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.
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.

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)
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.

<table>
<thead>
<tr>
<th>Changes you can make</th>
<th>How to make them</th>
</tr>
</thead>
</table>
| Change your medical or dental plan | Log in to My Account or submit the 2018 Employee Enrollment/Change 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](http://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 2018 Employee Enrollment/Change 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](http://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 My Account or submit the 2018 Employee Enrollment/Change form. |
| Waive enrollment in PEBB medical if you have or are enrolling in other employer-based group medical, TRICARE, or Medicare | Log in to My Account or submit the 2018 Employee Enrollment/Change form. |
| Enroll in PEBB medical if you previously waived PEBB medical for other employer-based group medical, TRICARE, or Medicare | Log in to My Account or submit the 2018 Employee Enrollment/Change 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](http://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 My Account to see if you need to attest to this surcharge. Then make changes in My Account or submit the 2018 Premium Surcharge Change form.  
Find the 2018 Premium Surcharge Help Sheet at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) under Forms and publications. |
| Enroll or reenroll in a Medical Flexible Spending Arrangement (FSA) or Dependent Care Assistance Program (DCAP) | Submit the 2018 Open Enrollment Form 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.

<table>
<thead>
<tr>
<th>PEBB Medical Plans</th>
<th>Employee</th>
<th>Employee &amp; Spouse²</th>
<th>Employee &amp; Child(ren)</th>
<th>Full Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Permanente NW¹ Classic</td>
<td>$137</td>
<td>$284</td>
<td>$240</td>
<td>$387</td>
</tr>
<tr>
<td>Kaiser Permanente NW¹ Consumer-Directed Health Plan (with a health savings account)</td>
<td>$27</td>
<td>$64</td>
<td>$47</td>
<td>$84</td>
</tr>
<tr>
<td>Kaiser Permanente WA (formerly Group Health) Classic</td>
<td>$162</td>
<td>$334</td>
<td>$284</td>
<td>$456</td>
</tr>
<tr>
<td>Kaiser Permanente WA (formerly Group Health) Consumer-Directed Health Plan (with a health savings account)</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$79</td>
</tr>
<tr>
<td>Kaiser Permanente WA (formerly Group Health) SoundChoice</td>
<td>$51</td>
<td>$112</td>
<td>$89</td>
<td>$150</td>
</tr>
<tr>
<td>Kaiser Permanente WA (formerly Group Health) Value</td>
<td>$78</td>
<td>$166</td>
<td>$137</td>
<td>$225</td>
</tr>
<tr>
<td>Uniform Medical Plan Classic</td>
<td>$102</td>
<td>$214</td>
<td>$179</td>
<td>$291</td>
</tr>
<tr>
<td>UMP Consumer-Directed Health Plan (with a health savings account)</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$79</td>
</tr>
<tr>
<td>UMP Plus—Puget Sound High Value Network</td>
<td>$45</td>
<td>$100</td>
<td>$79</td>
<td>$134</td>
</tr>
<tr>
<td>UMP Plus—UW Medicine Accountable Care Network</td>
<td>$45</td>
<td>$100</td>
<td>$79</td>
<td>$134</td>
</tr>
</tbody>
</table>

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](http://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)
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.

<table>
<thead>
<tr>
<th>City</th>
<th>Date/Time</th>
<th>Location</th>
</tr>
</thead>
</table>
| 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 13:30 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 13:30 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 447, 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 13:30 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., Houghness 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:
- 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
- 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

<table>
<thead>
<tr>
<th>Medical plans</th>
<th>Website addresses</th>
<th>Customer service phone numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Permanente NW Classic or CDHP*</td>
<td><a href="https://my.kp.org/wapebb">https://my.kp.org/wapebb</a></td>
<td>503-813-2000 or 1-800-813-2000</td>
</tr>
<tr>
<td>Kaiser Permanente WA (formerly Group Health) Classic, SoundChoice, or Value</td>
<td><a href="http://www.kp.org/wa/pebb">www.kp.org/wa/pebb</a></td>
<td>206-630-4636 or 1-888-901-4636</td>
</tr>
<tr>
<td>Kaiser Permanente WA (formerly Group Health Options) CDHP</td>
<td><a href="http://www.kp.org/wa/pebb">www.kp.org/wa/pebb</a></td>
<td>206-630-4636 or 1-888-901-4636</td>
</tr>
<tr>
<td>Uniform Medical Plan Classic, UMP CDHP, or UMP Plus, administered by Regence BlueShield</td>
<td><a href="http://www.hca.wa.gov/ump">www.hca.wa.gov/ump</a></td>
<td>1-888-849-3681</td>
</tr>
<tr>
<td>UMP Plus—Puget Sound High Value Network</td>
<td><a href="http://www.pugetsoundhighvaluenetwork.org">www.pugetsoundhighvaluenetwork.org</a></td>
<td>1-855-776-9503</td>
</tr>
<tr>
<td>UMP Plus—UW Medicine Accountable Care Network</td>
<td><a href="http://www.uwmedicine.org/umpplus">www.uwmedicine.org/umpplus</a></td>
<td>1-855-520-9500</td>
</tr>
</tbody>
</table>

**Health savings account (HSA) trustee**

| HealthEquity | www.healthequity.com/pebb | 1-877-873-8823 |

**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.willamettedental.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**


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### UMP Plus webinars

- 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](http://www.pugetsoundhighvaluenetwork.org/program-details) and [https://pgi.webcasts.com/starthere.jsp?ei=1158463&tp_key=a191c9bfa2](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**
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.navibenefits.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).
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](http://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](http://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.

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](http://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.

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<th>If you believe this organization has failed to provide language access services or discriminated in another way...</th>
<th>You can file a grievance with:</th>
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<td><strong>PEBB Program</strong>&lt;br/&gt;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.</td>
<td>Health Care Authority&lt;br/&gt;Division of Legal Services, Attn: HCA Compliance Officer&lt;br/&gt;PO Box 42704&lt;br/&gt;Olympia, WA 98504-2704&lt;br/&gt;1-855-682-0787 (TRS: 711)</td>
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**PEBB MEDICAL PLANS**

| Kaiser Foundation Health Plan of the Northwest<br/>Attn: Member Relations – Kaiser Civil Rights Coordinator<br/>500 NE Multnomah, Suite 100<br/>Portland, OR 97232<br/>1-800-813-2000 or 503-813-2000 (TTY: 711) | Kaiser Foundation Health Plan of the Northwest<br/>Civil Rights Coordinator<br/>Quality GNE-D1E-07<br/>PO Box 9812<br/>Renton, WA 98057<br/>1-888-901-4636 or 206-630-4636 (TTY: 711) | Fax 206-901-6205<br/>csforms@ghc.org |

| Kaiser Foundation Health Plan of Washington (formerly Group Health Cooperative) | Kaiser Foundation Health Plan of Washington<br/>Civil Rights Coordinator<br/>Quality GNE-D1E-07<br/>PO Box 9812<br/>Renton, WA 98057<br/>1-888-901-4636 or 206-630-4636 (TTY: 711) | Fax 206-901-6205<br/>csforms@ghc.org |

| Kaiser Foundation Health Plan of Washington Options, Inc. (formerly Group Health Options, Inc.) | Washington State Rx Services<br/>Attn: Appeals Unit<br/>PO Box 40168<br/>Portland, OR 97204-0168<br/>1-888-361-1611 (TDD/TTY: 711) | Fax 1-866-923-0412<br/>compliance@modahealth.com |

| Washington State Rx Services<br/>(for discrimination concerns about prescription-drug benefits for Uniform Medical Plan [UMP]) | Washington State Rx Services<br/>Attn: Appeals Unit<br/>PO Box 40168<br/>Portland, OR 97204-0168<br/>1-888-361-1611 (TDD/TTY: 711) | Fax 1-866-923-0412<br/>compliance@modahealth.com |

| Premera Blue Cross<br/>(for discrimination concerns about Medicare Supplement Plan F and the Center of Excellence Program for UMP Classic and UMP CDHP members) | Premera Blue Cross<br/>Attn: Civil Rights Coordinator - Complaints and Appeals<br/>PO Box 91102<br/>Seattle, WA 98111<br/>1-855-332-4535 (TTY: 1-800-842-5357) | Fax 425-918-5592<br/>AppealsDepartmentInquiries@Premera.com |

HCA 57-401 (9/17)
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<th>Organization</th>
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<td><strong>Regence BlueShield</strong></td>
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| (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                  |                                                          |
| *HCA will process discrimination complaints pertaining to Willamette Dental Group.* | 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](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf) (to submit complaints electronically)  
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).

Benefits Services 
Division PEB Benefits 
800-100-1004. (TRS: 711).

HCA 57
(ENGLISH)

(ARABIC)

COBRA

(AMHARIC)

COBRA

(CAMBODIAN)

Continuation Coverage

(CANTONESE)

Continuation Coverage

(CAMPANOR)-

Continuation Coverage

(CZECH)

Continuation Coverage

(LAOTIAN)

Continuation Coverage

(KOREAN)

Continuation Coverage

(LATVIAN)

Continuation Coverage

(Tagalog)

Continuation Coverage

(UKRAINIAN)

Continuation Coverage

(VIETNAMESE)

Continuation Coverage

(PERSIAN)

Continuation Coverage

(PUNJABI)

Continuation Coverage

(Romanian)

Continuation Coverage

(Spanish)

Continuation Coverage

(THAI)

Continuation Coverage

(TURKISH)

Continuation Coverage

(UKRAINIAN)

Continuation Coverage

(VIETNAMESE)