



For Your Benefit

Public Employees Benefits Board (PEBB) Program

K-12/Employer Group Employees 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. Contact your personnel, payroll, or benefits office for 2020 monthly premiums.



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:

o **UMP Plus—Puget Sound High Value Network will:**

- Remove Spokane County from its service area.
- Add these provider groups to the network: Rainier Health Network (which includes CHI Franciscan, City MD, Franciscan Medical Group, Northwest Physicians Network, The Doctors Clinic, Pediatrics Northwest, Highline Medical, and Primary Care Northwest) and The Polyclinic.
- Remove these provider groups from its network: MultiCare, EvergreenHealth, Overlake Medical Center and Clinics.

o **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 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 additional \$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.
- For employer groups participating in Long-Term Disability (LTD) insurance:
 - o 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 as of January 1, 2020. Visit hca.wa.gov/ltd to get the form to change your waiting period.
 - o The Standard will start accepting long-term disability (LTD) insurance claims over the phone.

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:
 - o For subscribers continuing enrollment in PEBB medical or enrolling in PEBB medical with an effective date in January through September 2020: November 30, 2020.
 - o 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 after 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*.



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	How to make them
Change your medical or dental plan	<p>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.</p> <p>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.</p>
Add a dependent to your PEBB medical or dental plan	<p>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.</p>
Remove a dependent from your PEBB medical or dental plan	<p>Log in to PEBB My Account or submit the <i>2020 PEBB Employee Enrollment/Change</i> form.</p>
Waive your (and your dependents') enrollment in PEBB medical coverage if you have other employer-based group medical coverage, a TRICARE plan, or Medicare.	<p>Log in to PEBB My Account or submit the <i>2020 PEBB Employee Enrollment/Change</i> form.</p>
Enroll in PEBB medical coverage, if you waived in 2019.	<p>Log in to PEBB My Account or submit the <i>2020 PEBB Employee Enrollment/Change</i> form.</p> <p>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.</p>
Attest or reattest to the spouse or state-registered domestic partner coverage premium surcharge	<p>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>.</p>

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, Room 301	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			
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 COE Program	8:15 to 8:45 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 COE Program	12 to 12:30 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.

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 Prescription drugs: Washington State Rx Services (WSRxS) regence.com/ump/pebb/benefits/prescriptions	Regence: 1-888-849-3681 (TRS: 711) 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)
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 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 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.

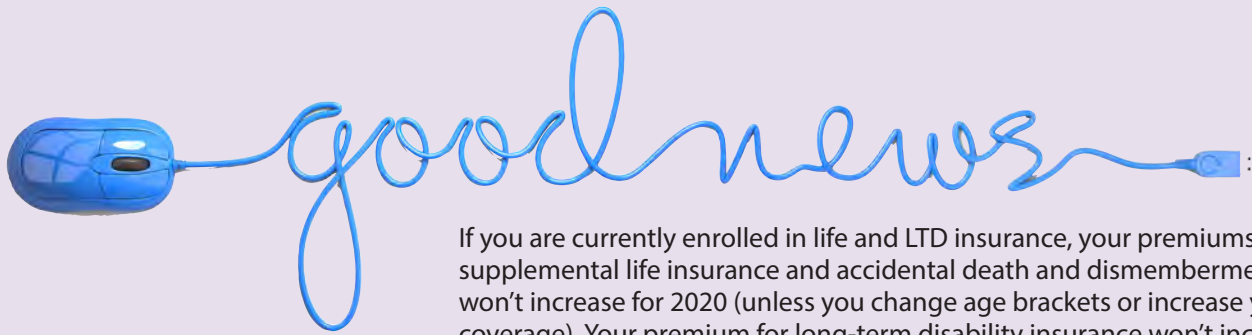
Make changes

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.





If you are currently enrolled in life and LTD insurance, 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*.

How to tell the two Delta Dental plans apart

For employees enrolled in a PEBB dental plan

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 confirm the group number. You can call the dental plan's customer service (see page 5) or use the plan's online directory.



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 4 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. However, you may need to reattest to the spouse or state-registered domestic partner coverage premium surcharge.

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. The PEBB Program must receive all forms by 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. **Note:** If you earned the \$25 Amazon.com gift card while you were not enrolled in Medicare, and later became eligible for Medicare, you may still claim the gift card by December 31. The gift card is a taxable benefit.

January 1, 2020

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

Would you rather receive this newsletter by email?

You can—sign up for the PEBB Program's email subscription service through PEBB My Account at hca.wa.gov/my-account.