Washington State Health Care Authority

School Employees Benefits Board Meeting

July 16, 2025

Washington State Health Care Authority

School Employees Benefits Board

July 16, 2025
9:00 a.m. – 12:00 p.m.

Attendance In-person or by Zoom

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

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REVISIONS

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TAB 1

Washington State Health Care Authority

AGENDA

School Employees Benefits Board
July 16, 2025
9:00 a.m. – 12:00 p.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** • **July 9, 2025**	TAB 3	Lou McDermott, Chair	Action
9:15 a.m.*	**UMP Benefit Design**	TAB 4	Ryan Ramsdell, UMP Team Manager Employees & Retirees Benefits (ERB) Division	Action
9:30 a.m.*	**Plan Year 2026 SEBB Premium Resolutions**	TAB 5	Tanya Deuel, ERB Finance Manager Finance Services & Health Care Purchasing Administration	Action
10:00 a.m.*	**Open Enrollment Readiness**	TAB 6	Alisa Richards, Section Manager Employees & Retirees Benefits (ERB) Division Brett Mello, Chief Information Officer Enterprise Technology Services (ETS) Division	Information/ Discussion
10:30 a.m.*	**Break**			
10:40 a.m.*	**HCA Request for Proposal Process**	TAB 7	John Partin, Section Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion

11:20 a.m.*	**2026 Board Meeting Schedule**	TAB 8	David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information/ Discussion
11:30 a.m.*	**General Public Comment**		***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 SEBBoard@hca.wa.gov.***	
11:55 a.m.*	**Closing**			
12:00 p.m.*	**Adjourn**		Lou McDermott, Chair	

***All times are approximate.**

The School Employees Benefits Board will meet Wednesday, July 16, 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.

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 14, 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/88085049810?pwd=rTzxJLh1Et8yvTmt8OujPHnTsTWtqU.1

Washington State Health Care Authority

SEB Board Members

Name	Representing
Lou McDermott, Deputy Director Health Care Authority 626 8th Ave SE PO Box 42720 Olympia, WA 98504-2720 V 360-725-0891 louis.mcdermott@hca.wa.gov	Chair
Kerry Schaefer 1405 N 10th 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 104th 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
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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

Washington State Health Care Authority

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

Washington State Health Care Authority

Draft

School Employees Benefits Board
Meeting Minutes

July 9, 2025
Health Care Authority
Sue Crystal Rooms A & B
Olympia, Washington
9:00 a.m. – 11:15 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
Myra Johnson
Kerry Schaefer
Pamela Kruse

Members Present via Zoom
Omeid Heidari
Alison Poulsen
Dawna Hansen-Murray
Lara Christopherson
Terri House

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
Myra Johnson moved, and Pam Kruse seconded a motion to approve the June 18, 2025 meeting minutes. Minutes were approved as written by unanimous vote.

Executive Session

Pursuant to RCW 42.30.110(1)(L), the Board met in 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 began at 9:11 a.m. and concluded at 9:51 a.m.

Plan Year 2026 Premera Benefit Design

Christine Davis, Procurement Manager in the ERB Division provided information on proposed plan year 2026 benefit changes for Premera plans. The presentation included details on prescription changes for the Premera plans.

Plan Year 2026 SEBB Premiums

Tanya Deuel, ERB Finance Manager in the Finance Services and Health Care Purchasing Administration provided a presentation on the SEBB Program's plan year 2026 premiums. The presentation included the ERB annual rate renewal timeline, information on determining employee premiums, employer premiums and employee contribution, employee premiums for 2026, and details on alternative proposals from carriers in the SEBB Program. Details on other benefits such as vision, dental, life, accidental death and dismemberment, and long-term disability premium information were also included. Premium resolutions were introduced relating to the 2026 premiums.

- *SEBB 2025-05: Kaiser Foundation Health Plan of the Northwest (KPNW) Medical Premiums.*
- *SEBB 2025-06: Kaiser Foundation Health Plan of Washington (KPWA) Medical Premiums.*
- *SEBB 2025-07: Kaiser Foundation Health Plan of Washington Options (KPWA-O) Medical Premiums.*
- *SEBB 2025-08: Premera Medical Premiums.*
- *SEBB 2025-09: Uniform Medical Plan Medical Premiums.*

No action was taken on the resolutions. Voting on the resolutions is scheduled to occur at the next Board meeting on July 16.

2026 Board Meeting Schedule

David Iseminger, Director of the ERB Division introduced the meeting schedule for next year's Board season. The finalized schedule will be brought back at the next Board meeting on July 16.

General Public Comment

No members of the public provided comments.

An audio recording for the July 9, 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 16, 2025

Starting time 9:00 a.m.

Preview of July 16, 2025 SEB Board Meeting

David Iseminger, Director, Employees and Retirees Benefits (ERB) Division, provided an overview of potential agenda topics for the July 16, 2025 Board meeting.

The meeting adjourned at 10:48 a.m.

TAB 4

UMP Benefit Design

Ryan Ramsdell
UMP TPA Account Team Manager
Employees and Retirees Benefits Division
July 16, 2025

HCA | Health Care Authority
School Employees Benefits Board

Presentation Overview

- Feedback and follow-up
- Two resolutions for Board action

Feedback and follow-up

- Circumstances when higher-cost medical devices are prescribed due to medical necessity

- Evolving topic, additional Board work may be needed next season

Resolution SEBB 2023-05
UMP Hearing Instruments

As adopted on June 1, 2023

Resolved that, Beginning January 1, 2024, prescribed hearing instruments in all Uniform Medical Plan (UMP) plans will be covered up to $3,000 per ear with hearing loss, at least every 36 months, without member cost share. Coverage for members enrolled in UMP Achieve 1, UMP Achieve 2, and UMP Plus is not subject to the member meeting the plan deductible. Coverage for members enrolled in UMP High Deductible is subject to the member meeting the plan deductible.

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

Resolved that, effective January 1, 2026, resolution SEBB 2023-05, as adopted on June 1, 2023, is rescinded.

Resolution SEBB 2025-04
UMP Hearing Instruments

Resolved that, beginning January 1, 2026, prescribed hearing instruments in all Uniform Medical Plan (UMP) plans will be covered at 100% of the allowed amount every 36 months. Coverage for members enrolled in UMP Achieve 1 and UMP Achieve 2 is not subject to the member meeting the plan deductible. Coverage for members enrolled in UMP High Deductible is subject to the member meeting the plan deductible.

Questions?

Ryan Ramsdell, UMP TPA Account Team Manager
Employees and Retirees Benefits Division
Ryan.Ramsdell@hca.wa.gov

TAB 5

Plan Year 2026
SEBB Premium Resolutions

Tanya Deuel
ERB Finance Manager
Finance Services and Health Care Purchasing Administration
July 16, 2025

HCA | Health Care Authority
School Employees Benefits Board

Employee Premiums

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.

Employee Premiums (*cont.*)

		Benefit Design			Enrollment as of April 2025	
		Deductible	MOOP	Proposed 2026	Members by plan	Members by carrier
KPNW	KPNW 1	$1,250	$4,500	**$83**	2,644	3%
	KPNW 2	$750	$4,000	**$119**	4,256	
	KPNW 3	$125	$2,500	**$294**	2,212	
KPWA	SoundChoice	$125	$2,000	**$130**	21,529	15%
	Core 1	$1,250	$4,000	**$24**	7,053	
	Core 2	$750	$3,000	**$66**	11,590	
	Core 3	$250	$2,000	**$246**	2,461	
KPWAO	Summit 1	$1,250	$4,500	**$45**	5,290	7%
	Summit 2	$750	$3,500	**$134**	10,467	
	Summit 3	$250	$2,500	**$287**	5,285	
Premera	High	$750	$3,500	**$157**	26,902	25%
	HMO	$750	$3,500	**$21**	5,479	
	Standard	$1,250	$5,000	**$108**	37,524	
UMP	Achieve 1	$750	$3,500	**$47**	48,025	49%
	Achieve 2	$250	$2,000	**$135**	60,918	
	HDHP	$1,700	$4,200	**$35**	16,116	
					282,333	

*Subscriber only

Premium Resolutions

Resolution SEBB 2025-05
Kaiser Foundation Health Plan of the Northwest (KPNW) Medical Premiums

Resolved that, the SEB Board authorizes the Kaiser Foundation Health Plan of the Northwest 2026 employee premiums.

Resolution SEBB 2025-06
Kaiser Foundation Health Plan of WA (KPWA) Medical Premiums

Resolved that, the SEB Board authorizes the Kaiser Foundation Health Plan of Washington 2026 employee premiums.

Resolution SEBB 2025-07
Kaiser Foundation Health Plan of WA Options (KPWA-O) Medical Premiums

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

Resolution SEBB 2025-08
Premera Medical Premiums

Resolved that, the SEB Board authorizes the Premera 2026 employee premiums.

Resolution SEBB 2025-09
Uniform Medical Plan Medical Premiums

Resolved that, the SEB Board authorizes the Uniform Medical Plan (UMP) 2026 employee premiums.

Questions?

Tanya Deuel, ERB Finance Manager
Finance Services and Health Care Purchasing Administration
Tanya.Deuel@hca.wa.gov

Appendix

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

- EMC (Employer Medical Contribution) is on a Per Adult Unit Per Month (PAUPM) basis.
- Employee contributions and EMC 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.

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

- Employee contributions are rounded to the nearest whole dollar.
- SRDP = State registered domestic partner.

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

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.

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

<u>Reminder</u>: 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

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.

TAB 6

Open Enrollment Readiness

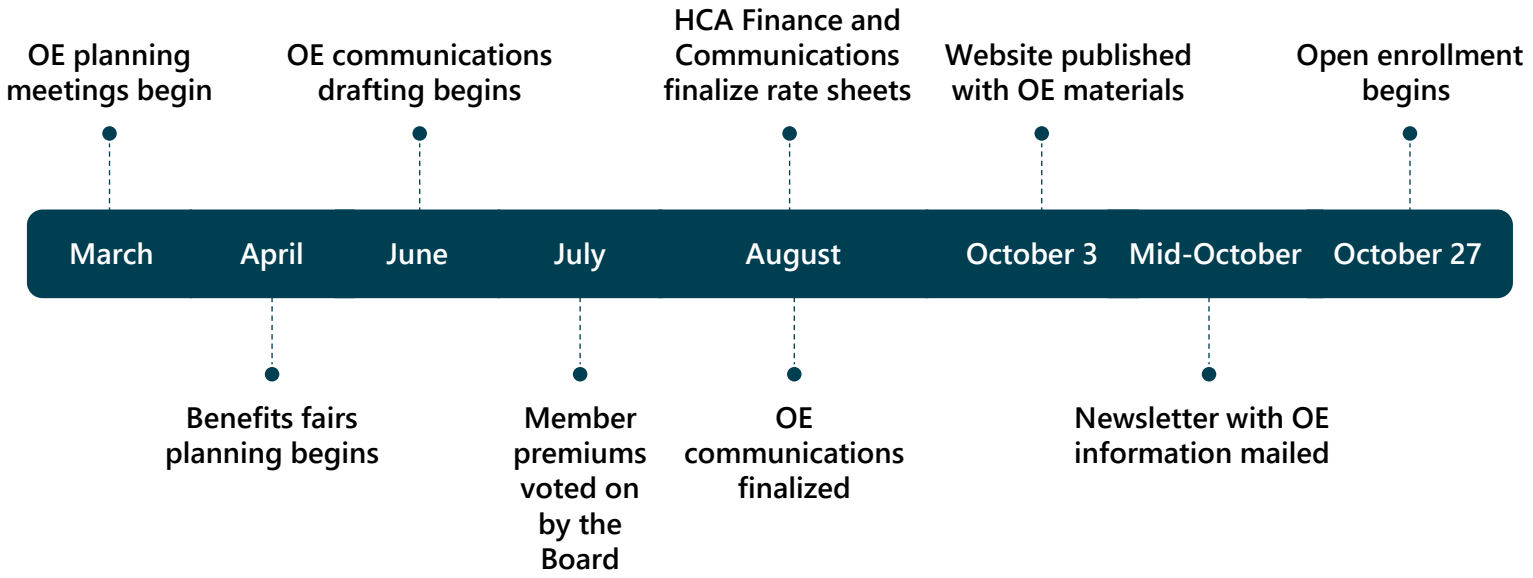
Brett Mello
Chief Information Officer
Enterprise Technology Services

Alisa Richards
Section Manager
ERB Division
July 16, 2025

HCA | Health Care Authority
School Employees Benefits Board

Open Enrollment (OE) Timeline

SEBB Program Open Enrollment
10/27/2025-11/24/2025



Health Care Authority
School Employees Benefits Board

Outreach and Training

- Supports over 700 SEBB organizations and PEBB agencies
- Provides training to organizations regarding program plan options, covered benefits, eligibility, rules, and enrollment processes
  - In turn, organizations act as the first line of customer services for their employees
- Assists benefits administrators when they reach out to the Outreach and Training unit for support
- Works on open enrollment year-round for strategies and process improvements

Customer Service

- Customer Service unit is the first line of contact for retirees and continuation coverage enrollees
- Staff performs three primary functions:
  - Answers calls via a toll-free line and responds to electronic HCA Support inquiries
  - Provides in-person lobby services for walk-in members
  - Reviews members' retiree or continuation of coverage eligibility as they process enrollment forms
- 25 filled Medical Assistance Specialist (MAS) 3 positions
    - 18 will be fully trained by the start of open enrollment

Benefits Administrator Readiness

- Webinars
- Forwardable email messages with important information
- HCA Support external portal
- Open enrollment training

Benefits Fairs

- Changes based on member feedback
  - Dates and locations
  - Printed materials available at earliest fair
  - New signage
  - Open time for all
- Virtual Benefits Fair (VBF)
  - Available 24/7
  - Virtual booths with information from all plans

2025 Benefits Fairs Schedule

Date	City	Time
10/27/2025	Olympia	10:00-4:30
10/28/2025	Pasco	10:00-4:30
10/29/2025	Yakima	10:00-4:30
10/29/2025	Vancouver	10:00-4:30
10/30/2025	Wenatchee	10:00-4:30
11/3/2025	Federal Way	10:00-4:30
11/4/2025	Bremerton	10:00-4:30
11/4/2025	Spokane	10:00-4:30
11/5/2025	Cheney	10:00-4:30
11/5/2025	Port Angeles	10:00-4:30
11/6/2025	Pullman	10:00-4:30
11/10/2025	Tacoma	10:00-4:30
11/12/2025	Lynnwood	10:00-4:30
11/13/2025	Bellingham	10:00-4:30

2025 Benefits Fairs Schedule (UW)

Date	City	Time
10/20/2025	Seattle	10:00-5:00
10/21/2025	Seattle	10:00-5:00
10/22/2025	Seattle	10:00-5:00
10/23/2025	Seattle	10:00-5:00

- These fairs are organized by the University of Washington and HCA participates at them

Communications Strategy

- Social media posts
- Forwardable email messages to benefits administrators
- Banners in Benefits 24/7
- Open enrollment webpage
- Website alerts
- Postcard to UMP Plus subscribers
- Letter to UMP Plus subscribers
- The October newsletter will provide essential information

Benefits 24/7 Focus Groups

- SEBB and PEBB Program benefit administrator participation
- Focus on open enrollment wizard
  - Dependent verification
  - Spousal surcharge
- Feedback will be used to improve user experience for this open enrollment

System Readiness

- Open enrollment wizard updates
- UMP Plus winddown
- Annual updates
  - Plans available
  - Premiums
  - Screen text
- Bug resolution prior to open enrollment
  - Addressing data quality and processing issues
- User acceptance testing

Open Enrollment Member Checklist

- Log in to Benefits 24/7 to ensure account information is current, such as home address
- Consider signing up for email communications
- Prepare a list of questions to ask plans
- Review the changes such as premiums and benefits
- Make a list of prescriptions to research coverage for potential plan changes
- Read open enrollment materials (newsletters and website)

Open Enrollment Member Checklist (*cont.*)

- Change plans if applicable
- Waive coverage
- Add or drop dependents
- Attest to surcharges
- Elect Flexible Spending Account (FSA) or Limited Purpose FSA/Dependent Care Assistance Program (DCAP)
- Complete SmartHealth incentive
- Review Life and Long-Term Disability (LTD) coverage
- Designate beneficiaries

Questions?

Brett Mello, Chief Information Officer
Enterprise Technology Services
Brett.Mello@hca.wa.gov

Alisa Richards, Benefits Accounts Section Manager
Employees and Retirees Benefits Division
Alisa.Richards@hca.wa.gov

TAB 7

HCA Request for Proposal Process

John Partin
Benefit Strategy and Design Section Manager
Employees & Retirees Benefits Division
July 16, 2025

HCA | Health Care Authority
School Employees Benefits Board

Presentation Overview

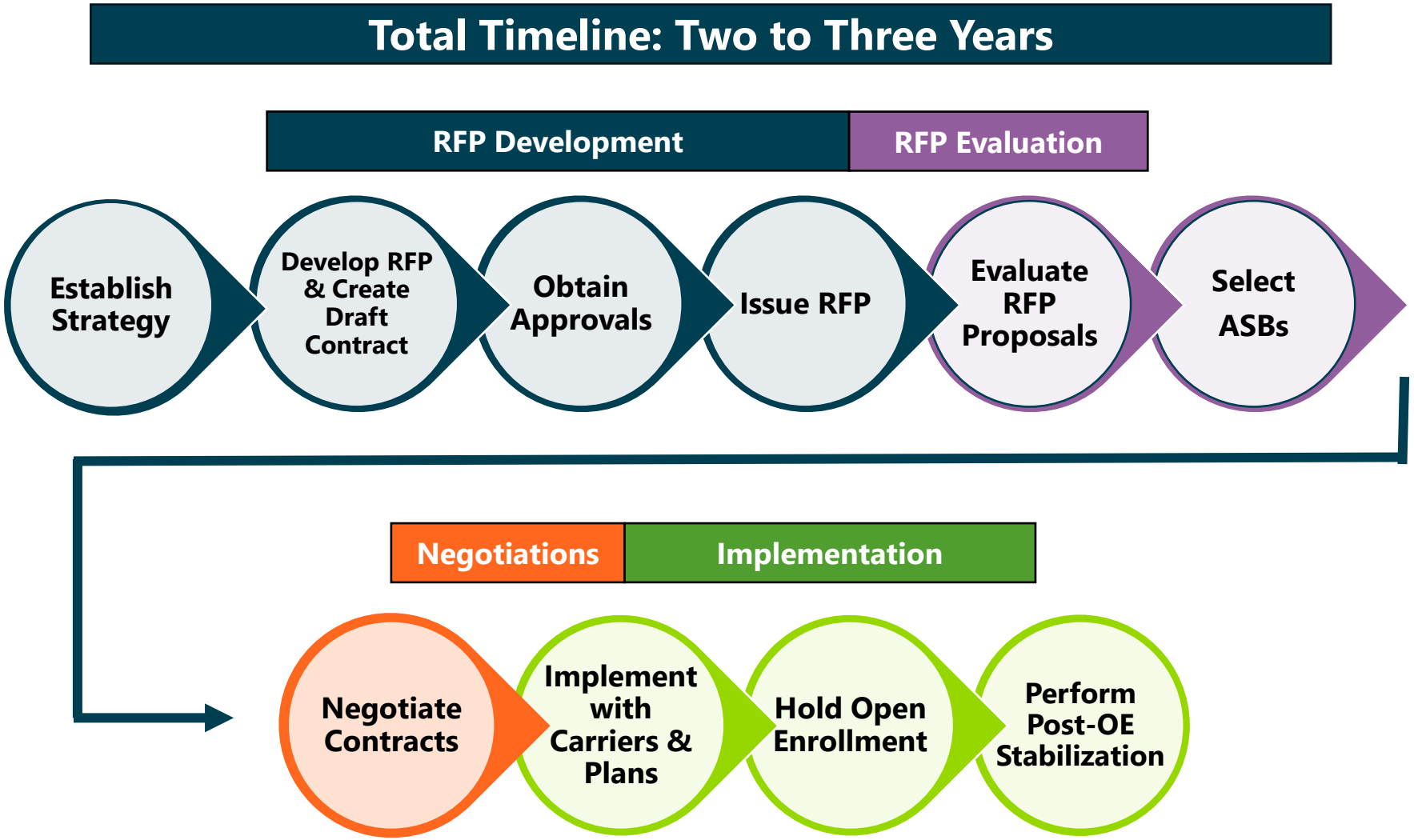
- Components of a request for proposal (RFP)
- Typical timelines

Request for Proposal (RFP)

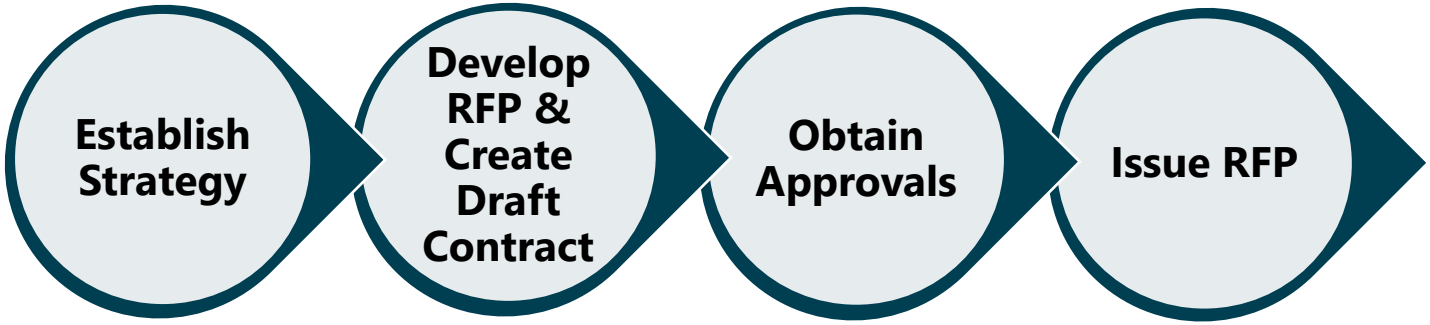
- New contractual relationship or benefit design
- Structured, regulated, formal process
- Ensure fair and defined assessment of market proposals
- Related processes
  - Decision packages
  - Requests for information

Request for Procurement Timeline

High-level Phases, Key Activities, and Milestones For ERB Procurement



RFP Development Phase
12-15 Months



- Create project management structure
- Define vision, goals, and requirements for the RFP
- Draft RFP and contract
- Complete reviews with HCA leadership and Attorney General's Office
- Incorporate feedback from the Governor's Office and Office of Financial Management
- Finalize and issue RFP via WEBS
- Publicize RFP

Development of an RFP

- Formal project management structure
  - Business sponsor
  - Steering committee
  - Cross-functional work teams
- Establish strategic vision, goals, and requirements
- Write the RFP and draft contract with subject matter experts
- Communicate regularly, complete reviews, and incorporate feedback from: HCA leadership, Assistant Attorney Generals (AAGs), Office of Financial Management (OFM), and Governor's Office
- Finalize RFP documents

RFP Release

- RFP issued using Washington's Electronic Business Solution (WEBS)
  - Simultaneously, HCA announces the release of an RFP to existing vendors
- HCA Communications produces a general press release announcing the RFP
- RFPs typically active for approximately eight weeks to allow vendors time to prepare a response

RFP Evaluation Phase
3-6 Months

- Prepare HCA staff for evaluation process
- Conduct pre-proposal bidder conference
- Require a "Letter of Intent"
- Hold bidder Q&A period
- Evaluate and score bidder proposals
- Select and announce ASB(s)
- Address protests, if any

RFP Evaluation

- Pre-proposal conference(s)
  - A meeting with all potential bidders to give highlights of the RFP
- Bidders must submit a "Letter of Intent"
- Bidder question period
  - Any questions from bidders are submitted in writing
  - HCA answers in WEBS, so that all bidders may see the Q&A
- Evaluator teams within HCA are finalized

RFP Evaluation (*cont.*)

- Proposals are first reviewed to determine overall responsiveness
- Evaluation of proposals begins and often has:
  - Multiple phases
  - Quantitative and qualitative aspects
  - Sometimes includes bidder oral presentations
- All phases are scored and ASB(s) are selected

Results of an RFP Evaluation

- HCA may choose more than one ASB for some RFPs
- ASB(s) are announced via the WEBS system
- Debriefs are held (if requested) with unsuccessful bidders
- A protest period is observed following debriefs
- When any protests are resolved or if there are no protests, HCA enters contract negotiations with the ASB(s)

Negotiation Phase
5-6 Months

- Determine which contract provisions are open to negotiation
- Negotiate final agreement, unless ASB withdraws or HCA determines no agreement can be reached
- Begin data sharing agreement negotiations
- Perform IT security review
- Execute contract

Negotiating Contracts

- Because draft contracts are typically attached to an RFP, HCA can decide which contract provisions—if any—are open for negotiation
- Bidders are required to return the draft contract with their bid proposal
  - Redline changes the bidder wants must be included
  - If no redline changes are included, HCA may consider the contract ready to be signed
  - The bidder's complete proposal may be accepted as a best and final offer (BAFO)
- Typically, bidders make many redline changes

Negotiating Contracts (*cont.*)

- Because a medical plan contract can be hundreds of pages, negotiations may go on for many months
- Negotiations continue until:
  - HCA and the bidder come to agreement, or
  - The bidder withdraws, or
  - HCA, at its sole judgement, decides agreement cannot be reached on acceptable contract terms

Implementation Phase
10-12 Months

- Finalize benefit plan design & obtain Board approval
- Execute implementation workplan with carriers
- Prepare internal systems for enrollment files
- Finish requirements, development, and testing with carriers
- Hold annual open enrollment
- Transmit open enrollment files to carriers
- Launch new plans (January 1st)
- Perform stabilization activities

Implementing With Carriers

- Carriers finalize insurance plan design offers and begin programming their claims systems
- Once Board approval is obtained and contracts are signed, final implementation can begin
- HCA addresses internal systems
  - Enrollment data
  - Benefits 24/7 plan offerings
  - Additional electronic enrollment systems
- Create member communication materials for open enrollment

Open Enrollment for New Plans

- With a new portfolio of plans, an active enrollment could be anticipated (encourage choice, auto enrollment made per policies)
  - PEBB Program subscribers 235,703; with dependents 296,635
  - SEBB Program subscribers 133,600; with dependents 283,556

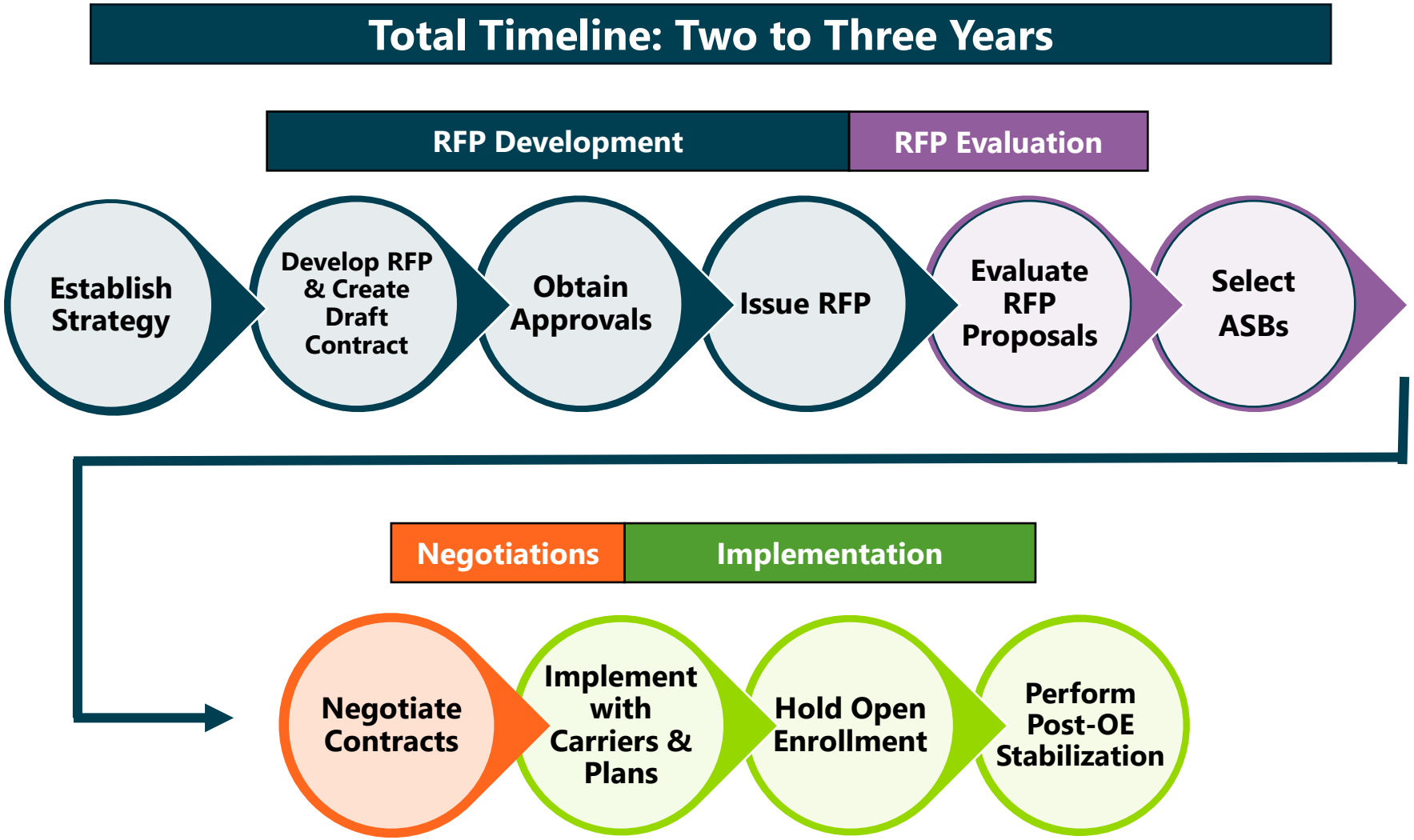
- Extensive communications about the new portfolio
  - Members
  - Benefits administrators

Post-Open Enrollment Stabilization

- Plans would go live on January 1
- Post-OE stabilization work may be required after open enrollment
- This work can continue through first quarter of first plan year
- Implementation usually continues past the launch date of the new plans

Request for Procurement Timeline

High-level Phases, Key Activities, and Milestones For ERB Procurement



RFP Best Practices

- Taking a measured approach can mitigate risks
  - Fair and accurate procurement process
  - User interface testing
  - Enrollment file transfers
  - Billing and premium accuracy
  - Communications
  - Carrier performance metrics
- Faster RFP timelines often increases risks

Questions?

John Partin, Benefit Strategy and Design Section Manager

Employee and Retiree Benefits (ERB) Division

John.Partin@hca.wa.gov

Appendix

Request for Procurement Timeline (*cont.*)

High-level Phases, Key Activities, and Milestones For ERB Procurement

Development	Evaluation	Negotiation	Implementation
❖ Create project management structure ❖ Define vision, goals, and requirements for the RFP ❖ Draft RFP and contract ❖ Complete reviews with HCA leadership & AGO ❖ Incorporate feedback from Governor's Office & OFM ❖ Finalize and issue RFP via WEBS ❖ Publicize RFP	❖ Prepare HCA staff for evaluation process ❖ Conduct pre-proposal bidder conference ❖ Require a "Letter of Intent" ❖ Hold bidder Q&A period ❖ Evaluate and score bidder proposals ❖ Select and announce ASBs ❖ Address protests, if any	❖ Determine which contract provisions are open to negotiation ❖ Negotiate final agreement, unless ASB withdraws or HCA determines no agreement can be reached ❖ Begin data sharing agreement negotiations ❖ Perform IT security review ❖ Execute contract	❖ Finalize benefit plan design & obtain Board approval ❖ Execute implementation workplan with carriers ❖ Prepare internal systems for enrollment files ❖ Finish requirements, development, and testing with carriers ❖ Hold annual open enrollment ❖ Transmit open enrollment files to carriers ❖ Launch new plans ❖ Perform stabilization activities

TAB 8

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.

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: July 10, 2025
TIME: 10:47 AM

WSR 25-15-052