SEBB Program open enrollment is coming. Here's how to get ready

Shifting to a new set of benefits can be daunting, especially when the program itself is brand-new. One of the best ways to avoid any hiccups as you join the School Employees Benefits Board (SEBB) Program is simply to be prepared. Here are a few tips to help you get ready.

Make sure you're covered through December

SEBB Program benefits coverage starts on January 1, 2020. Many school districts' health plan years end before that date. Most insurance carriers have indicated that they will extend coverage for the 2019 plan year through December 31 to fill the gap. Your payroll or benefits office will inform you about what is happening — but check with them if you have questions.

Round up your documents

If you plan to enroll dependents, you'll need valid documents to verify that they're eligible. You can gather that information before open enrollment starts.

For verifying a spouse or state-registered domestic partner, you can use marriage certificates, tax returns, and certificates of legal union. For verifying children, you may need tax returns, birth certificates, or other documents. (Your *School Employee Initial Enrollment Guide*, mailed out in September, will have a complete list of qualifying documents.)

If you're enrolling a disabled dependent and you are not currently a PEBB member, you must provide evidence of the disability, such as a previous or new disabled dependent certification letter or documentation of disabled dependent status from your current health plan. If your disabled dependent turns 26 between September 1 and December 31, 2019, you must provide an initial disabled dependent certification letter from your health plan provider.

Spend what's left in your FSA/DCAP accounts

If you have a Flexible Spending Arrangement (FSA) or dependent care account, we encourage you to spend down the funds in your account before December 31, 2019. There will be no carryover for FSA funds into the 2020 plan year for the SEBB Program. If your current benefit offers a grace period, you may still be able to take advantage of it. Talk to your benefits administrator to learn how to handle this transition.

Check out the virtual benefits fair

The SEBB Program is hosting a virtual benefits fair that you can visit online at a time that is convenient for you. The virtual benefits fair opens October 1 and continues through November 15.

Use your computer, tablet, or smartphone to learn about enrolling in the SEBB Program. You're in control, so the experience is personalized for your needs. Learn about eligibility, how to enroll, and the wellness program, SmartHealth. Explore videos, downloadable content, and other important information.

When you're ready to enroll, from the virtual benefits fair you can click on the link to SEBB My Account, the online enrollment system for the SEBB Program, and get started.

Let ALEX help you choose your health plans

One great new feature of the virtual benefits fair is ALEX, an online support tool. ALEX will help you understand your benefits and show you some options. The tool is designed to assist you when choosing your medical, dental, and vision plans in simple, easy-to-understand language.

ALEX will ask you a few questions about your health care, like what type of medical care you think you'll need (doctor visits, surgeries, prescriptions, etc.) and how many dependents you're enrolling. ALEX will help you learn about plans that may work best for you. The support tool is private and confidential.

Read up on SEBB Program benefits

The SEBB Program will provide plenty of information about your SEBB Program benefits.

- The first issue of *Intercom*, the SEBB Program newsletter for school employees, will arrive in your mailbox in June.
- The School Employee Initial Enrollment Guide will be out in mid-September, before the first annual open enrollment (October 1 through November 15), with information on plans, premium rates, and other information you'll need for enrollment.
- The <u>SEBB Program webpages</u> have downloadable <u>member toolkits</u>, regularly updated <u>FAQs</u>, and more information on the program.

The first annual open enrollment is October 1 through November 15, 2019. Watch your mailbox for the *School Employee Initial Enrollment Guide* in mid-September.