

October 2017

State/Higher-Education Edition

For Your Benefit

Public Employees Benefits Board (PEBB) Program

PEBB's open enrollment is November 1 – 30, 2017

What's changing with your PEBB health coverage for 2018

All changes are effective January 1, 2018

- Medical plan benefits
- Medical plan premiums
- Contribution amounts for the health savings account (HSA)
- Medical Flexible Spending Arrangement (FSA) maximum contribution
- PEB Board policy resolutions

Medical plan benefits

The only plan with benefit changes for 2018 is Kaiser Permanente of Washington (formerly Group Health).



In 2018, Kaiser Permanente of Washington (formerly Group Health) will:

- Introduce a new prescription drug deductible and prescription drug out-of-pocket maximum to all of their plans except for the consumer-directed health plan (CDHP) with a health savings account (HSA).
- Switch the CDHP network from Access PPO to Core HMO, adding:
 - Consulting Nurse Helpline for advice 24/7.
 - Access to CareClinics at Bartell Drugs at select Seattle-area locations.
 - Diagnosis and treatment for routine issues with a Kaiser Permanente online visit (cost is identical to an office visit).

Medical plan premiums

See "2018 employee monthly premiums" on page 4.

(continued)

Reattest to the spouse/state-registered domestic partner coverage premium surcharge for 2018

If you attested in 2017 and will cover a spouse or state-registered domestic partner on your PEBB medical for 2018, you may have to reattest to the premium surcharge. The PEBB Program will mail you a notification letter in late October if you have to reattest.

You can also find out if you are required to reattest using *My Account* (University of Washington employees must use Workday). Starting November 1, log in to *My Account* at www.hca.wa.gov/pebb and follow the instructions.

If required, **you must reattest by November 30, 2017**. If you are required to reattest but do not, you will pay the monthly \$50 premium surcharge in addition to your monthly premiums starting January 1, 2018. The monthly \$50 premium surcharge will remain in effect for the rest of the 2018 plan year unless you have a qualifying event that allows you to change your attestation.

To learn more, visit www.hca.wa.gov/pebb and search *Surcharges*.

What's changing with your PEBB health coverage for 2018 *(continued)*

Contribution amounts for the health savings account (HSA)

For those with a consumer-directed health plan (CDHP) with an HSA, the annual HSA contribution limit for an individual (subscriber only) account will increase to \$3,450 in 2018, up from \$3,400 in 2017. The contribution amount for a family will increase to \$6,900 in 2018, up from \$6,750 in 2017. Subscribers ages 55 and older can continue to contribute an additional \$1,000 per year to these amounts.

The maximum yearly allowable amounts include all contributions made from both you and your employer. Remember to also include the \$125 SmartHealth wellness incentive contributed to your HSA if you receive the incentive in January 2018.

Medical Flexible Spending Arrangement (FSA) maximum contribution

The Medical FSA contribution limit will increase to \$2,600 in 2018, up from \$2,500 in 2017, to align with the IRS-allowed maximum.

PEB Board policy resolutions

To see all of the policy resolutions adopted by the PEB board, as well as changes to PEBB rules that take effect January 1, 2018, visit our website at www.hca.wa.gov/pebb.

- The definition of "Season" means any recurring, annual period of work at a specific time of year that lasts three to eleven consecutive months.
- The surviving dependent of an employee who receives a monthly retirement benefit no later than 120 days from the date of death of the employee satisfies the requirement to immediately receive a monthly retirement benefit. This means the surviving dependent is eligible to enroll as a survivor in PEBB retiree insurance coverage.
- The following elected and appointed officials are eligible to continue enrollment or defer enrollment in PEBB insurance coverage under the same terms as outgoing legislators when they voluntarily or involuntarily leave public office:
 - A statewide elected official of the executive branch.
 - An executive appointed directly by the Governor as the single head of an executive branch agency.
 - An official appointed directly by a state legislative committee as the single head of a legislative branch agency, or an official appointed as the Secretary of the Senate or as the Chief Clerk of the House of Representatives.
- All SmartHealth-eligible subscribers will receive a separate PEBB wellness incentive after completing their SmartHealth Well-being Assessment on or before December 31 of the current plan year. This separate PEBB wellness incentive may be earned only once per plan year. This means that a SmartHealth-eligible PEBB subscriber may complete the Well-being Assessment and qualify for the separate wellness incentive, even if they don't satisfy the requirements to qualify for the \$125 wellness incentive. Learn more at www.hca.wa.gov/pebb under *Wellness programs*.

Changes you can make during open enrollment

You can make the changes listed below during the PEBB Program's annual open enrollment, November 1–30, 2017.

Changes made through *My Account* must be completed by midnight on November 30, 2017. If you are submitting paper forms, your employer's personnel, payroll, or benefits office must **receive** your forms by November 30.

Note: 2018 forms will not be available online until November 1, 2017.



Exception:

University of Washington employees must use Workday instead of forms or *My Account* to make these changes.

For help with making changes, see “Who to contact for help” on page 7.

Changes you can make	How to make them
Change your medical or dental plan	Log in to <i>My Account</i> or submit the <i>2018 Employee Enrollment/Change</i> form. Note: Willamette Dental and DeltaCare are managed-care plans; you must receive care from a primary care dental provider in the plan's network. Uniform Dental Plan (UDP) is a preferred-provider organization; you can choose any dental provider. Visit www.hca.wa.gov/pebb or contact your personnel, payroll, or benefits office with any questions.
Add a dependent to your PEBB medical plan	Submit the <i>2018 Employee Enrollment/Change</i> form. Note: If you are adding a dependent, you must provide proof of their eligibility with your enrollment form. Visit www.hca.wa.gov/pebb to find a list of acceptable dependent verification documents.
Remove a dependent from your PEBB medical plan	Log in to <i>My Account</i> or submit the <i>2018 Employee Enrollment/Change</i> form.
Waive enrollment in PEBB medical if you have or are enrolling in other employer-based group medical, TRICARE, or Medicare	Log in to <i>My Account</i> or submit the <i>2018 Employee Enrollment/Change</i> form.
Enroll in PEBB medical if you previously waived PEBB medical for other employer-based group medical, TRICARE, or Medicare	Log in to <i>My Account</i> or submit the <i>2018 Employee Enrollment/Change</i> form. Note: If you are adding dependent(s) to your coverage, you must provide proof of their eligibility with your enrollment form. Visit www.hca.wa.gov/pebb to find a list of acceptable dependent verification documents.
Attest to the spouse or state-registered domestic partner coverage premium surcharge	Log in to <i>My Account</i> to see if you need to attest to this surcharge. Then make changes in <i>My Account</i> or submit the <i>2018 Premium Surcharge Change</i> form. Find the <i>2018 Premium Surcharge Help Sheet</i> at www.hca.wa.gov/pebb under <i>Forms and publications</i> .
Enroll or reenroll in a Medical Flexible Spending Arrangement (FSA) or Dependent Care Assistance Program (DCAP)	Submit the <i>2018 Open Enrollment Form</i> to Navia Benefit Solutions or enroll at pebb.naviabenefits.com . Note: You are not automatically reenrolled in a Medical FSA or DCAP. You must reenroll every year.

2018 employee monthly premiums

For state agency and higher-education employees

There are no employee premiums for dental, basic life insurance, and basic long-term disability insurance benefits.

PEBB Medical Plans	Employee	Employee & Spouse ²	Employee & Child(ren)	Full Family
Kaiser Permanente NW ¹ Classic	\$137	\$284	\$240	\$387
Kaiser Permanente NW ¹ Consumer-Directed Health Plan (with a health savings account)	\$27	\$64	\$47	\$84
Kaiser Permanente WA (formerly Group Health) Classic	\$162	\$334	\$284	\$456
Kaiser Permanente WA (formerly Group Health) Consumer-Directed Health Plan (with a health savings account)	\$25	\$60	\$44	\$79
Kaiser Permanente WA (formerly Group Health) SoundChoice	\$51	\$112	\$89	\$150
Kaiser Permanente WA (formerly Group Health) Value	\$78	\$166	\$137	\$225
Uniform Medical Plan Classic	\$102	\$214	\$179	\$291
UMP Consumer-Directed Health Plan (with a health savings account)	\$25	\$60	\$44	\$79
UMP Plus—Puget Sound High Value Network	\$45	\$100	\$79	\$134
UMP Plus—UW Medicine Accountable Care Network	\$45	\$100	\$79	\$134

¹ Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR, area.

² Or state-registered domestic partner

Monthly premium surcharges

You will pay the following surcharges in addition to your medical premium if they apply to you.

- A monthly \$25-per-account surcharge will apply if the subscriber or any family member (age 13 and older) enrolled in PEBB medical uses tobacco products.
- A monthly \$50 surcharge will apply if a subscriber enrolls a spouse or state-registered domestic partner in PEBB medical, and the spouse or state-registered domestic partner elected not to enroll in employer-based group medical that is comparable to Uniform Medical Plan (UMP) Classic.

For more guidance on whether these surcharges apply to you, see the *2018 Premium Surcharge Help Sheet* at www.hca.wa.gov/pebb.

Saving money with a Medical FSA or DCAP

You can save money on your taxable income by enrolling in a Medical Flexible Spending Arrangement (FSA) and/or the Dependent Care Assistance Program (DCAP).

How a Medical FSA works

Enrolling in a Medical FSA or DCAP for 2018

With a Medical FSA, you can set aside pretax dollars from each paycheck (\$240 to \$2,600 for the 2018 plan year) to pay for eligible out-of-pocket health care expenses. You can use your Medical FSA funds for you or your dependents, even if they aren't enrolled in your PEBB medical or dental plan. You may not enroll in a Medical FSA if you are enrolled in a consumer-directed health plan (CDHP) with a health savings account (HSA).

How DCAP works

The DCAP allows you to set aside pretax dollars from each paycheck (up to \$5,000 for the 2018 plan year, or \$2,500 if you and your spouse file separate tax returns) to pay for eligible dependent care expenses. Dependents include children under age 13, or other qualified dependents who are physically or mentally incapable of self-care and live with you for over half the year. For the 2018 plan year, all DCAP expenses must be incurred by December 31, 2018. There is no grace period for DCAP. You may enroll in DCAP even if you are enrolled in a CDHP with an HSA.

From November 1–30, 2017, you can enroll online at pebb.naviabenefits.com, or use the forms available from that website. **Exception:** University of Washington employees must use Workday to enroll.

Deadlines for the current 2017 Medical FSA and DCAP plan year:

- DCAP expenses must be incurred by **December 31, 2017**.
- Medical FSA expenses may be incurred through the grace period, which ends **March 15, 2018***.
- For both the Medical FSA and DCAP, you must submit all claims for reimbursement to Navia Benefit Solutions by **March 31, 2018***. Money left in your account(s) after that date cannot be refunded and will be forfeited to the plan administrator, the Health Care Authority. This is referred to as the “use it or lose it” rule.

***Exception:** The March 2018 deadlines do not apply if you have a Medical FSA in 2017 and enroll in a CDHP with an HSA for 2018. **If you enroll in a CDHP with an HSA for 2018, you must use all your 2017 Medical FSA funds and have all your claims paid by Navia Benefits Solutions by December 31, 2017.** If you don't, no one can contribute to your HSA until April 1, 2018.

What you need to know about the Medical FSA and DCAP

- You must enroll or reenroll in a Medical FSA and/or the DCAP each year during the PEBB Program's open enrollment (November 1–30) to participate for the next plan year, even if you don't change your contribution amounts.
- You are not eligible to enroll in the Medical FSA for 2018 if you enroll in a consumer-directed health plan (CDHP) with a health savings account (HSA) for 2018.
- You may enroll or reenroll in DCAP if you enroll in a CDHP with an HSA.

Need more information?

Navia Benefit Solutions has the answers! You can see informational videos, webinars, and enrollment guides at pebb.naviabenefits.com or contact Navia Customer Service representatives at 1-800-669-3539.

You can also learn more at www.hca.wa.gov/pebb.

Find more information online

Are you looking for more details about your PEBB benefits? Visit the following websites to find answers to your questions.

Visit HCA's website at www.hca.wa.gov/pebb to find more information about:

- **Medical and dental plans**
 - Use the plan-specific pages under the *Medical plans & benefits* section to read details about plan benefits, including certificates of coverage and summaries of benefits.
 - Compare dental plans and find in-network providers under *Dental plans & benefits*.
- **Premium surcharge**
 - If you will cover your spouse or state-registered domestic partner under your PEBB medical in 2018, use the online *2018 Spousal Plan Questionnaire* and *2018 Spousal Plan Calculator* to help you find out if you have to pay the spouse or state-registered domestic partner coverage premium surcharge.
- **Additional benefits**
 - View other benefit options available under the *Additional benefits* section, such as auto and home insurance, life insurance, long-term disability insurance, Medical Flexible Spending Arrangement (FSA), and Dependent Care Assistance Program (DCAP).

(continued on page 8)

Benefits fairs schedule

Need directions?

Find maps and parking information by selecting the *Benefits fairs* link at www.hca.wa.gov/pebb.

During open enrollment you can learn more about your health plan and other insurance options by attending one of the PEBB Program's benefits fairs. You can pick up information and speak personally with representatives from the health plans, the PEBB Program, Department of Retirement Systems, and other vendors that administer benefits for PEBB members. Some of the fairs include a presentation about the UMP Plus plan, SmartHealth, and/or the Medical FSA/DCAP.

City	Date/Time	Location
Aberdeen	Nov. 9, 2017 12 to 2 p.m.	Grays Harbor College, 1620 Edward P. Smith Drive, Schermer Building, Room 4134A UMP Plus Presentation: 12 to 12:30 p.m., Schermer Building, Room 4134B
Bellevue	Nov. 3, 2017 1 to 3 p.m.	Bellevue College, Cafeteria Building C, Rooms C120 A & B, 3000 Landerholm Circle SE UMP Plus Presentation: 1:30 to 2 p.m., Library Events Center, Building D, Room D106
Bellingham	Nov. 16, 2017 8:30 to 11 a.m.	Western Washington University, Viking Union Building, Rooms 565 A/B/C Medical FSA/DCAP Presentation: 8 to 8:30 a.m., Rooms 565 A/B/C SmartHealth Presentation: 10 to 10:30 a.m., Rooms 565 A/B/C
Cheney	Nov. 9, 2017 8 to 11 a.m.	Eastern Washington University, Hargreaves Hall, Room 201, Corner of C and Seventh Streets SmartHealth Presentation: 10:30 to 11 a.m., Tawanka Rooms 215 B/C UMP Plus Presentation: 8:30 to 9 a.m., Tawanka Rooms 215 B/C
Ellensburg	Nov. 6, 2017 8:30 to 10:30 a.m.	Central Washington University, SURC Ballroom, 400 E. University Way SmartHealth Presentation: 10 to 10:30 a.m., SURC 202
Everett	Nov. 17, 2017 9 a.m. to 12:30 p.m.	Everett Community College, Walt Price Fitness Center, 2000 Tower Street UMP Plus Presentation: 11:30 a.m. to 12 p.m., Multipurpose Room
Lakewood	Nov. 7, 2017 9 to 11:30 a.m.	Clover Park Technical College, McGavick Conference Center, Building 23, Room 301, 4500 Steilacoom Boulevard SW UMP Plus Presentation: 10:30 to 11 a.m., Room 302
Mount Vernon	Nov. 16, 2017 1:30 to 3:30 p.m.	Best Western Plus, Skagit Valley Inn Convention Center, Fidalgo Room, 2300 Market Street
Olympia	Nov. 8, 2017 11 a.m. to 1 p.m.	John A. Cherberg Building, Senate Hearing Rooms 1 & 4, 304 15th Avenue UMP Plus Presentation: 12 to 12:30 p.m., Senate Hearing Room 3
Pasco	Nov. 7, 2017 8 to 10:30 a.m.	Columbia Basin College, Byron Gjerde Center, H Building, 2600 N. 20th Avenue
Port Angeles	Nov. 17, 2017 11 a.m. to 1 p.m.	Peninsula College, Room J47, 1502 E. Lauridsen Boulevard
Pullman	Nov. 8, 2017 9 a.m. to 1:30 p.m.	Washington State University, Compton Union Building (CUB), Junior Ballroom, West Room 212 Medical FSA/DCAP Presentation: 12 to 12:30 p.m., CUB, Junior Ballroom, East Room 210 SmartHealth Presentation: 12:30 to 1 p.m., CUB, Junior Ballroom, East Room 210
Seattle	Oct. 31, 2017 10 a.m. to 3 p.m.	UW Medical Center, Health Sciences Lobby, 3rd floor, 1959 NE Pacific Street UMP Plus Presentation: 1:15 to 1:45 p.m., Hogness Auditorium (Room A420)
Seattle	Nov. 1, 2017 10 a.m. to 3 p.m.	Harborview Medical Center, Research and Training Building Lobby, 325 9th Avenue UMP Plus Presentation: 10 to 10:30 a.m., Research and Training Auditorium
Seattle	Nov. 2, 2017 10 a.m. to 3 p.m.	University of Washington, Husky Union Building (HUB), North Ballroom UMP Plus Presentation: 12:30 to 1 p.m., HUB Room 203
Shoreline	Nov. 15, 2017 12:30 to 3 p.m.	Shoreline Conference Center, Shoreline Room, 18560 First Avenue NE UMP Plus Presentation: 12:30 to 1 p.m., Spartan Room
Spokane	Nov. 9, 2017 1 to 4 p.m.	Spokane Community College, Building 6, Sasquatch/Bigfoot Rooms, 1810 N. Greene Street UMP Plus Presentation: 1 to 1:30 p.m., Lair Auditorium
Tumwater	Nov. 27, 2017 12 to 2 p.m.	Dept. of Labor & Industries, Auditorium, 7273 Linderson Way SW Medical FSA/DCAP Presentation: 11:30 a.m. to 12 p.m., Auditorium SmartHealth Presentation: 1 to 1:30 p.m., Auditorium UMP Plus Presentation: 12:30 to 1 p.m., Auditorium
Vancouver	Nov. 3, 2017 11 a.m. to 1:30 p.m.	Clark College, Gaiser Hall Student Center, 1933 Fort Vancouver Way
Walla Walla	Nov. 7, 2017 1 to 3:30 p.m.	Walla Walla Community College, Water & Environmental Center, Rotunda & Lobby, 500 Tausick Way
Wenatchee	Nov. 2, 2017 9 a.m. to 12 p.m.	Wenatchee Valley College, Wells Hall, Campus Theater, 1300 Fifth Street
Yakima	Nov. 6, 2017 12:30 to 3:30 p.m.	Howard Johnson Plaza, Orchard Room, 9 N. 9th Street UMP Plus Presentation: 12:30 to 1 p.m., Plum Room

Who to contact for help

Contact the plans directly for help with:	Contact your employer's personnel, payroll, or benefits office for help with:
<ul style="list-style-type: none"> Benefit questions ID cards Claims Making sure your doctor or dentist contracts with the plan Choosing a doctor or dentist Making sure your prescriptions are covered Medical Flexible Spending Arrangement (FSA)/Dependent Care Assistance Program (DCAP) eligibility and enrollment questions 	<ul style="list-style-type: none"> Eligibility questions or changes (Medicare, divorce, etc.) Enrollment questions or procedures Premium surcharge questions Changing your name, address, or phone number Finding forms Adding or removing dependents Life and long-term disability (LTD) insurance eligibility and enrollment questions Payroll deduction information

Organizations	Website addresses	Customer service phone numbers	TTY** customer service phone numbers
Medical plans			
Kaiser Permanente NW Classic or CDHP*	https://my.kp.org/wapebb	503-813-2000 or 1-800-813-2000	711
Kaiser Permanente WA (formerly Group Health) Classic, SoundChoice, or Value	www.kp.org/wa/pebb	206-630-4636 or 1-888-901-4636	711 or 1-800-833-6388
Kaiser Permanente WA (formerly Group Health Options) CDHP	www.kp.org/wa/pebb	206-630-4636 or 1-888-901-4636	711 or 1-800-833-6388
Uniform Medical Plan Classic, UMP CDHP, or UMP Plus, administered by Regence BlueShield	www.hca.wa.gov/ump	1-888-849-3681	711
UMP Plus—Puget Sound High Value Network	www.pugetsoundhighvaluenetwork.org	1-855-776-9503	711
UMP Plus—UW Medicine Accountable Care Network	www.uwmedicine.org/umpplus	1-855-520-9500	711
Health savings account (HSA) trustee			
HealthEquity	www.healthequity.com/pebb	1-877-873-8823	711
Dental plans			
DeltaCare , administered by Delta Dental of Washington	www.deltadentalwa.com/pebb	1-800-650-1583	
Uniform Dental Plan , administered by Delta Dental of Washington	www.deltadentalwa.com/pebb	1-800-537-3406	
Willamette Dental Group	www.willametedental.com/wapebb	1-855-4DENTAL (433-6825)	
Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program			
Navia Benefit Solutions	pebb.naviabenefits.com	1-800-669-3539	
Life insurance			
MetLife	www.mybenefits.metlife.com/wapebb	1-866-548-7139	
Long-term disability insurance			
Standard Insurance Company	https://www.hca.wa.gov/public-employee-benefits/employees/long-term-disability-insurance	1-800-368-2860	

UMP Plus webinars

The UMP Plus networks are hosting webinars to present information about the plan and answer questions about its services and benefits. Tune in to learn more.

- Puget Sound High Value Network: October 25, 12 to 1 p.m. Pacific Time (PT).
- UW Medicine Accountable Care Network: November 8, 12 to 1 p.m. PT.

The webinars will be available for later listening at

www.pugetsoundhighvaluenetwork.org/program-details and https://pgi.webcasts.com/starthere.jsp?ei=1158463&tp_key=a191c9bfa2.

**Kaiser Foundation Health Plan of the Northwest, with plans offered in Clark and Cowlitz counties in WA, and the Portland, OR, area.*

***Text telephone services for the deaf, hard of hearing, or speech impaired*

This is your only 2018 open enrollment notice!

Find more information online *(continued from page 5)*

Log in to *My Account* at www.hca.wa.gov/pebb to:

- View your *Statement of Insurance*, which lists the PEBB benefits you are currently enrolled in.

Note: The *Statement of Insurance* will not display plan selections for 2018 until January 1, 2018.

(Exception: University of Washington employees must use Workday).

Access MetLife's *MyBenefits* portal at www.mybenefits.metlife.com/wapebb to:

- View your optional life insurance amounts (if enrolled).
- Enroll in or change optional life and AD&D insurance amounts. (MetLife approval is required to enroll in or change your optional life insurance).
- Add or update your beneficiary information.

Visit Navia Benefit Solutions at pebb.naviabenefits.com to learn about the Medical FSA and/or DCAP. You can also:

- Access Navia's participant portal.
- Use the tax savings calculator.
- Compare the differences between a Medical FSA and a health savings account (HSA).

Important dates to remember:

November 1–30, 2017:

Open enrollment period for the 2018 plan year. See "Changes you can make during open enrollment" on page 3. Remember, if you do not want to make any medical or dental plan changes and your plans are still available in your county for 2018, you will be automatically enrolled in your current plans for 2018 if you take no action.

October 31– November 27, 2017:

PEBB benefits fairs held throughout Washington. Meet plan representatives and other benefit vendors to learn about your options. See the full schedule on page 6.

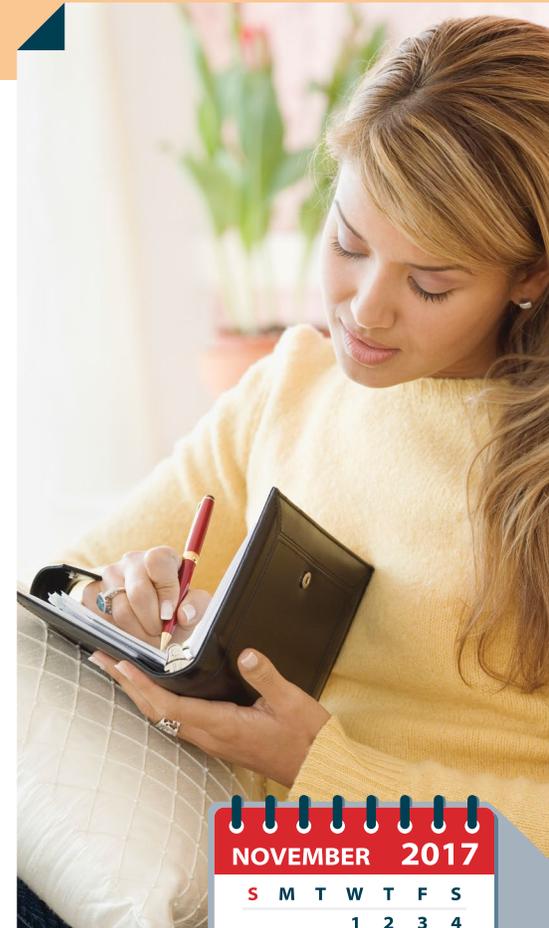
November 30, 2017:

Last day to make changes to your PEBB insurance coverage in *My Account* (from www.hca.wa.gov/pebb) or by submitting forms to your personnel, payroll, or benefits office. All plan changes in *My Account* must be made by midnight Pacific Time. Remember, some changes cannot be made online. Your personnel, payroll, or benefits office must **receive** all forms by November 30, 2017.

Note: University of Washington employees must use Workday to make plan changes, and all changes must be made by midnight Pacific Time.

January 1, 2018:

New plan year begins. Open enrollment changes become effective.



HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format or language, please call 1-800-200-1004 (TRS: 711).

Required federal notice

Summary of Benefits and Coverage available to you

The Affordable Care Act requires the PEBB Program and its contracted medical plans to provide a **Summary of Benefits and Coverage (SBC)** to help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC from your current PEBB medical plan, you can either:

- Go to www.hca.wa.gov/pebb to view or print it online, OR
- Go to your plan's website to view or print it online, OR
- Call your plan to request a paper copy at no charge. (Your medical plan can also provide paper copies translated in other languages.)

To get an SBC from another PEBB medical plan, you can either:

- Go to www.hca.wa.gov/pebb to view or print it online, OR
- Go to the plan's website to view or print it online, OR
- Call the PEBB Program at 1-800-200-1004 to request a paper copy at no charge.

Note: SBCs are not available for the Premera Blue Cross Medicare Supplement Plan F and Medicare Advantage plans.

Required federal notice

Annual notice of creditable prescription drug coverage

If you or a family member is (or will soon be) entitled to Medicare, you may hear about your opportunity to enroll in Medicare Part D (prescription drug coverage).

You do not have to enroll in Medicare Part D. All PEBB medical plans except Premera Blue Cross Medicare Supplement Plan F (available to retirees and COBRA members enrolled in Medicare Part A and Part B) provide creditable prescription drug coverage. This means the prescription drug coverage offered by PEBB's medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

If your PEBB medical plan provides creditable prescription drug coverage when you become entitled to Medicare Part A and Part B, you can keep your PEBB medical coverage and not pay a penalty if you enroll in Medicare Part D later (see below).

If you lose or drop your current PEBB medical coverage:

To avoid paying a higher premium, you should enroll in a Medicare Part D plan within 63 days after your PEBB medical coverage ends. If you don't enroll within the 63-day deadline, your Medicare Part D plan's monthly premium may increase by 1 percent or more for every month you didn't have coverage.

Employees: If you enroll in a Medicare Part D plan, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

Retirees and COBRA members enrolled in Medicare Parts A and B: If you enroll in a Medicare Part D plan, you will need to enroll in Premera Blue Cross Medicare Supplement Plan F to keep your PEBB insurance coverage. You cannot enroll in Medicare Part D and stay enrolled in any other PEBB medical plan.

For questions about Medicare Part D, call the Centers for Medicare & Medicaid Services at 1-800-633-4227 or visit medicare.gov.

PEBB Program Nondiscrimination Notice and Language Access Services

The PEBB Program and its contracted health plans comply with applicable federal civil rights laws and do not discriminate (exclude people or treat them differently) on the basis of race, color, national origin, age, disability, or sex.

The PEBB Program also complies with applicable state civil rights laws and does not discriminate on the basis of creed, gender, gender expression or identity, sexual orientation, marital status, religion, honorably discharged veteran or military status, or the use of a trained dog guide or service animal by a person with a disability.

The PEBB Program provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters.
- Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you believe this organization has failed to provide language access services or discriminated in another way...	You can file a grievance with:
PEBB Program <i>You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the HCA Compliance Officer is available to help you.</i>	Health Care Authority Division of Legal Services, Attn: HCA Compliance Officer PO Box 42704 Olympia, WA 98504-2704 1-855-682-0787 (TRS: 711) Fax 360-586-9551 compliance@hca.wa.gov
PEBB MEDICAL PLANS	
Kaiser Foundation Health Plan of the Northwest	Kaiser Foundation Health Plan of the Northwest Attn: Member Relations – Kaiser Civil Rights Coordinator 500 NE Multnomah, Suite 100 Portland, OR 97232 1-800-813-2000 or 503-813-2000 (TTY: 711)
Kaiser Foundation Health Plan of Washington (formerly Group Health Cooperative) Kaiser Foundation Health Plan of Washington Options, Inc. (formerly Group Health Options, Inc.)	Kaiser Foundation Health Plan of Washington Civil Rights Coordinator Quality GNE-D1E-07 PO Box 9812 Renton, WA 98057 1-888-901-4636 or 206-630-4636 (TTY: 711) Fax 206-901-6205 csforms@ghc.org
Washington State Rx Services (for discrimination concerns about prescription-drug benefits for Uniform Medical Plan [UMP])	Washington State Rx Services Attn: Appeals Unit PO Box 40168 Portland, OR 97204-0168 1-888-361-1611 (TDD/TTY: 711) Fax 1-866-923-0412 compliance@modahealth.com
Premera Blue Cross (for discrimination concerns about Medicare Supplement Plan F and the Center of Excellence Program for UMP Classic and UMP CDHP members)	Premera Blue Cross Attn: Civil Rights Coordinator - Complaints and Appeals PO Box 91102 Seattle, WA 98111 1-855-332-4535 (TTY: 1-800-842-5357) Fax 425-918-5592 AppealsDepartmentInquiries@Premera.com

If you believe this organization has failed to provide language access services or discriminated in another way...	You can file a grievance with:
Regence BlueShield (for discrimination concerns about UMP Classic, UMP Consumer-Directed Health Plan [CDHP], and UMP Plus)	Regence BlueShield Civil Rights Coordinator MS: CS B32B, PO Box 1271 Portland, OR 97207-1271 1-888-344-6347 (TTY: 711) CS@regence.com
Regence BlueShield (for discrimination concerns about UMP Classic for Medicare members)	Regence BlueShield Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355 (TTY: 711) Fax 1-888-309-8784 medicareappeals@regence.com
PEBB DENTAL PLANS	
Delta Dental (for discrimination concerns about DeltaCare and the Uniform Dental Plan)	Delta Dental Attn: Isaac Lenox, Compliance/Privacy Officer PO Box 75983 Seattle, WA 98175 1-800-554-1907 (TTY: 1-800-833-6384) Fax 206-729-5512 Compliance@DeltaDentalWA.com
Willamette Dental <i>HCA will process discrimination complaints pertaining to Willamette Dental Group.</i>	Health Care Authority Division of Legal Services, Attn: HCA Compliance Officer PO Box 42704 Olympia, WA 98504-2704 1-855-682-0787 (TRS: 711) Fax 360-586-9551 compliance@hca.wa.gov

You can also file a civil rights complaint with:

U.S. Department of Health and Human Services, Office for Civil Rights
 200 Independence Avenue, SW Room 509F, HHH Building
 Washington, D.C. 20201
 1-800-368-1019 (TDD: 1-800-537-7697)

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> (to submit complaints electronically)
<http://www.hhs.gov/ocr/office/file/index.html> (to find complaint forms online)

[English] Language assistance services, including interpreters and translation of printed materials, are available free of charge. Employees: Contact your employer's personnel, payroll, or benefits office directly. Retirees, COBRA, and Continuation Coverage members only: Contact PEB Division Benefits Services at 1-800-200-1004. (TRS: 711).

[Amharic] የቋንቋ እገዛ አገልግሎት፣ አስተርጓሚ እና የሰነድ ጽሑፍ ምልመራ በነጻ ይገኛል። ተቀጣሪዎች፣ የቀጣሪዎችን ስራተኛ፣ የደግሞ ወይም ጥቅም-ጥቅም ክፍያ ጽ/ቤትን በቀጥታ ያነጋግሩ። ጡረታ የወጡ፣ COBRA እና ቀጣይነት ያለው ሽፋን አባላት ብቻ፣ የ PEB መምሪያ ጥቅም-ጥቅም አገልግሎትን በ1-800-200-1004. (TRS: 711) ያነጋግሩ።

[Arabic] خدمات المساعدة في اللغات، بما في ذلك المترجمين الفوريين وترجمة المواد المطبوعة، متوفرة مجاناً. متوظفين: اتصل بمكتب شؤون العاملين بالشركة، أو مكتب المرتبات أو الاستحقاقات مباشرة. المتقاعدين، وأعضاء COBRA وأعضاء التغطية المستمرة فقط: اتصل بخدمات استحقاقات قسم PEB على الرقم 1-800-200-1004. (TRS: 711).

[Burmese] ဘာသာပြန်ဆိုသူများနှင့် ထုတ်ပြန်ထားသည့် စာရွက်စာတမ်းများဘာသာပြန်ခြင်းအပေါ်အဝင် ဘာသာစကားအထောက်အကူဝန်ဆောင်မှုများကို အခမဲ့ရရှိနိုင်ပါသည်။ အလုပ်သမားများ- သင့်အလုပ်ရှင်၏ကိုယ်ရေးအရာရှိ၊ လစာ သို့မဟုတ် အကျိုးခံစားခွင့်ဆိုင်ရာ ရုံးသို့ တိုက်ရိုက်ဆက်သွယ်ပါ။ ပင်စင်ယူသူများ- COBRA နှင့် ဆက်လက်ပြီးအကျိုးခံစားခွင့်အပေါ် အခမဲ့ဝင်များသာလျှင်- PEP ဌာနသို့ အကျိုးခံစားခွင့်ဝန်ဆောင်မှုများသို့ 1-800-200-1004. (TRS: 711) ကိုဖုန်းခေါ်ဆိုပါ။

[Cambodian] សេវាជំនួយភាសា រួមមានទាំងអ្នកបកប្រែផ្ទាល់មាត់ និង ការបកប្រែឯកសារបោះពុម្ព គឺអាចរកបានដោយឥតគិតថ្លៃ។ ហៅទូរស័ព្ទទៅលេខ 1-800-562-3022 (TRS: 711)។ និយោជក៖ សូមទាក់ទងការិយាល័យបុគ្គលិកនិយោជករបស់អ្នក ការិយាល័យបុគ្គលិកកែ ការិយាល័យអគ្គប្រយោជន៍ដោយផ្ទាល់។ អ្នកចូលនិវត្តន៍, COBRA, និងសមាជិក Continuation Coverage ប៉ុណ្ណោះ៖ សូមទាក់ទងសេវាអគ្គប្រយោជន៍ នៃនាយកដ្ឋាន PEB តាមលេខ 1-800-200-1004. (TRS: 711)។

[Chinese] 免费提供语言协助服务，包括口译员和印制资料翻译。雇员：直接联系雇主的私人、工资或福利办公室。仅限退休人员、COBRA 和持续承保成员：联系 PEB 部门福利服务处，电话为 1-800-200-1004 (TRS: 711)。

[Korean] 통역 서비스와 인쇄 자료 번역을 포함한 언어 지원 서비스를 무료로 이용하실 수 있습니다. 직원: 고용주의 인사, 급여 또는 수당을 관리하는 사무소에 직접 문의하십시오. 퇴직자, COBRA 및 Continuation Coverage 회원만 해당: 1-800-200-1004, TRS: 711 로 PEB Division Benefits Services 에 문의하십시오.

[Laotian] ການບໍລິການດ້ານພາສາ, ລວມທັງງານຮ່ວມພາສາ ແລະ ການ ແປອອກສາມຕີພັນ, ມີໄວ້ໃຫ້ພິນິດໂດຍບໍ່ຄິດຄ່າ. ພະນັກງານ: ຕິດຕໍ່ ຫາພະແນກທະບຽນພິລອອງງານຍັງຈ້າງ, ພະແນກບັນຊີເງິນເດືອນ, ຫລື ຫ້ອງການສະໄດດິການໂດຍກົງໂລດ. ຜູ້ອອກເປັນບັນຊີ, COBRA, ແລະ ການຊົມກັນທິດາເປັນຕົ້ນໄປສຳລັບສະມາຊິກເທົ່ານັ້ນ: ຕິດຕໍ່ຫາພະ ແນກສະໄດດິການ PEB ໄດ້ທິເລກ 1-800-200-1004 (TRS: 711).

[Oromo] Tajajilwwan gargaarsa afaanii, turjumaanaafi i waantota maxxanfaman kan hiikan bilisaan jiru. Hojjetoota: Kallattiidhaan peeroolii personeelii ykn waajira faayidaawwanii hojjechiisaa kee qunnam. COBRA fimiseensota Haguuggii Itti fufinsaa qofa: Tajaajilawwan Faayidaawwan Hirmaannaa PEB 1-800-200-1004. (TRS: 711) irratti qunnamuu dandeessu.

[Persian] خدمات کمک زبانی، از جمله مترجم شفاهی و ترجمه اسناد و مدارک (مطالب) چاپی، بصورت رایگان ارائه خواهد شد. قابل توجه کارگران: با بخش پرسنل کارفرمای خود لیست حقوق، یا اداره رفاه مستقیماً تماس بگیرید. بازنشستگان، COBRA، و اعضای که دارای ادامه پوشش بیمه هستند فقط با بخش خدمات و مزایا PEB با شماره 1-800-200-1004 تماس بگیرید. (TRS: 711)

[Punjabi] ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ—ਦੁਭਾਸ਼ੀਏ ਅਤੇ ਪ੍ਰਿੰਟ ਕੀਤੀ ਹੋਈ ਸਮੱਗਰੀ ਦੇ ਅਨੁਵਾਦ ਸਮੇਤ—ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। ਮੁਲਾਜ਼ਮ: ਆਪਣੇ ਚੁਜ਼ਗਾਰਦਾਤਾ ਦੇ ਮੁਲਾਜ਼ਮ, ਪੇਅਰੋਲ, ਜਾਂ ਲਾਭਾਂ ਵਾਲੇ ਦਫ਼ਤਰ ਨਾਲ ਸਿੱਧਾ ਸੰਪਰਕ ਕਰਨ। ਸੇਵਾ-ਮੁਕਤ ਮੁਲਾਜ਼ਮ, COBRA (ਕੋਬਰਾ), ਅਤੇ ਸਿਰਫ਼ ਕੰਟੀਨਿਊਏਸ਼ਨ ਕਵਰੇਜ ਮੈਂਬਰ: 1-800-200-1004. (TRS: 711) ਉਤੇ PEB (ਪੀਈਬੀ) ਡਿਵੀਜ਼ਨ ਲਾਭ ਸੇਵਾਵਾਂ ਨਾਲ ਸੰਪਰਕ ਕਰਨ।

[Romanian] Serviciile de asistență lingvistică, inclusiv cele de interpretariat și de traducere a materialelor imprimate, sunt disponibile gratuit. Angajați: Contactați biroul pentru personal, salarii sau beneficii al angajatorului dvs. în mod direct. Numai pentru pensionari, membri COBRA sau Continuation Coverage: Contactați Serviciile de beneficii de la Divizia PEB la 1-800-200-1004. (TRS: 711).

[Russian] Языковая поддержка, в том числе услуги переводчиков и перевод печатных материалов, доступна бесплатно. Наемные работники: обратитесь непосредственно в отдел кадров, бухгалтерию или социальный отдел вашего работодателя. Только пенсионеры, пользователи COBRA или программ продленного страхового покрытия: обратитесь в отдел льгот и страхования для государственных служащих (PEB Division Benefits Services) по телефону 1-800-200-1004. (TRS: 711).

[Somali] Adeego caawimaad luuqada ah, ay ku jirto turjubaano afka ah iyo turjumid lagu sameeyo waraaqaha la daabaco, ayaa lagu helayaa lacag la'aan. Shaqaalaha: La xirii shaqaalaha qofka aad u shaqaysid, liiska mushaarka shaqaalaha, ama si toos ah xafiiska dheefaha. Dadka hawlgabka ah, COBRA, iyo kaliya xubnaha Sii wadista Ceymiska: Kala xiriiir Qaybta Adeegaha Dheefaha ee PEB lambarkan 1-800-200-1004. (TRS: 711).

[Spanish] Hay servicios de asistencia con idiomas, incluyendo intérpretes y traducción de materiales impresos, disponibles sin costo. Empleados: Comuníquense directamente con la oficina de personal, nómina o beneficios de su empleador. Sólo para jubilados y miembros de Cobra y cobertura continua: Comuníquese con la División de Servicios y Beneficios de PEB al 1-800-200-1004. (TRS: 711).

[Swahili] Huduma za msaada wa lugha, ikiwa ni pamoja na wakalimani na tafsiri ya nyaraka zilizochapishwa, zinapatikana bure bila ya malipo. Wafanyakazi: wasiliana moja kwa moja na ofisi ya utumishi ya mwajiri wako, ofisi ya malipo, au ya mafao. Wastaafu, wanachama wa COBRA na wenye bima ya kuendelea tu: Wasiliana na Huduma za Mafao za kitengo cha PEB kwa nambari 1-800-200-1004. (TRS: 711).

[Tagalog] Mga serbisyong tulong sa wika, kabilang ang mga tagapagsalin at pagsasalin ng nakalimbag na mga kagamitan, ay magagamit ng walang bayad. Mga empleyado: Makipag-ugnay nang direkta sa mga tauhan, payroll, o tanggapan ng mga benepisyo ng iyong employer. Mga Pensonado, COBRA, at mga kasapi ng Continuation Coverage lamang: Makipag-ugnay sa mga Serbisyo ng Benepisyo sa Sangay ng PEB sa 1-800-200-1004. (TRS: 711).

[Tigrigna] ተርጓሚዎችን ናይ ከተሓሓዱ ማተርጓሚት ትርጉምን ሓዊሱ ናይ ቋንቋ ሓገዝ ግልጋሎት፣ ብዘይ ምንም ክፍሊት ይርከቡ። ስራተኛታት፣ ንናይ መስርሒኻ ዉልቃዊ ዝርዝር ደግሞ ወይ ቤት ጽሕፈት ጥቕምታት ብቐጥታ ርኹቡ። ጡረተኛታት፣ COBRA፣ አባላት መቐጸልታ ሽፋን ጥራሕ፣ ንናይ PEB ክፋል ጥቕምታት ግልጋሎት ብ1-800-200-1004 ርኹቡ (TRS: 711) ።

[Ukrainian] Мовна підтримка, у тому числі послуги перекладачів та переклад друкованих матеріалів, доступна безкоштовно. Наймані робітники: зверніться безпосередньо до відділу кадрів, бухгалтерії або соціального відділу вашого роботодавця. Лише пенсіонери, користувачі COBRA або програм продовженого страхового покриття: зверніться до відділу пільг і страхування для державних службовців (PEB Division Benefits Services) за телефоном 1-800-200-1004. (TRS: 711).

[Vietnamese] Các dịch vụ trợ giúp ngôn ngữ, bao gồm thông dịch viên và bản dịch tài liệu in, hiện có miễn phí. Người lao động: Liên hệ trực tiếp với phòng nhân sự, tiền lương, hoặc phúc lợi của sở làm quý vị. Chỉ những người hồi hưu, các thành viên COBRA, và thành viên chương trình Bảo Hiểm Tiếp Tục: Liên hệ với bộ phận Dịch Vụ Phúc Lợi của Phòng PEB theo số 1-800-200-1004. (TRS: 711).