



A message from HCA Director Sue Birch

Dear PEBB member,

As we continue navigating the COVID-19 pandemic, be sure to use your PEBB resources to take care of yourselves and your families. Your coverage includes comprehensive physical and behavioral health services. Many providers are offering telehealth appointments so you can seek care remotely.

Also, we are regularly updating the content on SmartHealth to be relevant to our current shared experience. Non-Medicare subscribers, please take a few minutes to log in and explore the activities designed to help improve sleep, diet, and reduce stress.

From all of us at the Health Care Authority (HCA), thank you for your work as public servants, and be well.

HCA Director Sue Birch

**Stay home.
Stay healthy.**

Spread the Facts

coronavirus.wa.gov

PEB Board approves resolutions related to COVID-19

On April 2, 2020, the PEB Board passed three resolutions in response to the COVID-19 state of emergency. These resolutions:

- Extend enrollment deadlines for retirees and PEBB Continuation Coverage subscribers to 30 days past the date the Governor ends the state of emergency. This means employees who are retiring or losing coverage may have extra time to enroll in PEBB retiree insurance coverage or PEBB Continuation Coverage.
- Extend the maximum period of PEBB Continuation Coverage to the last day of the second month after the date the Governor ends the state of emergency. This means that subscribers enrolled in PEBB Continuation Coverage may be covered longer.
- Establish temporary eligibility for PEBB coverage for certain job classes hired or rehired during the state of emergency. This means certain employees responding to the COVID-19 emergency will get coverage faster than under normal PEBB eligibility rules.

Job classes affected by the temporary eligibility criteria include:

- First responders.
- Health care professionals.
- Any positions in a medical facility.
- Public health officials.
- Any COVID-19 research positions.
- Other position types authorized during the state of emergency by the Health Care Authority. (We will communicate with you if more job classes are added to this list.)

These positions are eligible for the employer contribution toward PEBB benefits in any month they work at least eight hours. If you are eligible under these temporary eligibility criteria, PEBB coverage will start the first day of the month in which you become eligible. For example, if you become eligible on June 15, your PEBB benefits are effective June 1.

Once the COVID-19 state of emergency ends, the standard PEBB eligibility rules apply.

Other changes

The Health Care Authority and the federal government have changed some rules around the Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP). Learn about these changes at pebb.naviabenefits.com/pebb-covid-19-update. If you have a health savings account (HSA), learn what's changed about how you can spend those funds at healthequity.com/cares.

Stay informed

Know your options for getting care from home. Contact your medical plan to learn about telehealth (also called telemedicine or virtual care) benefits, including mental health resources, nurse advice lines, and mail-order prescription drug options.

We will keep making changes to help you and your loved ones get through this pandemic. Get up-to-date information about what we are doing in response to COVID-19 by visiting hca.wa.gov/coronavirus.

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Top news inside

- Medical plan highlights
- What's the difference between Medicare and Social Security?
- Your time to live tobacco free
- Coming out of retirement to work at a school?
- Is dual-enrolling in PEBB and SEBB benefits a good idea?

Medical plan highlights

No matter which PEBB medical plan you have, you get access to benefits that range from routine care to treatment for complex conditions to resources for living well. We've highlighted a few benefits from most plans to help you make the most of your coverage.

Perks from Kaiser Permanente

Your Kaiser Permanente medical plan gives you many tools to support your well-being. From discounts on gym memberships to classes and wellness coaching, your plan goes beyond care to help you live life to the fullest. Kaiser Permanente Northwest (KPNW) members, visit **chpactiveandhealthy.com**. Kaiser Permanente Washington (KPWA) members, visit **kp.org/wa/member-perks**.

Did you know you can get a big discount when you join a gym through the ChooseHealthy® program? More than 10,000 fitness centers participate. It costs just \$25 a month (plus a \$25 initiation fee). ChooseHealthy also offers discounts on fitness gear, home exercise equipment, and more.

Check out these other free programs that can help you be your healthiest:

- **Personalized wellness coaching** by phone to help you meet health goals like losing weight or reducing stress.
- **Individual phone-based help and online support** through the Tobacco Cessation program (KPNW) or the Quit for Life program (KPWA) to help you stop using tobacco or vapor products.
- **Support groups and classes** on health-related topics.

You also have access to these healthy resources:

- **Living well with a chronic condition workshops:** These

six-week, in-person group workshops help people learn how to manage chronic conditions like diabetes and improve their quality of life. Learn more online at **wa.kaiserpermanente.org/html/public/classes/living-well**.

- **Free library:** For information you can trust about symptoms, tests, and medications, visit our free online health care library at **ghc.org/kbase/index.jhtml**.
- **Latest research:** For more in-depth reports, check out:
 - The KPNW Center for Health Research at **research.kpchr.org/News**
 - The KPWA Health Research Institute at **kpwashingtonresearch.org/news-and-events**

Perks from UMP Classic and UMP CDHP

Eligible members of these plans have access to the Centers of Excellence (COE) Program. This program contracts with providers who specialize in joint replacement and spine care. These providers are named COEs because they have proven their ability to provide exceptional service with successful results for patients with those conditions. Through the COE Program, eligible members receive treatment at low to no cost. For UMP Classic members, treatment is covered in full. For UMP CDHP members, the surgery and related services are covered in full after you meet your annual medical deductible.

Premera Blue Cross administers the COE Program. **If you are age 18 or older, and not enrolled in Medicare as your primary coverage, you may qualify for this program.** Other criteria may also apply. Members enrolled in Medicare or UMP Plus have access to covered services related

to joint replacement and spine care outside of this program.

Virginia Mason is the COE for knee and hip replacement. Most eligible expenses for knee or single hip replacement surgery are covered in full. If you're enrolled in UMP CDHP, you must pay your deductible before costs are covered in full. If you qualify, the program will also help with travel and lodging expenses for you and a care companion. Learn more at **premera.com/health-care-authority/knee-and-hip-replacement**

Virginia Mason and Capital Medical Center are the COEs for lower spine care. Most eligible expenses for evaluation and creation of a treatment plan, as well as lumbar fusion surgery, are covered in full. If you're enrolled in UMP CDHP, you must pay your deductible before costs are covered in full. Learn more at **premera.com/health-care-authority/spine-care**.

If you are interested in this benefit, you may refer yourself (or your provider may refer you) by calling Premera Blue Cross at 1-855-784-4563 (TRS: 711).

Perks from UMP Plus

Both UMP Plus plans are value-based plans. That means their providers follow evidence-based treatment practices, coordinate care with other network providers, and meet high standards for the quality of care they provide. These plans prioritize your health outcomes and your experience above all else. Find out more at **regence.com/ump/pebb**.

UMP Plus members also have no-cost office visits with a network primary care provider. They can also visit specialists without waiting for a referral.

This only scratches the surface

Your PEBB medical plan offers many more benefits to help you get and stay healthy. Visit **hca.wa.gov/erb** to learn more about your benefits.

What's the difference between Medicare and Social Security?

Whether you are retiring soon or have been retired for years, you may have questions about retiree health plan coverage. It can be confusing to know when to contact Medicare, the Social Security Administration, or the PEBB Program. We're here to help.

Who does what?

Medicare is our country's federal health insurance program. It is designed to cover some health care costs for Americans who are age 65 or over, or disabled.

The Social Security Administration (SSA) manages eligibility and enrollment for Medicare. They can help you get a replacement Medicare card. The SSA also administers Social Security retirement and disability, which are monthly financial benefits.

The PEBB Program offers a variety of plans for retirees, including both standard medical plans and Medicare Advantage or Medicare Supplement plans. Pending approval by the PEB Board, we may also offer new Medicare Advantage Prescription Drug (MAPD) plans starting January 1, 2021.

When to contact Medicare

Contact Medicare when you need answers to questions like:

- What does Medicare cover?
- What do Medicare plans in my area cost, and what services do they offer?

- How can I check the status of my Medicare claim?
- Does my provider participate in Medicare?
- Where can I learn more about a Medicare Part D (prescription drug) plan and enroll?

Call 1-800-633-4227 (TTY: 1-877-486-2048) or go to **medicare.gov**. For questions about your claims or medical records, log in to **MyMedicare.gov**.

When to contact the SSA

Contact the SSA to learn more about whether you're eligible for Medicare, how to sign up, or how to get a replacement Medicare ID card. You should also contact them if you are still enrolled in medical benefits through an employer and do not need Medicare while working.

If you are retiring in the three months before or after turning age 65, make sure you understand the Medicare Initial Enrollment Period (IEP) timelines and when you are eligible for a Special Enrollment Period (SEP). Contact the SSA if you have questions about either the Medicare IEP or SEPs.

You can also contact them for answers to questions like:

- How do I report a death?
- How can I check Medicare eligibility?
- How do I sign up for Medicare Part A (hospital insurance) or Part B (medical insurance)?

- How do I apply for Extra Help with Medicare Part D (prescription drug coverage)?
Note: This information only applies to PEBB retirees enrolled in Premera Blue Cross Medicare Supplement Plan F or Plan G.
- How do I report a change of address or phone number?

Call 1-800-772-1213 (TTY: 1-800-325-0778) or visit **socialsecurity.gov/benefits/medicare**.

When to contact the PEBB Program

We can help retiring employees, PEBB retirees, or PEBB Continuation Coverage members with questions like:

- Am I eligible for PEBB retiree health plan coverage? Is my dependent?
- How do I change my name, address, or phone number?
- How do I add or remove a dependent?
- How do I file a complaint or appeal?
- How do I report a death?

Visit **hca.wa.gov/pebb-retirees** or call 1-800-200-1004 (TRS: 711) and select menu option 6.



It starts with one

The Starts with One campaign informs young adults, their parents, and older adults about the dangers of prescription drug misuse and ways to prevent it. Now in its third year, the campaign focuses on having honest conversations, safely storing medications, and properly disposing of them at designated take-back locations. Learn more at getthefactsrx.com.

One simple step

You can make a difference. Seventy-five percent of opioid misuse starts with people using medication that wasn't prescribed for them. Simple steps, like locking up medications, can stop them from being misused. Between 2012 and 2016, more than 3,300 lives in Washington were lost to overdose from opioids. Protect your loved ones and the environment by storing medications properly.

Safely dispose of leftover medications at a take-back program near you. These programs are a convenient and secure way to dispose

of any leftover medications. Find one at TakeBackYourMeds.org.

One honest conversation

Take the next step: Have a conversation with a friend or family member about the dangers of opioids. While it can be tough, it may be the most important thing you do. One good strategy is to keep it light—it doesn't have to be a therapy session, but rather part of a conversation you could have anytime.

If you know someone struggling with opioid misuse, call or text the Washington Recovery Help Line at 1-866-789-1511. Call 24 hours a day, seven days a week, 365 days a year. Text them Monday through Friday, 9 a.m. to 9 p.m. Anyone can call or text. They offer support and information about effective treatment near you.

Starts with One is funded by a federal grant to combat the opioid epidemic. Opioids are one of the leading causes of injury-related deaths in Washington.



Your time to live tobacco free: Your PEBB benefits can help

Did you know that quitting smoking can add as much as a decade to your life expectancy? Quitting is not easy—but you have free resources through your PEBB benefits that can help.

Kaiser Permanente NW: Offers a variety of resources to help you stop using tobacco products, like online or telephone health coaching.

Kaiser Permanente WA: Offers Quit for Life, which includes five phone calls with a Quit Coach, individual counseling or group sessions, free mail-order prescription medications, and online tracking tools. You'll get unlimited follow-up support via phone or web coaching.

Uniform Medical Plan (UMP): Offers nicotine replacement therapy, counseling, and Quit for Life. Quit

for Life includes five phone calls with a Quit Coach, individual counseling or group sessions, free mail-order prescription medications, and online tracking tools. You'll get unlimited follow-up support via phone or web coaching.



Good news about quitting

- Your chance of having a heart attack or stroke will drop.
- Your breathing will improve.
- Your chance of getting cancer will be lower.

- Food tastes better.
- You save money—no more spending it on tobacco products.

Visit hca.wa.gov/tobacco-free or call your medical plan to learn how to take the first step.

Help for teens

According to the Washington State Department of Health, one in three 12th graders reported using vapor products in 2018. Teens who vape liquids that contain nicotine, or use tobacco products, can call 1-800-QUIT-NOW for free coaching. They can also sign up for a free vaping cessation app at doh.wa.gov/quit. Other free resources for quitting tobacco are available at teen.smokefree.gov.

Coming out of retirement to work at a school? Here's what to keep in mind.

If you decide to come out of retirement to work for a Washington State school district or charter school, or take a represented position at an educational service district (ESD), you may be able to take advantage of School Employees Benefits Board (SEBB) Program benefits.

Get on board with SEBB benefits

If your school district, charter school, or ESD determines you are eligible for the employer contribution, your SEBB benefits will include medical, dental, and vision coverage, as well as basic life, basic accidental death and dismemberment (AD&D), and basic long-term disability (LTD) insurance. You pay a monthly premium for medical, and your employer pays the premium for your other benefits.

You may also enroll your eligible dependents.

Learn more about SEBB benefits at hca.wa.gov/sebb-employee.

Defer your PEBB retiree health plan coverage

If you are enrolled in PEBB retiree coverage and you become eligible for SEBB benefits, you should defer your PEBB retiree health plan coverage. Deferring lets you keep your eligibility to enroll in PEBB benefits at a later date, such as when your enrollment in SEBB benefits ends. You can set your deferral date to start after you become eligible for SEBB benefits so you can have continuous coverage without overlapping.

You should also defer your PEBB retiree health plan coverage if your spouse or state-registered

domestic partner enrolls in SEBB health plan coverage and adds you as their dependent. Learn more at hca.wa.gov/defer-coverage.

Protect your right to return later

There are strict requirements for returning to a PEBB retiree health plan after deferring. Read WAC 182-12-200 and 182-12-205 at hca.wa.gov/pebb-rules to learn more.



Is dual-enrolling in PEBB and SEBB benefits a good idea?

Now that the School Employees Benefits Board (SEBB) Program has launched, some PEBB subscribers with a family member eligible for SEBB benefits may wonder if it is beneficial to enroll in both programs.

Dual enrollment in both the PEBB and SEBB programs is currently allowed, but it may not give your family an advantage—especially financially.

An illustration

Let's look at the case of Kelly, who works for a school district and is eligible for SEBB benefits. Kelly's spouse, Terry, works for a state agency and is enrolled in PEBB benefits. Kelly enrolls in medical coverage under the SEBB Program and is also covered as Terry's spouse under a PEBB medical plan.

Each month, this couple will pay one premium for Kelly's SEBB coverage, and another premium for Kelly and Terry's PEBB coverage. Kelly's medical, dental, and vision claim costs

will be covered first by the SEBB coverage (the primary payer), then by the PEBB coverage (the secondary payer). Because coverage levels for services are similar in most PEBB and SEBB medical plans, Kelly's secondary PEBB coverage will likely offer little or no extra payment for most health care services, including deductibles and copays. Since this couple is paying two premiums each month for Kelly, dual coverage may not provide a financial advantage.

Something to keep in mind: If one of the employees chooses to waive their medical coverage to enroll on the other's medical, a \$50 spouse or state-registered domestic partner coverage premium surcharge would apply in addition to the monthly medical premium. For example, if Terry waives PEBB medical coverage to enroll on Kelly's SEBB account, Kelly would incur the monthly \$50 premium surcharge.

Weigh the options

Whether dual enrollment in PEBB and SEBB benefits works to your advantage is up to you. You may have to research both PEBB and SEBB benefits to compare. Be sure to consider the premiums, deductibles, copays, coinsurance, and premium surcharges if you're thinking about dual enrolling.

If you aren't sure how a plan you're considering would share costs with another plan, contact the plan and ask about coordination of benefits. You can also read your plan's certificate of coverage, available at hca.wa.gov/erb.

Another thing to consider is that the Washington State Legislature recently passed ESSB 6189, a law that limits dual enrollment between the PEBB and SEBB programs. Starting with the 2022 plan year, enrollment will be limited to a single program. We will communicate more information about this as it becomes available.

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Look inside for your **For Your Benefit** newsletter



Act now: Name your beneficiaries

Only 56 percent of PEBB subscribers with life insurance, and 45 percent of those with a health savings account (HSA), have named a beneficiary. That means over half of all PEBB subscribers with these benefits may find that their intended beneficiaries have trouble getting funds when they are most needed. Don't leave your loved ones in this situation. Update your beneficiaries today—you can do it at any time.

- For basic or supplemental life insurance, use MetLife's MyBenefits portal at **mybenefits.metlife.com/wapebb** or call 1-866-548-7139.
- For your HSA, use HealthEquity's online portal at **healthequity.com/pebb** or call 1-877-873-8823.

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**. University of Washington employees can sign up in Workday.

We recommend using your personal email address to sign up for this service. If you use a state email address (ending

in wa.gov), you may not be able to access that email account outside of business hours.

If you're already signed up for email subscription through a state email, you can switch to a different email address in PEBB My Account. To do so, log in and click on *Subscribe/unsubscribe to emails*. Then enter your personal email.

If you update your email, please note that it takes 24 hours for the system to update. You will not see your new email the same day you change it.