

Updated October 27, 2023

Changes to SEBB benefits for 2024

The School Employees Benefits Board (SEB Board) has authorized the following changes **effective January 1, 2024**. The School Employees Benefits Board (SEBB) Program will provide more information about these and other changes before the annual open enrollment, October 30 through November 20, 2023.

Policy changes

All changes to SEBB rules will be available at <u>SEBB Rules and policies</u> and take effect January 1, 2024, unless otherwise noted. The SEB Board has passed resolutions that make the following changes:

- Moving out of a medical plan's coverage area: If a subscriber moves their residence or employment location and their medical plan is no longer available in the new location, they must change their medical plan within the timeframe allowed by the special open enrollment. If they don't choose a new medical plan within the timeframe, the Health Care Authority will enroll them in a new medical plan.
- SEBB Continuation Coverage eligibility is expanding to include nonrepresented educational service district (ESD) school employees and their dependents.

Changes to all SEBB plans

- Health savings accounts (HSAs): The IRS raised the health savings account annual maximum contribution to \$4,150 for single subscribers and \$8,300 for families.
- Flexible spending arrangements (FSAs): The annual maximum contribution for Medical and Limited Purpose FSAs increased to \$3,050.
- **SmartHealth:** Will be administered by WebMD starting in January 2024, bringing you a new look and new features. You will still be able to participate in activities and challenges and qualify for the wellness incentive.

Health plan changes

Kaiser Permanente.

Kaiser Permanente of the Northwest:

• Hearing aids: Members can use the hearing aid benefit of \$3,000 per ear every 36 months.

Kaiser Permanente of Washington and Kaiser Permanente of Washington Options:

- **Prescriptions:** Members can refill maintenance drugs at network retail pharmacies. The First Fill program has been removed.
- Hearing aids: Members can use the hearing aid benefit of \$3,000 per ear every 36 months.
- **Chiropractic, acupuncture, and massage**: Members will have 24 covered visits per year for each benefit (instead of 20).
- **Treatment for metabolic disorders:** Members will pay plan deductibles and coinsurance for treatment for metabolic disorders, including phenylketonuria (PKU).
- **Coinsurance:** A 10 to 20 percent coinsurance will apply in addition to copays for hearing exams, most office visits, and therapies.
- **Copays:** Members will now pay a copay for primary care for children age 17 or younger, except for preventive care visits. Visit <u>KPWA</u> for more information about copay and coinsurance changes.



BLUE CROSS

Premera Blue Cross:

- Hearing aids: Members can use the hearing aid benefit of up to \$3,000 per ear every 36 months.
- Premera HMO plan: Will expand to include King County.



Uniform Medical Plan:

- **Deductible for UMP High Deductible:** The IRS raised the minimum deductible for high-deductible health plans to \$1,600 for single subscribers and \$3,200 for families.
- **Hearing aids:** Members can use the hearing aid benefit, up to \$3,000 per ear for prescribed hearing aids, every 3 years.
- **Diabetes management program:** Members will have access to a new diabetes management program that will offer personalized support.
- **COVID-19 test kits:** Members can get up to two over-the-counter COVID-19 diagnostic test kits per month. This benefit covers up to \$12 per test kit under the prescription drug benefit. This became effective July 1, 2023.
- UMP Plus–University of Washington Medicine Accountable Care Network: Will expand to Benton and Franklin counties, but will no longer be available in Kitsap County. UW ACN members in Kitsap County must change plans.
- **Centers of Excellence (COE) for spine care:** MultiCare Capital Medical Center will no longer participate in the COE Program for spine care. Virginia Mason Medical Center will continue to serve members through its COE Program for knee and hip joint replacement and for spine care.

Dental plan changes

A DELTA DENTAL

Uniform Dental Plan (UDP) only. These do not apply to the DeltaCare plan:

- Crowns will be covered at 70 percent (increased from 50 percent).
- **Coverage for children**: Deductibles will be removed for children up to age 15.
- **TMJ** (temporomandibular joint dysfunction) limits will increase to \$1,000 annually and \$5,000 lifetime.
- Fillings: Composite materials will be covered the same as amalgam for posterior teeth.

2024 monthly premiums – employees

The SEB Board has authorized the following monthly premiums for 2024. All figures are rounded to the nearest dollar.

	2023 Subscriber	2024 Subscriber	2023 Subscriber and spouse ¹	2024 Subscriber and spouse ¹	2023 Subscriber and children	2024 Subscriber and children	2023 Subscriber, spouse ¹ , and children	2024 Subscriber, spouse ¹ , and children
Kaiser Permanente NW 1	\$31	\$67	\$62	\$134	\$54	\$117	\$93	\$201
Kaiser Permanente NW 2	\$57	\$105	\$114	\$210	\$100	\$184	\$171	\$315
Kaiser Permanente NW 3	\$89	\$196	\$178	\$392	\$156	\$343	\$267	\$588
Kaiser Permanente WA Core 1	\$38	\$48	\$76	\$96	\$67	\$84	\$114	\$144
Kaiser Permanente WA Core 2	\$43	\$98	\$86	\$196	\$75	\$172	\$129	\$294
Kaiser Permanente WA Core 3	\$120	\$149	\$240	\$298	\$210	\$261	\$360	\$447
Kaiser Permanente WA SoundChoice	\$74	\$115	\$148	\$230	\$130	\$201	\$222	\$345
Kaiser Permanente WA Options Summit PPO 1	\$77	\$100	\$154	\$200	\$135	\$175	\$231	\$300
Kaiser Permanente WA Options Summit PPO 2	\$106	\$143	\$212	\$286	\$186	\$250	\$318	\$429
Kaiser Permanente WA Options Summit PPO 3	\$142	\$237	\$284	\$474	\$249	\$415	\$426	\$711
Premera Blue Cross HMO	\$25	\$20	\$50	\$40	\$44	\$35	\$75	\$60
Premera Blue Cross High PPO	\$97	\$115	\$194	\$230	\$170	\$201	\$291	\$345
Premera Blue Cross Standard PPO	\$49	\$64	\$98	\$128	\$86	\$112	\$147	\$192

	2023 Subscriber	2024 Subscriber	2023 Subscriber and spouse ¹	2024 Subscriber and spouse ¹	2023 Subscriber and children	2024 Subscriber and children	2023 Subscriber, spouse ¹ , and children	2024 Subscriber, spouse ¹ , and children
UMP Achieve 1	\$42	\$44	\$84	\$88	\$74	\$77	\$126	\$132
UMP Achieve 2	\$105	\$113	\$210	\$226	\$184	\$198	\$315	\$339
UMP High Deductible	\$28	\$21	\$56	\$42	\$49	\$37	\$84	\$63
UMP Plus	\$83	\$86	\$166	\$172	\$145	\$151	\$249	\$258

Subscribers may also have to pay the following premium surcharges.

Tobacco use surcharge	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Spouse ¹ coverage surcharge	N/A	N/A	\$50	\$50	N/A	N/A	\$50	\$50

¹Or state-registered domestic partner