



Washington State Health Care Authority
Public Employees Benefits Board

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August 18, 2022

TO: Personnel and Payroll Offices of Other PEBB Employer Groups

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. As the employer, you determine the portion of the total premium your employees are required to pay.

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), and Long-Term Disability (LTD) Insurance

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.

Employee's supplemental LTD premiums will remain the same for the 2023 plan year.

The rate schedule for LTD insurance is attached.

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 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

Other Employer Groups Active Tiered Rates for Full Benefits Package

Plans	Subscriber	Subscriber and Spouse	Subscriber and Child(ren)	Full Family
Kaiser Permanente NW Classic	\$ 994.51	\$ 1,831.34	\$ 1,622.13	\$ 2,458.96
Kaiser Permanente NW CDHP	\$ 853.14	\$ 1,546.82	\$ 1,387.98	\$ 2,023.33
Kaiser Permanente WA Classic	\$ 989.31	\$ 1,820.94	\$ 1,613.03	\$ 2,444.66
Kaiser Permanente WA Value	\$ 916.83	\$ 1,675.98	\$ 1,486.19	\$ 2,245.34
Kaiser Permanente WA SoundChoice	\$ 868.37	\$ 1,579.06	\$ 1,401.39	\$ 2,112.08
Kaiser Permanente WA CDHP	\$ 852.62	\$ 1,545.78	\$ 1,387.07	\$ 2,021.90
Uniform Medical Plan Classic	\$ 958.10	\$ 1,758.52	\$ 1,558.42	\$ 2,358.84
Uniform Medical Plan Plus - PSHVN	\$ 919.69	\$ 1,681.70	\$ 1,491.20	\$ 2,253.21
Uniform Medical Plan Plus - UW	\$ 919.69	\$ 1,681.70	\$ 1,491.20	\$ 2,253.21
Uniform Medical Plan CDHP	\$ 857.16	\$ 1,554.86	\$ 1,395.02	\$ 2,034.39
Uniform Medical Plan Select	\$ 881.87	\$ 1,606.06	\$ 1,425.01	\$ 2,149.20
Medical Waived	\$ 157.68	\$ 157.68	\$ 157.68	\$ 157.68

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
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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, 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.

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2023 PEBB Rate Book

PEBB Long Term Disability Plan - Rates Paid to Plan and Charged to Subscribers

Basic Plan for Actives	Monthly Cost*:	\$2.10
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Optional Plan	TIAA/CREF or Higher Education Academic Retirement Plan Employees		TRS, PERS, & other Retirement Plan Employees	
	60% Benefit (default)	50% Benefit (buy-down)	60% Benefit (default)	50% Benefit (buy-down)
Waiting Period				
90 days	0.0059	0.0035	0.0047	0.0028

* Represents premium paid to plan only.

For State Actives, Basic Plan coverage is funded by the state.

CWU and EWU included in higher-ed

Washington State Health Care Authority
2023 PEBB Rate Book
 Additional Taxable Income for Non-Tax Qualified Dependents

Table 1: Employer Share Medical and Dental

2023 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	\$ 704.00	\$ 548.00	\$ 1,252.00

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	\$ 172	\$ 354	\$ 301	\$ 483
Kaiser Permanente NW CDHP	\$ 25	\$ 60	\$ 44	\$ 79
Kaiser Permanente WA Classic	\$ 167	\$ 344	\$ 292	\$ 469
Kaiser Permanente WA Value	\$ 94	\$ 198	\$ 165	\$ 269
Kaiser Permanente WA SoundChoice	\$ 46	\$ 102	\$ 81	\$ 137
Kaiser Permanente WA CDHP	\$ 25	\$ 60	\$ 44	\$ 79
Uniform Medical Plan Classic	\$ 135	\$ 280	\$ 236	\$ 381
Uniform Medical Plan Plus - PSHVN	\$ 97	\$ 204	\$ 170	\$ 277
Uniform Medical Plan Plus - UW	\$ 97	\$ 204	\$ 170	\$ 277
Uniform Medical Plan CDHP	\$ 29	\$ 68	\$ 51	\$ 90
Uniform Medical Plan Select	\$ 59	\$ 128	\$ 103	\$ 172

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

Plan Name	Subscriber and Spouse	Subscriber	Partner
Kaiser Permanente NW Classic	\$ 354	\$ 172	\$ 182
Kaiser Permanente NW CDHP	\$ 60	\$ 25	\$ 35
Kaiser Permanente WA Classic	\$ 344	\$ 167	\$ 177
Kaiser Permanente WA Value	\$ 198	\$ 94	\$ 104
Kaiser Permanente WA SoundChoice	\$ 102	\$ 46	\$ 56
Kaiser Permanente WA CDHP	\$ 60	\$ 25	\$ 35
Uniform Medical Plan Classic	\$ 280	\$ 135	\$ 145
Uniform Medical Plan Plus - PSHVN	\$ 204	\$ 97	\$ 107
Uniform Medical Plan Plus - UW	\$ 204	\$ 97	\$ 107
Uniform Medical Plan CDHP	\$ 68	\$ 29	\$ 39
Uniform Medical Plan Select	\$ 128	\$ 59	\$ 69

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

Plan Name	Full Family	Subscriber and Child(ren)	Partner
Kaiser Permanente NW Classic	\$ 483	\$ 301	\$ 182
Kaiser Permanente NW CDHP	\$ 79	\$ 44	\$ 35
Kaiser Permanente WA Classic	\$ 469	\$ 292	\$ 177
Kaiser Permanente WA Value	\$ 269	\$ 165	\$ 104
Kaiser Permanente WA SoundChoice	\$ 137	\$ 81	\$ 56
Kaiser Permanente WA CDHP	\$ 79	\$ 44	\$ 35
Uniform Medical Plan Classic	\$ 381	\$ 236	\$ 145
Uniform Medical Plan Plus - PSHVN	\$ 277	\$ 170	\$ 107
Uniform Medical Plan Plus - UW	\$ 277	\$ 170	\$ 107
Uniform Medical Plan CDHP	\$ 90	\$ 51	\$ 39
Uniform Medical Plan Select	\$ 172	\$ 103	\$ 69

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	\$ 483	\$ 172	\$ 311
Kaiser Permanente NW CDHP	\$ 79	\$ 25	\$ 54
Kaiser Permanente WA Classic	\$ 469	\$ 167	\$ 302
Kaiser Permanente WA Value	\$ 269	\$ 94	\$ 175
Kaiser Permanente WA SoundChoice	\$ 137	\$ 46	\$ 91
Kaiser Permanente WA CDHP	\$ 79	\$ 25	\$ 54
Uniform Medical Plan Classic	\$ 381	\$ 135	\$ 246
Uniform Medical Plan Plus - PSHVN	\$ 277	\$ 97	\$ 180
Uniform Medical Plan Plus - UW	\$ 277	\$ 97	\$ 180
Uniform Medical Plan CDHP	\$ 90	\$ 29	\$ 61
Uniform Medical Plan Select	\$ 172	\$ 59	\$ 113

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	\$ 301	\$ 172	\$ 129
Kaiser Permanente NW CDHP	\$ 44	\$ 25	\$ 19
Kaiser Permanente WA Classic	\$ 292	\$ 167	\$ 125
Kaiser Permanente WA Value	\$ 165	\$ 94	\$ 71
Kaiser Permanente WA SoundChoice	\$ 81	\$ 46	\$ 35
Kaiser Permanente WA CDHP	\$ 44	\$ 25	\$ 19
Uniform Medical Plan Classic	\$ 236	\$ 135	\$ 101
Uniform Medical Plan Plus - PSHVN	\$ 170	\$ 97	\$ 73
Uniform Medical Plan Plus - UW	\$ 170	\$ 97	\$ 73
Uniform Medical Plan CDHP	\$ 51	\$ 29	\$ 22
Uniform Medical Plan Select	\$ 103	\$ 59	\$ 44