



School Employees Benefits Board (SEBB) Program
August 2020



A message to you during this challenging time

Dear SEBB member,

As we continue navigating the COVID-19 pandemic, be sure to use your SEBB resources to take care of yourself and your family. Your coverage includes comprehensive physical and behavioral health services. Many providers are offering telehealth appointments so you can seek care remotely.

Also, we are regularly updating the content on SmartHealth to be relevant to our current shared experience. Please take a few minutes to log in and explore the activities designed to help improve sleep and eating habits, and reduce stress.

From all of us at the Health Care Authority, thank you for your work as school employees, and be well.

Sue E. Birch
HCA Director

Spread the Facts
coronavirus.wa.gov

Updates on coronavirus responses

The SEBB Program, along with state, local, and federal governments, has been busy trying to help you and your family get through the pandemic.

Continuation coverage deadlines extended

In April, the SEB Board passed two resolutions related to the COVID-19 State of Emergency. The Board extended enrollment deadlines and maximum coverage periods for SEBB Continuation Coverage (COBRA and Unpaid leave) subscribers.

Wellness matters for everyone

SmartHealth, our voluntary wellness program, has created activities specially to help SEBB members stay healthy—physically and mentally—while staying home. Log in to SmartHealth at smarthealth.hca.wa.gov.

Recently, SmartHealth was made available to Apple Health (Medicaid) clients age 19 to 64 and pregnant women in King, Pierce, Snohomish, and Spokane counties.

Medical FSA and HSA rules relaxed

The federal Coronavirus Aid, Relief, and Economic Security (CARES) Act expanded how school employees can use their Medical Flexible Spending Arrangement (FSA) and health savings account (HSA) funds.

Health Care Authority steps up

The Health Care Authority (HCA), the state agency that manages the SEBB Program, helped get thousands of phones and hundreds of laptops, as well as software and guidance, to providers and Apple Health clients to enable patients and providers to stay connected through online appointments.

Dr. Charissa Fotinos, HCA's deputy chief medical officer, is leading the state's COVID-19 testing strategy, an essential part of getting Washington back to work.

HCA joined the Department of Health, Department of Social and Health Services, and other partner agencies to create a statewide public awareness campaign called *Spread the Facts*. The campaign urges people in Washington to stay home, stay healthy, and stay informed to help themselves, their families, and their communities slow the spread of COVID-19.

HCA secured more than \$4 million in federal funding to respond to increased behavioral health service needs.

Someone to talk to

Washington Listens is a program that provides non-clinical support to people experiencing stress due to COVID-19. The program is anonymous. Call 1-833-681-0211, Monday through Friday, 9 a.m. to 9 p.m., and weekends, 9 a.m. to 6 p.m.

Things are still changing, and the SEBB Program is still working for you.

More to know

Employees: sign up for emails from the SEBB Program. See how on page 2.

For the latest news and updates, see our Facebook page [@WAHealthCareAuthority](https://www.facebook.com/WAHealthCareAuthority).

For general information, see coronavirus.wa.gov.

For more details on our response to the pandemic, see hca.wa.gov/coronavirus.



Combat opioid addiction: It starts with one

Opioids are one of the leading causes of injury-related deaths in Washington. Starts with One, a federally funded campaign to combat the opioid epidemic, informs young adults, their parents, and older adults about the dangers of prescription drug misuse and ways to prevent it.

Now in its third year, the campaign focuses on having honest conversations, safely storing medications, and properly disposing of them at designated take-back locations.

One simple step

Between 2012 and 2016, more than 3,300 lives in Washington were lost to opioid overdose. Seventy-five percent of opioid misuse starts with people using medication that wasn't prescribed for them. Simple steps, like locking up medications, can stop them from being misused. Protect your loved ones by storing medications properly.

Safely dispose of leftover medications at a take-back program near you. These programs are a convenient and

secure way to dispose of any leftover medications. Find a disposal location at [TakeBackYourMeds.org](https://www.TakeBackYourMeds.org).

One honest conversation

Take the next step: Have a conversation with a friend or family member about the dangers of opioids. While it can be tough, it may be the most important thing you do. One good strategy is to keep it light. It doesn't have to be a therapy session, but rather, part of a conversation you could have anytime.

If you know someone struggling with opioid misuse, call or text the Washington Recovery Help Line at 1-866-789-1511 (TTY 206-461-3219). Call 24 hours a day, seven days a week, 365 days a year. Text them Monday through Friday, 9 a.m. to 9 p.m. They offer support and information about effective treatment near you.

! Learn more about Starts With One at [getthefactorsx.com](https://www.getthefactorsx.com).



Sign up for email delivery

Employees can get *Intercom* and other news about SEBB benefits by email instead of your mailbox. This is a better option now more than ever; policy changes related to the COVID-19 pandemic can get to you faster by email.

Here's how

Employees: Sign up for email service in your 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.

SEBB Continuation Coverage members: email delivery is not currently available.

Update your mailing address, too

Keep your mailing address up-to-date so we can send you important account information that can't be emailed.

Employees: Sorry, you can't update your mailing address in SEBB My Account. Let your payroll or benefits office know of any address changes.

SEBB Continuation Coverage members: For an address change, send us a note at the following address.

Include your first and last name, and the last four digits of your Social Security number, so we can identify your account.

Mail to:

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

Or call us at 1-800-200-1004 (TRS 711) and select menu option 5.

Have you earned your SmartHealth \$125 wellness incentive? SmartHealth deadline is November 30

You still have time to qualify for the SmartHealth \$125 wellness incentive. Choose from a variety of activities to help you reduce stress, build resiliency, improve connections, and more. Earn points for each activity you complete. Earn 2,000 points by November 30, 2020, to qualify for the \$125 wellness incentive. You will receive the incentive in 2021.



Learn more about SmartHealth

Sign in today

Visit Smarthealth's website at smarthealth.hca.wa.gov.

Get the app

Download the Limeade app and enter the code:

SmartHealth.

Find out more

Visit SEBB's SmartHealth webpage at hca.wa.gov/sebb-smarthealth.

Why building a relationship with your PCP matters

Over the past decade, studies have shown that fewer people are seeing their primary care provider (PCP). But in the long run, developing a relationship with your family provider could keep you healthier. Even during this time, many providers are offering remote telehealth appointments to keep your care on track. Here are three ways regular visits with your PCP can help you maintain good health:

1. Better acute care

A provider who knows your medical history and what's important to you can take better care of you. They can recognize changes in your health and identify what you should be keeping an eye on.

When you get sick, seeing a provider you know can help you get the correct diagnosis faster. Your provider can work with you to create the best treatment plan. It's also easier to get timely care if you can schedule an appointment with your PCP instead of waiting until a medical issue arises to look for a provider.

2. Better preventive care

Your PCP can help you determine the kind of care you need. What kind of screenings should you get based on your age and gender? What specific risk factors do you need to be aware of? What could you do to improve your health and well-being? Establishing a relationship early with your PCP can help you get the preventive care you need to stay healthy in the long term.

3. Better care for chronic and complex issues

If you suffer from a chronic condition, such as asthma or diabetes, you need a consistent provider, seen on a consistent schedule. A PCP will help you manage your condition.

If you have complex needs and require specialty care, your PCP can help you find the right specialist and make sure you get the care you need when you need it.

How to find a provider

SEBB members can search for a primary care provider on HCA's website at hca.wa.gov/erb. Under your member type (school employee or SEBB Continuation Coverage), select *Find a provider*. Then look for your plan to find a link to the online provider directory.

Find tips for choosing a PCP at the Washington Health Alliance website at: tinyurl.com/choosingapco.



Protect yourself with supplemental LTD

Employees: A one-time opportunity to enroll in **supplemental long-term disability (LTD) insurance** for 2021 is available during this year's annual open enrollment. (If you're eligible for SEBB benefits, basic LTD insurance is provided by your employer at no cost to you.)

! Keep in mind the maximum basic LTD benefit is \$400 a month, which will likely not meet your income needs if you become disabled.

Who



School employees eligible for SEBB benefits

When



October 26 through November 23, 2020

How



SEBB My Account at myaccount.hca.wa.gov

Coverage Starts



January 1, 2021

Cost



Based on your age and predisability earnings

Visit The Standard's website at standard.com/mybenefits/sebb/premium-ltd.html to calculate your supplemental LTD premium.

Visit the HCA's website at hca.wa.gov/sebb-ltd for more about supplemental LTD coverage.

Employees: Is a Medical FSA or DCAP right for you?

These benefits, administered by Navia Benefit Solutions, offer school employees tax advantages on certain expenses. A Medical Flexible Spending Arrangement (FSA) lets you use pretax dollars for eligible out-of-pocket health care expenses. The Dependent Care Assistance Program (DCAP) lets you use pretax dollars for eligible elder care or child care expenses.

You choose how much to contribute each year, and you can save between 25 and 40 percent on every dollar you set aside. Learn more about these benefits at:

- Navia's website at sebb.naviabenefits.com
- HCA's website (Medical FSA) at hca.wa.gov/mfsa-sebb
- HCA's website (DCAP) at hca.wa.gov/dcap-sebb

Get ready to save

Open enrollment is coming in two short months. Be sure you're ready by exploring all your benefit options before it starts. Here are some reminders about your Medical FSA or DCAP benefits:

- **You must enroll every year** that you want a Medical FSA or DCAP. Even if you were enrolled for 2020, you must enroll again if you want to continue for 2021.
- You can enroll in these benefits only during SEBB's annual open enrollment, or if you have a special open enrollment during the year.
- Unlike most of your SEBB benefits, you sign up for a Medical FSA or DCAP on Navia's website at sebb.naviabenefits.com — not in SEBB My Account.

Update your beneficiaries

When you have a significant life event, such as marriage, adoption, divorce, or death of a beneficiary, review your SEBB policies to make sure your list of beneficiaries is current. You can update your beneficiaries at any time — here's how.

Life insurance (basic and supplemental)

Visit the Metropolitan Life Insurance Company (MetLife) MyBenefits portal at mybenefits.metlife.com/wasebb and log in to view and update your beneficiaries.

You can also call MetLife at 1-833-854-9624 (TTY: 1-833-854-9624) to

request a *Group Term Life Insurance Beneficiary Designation* form. It is also available on HCA's website at hca.wa.gov/erb on the *Forms & publications* page.

Health savings account

If you're enrolled in Uniform Medical Plan (UMP) High Deductible with

a health savings account (HSA), you can review and update your HSA beneficiary information on HealthEquity's member portal at learn.healthequity.com/sebb/hsa, or download the *Beneficiary Designation Form* on the portal. You can also call HealthEquity at 1-844-351-6853 (TRS: 711) to request the form.

Coming in the October issue of *Intercom*

For the SEBB Program 2021 open enrollment, you will receive the information you need in the October newsletter. You will not receive an enrollment guide, but the enrollment guide will be available on the SEBB webpages at hca.wa.gov/sebb-oe. Open enrollment changes are effective January 1, 2021.

Here's some of what you'll find in the October issue of *Intercom* to help you make decisions for 2021:

Employees

- What's changing in 2021
- How to make changes
- 2021 medical plan premiums
- Virtual benefits fair
- How to enroll in supplemental long-term disability (LTD) insurance
- Medical Flexible Spending Arrangement (FSA) Overview
- Dependent Care Assistance Program (DCAP) Overview

Eligible employees pay no monthly premiums for dental, vision, basic life insurance, basic accidental death and dismemberment insurance, and basic LTD insurance benefits.

Continuation Coverage

- What's changing in 2021
- How to make changes
- 2021 medical plan premiums
- Virtual benefits fair
- Verification documents
- COBRA ends with Medicare

Annual open enrollment

October 26 through November 23



For information regarding COVID-19, visit HCA's website:
hca.wa.gov/coronavirus

PO Box 42720
Olympia, WA 98504-2720



Annual open enrollment is coming

October 26 through November 23

Get details in the next issue of *Intercom*.