



Washington State Health Care Authority
Public Employees Benefits Board

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

August 25, 2023

TO: Personnel and Payroll Offices of All State Agencies, Four-Year Higher Education Institutions, State Board for Community and Technical Colleges, and Commodity Commissions

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

SUBJECT: Fiscal Year 2023-24 PEBB Program Rates – Composite

Overview

The monthly base rate of \$1,145 per eligible employee for health care contributions for fiscal year 2023-24 will remain unchanged until July 1, 2024.

Medical/Dental Insurance

Based on new contracts with the health plans, the revised employee contribution for medical coverage effective January 1, 2024, is attached.

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 the employee's 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.

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 coverage 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 2024 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 mail a letter to the employees who need to attest. Board members 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 2024 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 2024 plan year.

The rate schedule for LTD is attached.

Additional Taxable Income for Non-Tax Qualified Dependents

Certain individuals may not qualify under IRS regulations as dependents, so the pre-tax deduction of premiums from taxable income is not appropriate. We have attached tax tables to assist you in determining additional taxable income that should be assigned to employees if the employee's contributions are made for a non-tax qualified dependent.

Tables 1 and 2 provide monthly amounts for additional taxable income for non-tax qualified dependents for 2024. Tables 3-7 provide monthly payroll employee contributions (deductions for non-tax qualified dependents). If a dependent is a non-qualified tax dependent or is allowed late enrollment outside of the PEBB Program open enrollment, or when a special open enrollment occurs, use Tables 3-7 to determine the amount of the employee contributions to withhold on a post-tax basis for 2024.

If you have questions about the rates, please contact me at amy.corrigan@hca.wa.gov.

Attachments
c: Kate LaBelle

Washington State Health Care Authority
2024 PEBB Rate Book

Composite Active Rates for STATE and HIGHER ED, and Commodity Commissions (for January through June 2024 only)

Plans	07/01/23 through 06/30/24	Employee Contributions: CY 2024			
	Base Rate	Subscriber	Subscriber and Spouse	Subscriber and Child(ren)	Full Family
Kaiser Permanente NW Classic	\$ 1,145	\$ 331	\$ 662	\$ 579	\$ 910
Kaiser Permanente NW CDHP	\$ 1,145	\$ 195	\$ 390	\$ 341	\$ 536
Kaiser Permanente WA Classic	\$ 1,145	\$ 226	\$ 452	\$ 396	\$ 622
Kaiser Permanente WA Value	\$ 1,145	\$ 211	\$ 422	\$ 369	\$ 580
Kaiser Permanente WA SoundChoice	\$ 1,145	\$ 69	\$ 138	\$ 121	\$ 190
Kaiser Permanente WA CDHP	\$ 1,145	\$ 26	\$ 52	\$ 46	\$ 72
Uniform Medical Plan Classic	\$ 1,145	\$ 124	\$ 248	\$ 217	\$ 341
Uniform Medical Plan Plus - PSHVN	\$ 1,145	\$ 109	\$ 218	\$ 191	\$ 300
Uniform Medical Plan Plus - UW	\$ 1,145	\$ 109	\$ 218	\$ 191	\$ 300
Uniform Medical Plan CDHP	\$ 1,145	\$ 35	\$ 70	\$ 61	\$ 96
Uniform Medical Plan Select	\$ 1,145	\$ 59	\$ 118	\$ 103	\$ 162

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

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2024 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 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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2024 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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Employee-paid

Waiting Period	TIAA/CREF or Higher Education Academic		TRS, PERS, & other Retirement Plan	
	60% Benefit (default)	50% Benefit (buy-down)	60% Benefit (default)	50% Benefit (buy-down)
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

2024 PEBB Rate Book

Additional Taxable Income for Non-Tax Qualified Dependents

Table 1: Employer Share Medical and Dental

2024 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	\$ 751	\$ 576	\$ 1,327

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	\$ 49	\$ 98

*Premiums displayed are rounded to the nearest dollar, consistent with IRS tax reporting

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	\$ 331	\$ 662	\$ 579	\$ 910
Kaiser Permanente NW CDHP	\$ 195	\$ 390	\$ 341	\$ 536
Kaiser Permanente WA Classic	\$ 226	\$ 452	\$ 396	\$ 622
Kaiser Permanente WA Value	\$ 211	\$ 422	\$ 369	\$ 580
Kaiser Permanente WA SoundChoice	\$ 69	\$ 138	\$ 121	\$ 190
Kaiser Permanente WA CDHP	\$ 26	\$ 52	\$ 46	\$ 72
Uniform Medical Plan Classic	\$ 124	\$ 248	\$ 217	\$ 341
Uniform Medical Plan Plus - PSHVN	\$ 109	\$ 218	\$ 191	\$ 300
Uniform Medical Plan Plus - UW	\$ 109	\$ 218	\$ 191	\$ 300
Uniform Medical Plan CDHP	\$ 35	\$ 70	\$ 61	\$ 96
Uniform Medical Plan Select	\$ 59	\$ 118	\$ 103	\$ 162

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

Plan Name	Subscriber and Spouse	Subscriber	Partner
Kaiser Permanente NW Classic	\$ 662	\$ 331	\$ 331
Kaiser Permanente NW CDHP	\$ 390	\$ 195	\$ 195
Kaiser Permanente WA Classic	\$ 452	\$ 226	\$ 226
Kaiser Permanente WA Value	\$ 422	\$ 211	\$ 211
Kaiser Permanente WA SoundChoice	\$ 138	\$ 69	\$ 69
Kaiser Permanente WA CDHP	\$ 52	\$ 26	\$ 26
Uniform Medical Plan Classic	\$ 248	\$ 124	\$ 124
Uniform Medical Plan Plus - PSHVN	\$ 218	\$ 109	\$ 109
Uniform Medical Plan Plus - UW	\$ 218	\$ 109	\$ 109
Uniform Medical Plan CDHP	\$ 70	\$ 35	\$ 35
Uniform Medical Plan Select	\$ 118	\$ 59	\$ 59

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	\$ 910	\$ 331	\$ 579
Kaiser Permanente NW CDHP	\$ 536	\$ 195	\$ 341
Kaiser Permanente WA Classic	\$ 622	\$ 226	\$ 396
Kaiser Permanente WA Value	\$ 580	\$ 211	\$ 369
Kaiser Permanente WA SoundChoice	\$ 190	\$ 69	\$ 121
Kaiser Permanente WA CDHP	\$ 72	\$ 26	\$ 46
Uniform Medical Plan Classic	\$ 341	\$ 124	\$ 217
Uniform Medical Plan Plus - PSHVN	\$ 300	\$ 109	\$ 191
Uniform Medical Plan Plus - UW	\$ 300	\$ 109	\$ 191
Uniform Medical Plan CDHP	\$ 96	\$ 35	\$ 61
Uniform Medical Plan Select	\$ 162	\$ 59	\$ 103

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

Plan Name	Full Family	Subscriber and Child(ren)	Partner
Kaiser Permanente NW Classic	\$ 910	\$ 579	\$ 331
Kaiser Permanente NW CDHP	\$ 536	\$ 341	\$ 195
Kaiser Permanente WA Classic	\$ 622	\$ 396	\$ 226
Kaiser Permanente WA Value	\$ 580	\$ 369	\$ 211
Kaiser Permanente WA SoundChoice	\$ 190	\$ 121	\$ 69
Kaiser Permanente WA CDHP	\$ 72	\$ 46	\$ 26
Uniform Medical Plan Classic	\$ 341	\$ 217	\$ 124
Uniform Medical Plan Plus - PSHVN	\$ 300	\$ 191	\$ 109
Uniform Medical Plan Plus - UW	\$ 300	\$ 191	\$ 109
Uniform Medical Plan CDHP	\$ 96	\$ 61	\$ 35
Uniform Medical Plan Select	\$ 162	\$ 103	\$ 59

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	\$ 579	\$ 331	\$ 248
Kaiser Permanente NW CDHP	\$ 341	\$ 195	\$ 146
Kaiser Permanente WA Classic	\$ 396	\$ 226	\$ 170
Kaiser Permanente WA Value	\$ 369	\$ 211	\$ 158
Kaiser Permanente WA SoundChoice	\$ 121	\$ 69	\$ 52
Kaiser Permanente WA CDHP	\$ 46	\$ 26	\$ 20
Uniform Medical Plan Classic	\$ 217	\$ 124	\$ 93
Uniform Medical Plan Plus - PSHVN	\$ 191	\$ 109	\$ 82
Uniform Medical Plan Plus - UW	\$ 191	\$ 109	\$ 82
Uniform Medical Plan CDHP	\$ 61	\$ 35	\$ 26
Uniform Medical Plan Select	\$ 103	\$ 59	\$ 44