

SEBB: Limited Open Enrollment (LOE)

Thank you for participating in today's webinar

The presentation will start around 10:05 a.m.

- All attendees will be muted. Please do not unmute yourself if the program allows you to.
- We can not assist with technical issues and apologize if they keep you from participating.
- This webinar will be recorded and posted on the Benefits Administrator website.



SEBB: Limited Open Enrollment (LOE)

Addressing questions during the webinar

- Please use the “questions” feature to send questions throughout the webinar.
- We will address questions:
 - Throughout the presentation when appropriate – by topic.
 - At the end of the presentation – in summary – as time allows.
 - Questions not answered during the webinar will be addressed the following week via either:
 - Email
 - Phone
 - FUZE
- **If you have employee related questions or scenarios, please send via FUZE**
- **For urgent matters, call Outreach & Training (O&T) at 1-800-700-1555**



SEBB Limited Open Enrollment (LOE)

Presented by: Sarah Story
School Employees Benefits Board
(SEBB) Program

Outreach & Training Unit

June 24, 2020

Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

Limited Open Enrollment

In light of the COVID-19 pandemic, the SEBB Program is offering an opportunity for employees to make some changes to their 2020 SEBB benefits from **July 1, 2020 – July 31, 2020**.

Changes include:

- Enroll in medical coverage
- Enroll in/make changes to Medical FSA/DCAP

All changes will be effective **August 1, 2020**.

Agenda

- 1 Limited Open Enrollment
- 2 Communications
- 3 Limited Open Enrollment vs. Special Open Enrollment
- 4 Changes that can be made
- 5 BA Responsibilities
- 6 Resources
- 7 Questions

Communications

JUNE

June 23-26: Navia emails SEBB employees with 2020 Medical FSA or DCAP accounts

June 24: HCA will mail a LOE postcard to SEBB employees

June 29: O&T sends "It's here" GovDelivery to SEBB BA's

- w/ forwardable message for employees

JULY

July 1: HCA and Navia will post COVID-19 LOE forms

July 15: HCA mails reminder postcard to SEBB employees

July 24: O&T sends "deadline approaching" GovDelivery to SEBB BA's

- w/ forwardable message for employees

July 24-26: Navia sends "deadline approaching" email to all SEBB employees with 2020 Medical FSA or DCAP accounts

July LOE

GovDelivery sent on
June 12, 2020

Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

Upcoming opportunity to change some SEBB benefits

We know the COVID-19 pandemic may have changed your employees' health care needs. In light of this, from July 1 through 31, 2020, SEBB employees will have a limited open enrollment opportunity to change some of their SEBB benefits effective August 1, 2020. They can:

- Enroll in medical if they are currently enrolled only in dental and vision.
- Add eligible dependents to their medical coverage.
- Increase or decrease their Medical FSA or DCAP annual elections.
- Enroll in a Medical FSA or DCAP for the rest of the 2020 calendar year (if eligible for these benefits).

These changes **do not** require a special open enrollment event. However, dependent verification documents are still required to enroll a dependent.

Please note that employees cannot change their medical plans or waive medical coverage during this limited open enrollment.

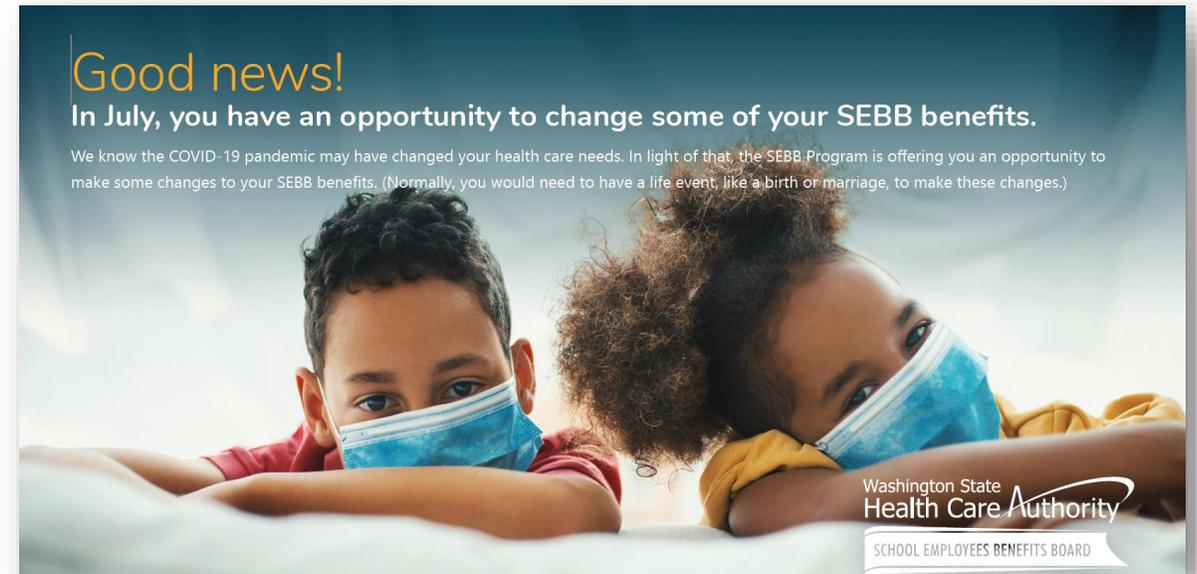
Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

July LOE

Postcards are mailing out to SEBB employees

June 24, 2020



Limited Open Enrollment vs. Special Open Enrollment

LOE

- July 1, 2020 – July 31, 2020
- Limited changes
- No qualifying event proof required
- Dependent verification (DV) documents required

SOE

- Anytime throughout year
- Several changes
- Requires proof of qualifying event
- DV documents required
- Refer to SOE matrix
 - Policy 45-2A

LOE: Enroll in Medical Coverage

Employees can:

- Enroll in medical coverage
 - Without a qualifying event
- Add dependents to medical coverage
 - Without a qualifying event
 - Must submit dependent verification (DV) documents to prove eligibility

All changes will be effective
August 1, 2020

Employees must wait until annual open enrollment (Oct 26-Nov 23) to:

- Change/waive medical plans
- Make changes or enroll dependents to their vision and dental plans

How to Enroll in Medical Coverage

Employees should enroll in medical coverage using SEBB My Account (SMA)

SEBB COVID-19 Enrollment/Change Form

Only for use from July 1 through 31, 2020

In light of the COVID-19 pandemic, the SEBB Program is offering a limited open enrollment from July 1 through 31, 2020. School employees and SEBB Continuation Coverage subscribers can enroll in medical coverage (if they are currently enrolled only in dental and vision) and add dependents to their medical coverage.

Type or print clearly in dark ink and use only capital lettering inside the boxes as shown in the example. Inaccurate, incomplete, or illegible information may delay coverage. Remember to sign and date page **x**.

Please check the change(s) you would like to make:

- Enroll in medical coverage
- Add dependent(s) to medical coverage

Section 1: Subscriber information

Last name		Suffix	
First name		Middle initial	Date of birth (mm/dd/yyyy)
Social Security number	Sex M F		
Phone number		Work phone number	
Street address			
Address line 2			
City		State	ZIP Code
		County of residence	
Mailing address (if different)			
Mailing address line 2			
City		State	ZIP Code

If you are enrolled in SEBB Continuation Coverage (COBRA), complete the information below. If you are an employee, skip ahead to the "Tobacco Use Premium Surcharge" section.

Covered by another group medical plan?	Yes	No	If yes, effective date _____
Covered by another group dental plan?	Yes	No	If yes, effective date _____
Disabled under Title II (OASDI) of the Social Security Act?	Yes	No	If yes, effective date _____
Disabled under Title XVI (SSI) of the Social Security Act?	Yes	No	If yes, effective date _____

If yes, you must send a copy of your dependent's Social Security Disability Award letter. You and your enrolled dependents may be eligible for additional months of coverage.

Enrolled in Medicare Part(s) A and/or B?	Part A (hospital)	Yes	No	If yes, effective date _____
	Part B (medical)	Yes	No	If yes, effective date _____

If yes, proof is required. Attach a copy of your dependent's Medicare card to this form. Write your full name and the last four digits of your Social Security number on the copy. Note: You could face penalties if you don't enroll in Medicare Part A and Part B when you become eligible. Federal rules do not allow you to waive Medicare while on COBRA coverage.

Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

How to Enroll in Medical Coverage

Employees should enroll in Medical using SEBB My Account (SMA)

- SMA will not allow employees to make multiple changes to their enrollment
 - Employees who wish to rescind their enrollment they made during LOE will need to fill out the *2020 School Employee Change Form* and return to BA
 - BAs must submit a FUZE with the employee's completed *2020 School Employee Change Form* to have HCA perform changes

All required forms and DV must be received no later than

July 31, 2020

2020 School Employee Change Form

Employees will indicate they are wishing to 'waive medical coverage' or 'remove dependent'

- All changes submitted other than waiving coverage or removing dependents will not be made.

Form can be ordered on the BA website

The screenshot shows the top portion of a form titled "2020 School Employee Change Form". At the top right, there is a "Clear form" button and the Washington State Health Care Authority logo, which includes the text "SCHOOL EMPLOYEES BENEFITS BOARD". On the left, there is an icon of a stack of books. The main heading is "2020 School Employee Change Form". Below the heading, there are instructions: "Please use this form only if you are unable to use the online enrollment system, SEBB My Account. Type or print clearly in black ink and use all capital lettering in the spaces provided. Example: J O H N." and "Use this form only to make changes outside of the annual open enrollment period. Inaccurate, incomplete, or illegible information may delay coverage. The information submitted on this form replaces all enrollment or change forms previously submitted. Benefits differ for employees whose eligibility was locally negotiated under WAC 182-30-130(6). See *Eligibility & enrollment* at hca.wa.gov/sebb-employee for details." A red exclamation mark icon is followed by the text: "Remember to read and sign section 7. To add or remove dependent children, complete section 9 on page 13." The form is divided into sections by a horizontal line. The first section is titled "1 What changes are you making?". Below this, there is a field for "Date of event/change (mm/dd/yyyy)" with a light blue input box. Below that, it says "Check all that apply." and "Changes you can make anytime". There are three checkboxes with corresponding text: "Name change", "Address change", and "Remove dependent(s) from coverage due to loss of eligibility (divorce, dissolution of state-registered domestic partnership or legal union, death, etc.). Your payroll or benefits office must receive this form and proof of the event no later than 60 days after the date the dependent no longer meets SEBB eligibility criteria. Coverage will be terminated the last day of the month of loss of eligibility. If applicable, provide former dependent's new address:". Below these are several input fields for residential information: "Residential address" (a long light blue box), "Address line 2" (a long light blue box), "City" (a light blue box) and "State" (a small light blue box), "ZIP/Postal Code" (a light blue box), and "Country" (a light blue box).



SEBB My Account (SMA)

Trouble Logging into SMA

SMA requires BAs to have 'access management' role

- View enrollment and eligibility data for subscribers
- Access to reports

+ Add system user

First name	Last name	Email	Access Management	Admin	Edit	Finance	Read Only	Access Ended	Manage
Jane	Doe	janed@abcschools.c	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Save

+ Manage API access



Trouble Logging into SMA

1. Click 'Manage Subscriber' tile and search for the employee.
2. Verify employee identity.
3. Check box next to employee's name.
4. Click 'Disassociate this subscriber account?'

ABERDEEN SCHOOL DISTRICT 005
Manage subscribers

Use this section to perform the following actions for subscribers (employees):

- Review your subscriber's current account information and coverage selections.
- View and/or print your subscriber's Statement of Insurance.
- Review your subscriber's enrollment, dependents and benefit elections.

t Search Add new subscriber Manage associated subscriber

	First name	Middle name	Last name	SSN	Birth date	Member type	Employer name
<input checked="" type="checkbox"/>	Tester	H	McGee	XXX-XX-5309	10/12/1961	Subscriber	ABERDEEN SCHOOL DISTRICT 005

1 - 1 of 1 items

Disassociate this subscriber account?

The member will be prompted to re-claim their account upon next login.

Refer to chapter 2 pages 20-21 in SMA Manual

<https://www.hca.wa.gov/sebb-benefits-admins/manuals#sebb-my-account>

SMA LOE Process

During LOE, SMA will have its own page to allow employees to elect and make changes during the month of July.

- Click 'make some changes to your coverage.'

The screenshot displays a web interface for the School Employees Benefits Board (SEBB). At the top, there is a dark blue navigation bar with the following menu items: Dashboard, Manage Dependents, Special Open Enrollment, Profile, Document Upload, Premium Surcharge Attestations, Supplemental Coverage, Coverage Summary, and Limited Open Enrollment. Below the navigation bar is a large yellow banner with the heading "Limited Open Enrollment Opportunity". The text in the banner reads: "We know the COVID-19 pandemic may have changed your health care needs. In light of that, the SEBB Program is offering you an opportunity to make some changes to your SEBB benefits from June 01 - 30, 2020 [make some changes to your coverage](#) effective July 01. During this opportunity, you can also change your 2020 Medical FSA or DCAP election amounts. See [Navia Benefit Solutions' website](#) to learn more." The link "make some changes to your coverage" is highlighted with a red box.

SMA LOE Process

SMA will only allow enrollment in Medical coverage and adding dependents to Medical coverage.

The screenshot shows a web interface with a dark blue navigation bar at the top containing the following menu items: Dashboard, Manage Dependents, Special Open Enrollment, Profile, Document Upload, Premium Surcharge Attestations, Supplemental Coverage, Coverage Summary, and Limited Open Enrollment. The 'Limited Open Enrollment' item is highlighted with a green underline. Below the navigation bar is a white content area with the following text:

June Limited Open Enrollment Opportunity

From **June 01** through **30**, you can add a dependent to your SEBB medical coverage or enroll in medical coverage if you are currently only enrolled in dental or vision coverage. Any Changes you make are effective on July 1st 2020.

If you want to add a dependent to your dental or vision coverage, you will need to wait until the annual open enrollment this fall, or a special open enrollment event.

Below the text is a four-step process flow diagram:

- 1 Add Dependents
- 2 Submit documentation for dependent(s)
- 3 Make attestations
- 4 Add Medical Enrollment

SMA Support

During the LOE period, HCA has set up a call center to help employees with SMA issues.

- 1-855-648-3100
- Monday-Friday
 - 7:00 – 5:30 PM
- July 1, 2020- July 31, 2020
 - July 3, 2020 – closed due to holiday
- GovDelivery will be sent out



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

Navia Benefit Solutions

- All changes will be effective **August 1, 2020**

LOE: Medical FSA

If currently enrolled in the Medical FSA, employees can:

- Decrease their 2020 annual contribution amount to no less than:
 - The amount that has already been contributed, or
 - The amount that has already been claimed
- Increase their 2020 annual contribution amount up to the allowed maximum of \$2,700

Employees can enroll in Medical FSA for the remainder of the 2020 plan year.

Medical FSA Scenario

An employee elected \$2,000 for their Medical FSA annual contribution during Annual OE, they have already had \$900 deducted from their paychecks, and have not claimed more than \$900 in reimbursements.

- What can the employee lower their Medical FSA contribution down to during LOE?
 - **The employee can lower their Medical FSA election to \$900.**

LOE: DCAP

If currently enrolled in DCAP, employees can:

- Decrease their annual contribution amount to no less than:
 - The amount that has already been contributed, or
 - The amount that has been already claimed
- Increase their 2020 annual contribution amount up to the allowed maximum of \$5,000

Employees can enroll in DCAP for the remainder of the 2020 plan year.

DCAP Scenario

An employee originally elected \$3,000 for their DCAP election during Annual OE and they have already had \$1,000 deducted from their paychecks.

- What can the employee lower their DCAP contribution down to during this LOE?
 - **The employee can lower their DCAP election to \$1,000.**
- How much could the employee increase to?
 - **The employee could increase an additional \$2,000 to bring them up to the annual maximum contribution limit of \$5,000.**

Enrolling or making changes to Medical FSA/DCAP

Employees must fill out the *SEBB COVID-19 Medical FSA & DCAP Change* form.

- Available on the Navia Benefit Solutions website
- Completed forms must be returned to BAs no later than July 31, 2020.

Please **do not** tell employees to contact Navia to initiate new accounts or change annual elections.

- Employees must go through their BA to do this by submitting the required form.

COVID-19 Medical FSA and DCAP Change form

COVID-19 MEDICAL FSA AND DCAP CHANGE FORM WA STATE SEBB NAVIA BENEFIT SOLUTIONS



In light of the COVID-19 pandemic, we recognize that your health care needs may have changed. As a result, the SEBB Program has created a limited open enrollment opportunity from July 1 through 31, 2020. During this month, school employees may enroll in a Medical Flexible Spending Arrangement (FSA) or Dependent Care Assistance Program (DCAP) or change their 2020 election(s) without a special open enrollment. Any changes you make are effective August 1, 2020. Keep in mind that you can only lower your election to the amount you have already contributed or spent for the year, whichever is higher.

Your employer must receive this form no later than July 31, 2020. Your employer must verify your change in Section III before sending this form to Navia Benefit Solutions. If you do not wish to enroll or change your existing annual election, you do not need to complete this form.

Section I – School Employee Information

Name (Last, First, MI):	SSN:	Date of Birth:	
Street Address:	City:	State:	ZIP Code:
Daytime Phone:	School District, ESD, or Charter School Name:		

Section IV – Signature

Employee's Signature _____	Date _____
Employer's Signature _____	Date _____

RETURN THIS FORM TO YOUR EMPLOYER BY JULY 31, 2020.

Separation from Service: If the employee revokes existing elections due to termination and experiences more than 30 days break in SEBB benefits coverage in the same plan year, they cannot enroll or reenroll in a Medical FSA or DCAP.

Employment Transfer: Do not use this form. You must complete the *SEBB School Employment Transfer Form* to continue your Medical FSA or DCAP election(s) and notify your new payroll or benefits office to continue your contributions. You must notify your new payroll or benefits office about your Medical FSA or DCAP account no later than 31 days after your first day of work with the new SEBB Organization and before December 31, 2020. You cannot change your election due to an employment transfer.

For payroll or benefits office staff: Review this form, check Section III for accuracy, and sign Section IV. Return the completed form to Navia Benefit Solutions by fax, email, or mail.

Fax: (425) 233-6366 **Email:** election@naviabenefits.com **Mail:** P.O. Box 53250 Bellevue, WA 98015

Customer Service Line: (800) 669-3539 or visit us at sebb.naviabenefits.com

Increase DCAP annual election to \$ _____ Subject to the plan year maximum: \$5,000

Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD



BA Responsibilities

BA Responsibilities – Medical Plan

Employees can enroll in Medical using SEBB My Account (SMA)

- SMA will not allow employees to make multiple changes to their enrollment
 - Employees who wish to rescind their enrollment they made during LOE will need to fill out the *2020 School Employee Change Form* and return to BA
 - BA will send completed form to HCA via FUZE

Employees submitting the *SEBB COVID-19 Enrollment/Change form*:

- Verify employees are only making the changes allowed during this LOE
 - Enrolling in Medical coverage
 - Employees **cannot** change medical, dental or vision plans.
 - Adding a dependent to Medical coverage
 - BAs must verify DV documents

BA Responsibilities – Medical FSA/DCAP

All new enrollments and any changes to a Medical FSA or DCAP account, must go through BAs.

When employees submit forms, BAs must:

- Check that employee request falls within contribution amount/annual max limits.
 - Navia will contact BAs if an employee has requested a decrease that is lower than what they've already claimed.
- Sign and date
- Adjust payroll/make requested payroll deduction changes
- Send forms to Navia **weekly**
 - Please **do not** wait until July 31 to send forms



Resources

Resources

SEBB LOE website

- hca.wa.gov/sebb-oe

School Employee Enrollment Guide

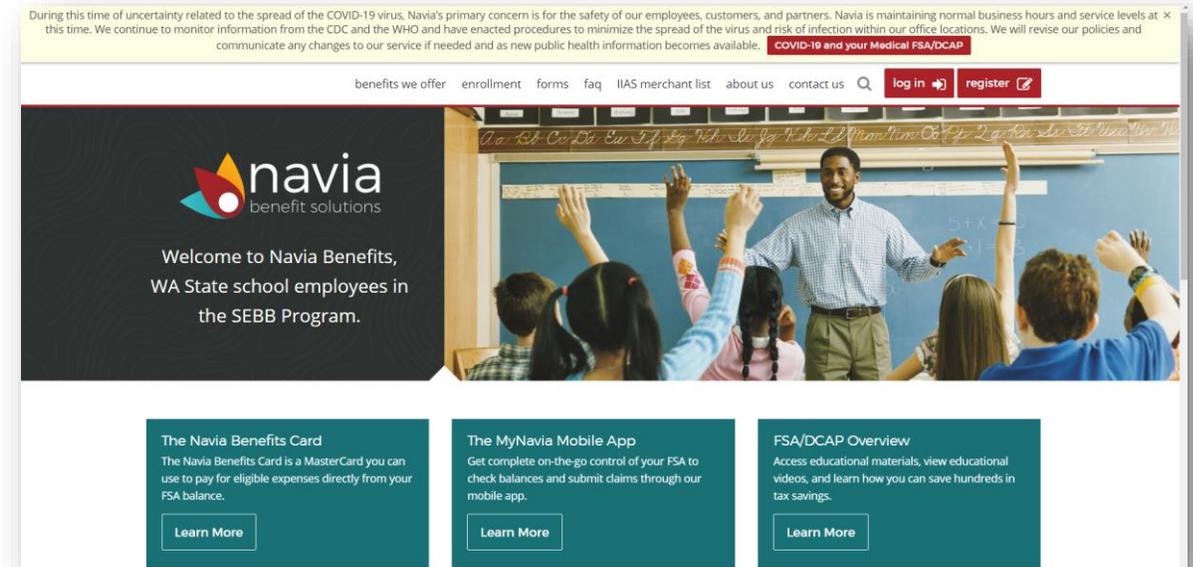
- <https://www.hca.wa.gov/assets/pebb/20-0049-school-employee-enrollment-guide-2020.pdf>

The screenshot shows the Washington State Health Care Authority website. The top navigation bar includes a search icon, home icon, and links for 'About HCA', 'Contact HCA', and 'In crisis?'. The breadcrumb trail reads 'Home > Employee and retiree benefits > News > Limited open enrollment (SEBB)'. The main heading is 'Employee and retiree benefits', with a secondary navigation bar for 'Forms & publications', 'News', 'Wellness', 'PEB Board', 'SEB Board', 'Rules & policies', and 'Contact'. A yellow alert banner at the top right states: 'As of Wednesday, March 18, HCA's lobby is closed. In-person customer services for Apple Health and the PEBB and SEBB Programs will not be available. [Learn more about the closure.](#)' The main content area is titled 'Limited open enrollment (SEBB)'. A left sidebar lists navigation options: 'News', 'Limited open enrollment (PEBB)', 'Limited open enrollment (SEBB)' (highlighted in green), 'Newsletters (PEBB)', 'Newsletters (SEBB)', and 'Virtual benefits fair (SEBB)'. The main content area contains the following text: 'From July 1 through 31, 2020 only: Employees and SEBB Continuation Coverage subscribers can make the changes listed below. Changes are effective August 1, 2020. Normally, you must have a life event, like a birth or marriage, to make these changes.' Below this is an 'On this page' section with links for 'What changes can I make in July?' and 'How do I make changes?'. At the bottom, a paragraph reads: 'We know the COVID-19 pandemic may have changed your health care needs. In light of that, the SEBB Program is offering an opportunity to make some changes to your SEBB benefits.'

Resources

Navia Benefit Solutions

- SEBB.NaviaBenefits.com
- 1-800-669-3539
- customerservice@naviabenefits.com



Reminder: Employees should not contact Navia for enrollments/changes.

Upcoming Webinars

June 26: Retirement, Accounting & Billing

July 31: Understanding Error Correction

Aug 14: Preparing for the upcoming school year



Coming Soon: A series of recorded presentations on each SOE event

How to register: <https://www.hca.wa.gov/sebb-benefits-admins/training-schedule>

Questions & Answers

We will now address some of the questions that did not get answered during the webinar.

- Any questions that do not get addressed today will be responded to by phone, email or FUZE
- Employee specific questions or scenarios should be sent through FUZE
- After the webinar, participants will receive a follow up email that includes a brief survey. We would greatly appreciate your feedback.

Thank you for participating

