



Washington State Health Care Authority
Public Employees Benefits Board

P.O. Box 42684 • Olympia, Washington 98504-2684
360-725-0440 • TTY 711 • FAX 360-725-0771 • www.hca.wa.gov/pebb

August 18, 2022

TO: Personnel and Payroll Offices of K-12 School District School Board
Members

FROM: Amy Corrigan, Management Analyst 5
PEB Outreach & Training Team

SUBJECT: Calendar Year 2023 Rates – Tiered - Full Benefits Package

Medical/Dental Insurance

Based on new contracts with the health plans, the revised rates for medical and dental coverage effective January 1, 2023, are attached. The board member is responsible for the full premium. The district is responsible for collecting the premium and submitting the payment to the PEBB Program.

PEBB Program Open Enrollment

The Public Employees Benefits Board (PEBB) Program annual open enrollment is November 1-30. In October, the PEBB Program will mail the *For Your Benefit* newsletter to employees at the address on record or will send it electronically to those who subscribe to email subscription. This is the only notice the PEBB Program will send to employees about open enrollment. Information will be available on the [PEBB Program website](#) in October.

Employees who make online plan changes using *My Account* will not see premium rates. Instead, a pop-up box will prompt them to contact their personnel or payroll office. To support their decisions and address the questions they may have, you may want to distribute information to your employees before the PEBB Program open enrollment starts regarding premiums they will be expected to pay in 2023.

Premium Surcharges

The tobacco use premium surcharge will remain at \$25 per account per month in addition to the monthly medical premium, regardless of the number of tobacco users in the family.

The spouse or state-registered domestic partner coverage premium surcharge will remain at \$50 per month in addition to the monthly medical premium for subscribers who cover a spouse or state-registered domestic partner in PEBB medical insurance where the spouse or state-registered domestic partner has chosen not to enroll in their own

employer-based group health insurance that is comparable to the Uniform Medical Plan (UMP) Classic.

Employees who cover a spouse or state-registered domestic partner on their 2023 medical coverage may be required to attest to the spouse or state-registered domestic partner coverage premium surcharge during the PEBB Program open enrollment. In October, the PEBB Program will mail a letter to the employees who need to attest. Employees can also find whether they need to re-attest in PEBB My Account during annual open enrollment.

Life, Accidental Death and Dismemberment (AD&D)

Employee's supplemental life and AD&D insurance premiums will remain the same for the 2023 plan year (unless an employee changes age brackets or increases their coverage).

The rate schedule for life insurance and AD&D is attached.

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

Attachments
c: Kate LaBelle

Washington State Health Care Authority

2023 PEBB Rate Book

School Board Members, Active Tiered Rates for Benefits Less LTD and Retiree Charge

Plan	Subscriber	Subscriber and Spouse	Subscriber and Child(ren)	Full Family
Kaiser Permanente NW Classic	\$ 926.32	\$ 1,763.15	\$ 1,553.94	\$ 2,390.77
Kaiser Permanente NW CDHP	\$ 784.95	\$ 1,478.63	\$ 1,319.79	\$ 1,955.14
Kaiser Permanente WA Classic	\$ 921.12	\$ 1,752.75	\$ 1,544.84	\$ 2,376.47
Kaiser Permanente WA Value	\$ 848.64	\$ 1,607.79	\$ 1,418.00	\$ 2,177.15
Kaiser Permanente WA SoundChoice	\$ 800.18	\$ 1,510.87	\$ 1,333.20	\$ 2,043.89
Kaiser Permanente WA CDHP	\$ 784.43	\$ 1,477.59	\$ 1,318.88	\$ 1,953.71
Uniform Medical Plan Classic	\$ 889.91	\$ 1,690.33	\$ 1,490.23	\$ 2,290.65
Uniform Medical Plan Plus - PSHVN	\$ 851.50	\$ 1,613.51	\$ 1,423.01	\$ 2,185.02
Uniform Medical Plan Plus - UW	\$ 851.50	\$ 1,613.51	\$ 1,423.01	\$ 2,185.02
Uniform Medical Plan CDHP	\$ 788.97	\$ 1,486.67	\$ 1,326.83	\$ 1,966.20
Uniform Medical Plan Select	\$ 813.68	\$ 1,537.87	\$ 1,356.82	\$ 2,081.01
Medical Waived	\$ 89.49	\$ 89.49	\$ 89.49	\$ 89.49

Surcharges				
Tobacco Use Surcharge	\$ 25	\$ 25	\$ 25	\$ 25
Spouse Waiver (AV) Surcharge	\$ -	\$ 50	\$ -	\$ 50

Washington State Health Care Authority

2023 PEBB Rate Book

PEBB Life and AD&D Rates Paid to Plan and Charged to Subscribers

Employee Basic*	Monthly Cost:	\$3.955
------------------------	---------------	---------

Employee Supplemental		
Monthly Cost for Each \$1,000 of Coverage (Available in \$10,000 increments)		
Age	Non-Smoker	Smoker
<25	\$ 0.030	\$ 0.039
25-29	\$ 0.033	\$ 0.046
30-34	\$ 0.036	\$ 0.060
35-39	\$ 0.045	\$ 0.069
40-44	\$ 0.067	\$ 0.077
45-49	\$ 0.097	\$ 0.117
50-54	\$ 0.151	\$ 0.179
55-59	\$ 0.282	\$ 0.334
60-64	\$ 0.432	\$ 0.508
65-69	\$ 0.798	\$ 0.978
70+	\$ 1.190	\$ 1.589

Spouse/Registered Domestic Partner Life		
Monthly Cost for Each \$1,000 of Coverage (Up to 50% of Employee Supplemental in \$5,000 increments)		
Age	Non-Smoker	Smoker
<25	\$ 0.030	\$ 0.039
25-29	\$ 0.033	\$ 0.046
30-34	\$ 0.036	\$ 0.060
35-39	\$ 0.045	\$ 0.069
40-44	\$ 0.067	\$ 0.077
45-49	\$ 0.097	\$ 0.117
50-54	\$ 0.151	\$ 0.179
55-59	\$ 0.282	\$ 0.334
60-64	\$ 0.432	\$ 0.508
65-69	\$ 0.798	\$ 0.978
70+	\$ 1.190	\$ 1.589

Child Life	
Monthly Cost for Each \$1,000 of Coverage (Available in \$5,000 increments)	
Age 2 weeks - 26 years	\$ 0.124

Employee Supplemental AD&D	
Monthly Cost for Each \$1,000 of Coverage (Available in \$10,000 increments)	
Cost per \$1,000	\$ 0.019

Spouse/Registered Domestic Partner AD&D	
Monthly Cost for Each \$1,000 of Coverage (Available in \$10,000 increments)	
Cost per \$1,000	\$ 0.019

Child AD&D	
Monthly Cost for Each \$1,000 of Coverage (Available in \$5,000 increments)	
Cost per \$1,000	\$ 0.016

* Represents premium paid to Plan

For State Actives, Plan A Basic coverage is paid by the employer.

For Actives from Employer Groups, ESDs, and K-12 Districts Accepting the Full Benefits Package, the premium for Plan A Basic coverage is included in the rates for the selected medical plan.

Coverage is not provided to Actives from Employer Groups Accepting Medical Only Package.