



School Employees Benefits Board (SEBB) Program
February 2020



New year, new SEBB benefits

Welcome to all the school employees and their families across Washington who are part of the new School Employees Benefits Board (SEBB) Program.

More than 144,000 Washington school employees — from bus drivers to teachers, librarians to office workers, and all other eligible school employees — enrolled themselves and their eligible dependents in health care and other benefits through the SEBB Program's first annual open enrollment, October 1 through November 15.

School employees have high-quality, affordable benefits that are consistent across the state. Some school employees who couldn't afford to cover their families can do so now. Others will see significant savings with their health care costs, resulting in more disposable income.

Here are some early results from the first annual SEBB open enrollment:

- More than 184,000 dependents (spouses, state-registered domestic partners, and children) were enrolled in health plans.
- With 17 medical plans in the program, at least three were available in each county.
- Ninety-nine percent of school employees could choose from five or more medical plans.
- Three dental and three vision plans were available to every enrolled member.
- The virtual benefits fair received more than 21,500 visits.
- There were more than 137,000 total visits to ALEX, an online benefits advisor that suggested the best health plans for school employees.

Now that your new SEBB benefits have begun, it's a good time to reintroduce you to *Intercom*.

This newsletter from the SEBB Program comes out four times a year, typically in January/February, April, August, and late September or early October. *Intercom* will let you know about benefits, changes to the program, and upcoming deadlines. It will also focus on aspects of your benefits that might need more explanation. Each fall, you'll get information about the upcoming annual open enrollment, including the dates of open enrollment and benefits fairs, as well as changes to plans, premiums, and other benefits.

Save a tree — sign up for emails

Get the latest news and updates from the SEBB Program by going paperless. When you receive email from the SEBB Program, it helps reduce reliance on paper mailings. You will receive reminders, general information, and four issues of this newsletter electronically. Your email address will not be provided in public disclosure requests. We recommend using your personal email address. You may not be able to access your work email address outside of work hours.

Go to [SEBB My Account](https://myaccount.hca.wa.gov) at myaccount.hca.wa.gov to sign up for email service.

Who can answer my questions?

When you need information about the SEBB Program, your first stop is your payroll or benefits office. The SEBB Program works with them to help answer your questions.

You can also go to hca.wa.gov/sebb-employee to find important rules, downloadable forms, links to plan websites, the *School Employee Enrollment Guide*, frequently asked questions, and more.

Here's where to go with specific questions.

Contact your payroll or benefits office about:

- Benefits eligibility, enrollment, or changes to your account
- Getting paper forms
- Premium surcharges
- Updating your name or address
- Adding or removing dependents
- Payroll deduction information

Contact your medical, dental, or vision plan about:

- Plan benefits
- ID cards
- Copayments, coinsurance, and deductibles
- Health plan claims
- Finding out if a provider is in network
- Choosing a provider
- Prescriptions
- Using the plan's website

Find your plans' contact information:

- Employees:
hca.wa.gov/sebb-employee-contact-plan
- Continuation coverage members:
hca.wa.gov/sebb-continuation-contact-plan

Contact HealthEquity about:

- Health savings account (HSA) for UMP High Deductible
- Go to: learn.healthequity.com/sebb/hsa; 1-844-351-6853 (TRS: 711)

Contact Metropolitan Life Insurance Company (MetLife) about:

- Life insurance
- Accidental death and dismemberment insurance
- Go to: metlife.com/wshca-sebb; 1-833-854-9624 (TTY: 1-833-854-9624)

Contact Navia Benefit Solutions about:

- Medical Flexible Spending Arrangement (FSA)
- Dependent Care Assistance Program (DCAP)
- Go to: sebb.naviabenefits.com; 1-800-669-3539

Contact The Standard Insurance Company about:

- Long-term disability insurance
- Go to: standard.com/employee-benefits/washington-state-hca-sebb; 1-833-229-4177 (TTY: 1-833-229-4177)

Intercom is produced by the Washington State Health Care Authority for subscribers of the School Employees Benefits Board (SEBB) Program. Mailing address: School Employees Benefits Board Program, PO Box 42720, Olympia, WA 98504-2720.



10 things to know about your SEBB coverage

1 Keep your contact info updated

Notify your payroll or benefits office if your name or address changes. You can change your phone number and email (but not your home or mailing address) through SEBB My Account. Go to myaccount.hca.wa.gov.

2 Show your new member ID cards when you see a provider or fill a prescription

You should have received ID cards from your health plans by now. If you didn't, contact your health plans' customer service, which you can find on the website.

- Employees: hca.wa.gov/sebb-employee-contact-plan
- Continuation coverage members: hca.wa.gov/sebb-continuation-contact-plan

Providers and pharmacists use the information on the card to make sure they bill for services correctly. If you don't show your card, you may need to submit a claim for reimbursement.

If you chose Uniform Dental Plan, your provider will check your eligibility and benefits when you make your appointment, so you don't need an ID card. However, if you would like a card, you can download one at deltadentalwa.com.

3 Sign up for SmartHealth

SmartHealth is a voluntary wellness program that supports you on your journey to living well. Visit hca.wa.gov/sebb-smarthealth to learn more, or see page 9.

4 Use your vision and dental benefits

You get one routine eye exam at no cost to you each year. To learn more about your vision benefits, visit the website.

- Employees: hca.wa.gov/sebb-employee-vision
- Continuation coverage members: hca.wa.gov/sebb-continuation-vision

Preventive and diagnostic dental care (i.e., routine cleanings) are also provided at no cost to you. Each dental plan has an identifying group number that you give to your dental provider to make sure you're covered. For more information:

- Employees: hca.wa.gov/sebb-employee-dental
- Continuation coverage members: hca.wa.gov/sebb-continuation-dental

5 Know your deductible amounts and benefit limits

You have deductibles and benefits limits with your SEBB medical, dental, and vision plans. Visit hca.wa.gov/erb under *Forms & publications* to find your plans' certificate of coverage (COC) or summary of benefits and coverage (SBC) for details.

6 Know when you need a referral to see a provider

Some plans require your primary care provider to refer you to specialty providers, and some specialists require a referral even if the plan doesn't. For more information, contact your plan or go to hca.wa.gov/erb under *Forms & publications* to find your plan's COC and SBC.

7 Know your preauthorization requirements

Preauthorization means your plan decides if the service or treatment is necessary for you before you receive it. Some services or treatments (except emergencies) may require preauthorization before you see a health care provider, or the plan won't cover them. Your plans' preauthorization requirements are outlined in their COC, which can be found at hca.wa.gov/erb under *Forms & publications*.

8 Find out if a provider is in your plan's network

For any of the SEBB plans, you'll pay less when you receive services from providers in your plan's network. You can find your plan's online provider directory on the website.

- Employees: hca.wa.gov/sebb-employee-provider
- Continuation coverage members: hca.wa.gov/sebb-continuation-provider

9 Know the location of network urgent care and emergency care locations

Know your options for urgent and emergency care before you need them. To find your plan's online provider directory, visit the website.

- Employees: hca.wa.gov/sebb-employee-provider
- Continuation coverage members: hca.wa.gov/sebb-continuation-provider

10 Know how many chiropractic, acupuncture, and massage therapy visits you have for the year

Your medical plan covers a set number of chiropractic, acupuncture, and massage therapy appointments each year. Some plans require a prescription for massage therapy. Find out more about these benefits in your medical plan's COC, available at hca.wa.gov/erb under *Forms & publications*.

Changes you can make in SEBB My Account

Learn what changes employees can make in SEBB My Account at myaccount.hca.wa.gov. (See the next page if you're a Continuation Coverage [COBRA or Unpaid Leave] member.)

Any time during the year

- Add or correct a dependent's Social Security number
- Remove dependents due to loss of eligibility (must be no later than 60 days after the event, and proof is required)
- Update your email and phone number (to change your name or mailing address, contact your payroll or benefits office)
- Change your tobacco use premium surcharge attestation
- Sign up for the SEBB Program email service

During annual open enrollment

- Change your medical, dental, and/or vision plans
- Add or remove dependents
- Upload dependents' verification documents for new dependents you want to enroll for next year's coverage
- Waive medical coverage or enroll after waiving
- Elect supplemental long-term disability (LTD)
- Access vendor websites to enroll in Medical Flexible Spending Arrangement (FSA), Dependent Care Assistance Program (DCAP), and Health Savings Account (HSA)
- Attest or reattest to spouse or state-registered domestic partner coverage premium surcharge

Certain events allow you to make changes to your account outside of the annual open enrollment (see below).

Spouse or state-registered domestic partner coverage premium surcharge attestation

You can only attest or reattest to this premium surcharge at the following times:

- When you first become eligible for benefits
- During the annual open enrollment
- When there is a change to your spouse or state-registered domestic partner's employer-based group medical coverage
- No later than 60 days after a special open enrollment event that allows you to add your spouse or state-registered domestic partner to your coverage

Life happens. How to make changes to your account

During annual open enrollment each year, you can make changes to your account (see above).

Certain special open enrollment events let you make account changes outside of annual open enrollment.

Some special open enrollment events include:

- Birth or adoption
- Marriage or establishing a state-registered domestic partnership
- Divorce or dissolution of a state-registered domestic partnership
- Assuming a legal obligation for support of a child
- A dependent losing eligibility
- Change of address that affects your health plan availability

Changes you can make may include:

- Add or remove a dependent
- Change your medical, dental, or vision plan
- Waive your medical coverage
- Enroll in medical coverage after waiving
- Enroll in or terminate supplemental life and accidental death and dismemberment (AD&D) (See "Understanding your supplemental life, AD&D, and LTD insurance" on page 6.)
- Enroll in, change, or stop your contributions to your Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP).

How do I make changes during a special open enrollment?

Start by creating a special open enrollment in SEBB My Account, or fill out the *2020 SEBB School Employee Change Form*. You may need other required forms, depending on the reason for the special open enrollment. You must provide evidence of the event that created the special open enrollment (for example, a marriage or birth certificate). Submit these in SEBB My Account or to your payroll or benefits office, no later than 60 days after the event occurs. In many instances, the date your change is received determines the date your change becomes effective.

For more information

Visit hca.wa.gov/erb and select *Change your coverage under your member type*.

Changes for Continuation Coverage members

If you're a Continuation Coverage subscriber, the process for making changes is different.

To change your address:

Send a letter to the address below. Include the last four digits of your Social Security number.

Or, call Customer Service at 1-800-200-1004 (TRS: 711) and select menu option 5.

To end your coverage:

Send a letter to the address below requesting termination or a *2020 SEBB Continuation Coverage Election/Change* form.

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

To get a form:

Download a *2020 SEBB Continuation Coverage Election/Change* form at hca.wa.gov/erb under *Forms & publications*. Or call 1-800-200-1004 (TRS: 711) and select menu option 5 to request a form. Submit the completed form to the address on the form.

Spring 2020 supplemental long-term disability enrollment opportunity

From May 1 through May 31, 2020, eligible school employees will have a special opportunity to enroll and purchase supplemental long-term disability (LTD) insurance coverage. For this May 2020 enrollment period only, LTD coverage you had prior to January 1, 2020 will be credited toward any pre-existing condition exclusion. Supplemental LTD coverage elected during May 2020 will be effective June 1, 2020.

This opportunity is available only for school employees eligible for SEBB benefits.

If you didn't enroll in supplemental LTD during open enrollment, now is a great time to reconsider and enroll in this very important benefit.

Why you need supplemental LTD insurance coverage

The SEBB basic (employer-paid) LTD benefit pays only a maximum benefit of \$400 a month. You must enroll in the supplemental LTD insurance to receive the higher maximum monthly benefit up to \$10,000, based on your salary.

Consider whether you could meet your financial commitments if you were unable to work for an extended time due to an illness or injury. LTD insurance will help you pay for things such as groceries, bills, rent/mortgage, family care, and other living expenses.

Disabilities are more common than you think. According to the Social Security Administration, more than 25 percent of today's 20-year-olds will become disabled sometime during their career. Unexpected illness or accidents can happen to anyone, even young, healthy adults. Supplemental LTD insurance will help protect your savings, retirement plans, and overall financial health if you become disabled.

To find out how much supplemental LTD insurance is right for you, check out The Standard's decision support tool at tinyurl.com/ltd-for-me.

More enrollment information coming soon

We will post more information about this upcoming LTD enrollment opportunity at hca.wa.gov/sebb-ltd.

You count. Be counted.

Census day is
April 1, 2020

www.ofm.wa.gov/2020census

Census 2020



Understanding your supplemental insurance: Life, AD&D, and LTD

As a school employee enrolled in SEBB benefits, your employer will pay for your **basic** life, accidental death and dismemberment (AD&D), and long-term disability (LTD) insurance.*

But you also have the option to add **supplemental** life, AD&D, and LTD insurance, which you pay for yourself. You can apply for these supplemental coverages at any time, although you may have to provide evidence of insurability (proof of good health) if you apply outside the deadlines explained here.

This article does not apply to SEBB Continuation Coverage members.

About supplemental life insurance

The **basic** (employer-paid) life insurance benefit is \$35,000 for death from any cause.

For you

The **supplemental** (employee-paid) life insurance benefit for employees has a maximum of \$1 million, which you can buy in \$10,000 increments. Evidence of insurability is required for any amount over \$500,000, or for any election outside the guaranteed issue deadline, which is 31 days after you become eligible.

For your dependents

You must be enrolled in supplemental coverage to purchase it for a dependent.

Supplemental life insurance for a spouse or state-registered domestic partner is available up to \$500,000 in \$5,000 increments, but the coverage cannot exceed 50 percent of your supplemental benefit. For example, if you choose \$50,000 for yourself, you can choose up to \$25,000 for your spouse or state-registered domestic partner. Evidence of insurability is required for any amount over \$100,000, or for any election outside the deadlines described here. The deadlines are 31 days after becoming eligible and 60 days after a marriage or establishing a state-registered domestic partnership.

The supplemental life insurance benefit for children maxes out at \$20,000 and is available in \$5,000 increments. Evidence of insurability is not required for children. A newborn must be 14 days old to be covered. The deadline is 60 days after the birth of a child.

The cost

The cost for supplemental life insurance depends on your (the subscriber's) age and tobacco use by the person being insured. See the table below.

Supplemental life insurance monthly rates for employees, spouse or state-registered domestic partner, and children

The table below shows the monthly cost per \$1,000 of coverage.

Subscriber's age	Enrollee is non-tobacco user	Enrollee is tobacco user
Under 25	\$0.038	\$0.050
25-29	\$0.042	\$0.060
30-34	\$0.046	\$0.080
35-39	\$0.058	\$0.090
40-44	\$0.088	\$0.100
45-49	\$0.128	\$0.150
50-54	\$0.188	\$0.230
55-59	\$0.346	\$0.400
60-64	\$0.534	\$0.630
65-69	\$0.962	\$1.220
70+	\$1.438	\$1.988
Cost for children	\$0.124	\$0.124

Name your beneficiary

You must name a beneficiary for both basic and supplemental life and AD&D insurance. To name or update a beneficiary, go to MetLife's MyBenefits website at mybenefits.metlife.com/wasebb. On your profile page, click *Group Life Insurance*, then click the *Beneficiaries* tab. You can also call MetLife at 1-833-854-9624 to request a *Group Term Life Insurance Beneficiary Designation form*.

*Supplemental life and AD&D insurance, and basic and supplemental LTD insurance, are not available to employees whose eligibility was locally negotiated under Washington Administrative Code (WAC) 182-30-130.



About supplemental AD&D insurance

The **basic** (employer-paid) AD&D benefit covers up to \$5,000 in case of accidental death or dismemberment.

For you and your dependents

You can buy **supplemental** (employee-paid) AD&D insurance for yourself, or your spouse or state-registered domestic partner, in amounts up to \$250,000, in increments of \$10,000.

The supplemental AD&D benefit for children maxes out at \$25,000 and is available in \$5,000 increments. You don't need evidence of insurability for AD&D coverage, but you must be enrolled in supplemental coverage to purchase it for a dependent.

The cost

Supplemental AD&D insurance costs \$0.019 a month per \$1,000 of coverage for you or your spouse/state-registered domestic partner, and \$0.016 per \$1,000 of coverage for children.

How to enroll in life and AD&D insurance

Go to MetLife's MyBenefits website at mybenefits.metlife.com/wasebb, or call MetLife at 1-833-854-9624.

About supplemental LTD insurance

The **basic** (employer-paid) LTD insurance benefit has a maximum monthly payment of \$400, which is 60 percent of the first \$667 of your predisability earnings, reduced by any deductible income.

The **supplemental** (employee-paid) LTD benefit provides a maximum monthly payment of \$10,000, which is 60 percent of the first \$16,667 of your predisability earnings. Both the basic and supplemental LTD benefits start after the benefit waiting period, which is the longer of:

- 90 days.
- The period of your existing sick leave, paid time off, or other salaried continuation plan, excluding vacation leave.
- The period of Washington's Paid Family and Medical Leave for which you are receiving benefits.

The cost

Supplemental LTD plan premiums depend on your age and predisability monthly gross pay. To calculate your premium, multiply your monthly gross pay (up to \$16,667) by the appropriate age-banded rate. See the table to the right.

Supplemental LTD insurance monthly rates based on your age on January 1, 2020

Age	Rate
Under 30	0.0014
30-34	0.0019
35-39	0.0029
40-44	0.0041
45-49	0.0056
50-54	0.0077
55-59	0.0093
60-64	0.0096
65+	0.0098

How to enroll

Within 31 days of becoming eligible for SEBB benefits

You can enroll through SEBB My Account using the *Supplemental coverage* tab. You will not have to provide evidence of insurability if you enroll for the first time during 2020.

More than 31 days after becoming eligible for SEBB benefits

Complete the *Long-term Disability Enrollment/Change Form* and submit it to your payroll or benefits office. Evidence of insurability will be required beginning January 1, 2021. If you had previously enrolled for 2020 plan year coverage and disenrolled, evidence of insurability will be required to re-enroll.

For questions about enrollment, contact your payroll or benefits office. If you have specific questions about a claim, contact The Standard Insurance Company at 1-833-229-4177.





New requirements for mental health and substance use disorder providers

Brennen's Law went into effect this month, changing how mental health and substance use disorder treatment providers communicate about their services.

The law requires all health insurance carriers in Washington to post information on their websites describing the carrier's ability to ensure timely access to mental health and substance use disorder care. They must also maintain provider networks that offer members reasonable access to these covered services.

How to find a provider

If you or your enrolled dependent need care for mental health and substance use disorders, start by checking in with your primary care provider, or go to your plan's provider directory.

If you need more information or if you need help finding a provider, call your plan's customer service. Their contact information is available at hca.wa.gov/employee-retiree-benefits/contact-us. Ask the plan's customer service if they can tell you the average wait time for an appointment. When scheduling appointments, be sure to specify how quickly you need care.

If you have trouble receiving services from your plan, you can file a complaint with the Office of the Insurance Commissioner at insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by calling 1-800-562-6900.

Compare coverage by plan

To learn how mental health and substance use disorders are covered, check your plan's certificate of coverage. You can find it at hca.wa.gov/erb under *Forms & publications*. Download a high-level summary of coverage by plan at hca.wa.gov/bh-comparison.

Resources for mental health or substance use disorder crisis

For immediate help

Call 911 or go to your nearest emergency care facility for a life-threatening emergency, including active suicide risk.

For suicide prevention

Call the National Suicide Prevention Lifeline at 1-800-273-8255 (TTY: 1-800-799-4889).

For local support

You can find county-based crisis support assistance options at hca.wa.gov/mental-health-crisis-lines.

For support, intervention, and referrals

Call 1-866-789-1511 for the Washington Recovery Help Line.

This anonymous and confidential help line provides crisis intervention and referral services for individuals experiencing substance use disorder, problem gambling, or a mental health challenge.

Professionally trained volunteers and staff are available 24/7 to provide emotional support and suggest local treatment or community resources.

Pursue your purpose with SmartHealth

SmartHealth is a voluntary wellness program that supports you on your journey toward living well. Use SmartHealth to pursue your purpose, what motivates and inspires you to be your best every day. It is what is most important to you. We call it "your why."

SmartHealth's secure and easy-to-use website offers fun activities to help you reach your wellness goals. Think of it as your own personal assistant that offers tips and tools for goals such as sleeping better, eating healthier, and reducing stress.

How to qualify for your

Smart[]Health

wellness incentive



Go to smarthealth.hca.gov

Complete the SmartHealth Well-being Assessment

If you completed the Well-being Assessment during the first annual open enrollment (October 1 through November 15, 2019), you do not have to complete it again in 2020.



Join and track fun activities

Earn at least 2,000 points by November 30, 2020, to qualify for a \$125 wellness incentive in 2021. It will be applied to your medical deductible (or, if you are enrolled in UMP High Deductible, it will be deposited into your health savings account).

Learn more

Visit hca.wa.gov/sebb-smarthealth.