

## Changes to UMP Classic Medicare prescription drug benefits

**Beginning January 1, 2025**, the UMP Classic Medicare plan's prescription drug benefit will change to a Medicare Part D plan.

### Why is the plan changing?

HCA hosted several retiree listening sessions in 2023, asking for feedback about retiree plans and benefits. Retirees expressed the importance of keeping UMP Classic Medicare as a plan option and concerns that the premium is becoming too costly.

In response, HCA explored ways to make the plan more affordable while maintaining high-quality benefits and coverage. The transition to a Medicare Part D prescription drug plan was an option that could be implemented quickly with the largest

potential reduction in premiums. The Part D formulary (list of covered drugs) is also very similar to UMP Classic Medicare's Preferred Drug List.

### More information

We will share more information before open enrollment and in the October *For Your Benefit* newsletter.

Learn more and watch a video about the option on HCA's website at [hca.wa.gov/ump-medicare](https://hca.wa.gov/ump-medicare).

Visit [hca.wa.gov/peb-board-meetings](https://hca.wa.gov/peb-board-meetings) to view PEB Board meeting materials.

### Who do I contact with questions?

If you have questions, email:

[UMPQuestions2024@hca.wa.gov](mailto:UMPQuestions2024@hca.wa.gov)

### Save the date! Open enrollment will start October 28 and end November 25.

We've heard your concerns about the challenges of making open enrollment changes at the end of November and during the Thanksgiving holiday. To make sure you have help and support when making changes, the PEBB Program is moving open enrollment to **October 28 through November 25, 2024**. Make all your changes *before* Thanksgiving!



## Prioritizing mental health and combatting loneliness

Retirement marks the beginning of a new chapter filled with possibilities, freedom, and relaxation. This transition can also bring about changes in routine, social interactions, and overall mental well-being. Human connection is vital for us to flourish,

supporting our mental wellness and helping to tackle feelings of isolation. Here are some valuable insights and practical tips to assist you in gracefully navigating this phase with resilience.

### Prioritizing mental health

Here are some suggestions to help you prioritize your health and well-being.



**Establish a routine:** While retirement offers freedom from the constraints of a structured work schedule, maintaining a routine can provide a sense of purpose and stability. Set aside time for activities you enjoy, exercise, socialization, and relaxation.



**Practice mindfulness:** Using mindfulness techniques, such as meditation and deep breathing exercises, can help you stay present and grounded. Incorporate mindfulness into your daily routine to cultivate a sense of peace and tranquility.



**Stay active:** Physical activity is not only beneficial for your physical health but also for your mental well-being. Engage in activities such as walking, swimming, gardening, or yoga to boost your mood and reduce stress.



**Stay connected:** Maintaining strong social connections is essential for mental health. Reach out to friends, family members, or former colleagues regularly. Join clubs, volunteer organizations, or hobby groups to meet new people and foster meaningful relationships.

## Combatting loneliness

Retirement can sometimes lead to feelings of loneliness or isolation. Meaningful social activities can significantly improve mental health, life satisfaction, and quality of life. Here are some strategies to help you combat loneliness and stay connected.



**Explore new interests:** Join classes, clubs, or groups centered around activities you enjoy to meet like-minded individuals and expand your social circle.



**Volunteer:** Giving back to your community through volunteer work can provide a sense of purpose and fulfillment while connecting you with others who share similar values and interests.



**Use technology:** Embrace technology to stay connected with loved ones, even if they're far away. Use video calls, social media, and messaging apps to keep in touch and maintain relationships.

Your mental health is just as important as your physical health, especially during this significant life transition. By prioritizing self-care, staying active, and nurturing social connections, you can embrace retirement with confidence, resilience, and joy.

## Benefits 24/7 is here!

Benefits 24/7 launched in January and replaced PEBB My Account. You can use it to access your PEBB benefits anytime. Benefits 24/7 is there when you need it, such as when you experience a life event (for example, getting married).

We encourage you to use Benefits 24/7. However, it is not required. Paper forms will continue to be available as a way to make changes to your benefits.

## Set up your account

Your PEBB My Account login no longer works. You will need to create a new login for Benefits 24/7 using SecureAccess Washington (SAW). If you already have a SAW account, you don't need to create a new one.

Familiarize yourself with Benefits 24/7 before open enrollment. Visit [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) to get started.

# Some retirees will see more options for PEBB vision coverage

**Note:** This change only applies to PEBB members not enrolled in Medicare. **Vision coverage for Medicare retirees is not changing.**

During the PEBB Program's open enrollment this fall, **if you are not enrolled in Medicare**, you will have the opportunity to choose your vision plan for 2025. The PEBB Program is giving you more choice of vision benefits by providing standalone vision plan options. This means non-Medicare retirees will have routine vision coverage separate from their medical coverage starting January 1, 2025. Treatment for medical conditions such as infection, eye diseases like glaucoma, and eye injuries will continue to be covered as part of the PEBB medical benefit.

Members enrolled in Medicare will still have routine vision care covered by their PEBB medical plan.

## What vision plan options will I have?

Non-Medicare members will be able to choose from three vision plans:

- Davis Vision by MetLife
- EyeMed Vision Care
- MetLife Vision

Each plan will have a network of providers that offers services like routine eye exams, eyeglass frames and lenses, contact lenses, and discounts on treatments like LASIK. All plans will offer private practice optometrists and ophthalmologists in Washington State and nationwide, but each plan's network will include different providers. These plans were chosen to cover as many counties in Washington as possible, but not all plans will have network providers in all areas. In addition to private practice locations, each plan will offer a selection of retail locations, such as Costco Optical, Walmart, Sam's Club, America's Best, Visionworks, LensCrafters, Pearle Vision, and Target Optical.

## What will it cost?

Like dental coverage, vision coverage will have a monthly premium if you choose to enroll. It was previously built into the medical coverage premium. Premiums for 2025 will be available in October.



## **When can I learn more?**

Plan comparisons and instructions for how to enroll in vision coverage will be posted on HCA's website in October and mailed to non-Medicare members at least a month be-

fore open enrollment begins to ensure everyone has time to make an informed choice. The October *For Your Benefit* newsletter will also provide more information and resources.

## **Who is HCA?**

The Health Care Authority (HCA) is the state agency that obtains health care for public employees, school employees, and retirees. We also support free or low-cost health care, including Apple Health (Medicaid), and behavioral health and recovery. We're honored to be the state's largest health care purchaser and to facilitate health care for a third of Washington's residents. We strive to provide equitable, high-quality health care and behavioral health prevention, crisis, and recovery supports through innovative health policies and purchasing strategies to support a healthier Washington.

## **What is PEBB?**

The Public Employees Benefits Board (PEBB) Program provides access to benefits such as medical, vision, and dental insurance for retirees of state agencies, institutions of higher education, and participating employer groups (like many hospital districts, counties, etc.). For retirees on Medicare, PEBB provides

options to supplement Medicare coverage. The PEBB Program is governed by a board that guides decision making and policies, including those that affect eligibility and the types of benefits we provide. The members of the board are appointed by the Governor.

## **Where does Regence, Premera, Kaiser Permanente, or UnitedHealthcare fit in?**

While the PEBB Program works to make sure there are plan choices available for coverage, insurance carriers like Regence BlueShield, Premera Blue Cross, Kaiser Permanente, or UnitedHealthcare administer the benefits and coordinate with Medicare as applicable. They are responsible for the day-to-day activities like issuing ID cards, processing claims, and pre-authorizing services. This makes them the best resource for questions about your PEBB plan coverage or when you need to check if a provider is in network.



## When a provider leaves a plan's network

PEBB health plans have insurance carriers that administer the medical plans, such as Regence BlueShield, Premera Blue Cross, Kaiser Permanente, or UnitedHealthcare. Part of administering the plans includes managing the provider networks, including hospitals, physicians, and pharmacies that are contracted with the plan to provide services. All plan carriers in Washington State are required to maintain their provider networks so there are enough providers to ensure members have reasonable access to covered services without undue delay.

### How will I know if my provider may leave my plan's network?

The plan carriers and the providers, like other businesses, have contracts with expiration dates. That means they routinely have to negotiate new contract terms. Sometimes these negotiations take more time and can come very close to the contract expiration date. The contract negotiations are between the plan carrier and the provider and do not include HCA.

The Office of the Insurance Commissioner (OIC) requires the plan carriers to notify affected members 30 days before the contract ends.

The notice tells members that the provider may be leaving the network and provides resources for finding a new in-network provider. If an agreement is reached, the carriers send a follow-up notice to the affected members.

### What if I have concerns about the network change?

If you have been notified of a potential network change and have concerns, you should contact your plan to voice your concerns and seek assistance if needed. Contact information should be provided in the notice you get from the plan carrier. You can also find plan contact information at [hca.wa.gov/erb](https://hca.wa.gov/erb). Select your member type (retirees), and then select *Contact the plans* under *Get help*.

Although HCA monitors network negotiations and will sometimes provide additional information when the network change could affect members, we cannot influence the outcome of potential network changes.

## In case you were wondering

We've gathered questions we often hear from retirees about their benefits. We hope this might answer a question you've been wondering about.

If you have questions or need to contact the PEBB Program, send a secure message via HCA Support at [support.hca.wa.gov](https://support.hca.wa.gov) or call 1-800-200-1004 (TRS: 711).



## If I enroll in a PEBB Medicare Advantage plan, can I enroll in a different PEBB plan later?

Yes. You can change from any PEBB Medicare plan to any other PEBB Medicare plan for which you are eligible during the annual open enrollment. That means you can return to any plan you left, or you can try a new plan. The next open enrollment will run from October 28 to November 25, 2024.

You can also change your medical plan during a special open enrollment if you have a qualifying life event, such as getting married or moving out of a plan's coverage area.

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](https://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](https://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](https://hca.wa.gov/about-hca/nondiscrimination-statement).

Here's your **forYourBenefit** newsletter

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