Your SEBB health benefits preview

When your health insurance and other benefits change over to the School Employees Benefits Board (SEBB) Program, you'll have all the information you need to select medical, dental, and vision plans that work for you.

The first open enrollment period begins soon after school starts next fall — October 1 through November 15 — for coverage that begins January 1, 2020. For the particulars of eligibility and general FAQs, visit **hca.wa.gov/sebb-employee**.

In the meantime, here's a preview.

Quick overview: health care benefits

If you're eligible for SEBB benefits, you'll select medical, dental, and vision plans for yourself and for your spouse or state-registered domestic partner and eligible dependents. You'll choose from a wide array of high-quality plans with a range of costs.

Which plans will be available to you depends on where you live, but the SEBB Program developers expect to offer wide coverage across the state. And chances are good that your current providers will be part of the SEBB plan networks. More information on plans and providers will be provided at a later date.

Your costs

Your employer will pay a large part of your monthly medical premiums — exactly how much depends on which plan you choose and whether you enroll dependents.

For your dental and vision coverage, the state and your employer pay the full monthly premiums for you and any dependents you wish to enroll.

For medical, dental, and vision coverage, you'll be responsible for your cost shares on the services you or your enrolled dependents receive, including deductibles, copays, and usual out-of-pocket expenses.

The dollar amount of premiums and cost shares will be determined after the Legislature passes the state budget, negotiations with plan carriers are completed, and the SEB Board makes final decisions on benefits. You'll get that information in time for the first open enrollment period in the fall.

Summary: good to go

For now, you don't need to do anything. You'll get all this information (and more) later, in preparation for the first open enrollment period. Watch for additional info on the SEBB website, **hca.wa.gov/sebb-employee**, as it becomes available.