



Washington State Health Care Authority
Public Employees Benefits Board

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August 27, 2021

TO: Personnel and Payroll Offices of Other PEBB Employer Groups

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

SUBJECT: Fiscal Year 2021-22 Program Rates – Composite

Overview

The monthly base rate of \$936 per eligible employee for health care contributions for fiscal year 2021-22 will remain unchanged until July 1, 2022.

Medical/Dental Insurance

Based on new contracts with the health plans, the revised rates for medical and dental coverage effective January 1, 2022, are attached. As the employer, you determine the portion of the total premium your employees are required to pay.

PEBB Program Annual 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 the 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 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 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 are expected to pay for 2022.

Premium Surcharges

The tobacco use 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 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 2022 medical coverage may be required to attest to the spouse or state-registered domestic partner coverage premium surcharge during the PEBB Program annual open enrollment. In October, the PEBB Program will notify the employees of the need to attest.

Life, Accidental Death and Dismemberment (AD&D), and Long-Term Disability (LTD) Insurance

Employee's supplemental life and AD&D insurance premiums will remain the same for the 2022 plan year (unless an employee changes age brackets or increases their coverage).

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

Employee's supplemental LTD premiums will change for the 2022 plan year.

The rate schedule LTD insurance will be available at a future date.

Additional Taxable Income for Non-Tax Qualified Dependents

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.

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

Attachments
c: Kate LaBelle

Washington State Health Care Authority
2022 PEBB Rate Book

Composite Active Rates for Employer Groups (for January through June 2022 only)

Plans	Total Premium: January - June 2022			
	Subscriber	Subscriber and Spouse	Subscriber and Child(ren)	Full Family
Kaiser Permanente NW Classic	\$1,095.00	\$1,264.00	\$1,214.00	\$1,383.00
Kaiser Permanente NW CDHP	\$962.00	\$998.00	\$982.00	\$1,018.00
Kaiser Permanente WA Classic	\$1,140.00	\$1,354.00	\$1,293.00	\$1,507.00
Kaiser Permanente WA Value	\$1,049.00	\$1,172.00	\$1,134.00	\$1,257.00
Kaiser Permanente WA SoundChoice	\$986.00	\$1,046.00	\$1,024.00	\$1,084.00
Kaiser Permanente WA CDHP	\$960.00	\$994.00	\$978.00	\$1,012.00
Uniform Medical Plan Classic	\$1,046.00	\$1,166.00	\$1,129.00	\$1,249.00
Uniform Medical Plan Plus - PSHVN	\$1,014.00	\$1,102.00	\$1,073.00	\$1,161.00
Uniform Medical Plan Plus - UW	\$1,014.00	\$1,102.00	\$1,073.00	\$1,161.00
Uniform Medical Plan CDHP	\$960.00	\$994.00	\$978.00	\$1,012.00
Uniform Medical Plan Select	\$975.00	\$1,024.00	\$1,004.00	\$1,053.00

Surcharges				
Tobacco Use Surcharge	\$25.00	\$25.00	\$25.00	\$25.00
Spouse Waiver (AV) Surcharge	\$0.00	\$50.00	\$0.00	\$50.00

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

Employee Basic*	Monthly Cost:	\$3.955
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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, and ESDs 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.

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Additional Taxable Income for Non-Tax Qualified Dependents

Table 1: Employer Share Medical and Dental

2022 Monthly State Premium Contribution for Medical and Dental for Active Employees

Additional Taxable Income for Non-Tax Qualified Dependent Coverage

MEDICAL AND DENTAL PLAN	Partner*	Subscriber's or Partner's Child(ren)*	Partner and Child(ren)*
All Medical Plans	\$ 643.00	\$ 502.00	\$ 1,145.00

Table 2: Employer Share Dental Only

Sample chart for dental only enrollment-taxable amount for dependents

DENTAL PLAN	Partner*	Subscriber's or Partner's Child(ren)*	Partner and Child(ren)*
All Dental Plans	\$ 49.00	\$ 49.00	\$ 98.00

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
Kaiser Permanente NW Classic	\$159.00	\$328.00	\$278.00	\$447.00
Kaiser Permanente NW CDHP	\$26.00	\$62.00	\$46.00	\$82.00
Kaiser Permanente WA Classic	\$204.00	\$418.00	\$357.00	\$571.00
Kaiser Permanente WA Value	\$113.00	\$236.00	\$198.00	\$321.00
Kaiser Permanente WA SoundChoice	\$50.00	\$110.00	\$88.00	\$148.00
Kaiser Permanente WA CDHP	\$24.00	\$58.00	\$42.00	\$76.00
Uniform Medical Plan Classic	\$110.00	\$230.00	\$193.00	\$313.00
Uniform Medical Plan Plus - PSHVN	\$78.00	\$166.00	\$137.00	\$225.00
Uniform Medical Plan Plus - UW	\$78.00	\$166.00	\$137.00	\$225.00
Uniform Medical Plan CDHP	\$24.00	\$58.00	\$42.00	\$76.00
Uniform Medical Plan Select	\$39.00	\$88.00	\$68.00	\$117.00

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

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

Plan Name	Subscriber and Spouse	Subscriber	Partner
Kaiser Permanente NW Classic	\$328.00	\$159.00	\$169.00
Kaiser Permanente NW CDHP	\$62.00	\$26.00	\$36.00
Kaiser Permanente WA Classic	\$418.00	\$204.00	\$214.00
Kaiser Permanente WA Value	\$236.00	\$113.00	\$123.00
Kaiser Permanente WA SoundChoice	\$110.00	\$50.00	\$60.00
Kaiser Permanente WA CDHP	\$58.00	\$24.00	\$34.00
Uniform Medical Plan Classic	\$230.00	\$110.00	\$120.00
Uniform Medical Plan Plus - PSHVN	\$166.00	\$78.00	\$88.00
Uniform Medical Plan Plus - UW	\$166.00	\$78.00	\$88.00
Uniform Medical Plan CDHP	\$58.00	\$24.00	\$34.00
Uniform Medical Plan Select	\$88.00	\$39.00	\$49.00

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

Plan Name	Full Family	Subscriber	Partner and Child(ren)
Kaiser Permanente NW Classic	\$447.00	\$159.00	\$288.00
Kaiser Permanente NW CDHP	\$82.00	\$26.00	\$56.00
Kaiser Permanente WA Classic	\$571.00	\$204.00	\$367.00
Kaiser Permanente WA Value	\$321.00	\$113.00	\$208.00
Kaiser Permanente WA SoundChoice	\$148.00	\$50.00	\$98.00
Kaiser Permanente WA CDHP	\$76.00	\$24.00	\$52.00
Uniform Medical Plan Classic	\$313.00	\$110.00	\$203.00
Uniform Medical Plan Plus - PSHVN	\$225.00	\$78.00	\$147.00
Uniform Medical Plan Plus - UW	\$225.00	\$78.00	\$147.00
Uniform Medical Plan CDHP	\$76.00	\$24.00	\$52.00
Uniform Medical Plan Select	\$117.00	\$39.00	\$78.00

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

Plan Name	Full Family	Subscriber and Child(ren)	Partner
Kaiser Permanente NW Classic	\$447.00	\$278.00	\$169.00
Kaiser Permanente NW CDHP	\$82.00	\$46.00	\$36.00
Kaiser Permanente WA Classic	\$571.00	\$357.00	\$214.00
Kaiser Permanente WA Value	\$321.00	\$198.00	\$123.00
Kaiser Permanente WA SoundChoice	\$148.00	\$88.00	\$60.00
Kaiser Permanente WA CDHP	\$76.00	\$42.00	\$34.00
Uniform Medical Plan Classic	\$313.00	\$193.00	\$120.00
Uniform Medical Plan Plus - PSHVN	225	137	88
Uniform Medical Plan Plus - UW	225	137	88
Uniform Medical Plan CDHP	76	42	34
Uniform Medical Plan Select	117	68	49

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
Kaiser Permanente NW Classic	\$278.00	\$159.00	\$119.00
Kaiser Permanente NW CDHP	\$46.00	\$26.00	\$20.00
Kaiser Permanente WA Classic	\$357.00	\$204.00	\$153.00
Kaiser Permanente WA Value	\$198.00	\$113.00	\$85.00
Kaiser Permanente WA SoundChoice	\$88.00	\$50.00	\$38.00
Kaiser Permanente WA CDHP	\$42.00	\$24.00	\$18.00
Uniform Medical Plan Classic	\$193.00	\$110.00	\$83.00
Uniform Medical Plan Plus - PSHVN	137	78	59
Uniform Medical Plan Plus - UW	137	78	59
Uniform Medical Plan CDHP	42	24	18
Uniform Medical Plan Select	68	39	29