



School Employees Benefits Board (SEBB) Program
Continuation Coverage | October 2021

Open enrollment is October 25 through November 22.

Changes to your 2022 SEBB benefits

It's time to think about your benefits for 2022. This newsletter will give you important information for open enrollment.

All changes are effective January 1, 2022, unless otherwise noted. For 2022 monthly premiums, see pages 4-5. Learn more about the changes listed below on the SEBB open enrollment webpage at hca.wa.gov/sebb-oe.

Kaiser Permanente of the Northwest (KPNW) will:



- Change naturopath visits from specialty care (requiring a referral) to primary care, allowing members to self-refer.
- Allow members to self-refer for acupuncture, up to 20 visits per year.
- Allow members to self-refer for massage therapy, up to 20 visits per year. KPNW will remove the maximum coverage dollar amount for these services.
- Allow members to self-refer for physical, speech, and occupational therapy, up to a combined 60 visits per year. Members will not need prior authorization.
- Add coverage for routine dental services for members who have been referred for an organ transplant.
- Lower the member's maximum out-of-pocket cost for each insulin prescription fill from \$100 to \$75.
- Add PeaceHealth Southwest Medical Center as an in-network provider.

Kaiser Permanente of Washington (KPWA) and KPWA Options will:



- Add in-home infusion therapy through network providers. You will not pay coinsurance for administration of infused medication. A cost share is required for prescription drugs. Out-of-network providers will not be covered under KPWA Options Access PPO plans. CDHP members must meet their annual deductible before coverage begins.
- Cover two urine drug screenings in full per year (not subject to annual deductible).
- Remove the annual out-of-network maximum out-of-pocket limit for KPWA Options.
- Remove Kittitas County from its service area.

More changes on page 2

Important dates

Early October

Open enrollment information is available on the HCA website at hca.wa.gov/sebb-oe. Get the schedule for webinars to help you learn about your options.

The SEBB virtual benefits fair is open 24/7 at hca.wa.gov/vbf-sebb to help you make benefits choices.

October 25

Annual open enrollment begins for coverage in 2022. Forms available at hca.wa.gov/sebb-continuation.

November 2

Tune in for a Facebook Live Q&A at 4 p.m. at facebook.com/wahealthcareauthority.

November 22

Last day to enroll or make changes to your account.

November 30

Last day to qualify for the SmartHealth \$125 wellness incentive for 2022 (if you're eligible) at smarthealth.hca.wa.gov.

January 1, 2022

New plan year begins. Open enrollment changes become effective (if you made any).

(Continued from page 1)

- The network status of several large providers may change for 2022, including the removal of MultiCare in Spokane and surrounding counties as an in-network provider. As open enrollment approaches, please confirm provider network status by calling 1-888-901-4636 (TTY: 1-800-833-6388).



BLUE CROSS

An Independent Licensee of the Blue Cross Blue Shield Association

Premera Blue Cross will:

- Add the Quit for Life tobacco cessation program with no cost to members.
- Add Kittitas County to the Premera High PPO and Standard PPO service areas.



Uniform Medical Plan (UMP) will:

- Remove the member coinsurance for inpatient mental health and substance use disorder services for UMP Achieve 1 and 2, and UMP Plus. UMP High Deductible had no coinsurance for these services, so no change was required.
- Allow subscribers who switch to a different UMP plan during a special open enrollment to keep the amounts already accrued toward their annual deductibles, out-of-pocket maximums, and benefit or visit limits.
- Remove Thurston County from the UMP Plus–Puget Sound High Value Network service area. (UMP Plus–UW Medicine Accountable Care Network will still be available in Thurston County.)
- Cover an expanded list of preventive care benefits for certain chronic conditions for UMP High Deductible members without having to pay the annual deductible.
- Allow up to 24 visits for chiropractic, 24 visits for acupuncture, and 24 visits for massage therapy per year. If you see a preferred or network provider, you will pay a \$15 copay per visit. (There is no out-of-network coverage for massage therapy.) UMP High Deductible members must meet their deductible first.
- Cover continuous glucose monitors (CGMs) under the pharmacy benefit instead of the medical benefit. If you are currently receiving CGMs through the medical benefit, you will need a prescription from your provider to receive them through a network pharmacy.

Rule change

All changes to SEBB rules that take effect January 1, 2022 are available on the HCA website at hca.wa.gov/sebb-rules.

- One rule change clarifies that a special open enrollment is available when a dependent enrolls in Medicare or loses eligibility for Medicare.

Health savings account change

- The Internal Revenue Service (IRS) raised the health savings account annual maximum contribution to \$3,650 for single subscribers and \$7,300 for families.

Do you need to pay premium surcharges?

The Legislature requires that two surcharges be added to your monthly medical premiums, if applicable.

Tobacco use premium surcharge

If you or any enrolled dependent age 13 or over uses tobacco products, this surcharge applies to you. A \$25-per-account premium surcharge will be added to your monthly medical premiums.

At any time, you can stop the tobacco use premium surcharge if you report you or your dependents do any of the following:

- Stop using tobacco products for at least two months.
- Enroll in your SEBB medical plan's tobacco cessation program (for ages 18 and older).
- Access the information and resources on the Smokefree Teen website at teen.smokefree.gov (for ages 13 to 17).

You do not need to reattest to the tobacco use premium surcharge at open enrollment. However, you must attest any time there is a change in your or an enrolled dependents' tobacco use. If you need to report a change to your previous attestation, submit the *SEBB Premium Surcharge Attestation Change Form*, available on HCA's website at hca.wa.gov/sebb-continuation.

You may be exempt from the tobacco surcharge if your provider finds that ending tobacco use or participating in your medical plan's tobacco cessation program will negatively affect your or your dependent's health. For more information, see SEBB Program Administrative Policy 91-1 on HCA's website at hca.wa.gov/sebb-rules. For information on cessation programs, see the HCA website at hca.wa.gov/tobacco-free-sebb.

Spouse or state-registered domestic partner coverage premium surcharge

Even if you do not make plan changes, if your spouse or state-registered domestic partner (SRDP) is covered on your SEBB benefits, you may be required to reattest to the spouse or SRDP coverage premium surcharge each year during annual open enrollment. If you need to reattest, the SEBB Program will mail you a letter directing you to do so.

If required, you must reattest by November 22, 2021. If you are required to reattest but do not, or if your attestation means you will incur the surcharge, you will be charged the \$50 surcharge in addition to your monthly medical premium starting January 1, 2022.

To learn more about surcharges, visit HCA's website at hca.wa.gov/sebb-continuation and click on *Surcharges*.



2022 SEBB medical monthly premiums

These premiums are effective January 1, 2022.

	Managed Care & EPO Plans							
	Kaiser Foundation Health Plan of the Northwest ¹			Kaiser Foundation Health Plan of Washington				Premera Blue Cross
	NW 1	NW 2	NW 3	Core 1	Core 2	Core 3	SoundChoice	Peak Care (EPO)
Subscriber	\$624.33	\$643.50	\$710.04	\$613.17	\$618.56	\$693.14	\$650.56	\$615.10
Subscriber & spouse²	\$1,244.27	\$1,282.60	\$1,415.69	\$1,221.95	\$1,232.73	\$1,381.89	\$1,296.73	\$1,225.80
Subscriber & children	\$1,089.28	\$1,122.83	\$1,239.27	\$1,069.76	\$1,079.19	\$1,209.70	\$1,135.19	\$1,073.13
Subscriber, spouse,² & children	\$1,864.21	\$1,921.71	\$2,121.33	\$1,830.73	\$1,846.90	\$2,070.64	\$1,942.90	\$1,836.51

	PPO Plans								
	Kaiser Foundation Health Plan of Washington Options			Uniform Medical Plan (administered by Regence BlueShield)				Premera Blue Cross	
	Access PPO 1	Access PPO 2	Access PPO 3	Achieve 1	Achieve 2	High Deductible	UMP Plus	High PPO	Standard PPO
Subscriber	\$677.92	\$707.43	\$759.28	\$611.16	\$674.93	\$604.80	\$651.30	\$661.64	\$611.72
Subscriber & spouse²	\$1,351.46	\$1,410.47	\$1,514.17	\$1,217.93	\$1,345.47	\$1,204.58	\$1,298.21	\$1,318.90	\$1,219.05
Subscriber & children	\$1,183.07	\$1,234.71	\$1,325.45	\$1,066.24	\$1,177.84	\$1,062.45	\$1,136.48	\$1,154.59	\$1,067.22
Subscriber, spouse,² & children	\$2,024.99	\$2,113.52	\$2,269.06	\$1,824.70	\$2,016.01	\$1,773.11	\$1,945.12	\$1,976.15	\$1,826.38

Subscribers may also have to pay the following premium surcharges.

Tobacco use premium surcharge: **\$25**

Spouse or state-registered domestic partner coverage premium surcharge: **\$50**

For more information on surcharges, visit hca.wa.gov/sebb-continuation and click on *Surcharges*.

¹ Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

² Or state-registered domestic partner

2022 SEBB dental and vision premiums

	2022 SEBB Continuation Coverage monthly premiums					
	Dental premiums			Vision premiums		
	DeltaCare ¹	Uniform Dental Plan ¹	Willamette Dental Group	Davis Vision ²	EyeMed Vision Care ³	MetLife Vision ⁴
Subscriber	\$41.33	\$49.76	\$49.90	\$4.36	\$5.96	\$6.66
Subscriber & spouse⁵	\$82.66	\$99.52	\$99.80	\$8.72	\$11.92	\$13.32
Subscriber & children	\$82.66	\$99.52	\$99.80	\$7.63	\$10.43	\$11.66
Subscriber, spouse,⁵ & children	\$123.99	\$149.28	\$149.70	\$13.08	\$17.88	\$19.98

¹ Administered by Delta Dental

² Underwritten by HM Life Insurance Company

³ Underwritten by Fidelity Security Life Insurance Company

⁴ Underwritten by Metropolitan Life Insurance Company

⁵ Or state-registered domestic partner

Changes you can make during open enrollment

You can make the changes listed here during the SEBB Program's annual open enrollment, October 25 through November 22, 2021. Forms will be available October 25 on the open enrollment webpage at hca.wa.gov/sebb-oe. The SEBB Program must receive your forms and other documents by November 22. Changes are effective January 1, 2022.

If you do not want to change health plans, and they are still available in your county next year, you can stay enrolled in your current plans for 2022.

Change your medical, dental, or vision plan

The SEBB Program must receive either the *SEBB Continuation Coverage (COBRA) Election/Change* or the *SEBB Continuation Coverage (Unpaid Leave) Election/Change* form by November 22.

DeltaCare and Uniform Dental Plan (UDP), both administered by Delta Dental, are often confused. Please see "How to tell the Delta Dental plans apart" on page 9.

Terminate your coverage

Submit the *SEBB Continuation Coverage (COBRA) Election/Change* form or the *SEBB Continuation Coverage (Unpaid Leave) Election/Change* form.

Add or remove a dependent

The SEBB Program must receive the *SEBB Continuation Coverage (COBRA) Election/Change* or *SEBB Continuation Coverage (Unpaid Leave) Election/Change* form by November 22.

If you are enrolling a state-registered domestic partner, partner of a legal union, or their children, you must provide proof of the dependents'

eligibility. A list of documents to prove eligibility is available on HCA's website at hca.wa.gov/sebb-continuation under *Eligibility and enrollment*.

Reattest to the spouse or state-registered domestic partner coverage premium surcharge

The SEBB Program will mail you a letter if you must reattest to this premium surcharge for 2022. Reattest using the *SEBB Premium Surcharge Attestation Change Form*.

Do more, learn more, online

Visit the virtual benefits fair

Drop by the virtual benefits fair beginning October 1 on HCA's website at hca.wa.gov/vbf-sebb. It's a great way to learn about benefits anytime, day or night, from the comfort of home.

Use your computer, tablet, or smartphone to explore at your own pace. You'll find links to videos, plan comparisons, downloadable content, and other information to help you choose the right benefits for you and your family.

Learn more with webinars

Attend informative live and recorded webinars hosted by our medical and dental carriers, and the long-term disability benefits carrier, to learn more about plans or benefits you're interested in. View and register for webinars on our open enrollment webpage at hca.wa.gov/sebb-oe.

Tune in to Facebook Live

Join us for a Facebook Live event about open enrollment at 4 p.m. on November 2 at facebook.com/wahealthcareauthority. Bring your questions for our resident expert.

Reattest to the spouse or state-registered domestic partner premium surcharge

During open enrollment, reattest to the spouse or state-registered domestic partner coverage premium surcharge using the *SEBB Premium Surcharge Attestation Change Form*.

Want more?

Visit our open enrollment webpage at hca.wa.gov/sebb-oe.

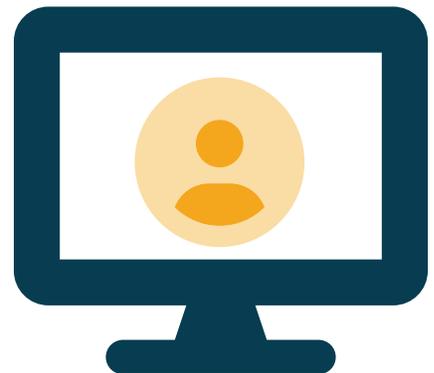
- Compare medical, dental, and vision plans.
- Read the Summary of Benefits and Coverage (SBC) for details about medical plan benefits.
- Register for a webinar.
- Learn more about the premium surcharges.



Using SEBB My Account

Use SEBB My Account at myaccount.hca.wa.gov to see your coverage and download your statement of insurance. If you make changes during open enrollment, we will mail you a letter in December asking you to check your coverage in SEBB My Account.

If you haven't registered with SEBB My Account, you will need to create an account. If you forgot your password or need help, visit the *Help with SEBB My Account Login* webpage at hca.wa.gov/sebb-employee.



COBRA ends when you're eligible for Medicare

When you or a dependent becomes eligible for Medicare Part A and Part B, COBRA coverage will end. SEBB Program rules do not allow members to stay enrolled in SEBB Continuation Coverage (COBRA) once they are enrolled in Medicare.

COBRA coverage will stop at the end of the month a subscriber turns 65. Other qualified beneficiaries who are not eligible for Medicare benefits (for example, the spouse or child of the Medicare-enrolled beneficiary) will be terminated from COBRA coverage but may submit COBRA forms to enroll

under their own COBRA account with no gap in coverage.

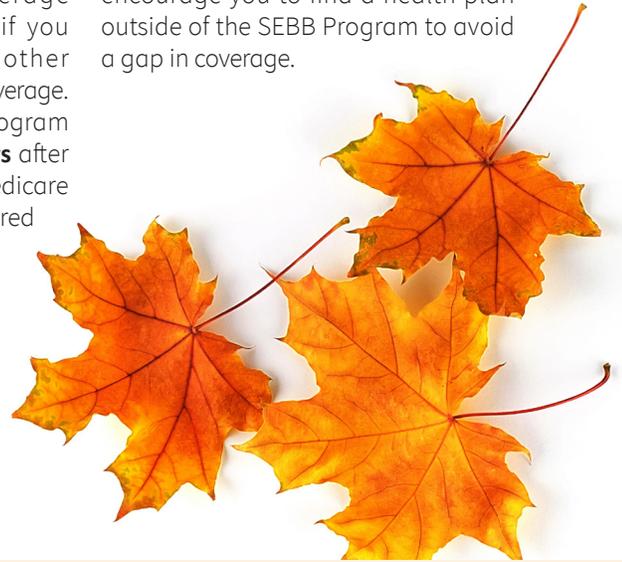
When your (the subscriber's) COBRA coverage ends due to Medicare Part A and Part B eligibility, the SEBB Program will mail COBRA forms to your enrolled dependents in case they wish to enroll under their own COBRA accounts.

SEBB Continuation Coverage (COBRA) will also end early if you become covered under another employer's group health plan coverage.

You must notify the SEBB Program in writing **no later than 60 days** after you or a dependent enrolls in Medicare Part A or Part B, or becomes covered

under another employer's group health plan coverage.

It is important that you or your dependent do not delay Medicare enrollment. To enroll, call the Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778) or visit their website at **socialsecurity.gov**. We encourage you to find a health plan outside of the SEBB Program to avoid a gap in coverage.



Update your mailing address

Keep your address up to date so we can send you important account information, including eligibility or payment deadlines, that can't be emailed. Doing so can keep you informed about changes to your coverage or important alerts. This also ensures that your health plans send information to your correct address.

When you update your address, include your first and last name, email address, and the last four digits of

your Social Security number, so we can identify your account. Send us your updated address using one of the following options.

You can fax documents to us at 360-725-0771 or send a secure message at **hca.wa.gov/fuze-questions**. You must set up a secure login to use this feature. This helps protect your privacy and sensitive health information. This option is different from SEBB My Account.

Mail to:
Health Care Authority
SEBB Program
PO Box 42720
Olympia, WA 98504-2720

Or call 1-800-200-1004 (TRS 711). However, during open enrollment, the number of calls is higher than usual and wait times are longer.



Sign up for email delivery

Would you like to be among the first to receive *Intercom*? Sign up for email delivery! Email is the fastest and most efficient way to receive general updates and policy changes, with the added benefit of helping to reduce the toll on the environment.

Here's how to sign up: Visit SEBB My Account at **myaccount.hca.wa.gov**. Go to *Profile* and open *Contact Information* to add your email address. Then go to *Coverage Summary* and check the box for receiving email notifications.

Who to contact for help

Contact the SEBB Program for help with:

- Eligibility for coverage, enrollment, or changes to your account
- Premium surcharge questions
- Updating your name, address, and phone number
- Adding or removing dependents
- Getting paper forms. You can also find them on HCA's website at hca.wa.gov/sebb-oe.

Go to hca.wa.gov/sebb-continuation or call 1-800-200-1004 (TRS 711). Wait times are usually longer during annual open enrollment.

Contact your health plan directly for help with:

- Benefit questions
- ID cards
- Claims
- Making sure your doctor or dentist contracts with the plan
- Choosing a doctor or dentist
- Making sure your prescriptions are covered

Find your plans' contact information:

Find websites, phone numbers, and mailing addresses for all the SEBB plans on the HCA website at hca.wa.gov/sebb-continuation-contact-plan.

Contact HealthEquity about:

- Health savings account (HSA) for UMP High Deductible medical plan

Go to HealthEquity's website for SEBB members at learn.healthequity.com/sebb/hsa, or call 1-844-351-6853 (TRS: 711).

Contact Metropolitan Life Insurance Company (MetLife) about:

- Life insurance
- Accidental death and dismemberment (AD&D) insurance

Go to MetLife's website at metlife.com/wshca-sebb, or call 1-833-854-9624 (TTY: 1-833-854-9624).

For help with wellness topics, contact:

SmartHealth

hca.wa.gov/sebb-smarthealth 1-855-750-8866 (TRS: 711)

Diabetes prevention

hca.wa.gov/prevent-diabetes Contact your medical plan's customer service.

Living tobacco free

hca.wa.gov/tobacco-free Contact your medical plan's customer service.



Summary of Benefits and Coverage available to you

Required federal notice

The Affordable Care Act requires the SEBB Program and its medical plans to provide a Summary of Benefits and Coverage (SBC) to help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC from a SEBB medical plan, you can:

- Go to the *Medical plans and benefits* webpage at hca.wa.gov/sebb-continuation (or the plan's website) to view or print it online.
- Request a paper copy at no charge.

For your current SEBB medical plan

Call your medical plan. Your plan can also provide paper copies translated in other languages.

For other SEBB medical plans

Call the SEBB Program toll free at 1-800-200-1004.

Annual notice of creditable prescription drug coverage

Required federal notice

If you or a family member is (or will soon be) enrolled in Medicare, you may hear about your opportunity to enroll in Medicare Part D for prescription drug coverage.

If you are enrolled in SEBB Continuation Coverage (Unpaid Leave)

You do not have to enroll in Medicare Part D. All SEBB medical plans provide creditable prescription drug coverage. The prescription drug coverage offered by these SEBB medical plans

is expected to pay out, on average, as much as Medicare Part D coverage.

If you are enrolled in SEBB Continuation Coverage (COBRA)

You (or your family member) must enroll in Medicare Part D. When you or a family member are eligible to enroll in Medicare, the SEBB medical plan will terminate.

If you lose or terminate your current SEBB medical plan

To avoid paying a higher premium, you should enroll in a Part D plan within 63 days after your SEBB medical plan

ends. If you enroll after the 63-day deadline, your Medicare Part D plan's monthly premium may increase by 1 percent or more for every month you didn't have coverage.

For questions about Medicare Part D

Visit the Centers for Medicare & Medicaid Services website at [medicare.gov](https://www.medicare.gov) or call 1-800-633-4227.

How to tell the Delta Dental plans apart



The SEBB Program offers two dental plans administered by Delta Dental: DeltaCare and Uniform Dental Plan (UDP). Sometimes members intend to enroll in one Delta Dental plan but accidentally enroll in the other. During open enrollment, be careful to choose the one you want.

DeltaCare (Group 09601) is a managed-care plan. You must choose a primary dental provider within their network. These plans will not pay claims if you see a provider outside of their network. Your primary care dentist must give you a referral to see a specialist.

UDP (Group 09600) is a preferred-provider plan. You may choose and change any dental provider at any time, but you will usually have lower out-of-pocket costs if you see in-network providers.

Compare your dental plan options on HCA's website at hca.wa.gov/sebb-continuation-dental. Before you enroll in a dental plan, check with the plan (DeltaCare or UDP) to see if your dentist is in the plan's network and confirm the group number. You can call the dental plan's customer service or use the plan's online directory.

PO Box 42720
Olympia, WA 98504-2720



iINTERCOM

Open enrollment is October 25 to November 22.
This is your only open enrollment notice.