

How returning to work affects your benefits

If you decide to go back to work after retirement, here's how your PEBB retiree insurance coverage is affected.

Retiree and employee coverage

You cannot be enrolled in PEBB or SEBB employee coverage **and** PEBB retiree coverage. In fact, you **must** enroll in employee coverage if you return to employment in a PEBB or SEBB benefits-eligible position. You may **not** waive enrollment in PEBB or SEBB employee medical to stay enrolled in PEBB retiree coverage.

Enrolling as an employee

Submit your enrollment in Benefits 24/7 at benefits247.hca.wa.gov or return forms (and any supporting documentation) to your employer's payroll or benefits office no later than 31 days after becoming eligible for employee benefits.

If you are enrolled in Medicare Part A and Part B, learn more about how these benefits work together while you're employed by visiting:

- **PEBB:** hca.wa.gov/pebb-age-65
- **SEBB:** hca.wa.gov/sebb-age-65

Returning to work requirements PEBB or SEBB benefits-eligible

position: You do not need to submit a form to defer your PEBB retiree coverage; it is done automatically.

Non-PEBB or SEBB position: If you are enrolled in employer-sponsored coverage outside of PEBB or SEBB, submit a *PEBB Retiree Election Form* (form A) or use Benefits 24/7 to defer your PEBB retiree coverage; it is not an automatic process. You will need proof of other coverage when you return to PEBB coverage. Find out more at hca.wa.gov/defer-coverage.

Get help

For eligibility and enrollment questions, contact the PEBB Program by sending a secure message through HCA Support at support.hca.wa.gov or calling 1-800-200-1004 (TRS: 711). For questions about your pension, contact the Department of Retirement Systems (DRS).

A conversation that matters

Taking care of your whole self includes taking care of your mental health. Often, we don't recognize when we need support for our mental health. Starting mental health treatment can be daunting, but you're not alone.

The National Alliance on Mental Illness (NAMI), nami.org, provides the following statistics:

- **1 in 5** U.S. adults experience mental illness each year
- **1 in 20** U.S. adults experience serious mental illness each year

What signs should I be aware of?

If you or someone you know is having a mental health crisis, get help immediately. But that's not the only time you should consider getting help. When you stop feeling like yourself, it's time to think about mental health care. Mental health conditions can take many forms, but the following list has some common symptoms ("Warning Signs and Symptoms," nami.org):

- Loss of interest in things that used to bring you joy
- Excessive worry, fear, or sadness
- Prolonged anger or irritability
- Inability to cope with problems and daily activities

- Changes in sleep or eating habits
- Overuse of drugs or alcohol
- Thoughts of suicide

The Mental Health America Screening, available at mhascreening.org, is a free and anonymous tool to help determine if you're experiencing symptoms that could be because of a mental health condition.

How do I get started?

Start by talking to your primary care provider. They can connect you with resources and set you up with a provider. If you don't have a primary care provider, that's okay. Contact your medical plan and ask about getting connected with a provider and scheduling an appointment.

Provider types

Depending on your needs, there are different types of providers. The following list comes from NAMI (nami.org).

- **Counselors, clinicians, and therapists** are trained to evaluate a person's mental health. Working with them can lead to symptom reduction and better ways of thinking, feeling, and living.

- **Psychologists** are trained to evaluate a person's mental health using interviews, evaluations, and testing. They can make diagnoses and provide individual and group therapy.
- **Psychiatrists** are licensed medical doctors who have completed psychiatric training. They can prescribe and monitor medications, provide therapy, and diagnose mental health conditions.

What should I expect during an appointment?

It takes a lot of strength to make that first appointment so it's normal to feel anxious and overwhelmed.

Provider's questions

Expect the provider to ask you the reason you're seeing them by saying something like, "So, what brings you in today?" Being asked open-ended questions might make you nervous, especially if you don't know where to begin. Share what you've been experiencing and the goals you'd like to achieve.

Make the most of your appointment

- **Be open and honest.** It may be difficult to talk about sensitive information, but remember your provider cannot provide appropriate treatment unless they fully understand your situation.
- **Ask questions.** If you need more information or don't understand something, ask for clarification.
- **Bring a support person.** If you're feeling anxious, bring a friend or family member.
- **Take notes.** It's normal to feel overwhelmed by all the information. Taking notes can help you remember what you discussed.

Going forward with treatment

It's important to form a relationship with your provider so you can be open and honest with them and they with you. If you're not connecting with a provider, ask to change to a different one. Also, one appointment is unlikely to be all you need. If you need medication, sometimes the first medication isn't the best fit for you. Keep trying, advocate for yourself, and don't drop out after one session.

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Resources

To find what support your medical plan offers, visit our *Behavioral health services by plan* webpage at hca.wa.gov/bh-pebb.

For education 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 all people in Washington.

- For a life-threatening emergency: Call 911.
- For 24-hour suicide prevention or a mental health crisis: Call or text 988.
- For substance use, problem gambling, or mental health support: Call the Washington Recovery Help Line at 1-866-789-1511 or the mental health crisis line in your area.

Summer is here! Stay safe in the sun

Summer is full of outdoor activities. You probably put sunscreen on when you go to the beach. But do you know you should protect your skin with more than just sunscreen anytime you're outside?

Protect yourself

Sun protection is important all year round, and it's best to use several different kinds.

- When you're outdoors, protect your skin by seeking shade (especially during late morning through mid-afternoon), wearing sun-protective clothing, and applying sunscreen.

- You can get sunburned on a cloudy day and during the winter. Unprotected skin can be damaged by the sun's UV rays in as little as 15 minutes.
- Reapply sunscreen every 2 hours and after swimming or sweating. (Make sure to get your ears!) It's a myth that higher SPF sunscreens can be applied less frequently.

Skin cancer facts

With over 5 million cases diagnosed in the United States each year, **skin cancer is America's most common**

cancer. Fortunately, skin cancer is also one of the most preventable cancers.

- About 1 in 5 Americans will develop skin cancer by the age of 70.
- When detected early, the five-year survival rate for melanoma is 99 percent. Melanoma is a type of skin cancer that is more dangerous because it's much more likely to spread to other parts of the body if not found and treated early.
- Having five or more sunburns doubles your risk for melanoma.

See something new, changing, or unusual?

It could be skin cancer. Go get checked! The most common signs of skin cancer are changes on your skin, such as a new growth, a sore that doesn't heal, or a change in a mole. Early detection can save your life.



- **Examine your skin head to toe every month.** While self-exams shouldn't replace the important annual skin exam performed by a medical provider, they offer the best chance of detecting early warning signs of skin cancer.
- **Get a professional skin exam every year.** Get a full-body, professional skin exam once a year or more often if you are at higher risk for skin cancer.

A new way to submit appeals

In addition to mail, fax, or in person, you can now submit your appeal via our secure online portal at support.hca.wa.gov. You have the right to appeal if you or your dependent disagrees with a decision made by the PEBB Program. You have **60 days from the date of the decision** to request an appeal with the PEBB Appeals Unit. Visit the HCA website at hca.wa.gov/pebb-appeals for details.

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.

How can I save money on prescriptions with Medicare Part D drug coverage?

If you are enrolled in a PEBB Medicare plan with Part D coverage, consider these strategies that may help you save on prescription costs:

- **Apply for the Medicare Part D Extra Help program.** Based on your income and other factors, you may qualify for help with paying your monthly premium, yearly deductible, and prescription copayments. The Extra Help program can also count toward your out-of-pocket costs. Learn more and apply on the Social Security Administration (SSA) website at ssa.gov/medicare/part-d-extra-help.
- **Remember the \$2,000 out-of-pocket maximum** for prescription costs with Part D. If you think you will reach the \$2,000 limit in 2025, you may be interested in the Medicare Prescription Payment Plan. This option can help you manage your out-of-pocket costs for covered drugs by spreading them across the calendar

year. Learn more at medicare.gov/prescription-payment-plan.

- **Consider ordering a 90-day supply** of your prescriptions through your plan's mail-order pharmacy. Many plans provide a 90-day supply of covered drugs for the same copay as a 60-day supply. **Note:** Most plans limit specialty drugs to a 30-day supply. Contact your plan for details. You can find plan contact information at hca.wa.gov/retirees-contact-plan.

Why can't I use manufacturer coupons on my prescriptions with Medicare Part D?

A federal law called the Anti-Kickback Statute (AKS) makes it illegal for drug companies to give money or other incentives to members of a federal health care program that might influence their purchase of drugs. This is why you cannot use any manufacturer coupons with a Medicare Part D plan.

Federal subsidies and manufacturer discounts already cover a significant portion of drug costs for Part D plans, which results in lower premiums. (Remember, the premium for Part D is included in your plan premium, unless you are enrolled in Premera Medicare Supplement Plans F or G.)

Take your benefits with you when you travel

Planning a trip this summer? It's important to know how your benefits work while you're away. For a quick overview, visit hca.wa.gov/pebb-retirees and select *Benefits while traveling*.



Domestic travel

If you're traveling within the U.S., your health plans likely cover emergency care, but may not cover routine care. Visit hca.wa.gov/retirees-contact-plan to visit your plan's website or contact your plan's customer service.



International travel

- **Medicare members:** Medicare likely won't pay for health care or supplies you receive outside the U.S. Visit medicare.gov/coverage/travel-outside-the-u.s for more information. However, your PEBB Medicare plan may provide coverage, so check with the plan.

- **Non-Medicare members:** Emergency care abroad is generally covered, but non-emergency services may not be included. Check with your plan for international coverage information.

Trip tips



ID cards: Carry your plan ID cards and know your plans' contact information.



Prescriptions: If you take medications, bring enough for your trip and check with your plan about coverage for refills or short-term travel overrides.



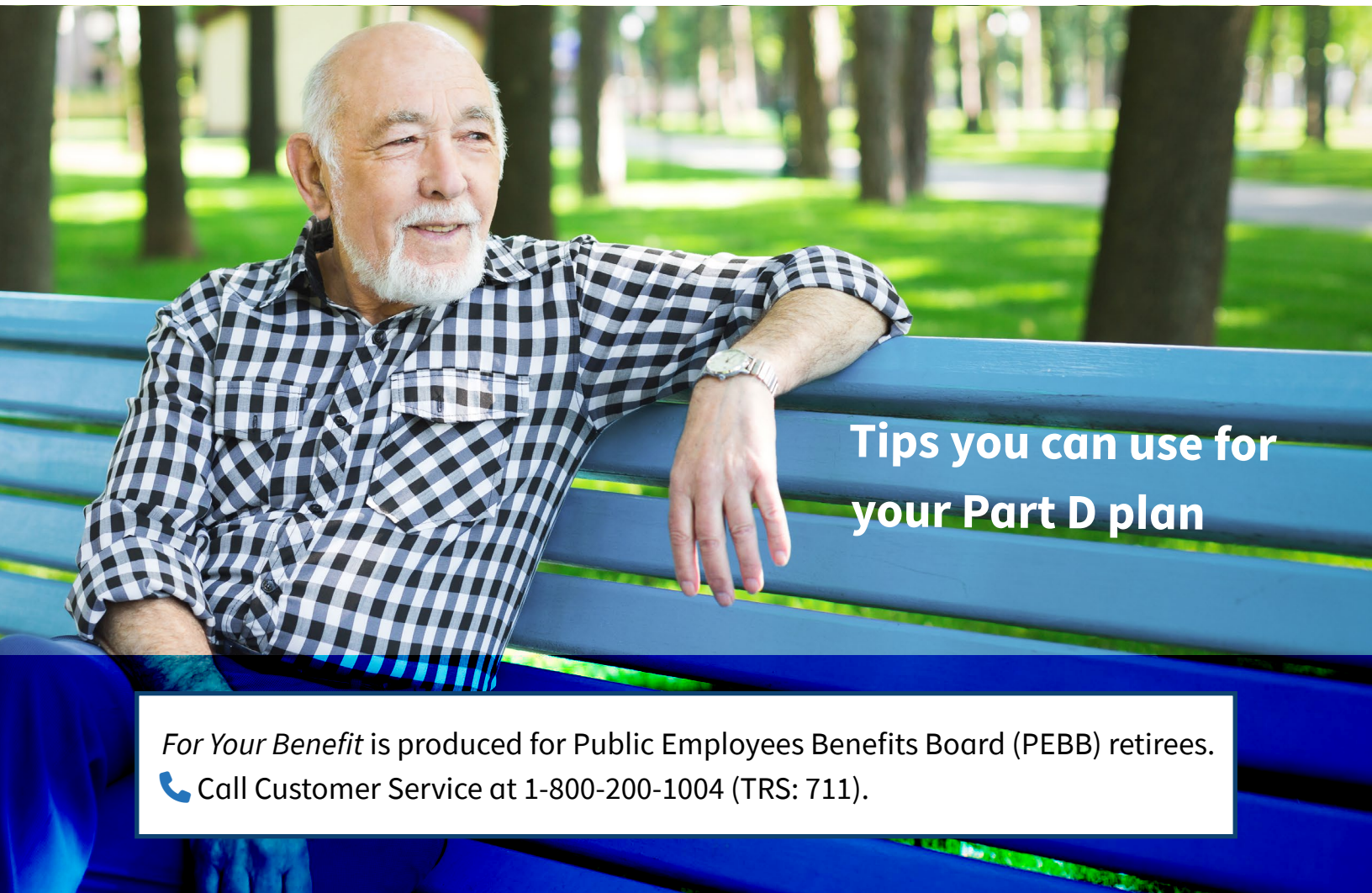
Telehealth services: Research your plans' virtual care options for minor health concerns.

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



**Tips you can use for
your Part D plan**

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

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