The SEBB Program: a good deal for you

Beginning in 2020, your health insurance and other benefits will be managed by the School Employees Benefits Board (SEBB) Program. Here's what that means for you.

## Affordable coverage

Washington State

Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

Covering your family's medical will cost no more than three times the employee-only rate. Here's an example of that ratio at work. This table shows sample premiums you might pay for different employee-only medical plans and the corresponding premiums if you add your spouse or state-registered domestic partner and your dependent children (it's the same rate whether you cover one child or many).

| Monthly medical premium for you | Monthly premium for you,<br>your spouse/state-<br>registered domestic<br>partner, and children |
|---------------------------------|--|
| \$25                            | \$75   |
| \$50                            | \$150  |
| \$100                           | \$300  |

These figures are for example only.

Your employer will cover 100 percent of the premiums for dental and vision insurance for you and your eligible dependents.

Your employer will cover 100 percent of basic life, accidental death and dismemberment (AD&D), and basic long-term disability (LTD) insurance benefit for you. You can also buy supplemental LTD for yourself, and supplemental life and AD&D insurance for yourself and your dependents.

## Transparent coverage

You'll know exactly what your premiums are when you sign up during open enrollment. They will not change

during the year unless you change plans, or enroll or remove a dependent during a special open enrollment event.

## Equitable coverage

SEBB Program benefits are available to eligible employees of all school districts and charter schools, and represented employees of educational service districts.

All eligible employees will be offered the same health plans and the same premiums. Not all plans will be available in all counties, though the SEBB Program is working hard to ensure employees have a robust choice of benefit plans to choose from.

## Lots to choose from

You'll choose from a range of medical, dental, and vision plans to fit your budget and needs.

We expect to offer between three and seven different medical plans in every area, along with three dental plans and three vision plans. These will be finalized in summer of 2019, giving you plenty of time to choose your coverage during open enrollment in fall 2019.

We anticipate about 90 percent of providers in the state will be part of the SEBB Program's carrier networks.

Find out more about the SEBB Program. Visit <u>hca.wa.gov/sebb</u>.

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