

Top 10 SEBB myths you can't afford to ignore

With the School Employees Benefits Board (SEBB) first annual open enrollment ending **November 15, 2019**, here are some myths we'd like to debunk. Bottom line: You must take action by November 15; use SEBB My Account at myaccount.hca.wa.gov.

- 1. SEBB benefits don't apply to me.**

If you got a letter from your employer saying you're eligible for SEBB benefits—it does apply to you. Starting January 1, 2020, your benefits will come from the SEBB Program. You must take action to enroll in benefits or waive SEBB medical coverage by November 15.
- 2. If I do nothing, I can keep the insurance I have now.**

No, the insurance you have through your employer will end December 31, 2019. If you do nothing, you will be automatically enrolled in the UMP Achieve 1 medical plan, which will cost you \$33 a month. And you will be charged a tobacco use premium surcharge, which costs another \$25 a month. You will also be enrolled in the Uniform Dental Plan, MetLife vision plan, and basic life, basic accidental death and dismemberment, and basic long-term disability insurance at no cost to you (see #7). And your dependents will not be covered.
- 3. I have coverage through my spouse, partner, or parent, so I don't need to enroll in SEBB coverage.**

You still need to take action to waive your SEBB medical coverage. If you don't, you will be automatically enrolled in SEBB benefits (see #2).
- 4. I don't use tobacco, so I won't pay the surcharge.**

Unless you attest you are not a tobacco user, you will be charged the \$25-per-month tobacco use premium surcharge in addition to your monthly medical premium. You can attest anytime at myaccount.hca.wa.gov.
- 5. SEBB open enrollment isn't happening this year.**

SEBB open enrollment is going on right now for eligible school district, charter school, and represented ESD employees. It ends November 15; benefits begin January 1, 2020.
- 6. My employer already had open enrollment this year, so I'm good.**

Some school employees had an open enrollment this year for their current coverage to continue through December 31, 2019. SEBB open enrollment is different. You still need to take action to enroll in SEBB coverage for 2020 (see #2).
- 7. I have to pay for dental and vision coverage.**

No. You pay no dental and vision premiums for you and your enrolled dependents. Your employer pays those premiums, along with basic life, basic accidental death and dismemberment, and basic long-term disability insurance. You cannot waive these coverages. You only pay the employee share of your medical premium, any applicable surcharges, and supplemental coverages you enroll in, as well as costs when you get care.
- 8. I'm eligible for Medicare, so I can't get SEBB benefits.**

Not true. Medicare eligibility doesn't affect your eligibility for SEBB. If you're eligible, you can enroll in both—SEBB will pay first, and Medicare will pay second. Or you can waive SEBB medical coverage and just be on Medicare. Or you can defer Medicare Part B and just be on SEBB. Your choice—but make it soon. You need to enroll in or waive SEBB medical coverage by November 15.
- 9. I'm enrolled in Apple Health (Medicaid), so I can't get SEBB benefits.**

Not true. Children and adults on Apple Health can keep it and also enroll in SEBB coverage. You may also qualify for reimbursement of your children's SEBB premium through the Premium Payment Program. You can't waive SEBB coverage for Apple Health, so you must take action to enroll (see #2). **Exception:** Children enrolled in Apple Health for Kids with premiums (CHIP) will lose that coverage at their next renewal, even if you don't enroll them in SEBB coverage.
- 10. I have PEBB coverage now, so my coverage will automatically transfer to SEBB.**

The only thing that transfers is proof of eligibility for any dependents you are already covering under PEBB. You still need to take action to enroll yourself and your dependents in SEBB benefits. If you don't, you will be automatically enrolled, but your dependents won't (see #2).