



For Your Benefit

Public Employees Benefits Board (PEBB) Program

State and Higher-Education Employee Edition | October 2019

PEBB Program's open enrollment is November 1–30, 2019

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 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)

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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.

PEBB Board policy resolutions

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

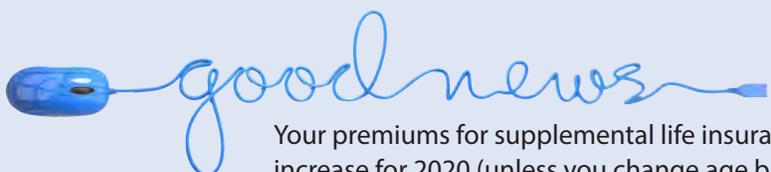
- Effective January 1, 2020, to receive a SmartHealth financial wellness incentive in the following year, eligible subscribers must complete requirements by the following deadline:
 - For subscribers continuing enrollment in PEBB medical or enrolling in PEBB medical with an effective date in January 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.

Exception: University of Washington employees must use Workday to make these changes.

Changes you can make	How to make them
Change your medical or dental plan	Log in to PEBB My Account or submit the <i>2020 PEBB Employee Enrollment/Change</i> form. Questions? Visit hca.wa.gov/pebb-employee or contact your personnel, payroll, or benefits office. Note: 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.
Add a dependent to your PEBB medical or dental plan	Submit the <i>2020 PEBB Employee Enrollment/Change</i> form. You must provide proof of the dependent's eligibility. A list of documents we accept to verify eligibility is available at hca.wa.gov/pebb-employee .
Remove a dependent from your PEBB medical or dental plan	Log in to PEBB My Account or submit the <i>2020 PEBB Employee Enrollment/Change</i> form.
Waive your (and your dependents') enrollment in PEBB medical coverage if you have other employer-based group medical coverage, a TRICARE plan, or Medicare	Log in to PEBB My Account or submit the <i>2020 PEBB Employee Enrollment/Change</i> form.
Enroll in PEBB medical coverage, if you waived in 2019	Log in to PEBB My Account or submit the <i>2020 PEBB Employee Enrollment/Change</i> form. Note: 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.
Reattest to the spouse or state-registered domestic partner coverage premium surcharge	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 <i>2020 PEBB Premium Surcharge Attestation Change Form</i> .
Enroll or reenroll in a Medical Flexible Spending Arrangement (FSA) and/or the Dependent Care Assistance Program (DCAP)	Submit the <i>2020 PEBB Open Enrollment</i> form to Navia Benefit Solutions or enroll online at pebb.naviabenefits.com by November 30. You must reenroll in the Medical FSA or DCAP every year.

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.



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.

PEBB medical plans	Employee	Employee & spouse ¹	Employee & child(ren)	Employee, spouse ¹ , & child(ren)
Kaiser Permanente NW ² Classic	\$140	\$290	\$245	\$395
Kaiser Permanente NW ² CDHP	\$25	\$60	\$44	\$79
Kaiser Permanente WA Classic	\$176	\$362	\$308	\$494
Kaiser Permanente WA CDHP	\$27	\$64	\$47	\$84
Kaiser Permanente WA SoundChoice	\$42	\$94	\$74	\$126
Kaiser Permanente WA Value	\$100	\$210	\$175	\$285
UMP Classic	\$104	\$218	\$182	\$296
UMP CDHP	\$25	\$60	\$44	\$79
UMP Plus—PSHVN	\$69	\$148	\$121	\$200
UMP Plus—UW Medicine ACN	\$69	\$148	\$121	\$200

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.

City	Date/Time	Location	Presentations		
Bellevue	Nov 12 1 - 3 p.m.	Bellevue College 3000 Landerholm Circle SE, Cafeteria C115	UMP Plus Centers of Excellence (COE) Program	1:10 to 1:40 p.m. 2:45 to 3 p.m.	Room C130
Bellingham	Nov 14 12 - 2 p.m.	Western Washington University , 516 High St., Viking Union Building, Room 565 A/B/C			
Cheney	Nov 5 1 - 4 p.m.	Eastern Washington University , corner of 9 th and Elm St., Louise Anderson Hall, first floor lounge	UMP Plus COE Program	1:15 to 1:45 p.m. 3:15 to 3:30 p.m.	Tawanka Hall 215 B & C
Ellensburg	Nov 15 12:30 - 3 p.m.	Central Washington University 1007 N. Chestnut St., SURC Ballroom			
Lakewood	Nov 4 9 - 11:30 a.m.	Clover Park Technical College , McGavick Conference Center, 4500 Steilacoom Blvd SW	UMP Plus COE Program	9:15 to 9:45 a.m. 11:15 to 11:30 a.m.	Room 302
Mount Vernon	Nov 13 1:30 - 3:30 p.m.	Best Western Plus , 2300 Market St., Fidalgo Room	UMP Plus COE Program	1:35 to 2:05 p.m. 3:15 to 3:30 p.m.	San Juan Room
Pasco	Nov 13 1 - 4 p.m.	Columbia Basin College , 2600 N. 20th Avenue Byron Gjerde Center, H Building			
Port Angeles	Nov 5 11:30 a.m. - 1:30 p.m.	Peninsula College , 1502 E. Lauridsen Boulevard Pirate Union Bldg. (PUB) J-47			
Pullman	Nov 7 11 a.m. - 3 p.m.	Washington State University , 1500 Glenn Terrell Mall, CUB 210-212 Jr. Ballroom	Medical FSA/DCAP	12 to 12:30 p.m.	East Room 210
Seattle	Oct 29 10 a.m. - 3 p.m.	UW Health Sciences , 1959 NE Pacific St., Health Sciences lobby, third floor	UMP Plus COE Program	10:30 to 11 a.m. 1 to 1:15 p.m.	Hogness Auditorium (Room A420)
	Oct 30 10 a.m. - 3 p.m.	UW Harborview Medical Center , 410 Ninth Ave. Maleng Bldg, Room 111/112 & 118	UMP Plus COE Program	10:30 to 11 a.m. 1 to 1:15 p.m.	908 Jefferson St., Room 1107
	Oct 31 10 a.m. - 3 p.m.	UW Husky Union Bldg (HUB) , 4001 E Stevens Way NE, North Ballroom	UMP Plus COE Program	10:30 to 11 a.m. 1 to 1:15 p.m.	HUB Room 203
Spokane	Nov 6 8 - 11 a.m.	Spokane Community College 1810 N. Greene Street Building 6, Sasquatch Room	UMP Plus Medical FSA/DCAP COE Program	8:15 to 8:45 a.m. 9 to 9:30 a.m. 10:45 to 11:00 a.m.	Lair Auditorium
Tumwater	Nov 8 11 a.m. - 2 p.m.	Dept. of Labor & Industries 7273 Linderson Way SW, Auditorium	UMP Plus Medical FSA/DCAP COE Program	12 to 12:30 p.m. 12:45 to 1:15 p.m. 1:30 to 1:45 p.m.	Auditorium
Vancouver	Nov 12 10:30 a.m. - 1 p.m.	Clark College , 1933 Fort Vancouver Way Gaiser Hall			
Wenatchee	Nov 4 9 a.m. - 12 p.m.	Wenatchee Valley College , 1300 Fifth Street Van Tassell Center, Room 5004E			
Yakima	Nov 14 8:30 - 10:30 a.m.	Howard Johnson Plaza , 9 N. 9th Street Orchard Room	UMP Plus COE Program	8:35 to 9:05 a.m. 10:15 to 10:30 a.m.	Plum Room

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. 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. 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.

Who to contact for help

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

Organizations	Website addresses	Customer service phone numbers
Medical plans		
Kaiser Permanente NW* Classic or CDHP	my.kp.org/wapebb	503-813-2000 or 1-800-813-2000 (TRS: 711)
Kaiser Permanente WA Classic, CDHP, SoundChoice, or Value	kp.org/wa/pebb	1-866-648-1928 (TTY: 1-800-833-6388)
Uniform Medical Plan (UMP) Classic, UMP CDHP, or UMP Plus	Medical services: Regence BlueShield regence.com/ump/pebb	Regence: 1-888-849-3681 (TRS: 711)
	Prescription drugs: Washington State Rx Services (WSRxS) regence.com/ump/pebb/benefits/prescriptions	WSRxS: 1-888-361-1611 (TRS: 711)
UMP Plus—Puget Sound High Value Network	pugetsoundhighvaluenetwork.org	1-855-776-9503 (TRS: 711)
UMP Plus—UW Medicine Accountable Care Network	uwmedicine.org/umpplus	1-855-520-9500 (TRS: 711)
Health savings account (HSA) trustee		
HealthEquity	learn.healthequity.com/pebb	UMP members: 1-844-351-6853 (TRS: 711) All other members: 1-877-873-8823 (TRS: 711)

Organizations	Website addresses	Customer service phone numbers
Dental plans		
DeltaCare, administered by Delta Dental of Washington	deltadentalwa.com/group/pebb	1-800-650-1583 (TTY: 1-800-833-6384)
Uniform Dental Plan, administered by Delta Dental of Washington	deltadentalwa.com/pebb	1-800-537-3406 (TTY: 1-800-833-6384)
Willamette Dental Group	willamettedental.com/wapebb	1-855-4DENTAL (433-6825) (TRS: 711)
Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)		
Navia Benefit Solutions	pebb.naviabenefits.com	425-452-3500 or 1-800-669-3539 (TRS: 711)
Life insurance		
MetLife	mybenefits.metlife.com/wapebb	1-866-548-7139
LTD insurance		
The Standard Insurance Company	hca.wa.gov/ltd	1-800-368-2860 (TRS: 711)
Wellness		
SmartHealth	hca.wa.gov/pebb-smarthealth	1-855-750-8866 (TRS: 711)
Diabetes prevention	hca.wa.gov/prevent-diabetes	Contact your medical plan's customer service.
Living tobacco free	hca.wa.gov/tobacco-free	Contact your medical plan's customer service.

*Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in WA and select counties in OR.

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.

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).

This is your only
2020 open enrollment notice!

Washington State
Health Care Authority

PUBLIC EMPLOYEES BENEFITS BOARD

Required federal notice

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:
 - For your current medical plan: Call your plan. (Your medical plan can also provide paper copies translated in other languages.)
 - 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.

Required federal notice

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.

If you believe this organization has failed to provide language access services or discriminated in another way...	You can file a grievance with:
PEBB Program	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) Fax 360-507-9234 compliance@hca.wa.gov hca.wa.gov/about-hca/non-discrimination-statement
PEBB MEDICAL PLANS	
Kaiser Foundation Health Plan of the Northwest	Kaiser Foundation Health Plan of the Northwest Attn: Member Relations Department 500 NE Multnomah, Suite 100 Portland, OR 97232 503-813-2000 (TRS: 711) Fax 503-813-3985
Kaiser Foundation Health Plan of Washington	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) Fax 206-901-6205 kp.org/wa/feedback
Premera Blue Cross (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)	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) Fax 425-918-5592 AppealsDepartmentInquiries@Premera.com

If you believe this organization has failed to provide language access services or discriminated in another way...	You can file a grievance with:
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@willamettedental.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)

[English] 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).

[Amharic] የድምጽ እገዛ አገልግሎት፣ ተርጓሚዎችን እና የተተረጎሙ የታተሙ ጽሁፎችን ጨምሮ፣ በእነዚህ ይገኛል። ስራተኞች፡ የፕሮሶፌሶች፣ የደምወዝ፣ ወይም የጥቅም ጥቅም ቢሮውን ያገኙ። ጠረጎሞች፡ የሚህበረሰብ ስራተኞች የጥቅም ጥቅም ቦርድ (PEBB) እና የትምህርት ቤት ስራተኞች የጥቅም ጥቅም ቦርድ (SEBB) ቀጣይ ሽግግር አገልግሎት፡ የHealth Care Authority ስለ 1-800-200-1004 (TRS: 711) ደውሎ ያነጋግሩ።

[Arabic] تتوفر المساعدة اللغوية، بما في ذلك الترجمة الفورية وترجمة المواد المطبوعة، مجاناً. الموظفون: الاتصال مع شؤون الموظفين و الرواتب و مكتب المزايا. المتقاعدين، وعضء متابعة تغطية هيئة مزايا الموظفين الحكوميين Health Care Authority على الرقم: 1-800-200-1004 (TRS: 711).

[Burmese] စကားပြန်များ၊ ပုံနှိပ်ထားသည့် စာရွက်စာတမ်းများကို ဘာသာပြန်ပေးမှုများ အပါအဝင် ဘာသာစကား အထောက်အကူပြု ဝန်ဆောင်မှုများကို အခမဲ့ စီစဉ်ပေးနေပါသည်။ ဝန်ထမ်းများသည် မိမိ၏ ဝန်ထမ်း လစာထုတ်ပေးသည့် ရုံး ဘွဲ့မဟုတ် အကျိုးခံစားခွင့်များ စီစဉ်ပေးသည့်ရုံးကို ကပ်သွယ်ပါ။ အခြေခံစားယူထားသူများ၊ အစိုးရ ဝန်ထမ်းများ အကျိုးခံစားခွင့် ဘုတ်အဖွဲ့ (PEBB) နှင့် ကျောင်းဝန်ထမ်းများ အကျိုးခံစားခွင့် ဘုတ်အဖွဲ့ (SEBB) အာမခံကလက်ခံစားရေး အဖွဲ့ဝင်များ Health Care Authority ထံ 1-800-200-1004 (TRS: 711) တွင် ကပ်သွယ်ပါ။

[Cambodian] សេវាជំនួយផ្នែកភាសា រួមទាំងអ្នកបកប្រែ និងការបកប្រែឯកសារបោះពុម្ព មានផ្តល់ជូនដោយឥតគិតថ្លៃ។ និយោជិត៖ ទាក់ទងបុគ្គលិក បញ្ជីបើកប្រាក់ខែ ឬការិយាល័យអគ្គប្រយោជន៍របស់អ្នក។ និរុត្តរសមាជិករូបិយវត្ថុនៃក្រុមប្រឹក្សាភិបាលផ្តល់អត្ថប្រយោជន៍ដល់បុគ្គលិកសាលាឈ្មោះ (PEBB) និងក្រុមប្រឹក្សាភិបាលផ្តល់អត្ថប្រយោជន៍ដល់បុគ្គលិកសាលារៀន (SEBB) សូមហៅទូរស័ព្ទទៅ Health Care Authority តាមរយៈលេខ 1-800-200-1004 (TRS: 711)។

[Chinese] 可免費提供語言援助服務，包括口譯及列印資料翻譯服務。僱員：請洽人事部、薪資部或福利辦公室。退休人員、(PEBB) 及學校職工福利委員會 (SEBB) 續保會員：請致電 1-800-200-1004 (TRS: 711) 聯絡 Health Care Authority。

[Korean] 통역 및 번역된 인쇄물을 포함한 언어 지원 서비스를 무료로 제공해드리고 있습니다. 고용인: 귀하의 인사부, 경리부, 복지혜택부서에 문의하여 주십시오. 은퇴자, 공무원복지혜택위원회 (PEBB) 및 교직원복지혜택위원회 (SEBB) 연속 보장 회원 Health Care Authority 전화번호 1-800-200-1004 (TRS: 711)로 문의하여 주십시오

[Laotian] ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ລວມເຖິງ ນາພາສາ ແລະ ການແປ ເອກະສານ, ແມ່ນມີໃຫ້ໂດຍເສີຍູຄ່າ. ພະນັກງານ: ຂໍໃຫ້ຕິດຕໍ່ພະແນກບຸກຄະລາມອນ, ບັນຊີຄ່າຈ້າງ, ຫຼື ຫ້ອງການສິດທິພົນປະໂຫດດ່າງ. ຜູ້ອອກກິນເບັ້ງບໍາມານ, ສະມາຊິກຜູ້ຮັບການຄຸ້ມຄອງຕໍ່ເນື່ອງຂອງໂຄງການການຈັດການດູແລສິດທິພົນປະໂຫດສໍາລັບລູກຈ້າງຂອງ ຮັງ (PEBB) ແລະ ໂຄງການການຈັດການດູແລສິດທິພົນປະໂຫດສໍາລັບລູກຈ້າງຂອງ ໂຮງຮຽນ (SEBB): ໂທສຽດຕິດຕໍ່ໂຄງການ Health Care Authority ທີ່ເບີໂທ 1-800-200-1004 (TRS: 711).

[Oromo] Tajaajila deeggarsa afaanii, afaan hiikuu fi waraqawwan afaan barbaachisetti hiikuu, kafaltii kamiyu malee. Mindeffamtonni: Nama isin to'atu, galmeef kaffaltii, yookiin biiroo fayyadamtan qunnama. Sorooma, miseensota Cufuu Itti fufiinsan Boordii Fayyadamtoota Mindeffamtoota Uumattaa (PEBB) fi Boordii Fayyadamtoota Mindeffamtoota mana Barumsa (SEBB): Health Care Authority bilbila 1-800-200-1004 (TRS: 711).

[Persian] خدمات کمک زبانی، شامل مترجم شفاهی و ترجمه مطالب چاپی، به صورت رایگان ارائه می‌شود. کارمندان: با دفتر پرسنل، حسابداری یا مزایای خود تماس بگیرید. بازنشستگان، اعضای پوشش مستمر هیئت عمومی مزایای کارمندان (PEBB) و هیئت مزایای کارمندان مدرسه (SEBB): با Health Care Authority به شماره 1-800-200-1004 (TRS: 711) تماس بگیرید.

[Punjabi] ਭਾਸ਼ਾ ਸਬੰਧੀ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ, ਜਿੰਨਾਂ ਵਿੱਚ ਦੁਭਾਸ਼ਿਏ ਅਤੇ ਪ੍ਰਿੰਟ ਕੀਤੀ ਹੋ ਸਮੱਗਰੀ ਦਾ ਅਨੁਵਾਦ ਕਰਨਾ ਸ਼ਾਮਲ ਹੈ, ਮੁਫ਼ਤ ਉਪਲੱਬਧ ਹਨ। ਕਰਮਚਾਰੀ: ਆਪਣੇ ਅਮਲੇ, ਤਨਖ਼ਾਹ ਜਾਂ ਫ਼ਾਇਦੀਆਂ ਦੇ ਦਫ਼ਤਰ ਨਾਲ ਸੰਪਰਕ ਕਰੋ। ਰਿਟਾਇਰ ਹੋ ਚੁੱਕੇ, PEBB ਅਤੇ SEBB ਜਾਰੀ ਰੱਖਣ ਵਾਲੇ ਕਵਰੇਜ ਸਦੱਸ: Health Care Authority (ਹੈਲਥ ਕੇਅਰ ਅਥਾਰਿਟੀ) ਨੂੰ 1-800-200-1004 (TRS: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

[Romanian] Sunt disponibile în mod gratuit servicii de asistență lingvistică, inclusiv interpretii și traducerea materialelor tipărite. Angajați: contactați-vă biroul de personal, de plată a salariilor sau de beneficii. Membri pensionari, ai PEBB și ai SEBB acoperiți în continuare: apelați Health Care Authority la numărul de telefon 1-800-200-1004 (TRS: 711).

[Russian] Услуги языковой поддержки, включая устных переводчиков и перевод печатных материалов, предоставляются бесплатно. Сотрудникам: свяжитесь с вашим отделом кадров, отделом выплаты заработной платы или выплаты льгот и пособий. Пенсионеры, продление договора страхования для членов PEBB и SEBB: свяжитесь с Health Care Authority по номеру 1-800-200-1004 (TRS: 711).

[Somali] Adeegyada kaalmada luuqada, waxaa kamid ah turjumaad iyo turjubaan wixii daabacan, waxaana lagu heli karaa bilaash. Shaqaalaha: Waxaad la xidhiidhaa xafiiskaaga shaqaalaha, mushahar, ama gunooyin. Dib uga noqosho, PEBB iyo SEBB Usii Wadida Caymiska ee xubnaha: Kala Hadal Health Care Authority 1-800-200-1004 (TRS: 711).

[Spanish] Los servicios de asistencia lingüística, incluidos los intérpretes y la traducción de los materiales impresos, están disponibles de forma gratuita. Empleados: Comuníquense con su oficina de personal, de nómina o de beneficios. Jubilados, miembros de la PEBB y de la SEBB: Llamen a Health Care Authority al 1-800-200-1004 (TRS: 711).

[Swahili] Huduma za usaidizi wa lugha, ikiwemo wakalimani na tafsiri ya nyenzo zilizochapishwa, zinapatikana bila malipo. Waajiriwa: Wasiliana na ofisi yako ya wafanyakazi, malipo au manufaa. Wastaafu, wanachama wa PEBB na SEBB Continuation Coverage: Wasiliana na Health Care Authority kwa nambari 1-800-200-1004 (TRS: 711).

[Tagalog] Makakakuha ng mga walang bayad na mga serbisyo ng tulong sa wika, kasama ang mga interpreter at pagsasalin-wika ng mga naka-print na materyal. Mga empleyado: Makipag-ugnayan sa iyong opisina ng personnel, payroll, o mga benepisyo. Mga retirado, mga miyembro ng Pagpapatuloy ng Coverage ng PEBB at SEBB: Tawagan ang Health Care Authority sa 1-800-200-1004 (TRS: 711).

[Tigrigna] ናይ ቋንቋ ብገዛ ግልጋሎታት፣ ብሕትመት ናይ ዘለዉ ጽሑፍት ትርጉምን ሙተርጎምትን ሓዲሱ፣ ብዘይ ምንም ክፍሊት ንህብ ኢና። ቅፅረኛታት፡ ምስ ናይ ስራ-ሕተኛ ጉዳያት ኣሰፈፃሚ ቢሮ፣ ምስ ቢሮ ክፍሊት ሙሃያ፣ ወይ ከፃ ምስ ቢሮ ጥቅሚ ጥቅሚ ተራኽቡ። ጠረጎሞች፡ ናይ ህዝቢ ስራ-ሕተኛታት ጥቅሚ ቦርድ (PEBB)ን ናይ ትምህርት ትኩረት ስራ-ሕተኛታት ጥቅሚ ቦርድ (SEBB) ኣገላጥ ክኾኑኩም- ናብ Health Care Authority በዚ 1-800-200-1004 (TRS: 711) ቁፅሪ ኢኪ ይደውሉ።

[Ukrainian] Послуги мовної підтримки, включаючи усних перекладачів і переклад друкованих матеріалів, надаються безкоштовно. Співробітникам: Зв'яжіться з вашим відділом кадрів, відділом виплати заробітної плати або виплати пільг і допомог. Пенсіонери, продовження договору страхування для членів Ради з виплати пільг та допомоги для державних службовців (PEBB) і Ради з виплати пільг та допомоги шкільним працівникам (SEBB): зв'яжіться з Health Care Authority за номером 1-800-200-1004 (TRS: 711).

[Vietnamese] Chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ, bao gồm thông dịch và biên dịch các tài liệu in. Nhân viên: Liên hệ với văn phòng phụ trách nhân sự, bảng lương hoặc chế độ phúc lợi. Người về hưu, hội viên hưởng Quyền Lợi Liên Tục của Ủy Ban Quyền Lợi Nhân Viên Chính Phủ (PEBB) và Ủy Ban Quyền Lợi Nhân Viên Giáo Dục (SEBB): Xin gọi đến Health Care Authority theo số 1-800-200-1004 (TRS: 711).