



PEBB 2023 Pre-Open Enrollment

**State Agencies &
Higher Education Institutions**

PEBB Outreach and Training
October 19, 2023

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Benefits Marketing Representatives

Washington State
Health Care Authority

2023 PEBB Pre-OE Trainings

Thursday, October 26, 9:00 am

- PPMS Group in-person training, Port Angeles, Peninsula College
 - Community & technical colleges

Today's webinar

- Recorded & posted to PEBB BA website
 - “Training Resources” page

Friday, October 27, 1:00 pm

- Navia webinar
- Link to register available on the “Training Schedule” page of the PEBB BA website

Agenda

- 1 General OE Information
- 2 Medical Plan Changes/Updates
- 3 Premiums & Surcharges
- 4 Dental, Life & AD&D
- 5 Long-term Disability
- 6 FSAs & DCAP
- 7 2024 Rule Changes
- 8 Reminders

Open Enrollment (OE) Information

2023 Annual Open Enrollment

November 1 through November 30

- All forms must be received no earlier than November 1 and no later than November 30
 - Must use *2024 Employee Enrollment/Change* form for all changes/enrollments
 - Some changes can be made via PEBB My Account *
- **Changes are effective January 1, 2024**

* UW & WSU employees cannot use PEBB My Account – they enter changes into Workday

UW In-Person Benefits Fairs October

DATE		LOCATION	TIME
October 23	(Monday)	Seattle - Harborview Medical Center	12 – 7pm
October 24	(Tuesday)	Seattle - UW Health Sciences Building	12 – 7pm
October 25	(Wednesday)	Seattle - UW Medical Center Northwest	12 – 7pm
October 30	(Monday)	Seattle - UW Husky Union Building (HUB)	10am-5pm

PEBB In-Person Benefits Fairs – Western WA

DATE		LOCATION	TIME
November 1	(Wednesday)	Vancouver - Clark College	11:00 am – 3:00 pm Retirees 4:00 – 7:00 pm Employees
November 2	(Thursday)	Centralia - Southwest Washington Fairgrounds	
November 3	(Friday)	Olympia – South Puget Sound Community College	
November 6	(Monday)	Bellingham – Whatcom Community College	
November 7	(Tuesday)	Everett Community College	
November 8	(Wednesday)	Seattle – Shoreline Community College	
November 9	(Thursday)	Tacoma – Clover Park Technical College	
November 14	(Tuesday)	Port Angeles – Red Lion Hotel Bremerton – Olympic College	

PEBB In-Person Benefits Fairs – Eastern WA

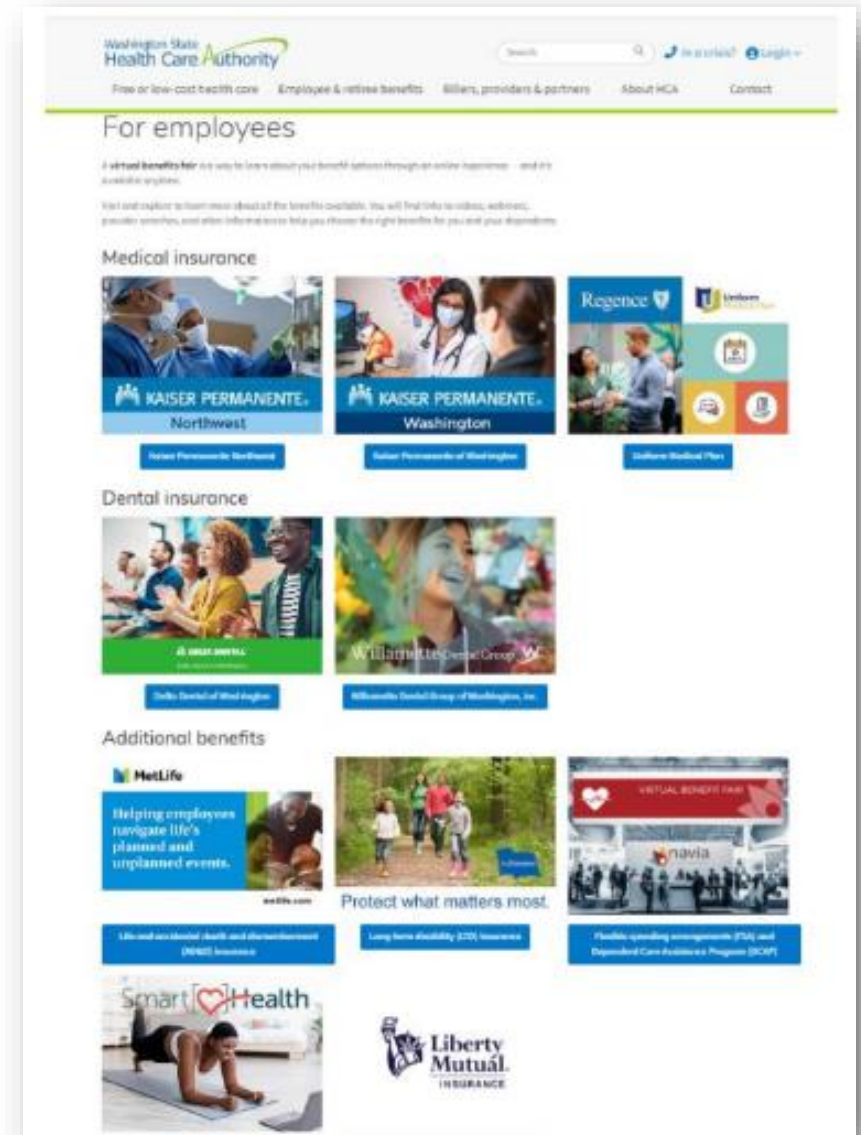
DATE		LOCATION	TIME
November 1	(Wednesday)	Spokane Community College	11:00 am – 3:00 pm Retirees 4:00 – 7:00 pm Employees
November 2	(Thursday)	Cheney – Eastern Washington University	
November 3	(Friday)	Pullman – Washington State University 10:00 am – 2:00 pm (Retirees) 3:00 – 6:00 pm (Employees)	
November 6	(Monday)	Pasco – Columbia Basin Community College	
November 7	(Tuesday)	Yakima Convention & Event Center	
November 8	(Wednesday)	Ellensburg – Central Washington University	

Virtual Benefits Fair

Provides “virtual booths”:

- Benefits options/information via “online experience”
- 24/7 access
 - Using your computer, tablet, or smartphone
- Informative videos
- Forms

Visit the PEBB Open Enrollment webpage for more information: hca.wa.gov/pebb-oe
Information available October 1



Employee OE Communications

For Your Benefit newsletter

- Mailed or emailed in October
- This is the only notice the PEBB Program sends to employees about open enrollment
- Additional federally required information will be included
 - ✓ Notice of creditable prescription drug coverage
 - ✓ Summary of Benefits and Coverage notice



Employer Communications

GovDelivery

- PEBB provides email messages to send to your employees
- Before and throughout open enrollment

Are you signed up for....



Sign Up for GovDelivery

Find tools and resources to help you administer benefits.

Training resources

Find resources for new benefits administrators, register for training, and attend trainings.

Get the training you need as a benefits administrator.

How do I...
Find PEBB Program rates
Access the accounting manuals
Submit a question (HCA Support) [↗](#)
Find information about COVID-19

Access the PAY1 manuals
Find rules and policies
Learn about the PEBB Program

Forms & publication | **Notices & updates** | PEBB My Account [↗](#) | HCA Support [↗](#)

Notices and updates

Stay current with the latest news and updates impacting the benefit administrator (BA) role with the Public Employees Benefits Board (PEBB Program).

How can I stay connected?

Outreach & Training (O&T) uses the GovDelivery email service to provide you with updates, changes, and reminders about the PEBB Program.

By signing up with this service, you receive notifications through your email and can opt out at any time.

PEBB BA latest news

Stay up-to-date on PEBB benefits.

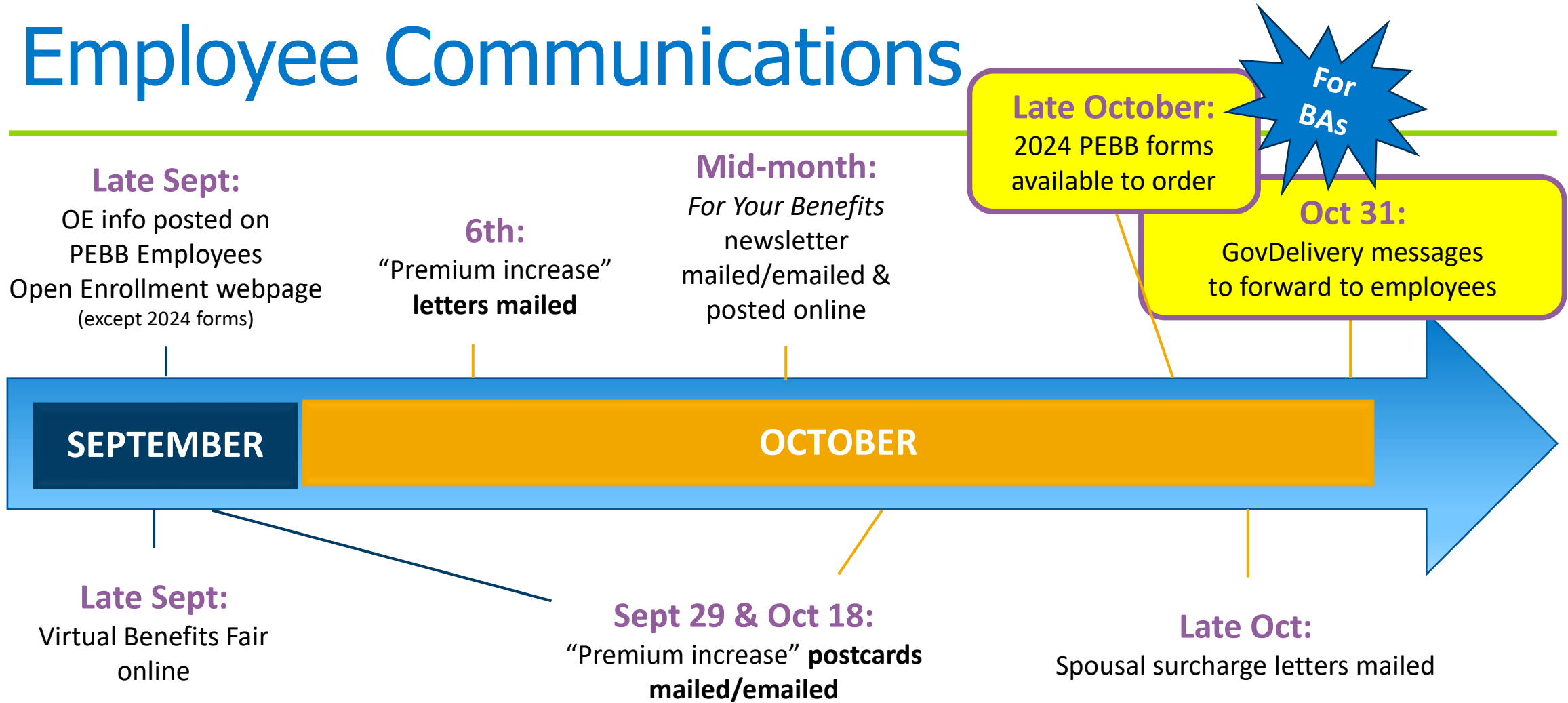
[Register for GovDelivery](#) [↗](#)

Connect with us
Contact HCA
[📷](#) [📧](#) [📱](#) [📺](#) [📺](#) [📺](#) [📺](#) [📺](#)
Website feedback: Tell us how we're doing

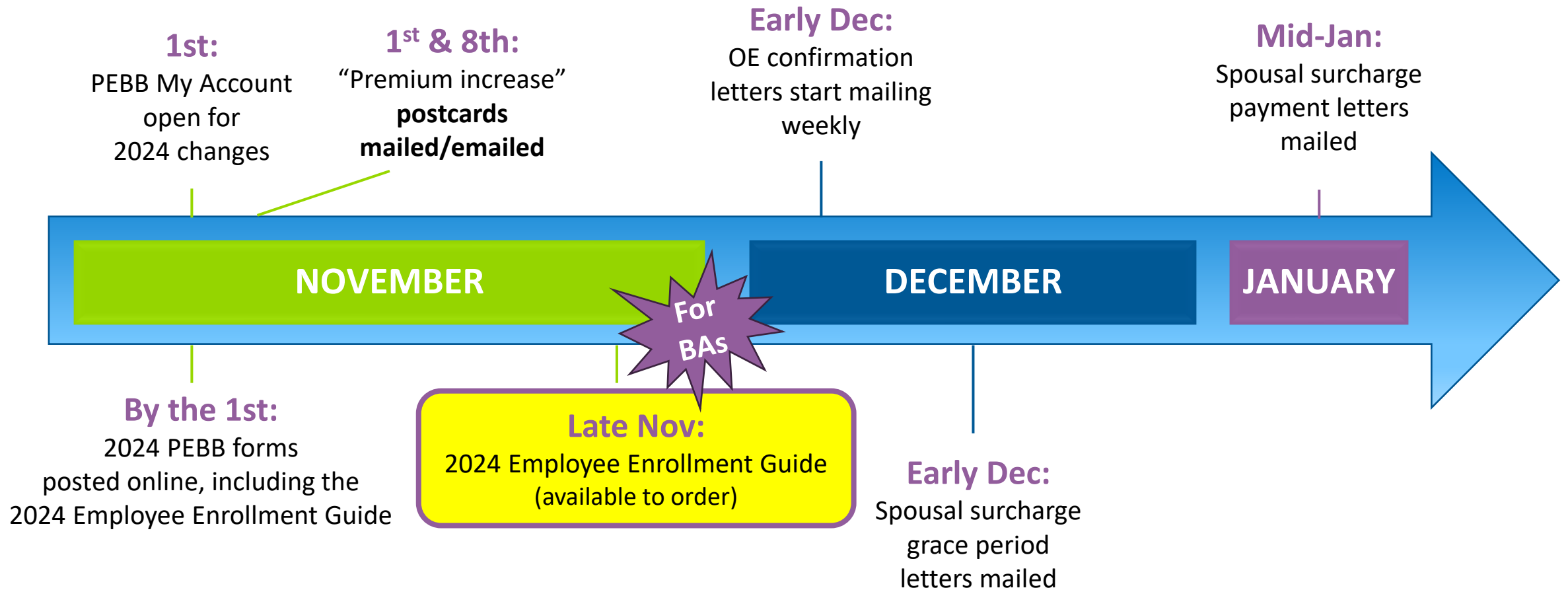
Accessibility | Interpreter services | Language access
Nondiscrimination | Privacy | Public disclosure requests
Public notices | Rulemaking | Work with us

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Employee Communications



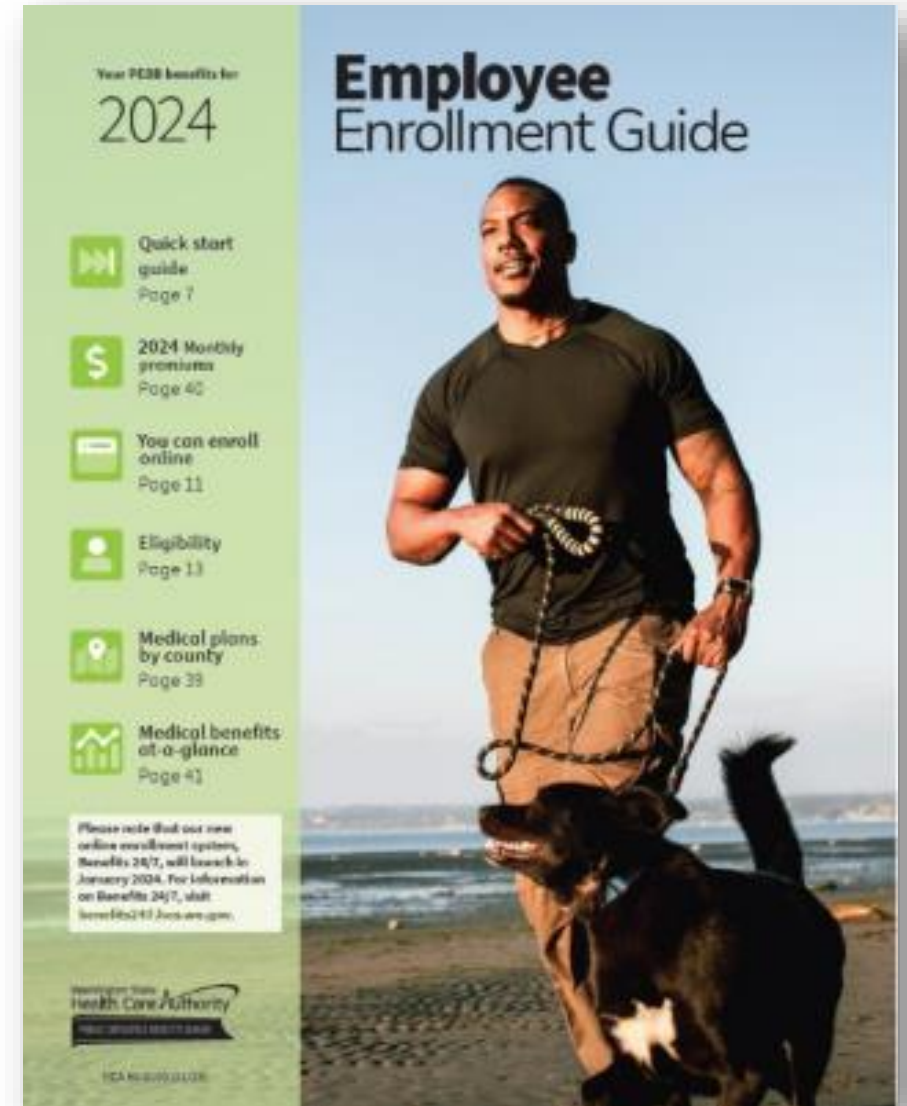
Employee communications (cont'd)



2024 Employee Enrollment Guide

Changes:

- No longer contains **enrollment forms** or **premium surcharge help sheet**
- “Benefits 24/7” will be added throughout
- Informs employees to use PEBB My Account until “Benefits 24/7” launches in January 2024



What Can Employees Do?

During open enrollment, employees may:

- Change medical and/or dental plans
- Enroll/Re-enroll in FSA/DCAP
- Enroll in PEBB medical coverage (if previously waived) without proof of loss
- Waive PEBB medical if they are enrolled in:
 - TRICARE, Medicare, or other employer-based group medical
 - Coverage under the Health Benefit Exchange (HBE) is **not considered** employer-based coverage

What Can Employees Do? (cont'd)

- Add eligible dependents without proof of loss
 - Dependent Verification (DV) documents are required
 - A list of valid DV documents are available on the Benefits Administrator website
- Remove dependents from medical and/or dental plans
- Change premium deduction to pre- or post-tax
 - (IRC Section 125)
- Change the tax status of a dependent
 - (IRC Section 152)

How Employees Can Make Changes

Change Type	Complete 2024 Enrollment/Change Form	Online/Mobile Access PEBB My Account *
Change medical and/or dental plan	✓	✓
Waive enrollment in medical	✓	✓
Enroll in medical if previously waived	✓	✓
Add a dependent to medical and/or dental	✓	✗
Remove a dependent from medical and/or dental	✓	✓

* PEBB My Account is not available to UW & WSU employees

How Employees Can Make Changes (cont'd)

Change Type	Form to Complete	Online/Mobile Access PEBB My Account *
Attest to spouse/SRDP coverage premium surcharge	Premium Surcharge Attestation Change form	✓
Change tax status of a dependent	Declaration of Tax Status form	✗
Change premium deduction to pre - or post-tax	Premium Payment Plan Election/Change form	

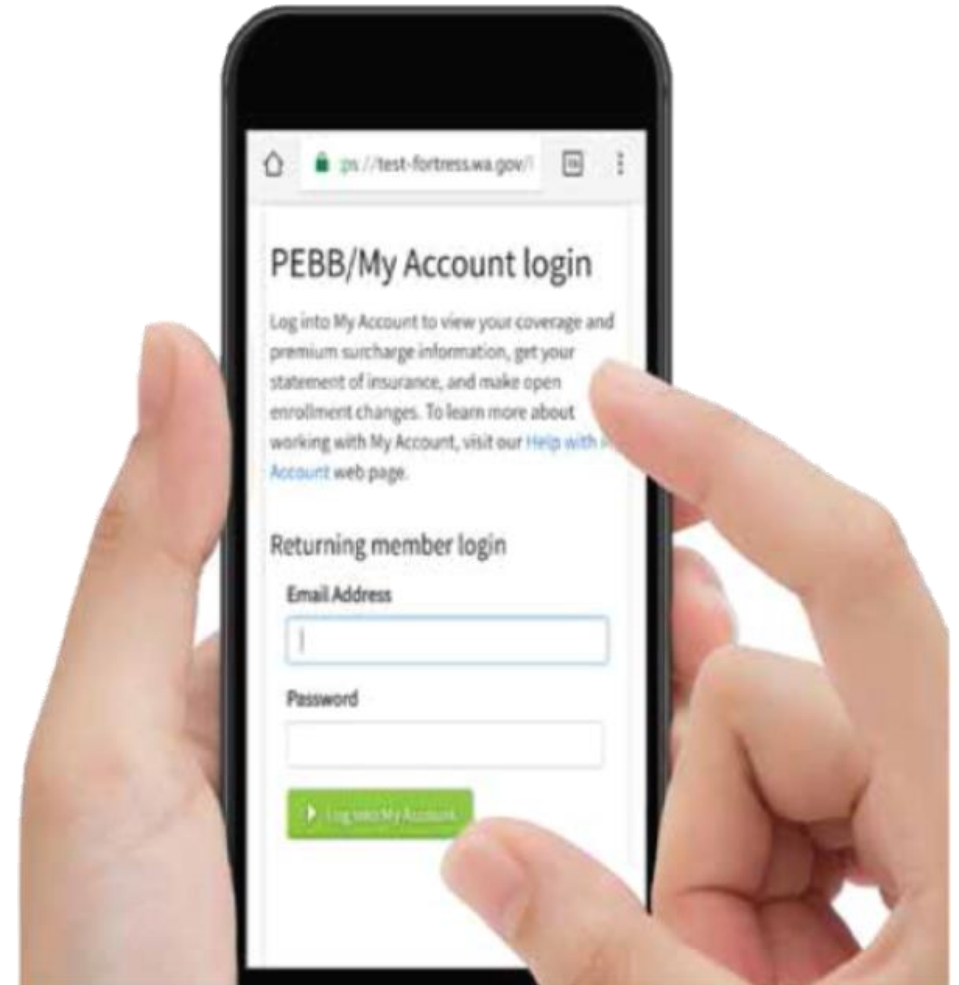
* PEBB My Account is not available to UW & WSU employees

hca.wa.gov/pebb-benefits-admins/forms-and-publications

PEBB My Account (PMA)

Making changes online during OE must be completed by **November 30, 2023 - 11:59pm**

- Employee will receive a confirmation of changes made online and should:
 - Save a screenshot, or
 - Print a copy of the confirmation



PEBB My Account (cont'd)

Employees may also use PEBB My Account **at anytime** to:

- **View their current coverage for:**
 - Medical and dental
 - Basic life and basic AD&D insurance
 - Supplemental life and supplemental AD&D insurance is available via the MetLife MyBenefits Portal
 - Long-term disability (LTD)
 - Employer-paid and employee-paid
- **Subscribe to email notifications from PEBB**

PEBB My Account (cont'd)

- **Print a Statement of Insurance (SOI)**
 - The SOI will display current enrollment only
 - Any changes made during OE will not display until the change is effective
 - **January 1, 2024**
- **Attest to:**
 - The tobacco use premium surcharge
 - When any enrolled family member, age 13 and older, has a change in tobacco use

When **Not** to Use PEBB My Account

Employees cannot use PEBB My Account to:

- Add a dependent who is **not currently enrolled** in either medical or dental
- Make an address change
 - Address changes are submitted to employer
- Remove a spouse or state-registered domestic partner due to divorce or dissolution of a partnership
 - A COBRA packet is not sent if dependent is removed online

When **Not** to Use PEBB My Account (cont'd)

- **Make life and AD&D insurance changes**
 - Use the MetLife MyBenefits Portal
mybenefits.metlife.com/wapebb
- **Elect Flexible Spending Arrangement and DCAP enrollment**
 - Use *Navia's* online portal
pebb.naviabenefits.com/enrollment/
 - PEBB open enrollment form
- **Change HSA contributions**
 - Go online to HealthEquity
learn.healthequity.com/pebb
 - PEBB HSA Payroll Deduction form


Finding PEBB My Account

**Benefits 24/7
to replace PEBB My Account,
January 2024**

Home > Employee and retiree benefits

Employee and retiree benefits

[PEBB Medicare offerings](#)
[Inspire others with your story!](#)
[Information about novel corona virus](#)



Public employees

As an employee of a state agency, higher education institution, or participating employer group, you have access to insurance options through the Public Employees Benefits Board (PEBB). These options include, but are not limited to, medical with vision, dental, life, auto, and home.

[Explore your PEBB benefits.](#)

Home > Employee and retiree benefits > Public employees

Public employees

Your PEBB benefits include medical (with vision), dental, life, and auto insurance. You may also have life, accident, and disability insurance. You may also have the option to enroll in a flexible spending account.

Explore the benefits available to you at [PEBB My Account](#).



Statement of Insurance

Employees may print a Statement of Insurance (SOI)

The screenshot shows the Washington State Health Care Authority website. At the top left is the logo. At the top right are links for 'PEBB Home', 'About HCA', 'Contact PEBB', and 'Sign Out'. Below these is a dark blue navigation bar with links for 'My medical/dental coverage', 'My life/LTD coverage', 'My attestations', 'My login information', and 'Subscriber SOI lookup'. The main content area is titled '2023 medical and dental coverage information'. To the right of this title is a green button with a printer icon and the text 'Statement of Insurance', which is highlighted with a yellow rounded rectangle. A yellow arrow points upwards from the bottom of the page towards this button. Below the title, there is a list of actions: 'Review your current account information and coverage selections', 'View your Statement of Insurance', 'Subscribe or unsubscribe from email notifications', and 'During open enrollment: Review/change your enrollment'. At the bottom of the page, there is a grey bar with the text 'Section A - Subscriber account information'.

Washington State Health Care Authority

PEBB Home About HCA Contact PEBB Sign Out

My medical/dental coverage My life/LTD coverage My attestations My login information Subscriber SOI lookup

2023 medical and dental coverage information

Use this page to perform the following actions:

- Review your current account information and coverage selections
- View your Statement of Insurance
- Subscribe or unsubscribe from email notifications
- **During open enrollment:** Review/change your enrollment

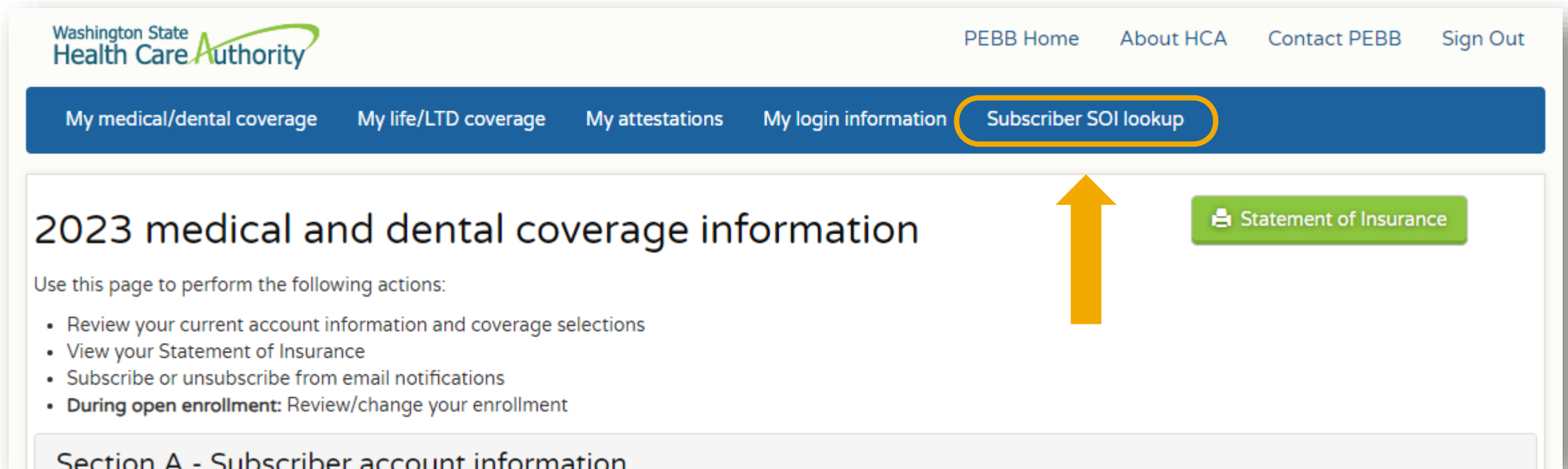
Section A - Subscriber account information

Statement of Insurance

Statement of Insurance – BA Access

Benefits Administrators **with PAY1 access** can:

- Print a *Statement of Insurance* for employees using the Subscriber SOI lookup



Washington State Health Care Authority

PEBB Home About HCA Contact PEBB Sign Out

My medical/dental coverage My life/LTD coverage My attestations My login information **Subscriber SOI lookup**

2023 medical and dental coverage information

Use this page to perform the following actions:

- Review your current account information and coverage selections
- View your Statement of Insurance
- Subscribe or unsubscribe from email notifications
- **During open enrollment:** Review/change your enrollment

Section A - Subscriber account information

Statement of Insurance

Statement of Insurance – BA Access (cont'd)

Washington State Health Care Authority

PEBB Home About HCA Contact PEBB Sign Out

My medical/dental coverage My life/LTD coverage My attestations My login information Subscriber SOI lookup

Statement of Insurance Lookup

LTD Report Attestations Report

Enter the subscriber information below:

Subscriber Date of Birth (mm/dd/yyyy):

10/15/1990

Last 4 Digits of Subscriber SSN:

1579

Continue

Open Enrollment Changes Made Online

Online changes through PEBB My Account are submitted to PAY1 daily and shared with:

- **State agencies:** Daily Tran Log (D2025)
 - If your agency has turned the Daily Tran Log off, send an HCA Support request to turn it back on
- **Four-year institutions:** Daily Tran Log or a file from HCA
- **Community & technical colleges:** Change report shared in mid-December

Medical Plan Changes

For all medical plans: KPNW, KPWA, & UMP
Effective January 1, 2024

Cost Share for Abortion

No cost share for abortion of a pregnancy

- **Except:**
 - CDHP (high-deductible) plans

KPNW CDHP

KPWA CDHP

UMP CDHP

Increase in Deductible for CDHP Plans

Beginning January 1, 2024

	Current 2023	New 2024
Single subscriber	\$1,500	\$1,600
All other tiers	\$3,000	\$3,200

Kaiser Permanente

KPNW & KPWA

Cost Share for Certain Breast Examinations

No cost share for:

- **Supplemental** breast examinations
- **Diagnostic** breast examinations

Kaiser Permanente Washington

(KPWA)

KPWA Benefit Changes

Benefit	Current 2023	New 2024
Chiropractic/Spinal Manipulations	10 visits/year	24 visits/year – per service category
Acupuncture	12 visits/year	
Massage Therapy	60 visits/year (combined massage, physical, occupational, speech therapy)	24 visits/year – (massage therapy “carved out”)
Treatment for Metabolic Disorders	after deductible, no member cost share	after deductible, member pays cost share

KPWA Benefit Changes (cont'd)

Benefit	Current 2023	New 2024
Telehealth	\$0 copay	\$10 copay
“First Fill” Prescription Program	All drugs must be obtained via KPWA-designated pharmacy; after first fill, all maintenance drugs required to be filled at KPWA Clinic or via KPWA mail order	“After first fill” requirement for maintenance drugs removed – can be refilled at network retail pharmacies

KPWA SoundChoice - Benefit Changes

Benefit	Current 2023	New 2024
Primary Care Office Visit Copay	\$0 copay	\$20 copay

Uniform Medical Plan

(UMP)

UMP Plus – Service Area Changes

UW Medicine (UWM) Accountable Care Network (ACN)

- Leaving Kitsap County
 - Impacts 268 - UWM ACN members
- Entering Benton and Franklin counties
- 2024 service area will be:
 - Benton, Franklin, King, Pierce, Skagit, Snohomish, Spokane and Thurston counties

Effective January 1, 2024

UMP Plus – Service Area Changes (cont'd)

Puget Sound High Value Network (PSHVN)

- No changes to service area
- Remains available in Kitsap County
 - Similar coverage to UWM ACN
 - Offer large network of providers, as compared to the UWM ACN plan
- 2024 service area:
 - Chelan, Douglas, King, Kitsap, Pierce, Snohomish, and Yakima counties

Effective January 1, 2024

Outpatient Dialysis Services

For all UMP plan members

- Members pay standard rate for **initial** outpatient treatment period of three months

For UMP plan members **diagnosed with end stage renal disease** (ESRD)

- **Does not apply to UMP CDHP plan members**
 - Once the **supplemental treatment period** begins, member will pay 0% of the allowed amount for covered outpatient dialysis services
 - Member will also be eligible for Medicare Part B coverage and to have their Medicare Part B premiums reimbursed by the plan

Effective January 1, 2024

COVID-19 Over the Counter (OTC) Tests

Effective July 1, 2023:

- **All UMP plans** will cover (under prescription drug benefit):
 - Up to two OTC COVID-19 diagnostic tests
 - Per member
 - Per month
 - Up to \$12/test, with no member cost share

New Member ID Cards for 2024

For most UMP plan members

- 24-hour nurse's line phone number changing for most plans
 - Except UMP Plus – UW Medicine ACN members
 - Don't utilize 24-hour nurse line through Regence
- UMP CDHP deductible changes

Effective January 1, 2024

Consumer-Directed Health Plan with a Health Savings Account

(CDHP w/HSA)

CDHP w/HSA: Employer Contribution Amounts

The HSA **employer contribution** amount remains at:

- Subscriber only
 - **\$700.08 per year** (\$58.34 per month)
- Subscriber with one or more enrolled dependents
 - **1,400.04 per year** (\$116.67 per month)

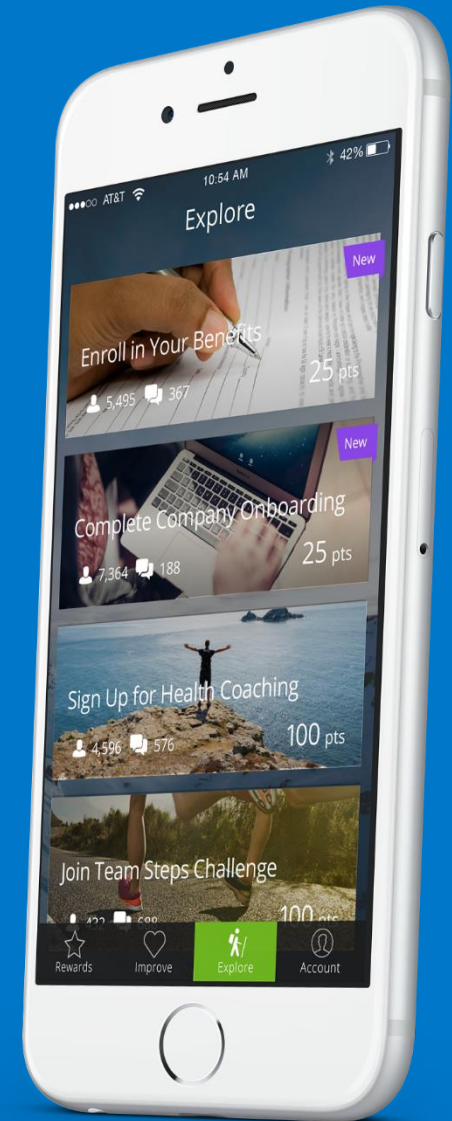
CDHP w/HSA: Employee Contribution Amounts

Employees can also contribute monies to their HSA

- IRS **maximum contribution** amounts for 2024*
 - Subscriber only
 - **Increased to \$4,150** (up from \$3,850)
 - Subscriber with one or more enrolled dependents
 - **Increased to \$8,300** (up from \$7,750)
 - Employees age 55 or older may contribute additional \$1,000 per year
- Employees may change their contribution amounts **at any time** of the year (if employer allows)
 - *Employee Authorization for Payroll Deduction to Health Savings Account* form, or
 - Contact HealthEquity if making direct contributions (after-tax basis)

*Employer & employee contributions, plus wellness incentives if earned, may not exceed the IRS maximum

Smart [Heart] Health



Wellness Program Updates

New SmartHealth portal provider

What IS NOT Changing	What IS Changing
Incentive eligibility, value, requirements, deadlines	Shift from Limeade to WebMD web-based platform & mobile app
SmartHealth activities/challenges	↓ New features
SmartHealth name and branding	

Effective January 1, 2024

smarthealth.hca.wa.gov/

SmartHealth \$125 Incentive

Remains for 2024

Eligible employees will receive \$125 end of January 2024:

- Towards employee's 2024 medical plan deductible, or
 - Deposited into employee's 2024 HSA if enrolled in a CDHP medical plan
 - Does count towards the annual IRS maximum
- Deadlines for completing the financial incentive requirements:
 - **November 30, 2023**
 - Subscribers continuing enrollment in PEBB medical or enrolling in PEBB medical with an effective date in January - September 2023
 - **December 31, 2023**
 - Subscribers enrolling in PEBB medical with an effective date in October - December 2023

Premiums

Premiums provided are for
state agency and
higher education employees

Employee Premiums – State Agencies and Higher Education

PLAN NAME	EMPLOYEE		EMPLOYEE & SPOUSE/PARTNER		EMPLOYEE & CHILD(REN)		EMPLOYEE, SPOUSE/PARTNER & CHILD(REN)	
	2023	2024	2023	2024	2023	2024	2023	2024
KP NW Classic	\$172	\$331	\$354	\$662	\$301	\$579	\$483	\$910
KP NW CDHP	\$25	\$195	\$60	\$390	\$44	\$341	\$79	\$536
KP WA Classic	\$167	\$226	\$344	\$452	\$292	\$396	\$469	\$622
KP WA CDHP	\$25	\$26	\$60	\$52	\$44	\$46	\$79	\$72
KP WA SoundChoice	\$46	\$69	\$102	\$138	\$81	\$121	\$137	\$190
KP WA Value	\$94	\$211	\$198	\$422	\$165	\$369	\$269	\$580
UMP Classic	\$135	\$124	\$280	\$248	\$236	\$217	\$381	\$341
UMP Select	\$59	\$59	\$128	\$118	\$103	\$103	\$172	\$162
UMP CDHP	\$29	\$35	\$68	\$70	\$51	\$61	\$90	\$96
UMP Plus	\$97	\$109	\$204	\$218	\$170	\$191	\$277	\$300

Premium Surcharges

Tobacco Use
and
Spouse/SRDP Coverage

Premium Surcharges

Tobacco Use

- No changes

Spouse/SRDP Coverage

- *Attestation Help Sheet* going away
- Questions will be included on/in 2024 :
 - Employee Enrollment/Change Form
 - Premium Surcharge Attestation Change Form
 - Enrollment Guide
- Built into Benefits 24/7

- New rate for determining if surcharge applies
 - Will spouse/SRDP's share of the medical premium through their employer be less than **\$117.81** per month in 2024?
 - Was \$137.76 for 2023

Dental and Life & AD&D

PEBB Dental Benefits & Plans

The same dental plans are available:

- Uniform Dental Plan
- DeltaCare Dental
- Willamette Dental of WA

**No benefit changes for
2024**

PEBB Dental Plans: Reminder

Delta Dental of Washington **administers both:**

- Uniform Dental Plan (UDP) – Group 3000
 - Preferred-provider plan
- DeltaCare – Group 3100
 - 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 PEBB website

Life and AD&D

Employer-funded:

- Basic life and AD&D

Employee-funded:

- Supplemental life and AD&D

No rate or benefit changes for 2024

Supplemental Life and AD&D

Premiums change when employee:

- Reaches new age bracket
- Increases or decreases amount of coverage

When reach new age bracket, life insurance
rate increase becomes effective
January of following year

Supplemental Life and AD&D (cont'd)

Enrollment in or changes to:
employee-paid supplemental life
and AD&D

- Can be made **any time throughout the year**
 - Changes outside the 31-day eligibility window may require Evidence of Insurability (EOI)

To enroll or increase/decrease amount of coverage, employee can:

- Complete the MetLife Enrollment/Change Form, or
- Visit the MetLife MyBenefits portal online

Long-term Disability

LTD

Long-term Disability (LTD)

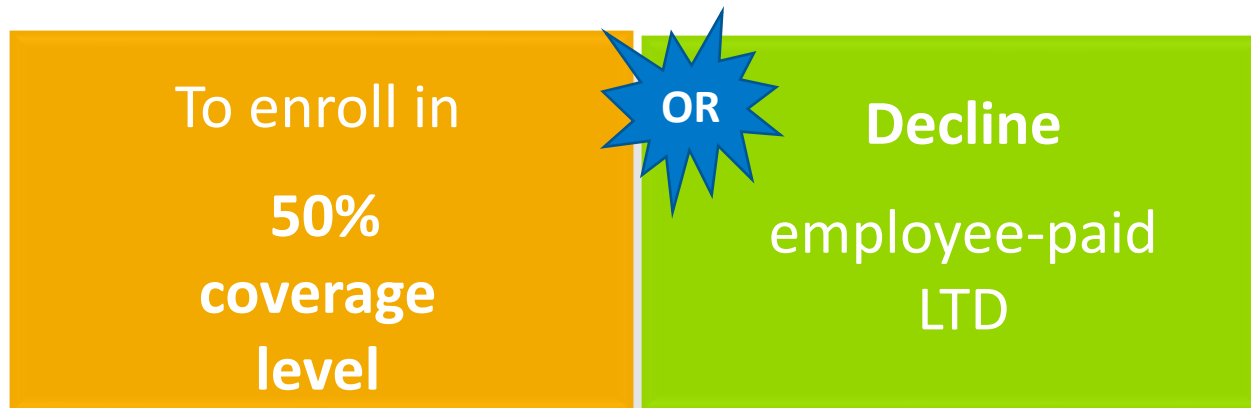
No changes to
Long-term Disability rates/benefits
for 2024

Newly Eligible Employees

All newly eligible employees will be **auto-enrolled** in employee-paid LTD, at the **60% coverage level**

Within the 31-day eligibility window:

- Complete the LTD enrollment form



IF NO ACTION TAKEN

Remain auto-enrolled in
60% coverage level

EOI not required for auto-enroll
or electing 50% coverage level
within 31-day eligibility window

Changes That Can Be Made at Anytime

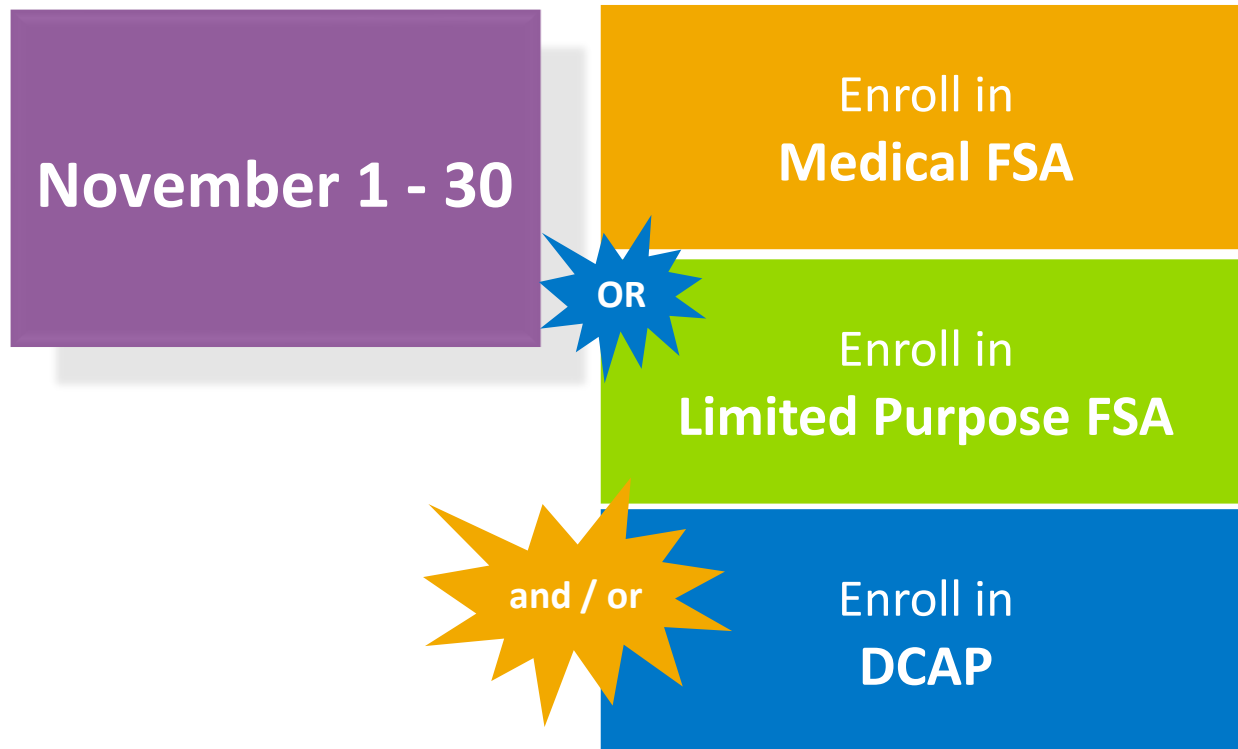
Employees may:

	EOI Required
Enroll in employee-paid LTD	✓
Increase employee-paid LTD	✓
Decrease employee-paid LTD	
Decline employee-paid LTD	

Flexible Spending Arrangements & Dependent Care Assistance Program

FSA & DCAP

How Employees Make FSA/DCAP Changes During OE



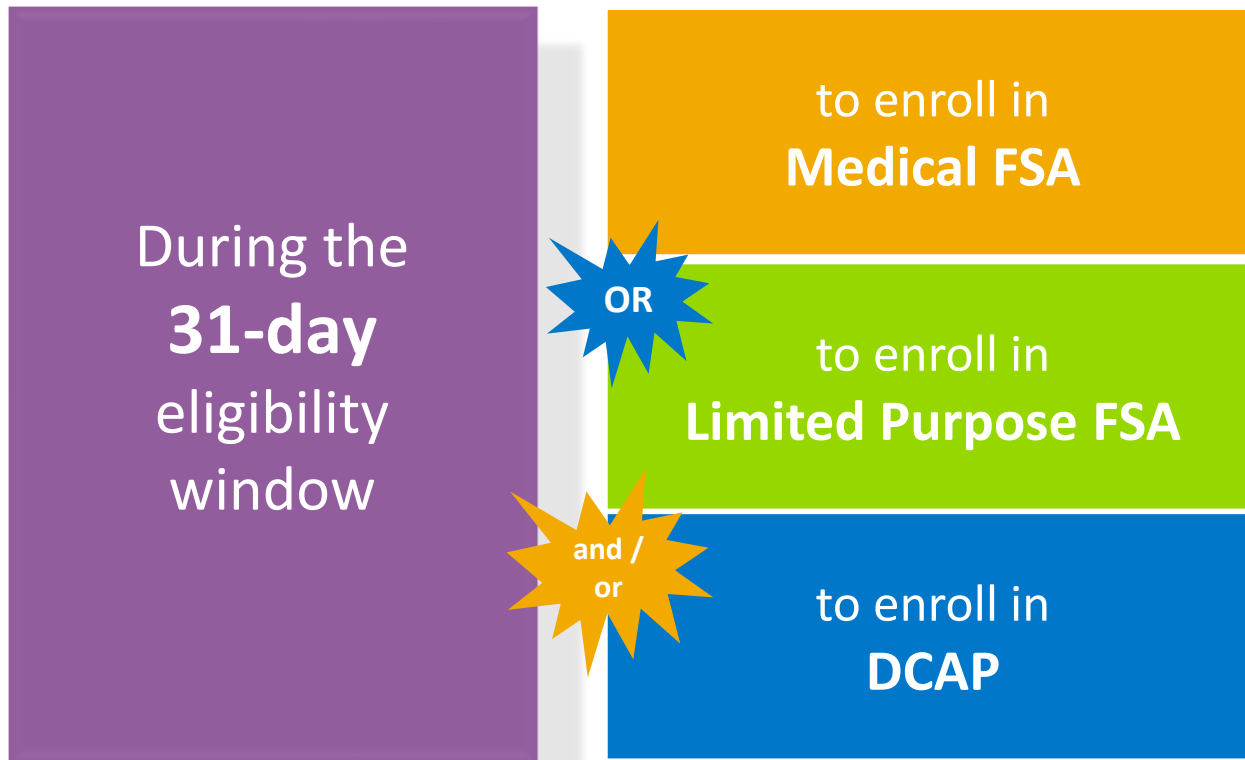
Complete enrollment via:

- *Navia's* online portal, or
- PEBB open enrollment form

Must enroll each plan year

- Enrollment **does not** automatically continue year-to-year

Newly Eligible Employees



Complete & submit:

- **Midyear Enrollment Form** to payroll/benefits office
- Payroll/benefits staff review, sign & send to *Navia*

2024 FSA Contribution Limits

Medical and Limited Purpose FSA

Minimum annual contribution

- **\$120** (no change)

Maximum annual contribution

- **\$3,050** (up from \$2,850)

Qualifying for FSA "Carryover" to 2024

Criteria #1

**Minimum of
\$120 remaining**
end of plan year
(December 31, 2023)

OR

Criteria #2

Enroll in
an FSA
next plan year
(2024)

Carryover Result

Up to \$610
Remaining funds
above \$610 -
FORFEITED

Carryover applies even if employee elects **maximum** contributions to FSA in next plan year (\$3,050)

Using 2023 Carryover Funds

EMPLOYEES CAN USE CARRYOVER FUNDS FOR:

2023 Services/Expenses:

Incur services/expenses by
December 31, 2023

Submit claims to Navia by
March 31, 2024

2024 Services/Expenses:

2023 carryover funds,
plus 2024 FSA contributions,
can all be used for
2024 services/expenses

How to Avoid Losing 2023 Funds

Employees with remaining funds that **do not qualify for the carryover:**

Incur services/expenses by
December 31, 2023

For the
amount of funds remaining
(or more)
at end of plan year
December 31, 2023

Submit 2023 claims
to Navia by
March 31, 2024

Where Eligible Funds Carryover

Medical Plan enrolled in 2024	Medical FSA 2024	Limited Purpose FSA 2024
Any PEBB Medical Plan (except CDHP)	✓	
CDHP w/HSA		✓

Enrollment in Medical FSA & CDHP w/HSA

Employees **cannot**:

- Enroll in **both** a Medical FSA and a Consumer-Directed Health Plan with a Health Savings Account (CDHP w/HSA)
- If they do, then during open enrollment:
 - Dis-enrolled from the Medical FSA
 - Remain enrolled in the CDHP w/HSA
 - Can enroll in a Limited Purpose FSA (not automatic)

CBA \$250 Medical FSA Contribution

For represented employees only:

- Occupy position with annual base salary of \$60,000 or less on November 1, 2023, and
- Meet eligibility for PEBB medical benefits January 1, 2024, and
- Are not enrolled in a CDHP w/HSA medical plan in 2024

Receive \$250 distribution
in January 2024
Medical FSA

CBA \$250 Medical FSA Contribution (cont'd)

Paid by the employer

- Employee **not required** to contribute to medical FSA in 2024

\$250 added to:

- **Current debit card** for currently enrolled employees
- **New debit card** for employees not currently enrolled

2024
New Look for Debit Card
(new enrollees only)



Contribution **does not count** toward the IRS FSA maximum

Employee could end up with a \$250 medical FSA in 2024

Employees not enrolled in medical (as a subscriber or dependent):

Will not receive the \$250

- Benefit will be forfeited

CBA \$250 Medical FSA Communications

Letter mailed to likely recipients late September 2023



Washington State Health Care Authority
Public Employees Benefits Board
PO Box 42684 · Olympia, Washington 98504-2684
hca.wa.gov/erb

September 26, 2023

Name
Address
City, St ZIP

You may receive a \$250 Medical FSA contribution in 2024

Dear Subscriber:

You may be eligible to receive a unique benefit through your collective bargaining agreement. Represented employees whose rate of pay on November 1, 2023 is \$80,000 a year or less may be eligible to receive a \$250 Medical Flexible Spending Arrangement (Medical FSA) contribution in January 2024.

How does this benefit work?

You can use your Medical FSA to pay for out-of-pocket health care costs like copays, deductibles, vision or dental expenses, over-the-counter medications, and much more. Use the funds for you, your spouse, or other qualified dependents' health care expenses, even if they are not enrolled on your PEBB medical or dental plan.

If you are eligible for this benefit, you will receive the \$250 automatically in late January 2024. It **will not** come out of your paycheck. No action is required on your part. If you haven't received this benefit before and do not enroll in a Medical FSA for 2024, Navia Benefit Solutions (the Medical FSA administrator) will open an account in your name and mail you a welcome letter with your enrollment confirmation, followed by the Navia Benefits Debit Mastercard loaded with the \$250. For security purposes, the debit card envelope is **not** labeled with a Navia or PEBB logo.

You can still enroll in a Medical FSA on your own for 2024 up to the IRS-mandated cap of \$3,050 in addition to this benefit. The state contribution of \$250 **does not** count against the maximum Medical FSA contribution. This means you can contribute \$3,050, receive the additional \$250, and have a \$3,300 Medical FSA.

If you do not want this benefit, you do not have to use it. Unused funds may carry over for you to use in the next plan year. However, keep in mind, any funds over \$610, or below \$120 if not enrolling in an FSA for the next plan year, will be forfeited to HCA per IRS rules.

What if I've received this benefit before?

If you received this benefit in January 2023, or you've had a Medical FSA in the last three years, you **will not** receive a new debit card from Navia Benefit Solutions. Instead, your existing debit card will be loaded with the new funds. If you lost your debit card, you can contact Navia at



CBA \$250 Medical FSA Communications (cont'd)

Benefits Administrators:

- FAQs posted on the Benefits Administrator website
 - FSA/DCAP page

Employees:

- Article in the October *For Your Benefit* newsletter

FAQs: \$250 Medical FSA contribution to represented PEBB Program employees

1. Will I receive a \$250 Medical Flexible Spending Arrangement (FSA) contribution in January 2024?

You are likely eligible to receive this contribution if you meet the following criteria:

- You are a represented PEBB Program employee.
- Your union is part of the health care Coalition described in [RCW 41.80.020\(3\)](#).
- Your rate of pay on November 1, 2023 is \$60,000 or less for a full-time equivalent position.
 - If you work part-time, you still may qualify for this contribution if your position as full-time would provide a salary of \$60,000 or less. For example, if an employee earns \$35,000 and works 20 hours per week, their full-time salary would be \$70,000 and they would not qualify.

This benefit was negotiated in the most recent collective bargaining agreement. (The salary threshold was previously \$50,004.)

2. I heard that the salary requirement is based on the base salary of a full-time equivalent position. What does this mean?

Your base salary is what you make per year, not including pay for over-time or a bonus. A full-time equivalent position requires your schedule be 40 hours per week. You can be eligible for the \$250 contribution if you do not work full-time, if your position as full-time equivalent would provide a salary of \$60,000 or less per year. For example, if you earn \$35,000 and work part-time (or 20 hours per week), your full-time salary would be \$70,000 and you would not qualify.

3. What if I received this benefit in 2023, and haven't spent all my funds yet?

If you enroll in an FSA for 2024 or have at least \$120 (up to \$610) left in your 2023 account, the funds will carry over and still be available in 2024. If you enroll in a consumer-directed health plan (CDHP) for the 2024 plan year and still have at least \$120 left over from the previous year, the leftover amount will be converted to a Limited Purpose FSA.

4. Where can I find more information about how a Medical FSA works?

Please visit Navia's website at [pebb.naviabenefits.com](#). For questions about eligibility for the \$250 benefit, please contact your payroll or benefits office or visit HCA's website at [hca.wa.gov/pebb-employee](#).

5. How are eligible employees notified about the \$250?

The Office of Financial Management releases a list of employees who are likely to be eligible for this benefit. The PEBB Program mails a letter to these employees at the end of September. The letter informs employees:

- They are likely eligible for a \$250 Medical FSA contribution from their employer as part of their collective bargaining agreement.
- They can only receive this benefit if they do not enroll in a consumer-directed health plan (CDHP) with a health savings account (HSA) and they do not waive PEBB medical coverage (unless they waived to enroll as a dependent on someone else's PEBB account).
- They will receive a welcome letter from Navia Benefit Solutions (the Medical FSA administrator) and a \$250 Navia Benefits Debit MasterCard if they meet all eligibility requirements.
 - For employees who enroll in a Medical FSA, the \$250 will be added to their annual election.

This \$250 contribution is also mentioned in the state and higher education edition of the *October For Your Benefit* newsletter, and forwardable email messages are provided to employers to share with their employees.

6. How do I get this benefit?

If eligible, you will receive it automatically from Navia Benefit Solutions (the FSA administrator) on behalf of your employer as part of your collective bargaining agreement. No action is required on your part.

HCA 50-0042 (09/23)

continued

Contribution Limits – DCAP

Filing Status	Current (2023) Annual Contribution Maximum	2024 Annual Contribution Maximum	Must incur 2023 services by December 31, 2023
Single person	\$5,000	\$5,000	Must submit 2023 claims by March 31, 2024
Married couple filing jointly	\$5,000	\$5,000	
Married couple filing separately	\$2,500	\$2,500	Unused DCAP funds forfeited after March 31, 2024

2024 Rule Changes

Effective January 1, 2024

Special Open Enrollment (SOE) Event Update

2024 SOE Event Matrix – #10

Update:

- When employee has a change in residence and current medical plan is no longer available based on residence
- Employee must elect new medical plan
 - Within time period allowed by special open enrollment rules

If employee **does not elect** a new medical plan:

- Employee will be enrolled in different PEBB medical plan

New SOE Event

When PEBB program determines there is a substantial decrease in medical providers available in a PEBB health plan

- Employee may make changes to their medical plan election
 - PEBB program will notify impacted employees and provide instructions

2024 SOE Event Matrix – #21

PEBB Retiree Insurance Eligibility

PERS, TRS, SERS Plan 2 members

Currently must:

- Meet years of service requirement to retire, and
- Meet age requirement to retire, and
- **Immediately** begin to receive their monthly pension benefit

Beginning January 1, 2024:

- Must meet years of service requirement, and
- Must meet age requirement, and
- **Not required** to immediately begin receiving monthly pension benefit

PEBB Customer Service
1.800.200.1004

House Bill 1008, effective January 1, 2024

hca.wa.gov/employee-retiree-benefits/retirees/attend-retirement-webinar

Reattestation Reminders

Spouse or state-registered domestic partner (SRDP) coverage
premium surcharge

Spousal/SRDP Surcharge Reattestation

Employees required to reattest – will be mailed up to **three notifications**

1. At the end of October
2. At the beginning of December, if they did not attest during open enrollment
3. In January, if they did not attest by December 31, 2023 (includes appeal rights)
 - Informs employee they will be charged the premium surcharge for 2024

How to Attest?

Employees must attest (if applicable):

During open enrollment window
November 1 – December 31, 2023

PEBB My Account *
OR
Paper Form

Not attesting between November 1 – December 31 will result in:

- The employee **defaulting to incur the \$50 monthly surcharge**
 - Effective January 1, 2024
 - In addition to their monthly PEBB medical premium

* Does not apply to UW or WSU employees

Reporting a Change in 2024

The surcharge will remain in effect for 2024 unless:

- The employee's:
 - Spouse/state-registered domestic partner's **employer-based group medical insurance changes**

Attestation Default Process in Pay1

Employees required to reattest to the spouse/SRDP surcharge will be defaulted in Pay1 **prior to OE**

- The attestation will display as a “D” in Pay1
- The default will remain if the employee does not reattest

When Employee Reattests “No”

In Pay1, enter a # if the employee reattests “No” to the surcharge:

```
----- CURRENT -----
      ENR  EFF  DATE  PREM DATE  REASON
HEALTH:  Y   01 01 2020  01 01 2022  01 NEW
TOBACCO: N   05 01 2015
SPOUSAL: 2 01 01 2016
DENTAL:  Y   01 01 2017  01 01 2022  01 NEW
DUYS/CLINTG :          CO. DOY:          DENT
```

Any number (except 6) will result in employee **not being required** to reattest in the future

Surcharge Report for Benefits Administrators

Lists employees who need to reattest during annual open enrollment:

- Access the **Attestation Report** through PEBB My Account
- If you do not have Pay1 access, contact the PEBB Program through HCA Support to request an Attestation Report

The screenshot displays the Washington State Health Care Authority website interface. At the top, the navigation bar includes links for 'PEBB Home', 'ABOUT HCA', 'Contact PEBB', and 'Sign Out'. Below this, a secondary navigation bar contains links for 'My medical/dental coverage', 'My life/LTD coverage', 'My attestations', 'My login information', and 'Subscriber SOI lookup'. The 'Subscriber SOI lookup' link is circled in orange. Below the navigation bar, the main content area is titled 'Statement of Insurance Lookup'. It features two buttons: 'LTD Report' and 'Attestations Report', with the latter circled in orange. Below these buttons, there is a form titled 'Enter the subscriber information below:' with fields for 'Subscriber Date of Birth (mm/dd/yyyy):' and 'Last 4 Digits of Subscriber SSN:'. A 'Continue' button is located at the bottom of the form. Two orange arrows are present: one pointing to the 'Subscriber SOI lookup' link and another pointing to the 'Attestations Report' button.

Annual OE Reminders

Dependent Verification (DV)

DV is due at the same time as other required enrollment forms

- No later than **November 30, 2023** during annual open enrollment
- No later than 31 days after the date of eligibility
- No later than 60 days after the special open enrollment event

Follow-up with employees when DV documents are:

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

CDHP w/HSA Reminders

Employees changing plans from a CDHP w/HSA to **any other medical plan**:

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

Employees are **not eligible** to enroll in a CDHP w/HSA if:

- Their spouse/SRDP is enrolled in a **Medical FSA** for 2024
 - Even if the spouse/SRDP is not enrolled in the employee's PEBB medical

CDHP w/HSA Reminders (cont'd)

Employees age 65+ or turning 65 in 2024

- Should be discouraged from enrolling in a CDHP with/HSA without seeking professional tax advice
 - Tax consequences when **enroll in** Medicare
 - Medicare can be retroactively enrolled in, as far back as 6 months, while enrolled in CDHP w/HSA

Newborn/Adoption

Employees **adding a newborn** or **adopted child** in December

- Key as quickly as possible in December
 - Before keying “open enrollment” changes
 - Mitigates delays and confusion for the carriers
- Effective date is the date of birth, date of adoption or date assume financial responsibility for the child
- If unable to enter the correct date of birth/adoption
 - Do not key an incorrect date
 - Contact PEBB through HCA Support to have us key the birthdate

SOE Events During Annual OE

Check changes submitted during “annual open enrollment”

- Be sure not actually an SOE event
 - Example - newborn submitted as OE change - coverage effective January 1
 - Child born October 10
 - **This is an SOE event**, with effective date October 10
 - **Effective date** is the date of birth

Ensure Employee Addresses Up-to-Date

PEBB uses to communicate with employees

- OE Newsletters
- Updates/changes to plan coverages
- Spousal attestation notices
- Letters confirming changes made during OE

State agencies

- Update through HRMS

HE institutions

- Update through employer

Benefits Administrator (BA) Resources

PEBB Outreach & Training

- 800.700.1555

PEBB BA Website

- hca.wa.gov/pebb-benefits-administrators
- GovDelivery
 - Register to receive notices and updates
- HCA Support
 - Submit questions



The screenshot shows the PEBB benefits administrators website. A blue arrow points from the 'PEBB Outreach & Training' section to the 'State agencies and institutions of higher education' link. An orange arrow points from the 'HCA Support' link in the navigation bar to the 'HCA Support (FUZE replacement)' section. A green arrow points from the 'HCA Support' link to the 'HCA Support' section.

PEBB benefits administrators

Forms and publications
Notices and updates
HCA Support (FUZE replacement)

State agencies and institutions of higher education
Are you a benefits administrator of a state agency or institution of higher education? Find eligibility worksheets and other resources you need to successfully determine employee and dependent eligibility for PEBB benefits, process enrollments and appeals, and correct enrollment errors.
[Find eligibility and enrollment resources.](#)

PEBB participating employer groups
Are you a benefits administrator of a participating employer group (e.g., municipality, educational service district, etc.)? Find eligibility worksheets and other resources you need to successfully determine employee and dependent eligibility for PEBB benefits, process enrollments and appeals, and correct enrollment errors.
[Find eligibility and enrollment resources.](#)

PEBB benefits
The Public Employees Benefits Board (PEBB) Program offers a variety of benefits including medical (with vision), dental, life and AD&G insurance, LTD insurance, FSA, and DCAP.
Learn about the benefits offered by the PEBB Program and your role in administering them.
[Explore PEBB benefits.](#)

Administrative tools and resources
Find accounting manuals, PAY1 insurance system manuals, PEBB Program rates, and other resources to assist you with successfully administering PEBB benefits.
[Find tools and resources to help you administer benefits.](#)

Training resources
Find resources for new benefits administrators, register for training, access training materials, and view recordings of past trainings.
[Get the training you need as a benefits administrator.](#)

How do I...
Find PEBB Program rates
Access the accounting manuals
Submit a question (HCA Support)

Access the PAY1 manuals
Find rules and policies
Learn about the PEBB Board

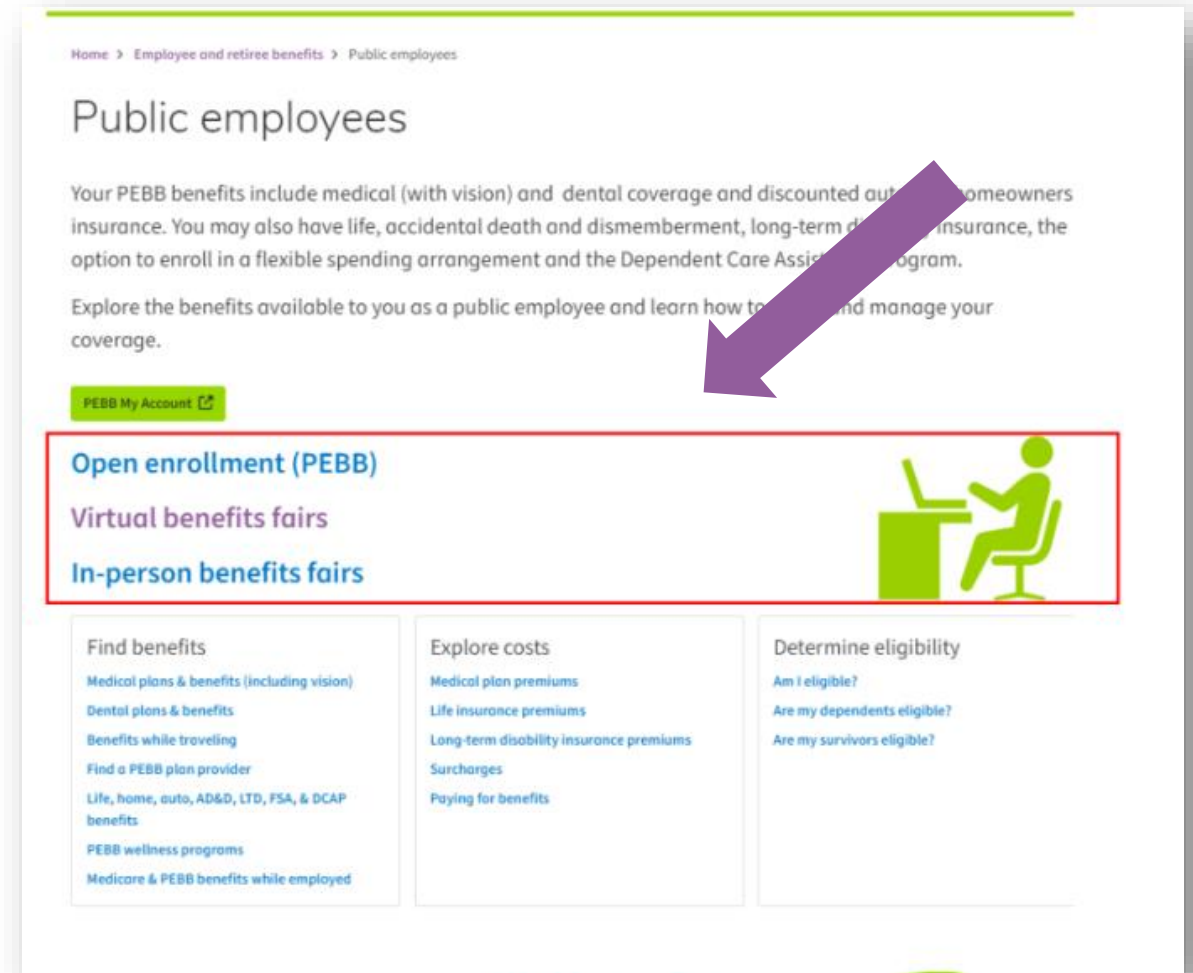
Forms & publications
Notices & updates
PEBB My Account
HCA Support
Contact us

Employee Resources

Employer Payroll/Benefits Office

PEBB Employee Website

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



Employee Resources (cont'd)

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

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

Employee Resources (cont'd)

Employees should **contact you** (Benefits Administrator) directly for help with:

- Eligibility questions or changes
- Enrollment questions or procedures
- Premium surcharge questions
- Finding forms
- Adding or removing dependents
- Life and LTD insurance eligibility/enrollment questions
- Payroll deduction information

Employee & Agency Resources

- **PEBB website** (for employees):
 - hca.wa.gov/employee-retiree-benefits/public-employees
- **Individual plan websites** (see employee enrollment guide)
- **Navia Benefit Solutions** (Medical & Limited Purpose FSA/DCAP)
 - Website: pebb.naviabenefits.com/
 - Customer Service: 1.800.669.3539
- **HealthEquity** (HSA)
 - Website: healthequity.com/pebb
 - Customer Service:
 - 1.844.351.6853 for UMP members
 - 1.877.873.8823 for all other members

Available on the
Contact the Plans
section of the PEBB website

Employee & Agency Resources (cont'd)

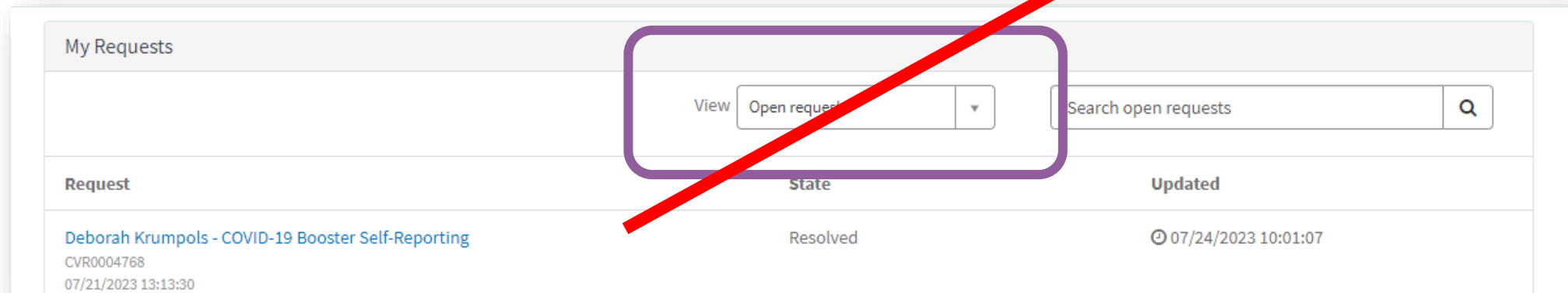
- **MetLife**
 - Customer Service: 1.866.548.7139
 - Website: mybenefits.metlife.com/wapebb
- **SmartHealth Wellness Program**
 - Customer Service: 1.800.947.9541
 - Website: hca.wa.gov/pebb-smarthealth

Available on the
Contact the Plans
section of the PEBB website

HCA Support & Phones

Open enrollment and the months following are a busy time

- **Please:**
 - Be patient with us
 - Do not go into “open” HCA Support ticket and send message to check the status



For Benefits Administrators Only

Please **do not share** with employees:

- PEBB's Outreach and Training **1.800.700.1555** number
- PEBB's Customer Service **1.800.200.1004** number
 - For Retiree, COBRA and continuation coverage members only
- HCA Support portal
- Our email addresses
- Our direct phone numbers

Questions



Thank you