

SEBB Program

Post-open enrollment FAQs



The SEBB Program's first annual open enrollment ended November 15, 2019. Here's some common questions that may come up.

1. Why can't I enroll in SEBB Program benefits through SEBB My Account after November 15?

The SEBB Program's first annual open enrollment ended at 11:59 p.m. on Friday, November 15, 2019, so you are unable to enroll unless an event qualifies you for a special open enrollment (see question 3 for examples).

2. I was determined not eligible to enroll in SEBB Program benefits during the first annual open enrollment. What can I do?

If your employer determined you were not eligible for SEBB Program benefits, you must first file a request for review with your employer using the *SEBB Employee Request for Review/Notice of Appeal* form. You can get the form and learn more about filing an appeal at hca.wa.gov/sebb-appeals.

3. Why can't I change my medical plan through SEBB My Account after November 15?

You cannot make changes to your medical, dental, or vision plans after open enrollment ends, unless an event qualifies you for a special open enrollment. (Examples include marriage, registering a domestic partner, the birth or adoption of a child, or assuming legal obligation in anticipation of adoption.) You can learn more at hca.wa.gov/sebb-employee under *Change your coverage*. If you have additional questions about changes you can make, talk to your payroll or benefits office.

4. Why can't I enroll in the Medical Flexible Spending Arrangement (FSA) and the Dependent Care Assistance Program (DCAP) after November 15?

You cannot enroll in a Medical FSA or DCAP after open enrollment ends, unless an event qualifies you for a special open enrollment (see question 3 for examples).

5. Can I enroll in supplemental life, accidental death and dismemberment (AD&D), or long-term disability insurance after open enrollment ends?

Yes for all three — here's how it works:

Supplemental life insurance — If you apply for or increase supplemental life insurance for yourself outside of open enrollment or the deadlines that accompany a special open enrollment event, you must provide evidence of insurability (proof of good health) to MetLife for approval. If you enroll in supplemental life insurance for yourself, you can also enroll your spouse or state-registered domestic partner and children, up to certain dollar limits.

Supplemental AD&D insurance — You can enroll in supplemental AD&D insurance for yourself, your spouse or state-registered domestic partner, or your children at any time without evidence of insurability.

To enroll in supplemental life and AD&D insurance, use MetLife's MyBenefits website at mybenefits.metlife.com/wasebb, or complete the SEBB 2020 *MetLife Enrollment/Change Form* available at hca.wa.gov/sebb-employee under *Forms & publications*. Submit the form to MetLife.

Learn more about your life and AD&D options at hca.wa.gov/employee-retiree-benefits/school-employees/life-insurance.

Supplemental long-term disability (LTD) insurance — You can enroll without evidence of insurability until December 31, 2020. The SEBB LTD policy does have a preexisting condition exclusion and employees are encouraged to enroll in supplemental LTD with a January 1, 2020

effective date to avoid a gap in LTD coverage. The SEBB LTD policy will give credit towards the preexisting condition exclusion if you were insured under a prior plan on December 31, 2019. Learn more at hca.wa.gov/employee-retiree-benefits/school-employees/long-term-disability-insurance.

To enroll, complete the *Long-term Disability Enrollment/Change Form*, available at hca.wa.gov/sebb-employee under *Forms & publications*, and submit it to your payroll or benefits office. The Standard does not process LTD enrollment forms.

6. I tried to add my dependents during open enrollment, but they were denied eligibility. What can I do now?

You will receive a denial letter giving you 30 days to file an appeal directly to the SEBB Appeals Unit. You should submit any supporting documentation along with any valid dependent verification documents with your appeal.

If you do not provide valid proof of your dependents' eligibility for SEBB coverage, they will not be enrolled in SEBB Program benefits in 2020. You cannot enroll them until the next annual open enrollment (for coverage starting January 1, 2021) unless you have a qualifying special open enrollment event that allows you to enroll them (see question 3).

7. I did not take action during the first annual open enrollment, and have been enrolled in UMP Achieve 1 medical coverage, Uniform Dental Plan, and MetLife vision. None of my dependents have been enrolled. Can I do anything to change this?

No. You cannot make changes to your medical, dental, or vision plans after open enrollment ends, unless an event qualifies you for a special open enrollment (see question 3).

However, you can attest to remove the monthly \$25 tobacco use premium surcharge at any time. You can attest online

through SEBB My Account at myaccount.hca.wa.gov, or using the *2020 SEBB Premium Surcharge Attestation Change* form, available at hca.wa.gov/sebb-employee under *Forms & publications*.

You will receive a letter from the SEBB Program confirming these coverages, which will provide your rights to an appeal. If you choose to appeal, you will have 30 days from the date of the letter to submit the appeal in writing to the SEBB Appeals Unit. Find out how to file an appeal at hca.wa.gov/sebb-appeal.

8. Why is UMP Achieve 1 the default plan and who made that decision?

On December 13, 2018, the SEBB Board voted to default enrollment for an eligible school employee who fails to make a timely election to UMP Achieve 1. This is noted in Policy Resolution SEBB 2018-54, available at hca.wa.gov/sebb-rules. HCA chose UMP Achieve 1 to be the default plan because it is available statewide and has a lower cost impact on members.

9. Why didn't I receive information about the default plans before now?

Your employer and the SEBB Program provided this information to school employees. It was included in the *School Employee Initial Enrollment Guide*, and other publications such as *Getting ready for SEBB – What to know for open enrollment* and *Top 10 SEBB myths you can't afford to ignore*, all available at hca.wa.gov/sebb-employee under *Forms & publications*.

10. I did not receive any mailings about the SEBB Program's first annual open enrollment. How do I update my address?

You may not have received mailings because your employer or the SEBB Program does not have your correct mailing address on file. To update your address, contact your payroll or benefits office. You cannot update your contact information in SEBB My Account.