Reminders for the new plan year

As we embark on a new year for your benefits, remember that your annual deductibles and out-of-pocket maximums restarted January 1, even if you stayed in the same health plans. To get the most out of your coverage in 2022 and avoid any surprises, here are some suggestions.

Check preauthorization and referral limits, which you can find on our website at [hca.wa.gov/erb](http://hca.wa.gov/erb). Select your member type (public employee, retiree, or continuation coverage), Medical plans and benefits, and then Benefits and coverage by plan.

Check your providers’ network status before making an appointment. You can find your plan’s online provider directory by visiting [hca.wa.gov/erb](http://hca.wa.gov/erb) and clicking Find a provider under your member type. It is important that you contact your health plan to check a provider’s network status instead of checking with the provider.

Make sure you have up-to-date ID cards for your plans. If you have not received a new ID card yet, be sure to contact your plan. Please note, if you are enrolled in Uniform Dental Plan (UDP) or Willamette Dental Group, you will not receive a printed ID card because they are not required, but these are available online through the plan’s website.

Check your benefit limits. For 2022, many of the plans expanded their coverage for popular benefits, including massage therapy and other naturopathic services.

Use your behavioral health benefits. The [Behavioral health services by plan](http://hca.wa.gov/bh-pebb) webpage can help you find mental health and substance use disorder services and supports, whether you are experiencing a crisis or just want someone to talk to.

Check your beneficiaries. Many employees have not named a beneficiary on their employer-paid basic life and accidental death and dismemberment (AD&D) insurance policies. By not naming a beneficiary, these subscribers run the risk that their families may not receive a lump sum payment when they need it most. To make updates online, use MetLife’s MyBenefits portal at [mybenefits.metlife.com/wapebb](http://mybenefits.metlife.com/wapebb).

Update your address. Learn how on page 3.

Do more with online tools
The new year is a good time to address any health care needs, and the online tools available through HCA and your health plans are a great way to access information about your coverage and find providers.

PEBB My Account: You can use PEBB My Account to view your coverage, statement of insurance, and premium surcharge attestations. Log in to PEBB My Account at [hca.wa.gov/my-account](http://hca.wa.gov/my-account).

Medical plan tools: Each of the health plans offers online tools to help you contact your plan, access your evidence of coverage or certificate of coverage (depending on the plan you are enrolled in), and more. Find links to the health plans’ websites at [hca.wa.gov/employee-retiree-benefits/contact-us](http://hca.wa.gov/employee-retiree-benefits/contact-us) under your member type.

Safeguard your information. Online tools make it easy to manage your health care needs, but please remember that your health coverage and private health information are valuable. To keep them safe, make sure you are using a strong password. While requirements vary, in general strong passwords are at least eight characters long and have uppercase letters, lowercase letters, numbers, and special characters, such as # or @.
Use it or lose it: Deadlines for FSA and DCAP funds

If you were enrolled in a Medical Flexible Spending Arrangement (FSA) or the Dependent Care Assistance Program (DCAP) last year, you have deadlines to spend your 2021 funds.

The Medical FSA grace period: January 1 through March 15, 2022
This grace period allows you to continue to incur eligible Medical FSA expenses and use your 2021 funds through March 15, 2022.

Starting January 1, 2022, the PEBB Program is changing from a grace period to a carryover plan. If you enrolled in a Medical FSA or the new Limited Purpose FSA for the 2022 plan year, you may carry over funds to the next year. A carryover means some funds left at the end of the year may be available the next year without affecting annual maximums. Learn more on HCA’s website at hca.wa.gov/pebb-employee under Additional benefits.

Submit all Medical FSA claims by March 31, 2022
You must submit all eligible 2021 Medical FSA claims for reimbursement to Navia Benefit Solutions by March 31, 2022. (If you enrolled in a consumer-directed health plan [CDHP] with a health savings account [HSA] for 2022, please see the next paragraph for a different deadline.) The IRS requires any unused funds in your account be forfeited after March 31. Forfeited funds are returned to the plan administrator, the Health Care Authority. Once returned, you cannot reclaim those funds.

If you had a Medical FSA in 2021 and enrolled in a CDHP with an HSA for 2022, you must have used and claimed all your 2021 Medical FSA funds by December 31, 2021. If you did not, neither you nor your employer can contribute to your HSA until April 1, 2022. In April, the employer contributions from January through March (and the SmartHealth $125 wellness incentive, if you earned it) will be deposited into your HSA. You may continue to use your Medical FSA funds through the grace period described above. For more information, call Navia Customer Service at 1-800-669-3539 or visit pebb.naviabenefits.com.

DCAP deadline extension
If you enrolled in DCAP for 2021 and have unspent funds, you have until December 31, 2022, to incur expenses and submit claims against your 2021 DCAP funds. This extra 12 months is a leniency offered because of the ongoing effects of the COVID-19 pandemic.

How to submit claims
Online: Log in to your account at pebb.naviabenefits.com
Email: claims@naviabenefits.com
Mail: Navia Benefit Solutions
      PO Box 53250
      Bellevue, WA  98015-3250
Fax: 1-425-451-7002 or toll-free 1-866-535-9227

$250 Medical FSA contribution for some represented employees
Are you a represented employee whose rate of pay on November 1, 2021, was $50,004 a year or less? If so, you may have received a $250 Medical FSA contribution in January 2022. This employer-paid benefit allows you to spend these funds on eligible health care expenses like copays, deductibles, over-the-counter medication, and more. If you were eligible for this benefit, Navia either sent you a debit card loaded with the $250, or they added the funds to your existing Medical FSA account and debit card.

If you received this benefit in January 2021, you have until March 15, 2022 to spend that $250. You can submit claims for 2021 eligible expenses through March 31, 2022.

If you received this benefit again in January 2022, you will not receive a new debit card. Your existing debit card will be loaded with the new funds. If you have misplaced your debit card, please call Navia Benefit Solutions at 1-800-669-3539.

You cannot receive this benefit if you enrolled in a CDHP for 2022 or waived PEBB medical coverage (except to enroll as a dependent on another PEBB account) for 2022.
We’re refreshing our website

Later this year, look for some fresh changes to our website. We will reorganize the site based on data and testing provided by users like you. With this refresh, we hope it will be easier for you to find the information you’re looking for. Expect a cleaner look with new colors, icons, and features.

New features

Simplified content. We know your benefits are important to you, and we value your time. We will revise our webpages to make them easier to scan for relevant information. We will also incorporate icons, which create a simple visual language to help you navigate quickly to the information you need.

Navigation. You will find information that’s right for you through a large expandable menu. Retirees won’t have to wade through employee content to find what they need, and vice versa.

Colorways. To help visitors know they are in the right section of the website, we will add color to identify the different member types.
- Public employees are green.
- Retirees are blue.
- PEBB Continuation Coverage subscribers are purple.

News for you. We will create a new place to find news, including announcements about PEBB benefits and newsletter articles.

Update your mailing address

Keep your address up to date so we and your health plans can send you important account information, including eligibility, invoices, or payment deadlines that can’t be emailed. This also keeps you informed about changes to your coverage or important alerts. It ensures your health plans can send you ID cards or sensitive and personal information.

Employees
Let your payroll or benefits office know of any address changes.

Retirees and continuation coverage members
Be sure to include the last four digits of your Social Security number on your correspondence so we can identify your account.

✉ Mail: Health Care Authority PEBB Program PO Box 42684 Olympia, WA 98504-2684
☎ Call: Toll-free at 1-800-200-1004 (TRS: 711) Monday through Friday, 8 a.m. to 4:30 p.m. (Other business activities may result in the phones being unavailable at times.)
✉ Secure email: Learn how on HCA’s website at hca.wa.gov/fuze-questions.

Sign up for email delivery

Sign up for email delivery to receive this newsletter, general updates, and policy changes, with the added benefit of helping to reduce the toll on the environment. Visit PEBB My Account at hca.wa.gov/my-account. Go to the My medical/dental coverage tab. Under Section A — Subscriber Account Information, select Subscribe/unsubscribe to email service.
Diabetes: Could it be you?

Diabetes is a chronic disease that changes how your body turns food into energy. When your body digests food, much of it turns into sugar in your bloodstream. Your body produces a chemical called insulin, which helps your body turn that sugar into usable energy. Those who have diabetes either don’t produce insulin (type 1 diabetes) or don’t use insulin well (type 2 diabetes).

Diabetes can have long-term, devastating effects. Over time, a person with diabetes is more likely to have:

- A heart attack or stroke
- Vision changes, even blindness
- Kidney disease
- Nerve damage to feet and internal organs, including stomach, intestines, and more
- Frequent infections and wounds that won’t heal

According to the Department of Health, diabetes is the seventh leading cause of death in Washington State. Diabetes affects over 34 million Americans, and over 90 percent of them have type 2.

Check if you’re at risk

You might be at risk for type 2 diabetes if you are overweight, not physically active, age 45 or older, or have a relative with type 2. Diabetes also disproportionately affects people of color due to economic and societal inequities. The good news is that type 2 can be delayed or prevented with a healthy lifestyle involving a balanced diet and regular exercise.

According to the Centers for Disease Control and Prevention (CDC), an additional 88 million adults, or more than 1 in 3, have prediabetes. This condition means that blood sugar levels are higher than normal, but not high enough to diagnose type 2 diabetes. Prediabetes puts you at risk of type 2 diabetes, heart disease, and stroke. But there’s good news: Even if you have it, prediabetes can be reversed.

To find out if you’re at risk, talk with your primary care provider. You can also access the Diabetes Prevention Program powered by Omada, as described on page 5. Your medical plan may also offer more resources.

If you have diabetes

People who have diabetes can avoid many long-term complications by following a care plan to manage their condition. While the care plan may include taking medicine, it also includes regular blood tests, foot and eye exams, getting exercise, and eating healthy foods. Diabetes management and education are covered by all PEBB medical plans. For more information about your benefits, contact your medical plan.

Health equity

The PEBB Program strives to embody a culture in which we openly recognize health inequities and are empowered to work together, and with the people we serve, to reduce inequities. Visit the HCA website at hca.wa.gov/about-hca/health-equity to learn what we’re doing to advance health equity and why it matters.
Keep your heart healthy

February is American Heart Month. This is a time to raise awareness about the serious dangers of heart disease and work to reduce your risk of heart attack, stroke, and other related complications.

What is heart disease?
Heart disease occurs when the arteries leading to the heart become clogged. Today, one in four deaths in the U.S. is related to heart disease. High blood pressure, high cholesterol, and tobacco use are risk factors. Other medical conditions and lifestyle choices can also put you at a higher risk, including diabetes, an unhealthy diet, lack of exercise, and being overweight or obese.

How can I prevent heart disease?
You can do a lot to protect your heart and stay healthy. While heart disease can affect everyone, the best way to protect your heart is to stay active, eat healthy foods, get enough sleep, and reduce your stress. Take some time to:

• Learn about heart health risks.
• Find your favorite heart-healthy activities.
• Cook healthy meals with your family.

Support from your PEBB benefits
Your PEBB benefits include the SmartHealth wellness program and the Diabetes Prevention Program, powered by Omada. These wellness programs help you take care of yourself and your heart. Here’s what one PEBB member said about SmartHealth:

“SmartHealth encouraged me to start walking daily — an exercise I had previously looked down on as not difficult enough to count. I changed my work schedule so I could have an hour every day to walk. It has helped my mood immensely, given me time to pause for gratitude, take a real break from work and the near-constant sitting involved in my job. It also has improved my muscle tone and cardiovascular health.”

What is the Diabetes Prevention Program (DPP)?
This digital lifestyle change program combines the latest technology with ongoing support to help you build healthy habits that last. It’s personalized to help you reach your health goals — whether that’s losing weight, gaining energy, or improving your overall health. Better health, one step at a time.

Learn more about the DPP and who’s eligible on HCA’s website at hca.wa.gov/prevent-diabetes.

What is SmartHealth?
SmartHealth is a voluntary wellness program that supports you on your journey toward living well. Participate in activities that support all of you, including managing stress, building resiliency, and adapting to change. As you progress on your wellness journey, you may also qualify for the $125 SmartHealth wellness incentive. Learn more about SmartHealth and who’s eligible on HCA’s website at hca.wa.gov/pebb-smarthealth.

SmartHealth activities
Join these activities and earn points toward your wellness incentive.

• Celebrate American Heart Month
Earn 100 SmartHealth points by starting a new heart-healthy habit.
• Track 5,000 daily steps
And earn 25 points per week.

Webinar: Improve your health and prevent heart disease
Join us online for a presentation that will cover:

• How chronic diseases affect your heart
• How to know if you are at risk

Date: Tuesday, February 22
Time: Noon to 1 p.m.
Register: hca.wa.gov/prevent-diabetes

A new SmartHealth experience is coming
We are excited to announce updates to SmartHealth, our voluntary wellness program, coming in late March 2022. New features include:

• Access to the latest mobile and web user experience, including enhanced social connection.
• Easy access to learn more about resources and benefits available to you.
• Enhanced security features, including multi-factor authentication. Multi-factor authentication uses at least two ways to verify your identity — like a username plus password and a code texted to your phone — to provide enhanced security.
• Continued access to a variety of activities to support your health and well-being.

Visit the HCA website at hca.wa.gov/pebb-smarthealth for updates, and watch for more information in your email.
Changes coming to PEBB My Account

You are likely already familiar with the many ways you can use PEBB My Account, including viewing your coverage, statement of insurance, and premium surcharge attestations. During the spring, PEBB My Account will get a new look and new features. To access PEBB My Account, log in at hca.wa.gov/my-account.