



Employees: New Paid Family and Medical Leave benefit launches in 2020

Sometimes you or a family member needs more care than is possible to give while working. A new benefit will help you manage your finances during those difficult times. Paid Family and Medical Leave, administered by the Employment Security Department, will be available to eligible employees starting January 1, 2020.

It offers 12 weeks of paid leave after a qualifying event, which will be either family or medical. You may also combine family and medical leave for up to 16 weeks of paid leave. Paid leave may be extended up to 18 weeks if the employee experiences a pregnancy-related health condition that results in incapacity.

Qualifying events include the birth or placement of a child, care for yourself or a family member during an illness or injury, and certain military events (including R&R or pre- and post-deployment). The benefit you receive depends on your salary and will fall between \$100 and \$1,000 per week.

Who pays for it, and who gets a benefit?

Both employees and many employers help pay for Paid Family and Medical Leave. You might have already noticed a small premium deduction coming out of your paycheck as of January 2019 (unless you are covered by a collective bargaining agreement that was in effect on or before October 17, 2017).

To qualify for this benefit, you must experience a qualifying event. You must also work at least 820 hours in the first four of the last five completed calendar quarters (or, if your eligibility is not established, the last four completed calendar quarters) starting from when you apply for leave. The 820 hours are cumulative, no matter how many employers or jobs you have during a year.

Who is eligible?

Almost every employee in Washington may participate in Paid Family and Medical Leave, but there are some exceptions: federal employees, federally recognized tribes, and self-employed workers are exempt. However, self-employed workers, independent contractors, and tribes can choose to opt in to get the benefit.

Where can I learn more?

Visit paidleave.wa.gov for details about the benefit and eligibility. You can also call 1-833-717-2273 to speak with the Paid Family and Medical Leave Customer Care Team at the Employment Security Department, or email them at paidleave@esd.wa.gov.



Have a 30-day or 60-day waiting period for PEBB's Optional Long-Term Disability insurance coverage? You'll need to make a change soon.

These two options will not be available in 2020 because of the new Paid Family and Medical Leave benefit. You must switch to a 90-day or longer waiting period by **December 31, 2019**. Visit hca.wa.gov/ltd to get the form to change your waiting period.

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Get the facts about vaccines: Are yours up-to-date?

With the recent outbreak of measles in Washington, you may be hearing a lot about vaccines.

Deciding whether to get one is an important health choice. Knowing how vaccinations work, why they are important, and which ones your family might need can help you make an informed decision.

How do vaccines work?

Vaccines prepare your immune system to fight a disease without giving you the disease. When you get vaccinated, your body makes antibodies that will recognize and fight the real disease if you are ever exposed to it.

Vaccines are safe and effective, as documented by Washington State Department of Health (DOH), the U.S. Department of Health and Human Services, and the Centers for Disease Control and Prevention (CDC). Common side effects after getting vaccinated include a sore arm or mild fever. To learn more about them, including safety, visit vaccines.gov/basics and cdc.gov/vaccinesafety.

Why vaccinate?

Getting vaccinated helps protect you from serious diseases, including measles, mumps, tetanus, whooping cough, hepatitis A and B, and the flu. Getting sick from a vaccine-preventable disease can lead to serious health issues, including death or permanent disability; more

common impacts include missing several days of work and not being able to take care of family members.

Along with protecting yourself, vaccination is important to:

- Keep your family and community healthy.
- Stop the spread of disease to the most vulnerable populations, such as people with a weak immune system or those who cannot get shots due to a medical condition or age.
- Prevent common but serious illnesses in the U.S. and other parts of the world.

Which vaccines do I need?

The CDC has recommended immunization schedules for children, teenagers, and adults. Talk to your health care provider to see which vaccines you or your family might need.

If you need your family's immunization information, you have several options, including asking for records from your health care provider or DOH. Visit doh.wa.gov/YouandYourFamily/Immunization to learn more.

Sources:

Washington State Department of Health, U.S. Department of Health and Human Services, National Foundation for Infectious Diseases, Centers for Disease Control.

Has the status of your dependent changed?

Marriage. Divorce. Adoption. Death. These events can change your life. They can also change the eligibility status of your dependents, making certain dependents eligible or ineligible for benefits, which may change your monthly premium.

If your dependent no longer meets the eligibility criteria required for PEBB health plan enrollment, coverage ends the last day of the month your dependent meets eligibility criteria. You must submit the correct form (provide notice) within 60 days of the last day of the month your dependent loses eligibility. For example, if your dependent no longer meets eligibility criteria as of March 10, PEBB health plan coverage ends March 31, and you must provide notice by May 31. Failing to provide notice on time could result in negative consequences for you and your dependent.

If the relationship with your dependent changes, but they still meet eligibility criteria, it is also important to provide

notice. For example, you adopt a stepchild and do not provide notice of the adoption. Later, you and the child's other parent divorce. Because you didn't provide notice, we would consider the child ineligible and terminate them from your health plan coverage.



To provide notice, see the table below. You may also need to submit other documents.

If you are a(n)...	Complete this form...	Submit the form to...
Employee	<i>Employee Enrollment/Change form</i> OR <i>Employee Enrollment/Change Form for Medical Only Groups</i> (if your employer only offers PEBB medical insurance)	Your personnel, payroll, or benefits office
Retiree	<i>Retiree Coverage Change Form</i> (form E)	PEBB Program (address listed on the form)
PEBB Continuation Coverage member	<i>PEBB Continuation Coverage (COBRA) Election/Change form</i> OR <i>PEBB Continuation Coverage (Unpaid Leave) Election/Change form</i>	PEBB Program (address listed on the form)

You can find these forms, and more information about dependent eligibility and verification, at hca.wa.gov/erb.



Finding and evaluating online health resources

The number of web and social media sites, along with mobile apps, offering health information is growing every day. Some online sources of health information are useful, but others are inaccurate or misleading.

Don't rely on online resources when making decisions about your health. If you're considering a complementary health approach, discuss it with your health care provider.

Finding health information on the internet: How to start

- To find accurate health information, start with one of these organized collections of high-quality resources:
- MedlinePlus (medlineplus.gov), sponsored by the National Library of Medicine, which is part of the National Institutes of Health (NIH)
- [Healthfinder.gov](https://healthfinder.gov), sponsored by the Office of Disease Prevention and Health Promotion in the U.S. Department of Health and Human Services

Finding health information on social media

About one-third of American adults use social networking sites, such as Facebook or Twitter, as a source of health information. If you do:

Check the sponsor's website.

- Health information on social networking sites is often very brief. For more information, go to the sponsoring organization's website.
- On Twitter, look for a link to the website in the header. On Facebook, look in the About section.

Verify that social media accounts are what they claim to be.

- Some social networking sites have a symbol that an account has been verified. For example, Twitter uses a blue badge.
- Use the link from the organization's official website to go to its social networking sites.

Finding health information on mobile health apps

- There are thousands of mobile apps (a software program you access using your phone or other mobile device) that provide health information you can read on your mobile devices. Almost 20 percent of smartphone owners had at least one health app on their phones in 2012.

Keep these things in mind when using a mobile health app:

- The content of most apps isn't written or reviewed by medical experts and may be inaccurate and unsafe. In addition, the information you enter when using an app may not be secure.
- There's little research on the benefits, risks, and impact of health apps, such as the many mindfulness meditation apps that are now available.
- It's not always easy to know what personal information an app will access or how it will store your data.

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- Before you download an app, find out if the store you get the app from says who created it. Don't trust the app if contact or website information for the creator isn't available.

Some reliable health apps created by government agencies can be found by visiting:

- U.S. National Library of Medicine (nlm.nih.gov/mobile)
- Centers for Disease Control and Prevention (cdc.gov/mobile/generalconsumerapps.html)

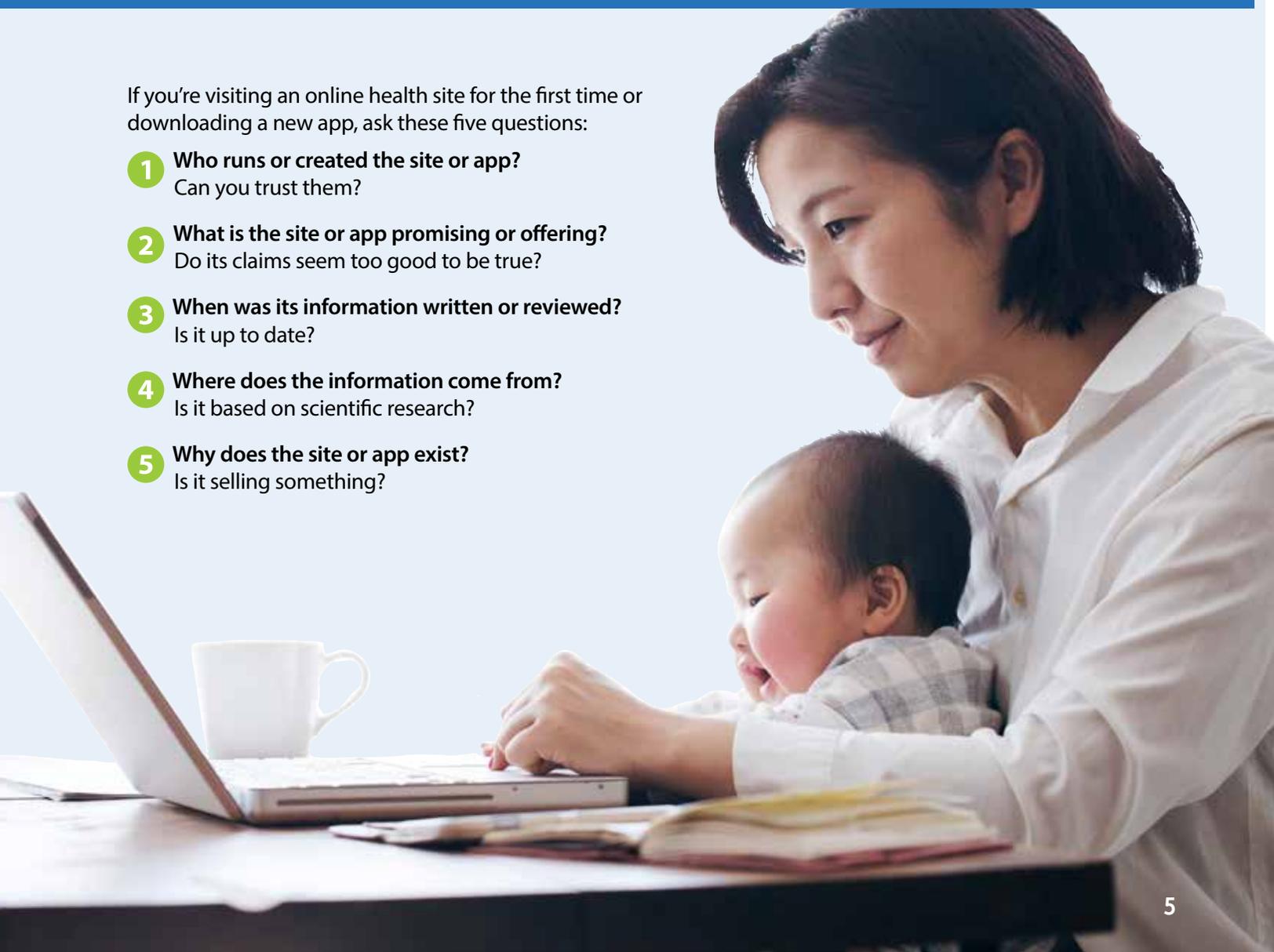
For more information on mobile health apps and safety, visit Understanding Mobile Apps (consumer.ftc.gov/articles/0018-understanding-mobile-apps), sponsored by the Federal Trade Commission.

Article source: U.S. Department of Health and Human Services, National Institutes of Health
nccih.nih.gov/health/webresources

Checking out online sources of health information: Five quick questions

If you're visiting an online health site for the first time or downloading a new app, ask these five questions:

- 1 Who runs or created the site or app?**
Can you trust them?
- 2 What is the site or app promising or offering?**
Do its claims seem too good to be true?
- 3 When was its information written or reviewed?**
Is it up to date?
- 4 Where does the information come from?**
Is it based on scientific research?
- 5 Why does the site or app exist?**
Is it selling something?



How to prepare for end-of-life health care decisions

Making end-of-life health care decisions in advance lets your loved ones know your preferences if an accident or illness leaves you unable to speak for yourself. Advance care planning can make a world of difference to your own comfort and reduce stress for your loved ones.

End-of-life health care planning should:

- Assess your readiness.
- Educate you on your health status and the pros and cons of different kinds of care.
- Help you choose a suitable surrogate who can make decisions for you.
- Determine how much leeway your surrogate should have in deviating from an advance care plan.
- Help you communicate your wishes with family, loved ones, and care providers.
- Be an ongoing process that develops as you age and your preferences change.

What forms do I need?

The basic package is an advance directive, a written set of instructions guiding health care decisions if you are incapacitated. It includes:

- **Durable power of attorney for health care:** This lets you grant someone else the authority to give informed consent for medical decisions if you are unable to express your preferences. The form goes into effect after you're no longer able to make medical decisions.



- **Living will (also called a health care directive):** This describes your health care wishes for the end of life, when you're unable to communicate those wishes. It states whether you want to be given life-sustaining treatment to artificially lengthen your life for a terminal condition, as judged by your health care provider, and sets procedures for a variety of possible situations.
- **Written personal statement:** This is a personal testimonial of your values and goals of care related to your end-of-life wishes. The goal is to help families, surrogates, and health care providers better understand your wishes apart from your illness or disability.

For more information, visit the Washington State Hospital Association's End of Life Care webpage at wsha.org/for-patients/end-of-life.

What should I ask my health care provider?

Your provider is a great place to start the advance care planning process. Ask him or her which of your current health conditions may affect your health in the future. Does your family medical history offer clues as to what's coming and how best to prepare? Discuss what you care and worry about most, and what your different options would look like. Ask your provider to review your advance care planning decisions before you commit them to writing. These end-of-life counseling discussions are covered by PEBB medical plans. Check with your plan for more information.

Make time for you with SmartHealth

(Not available to retirees or Continuation Coverage subscribers enrolled in Medicare Part A and Part B)

SmartHealth supports you on your journey toward living well. Whether you are trying something new or adding to what you already do, SmartHealth's fun, secure, and easy-to-use website has something for everyone.

Here's one way SmartHealth can help:

Let's imagine you want to save money. You could spend hours reading books, searching the internet, or hiring someone for help. While these are all good options, you could just log in to SmartHealth and join an activity aimed at improving financial well-being.

For example, SmartHealth offers the *Reduce Your Grocery Bills* activity through June 30. Starting July 1, look for the *Prioritize Your Debt* activity. We all have to eat, and many of us are paying off debt. Paying less for both helps keep more money in your wallet.

So, instead of spending hours researching or paying for help, start with SmartHealth. It can save you both time and money. What do you want to work on next?

Testimonial

"It's [SmartHealth] completely changed how I interact with my coworkers. I have more self-confidence, I'm more active. It's going to take you less time than how much time we spend on social media and these things that don't breathe life into us. It's such a small amount of time to invest in yourself and that's important."

– Jenny, Department of Licensing

SmartHealth details



About

hca.wa.gov/pebb-smarthealth



Website

smarthealth.hca.wa.gov



Customer Service

1-855-750-8666

Take a step toward better health

Ever wish for personalized support toward improving your health? For free? The PEBB Program offers such a benefit!

The Virtual Diabetes Prevention Program (VDPP), powered by Omada, is a digital lifestyle program

This program is not available to PEBB members who are enrolled in Medicare.

that inspires healthy habits you can maintain over time. It's available **at no cost** for eligible non-Medicare subscribers and their dependents ages 18 and older enrolled in a PEBB medical plan, and who meet the criteria by going to the Omada website and completing the one-minute screener.

The VDPP combines behavioral change with personal support, so you can make changes that actually stick. This approach can reduce risk for type 2 diabetes. By partnering with Omada, PEBB medical plans can offer eligible individuals the help they need to proactively manage their health.

The VDPP includes:

- A professional health coach.
- A wireless scale and smart device integration to monitor your progress.
- Weekly online interactive lessons.
- An online peer group of participants for real-time support.

It starts with a core 16-week Foundations phase that:

- Changes food habits.
- Increases activity levels.
- Prepares you for challenges.
- Reinforces healthy choices.

Participants then enter the Focus phase for the rest of the first year (and beyond, if applicable) to continue building healthy habits.

To get started

Find out if you are eligible by visiting omadahealth.com/wapebb and clicking on *Am I Eligible?* or by texting "DPP" to 444999. Learn more at hca.wa.gov/prevent-diabetes.



Questions?
Visit hca.wa.gov/sebb-employee for more information and FAQs.

Most K-12 employees are moving to SEBB

If you're a K-12 employee with the PEBB Program, your coverage will likely switch to the School Employees Benefits Board (SEBB) Program for 2020. However, if you are an **educational service district employee** who is **not** represented by a collective bargaining unit, you will remain with the PEBB Program. These employees will not join the SEBB Program until 2024.

What's coming next

Eligible K-12 PEBB members must enroll in the SEBB Program during the first annual open enrollment, October 1 through November 15, 2019. If you want to continue to cover your dependents for the 2020 plan year, you will also need to enroll them during the SEBB annual open enrollment. However, you won't have to

provide documents that prove their eligibility if they are currently enrolled on your PEBB account.

You may have recently received the SEBB Program newsletter, *Intercom*, in the mail. It provides more information on eligibility, enrollment, and benefits. If you missed it, you can download it at hca.wa.gov/erb by clicking on *News*.

In mid-September, watch your mailbox for the *School Employee Initial Enrollment Guide*. The guide will include useful details to help you enroll in SEBB Program benefits. The first annual open enrollment is October 1 through November 15, 2019, with coverage beginning January 1, 2020.



Would you rather receive this newsletter by email?

PEBB subscribers can sign up for the PEBB Program's email subscription service through *My Account* at hca.wa.gov/my-account. (University of Washington employees can sign up in *Workday*.) SEBB subscribers can sign up on *SEBB My Account* during the first annual open enrollment.