

For Your Benefit



General Audience Edition | February 2026

Public Employees Benefits Board (PEBB) Program

Reminders for the new year

You may receive a new ID card

If you changed your medical or vision plan for 2026, you should have received a new ID card from your plan. If you haven't, contact your plan. **Note:** Dental carriers do not mail ID cards, but you can download or request a printed card from your plan.

Deductibles and out-of-pocket maximums start over on January 1

Each year on January 1, your medical plans reset your deductible. You will be responsible for out-of-pocket costs until you meet your deductible for 2026. For more details about out-of-pocket costs and services that are covered before meeting your deductible, see your plan's benefits booklet.

Schedule your annual check-ups

The new year is a reminder to tend to important matters, including your health. Remember to schedule your annual visits with your eye doctor, dentist, and primary care provider. Preventive care visits are covered by your health plans at low to no out-of-pocket cost. Your provider can help you take important steps like monitoring your cholesterol (see "Demystifying cholesterol" on page 3) or talking about the well-being of a loved one who might be struggling (see "Let's talk about it [when they don't want to]" on page 2).

Change your tobacco use attestation, anytime

If you or your dependents age 13 or older have a change in tobacco use status, you can report this change at any time using Benefits 24/7 at benefits247.hca.wa.gov. If tobacco use has stopped, or your dependent age 13 to 17 has accessed tobacco cessation resources, you can report the change and stop the \$25-per-account monthly tobacco use premium surcharge. Learn more at hca.wa.gov/tobacco-free.

Did you name a beneficiary?

You can name any beneficiary you wish for your:

- Basic or supplemental life or accidental death and dismemberment (AD&D) insurance. Visit MetLife's MyBenefits portal at mybenefits.metlife.com/wapebb or call MetLife at 1-866-548-7139 to request a *Group Term Life Insurance Beneficiary Designation* form.
- Health savings account (HSA), if enrolled in a consumer-directed health plan (CDHP). Visit learn.healthequity.com/pebb or call HealthEquity to complete the *Beneficiary designation form* at:
 - **Uniform Medical Plan (UMP) subscribers:**
1-844-351-6853
 - **Kaiser Permanente subscribers:**
1-877-873-8823

Submit all FSA and DCAP claims by March 31

Flexible spending arrangement (FSA), Limited Purpose FSA, and Dependent Care Assistance Program (DCAP) claims for 2025 must be submitted by March 31.

Your FSA funds may qualify for carryover

If you had an FSA in 2025, you might qualify to carry over up to \$660 for use in 2026. If you did not enroll in an FSA for 2026, any amount below \$120 will be forfeited to the Health Care Authority. Carryover funds will be added to your account by March 31.

You may have received an FSA contribution!

If you're a represented employee, your annual earnable compensation was \$68,004 or less as of November 1, 2025, and you or your spouse are not enrolled in a CDHP, you may have received a \$300 FSA contribution from your employer. If you have questions, contact your payroll or benefits office.



Let's talk about it (when they don't want to)

Mental health affects us all, yet conversations around it can feel uncomfortable. Seeing someone you care about going through a tough time is hard, and it's natural to want to help. Maybe you've noticed a friend pulling away, a coworker acting differently, or a family member not seeming like themselves. What do you do when you've raised your concerns, but they choose not to seek support? There's no magic spell that will get them talking, but here are some ideas to approach this difficult situation with care, patience, and love.

Plan for what to say

Dedicate a conversation to your concern. Choose a time and place that works for both of you. It could be on a walk, a drive, or during a favorite activity like cooking or baking. Start with, "I'd like to talk about something that's been on my mind. Is this a good time or shall we talk later?" It can be helpful to focus on what they feel comfortable talking about. For example, "I know you've been having trouble sleeping lately, can we talk about that?" Do your best to speak in a calm voice and avoid expressing frustration or arguing.

Listen and ask questions

Listen to what they tell you. Don't correct or interrupt them. Just listen.

Sometimes people avoid talking because they feel overwhelmed, ashamed, or unsure of what to say. Ask open-ended questions like, "How have you been feeling lately?", "How can I support you?", and "Would it help to talk, or would you rather I sit with you for a bit?"

Summarize what you hear them saying. Just because you are listening and reflecting back what they say does not mean you agree with them. It means you are doing everything you can to understand them and their experience.

Explore options together

Sometimes the biggest barriers to seeking care are cost, access, or fear of change. Offer to help look into options that make treatment feel less overwhelming and mention services you think would be useful. This could include:

- Offering to go with them to appointments.
- Journaling or walking outside.
- Exploring support groups or online resources.
- Researching therapists and nonprofit programs.

You can't force someone to seek help, but you can make sure they know that you're there and will support them. It's important to remember that people are in charge of their own lives and we can never change another person's behavior for them.

Respect their space

It's hard to watch someone struggle in silence. But trying to force someone to talk can push them further away. If they're not ready, that's okay. Let them know you're here when they're ready without pressuring them.

If they say, "I don't want to do this," then you're probably going to make things more difficult by demanding it. You might say, "Okay. What's something you do want to do?" Start with work, relationships, life—anything else—and then bring up the issue again later.

"You might not feel like talking right now. Just know I'm here whenever you are."

Keep showing up

Check in occasionally without nagging. Simple messages like "Thinking of you" or "Hope today's treating you gently" can help someone feel less alone.

You don't need all the right words. What matters most is your continued presence. A quick "Thinking of you" text, a hug, a funny video, an offer to go for a walk, or a shared moment of laughter can remind someone they're not alone even if they're not ready to talk yet. Remind them they're not alone, and you're still here, no matter what.

"I love you. I may not always understand what you're feeling, but I'm not going anywhere."

Take care of yourself

Being the emotional anchor for someone can be draining. It's hard to be patient when we're tired and frustrated. That's why we must seek support.

Therapy, support groups, or talking to friends can offer validation and relief. You deserve space to process your emotions, too.

Resources

Find what your medical plan offers for help with behavioral health services on our *Behavioral health services by plan* webpage at hca.wa.gov/bh-pebb. For education about and resources for mental health treatment:

- Mental Health America (MHA), mhanational.org
- National Alliance on Mental Illness (NAMI), nami.org

Crisis resources

These resources are available for everyone regardless of your income or whether you have insurance or not.

- For a life-threatening emergency: Call 911.
- For 24-hour suicide prevention, substance use, or a mental health crisis: Call or text 988.

Demystifying cholesterol

February is heart health month, and one of the factors that affects your heart health is cholesterol. Understanding cholesterol can seem complicated, especially all those terms—LDL, HDL, triglycerides, etc.

What is cholesterol?

The American Heart Association describes cholesterol as, “a waxy substance throughout the body. It’s not ‘bad’ unless you have too much of it. Your body needs it to build cells and make vitamins and other hormones” (“What is Cholesterol?,” heart.org/cholesterol). Your body naturally makes all the cholesterol you need. Cholesterol also comes from things you eat, like meat, eggs, and dairy products.

“Good” and “bad”

You may have heard that there’s “good” and “bad” cholesterol. Low-density lipoprotein (LDL) cholesterol is called “bad” cholesterol. High levels of LDL cholesterol can build up in your arteries and limit blood flow, contributing to risk for heart attack or stroke. High-density lipoprotein (HDL) cholesterol is considered “good” cholesterol. It helps remove the bad cholesterol from your arteries and takes it back to the liver to be broken down and removed from the body. Triglycerides are another part of cholesterol levels. They are the most common type of fat in your body and used for energy.

The first step is getting your cholesterol levels checked. You can do this with a blood test called a lipid panel. If you haven’t already done so, ask your primary care provider at your next visit about getting your cholesterol tested. The American Heart Association recommends adults 20 and older have their cholesterol tested every four to six years, as long as their risk level is low.

Understanding your levels

Levels for LDL cholesterol should be low and HDL cholesterol should be high. High levels of triglycerides along with high LDL cholesterol could mean a higher risk of heart disease or stroke.

Cholesterol is measured in milligrams (mg) per deciliter (dL) of blood. The American Heart Association suggests:

- **Total cholesterol** should be around 150 mg/dL
- **LDL cholesterol** at or below 100 mg/dL
- **HDL cholesterol** at or above 40 mg/dL in men and 50 mg/dL in women
- **Triglycerides** at less than 150 mg/dL



Improve cholesterol levels

If you are concerned about your cholesterol levels, talk with your primary care provider. Additionally, here are some steps you can take to manage cholesterol.

- 1. Eat a heart-healthy diet:** Fruits, vegetables, whole grains, legumes (like beans and lentils), nuts, poultry, and seafood are all considered part of a heart-healthy diet. It also includes oils like vegetable, canola, corn, peanut, soybean, sunflower, or olive.
- 2. Limit sugar, sodium, and saturated and trans fats:** Limit your intake of red meat, full-fat dairy products (milk, cheese, butter, etc.), fried foods, oils high in saturated fat (like coconut or palm), and processed foods that contain extra salt, sugar, and partially hydrogenated oils (found in many fried foods, cookies, crackers, muffins, etc.).
- 3. Quit tobacco and limit alcohol:** Removing smoking, vaping, or other tobacco products is a big step for managing cholesterol. Also limit your alcohol intake. Your medical plan can help you quit tobacco. Visit hca.wa.gov/tobacco-free for more information.
- 4. Move your body:** Long periods without moving around can lower your HDL cholesterol. Try to get 150 minutes a week of moderate movement, like walking or gardening, or 75 minutes a week of movement to get your heart rate up, like running or swimming laps.

It can seem overwhelming to try to manage your cholesterol, but even small changes can make a difference. To learn more, visit the American Heart Association at heart.org/cholesterol.



Defy diabetes with support

Prediabetes can be a warning sign for type 2 diabetes, but with the right lifestyle changes, your risk can be reduced or even reversed. Whether you have prediabetes or diabetes, your PEBB benefits include virtual resources to help you protect your health.

Omada for Prevention and Weight Health

The Diabetes Prevention Program powered by Omada has a new name! Omada for Prevention and Weight Health offers personalized support to help you manage your weight, activity, and nutrition. You'll get a smart scale, a health coach, weekly lessons, and a supportive community to help lower your risk of type 2 diabetes.

Who is eligible?

Subscribers and their family members ages 18 and older who:

- Are enrolled in a PEBB medical plan.
- Are not enrolled in Medicare Part A and Part B as their primary coverage.
- Qualify for the program after completing a brief assessment at omadahealth.com/wapebb.

Diabetes management programs

If you have diabetes, support and resources are available through your PEBB medical plan. See *Diabetes management programs* at hca.wa.gov/pebb-diabetes or contact your medical plan.

Diabetes terms to know

Here's a quick guide to help expand your diabetes vocabulary. These are common terms you may see in the news or your health plan documents.

Diabetes

Diabetes mellitus is a group of diseases related to how your body uses **insulin** and glucose (sugar) in the blood. Sustained high blood sugar can lead to serious health problems.

- **Type 1 diabetes** is an autoimmune disease that often starts in childhood. People with type 1 diabetes take prescription **insulin** because their body makes very little or none at all.
- **Type 2 diabetes** is more common and can develop at any age. People with type 2 diabetes can't properly process **insulin** and their treatment may include a nutrition plan, exercise, and medication.

Related conditions include **prediabetes**, which can develop into type 2 diabetes, and **gestational diabetes**, which can happen during pregnancy. The PEBB Program offers diabetes prevention and management programs.

A1C

This blood test measures your average blood sugar level over 2 to 3 months. It's used to diagnose diabetes or prediabetes, or to evaluate your diabetes treatment plan.

Continuous Glucose Monitor (CGM)

A device that tracks your blood sugar in real time using a sensor on the skin (pictured above, worn on the arm). CGMs are an alternative to traditional blood glucose meters that require droplets of blood.

Glucagon-Like Peptide-1 (GLP-1)

A hormone that regulates blood sugar, appetite, and digestion. GLP-1 is also shorthand for **type 2 diabetes** medications called GLP-1 agonists or GLP1/GIP agonists. Examples include brands like Ozempic, Mounjaro, and Trulicity.

The ingredients in these drugs are still being studied for uses beyond diabetes treatment, such as for weight loss. This class of drugs is not currently covered for weight loss by any PEBB plans.

Insulin

A hormone that helps your body use glucose for energy. One or more kinds of insulin may be prescribed to manage your blood sugar. Insulin is injected or taken with a wearable insulin pump.

Hitting snooze on your health?

We often hear about the importance of eating well and exercising regularly, but did you know that sleep is just as important when it comes to your health? It's easy to push bedtime later if you've had a busy day, but five minutes can quickly turn into an hour when you're sending a last-minute email, finishing a chore, or getting caught up on your favorite TV show. Sacrificing sleep may not seem like a big deal, but consistently losing out on good sleep can have long-term consequences on your health, productivity, and quality of life.

What happens when you don't get enough sleep?

Sleep deprivation is when you aren't getting enough sleep or you're not sleeping well. If you're sleep deprived, you may experience:

- **Weakened immunity**, making it easier to get sick and take longer to recover.
- **Mood changes** that can lead to anxiety or depression over time.
- **Increased risk of diseases** including high blood pressure, heart disease, and diabetes.
- **Cognitive decline** that affects concentration, memory, and problem-solving.
- **Accidents, injuries, and mistakes** due to drowsiness.

What are the benefits of sleep?

Getting adequate, uninterrupted sleep isn't just about feeling refreshed; it plays a central role in every part of your physical and mental well-being. When you sleep well, you:

- **Increase your energy** and are more alert throughout the day.
- **Boost your mood** and feel more positive and upbeat.
- **Strengthen** your immune system.
- **Balance** your appetite and metabolism.
- **Improve** muscle recovery and reduce inflammation.

How much sleep do you need?

According to the Centers for Disease Control (CDC), adults should aim for **seven to nine hours** of sleep every night. During that time, your brain processes information, your body repairs cells, and your emotional regulation resets.

Sleep needs vary by person and age. Some people thrive on six hours of sleep while others may need nine. Babies, children, and teenagers all need more sleep than adults. For more information on sleep recommendations, visit [cdc.gov/sleep](https://www.cdc.gov/sleep).



Tips to improve sleep hygiene

The best way to make sure you're sleeping well is to focus on your sleep hygiene. Sleep hygiene refers to the healthy habits, behaviors, and environments that contribute to getting a good night's rest. Below are tips to help you sleep more soundly:



Keep a regular sleep schedule. Go to bed at the same time each night and get up at the same time each morning, including on the weekends.



Get enough light and movement during the day. Natural light, especially early in the morning, helps your body regulate its internal clock, while exercising can help you fall asleep faster and spend more time in deep sleep.



Avoid caffeine, alcohol, and heavy meals in the evening, which can disrupt your sleep cycle.



Limit screen time before bed, especially from devices that emit blue light such as phones, tablets, or computers.



Wind down with a relaxing ritual, like reading, stretching, meditating, or taking a warm bath.



Create a restful environment. Make sure your bedroom is cool, dark, and quiet.

If you continue to have trouble sleeping, you may want to contact your doctor for help. Certain sleep conditions like insomnia, snoring, or sleep apnea can be the reason behind poor sleep quality. To find a provider, contact your plan or visit [hca.wa.gov/erb](https://www.hca.wa.gov/erb), select your member type, then select *Find a PEBB plan provider*.

Need a vaccine? We've got you covered

As vaccine guidance continues to evolve, you may wonder which vaccines are recommended for you or your family, and what coverage your PEBB benefits provide. Last fall, the West Coast Health Alliance provided up-to-date guidance for flu, COVID, and Respiratory Syncytial Virus (RSV) vaccinations.

About the West Coast Health Alliance

Washington, Oregon, California, and Hawaii formed the West Coast Health Alliance in summer 2025. The Alliance provides evidence-based public health guidance taken from nationally respected medical organizations, including the American Academy of Pediatrics, the American College of Obstetricians and Gynecologists, and the American Academy of Family Physicians. The Alliance provides recommendations for children and adults and for during pregnancy.

More about vaccines

Vaccines have been around longer than you might think! The science behind modern vaccines dates to 1796 when the first vaccine was developed to prevent smallpox. Today, several illnesses, such as measles, can be prevented. Other illnesses, such as polio, have been eliminated in populations where the vaccine is available.

How vaccines work

There are many different vaccines, but they all work in a similar way.

- **Vaccines boost your body's protection against an antigen.** An antigen is a germ (virus or bacteria) that can make you sick. An antigen can also be a fungus or allergen.

- **Vaccines use your body's immune system to protect you.** When exposed to an antigen, your body makes antibodies to protect you against the specific antigen. Your body remembers how to make these antibodies in the event of future exposure.
- **Vaccines provide a harmless antigen so that your body can safely build antibodies.** A regular germ can make you sick, but the antigens used in vaccines are similar enough for your body to build antibodies without you catching the germ. The antigens for vaccines can be made from parts of the germ (such as the protein) or inactive germ cells.

Vaccines not only help the person receiving the vaccine, but also the people around them. This is called "herd immunity," which means if enough people in a community have protection against a germ, fewer people get sick and pass it to others.

Herd immunity becomes especially important for protecting the most vulnerable individuals. This includes young children, the elderly, or others with compromised immune systems (for instance, people with an autoimmune disorder or receiving chemotherapy) who are likely to get sicker.

Insurance coverage for vaccines

Many vaccines are considered preventive and are covered in full by all PEBB health plans. If there is a copay, coinsurance, or deductible applied, members who have a flexible spending arrangement (FSA) or health savings account (HSA) can use it to cover any out-of-pocket costs for the vaccine. Review your plan's benefits booklet or contact your plan for specific coverage details. Benefits booklets and plan contact information are available at hca.wa.gov/erb.

COVID vaccines

As of September 5, 2025, Washington State issued a standing order for any resident age 6 months or older to have access to COVID vaccines. **This is not a mandate.** This provides access for those who choose to receive a vaccine for themselves or a child. View the standing order at doh.wa.gov/immunization.



Where to learn more

If you have questions or concerns, talking to a doctor you trust is a great next step. Your doctor can discuss the safety of vaccines for you or your family, any concerns and benefits, and give a vaccine if you and your provider determine it is a healthy choice for you.

You can also visit the following organizations' websites for more information on vaccinations:

- Washington State Department of Health: doh.wa.gov
- American Academy of Pediatrics: aap.org
- American College of Obstetricians and Gynecologists: acog.org
- American Academy of Family Physicians: aafp.org

Start the new year with SmartHealth

Feel your best in 2026 with SmartHealth, a wellness program included in your PEBB benefits. If you want to be more active, manage stress, or improve your sleep, SmartHealth has activities and resources to help.

See where your health stands

Take the well-being assessment to get a personal health report and earn 800 points. Once you've completed your assessment, you may:

- **Qualify for a \$125 wellness incentive in 2027.** Reach 2,000 points by November 30, 2026 to receive a \$125 reduction to your medical plan deductible or a one-time deposit into your health savings account (HSA).
- **Enter to win a \$500 gift card to use for a Washington experience.** Report completion of the "Washington Experience Giveaway" featured activity in SmartHealth by any of the following deadlines in 2026:
 - March 31
 - June 30
 - September 30

You only need to enter once to be eligible to win any of the drawings.

Get started

Visit smarthealth.hca.wa.gov or download the Wellness At Your Side app (code: smarthealth). Learn more about SmartHealth at hca.wa.gov/pebb-smarthealth.



HCA complies with all applicable federal and Washington State civil rights laws and is committed to providing equal access to our services. If you need an accommodation or require documents in another format, please call 1-800-200-1004 (TRS: 711) or visit hca.wa.gov/about-hca/nondiscrimination-statement.

La HCA cumple con todas las leyes vigentes federales y del Estado de Washington sobre derechos civiles y tiene el compromiso de ofrecer un acceso equitativo a nuestros servicios. Si necesita alguna facilidad, o si requiere documentos en otro formato o idioma, llame al 1-800-200-1004 (TRS: 711) o visite hca.wa.gov/about-hca/nondiscrimination-statement.

Управление здравоохранения (HCA) соблюдает все применимые федеральные законы и законы штата Вашингтон в отношении гражданских прав и обязуется обеспечивать равный доступ к своим услугам. Если вам потребуются специальные услуги или документы в другом формате или на другом языке, позвоните по телефону 1-800-200-1004 (TRS: 711) или посетите сайт hca.wa.gov/about-hca/nondiscrimination-statement.

PO Box 42684
Olympia, WA 98504-2684

Here's your **For Your Benefit** newsletter



See how your benefits support you all year!