

# SEBB Update 11.8.18

## *SEB Board passes 18 resolutions on eligibility and benefits*

On November 8, 2018, the [School Employees Benefits Board](#) (SEB Board) voted on the following resolutions:

### Benefit resolutions

#### **Employer-paid basic long-term disability (SEBB 2018-38)**

The SEBB Program will offer the following employer-paid basic long-term disability plan to subscribers beginning January 1, 2020:

- Waiting period — Later of 90 days or end of state-paid family/medical leave benefit
- No choice sick leave
- Choice pension
- Maximum monthly benefit \$400 (60% of \$667)\*

*\*Members of the SEB Board expressed significant concerns regarding the employer-paid basic long-term disability plan's maximum monthly benefit. The Board expects to revisit this decision in 2019.*

#### **Employee-paid supplemental long-term disability (SEBB 2018-39)**

The SEBB Program will offer the following employee-paid supplemental long-term disability plan design:

- Waiting period — Later of 90 days or end of state-paid family/medical leave benefit
- No choice sick leave
- Choice pension
- Maximum monthly benefit \$10,000 (60% of \$16,667)

#### **Fully insured vision plan (Davis Vision) (SEBB 2018-40)**

Beginning January 1, 2020, the SEBB Program will offer a fully insured vision plan by Davis Vision as presented at the October 4, 2018 Board meeting.

#### **Fully insured vision plan (EyeMed) (SEBB 2018-41)**

Beginning January 1, 2020, the SEBB Program will offer a fully insured vision plan by EyeMed as presented at the October 4, 2018 Board meeting.

#### **Fully insured vision plan (MetLife) (SEBB 2018-42)**

Beginning January 1, 2020, the SEBB Program will offer a fully insured vision plan by MetLife as presented at the October 4, 2018 Board meeting.

#### **Fully insured dental benefits (Delta Dental-DeltaCare) (SEBB 2018-43)**

Beginning January 1, 2020, the SEBB Program will offer a fully insured dental plan by Delta Dental, with the same covered services and exclusions, provider networks, clinical policies, and copays as the DeltaCare plan under the PEBB Program.

#### **Fully insured dental benefits (Willamette Dental) (SEBB 2018-44)**

Beginning January 1, 2020, the SEBB Program will offer a fully insured dental plan by Willamette Dental Group, with the same covered services and exclusions, provider networks, clinical policies, and copays as the Willamette plan under the PEBB Program.

#### **Fully insured medical plans (Aetna) (SEBB 2018-45)**

The SEB Board endorses Aetna's proposed fully insured medical plan designs presented at the November 8, 2018 Board meeting for purposes of rate development.

#### **Fully insured medical plans (KPNW) (SEBB 2018-46)**

The SEB Board endorses Kaiser Foundation Health Plan of the Northwest's (KPNW) proposed fully insured medical plan designs presented at the November 8,



2018 Board meeting for the purposes of rate development.

**Fully insured medical plans (KPWA) (SEBB 2018-47)**

The SEB Board endorses Kaiser Foundation Health Plan of Washington's (KPWA) proposed fully insured medical plan designs presented at the November 8, 2018 Board meeting for the purposes of rate development.

**Fully insured medical plans (KPWAO) (SEBB 2018-48)**

The SEB Board endorses Kaiser Foundation Health Plan of Washington Options, Inc.'s (KPWAO) proposed fully insured medical plan designs presented at the November 8, 2018 Board meeting for the purposes of rate development.

**Fully insured medical plans (Premera) (SEBB 2018-49)**

The SEB Board endorses Premera Blue Cross' proposed fully insured medical plan designs presented at the November 8, 2018 Board meeting, and an additional plan design with a specific drug deductible that does not exceed that of UMP Achieve 1, for the purposes of rate development.

**Fully insured medical plans (Providence Health Plan) (SEBB 2018-50)**

The SEB Board endorses Providence Health Plan's proposed fully insured medical plan designs presented at the November 8, 2018 Board meeting for the purposes of rate development.

**Centers of Excellence (SEBB 2018-51)**

The SEBB Program will offer the Uniform Medical Plan Centers of Excellence Program (COE) starting in Plan Year 2020.

**Self-insured plans treatment limits (SEBB 2018-52)**

Amending SEBB 2018-20, SEBB 2018-21, and 2018-22 to change the treatment limitations as follows:

- Chiropractic visits are limited to 16 per calendar year.
- Combined physical/occupational/speech/neurodevelopmental therapy visits are limited to 80 per calendar year.

## Policy resolutions

**Dual enrollment (SEBB 2018-15)**

SEBB medical, dental, and vision coverage is limited to a single enrollment per individual.

**Mid-year hires anticipated to work 630 hours in the next school year (SEBB 2018-32)**

A school employee who is not anticipated to work 630 hours in the current school year because of when they are hired, but is anticipated to work at least 630 hours the next school year, establishes eligibility for the employer contribution toward SEBB benefits as of their first working day if they are:

- A 9- to 10-month school employee anticipated to be compensated for at least 17.5 hours a week in six of the last eight weeks counting backwards from the week that contains the last day of school; or
- A 12-month school employee anticipated to be compensated for at least 17.5 hours a week in six of the last eight weeks counting backwards from the week that contains August 31, the last day of the school year.

**Eligibility presumed based on hours worked the previous two school years (SEBB 2018-36)**

A school employee is presumed eligible if they:

- Worked at least 630 hours in each of the previous two school years; and
- Are returning to the same type of position (teacher, paraeducator, food service worker, custodian, etc.) or combination of positions with the same SEBB organization.

A SEBB organization rebuts this presumption by notifying the school employee, in writing, of the specific reasons why the employee is not anticipated to work at least 630 hours in the current school year and how to appeal the eligibility determination.

## Meeting recap

The following informational items were presented to the SEB Board. To get all of the materials presented at the November 8 SEB Board meeting, [view the briefing book](#).

- Employees and Retirees Benefits (ERB) Division Director Dave Iseminger and other HCA staff

members addressed follow-up Board questions from the October 4 meeting, including:

- A chart showing the defining features of the four self-insured Uniform Medical Plans;
- Supplying a link to the Office of Financial Management’s [communications webpage, with information on the cost of the Collective Bargaining Agreement.](#)
- Barb Scott, ERB Division Policy, Rules, and Compliance section manager, updated the Board on eligibility and enrollment policy development and introduced resolutions on waiving coverage and default enrollments for employees who fail to make a timely election.
- Beth Heston, PEBB procurement manager, followed up on a board member’s question on capping fully insured dental plans’ orthodontia coverage at a lifetime limit of \$1,750, or removing the orthodontia benefit from all dental plans, and whether or not this generates enough premium dollars annually to support increasing the basic long-term disability (LTD) benefit.
- Beth Heston also addressed a question on the number of dentists accepting new patients, broken down by plan.
  - Uniform Dental Plan has 15,805 dentists accepting new patients, and 1,592 not accepting new patients;
  - DeltaCare has 92 dentists accepting new patients, and 29 not accepting new patients;
  - Willamette has 70 dentists accepting new patients, and three not accepting new patients.
- Lauren Johnston, SEBB procurement manager, presented fully insured medical plan benefit designs from six carriers and answered questions from the Board’s October 4 meeting, informing the Board that:
  - There is no provision requiring vision exams to be covered by HMO plans;
  - Carriers have no limit on the number of neurodevelopmental therapy visits when billed with a mental health diagnosis;
  - Nine percent of eligible PEBB Program members (25,582) are enrolled in a CDHP; and

- Provider disruption for vision coverage is likely to be minimal.
- Betsy Cottle, contract manager, presented clarifications on long-term disability benefits, including the taxability of disability benefits, features of the state Family Medical Leave qualifying period, and disability utilization.

HCA will post meeting minutes on the [Meetings and materials webpage](#) after they are approved by the Board.

## What’s next

On December 13, 2018, the SEB Board may vote on resolutions regarding:

- A school employee who is eligible for the employer contribution toward SEBB benefits may waive their enrollment in a medical plan if they are enrolled in other employer-based group medical. (SEBB 2018-53)
- A school employee who fails to make a timely election will be enrolled, by default, in employee-only medical, dental, and vision coverage, as well as basic life and basic long-term disability insurance. (SEBB 2018-54)

Visit [the SEBB Program web page](#) for more information.