

2018 Open Enrollment FAQ's:

General Open Enrollment Questions

1. How do employers submit forms to be entered into the insurance system to the Outreach and Training unit during the Public Employees Benefits Board (PEBB) Program open enrollment?

Employee Enrollment/Change forms may be submitted through FUZE or faxed to 360-725-0771.

Changes made during the PEBB annual open enrollment must be completed on the *2018 Employee Enrollment/Change* form. The employer must receive the forms no earlier than November 1, 2017 and no later than November 30, 2017.

Employees adding dependents must also submit the required dependent verification documents no later than November 30, 2017.

All forms should be date stamped with the date the form was received.

2. *State agencies and higher education institutions* – Does the Daily Tran log show what happened for that day or is it cumulative?

The Daily Tran Log shows changes made in Pay1 that day. It is not cumulative.

3. May employers share the Retiree Customer Service phone number with employees who have questions about retirement, COBRA or continuation coverage (LWOP)?

Yes, employers may only share the Retiree Customer Service phone number (1-800-200-1004) with employees who are retiring, or enrolling in COBRA or continuation coverage [LWOP] coverage. Do not share that number with employees with questions about their employee coverage or for account-specific questions. If your employees have questions that you cannot answer, please send your FUZE to the Outreach and Training unit and we will respond.

Eligibility

1. Can employees waive medical coverage if they choose to enroll in the Health Benefit Exchange (HBE) coverage?

No. Employees may not waive for HBE coverage. Employees may waive for other employer-based group medical coverage, TRICARE, or Medicare.

Employee Communications

1. Does PEBB send out the certificate of creditable coverage for the health plans? Is this a requirement?

Yes. PEBB will send the federally required certificate of creditable coverage for prescription drug plans. It is included with the October *For Your Benefit* newsletter mailed to employees on October 13 or sent via email to those who subscribed to receive it electronically

My Account

1. Why can't employees change their address in *My Account*?

PEBB *My Account* does not transfer information to all payroll systems. Allowing employees to change their address in *My Account* would result in only the Pay1 insurance system being updated with the new address.

Medical Plans

1. In reference to the change to the Kaiser WA CDHP Options, what is the Core network for Kaiser WA? What is the Access PPO (Preferred Provider Organization)?

The Core Network means a Kaiser contracted provider. Employees should call Kaiser WA customer service at 1-888-901-4636 or check the Kaiser website at <https://www.kp.org/wa/pebb> for providers.

The Access PPO allowed employees to see a few providers in Peace Health in Oregon and Idaho. Employees will no longer have access to those labs and providers.

2. Is Kaiser WA SoundChoice available in Spokane, Yakima, and Ellensburg?

No. Kaiser WA SoundChoice is available in King, Pierce, Snohomish and Thurston counties.

Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)

1. Can employer groups participate in the medical FSA and DCAP?

No. The Medical FSA and DCAP are only offered to PEBB benefits-eligible employees who work at state agencies, higher-education institutions and community and technical colleges. Employer groups may choose to contract for a Medical FSA and DCAP for their employees separately.

2. Can an employee and spouse choose to each contribute the maximum allowable amount to the Medical FSA?

Yes, a benefits-eligible employee and a benefits-eligible spouse may each contribute the maximum amount to a Medical FSA.

3. Can an employee enroll in a Medical FSA and a Health Savings Account (HSA)?

No. An employee cannot enroll in both a Medical FSA and a CDHP with a health savings account (HSA).

4. Can an employee enroll in both a Health Savings Account (HSA) and DCAP?

Yes.

Special Open Enrollment

1. Who can be added to an account when a child is born or adopted?

Employees may add the newborn or spouse to their account due to the birth of a child. Employees may not add existing children to the account unless the existing children experience a special open enrollment event such as loss of other coverage.

2. What is the effective date of the change when an employee returns from waive, adds a spouse or makes a plan change when adding a newborn?

The effective date for an employee returning from waive, adding a spouse, and/or making a plan change is the first day of the month of the birth.

The newborn's effective date is the date of birth.

See Special Open Enrollment Events Policy 45-2A on the Perspay website for the summary of permitted elections, submission of forms timelines, effective dates for changes and other required documentation.

Premium Surcharges

1. When will PEBB mail the letter to employees who must attest to the spouse or state-registered domestic partner coverage premium surcharge?

PEBB will mail the letter to employees who are required to attest the last week of October.

2. How do I access an attestation report for my employees who have to attest during open enrollment?

Beginning October 30

- *Employers who do not have access to the Pay1 insurance system* – Request an attestation report for your employees through FUZE.
- *Employers with Pay1 insurance system access* – Download a report from *My Account*, Subscriber SOI Lookup tab, Attestations Report.

Employees with a “D” under the Current, Spousal column are required to attest.

When the employee attests, the attestation response will display in the Pending, Spousal column.

3. When will the attestation report be updated to include employees required to re-attest?

The attestation report will be available beginning October 30.

4. Do employees receive a refund if the employee or the dependent stop using tobacco and wait to attest to the change?

No. The change in status is prospective.

5. Are employees required to attest to the tobacco use premium surcharge during the PEBB annual open enrollment?

No, employees only need to attest to the tobacco use premium surcharge for themselves and their covered dependents (ages 13 and older) when there is a change in tobacco use. This can be done at any time during the year through *My Account* or by submitting the *Premium Surcharge Change* form to their employer.

Health Savings Account (HSA)

1. Are employees required to reenroll in the HSA each year during annual open enrollment?

No, employees are not required to reenroll in the HSA each year. Employees are enrolled in the HSA as long as they are enrolled in a Consumer Directed High Deductible (CDHP) plan.

2. Are employees required to resubmit the HSA employee contribution form each year during annual open enrollment?

No. Employees are not required to submit the *Employee Authorization for Payroll Deduction* form each year. However, employees may choose to change their employee contribution amount at any time during the year.

Employers may determine how often an employee may change their payroll deduction amount. However, per IRS regulations, employers must allow employees to change their contribution at least monthly (12 times per year). Employers may allow employees to change more frequently, if requested. Changes must be prospective and made before the employee's salary is available. *Exception: The effective date for newly eligible employees is the same day as benefits begin when the form is received within 31 days of the date of eligibility.*

3. How are employee contributions to the HSA deposited?

State Agencies – HRMS is configured to accept discretionary payroll deduction for employees of state agencies.

Higher Education Institutions – Individual institutions have made decisions about offering HSA payroll deductions.

Employer Groups and K-12 School Districts – Have the option available to them to set up payroll deduction. The employer must be capable of setting up the Electronic Funds Transfer (EFT) using routing information and member account numbers provided by PEBB Outreach and Training.

5. Can an employee enroll in a CDHP with a Health Savings Account (HSA) and a medical Flexible Spending Arrangement (FSA)?

No. An employee cannot enroll in a CDHP with a health savings account (HSA) and both a medical FSA.

SmartHealth Wellness Incentive

1. Are there changes to the amount of the SmartHealth incentive for 2018?

There is no change to the \$125 SmartHealth wellness incentive. However, there is an additional \$25 Amazon gift card available to employees who complete the Well Being Assessment between January 1 and December 31, 2018.

2. Is Health Care Authority sending a 1099 form to employees who claim the \$25 Amazon gift card?

No, the Health Care Authority does not send out 1099's for the \$25 gift card, (1) HCA only sends 1099s to vendors when the amount is over \$600, and (2) it would be under the HCA tax ID instead of the employer's tax ID.

3. Can employers request a list of employees who earned the wellness incentive?

No. For privacy reasons employers cannot receive a list of employees who received the wellness incentive.

4. If an employee waives medical coverage, can they choose to participate in SmartHealth?

No, the incentive is tied to the employee's medical plan. The \$125 wellness incentive credits the PEBB medical plan in one of two ways:

- Non-CDHP plans – A \$125 reduction to the employee's 2019 medical deductible. Or,
- CDHP plans – A one-time deposit of \$125 into the employee's health savings account (if enrolled in a PEBB consumer-directed health plan in 2019).

5. May employees choose not to claim the \$25 Amazon Gift Card?

If the employee does not want to claim the \$25 Amazon Gift Card, the employee should disregard the email by not clicking on the link to claim the gift card.

6. Will PEBB communicate to employees that the Amazon Gift Card is considered taxable income if they claim the card?

Yes. The PEBB Program and Limeade will communicate that the Amazon Gift Card is taxable income in our general communications about the new incentive, as well as, when the member qualifies.

7. What are the requirements for earning the wellness incentive for employees with an effective date of November 1 or December 1, 2017?

Employees must complete the Wellbeing Assessment (800 points) and earn a total of 2000 point before December 31, 2017.

All deadlines for the Wellness Incentive are included on the PEBB website, SmartHealth page: www.hca.wa.gov/public-employee-benefits/smarthealth-wellness.

Pay1 Insurance System

1. Will the Status Date field for changes to tobacco status in Pay1 be subject to the lower limit date?

Yes. The tobacco use Status Date field will be subject to lower limit. When an employee attests to tobacco use and the status date is beyond the lower limit date, send to PEBB O&T, through FUZE, for entering into Pay1. Do not key a date as far back as you can and then ask PEBB O&T to fix the date. This will cause accounting issues.

2. When will the Status Date field be available in Pay1?

The status date field will be available in November. The information will be shared through GovDelivery as soon as we know the exact date.

Life and Long-Term Disability Insurance (LTD)

1. Are employees able to request additional optional life insurance or apply for optional long-term disability insurance without evidence of insurability during annual open enrollment?

No. Evidence of insurability is required when an employee:

- Requests optional life or LTD insurance for the first time after the initial 31 day enrollment period.
- Requests additional optional life insurance after the initial 31 day enrollment period.
- Requests to reduce the waiting period for LTD outside of the initial 31 day enrollment period.

2. Does MetLife receive notification of a death from the Health Care Authority?

Yes. When a termination with reason code 35 (death) is entered into the Pay1 insurance system, MetLife receives that information.

3. Are COBRA enrollees eligible to continue their life insurance?

COBRA enrollees may choose MetLife's Portability or Conversion options to continue their life insurance. MetLife will send the employee a letter when they terminate explaining their options.