

School Employees Benefits Board Meeting

July 9, 2025

School Employees Benefits Board

July 9, 2025

9:00 a.m. – 11:15 a.m.

Attendance In-person or by Zoom

Health Care Authority
Sue Crystal A & B
626 8th Avenue SE
Olympia, Washington

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TAB 1

School Employees Benefits Board
July 9, 2025
9:00 a.m. – 11:15 a.m.

This meeting will be hybrid with attendance options either in person or via Zoom. Masks are optional.

TO JOIN ZOOM MEETING – SEE INFORMATION BELOW

**All times are approximate.*

9:00 a.m.*	Welcome and Introductions		Lou McDermott, Chair	
9:05 a.m.*	Meeting Overview		David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information/ Discussion
9:10 a.m.*	Approval of Meeting Minutes • June 18, 2025	TAB 3	Lou McDermott, Chair	Action
9:15 a.m.*	Transition to Executive Session			
9:20 a.m.*	Executive Session			
9:50 a.m.*	Plan Year 2026 Premera Benefit Design	TAB 4	Christine Davis, Procurement Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:10 a.m.*	Plan Year 2026 SEBB Premiums	TAB 5	Tanya Deuel, ERB Finance Manager Finance Services & Health Care Purchasing Administration	Information/ Discussion
10:30 a.m.*	2026 Board Meeting Schedule	TAB 6	David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:40 a.m.*	General Public Comment		<i>Please note that agenda timing is approximate and can vary as much as 30 minutes by the end of the meeting. General public comments can also be given by emailing SEBBboard@hca.wa.gov.</i>	
11:10 a.m.*	Closing			
11:15 a.m.*	Adjourn		Lou McDermott, Chair	

**All times are approximate.*

The School Employees Benefits Board will meet Wednesday, July 9, 2025 at the Washington State Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA. Attendance for this meeting can be in person or via Zoom. Masks are optional.

The Board will consider all matters on the agenda plus any items that may normally come before them.

Pursuant to RCW 42.30.110(1)(L), the Board will meet in Executive Session to consider proprietary or confidential nonpublished information related to the development, acquisition, or implementation of state purchased health care services as provided in RCW 41.05.026. The Executive Session will begin at 9:20 a.m. and conclude no later than 9:50 a.m.*

No “final action,” as defined in RCW 42.30.020(3), will be taken at the Executive Session.

This notice is pursuant to the requirements of the Open Public Meeting Act, Chapter 42.30 RCW.

To provide public comment by email, direct e-mail to: SEBBoard@hca.wa.gov.

Materials are posted at <https://www.hca.wa.gov/about-hca/school-employees-benefits-board-sebb-program/meetings-and-materials> by close of business on Monday, July 7, 2025.

Join Zoom Webinar Meeting

Meeting attendees will only be able to activate their audio and/or video during the public comment period at the end of the meeting. At public comment, participants will need to raise their virtual hand and only after being recognized by HCA staff will the participant see the ability to turn on their audio/video options.

<https://us02web.zoom.us/j/81587085100?pwd=t6xXCWjXbbHHZys22IWOSDPMBaeeSr.1>

SEB Board Members

Name	Representing
Lou McDermott, Deputy Director Health Care Authority 626 8 th Ave SE PO Box 42720 Olympia, WA 98504-2720 V 360-725-0891 louis.mcdermott@hca.wa.gov	Chair
Kerry Schaefer 1405 N 10 th St Tacoma, WA 98403 C 253-227-3439 SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration
Omeid Heidari Box 357262 1959 NE Pacific St Seattle, WA 98195 SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration
Dawna Hansen-Murray 15535 104 th Place SE Yelm, WA 98597 C 360-790-4961 SEBBoard@hca.wa.gov	Classified Employees
Myra Johnson 6234 S Wapato Lake Dr Tacoma, WA 98408 V 253-297-4344 SEBBoard@hca.wa.gov	Certificated Employees

SEB Board Members

Name	Representing
Pamela Kruse 6440 Lake Saint Clair Dr SE Olympia, WA 98513 V 360-790-0995 SEBBoard@hca.wa.gov	Certificated Employees
Terri House Arlington Public Schools 315 N French Ave Arlington, WA 98223 V 206-618-6205 SEBBoard@hca.wa.gov	Classified Employees
Lara Christopherson Central Kitsap School District 1400 NE McWilliams Rd Bremerton, WA 98311 V 360-662-1670 SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration (WASBO)
Alison Poulsen 12515 South Hangman Valley Rd Valleyford, WA 99036 C 509-499-0482 SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration
Legal Counsel Katy Hatfield, Assistant Attorney General 7141 Cleanwater Dr SW PO Box 40124 Olympia, WA 98504-0124 V 360-586-6561 Katy.Hatfield@atg.wa.gov	

2/26/25



STATE OF WASHINGTON
HEALTH CARE AUTHORITY

626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

SEB BOARD MEETING SCHEDULE

2025 School Employees Benefits (SEB) Board Meeting Schedule

The SEB Board meetings will be held at the Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA 98501.

January 23, 2025 (Board Retreat) - starting at 9:00 a.m.*

March 6, 2025 - starting at 9:00 a.m.

April 3, 2025 - starting at 9:00 a.m.

May 8, 2025 - starting at 9:00 a.m.

June 5, 2025 - starting at 9:00 a.m.

June 18, 2025 - starting at 9:00 a.m.

July 9, 2025 - starting at 9:00 a.m.

July 16, 2025 - starting at 9:00 a.m.

July 23, 2025 - starting at 9:00 a.m.

July 30, 2025 - starting at 9:00 a.m.

*Meeting times are tentative

If you are a person with a disability and need a special accommodation, please contact the Employees and Retirees Benefits (ERB) Board Operations Manager at 360-725-9484.

06/14/2024

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: July 01, 2024

TIME: 11:12 AM

WSR 24-14-100

TAB 2

SCHOOL EMPLOYEES BENEFITS BOARD BY-LAWS

ARTICLE I

The Board and Its Members

1. **Board Function**—The School Employees Benefits Board (hereinafter “the SEBB” or “Board”) is created pursuant to RCW 41.05.740 within the Health Care Authority; the SEBB’s function is to design and approve insurance benefit plans for school district, educational service district, and charter school employees, and to establish eligibility criteria for participation in insurance benefit plans.
2. **Staff**—Health Care Authority staff shall serve as staff to the Board.
3. **Appointment**—The members of the Board shall be appointed by the Governor in accordance with RCW 41.05.740. A Board member whose term has expired but whose successor has not been appointed by the Governor may continue to serve until replaced.
4. **Board Composition**—The composition of the nine-member Board shall be in accordance with RCW 41.05.740. All nine members may participate in discussions, make and second motions, and vote on motions.
5. **Board Compensation**—Members of the Board shall be compensated in accordance with RCW [43.03.250](#) and shall be reimbursed for their travel expenses while on official business in accordance with RCW [43.03.050](#) and [43.03.060](#).

ARTICLE II

Board Officers and Duties

1. **Chair of the Board**—The Health Care Authority Director or his or her designee shall serve as Chair of the Board and shall conduct meetings of the Board. The Chair shall have all powers and duties conferred by law and the Board’s By-laws. If the regular Chair cannot attend a regular or special meeting, the Health Care Authority Director may designate another person to serve as temporary Chair for that meeting. A temporary Chair designated for a single meeting has all of the rights and responsibilities of the regular Chair.
2. **Vice Chair of the Board**—In December 2017, and each January beginning in 2019, the Board shall select from among its members a Vice Chair. If the Vice Chair position becomes vacant for any reason, the Board shall select a new Vice Chair for the remainder of the year. The Vice Chair shall preside at any regular or special meeting of the Board in the absence of a regular or temporary Chair.

ARTICLE III

Board Committees **(RESERVED)**

ARTICLE IV
Board Meetings

1. Application of Open Public Meetings Act—Meetings of the Board shall be at the call of the Chair and shall be held at such time, place, and manner to efficiently carry out the Board's duties. All Board meetings shall be conducted in accordance with the Open Public Meetings Act, Chapter 42.30 RCW, but the Board may enter into an executive session as permitted by the Open Public Meetings Act.
2. Regular and Special Board Meetings—The Chair shall propose an annual schedule of regular Board meetings for adoption by the Board. The schedule of regular Board meetings, and any changes to the schedule, shall be filed with the State Code Reviser's Office in accordance with RCW 42.30.075. The Chair may cancel a regular Board meeting at his or her discretion, including the lack of sufficient agenda items. The Chair may call a special meeting of the Board at any time and proper notice must be given of a special meeting as provided by the Open Public Meetings Act, RCW 42.30.
3. No Conditions for Attendance—A member of the public is not required to register his or her name or provide other information as a condition of attendance at a Board meeting.
4. Public Access—Board meetings shall be held in a location that provides reasonable access to the public including the use of accessible facilities.
5. Meeting Minutes and Agendas—The agenda for an upcoming meeting shall be made available to the Board and the interested members of the public at least 24 hours prior to the meeting date or as otherwise required by the Open Public Meetings Act. Agendas may be sent by electronic mail and shall also be posted on the HCA website. An audio recording (or other generally-accepted electronic recording) shall be made of each meeting. HCA staff will provide minutes summarizing each meeting from the audio recording. Summary minutes shall be provided to the Board for review and adoption at a subsequent Board meeting.
6. Attendance—Board members shall inform the Chair with as much notice as possible if unable to attend a scheduled Board meeting. Board staff preparing the minutes shall record the attendance of Board members in the minutes.

ARTICLE V
Meeting Procedures

1. Quorum—Five voting members of the Board shall constitute a quorum for the transaction of business. No final action may be taken in the absence of a quorum. The Chair may declare a meeting adjourned in the absence of a quorum necessary to transact business.
2. Order of Business—The order of business shall be determined by the agenda.
3. Teleconference Permitted—A Board member may attend a meeting in person or, by special arrangement and advance notice to the Chair, by telephone conference call or video conference when in-person attendance is impracticable.

4. Public Testimony—The Board actively seeks input from the public at large, from enrollees served by the SEBB Program, and from other interested parties. Time is reserved for public testimony at each regular meeting, generally at the end of the agenda. Opportunity for public testimony at Board meetings shall also be made available immediately before the Board's vote on a resolution. At the direction of the Chair, opportunities for public testimony may also be made available at other times during Board meetings. The Chair has authority to limit the time for public testimony, including the time allotted to each speaker, depending on the time available and the number of persons wishing to speak.
5. Motions and Resolutions—All actions of the Board shall be expressed by motion or resolution. No motion or resolution shall have effect unless passed by the affirmative votes of a majority of the Board members present and eligible to vote, or in the case of a proposed amendment to the By-laws, a 2/3 majority of the Board .
6. Representing the Board's Position on an Issue—No Board member may endorse or oppose an issue purporting to represent the Board or the opinion of the Board on the issue unless the majority of the Board approve of such position.
7. Manner of Voting—On motions, resolutions, or other matters a voice vote may be used. At the discretion of the Chair, or upon request of a Board member, a roll call vote may be conducted. Proxy votes are not permitted, but the prohibition of proxy votes does not prevent a temporary Chair designated by the Health Care Authority Director from voting.
8. State Ethics Law and Recusal—Board members are subject to the requirements of the Ethics in Public Service Act, Chapter 42.52 RCW. A Board member shall recuse himself or herself from casting a vote as necessary to comply with the Ethics in Public Service Act.
9. Parliamentary Procedure—All rules of order not provided for in these By-laws shall be determined in accordance with the most current edition of Robert's Rules of Order Newly Revised. Board staff shall ensure a copy of *Robert's Rules* is available at all Board meetings.
10. Civility—While engaged in Board duties, Board members conduct shall demonstrate civility, respect, and courtesy toward each other, HCA staff, and the public and shall be guided by fundamental tenets of integrity and fairness.

ARTICLE VI

Amendments to the By-Laws and Rules of Construction

1. Two-thirds majority required to amend—The SEBB By-laws may be amended upon a two-thirds (2/3) majority vote of the Board.
2. Liberal construction—All rules and procedures in these By-laws shall be liberally construed so that the public's health, safety, and welfare shall be secured in accordance with the intents and purposes of applicable State laws and regulations.

TAB 3

Draft
School Employees Benefits Board
Meeting Minutes

June 18, 2025
Health Care Authority
Sue Crystal Rooms A & B
Olympia, Washington
9:00 a.m. – 11:00 a.m.

The Briefing Book with the complete presentations and an audio recording of the meeting can be found at:
<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

Members Present in Olympia

Lou McDermott
Pamela Kruse
Dawna Hansen-Murray
Kerry Schaefer

Members Present via Zoom

Terri House
Myra Johnson
Lara Christopherson
Alison Poulsen
Omeid Heidari

Members Absent

None

SEB Board Counsel

Katy Hatfield

Call to Order

Lou McDermott, Chair, called the meeting to order at 9:01 a.m. Sufficient members were present to allow a quorum. Board members and the public were able to attend either in person or virtually via Zoom.

Meeting Overview

David Iseminger, Director of the Employees and Retirees Benefits (ERB) Division provided an overview of the agenda.

Approval of Meeting Minutes

Pam Kruse moved, and Dawna Hansen-Murray seconded a motion to approve the June 5, 2025 meeting minutes. Minutes were approved as written by unanimous vote.

UMP Benefit Design

Ryan Ramsdell, UMP Team Manager in the ERB Division gave a presentation on the proposed plan year 2026 changes for the Uniform Medical Plan (UMP). The presentation also included the introduction of two resolutions.

- *SEBB 2025-03: Rescinding Resolution SEBB 2023-05 - UMP Hearing Instruments.*
- *SEBB 2025-04: UMP Hearing Instruments.*

No action was taken on these resolutions. Action will be scheduled for a future meeting in the Board season.

Senate Bill 5083 Overview

Sara Whitley, ERB Finance Manager in the Finance Services and Health Care Purchasing Administration and **Ryan Ramsdell**, UMP Team Manager in the ERB Division presented information regarding Senate Bill 5083 that passed in this year's legislative session. The information included some background, a reference pricing overview, goals of the legislation, what the bill does, modeled impacts in UMP, and next steps.

Benefits 24/7 Update

Brett Mello, Chief Information Officer of the Health Care Authority and **Jean Bui**, Deputy Director of the ERB Division gave an update on the agency's work regarding Benefits 24/7. The update included a stabilization and recruitment update, open enrollment work, information regarding the application programming interface (API), and an update on the benefits administrator communications transition.

General Public Comment

The following members of the public provided comments:

- **Fred Yancey**

Topics brought forth included commendations of the Health Care Authority's IT changes, inquiries regarding Senate Bill 5083, and hearing instrument benefit change considerations.

An audio recording for the June 18, 2025 SEB Board meeting can be found at:
<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

Next Meeting

July 9, 2025

Starting time 9:00 a.m.

Preview of July 9, 2025 SEB Board Meeting

David Iseminger, Director, Employees and Retirees Benefits (ERB) Division, provided an overview of potential agenda topics for the July 9, 2025 Board meeting.

The meeting adjourned at 10:09 a.m.

TAB 4

Plan Year 2026 Premera Benefit Changes

Christine Davis
Procurement Manager
Employees and Retirees Benefits Division
July 9, 2025

2026 Proposed Benefit Changes

- ▶ Removing current incentives that promote use of 90-day supply prescriptions drugs to comply with Senate Bill 5213 concerning health benefit managers
 - ▶ This change is part of Premera's fully insured book of business
- ▶ The next slide includes a table to show which prescription drug benefits are changing by plan, with a comparison of current (2025) to what the benefit will be for plan year 2026

2026 Proposed Benefit Changes (*cont.*)

Plan	Rx benefit	30-day supply		90-day supply		
		2025	2026	2025		2026
		Retail only		Retail	Mail order	No cost difference for place of service
High PPO	Preferred generic	\$9	\$9	\$27	\$18	\$27
	Preferred brand	\$40	\$40	\$120	\$80	\$120
HMO	Preferred generic	\$9	\$9	\$27	\$18	\$27
	Preferred brand	\$40	\$40	\$120	\$80	\$120
Standard PPO	Preferred generic	\$9	\$9	\$27	\$18	\$27
	Preferred brand	30%	30%	30%	30%	30%

Questions?

Christine Davis, Procurement Manager

Employees & Retirees Benefits

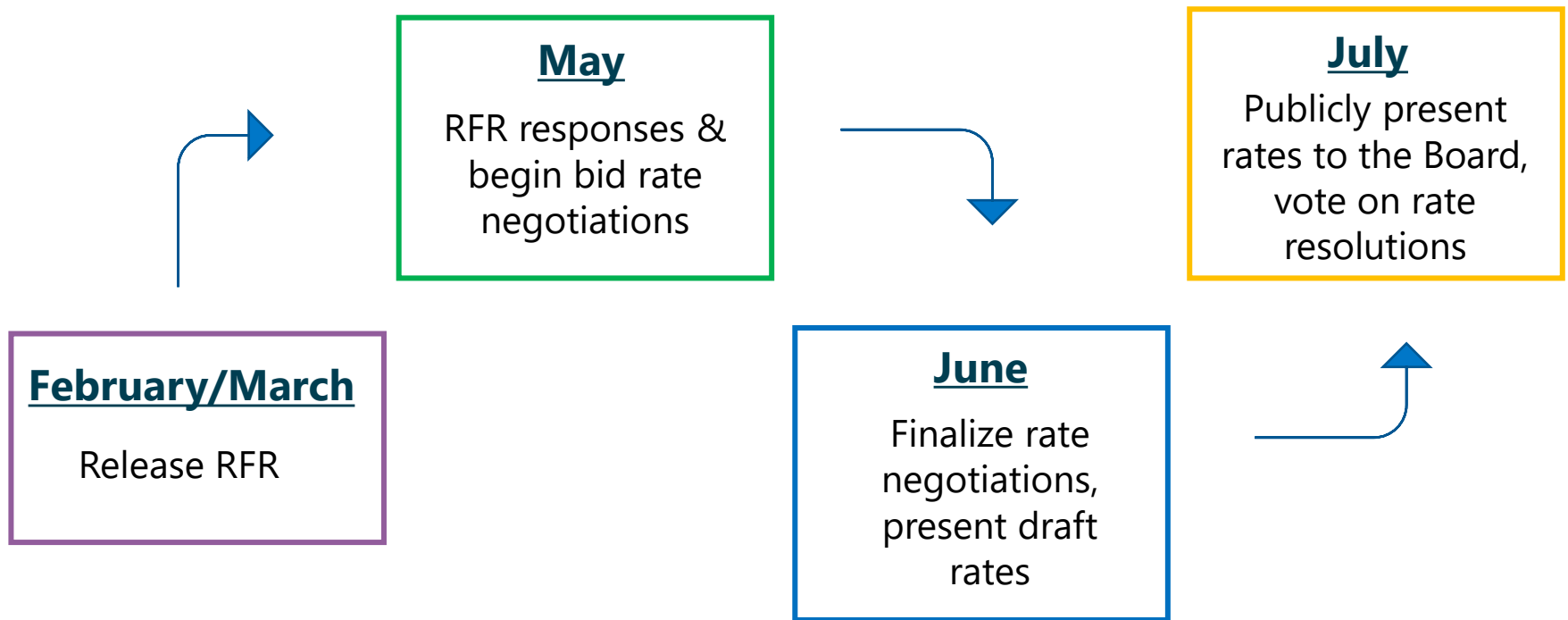
Christine.Davis@hca.wa.gov

TAB 5

Plan Year 2026 SEBB Premiums

Tanya Deuel
ERB Finance Manager
Finance Services and Health Care Purchasing Administration
July 9, 2025

Annual Renewal Timeline



*RFR: Request for Renewal

Employee Premiums

Employer Medical Contribution (EMC)

Sample Illustration

UMP Achieve 2 Bid Rate

X
85%

EMC

=

Employee Contribution

\$800

(\$680)

\$120

Determining Employee Premiums

Sample Illustration

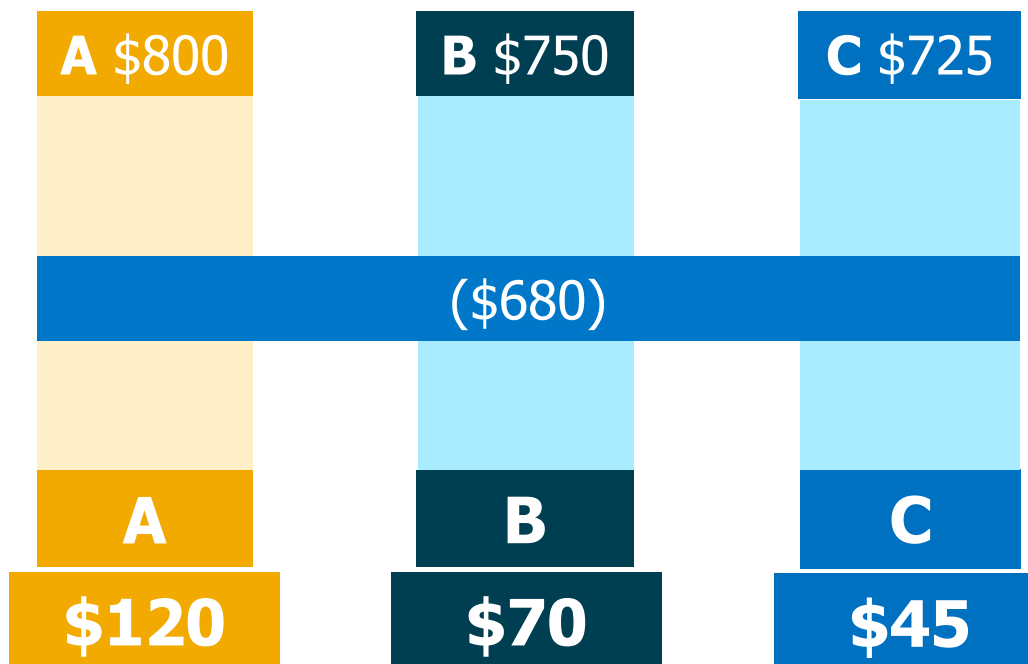
Plan bid rates



EMC



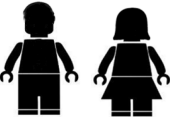
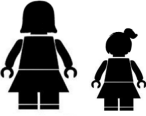
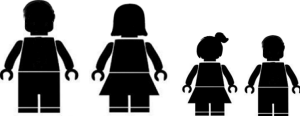


**Employee
contribution**



Determining Employee Premiums by Tier

Sample Illustration

Plan		A	B	C
Employee contribution		\$120	\$70	\$45
Tiers				
Tier 1	 	\$120	\$70	\$45
Tier 2		\$240	\$140	\$90
Tier 3		\$210	\$123	\$79
Tier 4		\$360	\$210	\$135

*Tiers 3 and 4 do not change regardless of whether one child or multiple children are covered.



Health Care Authority
School Employees Benefits Board

Employer Premiums & Employee Contribution

		Proposed 2026		
		Bid Rate	Employer Contribution	Employee Contribution
KPNW	KPNW 1	\$848.93	\$766	\$83
	KPNW 2	\$884.53	\$766	\$119
	KPNW 3	\$1,059.41	\$766	\$294
KPWA	SoundChoice	\$895.13	\$766	\$130
	Core 1	\$789.05	\$766	\$24
	Core 2	\$831.08	\$766	\$66
	Core 3	\$1,011.81	\$766	\$246
KPWAO	Summit 1	\$810.92	\$766	\$45
	Summit 2	\$899.34	\$766	\$134
	Summit 3	\$1,052.40	\$766	\$287
Premera	High	\$923.02	\$766	\$157
	HMO	\$786.50	\$766	\$21
	Standard	\$873.41	\$766	\$108
UMP	Achieve 1	\$812.23	\$766	\$47
	Achieve 2	\$900.11	\$766	\$135
	HDHP	\$800.54	\$766	\$35

Employee Premiums

		Subscriber only		Year-over-year change		Enrollment as of April 2025	
		2025	Proposed 2026	\$	%	Members	% of Total
KPNW	KPNW 1	\$63	\$83	\$20	32%	2,644	1.0%
	KPNW 2	\$98	\$119	\$21	21%	4,256	1.6%
	KPNW 3	\$265	\$294	\$29	11%	2,212	0.8%
KPWA	SoundChoice	\$122	\$130	\$8	7%	21,529	8.0%
	Core 1	\$23	\$24	\$1	4%	7,053	2.6%
	Core 2	\$55	\$66	\$11	20%	11,590	4.3%
	Core 3	\$208	\$246	\$38	18%	2,461	0.9%
KPWAO	Summit 1	\$40	\$45	\$5	13%	5,290	2.0%
	Summit 2	\$114	\$134	\$20	18%	10,467	3.9%
	Summit 3	\$270	\$287	\$17	6%	5,285	2.0%
Premera	High	\$135	\$157	\$22	16%	26,902	10.0%
	HMO	\$17	\$21	\$4	24%	5,479	2.0%
	Standard	\$79	\$108	\$29	37%	37,524	14.0%
UMP	Achieve 1	\$40	\$47	\$7	18%	48,025	17.9%
	Achieve 2	\$125	\$135	\$10	8%	60,918	22.8%
	HDHP	\$21	\$35	\$14	67%	16,116	6.0%

- Employee contributions are rounded to the nearest whole dollar.



Historical Employee Premiums

		2022	2023	2024	2025	Proposed 2026
		Employee Contribution	Employee Contribution	Employee Contribution	Employee Contribution	Employee Contribution
KPNW	KPNW 1	\$50	\$31	\$67	\$63	\$83
	KPNW 2	\$69	\$57	\$105	\$98	\$119
	KPNW 3	\$136	\$89	\$196	\$265	\$294
KPWA	SoundChoice	\$76	\$74	\$115	\$122	\$130
	Core 1	\$39	\$38	\$48	\$23	\$24
	Core 2	\$44	\$43	\$98	\$55	\$66
	Core 3	\$119	\$120	\$149	\$208	\$246
KPWAO*	Access/Summit 1	\$104	\$77	\$100	\$40	\$45
	Access/Summit 2	\$133	\$106	\$143	\$114	\$134
	Access/Summit 3	\$185	\$142	\$237	\$270	\$287
Premera**	High	\$87	\$97	\$115	\$135	\$157
	EPO/HMO	\$41	\$25	\$20	\$17	\$21
	Standard	\$37	\$49	\$64	\$79	\$108
UMP	Achieve 1	\$37	\$42	\$44	\$40	\$47
	Achieve 2	\$101	\$105	\$113	\$125	\$135
	Plus	\$77	\$83	\$86	\$104	NA
	HDHP	\$25	\$28	\$21	\$21	\$35

*KPWAO Access plans transitioned to Summit in 2023

**Premera retired the EPO plan and introduced an HMO plan in 2023

- Employee contributions are rounded to the nearest whole dollar.



Health Care Authority
School Employees Benefits Board

Employee Premiums by Tier

Tier factors		1	2	1.75	3
		Subscriber	Subscriber & spouse/SRDP*	Subscriber & Child(ren)	Subscriber, spouse/SRDP*, & child(ren)
KPNW	KPNW 1	\$83	\$166	\$145	\$249
	KPNW 2	\$119	\$238	\$208	\$357
	KPNW 3	\$294	\$588	\$515	\$882
KPWA	SoundChoice	\$130	\$260	\$228	\$390
	Core 1	\$24	\$48	\$42	\$72
	Core 2	\$66	\$132	\$116	\$198
	Core 3	\$246	\$492	\$431	\$738
KPWAO	Summit 1	\$45	\$90	\$79	\$135
	Summit 2	\$134	\$268	\$235	\$402
	Summit 3	\$287	\$574	\$502	\$861
Premera	High	\$157	\$314	\$275	\$471
	HMO	\$21	\$42	\$37	\$63
	Standard	\$108	\$216	\$189	\$324
UMP	Achieve 1	\$47	\$94	\$82	\$141
	Achieve 2	\$135	\$270	\$236	\$405
	HDHP	\$35	\$70	\$61	\$105

Alternative Proposals by Carriers

- ▶ Additional proposals were made by carriers to reduce premiums by increasing member out-of-pocket costs

- ▶ ***Illustrative Example:***

- ▶ Reduce monthly premium by \$20 (\$240 annually); and
- ▶ Increase annual deductible from \$200 to \$500 (\$300 annually); and
- ▶ Increase coinsurance

Alternative Proposals by Carriers (*cont.*)

- ▶ Alternative proposals are not being brought forward for Board adoption
 - ▶ Changing the benefit design significantly while maintaining existing plan names could result in confusion and unexpected costs for members using services
 - ▶ Members commonly select plans based on premium comparisons and may not appreciate underlying benefit design changes that could result in additional member out-of-pocket costs

Other Benefits

Vision & Dental Premiums

SEBB Vision	
	2026
EyeMed	\$6.60
MetLife	\$7.78
Davis	\$4.97

*Vision rates guaranteed through December 31, 2027

SEBB Dental	
	2026
DeltaCare	\$48.61
Uniform Dental Plan	\$54.60
Willamette Dental	\$60.72

*UDP admin, DeltaCare and Willamette rates guaranteed through December 31, 2028

- Vision and Dental premiums are paid 100% by the employer for all tiers.



Health Care Authority
School Employees Benefits Board

Life and AD&D Premiums

- ▶ Basic Life and AD&D
 - ▶ Employer funded
 - ▶ No premium change for 2026
- ▶ Supplemental Life and AD&D
 - ▶ Employee funded
 - ▶ No premium change for 2026

Reminder: Members pay more in premium when they transition through age bands.

Employer-Paid Long-Term Disability (LTD) Premiums

- ▶ Employer-paid LTD:
 - ▶ Maximum monthly benefit will increase from \$400 to \$450
 - ▶ No employer paid premium change for 2026
- ▶ Employee paid premiums will decrease around 2 percent for 2026 as a result of increasing the employer-paid LTD benefit

Proposed Employee-Paid LTD Premiums Per \$1,000 of Coverage

Age	60-Percent Plan	50-Percent Plan
Under 30	0.0009	0.0005*
30 to 34	0.0012	0.0007
35 to 39	0.0018	0.0011
40 to 44	0.0025*	0.0015
45 to 49	0.0034*	0.0020*
50 to 54	0.0047*	0.0028*
55 to 59	0.0056**	0.0034*
60 to 64	0.0059*	0.0035*
65 and older	0.0060*	0.0036*

*Indicates the rate reduced by 0.0001

**Indicates the rate reduced by 0.0002

Some of the rates remain unchanged due to rounding and payroll restrictions on the length of rate formulas.

Pending final approval by OIC.



Health Care Authority
School Employees Benefits Board

Proposed Resolutions

Proposed Resolution SEBB 2025-05

Kaiser Foundation Plan of the Northwest (KPNW) Medical Premiums

The SEB Board authorizes the Kaiser Foundation Health Plan of the Northwest 2026 employee premiums.

Proposed Resolution SEBB 2025-06

Kaiser Foundation Health Plan of WA (KPWA) Medical Premiums

The SEB Board authorizes the Kaiser Foundation Health Plan of Washington 2026 employee premiums.

Proposed Resolution SEBB 2025-07

Kaiser Foundation Health Plan of WA Options (KPWA-O) Medical Premiums

The SEB Board authorizes the Kaiser Foundation Health Plan of Washington Options, Inc. 2026 employee premiums.

Proposed Resolution SEBB 2025-08

Premera Medical Premiums

The SEB Board authorizes the Premera 2026 employee premiums.

Proposed Resolution SEBB 2025-09

Uniform Medical Plan Medical Premiums

The SEB Board authorizes the Uniform Medical Plan (UMP) 2026 employee premiums.

Next Steps

- ▶ HCA will ask the Board to take action on these premium resolutions at the July 16, 2025 meeting

Questions?

Tanya Deuel, ERB Finance Manager

Finance Services and Health Care Purchasing Administration

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TAB 6



STATE OF WASHINGTON
HEALTH CARE AUTHORITY

626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

SEB BOARD MEETING SCHEDULE

2026 School Employees Benefits (SEB) Board Meeting Schedule

The SEB Board meetings will be held at the Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA 98501.

January 22, 2026 (Board Retreat) - starting at 9:00 a.m.*

March 5, 2026 - starting at 9:00 a.m.*

April 9, 2026 - starting at 9:00 a.m.*

May 14, 2026 - starting at 9:00 a.m.*

June 4, 2026 - starting at 9:00 a.m.*

June 24, 2026 - starting at 9:00 a.m.*

July 9, 2026 - starting at 1:00 p.m.*

July 16, 2026 - starting at 1:00 p.m.*

July 23, 2026 - starting at 1:00 p.m.*

July 30, 2026 - starting at 1:00 p.m.*

*Meeting times are tentative

If you are a person with a disability and need a special accommodation, please contact the Employees and Retirees Benefits (ERB) Board Operations Manager at 360-725-9484.

06/16/2025