



Washington State Health Care Authority  
*Public Employees Benefits Board*

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August 20, 2015

TO: PEBB Participating School Districts and Employer Groups  
(Political Subdivisions & Tribal Governments)

FROM: Amy Corrigan, Manager  
PEBB Outreach and Training Team

SUBJECT: 2016 Rates – Tiered – Medical-Only Package

Attached you will find revised rates that become effective January 1, 2016 for school districts and employer groups accepting the medical-only benefits package.

The biennial budget approved by the Legislature that requires some members to pay tobacco and spousal premium surcharges beginning July 1, 2014 will remain in effect for 2016. The tobacco premium surcharge will remain at \$25 per month per account in addition to the monthly premium, regardless of the number of tobacco users in the family.

The spouse or registered domestic partner premium surcharge will remain at \$50 per month in addition to the monthly premium for subscribers who cover a spouse or registered domestic partner in Public Employees Benefits Board (PEBB) medical insurance where the spouse or registered domestic partner has chosen not to enroll in their own employer-based group health insurance. Some employees who cover a spouse or registered domestic partner on their 2016 medical coverage will be required to re-attest to the spouse or registered domestic partner premium surcharges during the PEBB annual open enrollment. The PEBB Program is working on these details and will share more information with you in the near future.

If you have an IRS Section 125 Plan that allows employee premium dollars to be treated as a pre-tax deduction, a portion of the premium employers pay toward the family's coverage is considered taxable income to the employee if the employee has dependents enrolled who do not qualify as an IRS tax dependent. To assist you, we have included examples of how the state calculates these amounts for state agency personnel [Tables 1-7]. These tables should only be used as a template in developing calculations that are based on your employer contribution rate.

This year, the PEBB open enrollment is November 1 – 30, 2015. In October, employees will receive the *For Your Benefit* newsletter (mailed to the address on record or electronically if they signed up to receive it via email). This is the only notice we send

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employees about PEBB open enrollment. Information will also be available on the PEBB web site at, [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) prior to the start of open enrollment.

Employees who make an online plan change using *My Account* will not see a premium rate. Instead, a pop-up box will prompt them to contact their personnel, payroll or benefits office. To support their decisions, you may want to distribute 2016 information before the PEBB open enrollment regarding premiums your employees are expected to pay.

If you have questions about the rates, please contact me at (360) 725-0826, or [amy.corrigan@hca.wa.gov](mailto:amy.corrigan@hca.wa.gov).

Enclosures

c: Gwen Grams; Stephen Lomnicki

**Washington State Health Care Authority**

**2016 PEBB Rate Book**

K-12 and Employer Groups (Political Subdivisions & Tribal Governments)

Active Tiered Rates for Medical Only

<b>Plan Name</b>	<b>Subscriber</b>	<b>Subscriber and Spouse</b>	<b>Subscriber and Child(ren)</b>	<b>Full Family</b>
Group Health Classic	\$663.56	\$1,268.31	\$1,117.12	\$1,721.87
Group Health Value	\$626.77	\$1,194.73	\$1,052.74	\$1,620.70
Group Health CDHP	\$575.58	\$1,087.06	\$973.77	\$1,426.92
Group Health SoundChoice	\$590.87	\$1,122.93	\$989.92	\$1,521.98
Kaiser Permanente Classic	\$690.10	\$1,321.39	\$1,163.57	\$1,794.86
Kaiser CDHP	\$582.87	\$1,101.14	\$986.16	\$1,446.10
Uniform Medical Plan Classic	\$629.56	\$1,200.31	\$1,057.62	\$1,628.37
Uniform Medical Plan CDHP	\$575.25	\$1,086.40	\$973.20	\$1,426.02
UMP Plus	\$605.18	\$1,151.55	\$1,014.96	\$1,561.33

<b>Premium Surcharges</b>				
Tobacco Use Premium Surcharge	\$25.00	\$25.00	\$25.00	\$25.00
Spouse Waiver Premium Surcharge	\$0.00	\$50.00	\$0.00	\$50.00

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**2016 PEBB Rate Book**

Additional Taxable Income for Non-Tax Qualified Dependents

**Table 1: Employer Share Medical and Dental (FMV)**

2016 Monthly State Premium Contribution for Medical and Dental for Active Employees

Additional Taxable Income for Non-Tax Qualified Dependent Coverage

<b>MEDICAL AND DENTAL PLAN</b>	<b>Partner*</b>	<b>Subscriber's or Partner's Child(ren)*</b>	<b>Partner and Child(ren)*</b>
All Medical Plans	\$522	\$410	\$932
All Medical Plans + Domestic Partner Surcharge, if applicable	\$572	Not Applicable	\$982

**Table 2: Employer Share Dental Only (FMV)**

Sample chart for dental only enrollment-taxable amount for dependents

<b>DENTAL PLAN</b>	<b>Partner*</b>	<b>Subscriber's or Partner's Child(ren)*</b>	<b>Partner and Child(ren)*</b>
All Dental Plans	\$45	\$45	\$90

**2016 Monthly State Contribution for Medicare Retirees (monthly state subsidy)\*\***

**Additional taxable income for non-tax qualified domestic partners**

Group Health Classic	
Group Health Value	
Group Health CDHP	
Group Health SoundChoice	
Group Health Medicare Only	\$130
Kaiser Permanente Classic	\$150
Kaiser CDHP	
Uniform Medical Plan Classic	\$150
Uniform Medical Plan CDHP	
UMP Plus	
Plan F Retired	\$104
Plan F Disabled	\$150

\*Premiums displayed are rounded to the nearest dollar, consistent with IRS tax reporting

\*\*Retiree subsidy is limited to 50% of the total premium paid to the health plan by state law

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State and Higher Education Active Employee Monthly Contributions (Deductions) for Non-Tax Qualified Dependents

**Table 3: Total Monthly Employee Contribution Owed for All Coverage (Pre-tax and post-tax combined)**

Plan Name	Subscriber	Subscriber and Spouse	Subscriber and Child(ren)	Full Family
Group Health Classic	\$118	\$246	\$207	\$335
Group Health Value	\$81	\$172	\$142	\$233
Group Health CDHP	\$22	\$54	\$39	\$71
Group Health SoundChoice	\$45	\$100	\$79	\$134
Kaiser Permanente Classic	\$144	\$298	\$252	\$406
Kaiser CDHP	\$29	\$68	\$51	\$90
Uniform Medical Plan Classic	\$84	\$178	\$147	\$241
Uniform Medical Plan CDHP	\$21	\$52	\$37	\$68
UMP Plus	\$59	\$128	\$103	\$172

**Table 4: Post-Tax Partner Share for "Subscriber and Spouse" Tier**

Plan Name	Subscriber and Spouse	Subscriber	Partner
Group Health Classic	\$246	\$118	\$128
Group Health Value	\$172	\$81	\$91
Group Health CDHP	\$54	\$22	\$32
Group Health SoundChoice	\$100	\$45	\$55
Kaiser Permanente Classic	\$298	\$144	\$154
Kaiser CDHP	\$68	\$29	\$39
Uniform Medical Plan Classic	\$178	\$84	\$94
Uniform Medical Plan CDHP	\$52	\$21	\$31
UMP Plus	\$128	\$59	\$69

**Table 6: Post Tax Partner and Child(ren) Share for "Full Family" Tier**

Plan Name	Full Family	Subscriber	Partner and Child(ren)
Group Health Classic	\$335	\$118	\$217
Group Health Value	\$233	\$81	\$152
Group Health CDHP	\$71	\$22	\$49
Group Health SoundChoice	\$134	\$45	\$89
Kaiser Permanente Classic	\$406	\$144	\$262
Kaiser CDHP	\$90	\$29	\$61
Uniform Medical Plan Classic	\$241	\$84	\$157
Uniform Medical Plan CDHP	\$68	\$21	\$47
UMP Plus	\$172	\$59	\$113

**Table 5: Post Tax Partner Share for "Full Family" Tier**

Plan Name	Full Family	Subscriber and Child(ren)	Partner
Group Health Classic	\$335	\$207	\$128
Group Health Value	\$233	\$142	\$91
Group Health CDHP	\$71	\$39	\$32
Group Health SoundChoice	\$134	\$79	\$55
Kaiser Permanente Classic	\$406	\$252	\$154
Kaiser CDHP	\$90	\$51	\$39
Uniform Medical Plan Classic	\$241	\$147	\$94
Uniform Medical Plan CDHP	\$68	\$37	\$31
UMP Plus	\$172	\$103	\$69

**Table 7: Post Tax Partner's Child(ren) Share for "Subscriber and Child(ren)" Tier**

Plan Name	Subscriber and Child(ren)	Subscriber	Partner's Children
Group Health Classic	\$207	\$118	\$89
Group Health Value	\$142	\$81	\$61
Group Health CDHP	\$39	\$22	\$17
Group Health SoundChoice	\$79	\$45	\$34
Kaiser Permanente Classic	\$252	\$144	\$108
Kaiser CDHP	\$51	\$29	\$22
Uniform Medical Plan Classic	\$147	\$84	\$63
Uniform Medical Plan CDHP	\$37	\$21	\$16
UMP Plus	\$103	\$59	\$44