

A man with dark hair, wearing a bright green ribbed sweater, is lifting a young child into the air. The child, who has curly hair and is wearing a blue cord jacket over a purple shirt and denim shorts, is smiling and looking towards the camera. The background is a bright, out-of-focus outdoor setting, possibly a beach or park.

PEBB 2019 Open Enrollment (OE)

Pre-Open Enrollment Presentation
PEBB Outreach and Training
September/October 2018

Agenda

- 1 General OE Information
- 2 Pay 1 Changes
- 3 Medical Plan Changes
- 4 Premiums
- 5 Dental, Life and LTD
- 6 SmartHealth
- 7 2019 Rule Changes
- 8 Reminders

Open Enrollment (OE) Information

2019 Open Enrollment

Annual Open Enrollment

- ▶ November 1 through November 30
- ▶ All forms must be received no earlier than November 1 and no later than November 30
 - ▶ The signature date on the form must not be prior to November 1
 - ▶ The request must be on the 2019 Employee Enrollment/Change form
- ▶ Changes are effective January 1, 2019

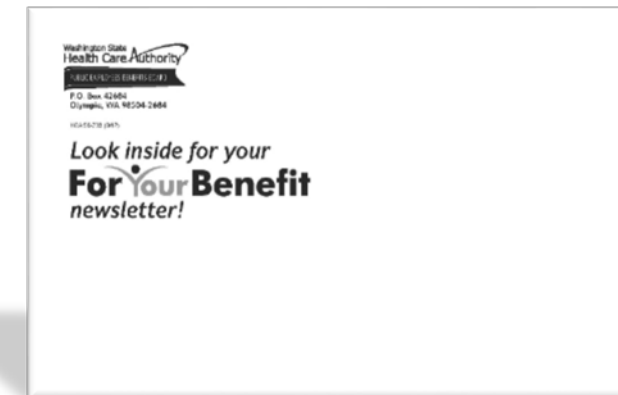
Benefits Fairs

- ▶ 22 fairs statewide
- ▶ October 30 through November 19

Benefits Fair Schedule

Available in early October on the PEBB and Pers/Pay websites

Included in the October For Your Benefit newsletter

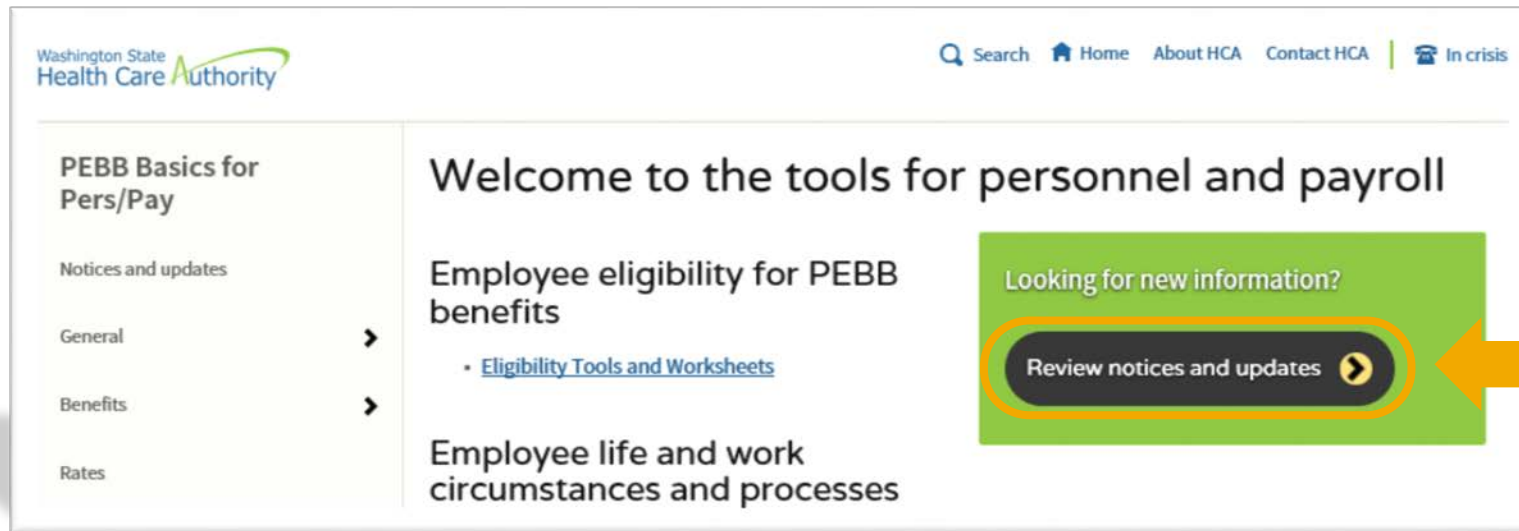


Benefits Fair Posters

Available to agencies in early October

Download or print from the Pers/Pay website:

▶ www.hca.wa.gov/perspay/notices-and-updates



Open Enrollment

November 1–30, 2018



Questions about Public Employee Benefits?

Come to a benefits fair!

Date: November 2, 2018

Time: 8:30 a.m. to 11 a.m.

Place: Everett Community College
Walt Price Fitness Center
2000 Tower Street
Everett, WA 98201-1390

Presentation
UMP Plus Plans
Multipurpose Room; FIT 230
10 a.m. to 10:30 a.m.

24/7

Access to information:
www.hca.wa.gov/erb

- Learn about benefit changes, rates, plans and service areas.
- Watch videos.
- Sign up for a webinar.
- Plus, find information on life insurance, long-term disability, auto/home insurance, SmartHealth and Retirement.

Can't attend? Check out our website at www.hca.wa.gov/erb to review changes to your benefits, make enrollment changes online, or find another benefits fair location.

HCA56-106 (9/18)

Washington State
Health Care Authority
PUBLIC EMPLOYEES BENEFITS BOARD

What Can Employees Do?

During open enrollment, employees may:

- ▶ Change medical and/or dental plans
- ▶ Reinstate previously waived medical coverage without proof of loss
- ▶ Waive medical if they have either:
 - ▶ TRICARE
 - ▶ Medicare
 - ▶ Other employer-based group medical
 - Coverage under the Health Benefit Exchange (HBE) is **not** considered employer based coverage

What Can Employees Do?

During open enrollment, employees may:

- ▶ Add eligible dependents without proof of loss
 - ▶ Dependent Verification (DV) documents are required
 - ▶ A [list of valid DV documents](#) are available on the Pers/Pay website:
- ▶ Remove dependents
- ▶ Change premium deduction to pre- or post-tax (IRC Section 125)
- ▶ Change the tax status of a dependent (IRC Section 152)

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

PEBB benefits eligible **state agency** and **higher education institution** employee's **can**:

- ▶ Enroll or re-enroll in a Medical FSA and/or DCAP
- ▶ Employees must re-enroll ***every year*** if they wish to participate
 - ▶ Even if the contribution amount remains the same.
- ▶ Participate in a webinar hosted by Navia Benefit Solutions
 - ▶ Nov 7th, 13th, 15th and 28th
 - ▶ 1:00 p.m. each day
 - ▶ Register at: <https://attendee.gotowebinar.com/rt/1129788173506392066>

Medical Flexible Spending Arrangement (FSA)

PEBB benefits eligible **state agency** and **higher education institution** employee's **cannot** be:

- ▶ Enrolled in a Medical FSA **and** a Consumer Direct Health Plan (CDHP) with a Health Savings Account (HSA).
 - ▶ Employees who enroll in both:
 - **Dis-enrolled** from the **Medical FSA** by December 31, 2018
 - **Remain** enrolled in the CDHP w/ HSA

Employees may choose to enroll in DCAP if they are enrolled in a CDHP/HSA

Medical FSA & DCAP

Contribution limits for 2019

Medical Flexible Spending Arrangement (**FSA**)

- ▶ Minimum annual contribution
 - ▶ \$240
- ▶ Maximum annual contribution
 - ▶ \$2,650 (up from \$2,600)

Dependent Care Assistance Program (**DCAP**)

- ▶ \$5,000 annually
 - ▶ For a single person or
 - ▶ Married couple filing a joint tax return
- ▶ \$2,500 annually
 - ▶ For each married participant filing separate tax returns

Employee Communications

For Your Benefit newsletter

- ▶ Two versions mailed or emailed on October 12th
 - ▶ State agency and higher education institutions
 - ▶ Employer group/K-12 school districts
- ▶ This is the only notice the PEBB Program sends to employees about open enrollment

▶ Additional federally required information will be included

- ✓ Notice of creditable prescription drug coverage
- ✓ Summary of Benefits and Coverage notice

Employee Communications

Are you signed up for

ListServe?



GovDelivery?



Employee Communications

Email messages to forward to your employees

- ▶ Sent through GovDelivery before and throughout open enrollment
- ▶ Must be registered in [GovDelivery](#) to receive messages

Open enrollment video for employees

- ▶ Available on the PEBB website in October



Employee Communications

Are you signed up for GovDelivery?

PEBB Basics for Pers/Pay

Notices and updates

General

Benefits

Rates

Laws, Rules, and Policies

Contact Information

Forms and Publications

Information and Support

Training Gallery

Training Schedule

Quick Reference Guides

Manuals

Presentations

Toolbox

Verify Coverage

Sign up for Outreach and Training messages

Search for Answers

Register for Fuzze

FUZZE Email

Helpful Links

Welcome to the tools for personnel and payroll

Employee eligibility for PEBB benefits

- [Eligibility Tools and Worksheets](#)

Employee life and work circumstances and processes

Employees

- [Newly eligible employees](#)
- [Premiums and premium surcharges](#)
- [Processing life insurance](#)
- [Processing long-term disability insurance](#)
- [Waiving medical coverage](#)
- [When employee's may make changes](#)
- [Reinstate medical coverage after waiving](#)
- [Employee failure to make medical premium contribution](#)
- [Enrollment time frames and document requirements](#)
- [Medical FSA and DCAP](#)

Layoff/separation/retirement

- [Layoff](#)
- [Separation \(employment ending\)](#)
- [Retirement](#)
- [Appointed and elected officials](#)
- [Voluntary Separation Incentive Program](#)

Dependents

- [Add a newborn or adopted child](#)

Appeals

Looking for new information?

[Review notices and updates](#)

Toolbox

Verify Coverage

Sign up for Outreach and Training messages

Search for Answers

Layoff/separation/retirement

- [Layoff](#)
- [Separation \(employment ending\)](#)
- [Retirement](#)
- [Appointed and elected officials](#)
- [Voluntary Separation Incentive Program](#)

Washington State Health Care Authority

Email Updates

Please enter your contact information below to:

- Sign up for updates; or
- Access your subscriber preferences.

Subscription Type

Email Address *

Your contact information is used to deliver requested updates or to access your subscriber preferences.

www.hca.wa.gov/perspay

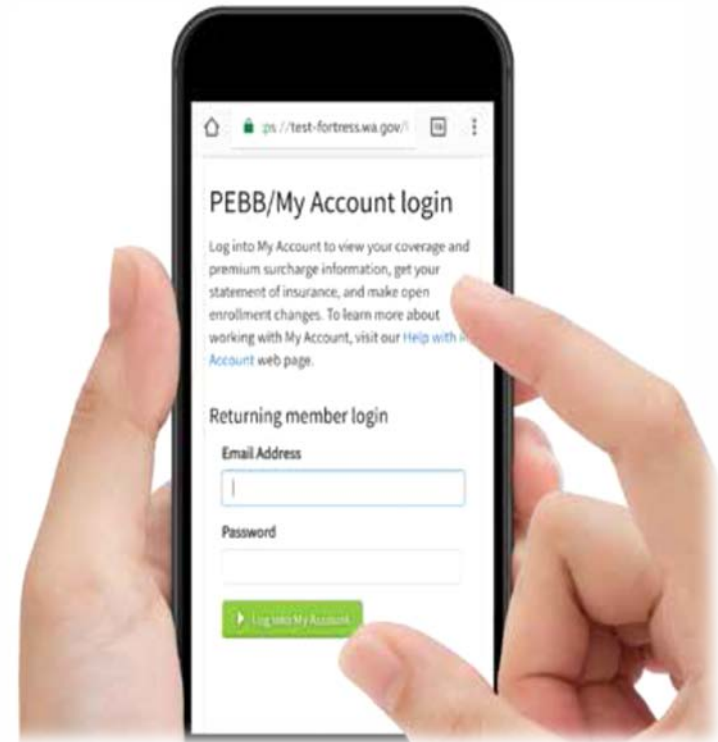
The PEBB Program's My Account

Employees may make certain changes online during OE

- ▶ On *My Account*
- ▶ Mobile access to *My Account*

Employees receive a confirmation of the changes made online and should:

- ▶ Save a screenshot, or
- ▶ Print a copy of the confirmation



How can employees make changes?

Changes that can be made	2019 Enrollment/Change Form	My Account: Online	My Account: Mobile access
Change medical or dental plan	✓	✓	✓
Add a dependent to medical or dental plan	✓		
Remove a dependent from medical or dental plan	✓	✓	✓
Waive enrollment in medical	✓	✓	✓
Enroll in medical if previously waived	✓	✓	✓
Attest to spouse/SRDP coverage premium surcharge	✓	✓	✓

How employees can make changes

State agency or Higher Education employees

- ▶ To enroll or reenroll in a **Medical FSA** or **DCAP**:
 - ▶ Submit 2019 OE form to Navia Benefit Solutions, or
 - ▶ Enroll at www.pebb.naviabenefits.com

How employees can make changes

Change tax status of a dependent

- ▶ Submit ***Declaration of Tax Status form*** to your employer

Change premium deduction to pre - or post-tax

- ▶ Submit ***Premium Payment Plan Election/Change form*** to your employer

Changes made online

Online changes are submitted to PAY1 daily

▶ Online changes are shared with

- ▶ **State agencies:** Daily Tran Log (D2025) (if your agency has not turned it off)
- ▶ **Four-year institutions:** Daily Tran Log or a file from HCA
- ▶ **Community and Technical Colleges:** Change report shared in mid-December
- ▶ **Employer groups and school districts:** Change report shared in mid-December

The PEBB Program's My Account

Employees may also use *My Account* to:

- ▶ View their medical and dental coverage
- ▶ View their basic life insurance coverage
 - ▶ Optional Life Insurance is available at the MetLife website
- ▶ View their basic and optional long-term disability coverage

The PEBB Program's My Account

Employees may also use *My Account* to:

- ▶ Subscribe to email notifications from PEBB
- ▶ Print a Statement of Insurance (SOI)
 - ▶ The SOI will display current enrollment only.
 - ▶ Any changes made during OE will not display until the change is effective.

The PEBB Program's My Account

Employees may also use *My Account* to attest to:

- ▶ The tobacco use premium surcharge:
 - ▶ When any enrolled family member age 13 and older has a change in tobacco use
 - ▶ ***Available all year***
- ▶ The spousal or state-registered domestic partner coverage premium surcharge:
 - ▶ (If required) ***Only available until December 31, 2018***

The PEBB Program's My Account

Employees **cannot** use My Account to:

- ▶ Add a dependent who is not currently enrolled in either medical or dental

Employees **should not** use My Account to:

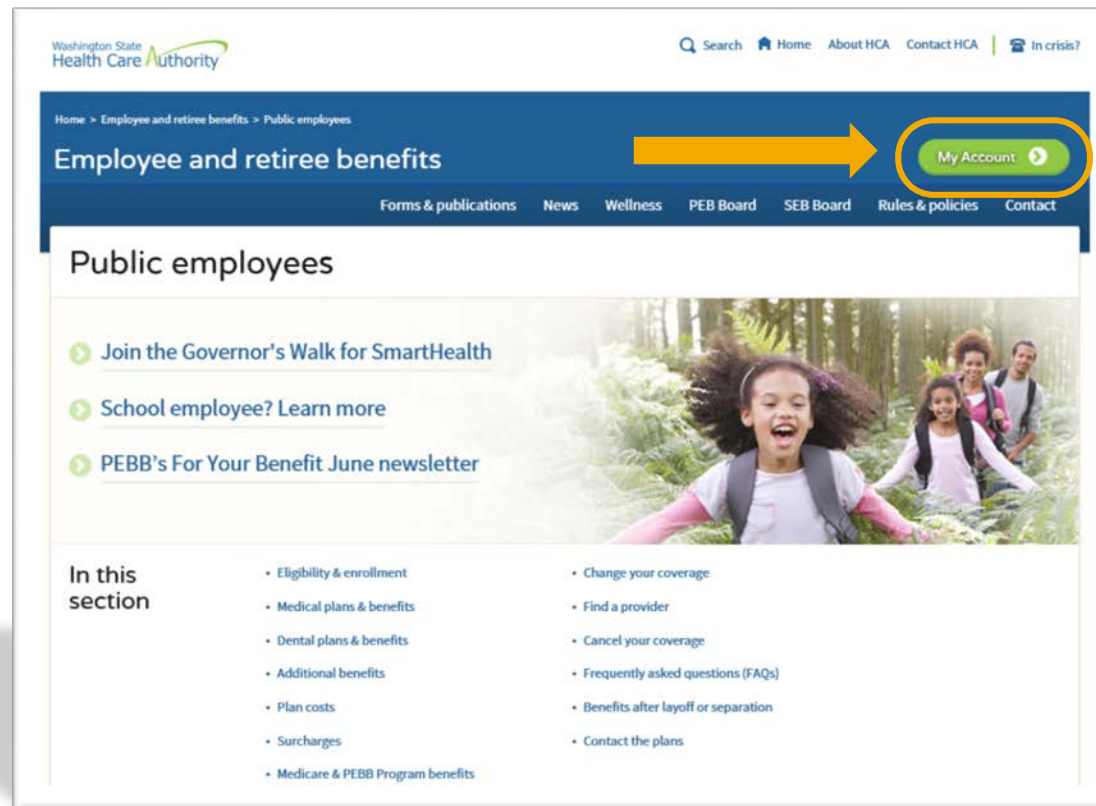
- ▶ Remove a spouse or state-registered domestic partner due to divorce or dissolution of a partnership
 - ▶ A COBRA packet is not sent if dependent is removed online

The PEBB Program's My Account

Employees **may not** use *My Account* to:

- ▶ Make an address change
- ▶ Make life and LTD insurance changes
- ▶ Elect FSA and DCAP enrollment
- ▶ Change HSA contributions

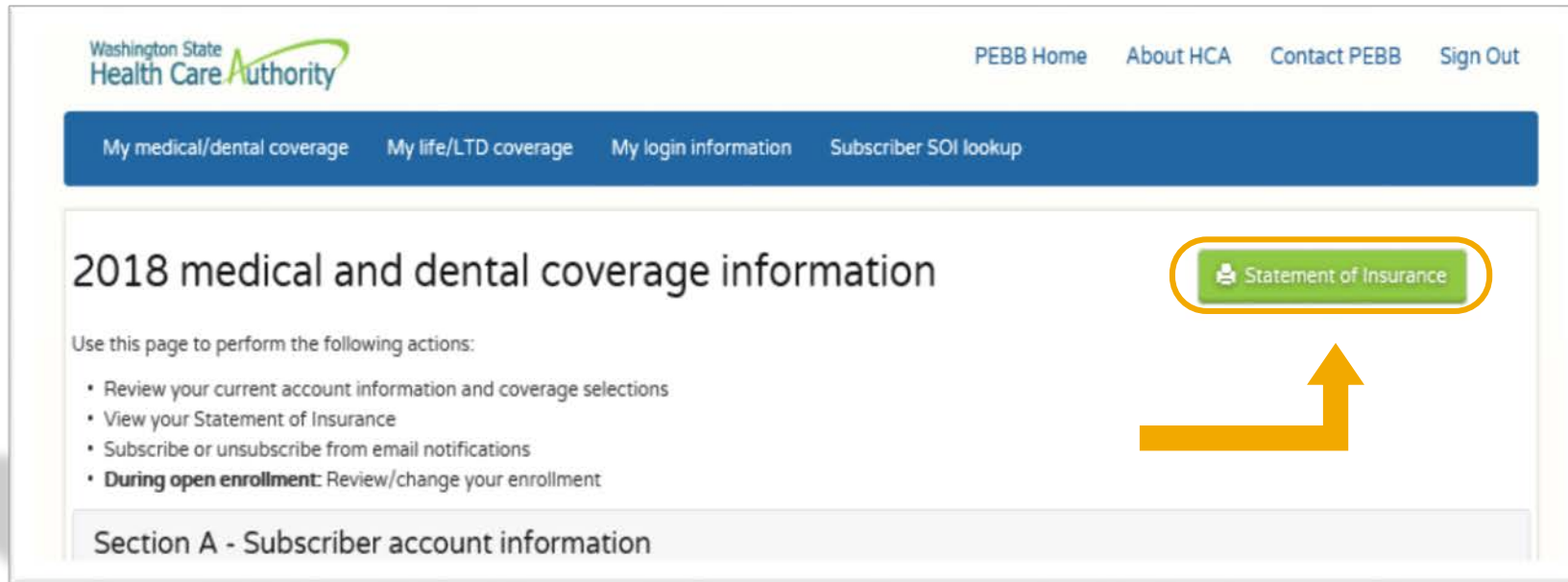
The PEBB Program's My Account



<https://www.hca.wa.gov/employee-retiree-benefits/public-employees>

Statement of Insurance

Employees may print a Statement of Insurance (SOI)



SOI & Attestations Report

PERS/PAY staff with PAY1 access can:

- ▶ Print a *Statement of Insurance* for an employee from the Subscriber SOI lookup tab
- ▶ View/print attestations report

Washington State Health Care Authority

PEBB Home About HCA Contact PEBB Sign Out

My medical/dental coverage My life/LTD coverage My login information **Subscriber SOI lookup**

Subscriber Statement of Insurance Lookup

Attestations Report

Enter the subscriber information below:

Subscriber date of birth: (mm/dd/yyyy)

Last 4 Digits of Subscriber SSN:

Continue

Pay1

Reminders & Changes



PAY1 Insurance System OE Reminders

For employees making changes during open enrollment

- ▶ Employers must receive forms and dependent verification documents, if adding dependent(s), between **November 1 – 30**
- ▶ Enter OE changes into PAY1 beginning **November 1**
- ▶ Key OE changes timely
 - ▶ So employees receive medical cards prior to the first of the year

Pay1 Changes - Stepchildren

Gender specific Relationship Codes will be eliminated for:

- ▶ Son
- ▶ Daughter

Dependent records for a “son” or “daughter” will be updated:

- ▶ To a description of “Child”, and
- ▶ “C” Code

Enrollment/Change form will include a checkbox for:

- ▶ Child
- ▶ Stepchild (not legally adopted)

Pay1 Changes - Stepchildren cont...

New code (**P**) will be created for stepchild

You will see the changes in Pay1 as of November 1, 2018

- ▶ The change takes effect January 1, 2019

Pay1 will automatically term a dependent with a (P) code in the event of:

- ▶ Divorce/dissolution (reason code 42)
- ▶ Death (reason code 35) of the spouse or state-registered domestic partner

Medical Plan Changes



Medical Plan Changes for 2019

Kaiser Permanente (**NW**) Classic and CDHP

Adding the following **Oregon** counties/ZIP Codes to its network:

- ▶ Linn County, OR
- ▶ Lane County, OR
 - ▶ 25 Zip Codes being added, for full listing see:
 - ▶ October Newsletter, PEBB website, Employee Enrollment Guide
- ▶ Benton County, OR
 - ▶ ZIP Code 97456

Medical Plan Changes for 2019

Kaiser Permanente (**NW**) Classic and CDHP

Removing from its network:

- ▶ Marion County, Oregon
 - ▶ Zip Code 97350
- ▶ Clackamas County, Oregon
 - ▶ Zip Code 97028

Medical Plan Changes for 2019

Kaiser Permanente (WA)

- ▶ Reference to “formerly Group Health” will be removed from:
 - ▶ Publications
 - ▶ PEBB website
- ▶ Offer a Virtual Diabetes Prevention Program for non-Medicare members

Medical Plan Changes for 2019

Kaiser Permanente WA **SoundChoice**

- ▶ Lowered medical deductibles to:
 - ▶ \$125/person (was \$250 in 2018)
 - ▶ \$375/family (was \$750 in 2018)
- ▶ Added network coverage in the following counties
 - ▶ Kitsap
 - ▶ Spokane

Medical Plan Changes for 2019

Kaiser Permanente WA **SoundChoice**

- ▶ Remove the cost share for primary care visits
 - ▶ Was 15% coinsurance (in 2018)
- ▶ Provide separate limit for massage therapy
 - ▶ 16 visits per year
- ▶ Change inpatient hospital services to \$500 per admission
 - ▶ Was \$200 per day, up to \$1,000 max in 2018

Medical Plan Changes for 2019

Uniform Medical Plans will:

- ▶ No longer offer UMP Plus in Grays Harbor County, WA
 - ▶ Puget Sound High Value Network (PSHVN)
 - ▶ UW Medicine Accountable Care Network (UW ACN)
- ▶ Offer a Virtual Diabetes Prevention Program for non-Medicare members

Medical Plan Changes for 2019

Uniform Medical Plans will:

- ▶ Offer a spinal care Centers of Excellence (COE) Program to qualifying members of
 - ▶ UMP Classic
 - ▶ UMP CDHP
- ▶ Cover male condoms at 100%:
 - ▶ With no deductible for
 - ▶ UMP Classic
 - ▶ UMP Plus
 - ▶ After meeting the deductible for
 - ▶ UMP CDHP

CDHP w/HSA Contribution Amounts

The HSA **employer** contribution amount remains at:

- ▶ \$700.08 per year (\$58.34 per month) for an individual
- ▶ \$1,400.04 per year (\$116.67 per month) for a Family

CDHP w/HSA Contribution Amounts Cont...

The IRS maximum* contribution amounts for 2019:

- ▶ Increased to \$3,500 for an individual (up from \$3,450)
- ▶ Increased to \$7,000 for a family (up from \$6,900)
- ▶ Employee's age 55 or older may contribute additional \$1,000 per year

Employer, employee contributions and wellness incentives if earned, may not exceed the IRS maximum

Premiums & Employer Group Rate Surcharge

Premiums provided are for state and higher education employees.

Employee Premium Changes

For State Agencies and Higher Education Institutions

Plan Name	EMPLOYEE		EMPLOYEE & SPOUSE/PARTNER		EMPLOYEE & CHILD(REN)		FULL FAMILY	
	2018	2019	2018	2019	2018	2019	2018	2019
KP NW Classic	\$137	\$143	\$284	\$296	\$240	\$250	\$387	\$403
KP NW CDHP	\$27	\$28	\$64	\$66	\$47	\$49	\$84	\$87
KP WA Classic	\$162	\$165	\$334	\$340	\$284	\$289	\$456	\$464
KP WA CDHP	\$25	\$25	\$60	\$60	\$44	\$44	\$79	\$79
KP WA SoundChoice	\$51	\$35	\$112	\$80	\$89	\$61	\$150	\$106
KP WA Value	\$78	\$88	\$166	\$186	\$137	\$154	\$225	\$252
UMP Classic	\$102	\$107	\$214	\$224	\$179	\$187	\$291	\$304
UMP CDHP	\$25	\$25	\$60	\$60	\$44	\$44	\$79	\$79
UMP Plus	\$45	\$50	\$100	\$110	\$79	\$88	\$134	\$148

Employer Group and K-12 School District Premiums

Available on the Pers/Pay website (<https://www.hca.wa.gov/perspay>)

Rates page under:

- ▶ K-12 School Districts, Educational Service Districts and Charter Schools
- ▶ Counties, Municipalities, Other Political Subdivisions, and Tribal Governments
(employer group rate surcharge applies)
- ▶ Other Employer Groups *(employer group rate surcharge does not apply)*

Employer determines the employee premiums

Employer Group Rate Surcharge

The rates were lowered for 2019, including the offset:

- ▶ \$12 for a single subscriber *(was \$20 in 2018)*
 - ▶ \$24 for a subscriber and spouse/partner *(was \$40 in 2018)*
 - ▶ \$21 for a subscriber and child(ren) *(was \$35 in 2018)*
 - ▶ \$33 for a full family *(was \$55 in 2018)*
- ▶ Rates were reduced based on employer group claims experience

Rates for counties, municipalities, other political subdivisions and tribal governments include the employer group rate surcharge

K-12 School Districts, Educational Service Districts and Charter Schools **don't** pay the employer group rate surcharge

Dental, Life and AD&D, and Long-Term Disability



Life and LTD Benefit Changes

No changes to benefits or rates for 2019.

Attention:

- ▶ There will be a “special” open enrollment period regarding supplemental LTD in early 2019.
- ▶ See announcement in the October For Your Benefit Newsletter
- ▶ More information to come....make sure you are signed up to receive O&T messages via GovDelivery.

Dental Benefit Changes

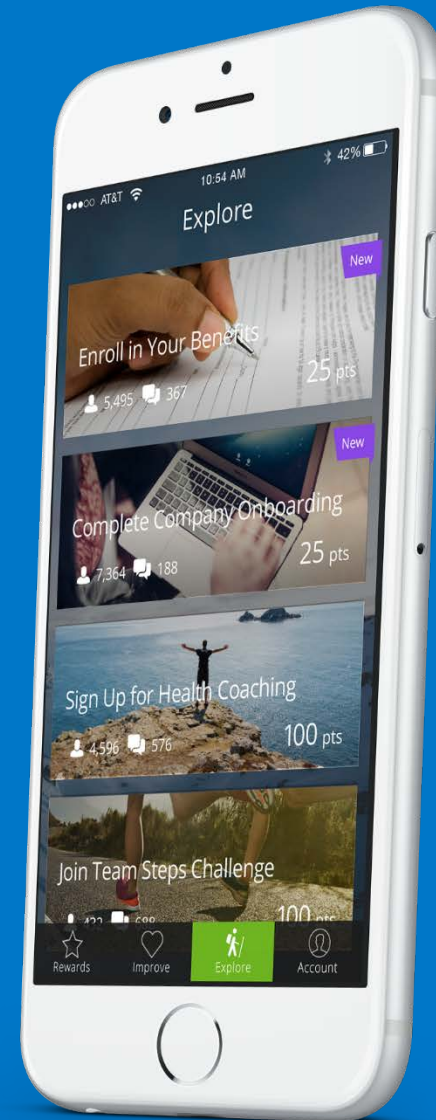
Uniform Dental Plan will:

- ▶ Reduce the limit on class III restorations (crowns) from 7 years to 5 years.

Delta Care & Willamette

- ▶ No Changes for 2019

Smart[]Health



SmartHealth

In addition to the \$125 SmartHealth incentive:

- ▶ A \$25 Amazon gift card
 - ▶ Awarded for completing the Well-being assessment
 - ▶ Between January 1, 2019 and December 31, 2019
 - ▶ Email will be sent to the employee.
 - ▶ To claim the gift card, they must click on the link
- ▶ The gift card is considered taxable income
 - ▶ Employers receive a monthly list of employees who earned the card
 - ▶ Employers report the \$25 on the W-2

2019 Rule Changes



Chapter 182-08 WAC

WAC 182-08-185 Premium surcharges

Clarified language around “reasonable alternatives” with regards to **tobacco cessation** programs.

- ▶ Subsection (1) (c) (i):

- ▶ “An enrollee who is eighteen years and older and uses tobacco products *is currently enrolled* in the free tobacco cessation program through their PEBB medical”.

- Previously stated “*has access to*”

Chapter 182-08 WAC

WAC 182-08-185 Premium surcharges

Clarified language around “reasonable alternatives” with regards to **tobacco cessation** programs.

- ▶ Subsection (1) (c) (ii):

- ▶ “An enrollee who is thirteen through seventeen years old and uses tobacco products *accessed* the information and resources aimed at teens on the WA St Dept. of Health’s web site....”
 - ▶ Previously stated “*may access the information...*”

Chapter 182-08 WAC

WAC 182-08-187 Error Correction

Added language to account for when an employee or their dependents are enrolled who were not eligible.

▶ New subsection (1) (e):

- ▶ **Enrolling an employee or their dependents in PEBB insurance coverage when they are not eligible ...and it is clear there was no fraud or intentional misrepresentation by the employee involved.**

Chapter 182-08 WAC

WAC 182-08-187 Error Correction

Added “termination” language to account for when an employee or their dependents are enrolled who were not eligible.

- ▶ New subsection (2) (e): Enrollment *or termination*
 - ▶ The employee’s or their dependent’s PEBB insurance coverage will be terminated prospectively as of the last day of the month.

Chapter 182-08 WAC

WAC 182-08-187 Error Correction

Added language to account for when an employee or their dependents are enrolled who were not eligible.

- ▶ New subsection (3) (c): Premium Payments

- ▶ Premiums and any applicable premium surcharges will be refunded by the employing agency to the employee without rescinding the insurance coverage.

Chapter 182-08 WAC

WAC 182-08-197 (4) Medical FSA/DCAP Enrollment

▶ Clarified language

New hires may not resume participation in DCAP or medical FSA until the beginning of the next plan year....

- ▶ **Unless the time between employments is thirty days or less and within the current plan year.**

Chapter 182-(08) (12) WAC's

National Medical Support Notices (NMSNs) were removed from the Special Open Enrollment (SOE) events and the following WAC's:

- ▶ WAC 182-08-198 (When may a subscriber change health plans)
- ▶ WAC 182-08-199 (When may an employee enroll or change enrollment in premium payment plan, medical FSA or DCAP)
- ▶ WAC 182-12-128 (When may an employee waive medical)
- ▶ WAC 182-12-262 (When may subscribers enroll or remove eligible dependents)

Chapter 182-(08) (12) WAC's

National Medical Support Notices (NMSNs) were removed from the Special Open Enrollment (SOE) events and the following WAC's:

- ▶ NMSN's

- ▶ Levied against the agency and are outside of the cafeteria plan
 - The agency itself does not have SOE rights

- ▶ Court Orders (remain in WAC and SOE's)

- ▶ Levied against the employee
- ▶ Must be administered under the cafeteria plan and SOE regulations

Chapter 182-08 WAC

WAC 182-08-199

When employee may enroll or revoke their election and make a new election under the premium payment plan, medical FSA or DCAP

- ▶ Clarifying language added to subsection (3): During a SOE
 - ▶ To make a change or enroll, the employee must submit the required form to their employing agency. The **employing agency must receive** the required form **and evidence of the event that created the SOE** no later than sixty days after the event occurs.

Chapter 182-12 WAC

WAC 182-12-114 (2) (b) (ii) **Seasonal employee eligibility**

▶ Clarifying language added:

- ▶ If an employing agency revises an employee's work hours **or anticipated duration of employment** such that the employee meets the eligibility criteria in (a) of this subsection, the employee becomes eligible when the revision is made.

Chapter 182-12 WAC

WAC 182-12-260 Who are eligible dependents?

▶ Clarifying language added:

- ▶ **The PEBB program reserves the right to review a dependent's eligibility at any time.**

Chapter 182-12 WAC

WAC 182-12-300 (4) Wellness incentive program

- ▶ Clarifying language added about claiming the Amazon gift card:
 - ▶ **Once earned, subscribers must claim the incentive on or before December 31st of the same calendar year it was earned.**

Reminders



Spousal Premium Surcharge

Employees who attested:

- ▶ “Yes”
- ▶ “No”
- ▶ “No” to Question 6
- ▶ Or, were defaulted to incur the premium surcharge during 2018

Will need to attest during OE

Default process?

Employees required to attest will be defaulted in Pay1 prior to OE

- ▶ The attestation will display as a “D” in Pay1.
- ▶ The default in Pay1 will remain if the employee does not attest

How to attest?

Employees must attest via *My Account* or on paper form:

- ▶ During Annual Open Enrollment, **November 1 - 30, 2018**, or
- ▶ During the change period from **December 1 - 31, 2018**

Not attesting between Nov 1 – Dec 31 will result in:

- ▶ The employee defaulting to incur the \$50 monthly surcharge
 - ▶ Effective **January 1, 2019**

Employee Notification(s)

Employees required to attest may receive up to three written/mailed notifications

- 1) At the end of October
- 2) At the beginning of December, if they did not attest during open enrollment
- 3) In January, if they did not attest by **December 31, 2018** – includes appeal rights
 - ▶ This notice informs the employee they will be charged the premium surcharge for 2019

Reporting a change in 2019

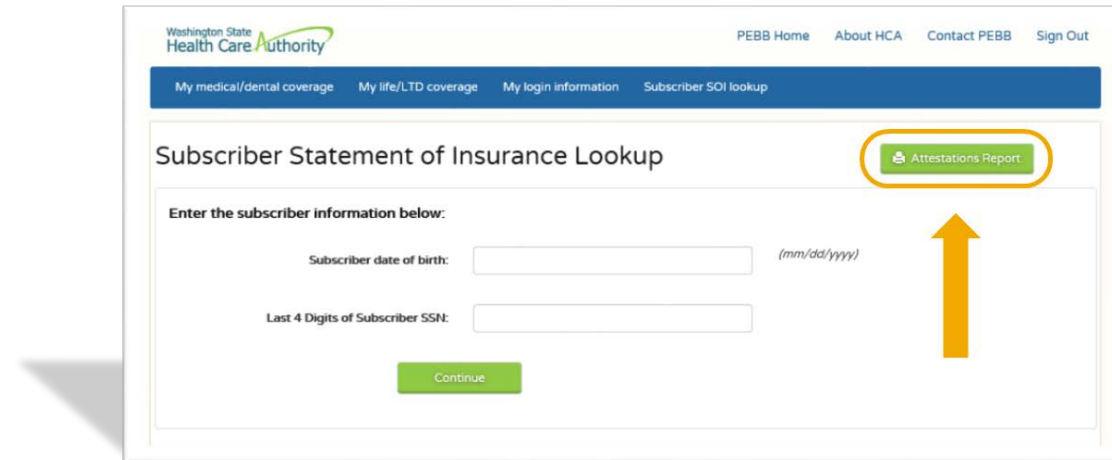
The surcharge will remain in effect for 2019 *unless*:

- ▶ The employee has a special open enrollment (SOE) event:
 - ▶ That allows a change to the spousal attestation
- ▶ The spouse/state-registered domestic partner's employer-based group medical insurance changes

Surcharge report for PERS/PAY staff

Employers may review attestations by accessing the Attestation Report through *My Account*

- ▶ If you do not have Pay1 access, contact the PEBB Program through FUZE to request an Attestation Report



The screenshot displays the Washington State Health Care Authority website. At the top, there is a navigation bar with links: PEBB Home, About HCA, Contact PEBB, and Sign Out. Below this is a blue bar with links: My medical/dental coverage, My life/LTD coverage, My login information, and Subscriber SOI lookup. The main content area is titled 'Subscriber Statement of Insurance Lookup'. On the right side of this area, there is a green button labeled 'Attestations Report' with a person icon, which is highlighted by a green rectangular box. An orange arrow points upwards towards this button. Below the title, there is a section titled 'Enter the subscriber information below:' containing two input fields: 'Subscriber date of birth:' with a placeholder '(mm/dd/yyyy)' and 'Last 4 Digits of Subscriber SSN:'. A green 'Continue' button is located at the bottom of this section.

Dependent Verification (DV)

DV is due at the same time as other required enrollment forms

- ▶ No later than 31 days after the date of eligibility
- ▶ No later than 60 days after the special open enrollment event
- ▶ No later than **November 30, 2018** during annual open enrollment

Follow-up with employees when DV documents are:

- ▶ Not submitted by the employee, or
- ▶ Are invalid, illegible or incomplete

UMP Plus Plan Webinars

UMP Plus – Puget Sound High Value Network

- ▶ Monday, October 29th
- ▶ Noon – 1 p.m. Pacific Time
- ▶ Preregister at: <https://attendee.gotowebinar.com/register/2629857383774334978>

UMP Plus – UW Medicine Accountable Care Network

- ▶ Wednesday, November 7th
- ▶ Noon – 1 p.m. Pacific Time
- ▶ Preregister at: <https://register.gotowebinar.com/register/8026164796162365953>

CDHP/HSA Reminders

Employees changing plans from a CDHP with an HSA to a traditional plan must:

- ▶ Stop any automatic payroll deduction for their HSA
- ▶ Stop any direct contributions to HealthEquity

Employees are not eligible for the HSA if:

- ▶ They or their spouse enrolls in a Medical FSA for 2019
 - ▶ Unless the Medical FSA is made *“limited purpose”*
 - ▶ PEBB Medical FSA **cannot** be made limited purpose

Other exclusions apply. Refer to IRS publication 969 for other exclusions

CDHP/HSA Reminders

Employees age 65+ or turning 65 in 2019

- ▶ Should be discouraged from enrolling in a CDHP with HSA without seeking professional tax advice
 - ▶ Medicare can be enrolled up to 6 months retro unless a specific request is made to Medicare

Medical FSA Reminders

Employees may not enroll or re-enroll in a Medical FSA if:

- ▶ Employee or spouse/state-registered domestic partner is enrolled in a CDHP in 2019
- ▶ Employee changes to a CDHP plan in 2019

2018 Medical FSA enrollees who enroll in a CDHP for 2019

- ▶ Must use all their funds and have all claims paid by December 31, 2018
- ▶ If all Medical FSA funds are not used and all claims paid by December 31, 2018
 - ▶ No contributions – employer or employee – may be made to their HSA account until April 1, 2019

Newborn/Adoption

Employees adding a newborn or adopted child in December

- ▶ Key as quickly as possible in December
 - ▶ Delays and confusion occur at the carrier if the employee made a plan change during open enrollment or had a change in their wellness incentive status
- ▶ Effective date is date of birth, date of adoption or date assume financial responsibility for the child
- ▶ If you are unable to enter the date of birth/adoption
 - ▶ Contact PEBB through FUZE to have us key the birth
 - ▶ **Do not** key an incorrect date and ask us to fix it later

FUZE & Phones

Open enrollment and the months following are a busy time for everyone.

- ▶ We are asking for your patience
 - ▶ When our responses to FUZE are delayed
 - ▶ When phone wait times are long
 - ▶ We understand your employees can be impatient, adding to your pressure
 - ▶ We are all working quickly to respond to your questions
 - ▶ You are our number one priority

Reopening a FUZE to check the status puts you at the end of the queue for a response - we respond in the order in which the FUZE is received.

FUZE & Phones

Please **do not share** the following with employees:

- ▶ The PEB Division Outreach and Training 800-700-1555 number
 - ▶ This is for Pers/Pay staff only
- ▶ PEB Division Customer Service 800-200-1004 number
 - ▶ This is for Retiree, COBRA and continuation coverage members only
- ▶ Outreach and Training FUZE
- ▶ Our individual email addresses
- ▶ Our direct phone numbers

Agency Resources

Personnel, payroll, and benefits staff only

- ▶ Outreach and Training: **1-800-700-1555**
- ▶ Pers/Pay website at www.hca.wa.gov/perspay
- ▶ FUZE
- ▶ Eligibility and PAY1 Manuals and other guidance
- ▶ Available for personnel, payroll, and benefits staff only

Please contact us with your employee's questions—employees should not contact us directly

Employee & Agency Resources

- ▶ PEBB website (for employees): hca.wa.gov/erb
- ▶ [Individual plan websites](#) (see employee enrollment guide)
- ▶ Navia Benefit Solutions (Medical FSA/DCAP)
 - ▶ Website: pebb.naviabenefits.com
 - ▶ Customer Service: **1-800-669-3539**
- ▶ Health Equity (HSA)
 - ▶ Website: healthequity.com/pebb
 - ▶ Customer Service: **1-877-873-8823**

Employee & Agency Resources

MetLife customer service and website

- ▶ Customer Service: **1-866-548-7139**
- ▶ Website: <https://mybenefits.metlife.com/wapebb>

SmartHealth Wellness Program

- ▶ Customer Service: **1-855-750-8866**
- ▶ Website: www.smarthealth.hca.wa.gov
- ▶ Email: support@limeade.com

Employee Resources

Employees should contact the **plans** directly for help with:

- ▶ Benefit questions
- ▶ ID cards
- ▶ Claims
- ▶ Making sure their doctor or dentist contracts with the plan
- ▶ Choosing a doctor or dentist
- ▶ Making sure their prescriptions are covered

Employee Resources

Employees should contact **YOU** (Pers/Pay staff) directly for help with:

- ▶ Eligibility questions or changes
- ▶ Enrollment questions or procedures
- ▶ Premium surcharge questions
- ▶ Finding forms
- ▶ Adding or removing dependents
- ▶ Life and LTD insurance eligibility/enrollment questions
- ▶ Payroll deduction information

PEBB Program and Website Changes

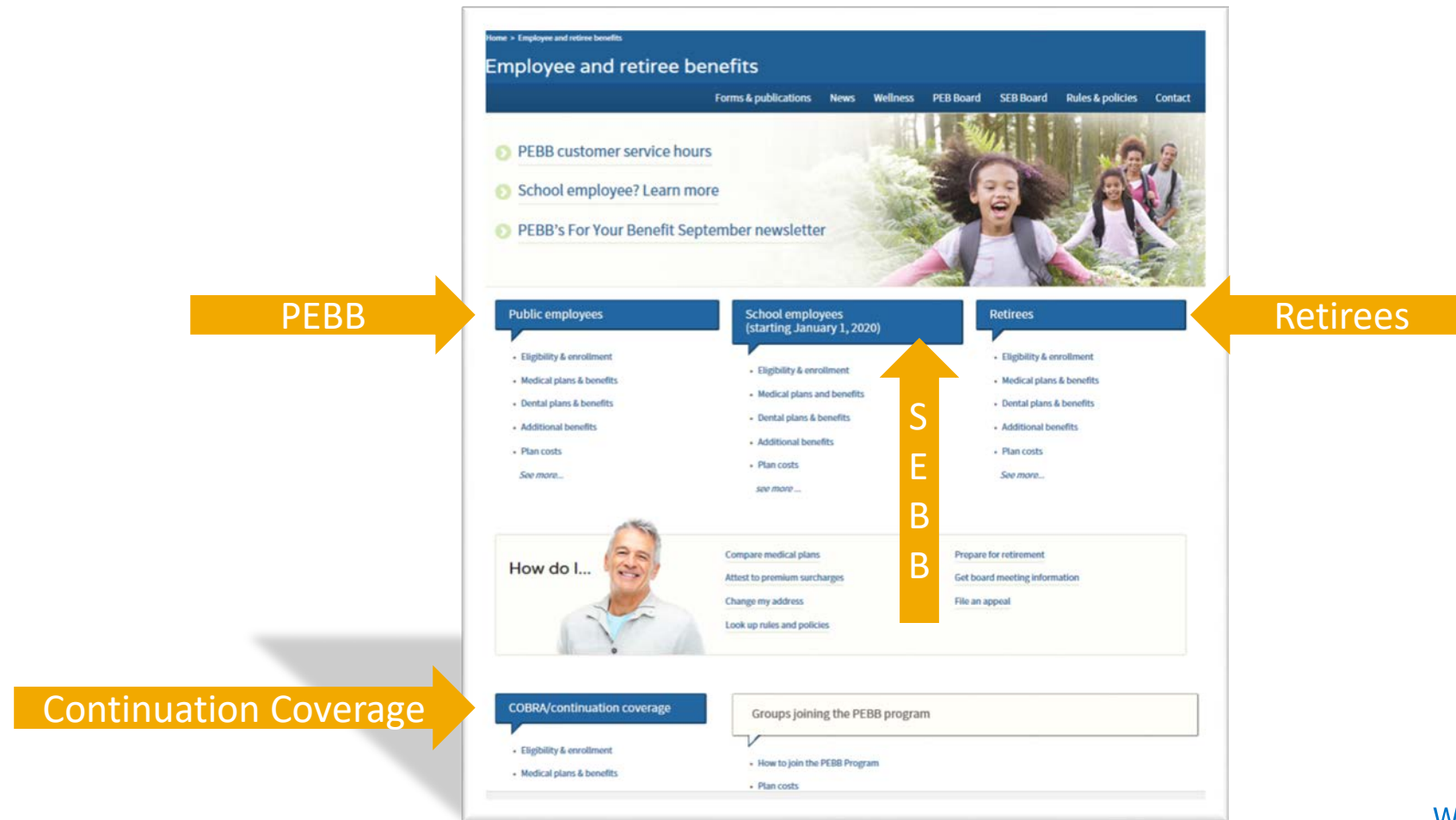
New *Employee and Retiree Benefits (ERB)* Division at the HCA

- ▶ PEBB is one program within ERB
- ▶ SEBB (School Employee's Benefits Board) is a second program within ERB
 - ▶ Effective January 1, 2020

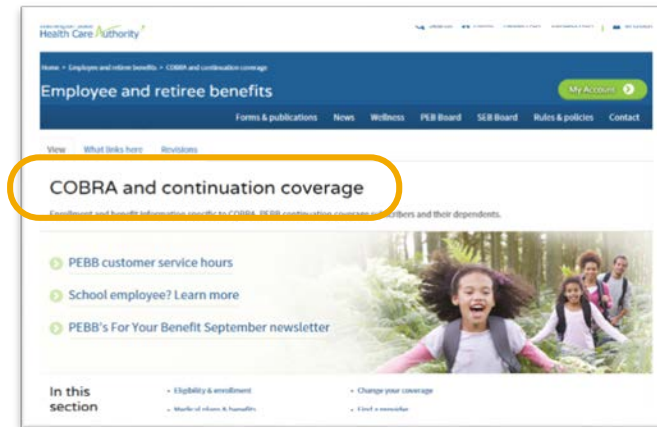
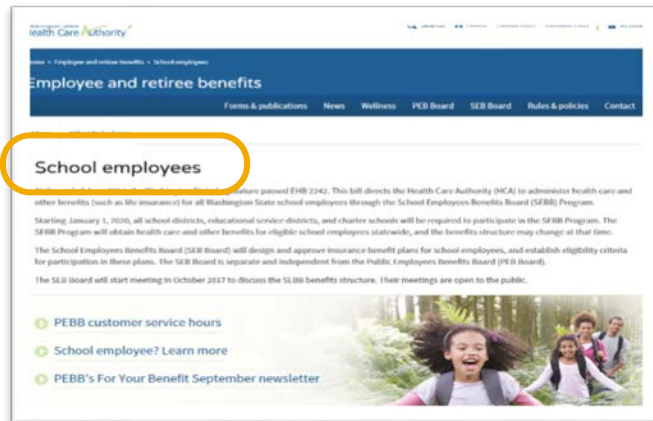
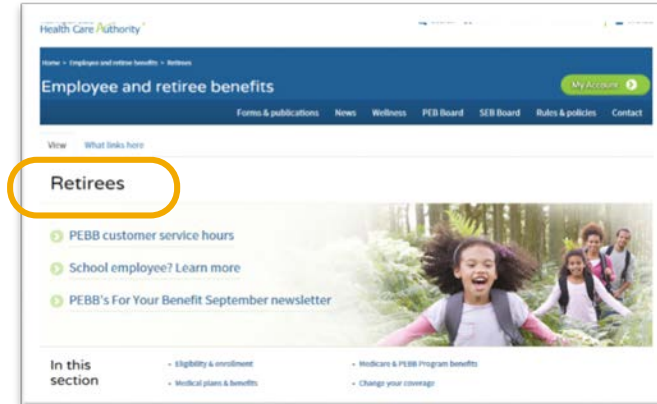
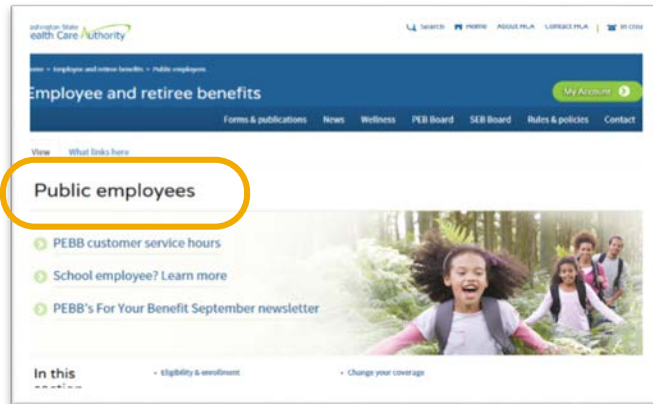
Changes reflected on the PEBB website

- ▶ New ERB web page with links to:
 - ▶ **PEBB**
 - ▶ **SEBB**
 - ▶ **Retirees**
 - ▶ **Continuation Coverage**

New ERB webpage



Web pages for each program



Questions?

