

Reminders for the new year

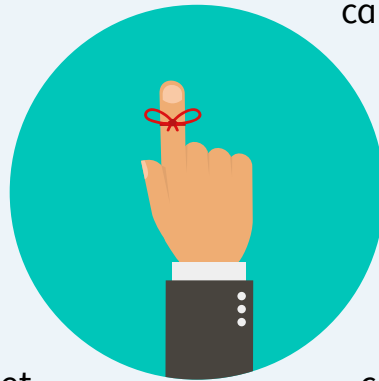
You may receive a new ID card

If you changed your medical plan for 2026, you should have received a new ID card from your plan. If you haven't, contact 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.

The Medicare Part D out-of-pocket maximum has increased to \$2,100 for 2026. This follows Centers for Medicare & Medicaid Services (CMS) changes.



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 4) 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).

The Inflation Reduction Act could help you save

Effective for this year, lower costs were negotiated by Medicare for 10 drugs: Eliquis, Jardiance, Xarelto, Januvia, Entresto, Enbrel, Imbruvica, Stelara, and Farxiga and Novolog (insulins). For more information, refer to your medical plan's drug formulary.

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 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? Here are some ways 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 a favorite activity. 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. Do your best to speak in a calm voice and avoid expressing frustration or arguing.

Listen

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?" and "How can I support you?"

Explore options together

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.
- 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 to 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. 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, "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" 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/call, a hug, or a shared moment of laughter can remind someone they're not alone.

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 relief. You deserve space to process your emotions, too.

Resources

Find what your medical plan offers on the *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.

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

Demystifying cholesterol

February is heart health month. One factor that affects your heart health 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” (“What is Cholesterol?” [heart.org/cholesterol](https://www.heart.org/cholesterol)). Your body naturally makes all the cholesterol you need.

There’s “good” and “bad” cholesterol. “Bad” cholesterol is low-density lipoprotein (LDL) cholesterol. High levels of LDL cholesterol can build up in your arteries and limit blood flow, contributing to risk for heart attack or stroke. “Good” cholesterol is high-density lipoprotein (HDL) cholesterol. It helps remove the bad cholesterol from your arteries. There are also triglycerides, which are the most common type of fat in your body.

The numbers

The American Heart Association suggests:

- **Total cholesterol** 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. Here are some ways to manage cholesterol.

- 1. Eat a heart-healthy diet:** Including fruits, vegetables, whole grains, legumes (like beans and lentils), nuts, poultry, and seafood. It also includes oils like vegetable, canola, olive, etc.
- 2. Limit sugar, sodium, and saturated and trans fats:** Limit your intake of red meat, full-fat dairy products, 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.
- 4. Move your body:** Try to get 150 minutes of moderate movement, like walking, or 75 minutes of movement to get your heart rate up, like swimming laps, per week.

It can seem overwhelming to manage your cholesterol, but small changes can make a difference. To learn more, visit the American Heart Association at [heart.org/cholesterol](https://www.heart.org/cholesterol).

Diabetes terms to know

Here's a quick guide to 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. Non-Medicare members, visit hca.wa.gov/pebb-diabetes to learn more.

A1C

This blood test measures your average blood sugar level over 2 to 3 months. It's used to diagnose diabetes 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. CGMs are an alternative to 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.

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

In summer of 2025, Washington, Oregon, California, and Hawaii announced an alliance to provide evidence-based public health guidance taken from nationally respected medical organizations. The Alliance provides recommendations for children and adults.

How vaccines work

All vaccines 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 your body can safely build antibodies.** Vaccines differ from a regular germ, which can make you sick. 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 help the person receiving the vaccine and the people around them, a concept called "herd immunity." This is especially important to keep the most vulnerable well, including young children, the elderly, or others with compromised immune systems.

Insurance coverage for vaccines

Many vaccines are preventive and covered by all PEBB medical plans. Review your plan's benefits booklet at hca.wa.gov/pebb-retirees for more information.



COVID vaccines

On 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. View the standing order at doh.wa.gov/immunization.

Learn more

If you have questions or concerns, talk with your provider. You can also visit the American Academy of Family Physicians at aafp.org or the Washington State Department of Health at doh.wa.gov for more information on vaccinations.

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.

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



See how your benefits support you all year!

For Your Benefit is produced for Public Employees Benefits Board (PEBB) retirees.

 Call Customer Service at 1-800-200-1004 (TRS: 711).