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School Employees Benefits Board (SEBB) Program
SEBB Continuation Coverage Edition October 2026

Open enrollment is October 26 to November 23

Open enrollment is your opportunity to make changes to your SEBB health coverage for 2027. Now is the time to review your options, including costs, to make sure you are enrolled in coverage that meets your health care needs and goals. If you're happy with your current coverage, you do not have to make any changes.

Forms and other helpful tools are available on the *Open enrollment* webpage at **hca.wa.gov/sebb-oe**.

What changes can I make during open enrollment?

You can make the changes listed below from October 26 to November 23. Changes are effective January 1, 2027.

- **Change** your medical, dental, and vision plans
- **Add or remove** dependents
- **Cancel** your coverage
- **Attest** to the spousal coverage premium surcharge (if required)

See page 9 for information on how to make changes to your coverage using Benefits 24/7 at **benefits247.hca.wa.gov**.

Tips for a smooth open enrollment

Follow these recommendations to make the most of open enrollment:

- **Review what's changing.** Look over any changes to your current plans, including premiums, deductibles, copays/coinsurance, and provider networks.
- **Assess your health care needs.** Consider your and any dependents' health status, upcoming treatments, or anticipated life events (pregnancy, surgery, relocation, etc.) that may affect your coverage needs.
- **Make changes in Benefits 24/7.** This includes adding or removing dependents and changing plans.
- **Stay connected.** Sign up for emails and follow HCA on social media.
- **Need help?** Contact the SEBB Program by sending a secure message through HCA Support or calling 1-800-200-1004 (TRS: 711), Monday to Friday, 8 a.m. to 4:30 p.m.

How to return your forms

If using paper forms, return them by:

1. **Sending us a secure message** using HCA Support at **support.hca.wa.gov**. After signing in using SecureAccess Washington, select *Retirees and continuation coverage*, and then use the paperclip icon to attach your form. (Remember to sign your forms and keep a copy for your records.)
2. **Dropping off in person:** 626 8th Avenue SE, Olympia, WA 98501. Lobby hours are Monday through Friday, 8 a.m. to 4 p.m.
3. **Mailing to:** Washington State Health Care Authority, SEBB Program, PO Box 42720, Olympia, WA 98504-2720
4. **Faxing to:** 360-725-0771 (**Note:** The fax line may be busy near the end of open enrollment. Keep your fax confirmation for your records.)

Important dates

October 19 to November 19
Visit one of the in-person benefits fairs around the state to learn about your health plans and benefits options. See page 5 to find one near you.

October 26
SEBB annual open enrollment begins. Use Benefits 24/7 to make changes. Paper forms are also available.

November 23
Benefits 24/7 changes must be received by 11:59 p.m. If you are submitting paper forms, the SEBB Program must receive them as of this day.

November 30
Last day for most subscribers to qualify (if eligible) for the SmartHealth $125 wellness incentive for 2027 at **smarthealth.hca.wa.gov**.

January 1, 2027
The new plan year begins. Open enrollment changes become effective, and benefits, deductibles, and out-of-pocket maximums reset.

Important changes to your 2027 SEBB benefits

All changes are effective January 1, 2027, unless otherwise noted.

Learn more about the changes listed below and other changes on the *Open enrollment* webpage at **hca.wa.gov/sebb-oe**. Any updates after this newsletter mails will be listed on the *Open enrollment* webpage, so we recommend you check there for the latest information.

Note: Premiums are included on **page 4.**

Changes to all SEBB medical plans

HIV prevention and treatment: Senate Bill 6183 requires coverage of all FDA-approved antiviral drugs for the prevention or treatment of HIV without prior authorization or step therapy. If there is a therapeutically equivalent, generic antiviral drug available, plans do not need to cover the brand-name version.

Medical plan changes

Kaiser Permanente Northwest (KPNW)

- **Non-emergency medical transportation** by wheelchair and gurney vans will be available at $0 copay (with prior authorization) to specific locations such as a hospital, hospital skilled nursing facility, or hospital home.
- **Birth doula benefit:** KPNW-contracted doulas will be covered for up to four visits total during pregnancy and for up to 12 months after birth. Members also have doula coverage for delivery.

Kaiser Permanente Washington (KPWA) and KPWA Options

- **Provider network name change** from Core to SoundChoice for the Core 1, 2, and 3 plans. There will be no changes to the providers due to the name change. Members will receive a new ID card after the first of the year.
- **Non-emergency medical transportation** by wheelchair and gurney vans will be available at $0 copay (with prior authorization) to specific locations such as a hospital, hospital skilled nursing facility, or hospital home.
- **Birth doula benefit:** Doulas from an established, licensed provider will be covered during pregnancy, delivery, and for up to 12 months after birth. There is a $1,000 coverage limit per pregnancy.
- **Post-mastectomy bras** will no longer be limited to two every six months.
- **Urine drug screening** is subject to member cost-sharing.

Medical plan changes (continued)

Premera Blue Cross

- **Provider network name changes:** Heritage Prime to Glacier for Standard and High PPO plans, and Sherwood to Clearwater for Premera HMO. Members will get a new ID card in the mail after the first of the year.
- **Premera HMO plan** is expanding to Snohomish County.
- **Birth doula benefit:** Doulas will be covered for up to four visits total during pregnancy, delivery, and after birth. Member pays upfront and submits a claim for up to $1,000 to Premera for reimbursement. Members must first meet the deductible and applicable coinsurance.
- **Copay for emergency room visits will increase to $175.** This copay is waived if admitted to a hospital.
- **Urgent care will have a specialist copay.** The deductible does not apply.
- **Members can receive a 10 percent coinsurance discount** for using in-network, free-standing ambulatory surgical centers or birthing centers instead of hospitals.

Uniform Medical Plan (UMP)

- **Deductible for UMP High Deductible plan** will increase to $1,750 for single subscribers and $3,500 for families per IRS requirements.
- **Birth doula services:** Members may file claims for reimbursement of up to $1,000 per calendar year. Services must be provided in Washington state by a Washington Department of Health (DOH)-certified birth doula. HDHP members must first meet the deductible.
- **Health savings account (HSA)** annual maximum contribution will increase to $4,500 for single subscribers and $9,000 for families per IRS requirements.
- **The Centers of Excellence (COE) program** for total joint replacement and spine surgery will end December 31, 2026. Surgeries must be completed by December 31, 2026 to qualify for this program.

SmartHealth

SmartHealth will no longer be available after 2027. You can continue to access SmartHealth through December 31, 2027. If you earn the incentive by the cutoff date in 2027 and you are enrolled in an eligible plan in 2028, the $125 incentive will still be applied for 2028.

Rule changes

Effective May 14, 2026, a school board member may enroll in SEBB medical, SEBB dental, and SEBB vision upon being elected or appointed as a school board member, during the annual open enrollment, or following the loss of other coverage under a group health plan or through health insurance coverage, as defined by the Health Insurance Portability and Accountability Act (HIPAA).

All changes to SEBB rules will be available on the HCA website at **hca.wa.gov/sebb-rules**.





2027 SEBB Continuation Coverage Monthly Premiums

Effective January 1, 2027. The amounts shown are the monthly costs for SEBB medical, dental, and vision coverage. The term "spouse" is interchangeable with "state-registered domestic partner."

Medical plan premiums

What you pay ↘	Managed-care and health maintenance organization (HMO) plans							
	Kaiser Permanente NW			Kaiser Permanente WA				Premera
	Plan 1	Plan 2	Plan 3	Core 1	Core 2	Core 3	SoundChoice	HMO
Subscriber only	$852.11	$888.10	$1,060.54	$852.11	$888.10	$1,060.54	$945.84	$846.44
Subscriber & spouse	$1,697.63	$1,769.61	$2,114.49	$1,697.63	$1,769.61	$2,114.49	$1,885.09	$1,686.29
Subscriber & children	$1,486.25	$1,549.23	$1,851.00	$1,486.25	$1,549.23	$1,851.00	$1,650.28	$1,476.33
Subscriber, spouse, & children	$2,543.15	$2,651.12	$3,168.44	$2,543.15	$2,651.12	$3,168.44	$2,824.34	$2,526.14

What you pay ↘	Preferred provider organization (PPO) plans							
	Kaiser Permanente WA Options			Premera		Uniform Medical Plan		
	Summit PPO 1	Summit PPO 2	Summit PPO 3	High PPO	Standard PPO	Achieve 1	Achieve 2	High Deductible
Subscriber only	$871.42	$958.82	$1,114.78	$996.68	$938.25	$856.93	$949.66	$849.22
Subscriber & spouse	$1,736.25	$1,911.05	$2,222.97	$1,986.77	$1,869.91	$1,707.27	$1,892.73	$1,691.43
Subscriber & children	$1,520.04	$1,672.99	$1,945.92	$1,739.25	$1,637.00	$1,494.69	$1,656.96	$1,488.69
Subscriber, spouse, & children	$2,601.08	$2,863.28	$3,331.16	$2,976.86	$2,801.57	$2,557.61	$2,835.80	$2,502.39

Uniform Medical Plan (UMP) is administered by Regence BlueShield and ArrayRx.

Monthly premium surhcarge

Monthly premium surcharges In addition to your monthly medical premium, two premium surcharges may apply:

- $25-per-account tobacco use
- $50 spouse or state-registered domestic partner coverage

Dental plan premiums

These premiums are effective January 1, 2027.

What you pay ↘	Preferred provider organization (PPO)	Managed-care plans	
	Uniform Dental Plan	DeltaCare	Willamette Dental
Subscriber only	$56.40	$48.61	$60.72
Subscriber & spouse	$112.80	$97.22	$121.44
Subscriber & children	$112.80	$97.22	$121.44
Subscriber, spouse, & children	$169.20	$145.83	$182.16

Vision plan premiums

These premiums are effective January 1, 2027.

What you pay ↘	Davis Vision	EyeMed Vision Care	MetLife Vision
Subscriber only	$4.97	$6.60	$7.78
Subscriber & spouse	$9.94	$13.20	$15.56
Subscriber & children	$8.70	$11.55	$13.62
Subscriber, spouse, & children	$14.91	$19.80	$23.34

Benefits fairs schedule

Get personalized help, pick up printed materials, and speak with health plan and other insurance representatives at an in-person benefits fair.

Time: All fairs will run from 10 a.m. to 4 p.m., except the fairs held at the University of Washington, which will run from 10 a.m. to 5 p.m.
More information: Get presentation schedules and parking information at **hca.wa.gov/oe-fairs**.
Before you go: Check HCA's website for any late changes.

Seattle/University of Washington

Note: The SEBB health plans and other insurance representatives will attend benefits fairs held at and sponsored by the University of Washington.

October 19
Harborview Medical Center
Research and Training Building
Floor 1 – Conference rooms
300 9th Ave.

October 20
UW Medical Center – Montlake
Health Sciences Building
Floor 3 – Lobby
1959 NE Pacific St.

October 21
UW Medical Center – Northwest
E. Wing Auditorium
1550 N. 115th St.

October 22
Husky Union Building
Floor 2 – South Ballroom
4001 E. Stevens Way NE

Tacoma/Lakewood

October 27
Clover Park Technical College
McGavick Conference Center
4500 Steilacoom Blvd. SW
Lakewood

Spokane

October 27
Spokane Community College
Lair Student Center (Building 6)
1810 N. Greene St.

Cheney

October 28
Eastern Washington University
Hargreaves Hall
616 Study Ln.

Vancouver

October 28
Clark College
Gaiser Hall
1933 Fort Vancouver Way

Pullman

October 29
City of Pullman Parks and
Recreation Center
Building B
190 SE Crestview St.

Federal Way/Des Moines

November 2
Highline College
Student Union Building (Building 8)
2400 S 240th St.
Des Moines

Lynnwood

November 4
Edmonds College
Woodway Hall (Building 26)
20000 68th Ave. W

Bellingham

November 5
Bellingham Public Schools
District office (Rooms 102/103)
1985 Barkley Blvd.

Olympia/Tumwater

November 16
Department of Labor and
Industries
7273 Linderson Way SW
Tumwater

Bremerton

November 17
Olympic College
William D. Harvey Theatre
(Building 7)
1600 Chester Ave.

Wenatchee

November 17
Wenatchee Convention Center
Orchard Exhibit Hall South,
Main building
121 N. Wenatchee Ave.

Port Angeles

November 18
Red Lion Hotel Port Angeles
Harbor, Main building
221 N. Lincoln St.

Yakima

November 18
Yakima Valley College
Kaminski Conference Center
1704 W. Nob Hill Blvd.

Pasco

November 19
Columbia Basin College
Hawk Union Building (H Building)
2600 N. 20th Ave.

Reminders for open enrollment

Remember your SmartHealth incentive

You can still qualify to receive a $125 SmartHealth wellness incentive in 2027.

Visit **hca.wa.gov/sebb-smarthealth** to learn how to qualify.

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

The SEBB Program will mail you a letter if you need to reattest for 2027. You can also check if you need to reattest in your Benefits 24/7 dashboard at **benefits247.hca.wa.gov** starting October 26. You can reattest in Benefits 24/7 or submit the *SEBB Premium Surcharge Attestation Change Form*.

COBRA ends when you become Medicare eligible

When you or a covered 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. 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.

Is your mailing address up to date?

If not, let us know your updated address so we can send important personal information to you. Include your first and last name and the last four digits of your Social Security number, so we can identify your account.

Update your address in Benefits 24/7, send it via secure message using HCA Support, call 1-800-200-1004 (TRS: 711), or mail it to:

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

You've got email!

Prefer to receive emails? Log in to your Benefits 24/7 account, select the *Profile* tile and then *Contact information*. Check the *Opt-in to receive email notifications* box and then click *Submit*.

Who to contact for help

Contact your plan if you have questions about the topics below. For phone numbers and web addresses, visit **hca.wa.gov/sebb-continuation** and select *Contact the plans* under *Get help*.

- Benefits
- ID cards
- Claims
- Checking if your provider is in network
- Choosing a provider
- Making sure your prescriptions are covered

Contact the SEBB Program by sending us a secure message through HCA Support at **support.hca.wa.gov** for questions about:

- Eligibility and enrollment
- Premium surcharges
- Changing your name, address, or phone number
- Adding or removing dependents
- Premium payments
- Finding forms. You can also find them on the *Open enrollment* webpage at **hca.wa.gov/sebb-oe**

You can also call us at 1-800-200-1004 (TRS: 711), Monday through Friday, 8 a.m. to 4:30 p.m. Due to high call volumes during open enrollment, wait times may be long.



Know what you owe for prescriptions

Prescription drug costs vary by:

- The drug type.
- Whether the drug is on a medical plan's list of covered drugs (called a formulary or preferred drug list).
- How a plan groups those covered drugs, usually by cost (called a tier).
- Where you buy your drugs.

If you are considering changing medical plans, think about what that might mean for the cost of your prescriptions.

Formularies and drug tiers

Each medical plan has its own formulary and tier system. The tier that your drug falls into determines the price you will pay at pharmacies in your plan's network. Generally, lower tier numbers (like tier 1 or tier 2) have a lower cost and higher tier numbers have a higher cost.

Copays and coinsurance

If your drug is in a tier that has a copay (a flat amount), you will pay the same amount at any pharmacy in your plan's network. If your drug is in a tier that has a coinsurance (a percentage of the plan's approved amount), your cost could vary based on what the network pharmacy charges for that drug. (Always use your ID card when purchasing prescriptions.)

See these resources for information about prescription drug coverage and costs:

- Kaiser Permanente's formulary and drug tiers: **kp.org/formulary**
- Premera's formulary and drug tiers: **premera.com/visitor/covered-drugs**
- Uniform Medical Plan's Preferred Drug List: **hca.wa.gov/ump-pdl**

You can also contact the plan's customer service. Contact information can be found on HCA's website at **hca.wa.gov/erb**.

Making changes is easy with Benefits 24/7

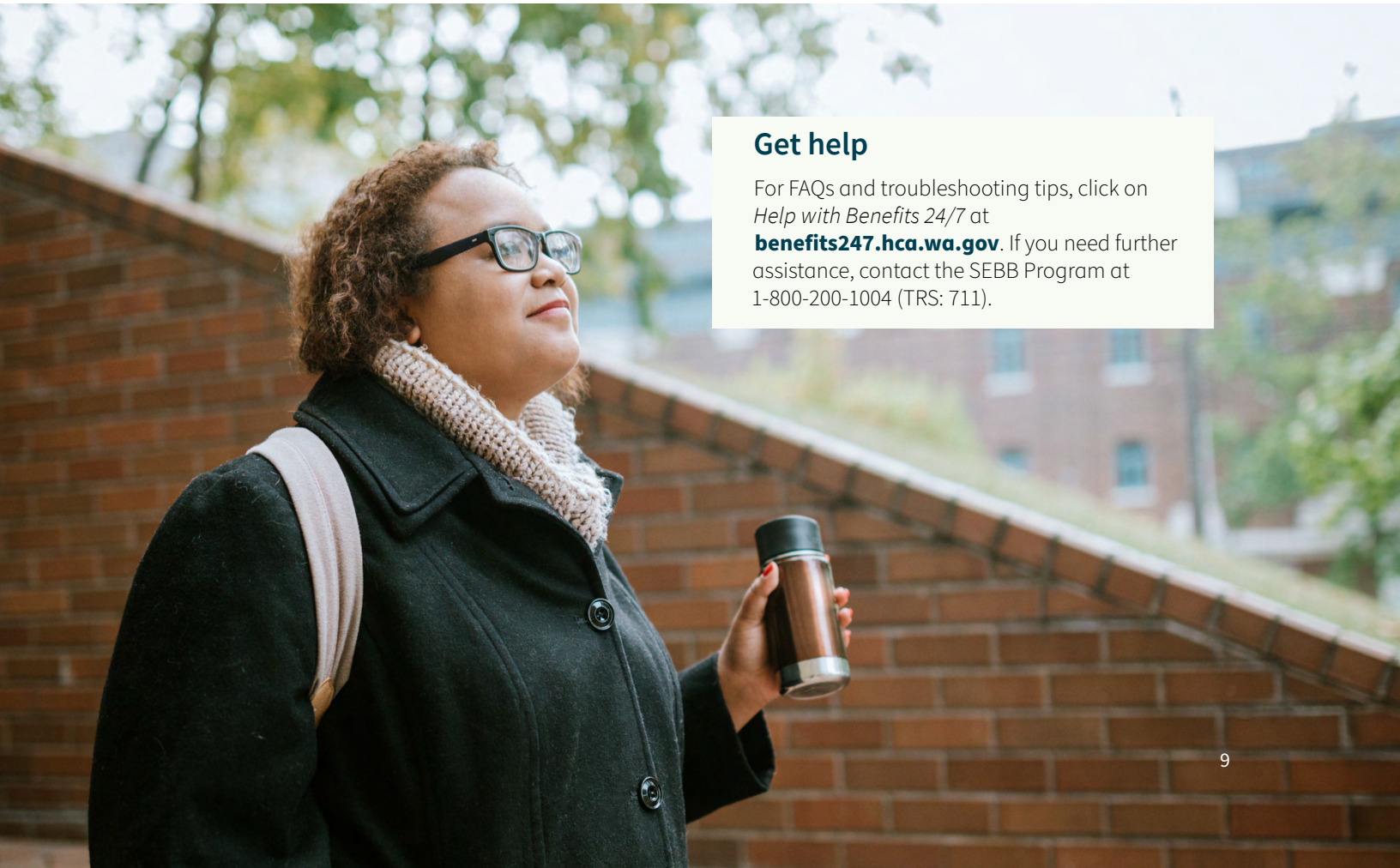
Benefits 24/7 is the SEBB Program's online benefits enrollment system. You can use it to make changes to your coverage during open enrollment, October 26 to November 23. Changes in Benefits 24/7 must be completed by 11:59 p.m. on November 23. Paper forms are also available and the SEBB Program must receive them by November 23.

How to make changes

1. Log in to your account at **benefits247.hca.wa.gov**.
2. Click on the *Account changes* tile.
3. In the drop-down menu, select *COBRA open enrollment change request*.
4. Follow the guide to make changes.
5. Download and save a copy of your request. **Note:** Any changes you make during open enrollment won't show in your account until January 1, 2027.
6. Click *Submit* to finalize your open enrollment request.

Accessing your account for the first time

1. Visit **benefits247.hca.wa.gov** and click on the green *Log in to Benefits 24/7* button. You'll be directed to SecureAccess Washington (SAW).
2. Click *Sign up* to create a SAW account. (If you already have a SAW account, enter your username and password, and skip to step 5.) Enter your name, email address, a username, and password.
3. Check the box to prove you're not a robot, click *Submit*, and follow the link to activate your account.
4. Check your email for a message from SAW. Click on the confirmation link, close the *Account Activated!* browser window that opens, and return to your original window. Follow the instructions on the screen to finish creating your account. You will be directed to Benefits 24/7.
5. Enter your last name, date of birth, and the last four digits of your Social Security number. Click *Verify my information*.
6. Select your security questions and answers. You'll be directed to the Benefits 24/7 dashboard.



Get help

For FAQs and troubleshooting tips, click on *Help with Benefits 24/7* at **benefits247.hca.wa.gov**. If you need further assistance, contact the SEBB Program at 1-800-200-1004 (TRS: 711).



Open enrollment quick links

Use these online tools and guides to help you throughout open enrollment.

Open enrollment webpage
Find forms, benefits comparisons, what's changing, premiums, and what you need to do at **hca.wa.gov/sebb-oe**.

Compare medical plans
Compare up to three medical plans at **hca.wa.gov/compare-medical-sebb**.

Benefits fairs
Attend a fair to learn about your benefits at **hca.wa.gov/oe-fairs**.

Virtual benefits fair
Learn about your benefits options online at **hca.wa.gov/vbf-sebb**.

Benefits 24/7
Sign in to Benefits 24/7 to make changes and attest to the spousal coverage premium surcharge at **benefits247.hca.wa.gov**.

HCA Support
Contact the SEBB Program and submit your forms at **support.hca.wa.gov**.

HCA complies with all applicable federal and Washington state civil rights laws and is committed to providing equal access to our services. If you need an accommodation or require documents in another format, please call 1-800-200-1004 (TRS: 711) or visit **hca.wa.gov/about-hca/nondiscrimination-statement**.

La HCA cumple con todas las leyes vigentes federales y del Estado de Washington sobre derechos civiles y tiene el compromiso de ofrecer un acceso equitativo a nuestros servicios. Si necesita alguna facilidad, o si requiere documentos en otro formato o idioma, llame al 1-800-200-1004 (TRS: 711) o visite **hca.wa.gov/about-hca/nondiscrimination-statement**.

Управление здравоохранения (HCA) соблюдает все применимые федеральные законы и законы штата Вашингтон в отношении гражданских прав и обязуется обеспечивать равный доступ к своим услугам. Если вам потребуются специальные услуги или документы в другом формате или на другом языке, позвоните по телефону 1-800-200-1004 (TRS: 711) или посетите сайт **hca.wa.gov/about-hca/nondiscrimination-statement**.

Required federal notice

Summary of benefits and coverage available to you

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

To get an SBC for your current SEBB medical plan, go to the *Medical plans and benefits* webpage at **hca.wa.gov/sebb-continuation** (or the plan's website) to view or print it. You can also call your plan to ask for a paper copy at no charge. Your plan can also provide copies translated into other languages.

For questions, call the SEBB Program at 1-800-200-1004 (TRS: 711).

Required federal notice

Annual notice of creditable prescription drug coverage

You will receive this notice each year in this newsletter, and you will also receive this notice if your SEBB coverage changes. You may request a copy of this notice at any time by calling the SEBB Program at 1-800-200-1004 (TRS: 711).

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)

All SEBB medical plans provide creditable prescription drug coverage, so you do not have to enroll in a separate Medicare Part D plan. The prescription drug coverage offered by these SEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage pays.

When you enroll in Medicare, you can keep your SEBB medical plan with creditable drug coverage and not pay a penalty if you enroll in a Medicare Part D plan later.

If you enroll in a Medicare Part D plan, you must present your SEBB insurance card and your Medicare Part D card to the pharmacy. Contact your SEBB medical plan to ask if they will coordinate prescription drug benefits with your Medicare Part D plan on your behalf.

If you are enrolled in SEBB Continuation Coverage (COBRA)

When you or a family member enroll in Medicare, the SEBB Continuation Coverage (COBRA) medical plan will terminate the last day of the month prior to the month Medicare coverage begins.

If you lose or terminate your current SEBB medical plan

To avoid paying a higher Medicare Part D plan late enrollment penalty, you should enroll in a Medicare Part D plan within 63 days after your SEBB medical plan ends. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For questions about Medicare Part D

Visit Medicare's website at **medicare.gov** or call 1-800-633-4227.

HCA | Health Care Authority
School Employees Benefits Board
PO Box 42720
Olympia, WA 98504-2720



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