

Changes to your PEBB retiree benefits for 2023

All changes are effective January 1, 2023, unless otherwise noted.

Changes to all medical plans

- Limit the amount members will pay to no more than \$35 per month for covered insulin to comply with insulin affordability legislation.
- Increase the deductible for consumer-directed health plans to \$1,500 for single subscribers and \$3,000 for all other subscribers. This deductible increase is required to maintain compliance with IRS rules, so that a subscriber can make eligible health savings account (HSA) contributions in 2023.



Kaiser Permanente Northwest (KPNW)

- Increase the maximum out-of-pocket amount for the Classic plan to \$2,500 for a single subscriber and \$5,000 for all other subscribers.
- Transfer certain accumulators for non-Medicare retirees and their enrolled dependents, such as deductibles and out-of-pocket limits, for the existing plan year when subscribers and their enrolled dependents change between the PEBB Program and the School Employees Benefits Board Program during a special open enrollment and stay with KPNW. This does not apply to the consumer-directed health plan.
- Introduce Advanced Care at Home, which will offer members a chance to recover at home rather than in a hospital when clinically appropriate.

Kaiser Permanente Washington (KPWA)

- Transfer certain accumulators for non-Medicare retirees and their enrolled dependents, such as deductibles and out-of-pocket limits, for the existing plan year when subscribers and their enrolled dependents change between the PEBB Program and the School Employees Benefits Board (SEBB) Program during a special open enrollment and stay with KPWA.
- Implement the First Fill program for maintenance drugs only, which allows the first prescription to be filled at any in-network pharmacy. Subsequent refills must be filled via mail order or at a Kaiser Permanente retail pharmacy.
- Introduce Advanced Care at Home, which will offer members a chance to recover at home rather than in a hospital when clinically appropriate.



Uniform Medical Plan (UMP)

- Transfer certain accumulators, such as deductibles and out-of-pocket limits, for the existing plan year when subscribers and their enrolled dependents change between the PEBB Program and the School Employees Benefits Board (SEBB) Program during a special open enrollment and stay with UMP.

- Provide coverage before meeting the deductible for a specific list of high-value drugs for the UMP consumer-directed health plan.
- No longer apply out-of-network amounts paid for dialysis services toward the medical out-of-pocket limit. Like other benefits, the plan will pay for dialysis services based on the allowed amount and network status of the provider.
- Provide myStrength, a self-paced, online behavioral health program, in addition to existing behavioral health options.
- Add Costco as a network mail-order pharmacy option in addition to the current option, Postal Prescription Services.



UnitedHealthcare

UnitedHealthcare PEBB Balance

- Provide chiropractic visits at a \$15 copay for 24 visits per year.
- Provide acupuncture visits at a \$15 copay for 24 visits per year.
- Replace coinsurance (percentage of fee) with copay (set dollar amount) for prescription drug coverage.
- Provide 90-day prescription drug supplies for the same copays as 60-day supplies.
- Provide enhanced post-hospital discharge services, including help with meals, transportation to medical appointments, and more.

UnitedHealthcare PEBB Complete

- Provide chiropractic visits at a \$0 copay for 24 visits per year.
- Provide acupuncture visits at a \$0 copay for 24 visits per year.
- Replace coinsurance (percentage of fee) with copay (set dollar amount) for prescription drug coverage.
- Provide 90-day prescription drug supplies for the same copays as 60-day supplies.
- Provide enhanced post-hospital discharge services, including help with meals, transportation to medical appointments, and more.



DeltaCare

- Increase pediatric coverage to 100 percent for children through age 19, less applicable copays.
- Remove optional treatment fees for elective materials, such as composite fillings for rear teeth.

Rule changes

All changes to PEBB rules will be available on the [PEBB rules and policies webpage](#) and take effect January 1, 2023. Here are some changes that might affect you:

- If you choose to enroll in a Medicare Advantage Prescription Drug (MAPD) plan and the required forms are received by the PEBB Program after the date your PEBB retiree insurance coverage is to begin, you and your enrolled dependents will be enrolled in Uniform Medical Plan (UMP) Classic during the gap month(s) until the MAPD coverage begins.
- If you become eligible for the employer contribution toward PEBB benefits, your PEBB retiree insurance coverage will be deferred automatically. You will not be required to submit a deferral form.

Other changes for non-Medicare retirees

- The IRS raised the health savings account (HSA) annual maximum contribution to \$3,850 for single subscribers and \$7,750 for families. Members aged 55 and above may continue to contribute \$1,000 more in addition to these amounts.