you should enroll in a Medicare Part D plan within 63 days after your PEBB medical plan ends. If you enroll after the 63-day deadline, your Medicare Part D plan’s monthly premium may increase by 1 percent or more for every month you didn’t have coverage.

Employees: If you enroll in a Medicare Part D plan, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

Retirees and PEBB Continuation Coverage (COBRA) members enrolled in Medicare Part A and Part B: If you enroll in a Medicare Part D plan, you will need to enroll in a Premera Blue Cross Medicare Supplement plan offered by the PEBB Program to keep your PEBB insurance coverage. You cannot enroll in Medicare Part D and stay enrolled in any other PEBB medical plan. (Note: Premera Blue Cross Medicare Supplement Plan F will be closed to new members starting January 1, 2020.)

For questions about Medicare Part D, call the Centers for Medicare & Medicaid Services at 1-800-633-4227 or visit medicare.gov.
**PEBB Program Nondiscrimination Notice and Language Access Services**

The PEBB Program and its contracted health plans comply with applicable federal civil rights laws and do not discriminate (exclude people or treat them differently) on the basis of race, color, national origin, age, disability, or sex.

The PEBB Program also complies with applicable state civil rights laws and does not discriminate on the basis of creed, gender, gender expression or identity, sexual orientation, marital status, religion, honorably discharged veteran or military status, or the use of a trained guide dog or service animal by a person with a disability.

The PEBB Program provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters.
- Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

<table>
<thead>
<tr>
<th>If you believe this organization has failed to provide language access services or discriminated in another way...</th>
<th>You can file a grievance with:</th>
</tr>
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<tbody>
<tr>
<td><strong>PEBB Program</strong></td>
<td>Health Care Authority Enterprise Risk Management Office  Attn: HCA ADA/Nondiscrimination Coordinator  PO Box 42704  Olympia, WA 98504-2704  1-855-682-0787 (TRS: 711)</td>
</tr>
<tr>
<td><strong>PEBB MEDICAL PLANS</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Kaiser Foundation Health Plan of the Northwest</strong></td>
<td>Kaiser Foundation Health Plan of the Northwest  Attn: Member Relations Department  500 NE Multnomah, Suite 100  Portland, OR 97232  503-813-2000 (TRS: 711)</td>
</tr>
<tr>
<td><strong>Kaiser Foundation Health Plan of Washington</strong></td>
<td>Kaiser Foundation Health Plan of Washington  Civil Rights Coordinator  Quality GNE-D1E-07  PO Box 9812  Renton, WA 98057  1-866-648-1928 or 206-630-0107 (TRS: 711)</td>
</tr>
<tr>
<td><strong>Premera Blue Cross</strong>  (for discrimination concerns about PEBB Medicare Supplement plans and the Centers of Excellence Program for Uniform Medical Plan [UMP] Classic and UMP Consumer-Directed Health Plan [CDHP] members)</td>
<td>Premera Blue Cross  Attn: Civil Rights Coordinator - Complaints and Appeals  PO Box 91102  Seattle, WA 98111  1-855-332-4535 (TTY: 1-800-842-5357)</td>
</tr>
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| **Regence BlueShield**  
(for discrimination concerns about UMP Classic, UMP CDHP, and UMP Plus) |
| Regence BlueShield  
Civil Rights Coordinator  
MS: CS B32B, PO Box 1271  
Portland, OR 97207-1271  
1-888-344-6347 (TRS: 711)  
CS@regence.com |
| **Regence BlueShield**  
(for discrimination concerns about UMP Classic for Medicare members) |
| Regence BlueShield  
Civil Rights Coordinator  
MS: B32AG, PO Box 1827  
Medford, OR 97501  
1-866-749-0355 (TRS: 711)  
Fax 1-888-309-8784  
medicareappeals@regence.com |
| **Washington State Rx Services**  
(for discrimination concerns about prescription drug benefits for UMP) |
| Washington State Rx Services  
Attn: Appeals Unit  
PO Box 40168  
Portland, OR 97204-0168  
1-888-361-1611 (TRS: 711)  
Fax 1-866-923-0412  
compliance@modahealth.com |
| **PEBB DENTAL PLANS** |
| **Delta Dental**  
(for discrimination concerns about DeltaCare and the Uniform Dental Plan) |
| Delta Dental  
Attn: Compliance/Privacy Officer  
PO Box 75983  
Seattle, WA 98175  
1-800-554-1907 (TTY: 1-800-833-6384)  
Fax 509-685-6662  
memberappeals@deltadentalwa.com |
| **Willamette Dental of Washington, Inc.**  
(for discrimination concerns about Willamette Dental Group Plan) |
| Willamette Dental of Washington, Inc.  
Attn: Member Services  
6950 NE Campus Way  
Hillsboro, OR 97124  
1-855-433-6825 (TRS: 711)  
Fax 503-952-2684  
memberservices@willamette dental.com |

You can also file a civil rights complaint with:

U.S. Department of Health and Human Services, Office for Civil Rights  
200 Independence Avenue, SW Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019 (TDD: 1-800-537-7697)  
ocrportal.hhs.gov/ocr/portal/lobby.jsf (to submit complaints electronically)  
hhs.gov/ocr/office/file/index.html (to find complaint forms online)
Language assistance services, including interpreters and translation of printed materials, are available free of charge. Employees: Contact your personnel, payroll, or benefits office. Retirees, PEBB and SEBB Continuation Coverage members: Call the Health Care Authority at 1-800-200-1004 (TRS: 711).

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