

# **School Employees Benefits Board Meeting**

**June 12, 2019**

## School Employees Benefits Board

June 12, 2019

10:00 a.m. – 2:00 p.m.

Health Care Authority  
Sue Crystal A & B  
626 8<sup>th</sup> Avenue SE  
Olympia, Washington

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**TAB 1**

**School Employees Benefits Board**  
**June 12, 2019**  
**10:00 a.m. – 2:00 p.m.**  
**Sue Crystal Rooms A & B**

Cherry Street Plaza  
 626 8<sup>th</sup> Avenue SE  
 Olympia, WA 98501

Call-in Number: 1-888-407-5039

Participant PIN Code: 60995706

10:00 a.m.*	<b>Welcome and Introductions</b>		Lou McDermott, Chair	
10:05 a.m.	<b>Meeting Overview</b>		David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information
10:10 a.m.	<b>May 16, 2019 Board Meeting Follow up</b>	TAB 3	David Iseminger, Director ERB Division	Information/ Discussion
10:20 a.m.	<b>Rate Development Process</b>	TAB 4	Megan Atkinson, Chief Financial Officer, Financial Services Division	Information/ Discussion
10:50 a.m.	<b>SEBB Program Stakeholder Activities</b>	TAB 5	John Bowden, Manager School Employees & Retirees Benefits, ERB Division	Information/ Discussion
11:00 a.m.	<b>Break</b>			
11:15 a.m.	<b>Benefits Administrator Communications</b>	TAB 6	Rochelle Andrade, SEBB Communications Supervisor  Jesse Paulsboe, Outreach & Training Manager, ERB Division	Information/ Discussion
11:35 a.m.	<b>SEBB My Account Demo</b>	TAB 7	Chatrina Pitsch Enterprise Technology Services	Information/ Discussion
12:00 p.m.	<b>Executive Session and Lunch</b>			
1:15 p.m.	<b>SEBB Program Medical Plan Update</b>	TAB 8	Lauren Johnston, Contracts Manager School Employees Benefits Section, ERB Division  Shawna Lang, Senior Account Manager Portfolio Management & Monitoring Section, ERB Division	Information/ Discussion
1:45 p.m.	<b>Public Comment</b>			
2:00 p.m.	<b>Adjourn Meeting</b>			

\*All Times Approximate

The School Employees Benefits Board will meet Wednesday, June 12, 2019, at the Washington State Health Care Authority, Sue Crystal Rooms A & B, 626 8<sup>th</sup> AVE SE, Olympia, WA. The Board will consider all matters on the agenda plus any items that may normally come before them.

The Board will meet in Executive Session, pursuant to RCW 42.30.110(1)(d), to review negotiations on the performance of publicly bid contracts when public knowledge regarding such consideration would cause a likelihood of increased costs; and pursuant to RCW 42.30.110(1)(l), to consider proprietary or confidential nonpublished information related to the development, acquisition, or implementation of state purchased health care services as provided in RCW 41.05.026. The Executive Session will begin at 12:00 p.m. on June 12, 2019 and conclude no later 1:15 p.m.

No "final action," as defined in RCW 42.30.020(3), will be taken at the Executive Session.

This notice is pursuant to the requirements of the Open Public Meeting Act, Chapter 42.30 RCW.

Direct e-mail to: [SEBboard@hca.wa.gov](mailto:SEBboard@hca.wa.gov). Materials posted at: <https://www.hca.wa.gov/about-hca/school-employees-benefits-board-sebb-program> by close of business on June 10, 2019.

## SEB Board Members

Name	Representing
Lou McDermott, Deputy Director Health Care Authority 626 8 <sup>th</sup> Ave SE PO Box 42720 Olympia WA 98504-2720 V 360-725-0891 <a href="mailto:louis.mcdermott@hca.wa.gov">louis.mcdermott@hca.wa.gov</a>	Chair
Sean Corry Sprague Israel Giles, Inc. 1501 4 <sup>th</sup> Ave, Suite 730 Seattle WA 98101 V 206-623-7035 <a href="mailto:sean.corry@hca.wa.gov">sean.corry@hca.wa.gov</a>	Employee Health Benefits Policy and Administration
Pete Cutler 7605 Ostrich DR SE Olympia WA 98513 C 360-789-2787 <a href="mailto:pete.cutler@hca.wa.gov">pete.cutler@hca.wa.gov</a>	Employee Health Benefits Policy and Administration
Patty Estes 7904 155 <sup>th</sup> Street CT E Puyallup WA 98375 C 360-621-9610 <a href="mailto:patty.estes@hca.wa.gov">patty.estes@hca.wa.gov</a>	Classified Employees
Dan Gossett 603 Veralene Way SW Everett WA 98203 C 425-737-2983 <a href="mailto:dan.gossett@hca.wa.gov">dan.gossett@hca.wa.gov</a>	Certificated Employees

## SEB Board Members

### Name

### Representing

Katy Henry  
Spokane Public Schools  
200 North Bernard  
Spokane WA 99201  
V 509-325-4503  
[katy.henry@hca.wa.gov](mailto:katy.henry@hca.wa.gov)

Certificated Employees

Terri House  
Marysville School District  
4220 80<sup>th</sup> ST NE  
Marysville WA 98270  
V 360-965-1610  
[terri.house@hca.wa.gov](mailto:terri.house@hca.wa.gov)

Classified Employees

Wayne Leonard  
Assistant Superintendent of  
Business Services  
Mead School District  
608 E 19<sup>th</sup> Ave  
Spokane WA 99203  
V 509-465-6017  
[wayne.leonard@hca.wa.gov](mailto:wayne.leonard@hca.wa.gov)

Employee Health Benefits Policy  
and Administration  
(WASBO)

Alison Poulsen  
12515 South Hangman Valley RD  
Valleyford WA 99036  
C 509-499-0482  
[alison.poulsen@hca.wa.gov](mailto:alison.poulsen@hca.wa.gov)

Employee Health Benefits Policy  
and Administration

### Legal Counsel

Katy Hatfield, Assistant Attorney General  
7141 Cleanwater Dr SW  
PO Box 40124  
Olympia WA 98504-0124  
V 360-586-6561  
[KatyK1@atg.wa.gov](mailto:KatyK1@atg.wa.gov)

5/10/19



STATE OF WASHINGTON  
**HEALTH CARE AUTHORITY**  
626 8th Avenue SE • P.O. Box 45502 • Olympia, Washington 98504-5502

**UPDATED SEBB MEETING SCHEDULE**

**2019 School Employees Benefits Board (SEBB) Meeting Schedule**

The SEB Board meetings will be held at the Health Care Authority, Sue Crystal Center, Rooms A & B, 626 8<sup>th</sup> Avenue SE, Olympia, WA 98501.

January 24, 2019 - 9:00 a.m. – 5:00 p.m.

March 7, 2019 - 9:00 a.m. – 5:00 p.m.

April 10, 2019 - 1:00 p.m. – 5:00 – p.m.

May 16, 2019 - 9:00 a.m. – 5:00 p.m.

June 12, 2019 - 9:00 a.m. – 5:00 p.m.

July 18, 2019 - 9:00 a.m. – 5:00 p.m.

July 25, 2019 - 9:00 a.m. – 5:00 p.m.

August 1, 2019 - 9:00 a.m. – 5:00 p.m.

**August 29, 2019 - 9:00 a.m. – 5:00 p.m.**

If you are a person with a disability and need a special accommodation, please contact Connie Bergener at 360-725-0856

Updated 11/27/18

OFFICE OF THE CODE REVISER  
STATE OF WASHINGTON  
FILED

**DATE: November 27, 2018**

**TIME: 3:36 PM**

**WSR 18-24-024**

**TAB 2**

## SCHOOL EMPLOYEES BENEFITS BOARD BY-LAWS

### **ARTICLE I**

#### **The Board and Its Members**

1. **Board Function**—The School Employees Benefits Board (hereinafter “the SEBB” or “Board”) is created pursuant to RCW 41.05.740 within the Health Care Authority; the SEBB’s function is to design and approve insurance benefit plans for school district, educational service district, and charter school employees, and to establish eligibility criteria for participation in insurance benefit plans.
2. **Staff**—Health Care Authority staff shall serve as staff to the Board.
3. **Appointment**—The members of the Board shall be appointed by the Governor in accordance with RCW 41.05.740. A Board member whose term has expired but whose successor has not been appointed by the Governor may continue to serve until replaced.
4. **Board Composition**—The composition of the nine-member Board shall be in accordance with RCW 41.05.740. All nine members may participate in discussions, make and second motions, and vote on motions.
5. **Board Compensation**—Members of the Board shall be compensated in accordance with RCW [43.03.250](#) and shall be reimbursed for their travel expenses while on official business in accordance with RCW [43.03.050](#) and [43.03.060](#).

### **ARTICLE II**

#### **Board Officers and Duties**

1. **Chair of the Board**—The Health Care Authority Director or his or her designee shall serve as Chair of the Board and shall conduct meetings of the Board. The Chair shall have all powers and duties conferred by law and the Board’s By-laws. If the regular Chair cannot attend a regular or special meeting, the Health Care Authority Director may designate another person to serve as temporary Chair for that meeting. A temporary Chair designated for a single meeting has all of the rights and responsibilities of the regular Chair.
2. **Vice Chair of the Board**—In December 2017, and each January beginning in 2019, the Board shall select from among its members a Vice Chair. If the Vice Chair position becomes vacant for any reason, the Board shall select a new Vice Chair for the remainder of the year. The Vice Chair shall preside at any regular or special meeting of the Board in the absence of a regular or temporary Chair.

### **ARTICLE III**

#### **Board Committees** **(RESERVED)**

**ARTICLE IV**  
**Board Meetings**

1. Application of Open Public Meetings Act—Meetings of the Board shall be at the call of the Chair and shall be held at such time, place, and manner to efficiently carry out the Board’s duties. All Board meetings shall be conducted in accordance with the Open Public Meetings Act, Chapter 42.30 RCW, but the Board may enter into an executive session as permitted by the Open Public Meetings Act.
2. Regular and Special Board Meetings—The Chair shall propose an annual schedule of regular Board meetings for adoption by the Board. The schedule of regular Board meetings, and any changes to the schedule, shall be filed with the State Code Reviser’s Office in accordance with RCW 42.30.075. The Chair may cancel a regular Board meeting at his or her discretion, including the lack of sufficient agenda items. The Chair may call a special meeting of the Board at any time and proper notice must be given of a special meeting as provided by the Open Public Meetings Act, RCW 42.30.
3. No Conditions for Attendance—A member of the public is not required to register his or her name or provide other information as a condition of attendance at a Board meeting.
4. Public Access—Board meetings shall be held in a location that provides reasonable access to the public including the use of accessible facilities.
5. Meeting Minutes and Agendas—The agenda for an upcoming meeting shall be made available to the Board and the interested members of the public at least 24 hours prior to the meeting date or as otherwise required by the Open Public Meetings Act. Agendas may be sent by electronic mail and shall also be posted on the HCA website. An audio recording (or other generally-accepted electronic recording) shall be made of each meeting. HCA staff will provide minutes summarizing each meeting from the audio recording. Summary minutes shall be provided to the Board for review and adoption at a subsequent Board meeting.
6. Attendance—Board members shall inform the Chair with as much notice as possible if unable to attend a scheduled Board meeting. Board staff preparing the minutes shall record the attendance of Board members in the minutes.

**ARTICLE V**  
**Meeting Procedures**

1. Quorum—Five voting members of the Board shall constitute a quorum for the transaction of business. No final action may be taken in the absence of a quorum. The Chair may declare a meeting adjourned in the absence of a quorum necessary to transact business.
2. Order of Business—The order of business shall be determined by the agenda.
3. Teleconference Permitted—A Board member may attend a meeting in person or, by special arrangement and advance notice to the Chair, by telephone conference call or video conference when in-person attendance is impracticable.

4. Public Testimony—The Board actively seeks input from the public at large, from enrollees served by the SEBB Program, and from other interested parties. Time is reserved for public testimony at each regular meeting, generally at the end of the agenda. At the direction of the Chair, public testimony at Board meetings may also occur in conjunction with a public hearing or during the Board’s consideration of a specific agenda item. The Chair has authority to limit the time for public testimony, including the time allotted to each speaker, depending on the time available and the number of persons wishing to speak.
5. Motions and Resolutions—All actions of the Board shall be expressed by motion or resolution. No motion or resolution shall have effect unless passed by the affirmative votes of a majority of the Board members present and eligible to vote, or in the case of a proposed amendment to the By-laws, a 2/3 majority of the Board .
6. Representing the Board’s Position on an Issue—No Board member may endorse or oppose an issue purporting to represent the Board or the opinion of the Board on the issue unless the majority of the Board approve of such position.
7. Manner of Voting—On motions, resolutions, or other matters a voice vote may be used. At the discretion of the Chair, or upon request of a Board member, a roll call vote may be conducted. Proxy votes are not permitted, but the prohibition of proxy votes does not prevent a temporary Chair designated by the Health Care Authority Director from voting.
8. State Ethics Law and Recusal—Board members are subject to the requirements of the Ethics in Public Service Act, Chapter 42.52 RCW. A Board member shall recuse himself or herself from casting a vote as necessary to comply with the Ethics in Public Service Act.
9. Parliamentary Procedure—All rules of order not provided for in these By-laws shall be determined in accordance with the most current edition of Robert’s Rules of Order Newly Revised. Board staff shall ensure a copy of *Robert’s Rules* is available at all Board meetings.
10. Civility—While engaged in Board duties, Board members conduct shall demonstrate civility, respect, and courtesy toward each other, HCA staff, and the public and shall be guided by fundamental tenets of integrity and fairness.

**ARTICLE VI**  
**Amendments to the By-Laws and Rules of Construction**

1. Two-thirds majority required to amend—The SEBB By-laws may be amended upon a two-thirds (2/3) majority vote of the Board.
2. Liberal construction—All rules and procedures in these By-laws shall be liberally construed so that the public’s health, safety, and welfare shall be secured in accordance with the intents and purposes of applicable State laws and regulations.

**TAB 3**



# Prior Meeting Follow Up

Dave Iseminger, JD, MPH  
Director  
Employees & Retirees Benefits (ERB) Division  
June 12, 2019

# Uniform Medical Plan (UMP) Value Formulary Follow up

# Uniform Medical Plan (UMP) Value Formulary Exception Process

Beginning January 1, 2020, all UMP plans will use a value formulary. Drugs not on the formulary will be covered only when medically necessary and all formulary drugs were found to have been ineffective or are not clinically appropriate for that member. The UMP plan will include the following tiers and member cost-shares:

Tier	Member Coinsurance <sup>1</sup>	Member Out-of-Pocket Max <sup>2</sup>
Preventive	No coinsurance or deductible	\$0
Value	5% coinsurance No deductible	\$10
1 (select generics)	10% coinsurance No deductible	\$25
2 (preferred drugs)	30% coinsurance Deductible applies <sup>3</sup>	\$75

1. All network pharmacies retail & mail order. Note: coinsurance amounts shown are for UMP Classic. Member cost-shares may be different for the UMP CDHP and UMP Plus plans.
2. Network pharmacies only; monthly out-of-pocket (MOOP) reflects 30-day supply; total MOOP depends on the member's plan.
3. UMP Annual Prescription Drug Deductible depends on the member's plan.

# Uniform Medical Plan (UMP) Value Formulary Exception Process (*cont.*)

Members should refer to the [UMP Preferred Drug List \(PDL\)](#) to determine if a drug is covered on the UMP Value Formulary.

If a member is prescribed a drug that is not on the formulary, the member will need to pay the full cost of the drug. Members should talk to their physician about prescribing an alternative drug that is on the formulary. However, if the member has tried all the alternative drugs and none are found to be effective, or if the alternatives are found to be not medically appropriate, the member can request an exception. If approved, the requested non-formulary drug will be covered and the member will pay the appropriate Tier 2 cost-share.

# Uniform Medical Plan (UMP) Value Formulary Exception Process (*cont.*)

## Exception Process

1. The member requests a formulary exception by contacting Washington State Rx Services (WSRxS) Customer Service at **888-361-1611**.
2. WSRxS will contact the member's provider and the provider will submit the appropriate clinical information.
3. WSRxS' clinical team will review the submitted information to determine if the formulary alternatives the member used were ineffective or are not clinically appropriate.
4. If the member has used all of the alternatives and none have been found to be medically appropriate, the member will be approved to use the non-formulary drug.
5. If the exception is not approved, the member will be directed toward the appropriate alternatives on the formulary, or the member may pay the full cost for the non-formulary drug.

# Cafeteria Plan Benefit Follow Ups

# HRAs

- Health Reimbursement Account (or Arrangement)
- Employees *cannot* contribute
- Employers contribute to provide financial support for health-related expenses
- The account is employer-owned: like an FSA and unlike an HSA, the account goes away if unused
- Employees can have an HRA as well as an FSA, but they cannot be used to reimburse the same expenses
- Compatible with many kinds of health plans, unlike an HSA, which supplements only high deductible plans
- Can be used to pay insurance premiums, unlike an FSA or HSA
- Tax-free funds to employee; tax benefits to employer

# FSAs: Split Accounts

## **FSAs are based upon a Per Employee limit. That is:**

- *As employees*, a couple can each have their own FSAs and defer the maximum annual amount to each FSA;
- If a person is an employee for two or more unrelated employers, he or she can open FSAs with each employer, deferring the maximum amount to each account;
- However, if an employee works for multiple employers *under common control*, the employee's total annual FSA deferral amount cannot exceed the IRS maximum deferral amount.

# HSAs, FSAs, and Medicare

## According to the IRS:

- HSAs: To be eligible for participation in an HSA account, a person cannot be enrolled in Medicare.
- FSAs: As an employee-based account, an FSA is possible so long as a person is employed, whether enrolled in Medicare or not.

# Questions?

David Iseminger, JD, MPH  
Director  
Employees and Retirees Benefits Division  
[Dave.Iseminger@hca.wa.gov](mailto:Dave.Iseminger@hca.wa.gov)

**TAB 4**



# Rate Development Process

Megan Atkinson, Chief Financial Officer  
Financial Services Division  
June 12, 2019

# Overview

- Medical Rate Development and Negotiations
- Next Steps:
  - July SEB Board Meetings
- Rates Update
- Walk-through of Sample Employee Premium Contributions Spreadsheets
  - Medical
- Walk-through of Sample Employer Contributions Spreadsheets
  - Dental, Vision, Basic Life and AD&D, and Basic Long-Term Disability
- Walk-through of Sample Supplemental Benefits Spreadsheets
  - Supplemental Life and AD&D, and Supplemental Long-Term Disability
- Sample Proposed Resolution

# Medical Rate Development and Negotiations

- Fully Insured
  - Carriers submit bid rates by plan to HCA, these rates are negotiated and proposed to the SEB Board in June/July of each year
- UMP (Self-Insured)
  - HCA develops “bid rates” for the UMP Plans based on projected costs for the upcoming plan year
  - The bid rate is developed strictly for the purpose of developing employee premiums

# Next Steps: July SEB Board Meetings

- July 18 SEB Board Meeting
  - Plan Design Recap
  - Employee Premium Contributions
    - Medical
  - 100% Employer-paid Contributions
    - Dental, Vision, Basic Life and AD&D, and Basic Long-Term Disability
  - Supplemental Benefits
    - Supplemental Life and AD&D, and Long-Term Disability
  - Proposed Resolutions for Medical Premiums
- July 25 SEB Board Meeting
  - Board will be asked to take action on medical premium resolutions, previously presented at the July 18 meeting

# Rates Update

- Rates will be presented in July along with final proposed service area maps
- If there are concerns (e.g., rates, market saturation, etc.), the Board can take action to remove a plan(s) or a carrier(s) from the portfolio
- Premiums will either be voted “up” or “down” by the Board

# Employee Premium Contributions: Sample Spreadsheets (Medical)

# Employee / Employer Premium Contributions

## Sample Spreadsheet

	Proposed 2020 Employee Contribution (Single Subscriber)	EMC (Employer Medical Contribution)	Proposed 2020 Bid Rate
UMP Achieve 1	\$ 34	\$ 578	\$ 612
UMP Achieve 2	\$ 101	\$ 578	\$ 679
UMP Plus	\$ 71	\$ 578	\$ 649
UMP High Deductible	\$ 25	\$ 578	\$ 603
Fully Insured Plan	\$ -	\$ -	\$ -
Fully Insured Plan	\$ -	\$ -	\$ -
Fully Insured Plan	\$ -	\$ -	\$ -
Fully Insured Plan	\$ -	\$ -	\$ -
Fully Insured Plan	\$ -	\$ -	\$ -

- EMC is on a Per Adult Unit Per Month (PAUPM) basis.
- Total Premium for the SEBB UMP High Deductible includes an employer HSA contribution of \$375 per year for Tier 1 and \$750 per year for all other tiers.
- Rates for UMP are based off Final NTE Bid Rates.
- Rounded to the nearest dollar.

# Employee Contribution by Tier

## Sample Spreadsheet

	Subscriber	Subscriber & Spouse	Subscriber & Children	Subscriber, Spouse/SRDP*, and Child(ren)
Tier Ratios	1.00	2.00	1.75	3.00
UMP Achieve 1	\$ 34	\$ 68	\$ 60	\$ 102
UMP Achieve 2	\$ 101	\$ 202	\$ 177	\$ 303
UMP Plus	\$ 71	\$ 142	\$ 124	\$ 213
UMP High Deductible	\$ 25	\$ 50	\$ 44	\$ 75
Fully Insured Plan	\$ -	\$ -	\$ -	\$ -
Fully Insured Plan	\$ -	\$ -	\$ -	\$ -
Fully Insured Plan	\$ -	\$ -	\$ -	\$ -
Fully Insured Plan	\$ -	\$ -	\$ -	\$ -
Fully Insured Plan	\$ -	\$ -	\$ -	\$ -
<b>Subscribers may be subject to the following surcharges</b>				
Tobacco Surcharge	\$ 25	\$ 25	\$ 25	\$ 25
Spousal Surcharge	N/A	\$ 50	N/A	\$ 50

- State-Registered Domestic Partner (SRDP)
- Total Premium for the SEBB UMP High Deductible includes an employer HSA contribution of \$375 per year for Tier 1 and \$750 per year for all other tiers.
- Rates for UMP are based off Final NTE Bid Rates.
- Rounded to the nearest dollar

# Employer Contributions:

## Sample Spreadsheets

(Dental, Vision, Basic Life and AD&D,  
and Basic Long-Term Disability)

# Dental Premiums

## Sample Spreadsheet

	Subscriber Rate	
Uniform Dental Plan	\$	-
Fully Insured Dental Plan	\$	-
Fully Insured Dental Plan	\$	-

- Employee premiums are paid 100% by the employer for all tiers.

# Vision Premiums

## Sample Spreadsheet

	Subscriber Rate	
Vision Plan	\$	-
Vision Plan	\$	-
Vision Plan	\$	-

- Employee premiums are paid 100% by the employer for all tiers.

# Basic Life/AD&D and Basic Long-Term Disability

## Sample Spreadsheet

	Subscriber Rate	
Life and AD&D	\$	-
LTD	\$	-

- Employee premiums are paid 100% by the employer.

# Supplemental Benefits:

## Sample Spreadsheets (Supplemental Life and AD&D, and Supplemental Long-Term Disability)

# Supplemental Life/AD&D

## Sample Spreadsheet

Supplemental Life

Non-Smoker		Smoker	
Age	Rate	Age	Rate
< 25	-	< 25	-
25-29	-	25-29	-
30-34	-	30-34	-
35-39	-	35-39	-
40-44	-	40-44	-
45-49	-	45-49	-
50-54	-	50-54	-
55-59	-	55-59	-
60-64	-	60-64	-
65-69	-	65-69	-
70+	-	70+	-

Supplemental AD&D

	Rate
Employee	-
Spouse	-
Child	-

- Supplemental benefits are 100% employee paid.
- Calculation of Supplemental Life Premiums:
  - $[\text{Rate}] \times [\text{per } \$1,000 \text{ of coverage}] = \text{Monthly Premium}$
  - Example:
    - A non-smoking employee within an age-banded rate of \$0.05 wants \$200,000 in supplemental life.
    - $\$0.05 \times 200 = \$10$  monthly premium

- Supplemental benefits are 100% employee paid.
- Calculation of Supplemental AD&D Premiums:
  - $[\text{Rate}] \times [\text{per } \$1,000 \text{ of coverage}] = \text{Monthly Premium}$
  - Example:
    - An employee wants \$200,000 in supplemental AD&D for their spouse, at a rate of \$0.02 per \$1,000 of coverage.
    - $\$0.02 \times 200 = \$4$  monthly premium

# Supplemental Long-Term Disability

## Sample Spreadsheet

Age	Rate
< 30	-
30-34	-
35-39	-
40-44	-
45-49	-
50-54	-
55-59	-
60-64	-
65+	-

- Supplemental benefits are 100% employee paid.
- Calculation of Supplemental LTD Premiums:
  - [Rate percentage converted to decimal] x [insured monthly earnings] = Monthly Premium
  - Example:
    - An employee within an age-banded rate of 0.50 with \$5,000 of monthly insured earnings.
    - $0.0050 \times \$5,000 = \$25$  monthly premium

# Sample Proposed Resolution

The SEB Board endorses the [Carrier Name] employee premiums.

# Questions?

Megan Atkinson, HCA Chief Financial Officer

[Megan.Atkinson@hca.wa.gov](mailto:Megan.Atkinson@hca.wa.gov)

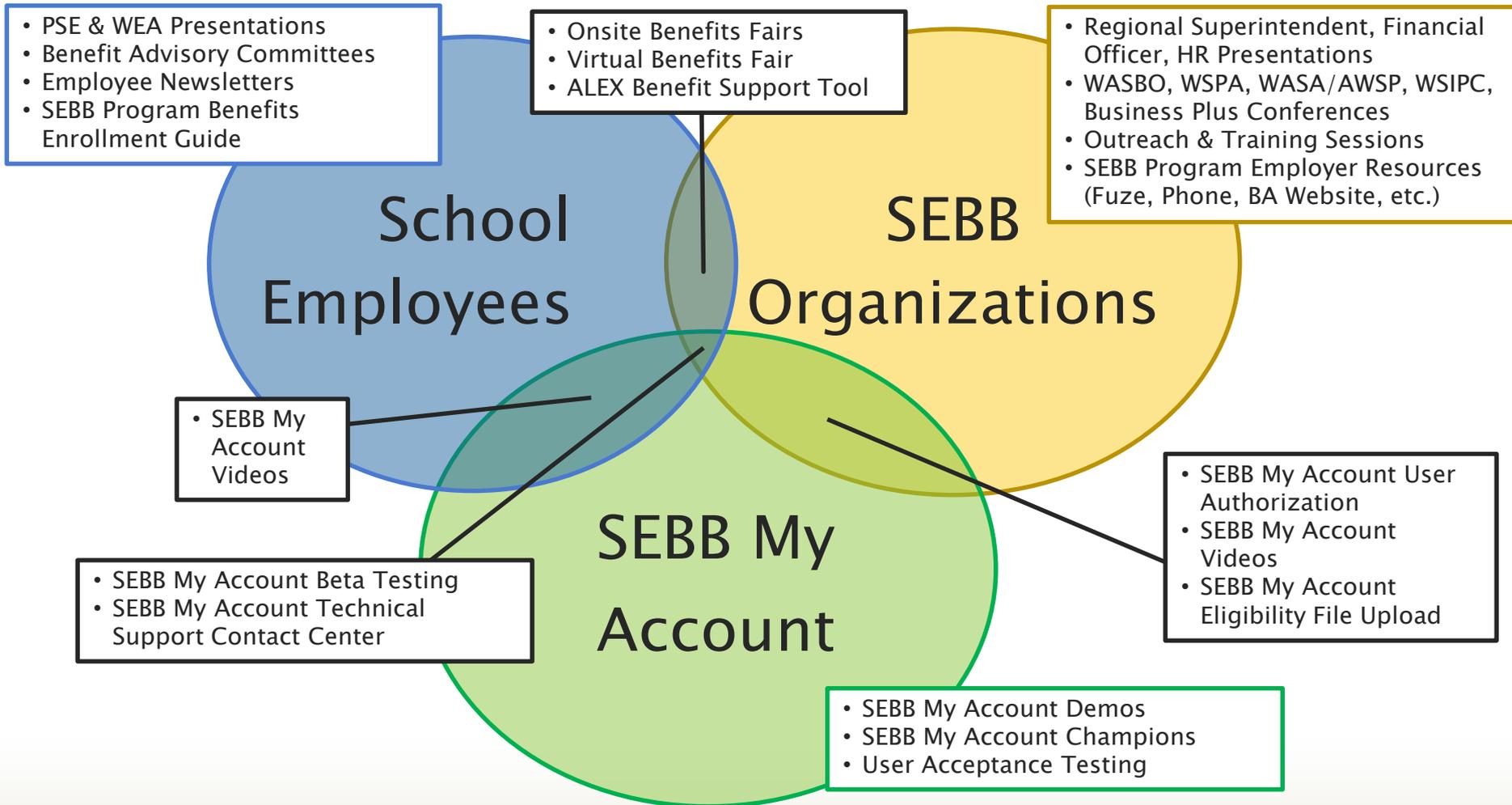
**TAB 5**



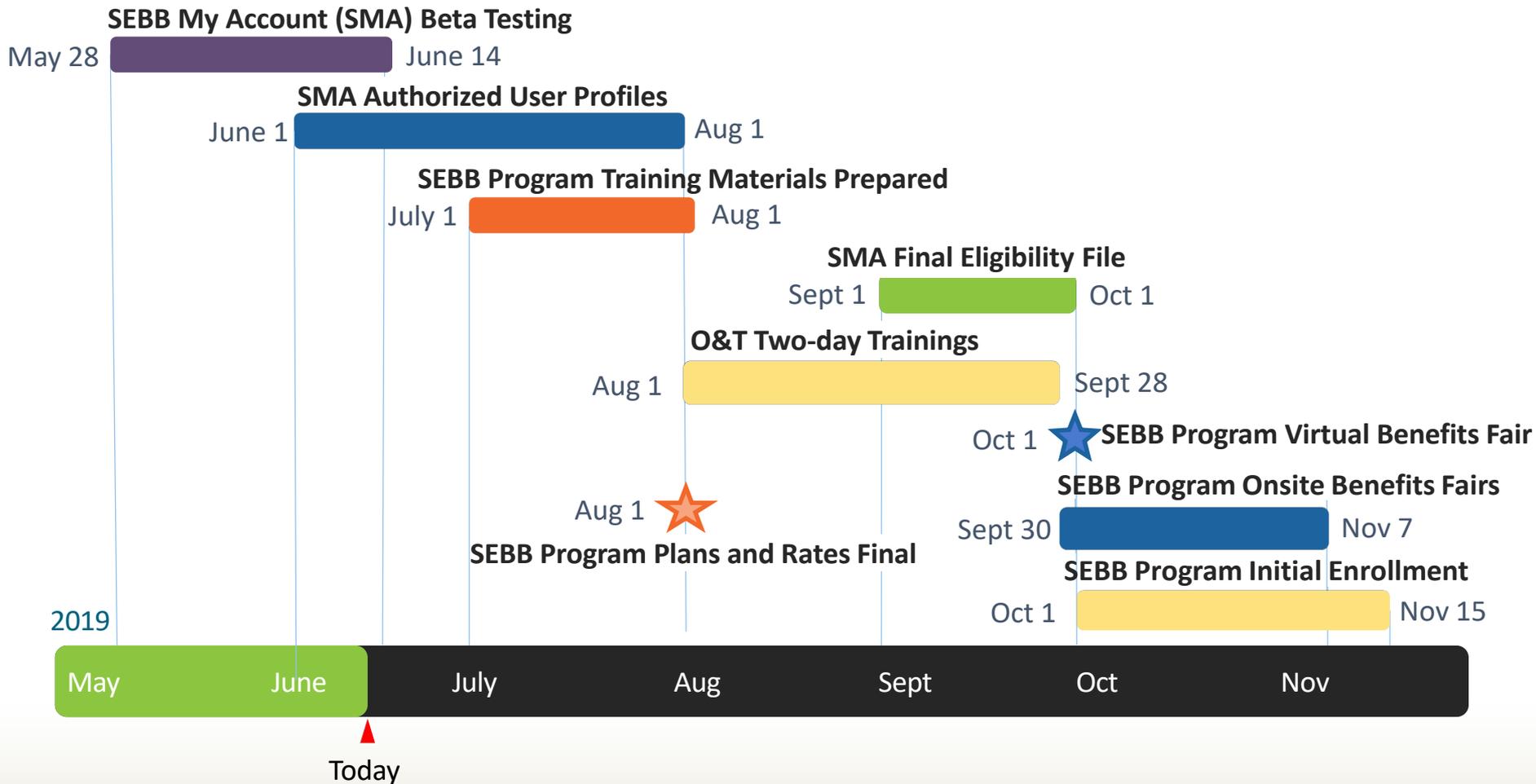
# SEBB Program Stakeholder Activities

John Bowden, Manager  
School Employees Benefits Section  
Employees and Retirees Benefits Division  
June 12, 2019

# SEBB Program Stakeholder Engagement



# SEBB Program Stakeholder Timeline



# SEBB Stakeholder Presentations

- April 25 - 27 WEA Representative Assembly
- May 4 Charter School Association Conference
- May 7 HR Executives Network
- May 8 - 10 WASBO Annual Conference
- May 9 - 10 PSE Staff and Leader Training
- May 21 Charter School Ops & Finance Network
- May 22 WSPA Regional Conference
- May 29 WEA Lower Columbia UniServ
- May 30 WEA Chinook UniServ
- June 28 PSE TEAM Training
- June 30 - July 2 WASA/AWSP Conference
- August 1 - 4 PSE Convention
- October 10 - 12 WSIPC Users Conference



# Questions?

John Bowden, Manager  
School Employees Benefits Section  
Employees and Retirees Benefits Division

[john.bowden@hca.wa.gov](mailto:john.bowden@hca.wa.gov)

Tel: 360-725-1113

**TAB 6**



# Benefits Administrator Communications

Jesse Paulsboe  
Outreach and Training Manager  
Employees and Retirees Benefits Division  
June 12, 2019

Rochelle Andrade  
SEBB Program Communications Supervisor  
Employees and Retirees Benefits Division

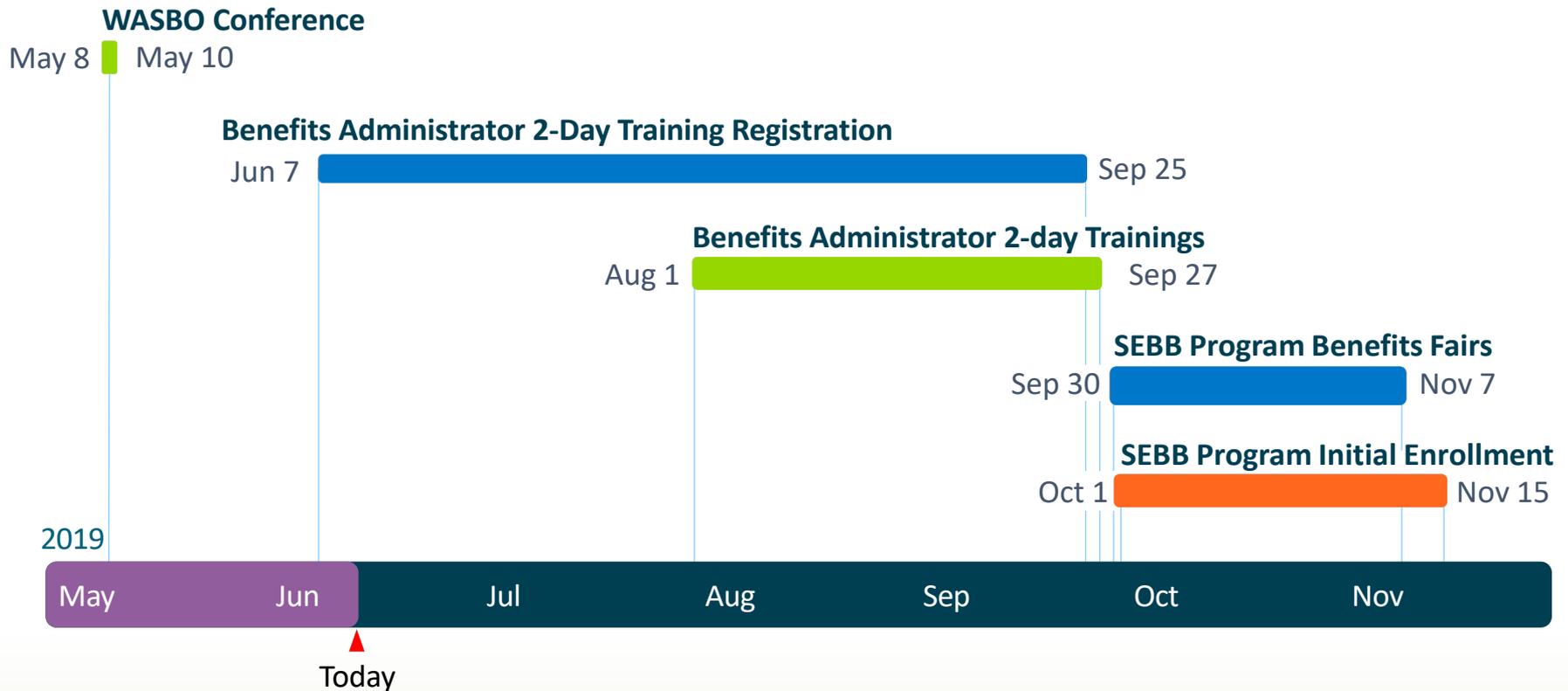
# Communications to SEBB Organizations

- Monthly toolkits with information to help employees with questions about SEBB Program
- Contact information provided for direct mailings to employees
- Information about the use of SEBB My Account:
  - Opportunity to participate in testing
  - Authorizing administrator access
- Messages regarding implementing payroll processes

# Benefits Administrator's Role

- Key stakeholder in SEBB Program development
- Main point of contact for employees who have questions about the SEBB Program
- Primary administrator for their SEBB Organization's permissions in SEBB My Account
- Responsible for determining eligibility, keying enrollment, and coordinating payroll and billing functions

# Benefits Administrator Communication Timeline



# WASBO Spring Conference May 8-10, 2019 - Spokane

- HCA conducted five hours of presentations and introduced the:
  - Training plan and objectives
  - Training locations and dates
  - Additional resources available
- Ten HCA staff answered questions and listened to concerns of school business officials
- Met face-to-face with school benefit administrators



Washington State Health Care Authority

### SEBB Training Strategy: Train the Trainer

Washington State Health Care Authority

### Training Schedule: When, where, how long?

Washington State School Districts & ESDs

**In-Person training:**

- August/September 2019
- Exact dates TBA soon
- Currently coordinating to host Perspay training in conjunction with the nine ESD locations across the state.
  - 9 events in Aug.
  - 9 events in Sept.
- Two-Day Class (16 hrs.) Covering Benefits, Eligibility, and SEBB My Account.

4.) SEBB Perspay staff reach out to ERB O&T they need assistance serving SEBB employees

3.) they the

Washington State Health Care Authority

### Additional Resources for SEBB Employers/Employees

SEBB Employers	SEBB Employees
<p><b>Phone Support</b> Over-the-phone assistance for SEBB Perspay staff during regular business hours.</p> <p><b>Secure Email Correspondence</b> Secure online email correspondence with ERB Division subject-matter experts.</p> <p><b>PERSPAY Website</b> A dedicated website for SEBB Employers with resources, manuals, worksheets to assist SEBB employers.</p>	<p><b>ALEX: Decision Support Tool</b> ALEX is a benefits education tool that creates personalized recommendations to help employees make informed benefits decisions.</p> <p><b>SEBB In-Person Benefits Fairs</b> ERB O&amp;T will conduct one in-person benefits fair at all the nine ESD locations across the state.</p> <p><b>SEBB Virtual Benefits Fair</b> An online benefits-education portal designed to assist SEBB employees during their Enrollment, Accessible 24/7.</p>

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# Benefits Administrator Training Registration

- Registration runs June through September 2019
- HCA sent invitations to prospective benefits administrators to register for training
- Registration confirmation connects trainees to additional resources
- HCA is tracking registration to ensure that all SEBB Organizations have trained staff available to assist employees with eligibility and enrollment questions

# Benefits Administrator Resources

- SEBB Perspay initial enrollment webpage
- SEBB My Account videos and user manuals
- Ongoing two-way communication between HCA ERB Division Outreach & Training staff and benefits administrators
  - FUZE secure email access
  - GovDelivery messages
  - Dedicated phone support



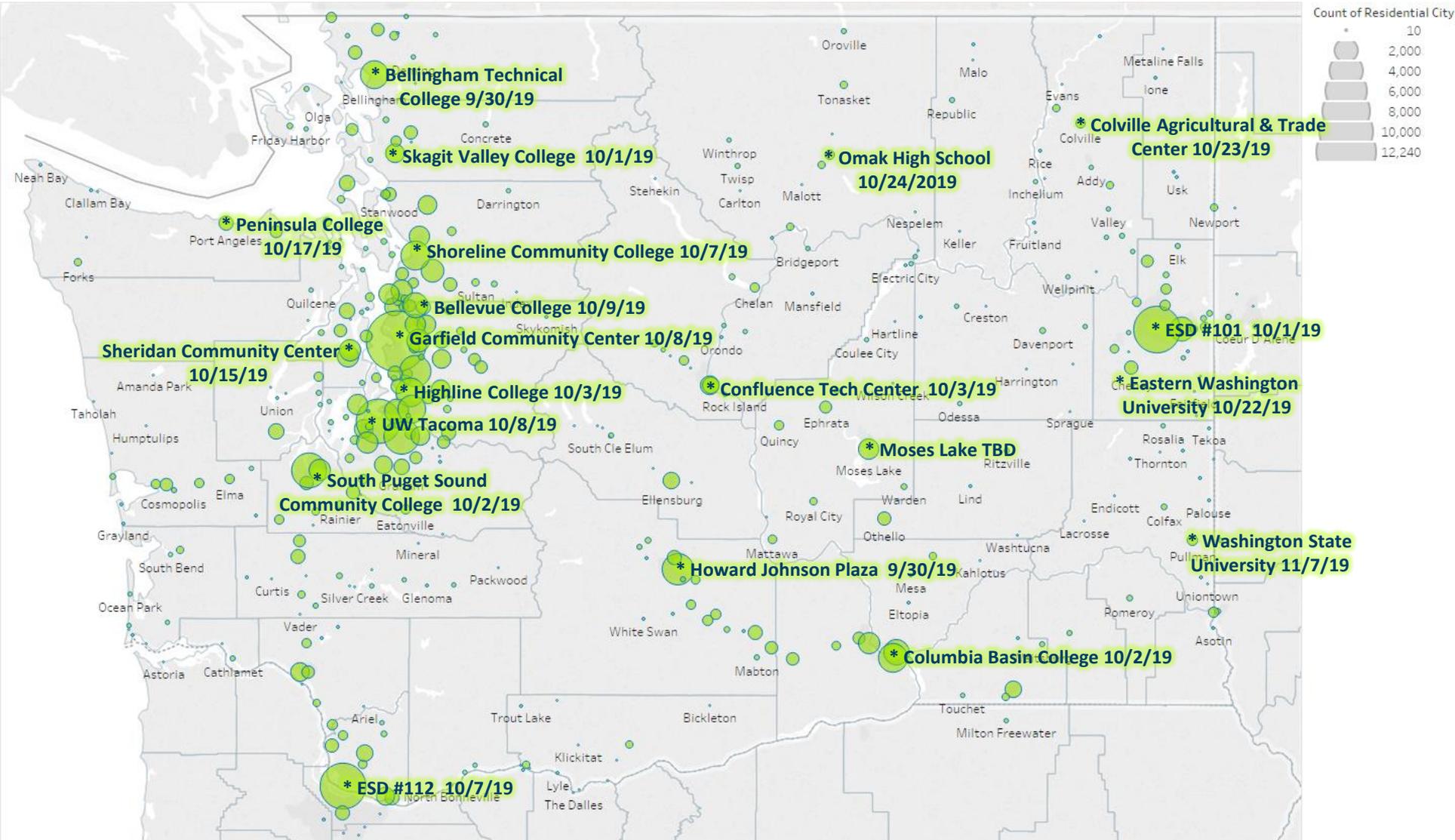
# Benefits Administrator Training

- Two-day, in-person trainings in August and September throughout the state
- Provides working knowledge of SEBB Program eligibility, enrollment, and benefits administration
- Includes how to use SEBB My Account administrator functions

# SEBB Program Benefits Fairs

- HCA will offer 20 benefits fairs for school employees during SEBB open enrollment across the state
- SEBB Organizations may host their own benefits fairs as well
- For convenience, there will also be a virtual benefits fair option, which includes access to ALEX, an online benefits advisor

# SEBB Benefits Fair Map



# Questions?

Jesse Paulsboe, Employer Outreach & Training Manager  
Employees and Retirees Benefits Division

[jesse.paulsboe@hca.wa.gov](mailto:jesse.paulsboe@hca.wa.gov)

Tel: 360-725-1253

Rochelle Andrade, SEBB Communications Supervisor  
Employees and Retirees Benefits Division

[rochelle.andrake@hca.wa.gov](mailto:rochelle.andrake@hca.wa.gov)

Tel: 360-725-1541

**TAB 7**



# SEBB My Account

Jerry Britcher  
Chief Information Officer  
Enterprise Technology Services  
June 12, 2019

Chatrina Pitsch  
Enterprise Technology Services

# Information Systems

## Background

### SEBB My Account

- In-house developed system
- Developed functionality incrementally (Agile)
- Completed Beta testing

### Pay 1

- Modified a copy of the PEBB Program application environment – increased functionality

# Information Systems

## Currently

### SEBB My Account

- All functionality for Go-Live is now complete
- Current focus is minor bug fixing
- User Acceptance Testing near completion

### Pay 1

- Work is ahead of schedule, over 90% complete
- Bug fixes have been addressed as development proceeds

# Information Systems

## Stakeholdering

### School Districts

- We have received good feedback from school districts
  - Example: there was a desire for system to system interfacing; we are implementing Application Programming Interface (API) capabilities, available for SEBB Organizations
- Our intent is to continue to work with SEBB Organizations post Go-Live to identify future enhancements
  - We will have a formal Change Management Process to track changes and to ensure effective communication of proposed changes

# Information Systems

# Demonstration

# Questions?

More Information:

<https://www.hca.wa.gov/employee-retiree-benefits/school-employees>

Jerry Britcher, CIO  
Enterprise Technology Services  
[Jerry.britcher@hca.wa.gov](mailto:Jerry.britcher@hca.wa.gov)  
Tel: 360-725-1241

Chatrina Pitsch  
Enterprise Technology Services  
[chatrina.pitsch@hca.wa.gov](mailto:chatrina.pitsch@hca.wa.gov)  
Tel: 360-556-2403

**TAB 8**



# SEBB Program Medical Plan Update

Lauren Johnston  
Senior Account Manager  
Employees and Retirees Benefits Division  
June 12, 2019

Shawna Lang  
Senior Account Manager  
Employees and Retirees Benefits Division

# Objectives

- Update on procurement, plan names, and potential service areas
- Preliminary rates discussion
- High-level review of contractual obligations
- Discuss network adequacy requirements
- Implementation update

# Plan Update

- Status of contracts
- Potential Service Areas
  - ~98% of school employees with access to 2 carriers and at least 5 plans
  - ~79% of school employees with access to 3 or more carriers and 8-13 plans

# Plan Names

Original HCA Draft Plan Names	Updated Plan Names
Kaiser Permanente NW Plan 1	Kaiser Permanente NW 1
Kaiser Permanente NW Plan 2	Kaiser Permanente NW 2
Kaiser Permanente NW Plan 3	Kaiser Permanente NW 3
Kaiser Permanente WA Plan 1	Kaiser Permanente WA Core 1
Kaiser Permanente WA Plan 2	Kaiser Permanente WA Core 2
Kaiser Permanente WA Plan 3	Kaiser Permanente WA Core 3
Kaiser Permanente WA Plan 4	Kaiser Permanente WA SoundChoice
Kaiser Permanente WA Options Plan 1	Kaiser Permanente WA Options Access PPO 1
Kaiser Permanente WA Options Plan 2	Kaiser Permanente WA Options Access PPO 2
Kaiser Permanente WA Options Plan 3	Kaiser Permanente WA Options Access PPO 3

## Plan Names *(cont.)*

Original HCA Draft Plan Names	Updated Plan Names
Premera Plan 1	Premera Value PPO
Premera Plan 2A	Premera High PPO*
Premera Plan 2B	Premera Peak Care EPO*
Premera Plan 3	Premera Standard PPO
Providence HSA	Providence HSA
Providence Plan 2	Providence Option Advantage

\*Only differences between Premera High PPO and Peak Care EPO are:

- Service area, and
- Members enrolled in the High PPO have access to a total joint replacement Centers of Excellence (COE) Program with no cost share.

# Rates Update

- Rates will be presented in July along with final proposed service area maps
- If there are concerns (e.g., rates, market saturation, etc.), the Board can take action to remove a plan(s) or a carrier(s) from the portfolio

# Contractual Obligations

- All contracts are performance based and include performance guarantees
- Medical contracts include various value-based purchasing methodologies
- Quality measures

## Contractual Obligations (*cont.*)

- Contractors must comply with OIC's regulations
- HCA has developed office visit access standards
- All carriers must have a SEBB Program specific microsite, which includes provider search directories, certificates of coverage, Summaries of Benefits and Coverage, and cost calculators
- Extended customer service hours

# House Bill 1099

- Effective January 1, 2020:
  - Provider directories must include when mental health or substance abuse providers are closed to new patients
  - Enhanced information on the carrier's website regarding notification and access standards for mental health and substance abuse providers, treatment, and services
  - <http://lawfilesexternal.wa.gov/biennium/2019-20/Pdf/Bills/Session%20Laws/House/1099-S.SL.pdf>

# Implementation

- Implementation is underway for all of our plans
- We will be monitoring their implementation for go-live

# UMP TPA Request for Proposal (RFP) Implementation

- Procurement for Third Party Administrator (TPA) for Uniform Medical Plan (UMP) was released in November 2016
- Contract signed in early 2018
- Implementation update and go live 1/1/2020

# UMP TPA RFP Implementation

- Alignment Stage Gate
  - Baselined scope
  - Initial implementation plan
- Definitions Stage Gate
  - Resource Plan Complete
  - Implementation Plan completed with baselined milestones
- Delivery Stage Gate
  - Deliverables complete
  - Implementation Sign off
- Transition Stage Gate
  - Production Support Complete
  - Transition Sign off

# UMP Implementation *(cont.)*

## Work Streams

Account Team Infrastructure	Operations – other functional areas
ACP Reporting	Performance Guarantees
Clinical Management	Provider Management
Communications	Provider Search
Medical Pharmacy Management	Reporting and Benchmarking
OCIO Design Review	Value-Based Programs
Operations – high priority areas	

# New UMP Clinical Programs Implemented

- Radiology Full UM / Advanced Imaging Authorization (AIM)
  - Computed Tomography (CT)
  - Nuclear Cardiology Echocardiography (SE)
  - Magnetic Resonance Imaging (MRI)
- Sleep Medicine
  - Through AIM
  - Preauthorization of Testing site (home, sleep center, inpatient, outpatient), Equipment and supplies, Examine member compliance Q90 days
- Physical Medicine
  - Through EviCore
  - Preauthorization of: pain management, joint surgery/back surgery, Physical Therapy / Speech Therapy / Occupational Therapy (PT/ST/OT)

## New UMP Clinical Programs Implemented (cont.)

- 24-hour Nurse Advice line (excluded for UMP Plus plans)
  - Toll-free, RN consultation, 24/7
  - Includes additional support from dietician, diabetic educator, pharmacists, social workers, respiratory therapists
- BabyWise
  - Pregnant members age 18 and over
  - Maternity management
  - Maternity support and education
  - Due Date Plus (mobile app)

# Questions?

Lauren Johnston, Senior Account Manager  
Employees and Retirees Benefits Division

[Lauren.johnston@hca.wa.gov](mailto:Lauren.johnston@hca.wa.gov)

Tel: 360-725-1117

Shawna Lang, Senior Account Manager  
Employees and Retirees Benefits Division

[Shawna.lang@hca.wa.gov](mailto:Shawna.lang@hca.wa.gov)

Tel: 360-790-8018

# Appendix

- SEBB Program Benefits: A high-level overview

### School Employees Benefits Board (SEBB) Program benefits: A high-level overview

This is a summary and is not inclusive of all covered services. Figures, plans, and carriers shown are subject to legislative funding and final decisions by the SEB Board.

#### Medical benefits

Previous Name	Kaiser NW			Kaiser WA				Kaiser WA Options		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3
Annual Costs/Benefits	KPNW 1	KPNW 2	KPNW 3	KPWA Core 1	KPWA Core 2	KPWA Core 3	KPWA Sound Choice	KPWAO Access PPO 1	KPWAO Access PPO 2	KPWAO Access PPO 3
Deductible (single / family)	\$1,250 / \$2,500	\$750 / \$1,500	\$125 / \$250	\$1,250 / \$3,750	\$750 / \$2,250	\$250 / \$750	\$125 / \$375	\$1,250 / \$3,750	\$750 / \$2,250	\$250 / \$750
Out-of-pocket max	\$4,000 / \$8,000	\$3,500 / \$7,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$3,000 / \$6,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$4,500 / \$9,000	\$3,500 / \$7,000	\$2,500 / \$5,000
Coinsurance	20%	20%	20%	20%	20%	20%	15%	20%	20%	20%
Rx deductible	None	None	None							
Rx out-of-pocket limit	Applies to max	Applies to max	Applies to max							

Previous Name	Premera			Providence		UMP				
	Plan 1	Plan 2		Plan 3	HSA	Plan 2	UMP Achieve 1	UMP Achieve 2	UMP High Deductible	UMP Plus
Annual Costs/Benefits	Value PPO	High PPO	Peak Care EPO	Standard PPO	HSA	Option Advantage				
Deductible (single / family)	\$1,250 / \$3,125	\$750 / \$1,875		\$1,250 / \$3,125	\$1,750 / \$3,500	\$750 / \$1,500	\$750 / \$2,250	\$250 / \$750	\$1,400 / \$2,800	\$125 / \$375
Out-of-pocket max	\$5,000 / \$10,000	\$3,500 / \$7,000		\$5,000 / \$10,000	\$5,000 / \$10,000	\$2,500 / \$5,000	\$3,500 / \$7,000	\$2,000 / \$4,000	\$4,200 / \$8,400**	\$2,000 / \$4,000
Coinsurance	20%	25%		20%	20%	20%	20%	15%	15%	15%
Rx deductible	\$500 / \$1,250*	\$250 / \$625*‡		\$250 / \$750*	Applied to medical deductible	Applied to medical deductible	\$250 / \$750	Tiers 2-4: \$100 / \$300	Applied to medical deductible	None
Rx out-of-pocket limit	Applies to max	Applies to max		Applies to max	Applies to max	Applies to max	\$2,000 per person	\$2,000 per person	\$2,000 per person	\$2,000 per person

\*Waived for preferred generic prescription drugs.

‡Rx deductible for Premera Plan 2 shows the SEB Board-approved deductible; Premera has proposed changing this figure to \$125 / \$312.

\*\*Out of pocket expenses for a single member under a family account are not to exceed \$6,850.

### School Employees Benefits Board (SEBB) Program benefits: A high-level overview

This is a summary and is not inclusive of all covered services. Figures, plans, and carriers shown are subject to legislative funding and final decisions by the SEB Board.

#### Medical benefits (cont.)

Previous Name	Kaiser NW			Kaiser WA				Kaiser WA Options		
	Plan 1	Plan 2	Plan 3	Plan 2	Plan 2	Plan 3	Plan 4	Plan 1	Plan 2	Plan 3
Annual Costs/Benefits	KPNW 1	KPNW 2	KPNW 3	KPWA Core 1	KPWA Core 2	KPWA Core 3	KPWA Sound Choice	KPWAO Access PPO 1	KPWAO Access PPO 2	KPWAO Access PPO 3
Ambulance	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Emergency room	20%	20%	20%	\$150 + 20%	\$150 + 20%	\$150 + 20%	\$150 + 15%	\$150 + 20%	\$150 + 20%	\$150 + 20%
Inpatient services	20%	20%	20%	20%	20%	20%	15%	20%	20%	20%
Outpatient services	20%	20%	20%	20%	20%	20%	15%	20%	20%	20%
Primary care	\$30	\$25	\$20	\$30	\$25	\$20	\$0	\$30	\$25	\$20
Specialist	\$40	\$35	\$30	\$40	\$35	\$30	\$30	\$40	\$35	\$30
Urgent care	\$50	\$45	\$40	\$30	\$25	\$20	\$0	\$30	\$25	\$20

Previous Name	Premera			Providence		UMP				
	Plan 2	Plan 2		Plan 3	HSA	Plan 2	UMP Achieve 1	UMP Achieve 2	UMP High Deductible	UMP Plus
Annual Costs/Benefits	Value PPO	High PPO	Peak Care EPO	Standard PPO	HSA	Option Advantage				
Ambulance	20%	25%		20%	20%	20%	20%	20%	20%	20%
Emergency room	\$150 + 20%	\$150 + 25%		\$150 + 20%	20%	\$75	\$75 + 20%	\$75 + 15%	15%	\$75 + 15%
Inpatient services	20%	25%		20%	20%	20%	\$200/day, up to \$600 + 20%	\$200/day, up to \$600 + 15%	15%	\$200/day, up to \$600 + 15%
Outpatient services	20%	25%		20%	20%	20%	20%	15%	15%	15%
Primary care	\$20	\$20		\$20	20%	20%	20%	15%	15%	\$0
Specialist	\$40	\$40		\$40	20%	20%	20%	15%	15%	15%
Urgent care	20%	25%		20%	20%	20%	20%	15%	15%	15%

### School Employees Benefits Board (SEBB) Program benefits: A high-level overview

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#### Dental benefits

	DeltaCare	Uniform Dental	Willamette
	Managed care	PPO	Managed care
Annual maximum	No max	\$1,750	No max
Deductible	\$0	\$50 (individual) / \$150 (family)	\$0
General office visit (after deductible)	\$0	\$0	\$0
Routine/emergency exams	100%	100%	100%
Fillings / crowns	\$10 – \$50 / \$100 – \$175	80%	\$10 – \$50 / \$100 – \$175
Root canal	\$100 – \$150	80%	\$100 – \$150
Orthodontia	\$1,500 per case	50% until plan has paid \$1,750; then any amount over \$1,750	\$1,500 per case

#### Vision Benefits

	Davis Vision	EyeMed	MetLife
Routine exam (renews January 1)	\$0	\$0	\$0
Frames (renews January 1 in even years)	\$0 up to \$150, then 80%	\$0 up to \$150, then 80%	\$0 up to \$150, then 80%
Lenses	\$0	\$0	\$10
Progressive lenses	\$50 – \$140	\$55 – \$175	\$0 – \$175
Conventional* contact lenses	\$0 up to \$150, then 85% (or 4 boxes from collection lenses)	\$0 up to \$150, then 85%	\$0 up to \$150, then
Disposable* contact lenses		\$0 up to \$150, then 100%	100%

\*Disposable contact lenses are single-use lenses and are removed and discarded after a determined period of time, typically at the end of each day or week. Conventional lenses, with proper care and cleaning, can be used for longer periods of time, from one month to up to one year.

## School Employees Benefits Board (SEBB) Program benefits: A high-level overview

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### Life and accidental death & dismemberment (AD&D) insurance

Employer paid	
Insurance type	Basic
Employee basic life	\$35,000
Employee basic (AD&D)	\$5,000
Employee paid	
Insurance type	Supplemental
Employee supplemental life	<ul style="list-style-type: none"> <li>Guaranteed issue (GI)* up to \$500,000 in \$10,000 increments, up to a maximum of \$1,000,000</li> <li>Evidence of insurability (EOI)* required for amounts over \$500,000</li> </ul>
Supplemental spousal term life (tied to employee coverage amount)	<ul style="list-style-type: none"> <li>Up to 50% of employee's supplemental</li> <li>GI up to \$100,000 in \$5,000 increments</li> <li>EOI required over \$100,000</li> </ul>
Supplemental dependent child term life	<ul style="list-style-type: none"> <li>GI up to \$20,000 in \$5,000 increments</li> <li>For dependents age 2 weeks to 26 years</li> </ul>
Supplemental employee, spousal, and child AD&D	<ul style="list-style-type: none"> <li>Employee: GI up to \$250,000 in \$10,000 increments</li> <li>Spouse: GI up to \$250,000 in \$10,000 increments</li> <li>Child: GI up to \$25,000 in \$5,000 increments</li> </ul>

\*Guaranteed issue benefits are available to any eligible employee, with no evidence of insurability. Evidence of insurability (or proof of good health), for these plans, is provided through an online questionnaire. Eligibility is approved or denied upon completion of the questionnaire.

Supplemental employee and spouse life insurance monthly premiums (per \$1,000 of coverage)		
Age	Non-smoker	Smoker
<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

### Supplemental insurance: Premium examples

#### 35-year-old smoker

- \$200,000 supplemental life for employee: \$18/month
- \$100,000 supplemental life for spouse: \$9/month

#### 50-year-old non-smoker

- \$150,000 supplemental life for employee: \$28.50/month
- \$75,000 supplemental life for spouse: \$14.25/month

#### Any eligible employee (guaranteed issue)

- \$20,000 supplemental life for child: \$2.48/month
- \$250,000 supplemental AD&D for employee or spouse: \$4.75/month
- \$25,000 supplemental AD&D for child: \$0.40/month

## School Employees Benefits Board (SEBB) Program benefits: A high-level overview

This is a summary, and is not inclusive of all covered services. Figures shown are subject to legislative funding and final decisions by the SEB Board.

### Long-term disability (LTD) insurance

Employer-paid basic LTD plan design	
Insurance type	Basic
Benefit waiting period*	90 days or the end of family / medical paid leave, whichever is longer
Pension	Choice (The member can choose to be paid from their pension; if they do, it is deducted from their disability benefit.)
Sick leave	No choice (The benefit will not begin paying until the end of the member's existing sick leave, whether or not the employee uses and receives payment for the sick leave.)
Maximum monthly benefit	\$400

Employee-paid supplemental LTD plan design	
Insurance type	Supplemental
Benefit waiting period*	90 days or the end of family / medical paid leave, whichever is longer
Enrollment type	Opt in (The member must actively enroll in this benefit.)
Pension	Choice (The member can choose to be paid from their pension; if they do, it is deducted from their disability benefit.)
Sick leave	No choice (The benefit will not begin paying until the end of the member's sick leave, whether or not the employee uses and receives payment for the sick leave.)
Maximum monthly benefit	\$10,000

\*Benefit waiting period: The length of time between the beginning of a member's disability claim and the first payment the member would receive.

Supplemental LTD cost examples		
Annual income	Estimated monthly premiums	Estimated monthly benefit (includes basic benefit)
\$30,000	\$9 – \$15	\$1,500
\$50,000	\$15 – \$25	\$2,500
\$80,000	\$25 – \$40	\$4,000
\$100,000	\$31 – \$51	\$5,000

### School Employees Benefits Board (SEBB) Program benefits: A high-level overview

This is a summary, and is not inclusive of all covered services. Figures shown are subject to legislative funding and final decisions by the SEB Board.

#### Additional benefits

Additional benefit maximum contributions	
<b>Medical flexible spending arrangement (FSA)</b>	
<b>Maximum contribution</b>	\$2,700 (anticipated amount for 2020)
<b>Dependent care assistance program (DCAP)</b>	
<b>Maximum contribution</b>	\$5,000 for a joint income tax return / \$2,500 each for separate income tax returns