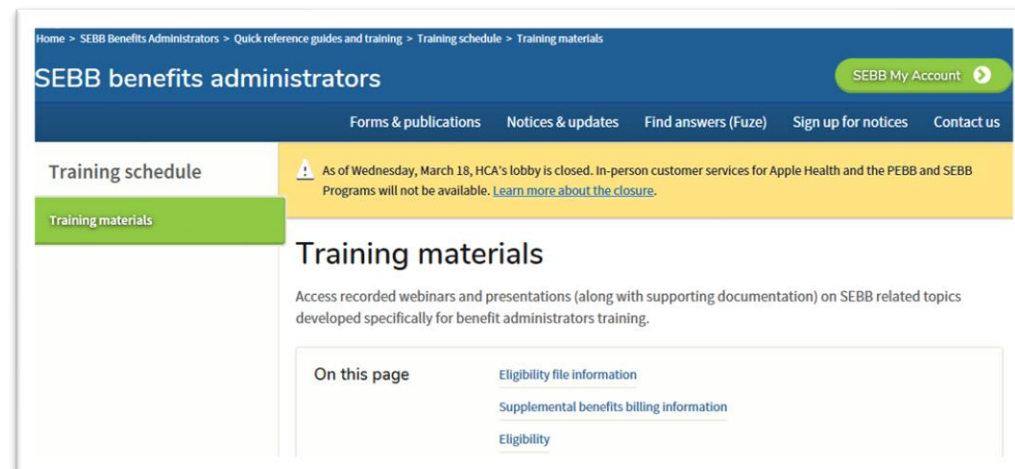


SEBB Pre-Annual Open Enrollment

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 Pre-Annual Open Enrollment

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 presentation 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, contact Outreach & Training (O&T) at 1-800-700-1555**



SEBB 2021 Pre-Annual Open Enrollment (OE)

School Employees Benefits
Outreach & Training
September 2020

Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

Agenda

- 1 Annual Open Enrollment (OE)
- 2 2021 SEBB Premiums
- 3 2021 SEBB Program changes
- 4 Medical FSA or DCAP
- 5 One-time opportunity for supplemental LTD
- 6 SEBB My Account (SMA)
- 7 Contact Information
- 8 Reminders, Tips & Resources



SEBB Program Communications

Communications

September 25: Annual OE information available on the SEBB OE webpage.

September 25: SEBB virtual benefits fair open 24/7 through November 23, 2020.

October 6: SEBB Program will mail/ email the Intercom newsletter to employees and those who subscribed to the email subscription.

October 15: Join us on HCA's Facebook Live Event at 4 p.m.

Communications

SEBB Program provides email messages to forward to employees

- Sent through GovDelivery before and throughout open enrollment
- Must be registered in GovDelivery to receive email messages

Important dates

October 26: Annual OE period for the 2021 plan year begins.

November 23: Last day to enroll or make changes

November 30: Deadline for \$125 wellness incentive if:

- New SEBB medical subscriber with a medical effective date Jan-Sept 2020.

December 31: Deadline for \$125 wellness incentive if:

- New SEBB medical subscriber with a medical effective date Oct-Dec 2020.

January 1, 2021: New plan year begins. New elections are effective

SEBB Annual Open Enrollment (OE)

Employees can also find information:

- The October edition of the Newsletter
 - Mailed/emailed on **October 6, 2020**
 - This is the only 2021 open enrollment notice to employees
 - Information available on the SEBB Program website at hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment on **September 25, 2020.**



Important Info on annual OE, dates, vbf, changes to health plan and premiums



2021 SEBB Annual Open Enrollment (OE)

Annual Open Enrollment: **October 26** through **November 23, 2020**.
New elections effective **January 1, 2021**.


Due to COVID-19, we will not be offering in-person benefit fairs.

SEBB Open Enrollment Website


Home > Employee and retiree benefits

Employee and retiree benefits

Forms & publications News Wellness PEB Board SEB Board Rules & policies Contact



- Information about novel corona virus (COVID-19)
- Open enrollment (SEBB)**
- For Your Benefit newsletter (PEBB)

 If you are displaced or affected by wildfire, all Washington Apple Health and PEBB/SEBB medical plans are allowing prescription refills before the refill date. Due to COVID-19, HCA's lobby is closed. [Learn more about your customer service options.](#)

Public employees

- Eligibility & enrollment
- Medical plans & benefits
- Dental plans & benefits
- Additional benefits
- Plan costs
- [See more...](#)

School employees

- Eligibility & enrollment
- Medical plans & benefits
- Dental plans & benefits
- Additional benefits
- Plan costs
- [see more ...](#)

Retirees

- Preparing for retirement
- Eligibility & enrollment
- Medical plans & benefits
- Dental plans & benefits
- Additional benefits
- [See more...](#)

Washington State Health Care Authority


Home > Employee and retiree benefits > News > Open enrollment (SEBB)

Employee and retiree benefits

Forms & publications News Wellness PEB Board SEB Board Rules & policies Contact

News

- Open enrollment (SEBB)**
- Open enrollment webinars (SEBB)
- Newsletters (PEBB)
- Newsletters (SEBB)
- Virtual benefits fair (SEBB)

 If you are displaced or affected by wildfire, all Washington Apple Health and PEBB/SEBB medical plans are allowing prescription refills before the refill date. Due to COVID-19, HCA's lobby is closed. [Learn more about your customer service options.](#)

Open enrollment (SEBB)

Find information to help you make your benefits decisions for 2021. Open enrollment is October 26 through November 23, 2020. SEBB My Account, and open enrollment forms, will be available on October 26.

On this page

- [2021 benefits and plan changes](#)
- [Premiums and benefit information](#)
- [How do I learn more?](#)

2021 benefits and plan changes

Explore what's changed for 2021 and find information specific to your circumstances.

Where do I find changes that affect me?

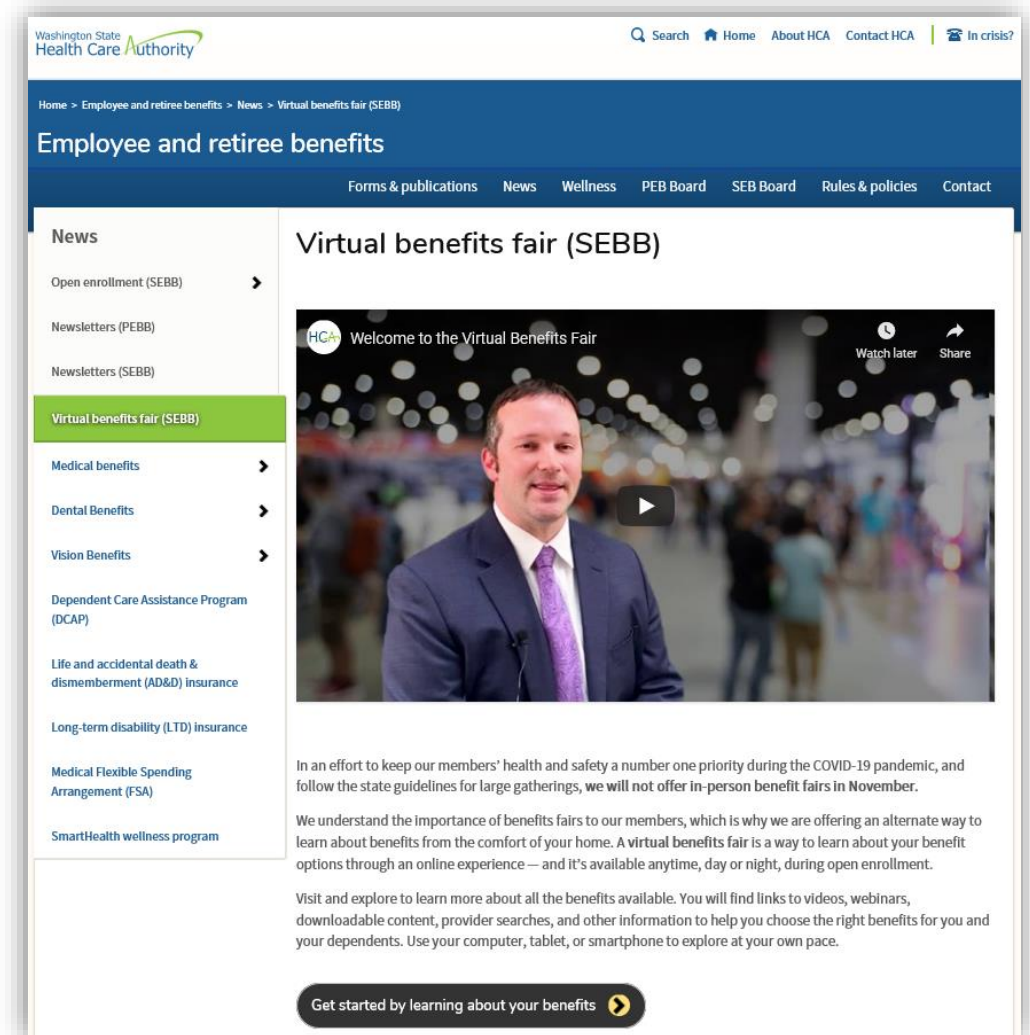
What changes can I make?

How do I make changes?

Virtual benefits fair 24/7

Online virtual benefits fair provides:

- Benefits options and availability
- Links to videos
- Plan comparisons
- Upcoming Webinars
- Downloadable content
- Access using your computer, tablet, or smartphone



Due to COVID-19, we will not offer in-person benefit fairs in November.

<https://www.hca.wa.gov/employee-retiree-benefits/virtual-benefits-fair-sebb>

ALEX 24/7

ALEX-Interactive benefits advisor:

- Helps employees understand their benefits
 - 2020 benefit information available through **December 31, 2020.**
 - 2021 benefit information available on **October 1, 2020.**
- Guides and suggest health plans

What can employees do during OE?

Employees are **not required** to make any changes to their health plans during OE:

- Unless their health plan is no longer available

Employees who choose not to make any changes **will remain enrolled** in their current health plan for 2021.

- Employees covering a spouse or state-registered domestic partner (SRDP) on their 2021 medical coverage may need to reattest to the spouse or SRDP surcharge
- Employees must enroll or re-enroll in the Medical FSA or DCAP every year, if they choose to participate.

What can employees do during OE?

During open enrollment, employees may:

- Change medical, dental and vision plans
- Add eligible dependents
 - Dependent verification (DV) documents are required
 - A list of valid DV documents are available on the BA website (Policy 31-1)
- Remove dependents from medical, dental and vision plans
- Waive medical coverage
 - If enrolled in other employer based group medical coverage, a TRICARE plan or Medicare
 - Employees may not waive dental or vision coverage

What can employees do during OE?

During open enrollment, employees may:

- Enroll after waiving medical coverage
 - Does not require proof of other coverage
- Attest or reattest to the spouse or SRDP premium surcharge (if required)
- Enroll or reenroll in a Medical Flexible Spending Arrangement (FSA) and/or the Dependent Care Assistance Program (DCAP) **every year**.
 - Enrollment does not automatically continue year to year

Changes that can be made all year?

Employees may enroll in or make changes at any time to:

- Supplemental Life, AD&D and long-term disability (LTD) insurance
 - Insurance carrier approval and evidence of insurability (EOI) may be required.
- Subscribe to receive SEBB Program emails
 - SEBB My Account>Click Profile> Contact info>add their email address
 - Click Coverage summary>Click the checkbox "You wish to receive email notifications from the SEBB Program."



2021 SEBB premiums

2021 SEBB medical monthly premiums

Kaiser Permanente		Employee Contributions: CY 2021							
Plan Name	Base Rate	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
		2020	2021	2020	2021	2020	2021	2020	2021
Kaiser Permanente NW 1	\$1,000	\$28	\$39	\$56	\$78	\$49	\$68	\$84	\$117
Kaiser Permanente NW 2	\$1,000	\$41	\$52	\$82	\$104	\$72	\$91	\$123	\$156
Kaiser Permanente NW 3	\$1,000	\$106	\$119	\$212	\$238	\$186	\$208	\$318	\$357
Kaiser Permanente WA Core 1	\$1,000	\$13	\$16	\$26	\$32	\$23	\$28	\$39	\$48
Kaiser Permanente WA Core 2	\$1,000	\$19	\$21	\$38	\$42	\$33	\$37	\$57	\$63
Kaiser Permanente WA Core 3	\$1,000	\$89	\$91	\$178	\$182	\$156	\$159	\$267	\$273
Kaiser Permanente WA SoundChoice	\$1,000	\$49	\$51	\$98	\$102	\$86	\$89	\$147	\$153
Kaiser Permanente WA Options Access PPO 1	\$1,000	\$39	\$66	\$78	\$132	\$68	\$116	\$117	\$198
Kaiser Permanente WA Options Access PPO 2	\$1,000	\$69	\$97	\$138	\$194	\$121	\$170	\$207	\$291
Kaiser Permanente WA Options Access PPO 3	\$1,000	\$116	\$146	\$232	\$292	\$203	\$256	\$348	\$438

Note: Purple numbers indicate an increase in monthly premiums for 2021.

Base Rate due to HCA even if an employee chooses to waive medical coverage.

2021 SEBB medical monthly premiums

Premera Blue Cross		Employee Contributions: CY 2021							
Plan Name	Base Rate	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
		2020	2021	2020	2021	2020	2021	2020	2021
Premera Blue Cross High PPO	\$1,000	\$70	\$76	\$140	\$152	\$123	\$133	\$210	\$228
Premera Blue Cross Peak Care EPO	\$1,000	\$31	\$37	\$62	\$74	\$54	\$65	\$93	\$111
Premera Blue Cross Standard PPO	\$1,000	\$22	\$28	\$44	\$56	\$39	\$49	\$66	\$84

Note: Purple numbers indicate an increase in monthly premiums for 2021.

Base Rate due to HCA even if an employee chooses to waive medical coverage.

2021 SEBB medical monthly premiums

Uniform Medical Plan		Employee Contributions: CY 2021							
Plan Name	Base Rate	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
		2020	2021	2020	2021	2020	2021	2020	2021
Uniform Medical Plan Achieve 1	\$1,000	\$33	\$33	\$66	\$66	\$58	\$58	\$99	\$99
Uniform Medical Plan Achieve 2	\$1,000	\$98	\$98	\$196	\$196	\$172	\$172	\$294	\$294
Uniform Medical Plan High Deductible	\$1,000	\$25	\$25	\$50	\$50	\$44	\$44	\$75	\$75
Uniform Medical Plan Plus - PSHVN	\$1,000	\$68	\$68	\$136	\$136	\$119	\$119	\$204	\$204
Uniform Medical Plan Plus - UW	\$1,000	\$68	\$68	\$136	\$136	\$119	\$119	\$204	\$204

Note: No change in monthly premiums for 2021.

Base Rate due to the HCA even if an employee chooses to waive medical coverage.

Tobacco use premium surcharge

Attest or reattest to the premium surcharges (if applicable)

- 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 enrolled on the account.
 - Can attest anytime throughout the year.

Reminder: No need to reattest to the tobacco use premium surcharge unless there is a change.

Surcharges	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
	2020	2021	2020	2021	2020	2021	2020	2021
Tobacco use Surcharge	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25

Attest or reattest using SMA or use 2021 Premium Surcharge Attestation Change

Spouse or SRDP premium surcharge

Attest or reattest to the premium surcharges (if applicable)

- Spouse or SRDP premium surcharge **will remain at \$50** per month in addition to the monthly medical premium
 - Employees may have to reattest to this premium surcharge during annual OE.
 - SEBB Program will mail letters to those employees who need to reattest.
 - Employees can check to see if they are required to reattest using SEBB My Account starting **October 26, 2020**.
 - Log in to SEBB My Account, click "My attestations," and follow the instructions

Reattest using SMA or use 2021 Premium Surcharge Attestation Change Form

How to reattest?

Employees who must reattest can do so via SEBB My Account or on a paper form:

- During Annual Open Enrollment, October 26 - November 23, 2020, **or**
- During the change period from November 24 - December 31, 2020.

Employees who do not reattest between Oct 26 – Dec 31 will result in:

- Defaulting to incur the \$50 monthly surcharge.
- Change Effective **January 1, 2021**.

Surcharge does not apply if not enrolling in SEBB Medical.



2021 SEBB Program changes

Upcoming SEBB Program changes

Notice sent on July 31, 2020



Upcoming SEBB Program changes

The School Employees Benefits Board (SEBB) Program will provide more information about the topics below and any other changes in the October edition of the SEBB newsletter, *Intercom*. The annual open enrollment is October 26 through November 23, 2020.

Policy resolutions

The School Employees Benefits (SEB) Board has approved the following changes to policies. All changes to SEBB rules that take effect September 1, 2020 will be available at [SEBB Rules and policies](#).

Live/work

Subscribers will be able to choose their medical plans based on the county where they live or the county where they work. Exception: UMP Plus members must live in a county serviced by the plan.

Incorrect advice

If a benefits administrator or a contracted vendor provides incorrect advice regarding SEBB benefits to a school employee that they relied upon, the error will be corrected prospectively with enrollment in benefits effective the first day of the month after the date the error is identified. The HCA approves all error correction actions and determines if additional action, which may include retroactive enrollment, is warranted.

Paid leave and holidays

All hours for which a school employee receives compensation from a SEBB Organization during an approved leave (e.g. sick leave, personal leave, bereavement leave) or a paid holiday must be included when determining how many hours a school employee is anticipated to work, or did work, in the school year.

Leave without pay

School employees who return from approved leave without pay will keep or establish eligibility for the employer contribution if their work schedule, had it been in effect at the start of the school year, would have resulted in the employee being anticipated to work the minimum hours to meet SEBB eligibility for the employer contribution in the school year. A school employee who regains eligibility under this policy establishes eligibility for the employer contribution toward SEBB benefits as of the date they returned from approved leave. Coverage will become effective the first day of the month after the school employee's return to employment.

Local negotiations eligibility clarification

A SEBB Organization engaging in local negotiations regarding eligibility for school employees under RCW 41.05.740(6)(e) shall negotiate within the range of anticipated to work hours described below:

- No less than 180 hours per school year; and
- Less than the threshold to meet the SEB Board's eligibility established pursuant to RCW 41.05.740(6)(d).



UMP Plus Change

UMP Plus – Puget Sound High Value Network (PSHVN) will:

- Add the following counties to its service area:
 - Chelan county, and
 - Douglas county
- Add the following provider groups to its network effective October 2020:
 - Confluence Health Clinic, and
 - Everett Clinic

Premera Blue Cross Changes

Premera Blue Cross will offer:

- Virtual Diabetes Prevention Program
 - Starting in 2021
- Bariatric Surgery
 - Coverage limited to in-network and approved facilities
 - Subject to medical necessity review
 - Starting **January 1, 2021**

Questions: Contact Premera at 1-800-807-3710.

Hearing Change

All SEBB medical plans will cover one hearing instrument per ear every five years

- Covered in full at in-network providers
- No cost to members; entirely covered by the health plan
- No balance billing by providers
- If enrolled in UMP High Deductible Health Plan
 - Deductible must be met first

Live/Work Change

Employees will be able to choose their medical plans based on either:

- County where they live **or**
- County where they work

Employees must live or work in the medical plan's service area to join the plan.

All school employees are offered a selection of plans based on their county of residence or the county where their school district, charter school, or educational service district is based.

Exception: UMP Plus members must live in a county serviced by the plan



Dental, Vision, Life, AD&D and LTD

Eligible employees pay no monthly premiums for dental, vision, basic life, basic AD&D and basic LTD insurance benefits.

SEBB Dental Benefits & Plans

The same dental plans are available for 2021:

- Uniform Dental Plan (UDP): Group 09600
- DeltaCare: Group 09601
- Willamette Dental: GroupWA733

There are **no changes** with dental benefits for 2021.

Call the plan directly to verify which network your dentist participates in.

SEBB Dental Plans: Reminder

DeltaCare and **Willamette Dental Group** are managed-care plans.

- Employees must choose a primary dental provider within the network.
- These plans will not pay claims for providers outside of their network.

Uniform Dental Plan (UDP) is a preferred-provider plan.

- Employees may choose any dental provider and will usually have lower out-of-pocket costs if they see network providers.

SEBB Dental Plans: Reminder

Delta Dental of Washington administers both:

- Uniform Dental Plan (UDP)
 - Preferred-provider plan
- DeltaCare
 - Managed care plan

The network of providers are different

- Call the plan directly to verify which network your dentist participates in
- For plan contact information visit the Contact the Plans section of the SEBB website

SEBB Vision Benefits & Plans

The same vision plans are available for 2021:

- Davis Vision
- EyeMed Vision Care
- MetLife Vision

There are **no changes** with EyeMed or MetLife vision.

Call the plan directly to verify which network your provider participates in.

Davis Vision Change

A fourth coverage tier has been added under Davis Vision's benefits which includes:

- Progressive lens benefit
 - \$175 copay for members
- Anti-reflective coating benefit
 - \$85 copay for members

Supplemental Life and AD&D

Supplemental life and AD&D insurance rates will **remain the same** for the 2021 plan year.

- An employees premium may change if they change age brackets, or increases/decrease their coverage for supplemental life insurance.

Reminder: Employees can login to view current coverages and update beneficiaries.

- Visit MetLife MyBenefits portal at mybenefits.metlife.com/wasebb or
- Submit a *Group Term Life Insurance Beneficiary Designation* form to MetLife.

Supplemental LTD

Supplemental LTD rates will **remain the same** for the 2021 plan year.

- An employees premium may change if they change age brackets, or if their wages have changed

High Deductible Health Plan (HDHP) w/Health Savings Account (HSA)

The HSA employer contribution amount **remains the same** for 2021 plan year:

- \$375.00 per year (\$31.25 per month) for an individual
- \$750.00 per year (\$62.50 per month) for a Family



HDHP w/HSA: Contribution Amounts

IRS maximum employee contribution amounts for 2021:

- Individual contribution amount
 - **Increased to \$3,600** (up from \$3,550)
- Family contribution amount
 - **Increased to \$7,200** (up from \$7,100)
- Employees age 55 or older may contribute additional \$1,000 per year.

Submit *2021 School Employee Authorization for Payroll Deduction to Health Savings Account* form to their BA.

Reminder: All contributions and the wellness incentives, if earned, may not exceed the IRS maximum.

Employees can increase or decrease HSA contributions anytime.

HDHP w/HSA: Reminders

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

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



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



Contribution Limits for 2021

Medical Flexible Spending Arrangement (FSA)

- Minimum annual contribution
 - \$240
- Maximum annual contribution
 - **Increased to \$2,750** (up from \$2,700)

Dependent Care Assistance Program (DCAP)

- \$5,000 annually
 - Single person **or**
 - Married couple filing a joint income tax return
- \$2,500 annually
 - Each married participant filing separate income tax returns

Visit Navia website for more information.

<https://sebb.naviabenefits.com/>

Medical FSA or DCAP

SEBB eligible employees **may**:

- Enroll or re-enroll every year in a Medical FSA and/ or DCAP during annual OE to participate
 - Even if the contribution amount remains the same
 - Enrollment is not automatic

Medical FSA

SEBB eligible employees **may not**:

- Enroll in a Medical FSA and UMP's HDHP with a HSA at the same time.
 - Employees who enroll in both:
 - Dis-enrolled from the Medical FSA by December 31, 2020
 - Remain enrolled in the HDHP w/ HSA
- Enroll or re-enroll in a Medical FSA if:
 - Employee or spouse/SRDP is enrolled in a HDHP in 2021
 - May enroll in DCAP
 - Employee changes to a HDHP plan in 2021

Medical FSA or DCAP deadlines

Current members have deadlines:

- DCAP expenses must be incurred by **December 31, 2020**.
- Medical FSA expenses may be incurred through **March 15, 2021**.
- Employees must submit all claims for reimbursement by **March 31, 2021**. (Medical FSA and DCAP).
- Funds not claimed by **March 31, 2021** cannot be refunded
 - Unused balances are forfeited to the plan administrator (HCA)
 - Employees will not be able to claim forfeited funds.

Medical FSA deadline

Exception:

- March 2021 deadlines do not apply if an employee has a Medical FSA in 2020 and enrolls in UMP's HDHP with an HSA for 2021.
 - Employees must use all their 2020 Medical FSA funds and have all claims paid by **December 31, 2020**.
 - If not, employer or employee cannot contribute to the HSA until **April 1, 2021**.

Medical FSA and DCAP: Reminder

- Employees must enroll every year for a Medical FSA or DCAP.
- Employees can only enroll during the SEBB Program Annual OE, while newly eligible or if they experience a SOE event during the year.
- Full amount employees set aside is available to spend on January 1, 2021 for the Medical FSA.
- Amounts are available ONLY as they are deposited for the DCAP.
- Employees should only submit claims after the services have been provided.
- Enroll on the [Navia Benefit Solutions website](#). (Not SEBB My Account.)

Medical FSA or DCAP: Reminder

Coronavirus Aid, Relief, and Economic Security (CARES) Act

- Removes the requirement to have a prescription for over-the-counter (OTC) drugs in order to use Medical FSA or HSA funds
 - Cold medicines, antihistamines, antacids, anti-inflammatories and other products
- Menstrual care products can be purchased with Medical FSA funds
 - Pads, tampons, cups and similar products

Debit Card now available for DCAP.

- Members can now use a debit card to pay child or elder care providers, rather than submitting claims and waiting for reimbursement.

Changes are retroactive to January 1, 2020 with no expiration date.

Upcoming Webinars: FSA and DCAP

Watch a webinar about the Medical FSA and DCAP on Navia's website at sebb.naviabenefits.com.

Register on the OE webpage at hca.wa.gov/sebb-oe.

- Tuesday, October 27 at 4 p.m.
- Thursday, November 12 at 4 p.m.

Starting October 26, sign up for these benefits on Navia's website at sebb.naviabenefits.com.

- Not SEBB My Account.

Note: If employees are unable to attend one of the live webinars, employees can watch a recorded presentation.

hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb



One-time opportunity for Supplemental LTD

- Only for employees who have not already enrolled
- Why Long Term Disability (LTD) insurance?
- LTD coverage options
- Supplemental LTD insurance coverage cost
- How to enroll in the supplemental LTD



Need for Disability Insurance

Disability insurance:

- Provides income replacement when an insured employee experiences a covered illness or injury.
 - Basic (employer-paid) LTD benefit: maximum benefit of \$400 a month.
 - Supplemental LTD insurance: maximum monthly benefit up to \$10,000, based on their salary
- Helps with financial obligations that health insurance won't cover such as a rent/ mortgage payments, groceries, or other expenses.
- Helps protect your savings, retirement plans, and overall financial health if you become disabled.

SEBB LTD Coverage Options

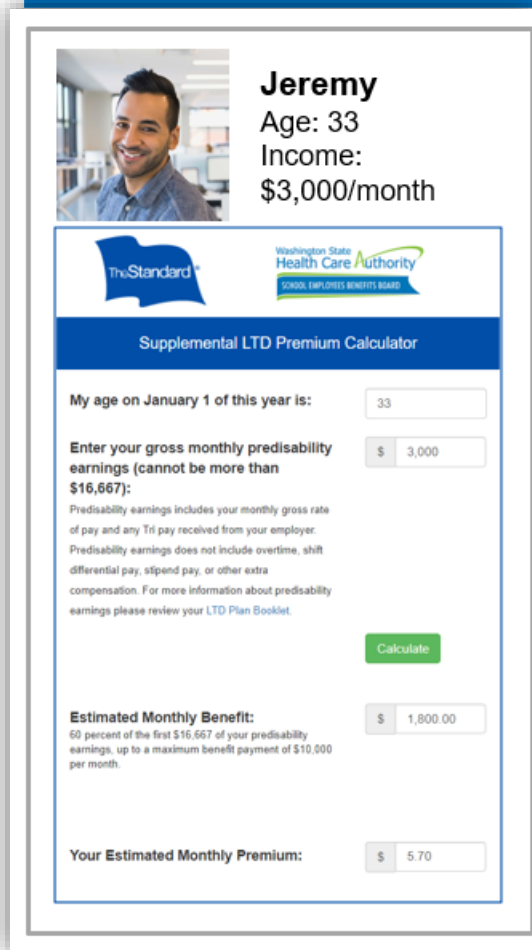
Coverage Type	Basic LTD (employer-paid)	Supplemental LTD (employee-paid)
Maximum Benefit (before reduction by deductible income)	60% of the first \$667 in predisability earnings (up to \$400 per month) ¹	60% of the first \$16,667 in predisability earnings (up to \$10,000 per month) ²
Benefit Waiting Period ³	90 days	
Maximum Benefit Period	To age 65 or age-graded to Social Security Normal Retirement Age	

Sample LTD Coverage Comparison

For an employee earning \$50,000/year, predisability earnings = \$4,167/month

Coverage Type	Basic LTD (employer-paid)	Supplemental LTD (employee-paid)
Maximum Benefit	60% of the first \$667 in predisability earnings (up to \$400 per month)	60% of the first \$16,667 in predisability earnings (up to \$10,000 per month)
Calculation	<p>\$4,167 is well over the \$667 maximum for predisability earnings</p> <p>$60\% \times \\$667 = \\400</p> <p>The employee would receive a \$400 monthly benefit</p>	<p>\$4,167 is well below the \$16,667 maximum for predisability earnings</p> <p>$60\% \times \\$4,167 = \\$2,500$</p> <p>The employee would receive a \$2,500 monthly benefit</p>
Could you meet your financial commitments if you were unable to work for a long period of time and only had Basic LTD coverage?		

Supplemental LTD Premium Calculator



Jeremy
Age: 33
Income: \$3,000/month

The Standard Washington State Health Care Authority SCHOOL EMPLOYEES BENEFITS BOARD

Supplemental LTD Premium Calculator

My age on January 1 of this year is:

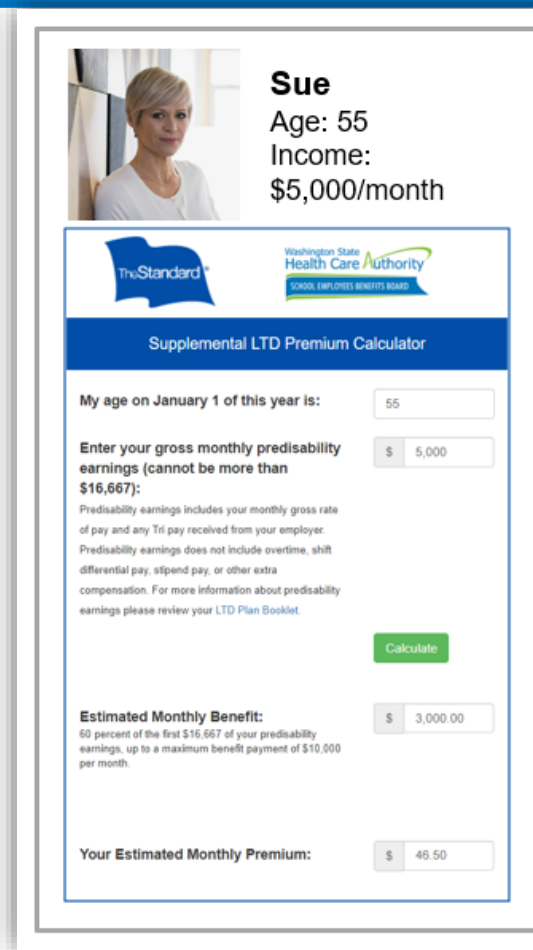
Enter your gross monthly predisability earnings (cannot be more than \$16,667):

Predisability earnings includes your monthly gross rate of pay and any Tri pay received from your employer. Predisability earnings does not include overtime, shift differential pay, stipend pay, or other extra compensation. For more information about predisability earnings please review your LTD Plan Booklet.

Estimated Monthly Benefit:
60 percent of the first \$16,667 of your predisability earnings, up to a maximum benefit payment of \$10,000 per month.

Your Estimated Monthly Premium:

- Age 33
- Income: **\$3,000 month**
- Estimated monthly benefit: **\$1,800**
- Estimated monthly premium: **\$5.70**



Sue
Age: 55
Income: \$5,000/month

The Standard Washington State Health Care Authority SCHOOL EMPLOYEES BENEFITS BOARD

Supplemental LTD Premium Calculator

My age on January 1 of this year is:

Enter your gross monthly predisability earnings (cannot be more than \$16,667):

Predisability earnings includes your monthly gross rate of pay and any Tri pay received from your employer. Predisability earnings does not include overtime, shift differential pay, stipend pay, or other extra compensation. For more information about predisability earnings please review your LTD Plan Booklet.

Estimated Monthly Benefit:
60 percent of the first \$16,667 of your predisability earnings, up to a maximum benefit payment of \$10,000 per month.

Your Estimated Monthly Premium:

- Age 55
- Income: **\$5,000 month**
- Estimated monthly benefit: **\$3,000**
- Estimated monthly premium: **\$46.50**

Visit The Standard's website to calculate supplemental LTD premiums
standard.com/mybenefits/sebb/premium-ltd.html

One-time Enrollment Opportunity

- Advantages of enrolling in supplemental LTD during OE:
 - **Online enrollment via SEBB My Account.**
 - **No evidence of insurability.** (proof of good health) required during the 2020 plan year when enrolling for the first time in SEBB LTD coverage.
 - **Pre-existing condition coverage.** Coverage for pre-existing conditions will be provided under the Continuity of Coverage provision for employees who had prior LTD coverage through December 31, 2019.
- Supplemental LTD coverage elected during the 2020 annual open enrollment period will be effective **January 1, 2021.**

How to enroll

Washington State Health Care Authority
SCHOOL EMPLOYEES BENEFITS BOARD

SEBB Home About HCA Contact SEBB Sign Out

Dashboard Manage Dependents Special Open Enrollment Profile Document Upload Premium Surcharge Attestations Supplemental Coverage Coverage Summary

Open enrollment notice







Open enrollment is October 26 through November 23, 2020. If you do not want to make changes to your health plans and they are still available in your area, you do not need to take any action. However, if you cover a spouse or state-registered domestic partner, you may need to reattest to the spouse or state-registered domestic partner coverage premium surcharge. If you want to change your health plan, please select [Reinstatement](#) or [Special enrollment](#).

Supplemental long-term disability insurance one-time enrollment opportunity. During open enrollment, you have a one-time enrollment opportunity for supplemental long-term disability (LTD) insurance. Visit the Supplemental tab to enroll.

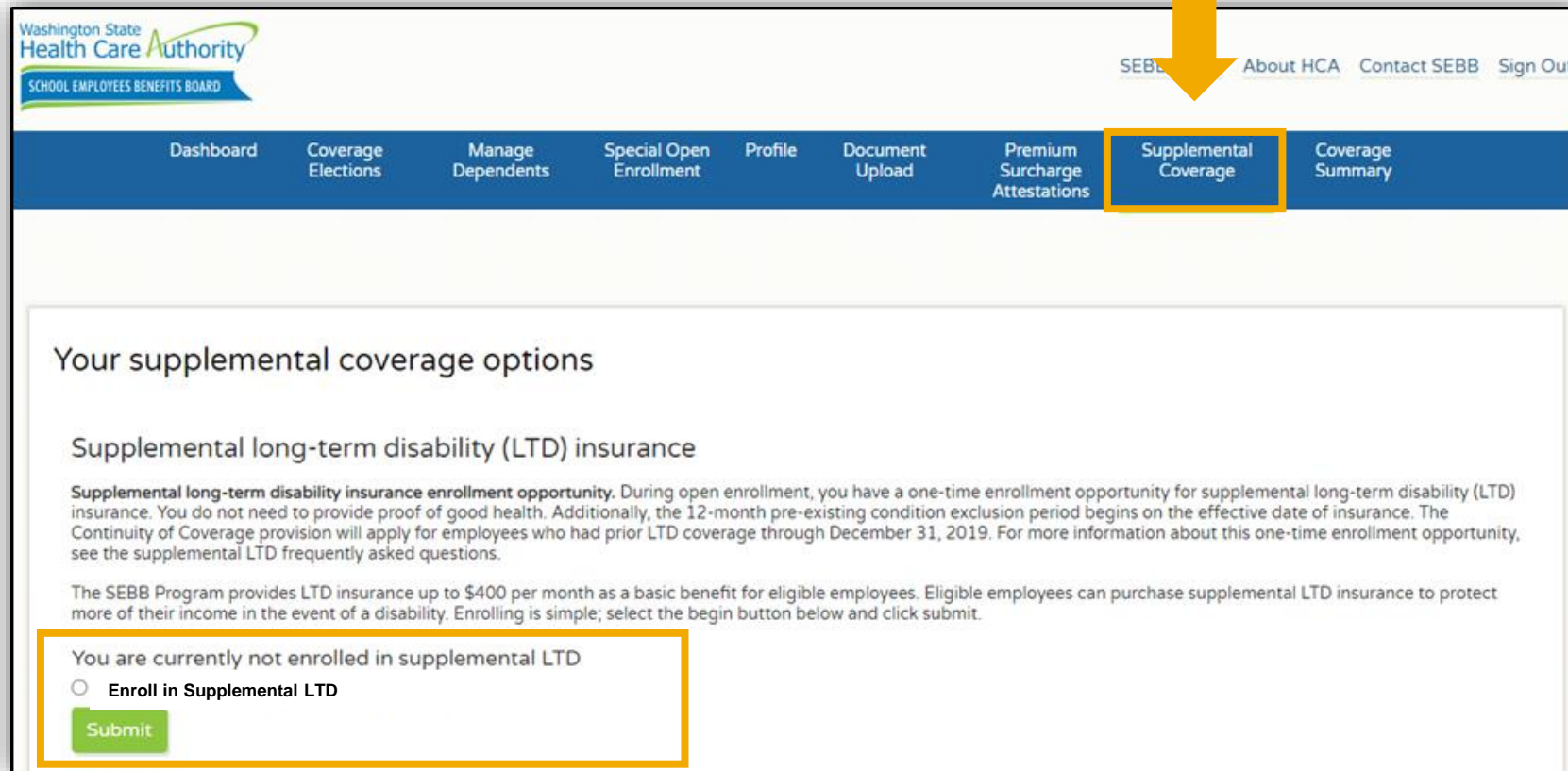
To stay up-to-date on the latest HCA communications, be sure to keep your email address current in your account [profile](#).

ARLINGTON SCHOOL DISTRICT 016 Subscriber Dashboard

Welcome, Isaac attest!

 Manage dependents Add/remove/edit dependents	 Special open enrollment Request a special open enrollment due to a qualifying event
 Profile View and manage profile information	 Document upload Submit verification documents
 Premium surcharge attestations View/update your attestations	 Supplemental coverage Life, AD&D, LTD, HSA, medical FSA, DCAP, SmartHealth

How to enroll



Washington State Health Care Authority
SCHOOL EMPLOYEES BENEFITS BOARD

SEBB About HCA Contact SEBB Sign Out

Dashboard Coverage Elections Manage Dependents Special Open Enrollment Profile Document Upload Premium Surcharge Attestations **Supplemental Coverage** Coverage Summary

Your supplemental coverage options

Supplemental long-term disability (LTD) insurance

Supplemental long-term disability insurance enrollment opportunity. During open enrollment, you have a one-time enrollment opportunity for supplemental long-term disability (LTD) insurance. You do not need to provide proof of good health. Additionally, the 12-month pre-existing condition exclusion period begins on the effective date of insurance. The Continuity of Coverage provision will apply for employees who had prior LTD coverage through December 31, 2019. For more information about this one-time enrollment opportunity, see the supplemental LTD frequently asked questions.

The SEBB Program provides LTD insurance up to \$400 per month as a basic benefit for eligible employees. Eligible employees can purchase supplemental LTD insurance to protect more of their income in the event of a disability. Enrolling is simple; select the begin button below and click submit.

You are currently not enrolled in supplemental LTD

☐ Enroll in Supplemental LTD

Submit

Currently enrolled/After Enrollment

You are currently enrolled in supplemental LTD.



Terminate my enrollment in Supplemental LTD

Submit

To utilize Standard's monthly premium calculator, visit the Standard Calculator Tool standard.com/mybenefits/sebb/premium-ltd.html

To calculate your monthly LTD premium yourself, please use the formula below. Your monthly insured earnings (not to exceed \$16,667) x Age Rate = Monthly Premium

Next steps

- For more information, visit: hca.wa.gov/sebb-ltd
- Eligible employees can enroll in Supplemental LTD during OE via SEBB My Account: myaccount.hca.wa.gov (*recommended*)
 - Employees may also enroll using a *2021 LTD Enrollment/ Change* form
 - **Note:** It can take up to 30 days or longer to process the paper form.

Note: SEBB LTD Evidence of Insurability (EOI)

- As of January 1, 2021, the SEBB policy will require EOI for late enrollees.

Upcoming Webinars: LTD

Watch a Zoom webinar about SEBB Benefit LTD hosted by The Standard Insurance company.

Register on the OE webpage

hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb

- Tuesday, October 27 at 4 p.m.
- Wednesday, October 28 at 5 p.m.
- Thursday, October 29 at 6 p.m.

Starting October 26, sign up for these benefits using SEBB My Account.

Note: If employees are unable to attend one of the live webinars, employees can watch an on-demand recorded presentation.

hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb

One-time Supplemental LTD Opportunity

Protect yourself with supplemental LTD

A one-time opportunity for employees to enroll in supplemental long-term disability (LTD) insurance for 2021 is available during this year's open enrollment. (Basic LTD insurance is provided by your employer at no cost to you, if you're eligible for SEBB benefits.)

! Keep in mind the maximum basic LTD benefit is \$400 a month, which will likely not meet your income needs if you become disabled.

Who



School employees eligible for SEBB benefits

When



October 26 through November 23, 2020

How



SEBB My Account at myaccount.hca.wa.gov

Coverage Starts



January 1, 2021

Cost



Based on your age and predisability earnings.

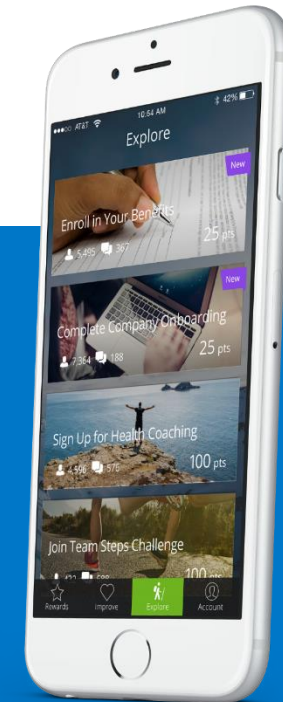
Visit The Standard's website at standard.com/mybenefits/sebb/premium-ltd.html to calculate your supplemental LTD premium.

Visit the HCA's website at hca.wa.gov/sebb-ltd for more about supplemental LTD coverage.



SmartHealth

Smart [heart] Health



SCHOOL EMPLOYEES BENEFITS BOARD

How do I qualify?

Employees and their spouse or SRDP enrolled in SEBB medical coverage can participate in SmartHealth.

Only employees enrolled in SEBB medical coverage can qualify for the SmartHealth wellness incentive.

To qualify for the \$125 wellness incentive:

- Sign into SmartHealth and click *Get started*
- Take your well-being assessment and earn 800 points.
- Join and track activities to earn at least 2,000 total points by your deadline to qualify for a \$125 wellness incentive.

Note: Accessible using a computer, laptop, tablet, or smartphone

SmartHealth

The \$125 SmartHealth incentive **remains the same** for 2021

- Deadlines for completing the financial incentive requirements:
 - Subscribers continuing enrollment in SEBB medical or enrolling in SEBB medical with an effective date in Jan-Sept 2021
 - Deadline: **November 30, 2021**
 - Subscribers enrolling in SEBB medical with an effective date in Oct – Dec 2021
 - Deadline: **December 31, 2021**

SmartHealth: Reminder

- Employees waiving medical coverage can still access SmartHealth, but will not be eligible for the SmartHealth wellness incentive.
- 2020 incentive is applied in January 2021. (if qualified.)
- Eligible employees must complete program requirements by their deadline and be enrolled in SEBB medical coverage the following year.
- Employees receive their \$125 by the type of medical plan enroll in:
 - **All other plans:** A reduction to the subscriber's SEBB medical plan deductible.
 - **HDHP:** A one-time deposit into the subscriber's HSA account.

SmartHealth contacts

Visit smarthealth.hca.wa.gov to track activities.

SmartHealth portal questions: Contact customer service at:

- 1-855-750-8866 or support@limeade.com
- Monday through Friday
- 7 a.m. to 7 p.m.

Note: Unable to complete the wellness incentive requirements, contact Limeade.

SmartHealth supports you on your journey toward living well
hca.wa.gov/employee-retiree-benefits/smarthealth-wellness-program



Smart[Heart]Health

Supporting whole person well-being

SmartHealth is your voluntary wellness program that supports whole person well-being. Participate in activities that support all of you, including managing stress, building resiliency, and adapting to change.



Earn wellness incentives!

Take your well-being assessment and earn 2,000 total points before the deadline, to qualify for a \$125 wellness incentive.

Here's how:

1 Get started

Register (or sign into SmartHealth) at smarthealth.hca.wa.gov and take the well-being assessment.

2 Keep going

Review your results and join activities.

3 Lead the way

Earn a total of 2,000 points by the deadline to qualify for the \$125 for the following year.

SmartHealth supports you on your journey toward living well.
Learn more at hca.wa.gov/sebb-smarthealth.

HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format, employees contact your payroll or benefits office. SEBB Continuation Coverage subscribers call 1-800-200-1004 (TRS: 711).

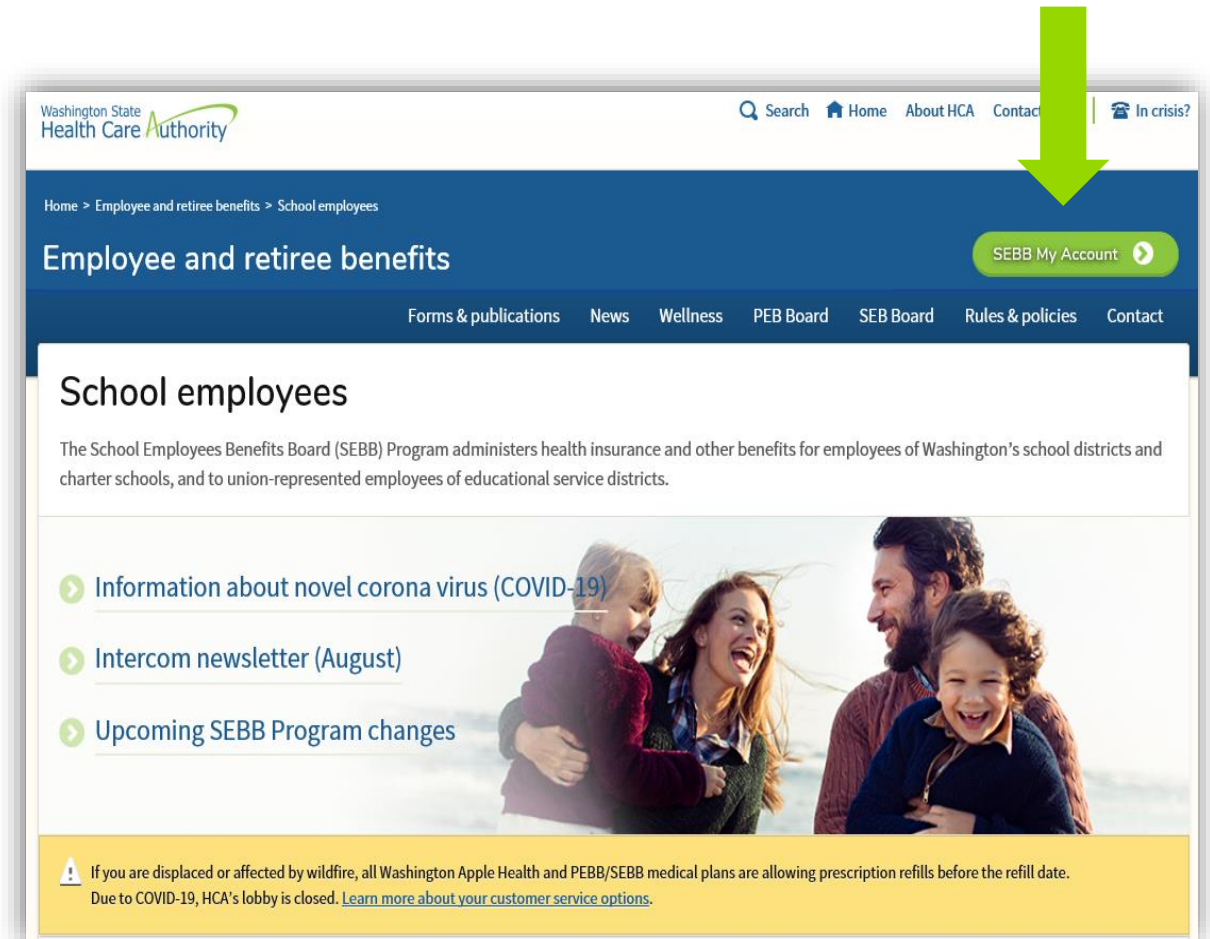


SEBB My Account (SMA)

How do employees log into SMA?

Online via SEBB My Account:
myaccount.hca.wa.gov/auth

- Visit SMA online at myaccount.hca.wa.gov
- Click Employee/Subscriber green button.
- Directed to SecureAccess Washington (SAW) website.
- Enter SAW login information.
 - Click Sign Up! To create a new SAW account.



What can employees do in SMA during OE?

Employees **may** use SMA to:

- Enroll or change medical, dental and vision plans
- Waive SEBB medical coverage
- Add or remove dependents
- Upload documents to prove eligibility
- Attest to spouse or SRDP premium surcharge
- Enroll in supplemental long-term disability insurance
- Access vendor websites to enroll in supplemental coverage (e.g. life)
- Subscribe to emails from the SEBB Program.

What can employees do in SMA Year-round?

- View coverage information (employees and dependents)
- View basic employer-paid life and AD&D insurance information (employees only)
- View LTD insurance information (employees only)
- Download statement of insurance
- View premium surcharge attestations (if applicable)
- Make changes to tobacco use premium surcharge attestation (if applicable)
- Make changes based on qualifying events specified in the SEBB Program rules (SOE)

What can employees not do in SMA?

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

- Make an address change
- Make life insurance changes
- Enroll in a Medical FSA or DCAP
- Change HSA contributions

How can employees make changes?

Enroll or reenroll in a Medical FSA or DCAP:

- Submit *2021 Medical Flexible Spending Arrangement (FSA) & Dependent Care Assistance Program (DCAP) Enrollment* form to Navia Benefit Solutions, **or**
- Enroll at sebb.naviabenefits.com

Change tax status of a dependent

- Submit *Declaration of Tax Status* form

Change premium deduction to pre or post-tax

- Submit *Premium Payment Plan Election/Change* form

Statement of Insurance

Employees may print a Statement of Insurance (SOI)

Subscriber's Current Coverage

This page displays coverage effective as of today. Your open enrollment benefits will be in effect January 1, 2020. Please see [Coverage Elections for Open Enrollment selections](#).

 Statement of Insurance

Use this page to perform the following actions:

- Review subscriber's current account information and coverage selections
- View subscriber's Statement of Insurance
- Subscribe or unsubscribe from email notifications
- Review subscriber enrollment

How Do I Get A Form?

Employees can get forms by:

- Forms available at hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment
- Contacting their BA

Forms and the help sheet available starting **October 26, 2020.**

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"/>		<div>Save</div>

+ Manage API access

Trouble Logging into SMA

1. Click 'Manage Subscriber '
2. Enter employee search criteria & click search
3. Verify employee identity and information. (SSN/ DOB)
4. Check box next to employee's name.
5. 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.

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

hca.wa.gov/sebb-benefits-admins/manuals#sebb-my-account

Need help with SEBB My Account?

Contact our call center for help:

- **October 26** through **November 23, 2020**
- 1-855-548-3100
- Monday through Friday, 8 a.m. to 5 p.m., for help with:
 - Secure Access Washington (SAW) registration
 - SEBB My Account screen navigation
 - Uploading documents



Contact information

Employee Resources

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

- Eligibility, enrollments, or changes to accounts
- Premium surcharge questions
- Updating name, address, phone number and email
- Adding or removing dependents
- Payroll deduction information
- Getting paper forms.

Employee Resources

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

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

Employee & BA Resources

Contact **HealthEquity** about:

- Health Savings Account (HSA) for UMP High Deductible Health Plan
 - learn.healthequity.com/sebb/hsa or 1-844-351-6853

Contact **MetLife** about:

- Life insurance & AD&D insurance
 - metlife.com/wshca-sebb or 1-833-854-9624

Contact **Navia Benefit Solutions** about:

- Medical FSA or DCAP
 - sebb.naviabenefits.com or 1-800-669-3539

Employee & BA Resources

Contact **The Standard Insurance Company** about:

- Long-term disability insurance
 - standard.com/employee-benefits/washington-state-hca-sebb or 1-833-229-4177

Contact **SmartHealth Wellness Program**

- hca.wa.gov/sebb-smarthealth or 1-855-750-8866
- support@limeade.com

Find websites, phone #'s, and mailing addresses at:

- <https://www.hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment>

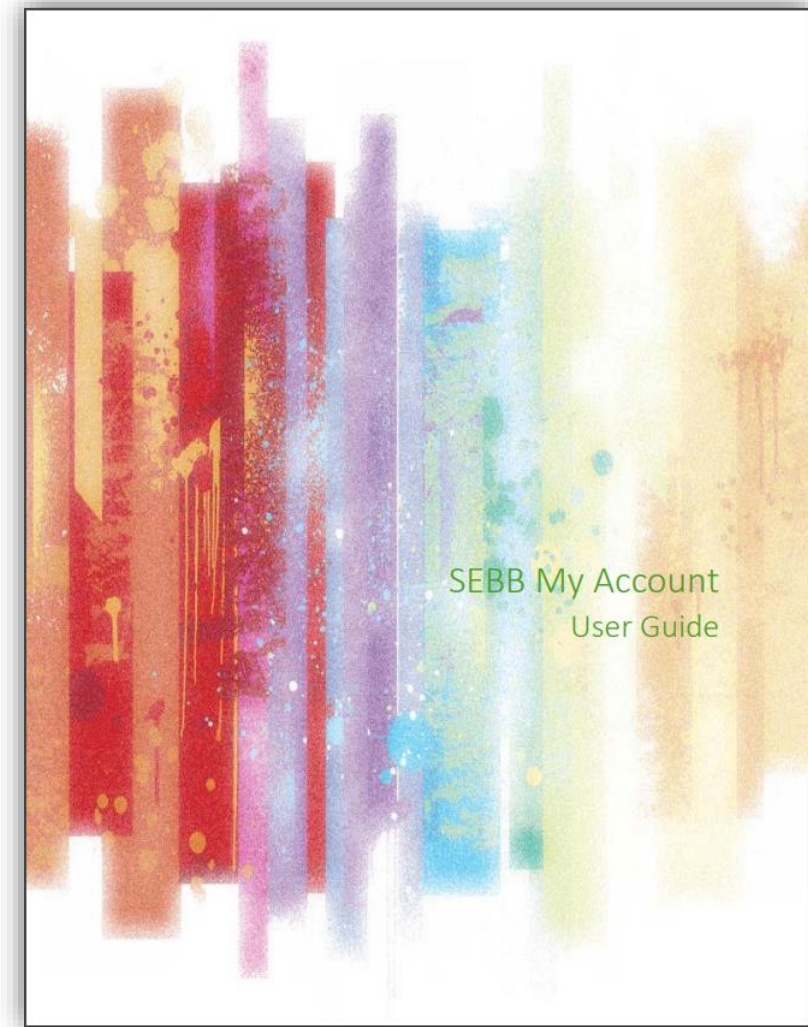


Reminders, Tips & Resources

SMA User Guide

Provides guidance to **employees** on:

- How to use SMA
- Enrolling in benefits
- Uploading required documentation and much more...



Dependent Verification (DV): Reminder

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 23, 2020** during annual open enrollment

Follow-up with employees when DV documents are:

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

FUZE Tips Reminders

When sending FUZE messages, please remember the following:

- Include full details, **including your SEBB Org within signature block**, in the message
 - Employee first, last name, DOB and Full SSN
- Choose category based on the scenario/question
- Please respond within same FUZE for additional information on the same message
 - FUZE messages get auto assigned to staff
 - O&T responds in the order in which the FUZE is received
- Please **do not reply** to FUZE once your incident has been resolved
 - (e.g. Thank you, Much appreciated)

Thank you,
Lauren Brown
Harrison School District

FUZE Tips: Reminder

Please **do not share** the following:

- The SEB Division Outreach and Training 1-800-700-1555 number
 - Benefit Administrators **only**
- PEB Division Customer Service 1-800-200-1004 number
 - Retiree, COBRA and continuation coverage members **only**
- Outreach and Training FUZE
- O&T staff email addresses or direct phone numbers

BA's should be the first point of contact for employee inquiries.

Employee & BA Resources

ERB Webpage

- hca.wa.gov/employee-retiree-benefits

PEBB

Continuation Coverage

Home > Employee and retiree benefits


Employee and retiree benefits

Forms & publications News Wellness PEBB Board SEB Board Rules & policies Contact

Information about novel corona virus (COVID-19)
For Your Benefit newsletter (PEBB)
Intercom newsletter (SEBB)

If you are displaced or affected by wildfire, all Washington Apple Health and PEBB/SEBB medical plans are allowing prescription refills before the refill date. Due to COVID-19, HCA's lobby is closed. [Learn more about your customer service options.](#)

Public employees	School employees	Retirees
<ul style="list-style-type: none">• Eligibility & enrollment• Medical plans & benefits• Dental plans & benefits• Additional benefits• Plan costs See more...	<ul style="list-style-type: none">• Eligibility & enrollment• Medical plans & benefits• Dental plans & benefits• Additional benefits• Plan costs see more...	<ul style="list-style-type: none">• Preparing for retirement• Eligibility & enrollment• Medical plans & benefits• Dental plans & benefits• Additional benefits See more...

How do I... 

Compare medical plans [Compare medical plans](#)
Attest to premium surcharges [Attest to premium surcharges](#)
Change my address [Change my address](#)
Look up rules and policies [Look up rules and policies](#)

Prepare for retirement [Prepare for retirement](#)
Get board meeting information [Get board meeting information](#)
File an appeal [File an appeal](#)

Continuation coverage

- PEBB Continuation Coverage
- SEBB Continuation Coverage

[See more...](#)

Groups joining the PEBB program

- How to join the PEBB Program
- Plan costs

[See more...](#)

Retirees

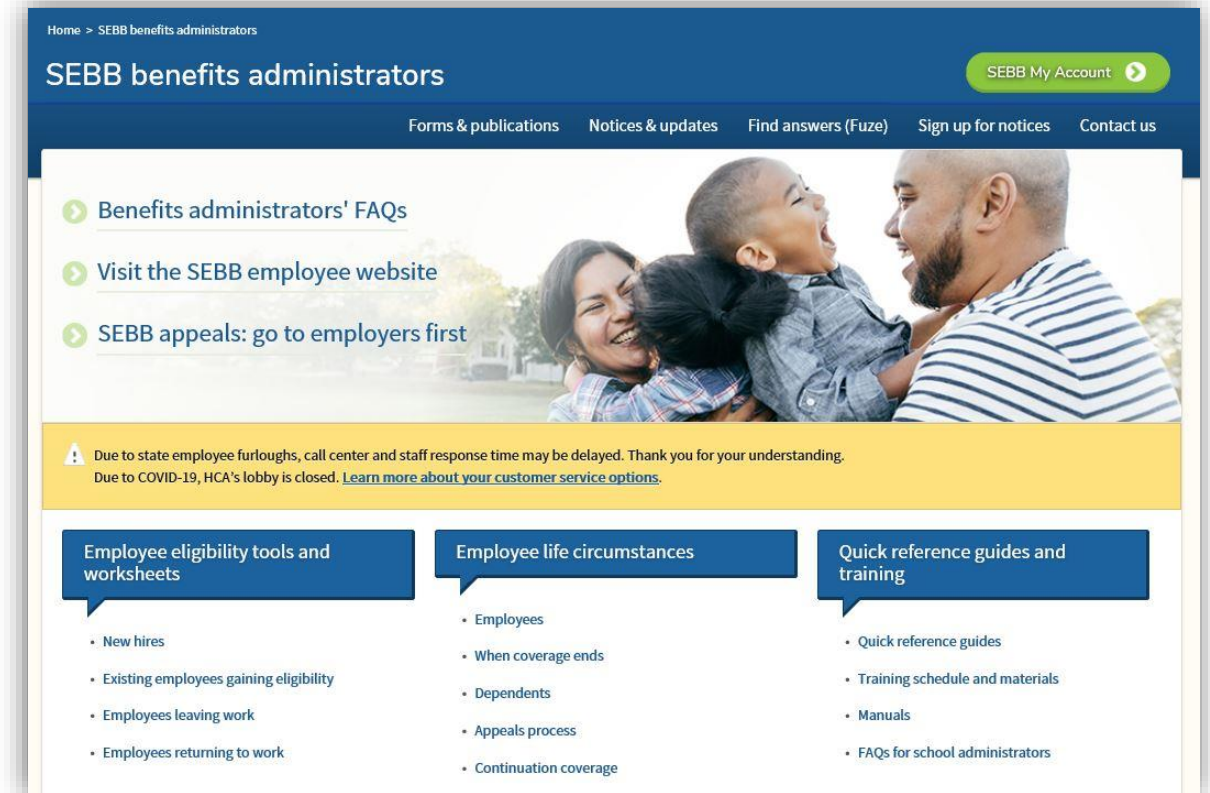
BA Resources

SEBB BA website

- hca.wa.gov/sebb-benefits/admin

Outreach & Training

- 1-800-700-1555
- FUZE secure messaging system

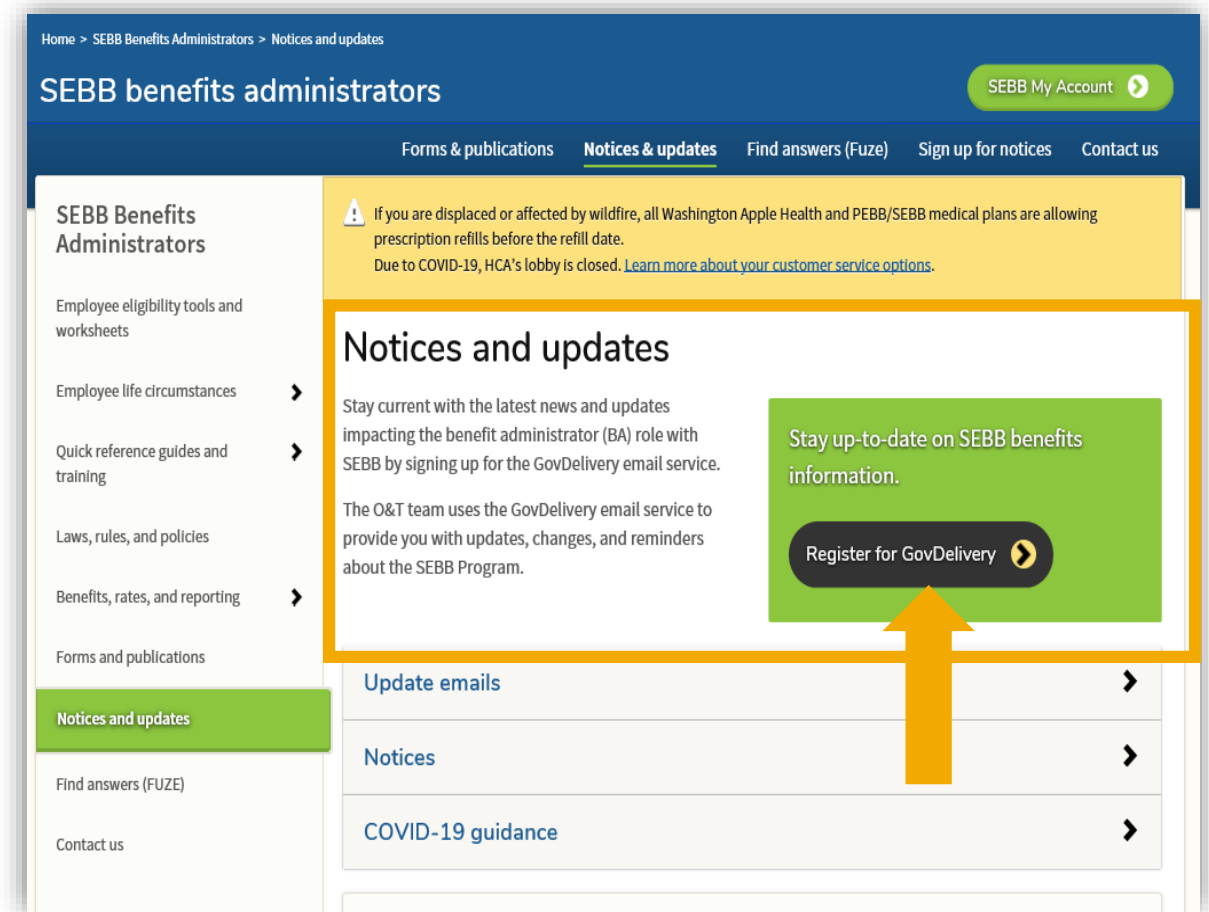


Contact us with employee's questions—employees should not contact us directly!

hca.wa.gov/sebb-benefits-admins

BA Resources

Sign up for Outreach &
Training notices via
GovDelivery



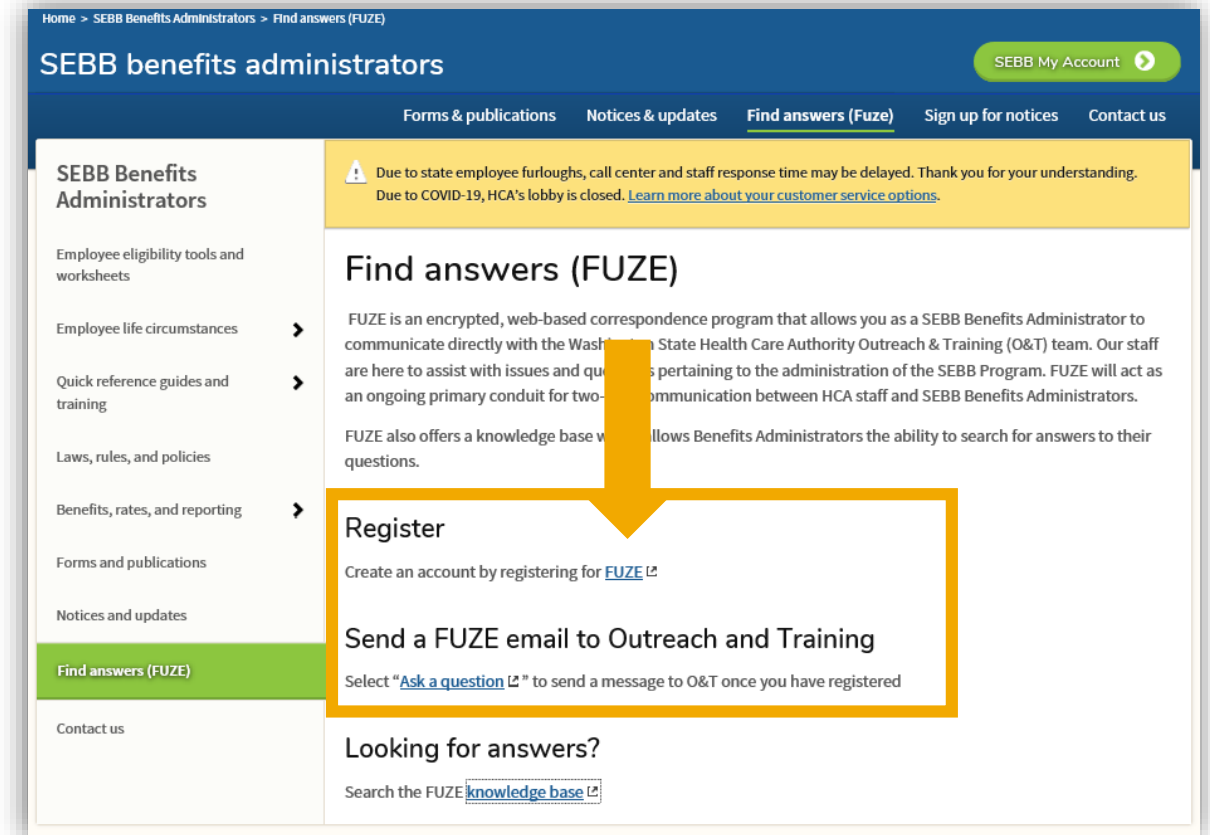
Register for GovDelivery

<https://www.hca.wa.gov/sebb-benefits-admins/notices-and-updates>

BA Resources

Register for FUZE

- FUZE secure messaging system
 - Send & receive email messages
 - Upload documents



Register for FUZE

<https://www.hca.wa.gov/sebb-benefits-admins/find-answers-fuze>

Upcoming Webinars

October 23: SEBB update webinar: OE, SMA functionality for OE, and more.....

Register at: hca.wa.gov/sebb-benefits-admins/training-schedule

OE webinars: Medical plans, dental plans, additional benefits

To view the schedule and register:

<https://www.hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb>

Previous Webinars

All webinars are recorded and posted to the BA website

- Presentations are also located here

Miscellaneous topics

Recorded webinars

[SEBB Rules updates](#) (Aug 28, 2020)
[SEBB Understanding error correction](#) (Aug 14, 2020)
[SEBB Preparing for the upcoming school year](#) (Aug 7, 2020)
[SEBB Retirement, Accounting and Billing](#) (June 26, 2020)
[SEBB Limited Open Enrollment \(LOE\)](#) (June 24, 2020)
[SEBB Special Open Enrollment \(SOE\)](#) (June 12, 2020)
[SEBB C series worksheets](#) (June 5, 2020)
[SEBB Updates related to Covid-19](#) (May 15, 2020)
[Preparing for the end of the school year](#) (May 1, 2020)
[SEBB: Understanding eligibility](#) (April 17, 2020)
[SEBB: When coverage ends](#) (April 3, 2020)
[SEBB: When employees can make changes webinar](#) (March 20, 2020)
[SEBB My Account update webinar](#) (March 6, 2020)
[SEBB Appeals process webinar](#) (February 21, 2020)
[SEBB Program implementation webinar](#) (December 16, 2019)
• [Sample of district billing file with adjustments](#) (supporting document for December 16 webinar)

Presentations

Review recorded webinars or presentation

hca.wa.gov/sebb-benefits-admins/training-materials

Important websites during OE

Open enrollment (SEBB)

hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment

- Information about plan changes, premiums, Summaries of Benefits and Coverage (SBCs), links to plan pages, benefits comparisons, plans by county.

Open enrollment webinars (SEBB)

hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb

- Includes webinar information for all carriers who are hosting or have provided recorded presentations.

Virtual benefits fair (SEBB)

hca.wa.gov/employee-retiree-benefits/virtual-benefits-fair-sebb

- 2021 virtual benefits fair information is added here. The carrier's benefit materials and webinar information is also available here.

Questions & Answers (Q&A)

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!

