

PEBB 2023 Pre-Open Enrollment

Employer Groups

PEBB Outreach and Training October 17, 2023

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Benefits Marketing Representatives



Agenda

(1) General OE Information

- 5 Long-term Disability
- 2 Medical Plan Changes/Updates
- 6 2024 Rule Changes

3 Premium Surcharges

7 Reminders

4 Dental, Life & AD&D



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
 - "Medical Only" groups use 2024 Employee Enrollment/Change form for medical only groups
 - Some changes can be made via PEBB My Account *
- Changes are effective January 1, 2024



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	
November 2	(Thursday)	Centralia - Southwest Washington Fairgrounds	
November 3	(Friday)	Olympia – South Puget Sound Community College	11:00 am – 3:00 pm
November 6	(Monday)	Bellingham – Whatcom Community College	Retirees
November 7	(Tuesday)	Everett Community College	
November 8	(Wednesday)	Seattle – Shoreline Community College	4:00 – 7:00 pm Employees
November 9	(Thursday)	Tacoma – Clover Park Technical College	Limployees
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	
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)	11:00 am – 3:00 pm Retirees
November 6	(Monday)	Pasco – Columbia Basin Community College	4:00 – 7:00 pm Employees
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



Ready, set, enroll: 2024 open enrollment

Open enrollment is November 1 through 30, 2023. Find forms on the Open enrollment webpage (starting November 1) at hca.wa.gov/pebb-oe. Pierce County employees use Workday.

What is open enrollment?

Open enrollment is a period of time that happens once a year, typically in the fall, when you can make changes to your coverage. If you are unable to use PEBB My Account, you can use a PEBB Employee Enrollment/Change form. Forms are available online or from your payroll or benefits office. Your payroll or benefits office must receive your form by November 30.

5 tips for a smooth open enrollment

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Employer Communications

GovDelivery

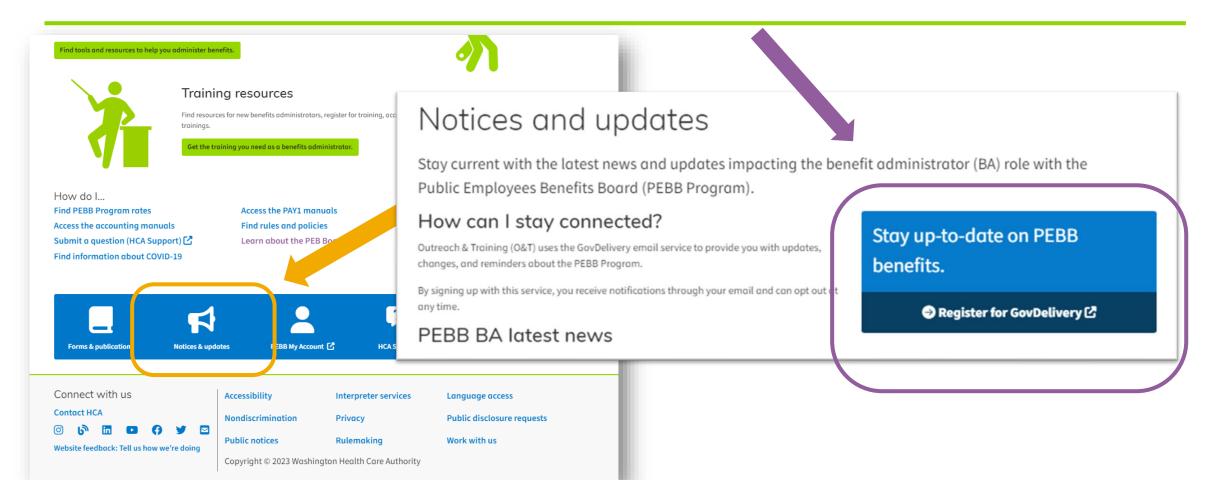
- PEBB provides email messages to send to your employees
- Before and throughout open enrollment

Are you signed up for....





Sign Up for GovDelivery





Employee Communications

Late Sept:

OE info posted on PEBB Employees Open Enrollment webpage (except 2024 forms)

6th:

"Premium increase" letters mailed

Mid-month:

For Your Benefits
newsletter
mailed/emailed &
posted online

Late October:

2024 PEBB forms available to order

Oct 31:

GovDelivery messages to forward to employees

SEPTEMBER

Late Sept:

Virtual Benefits Fair online

OCTOBER

Sept 29 & Oct 18:

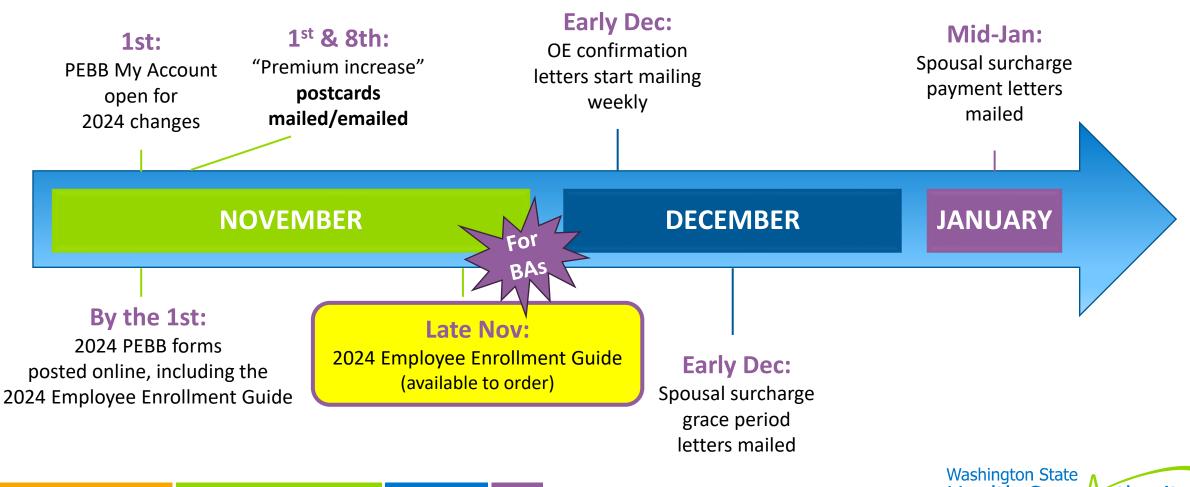
"Premium increase" **postcards** mailed/emailed

Late Oct:

Spousal surcharge letters mailed



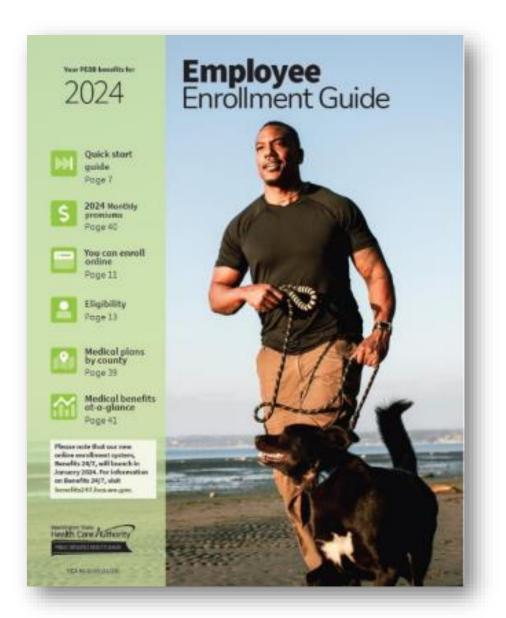
Employee communications (cont'd)



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 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 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 Pierce County 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	×

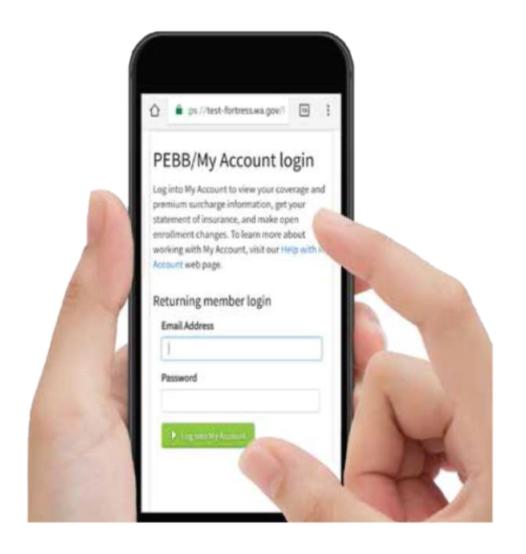


^{*} PEBB My Account is not available to Pierce County employees hca.wa.gov/pebb-benefits-admins/forms-and-publications

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

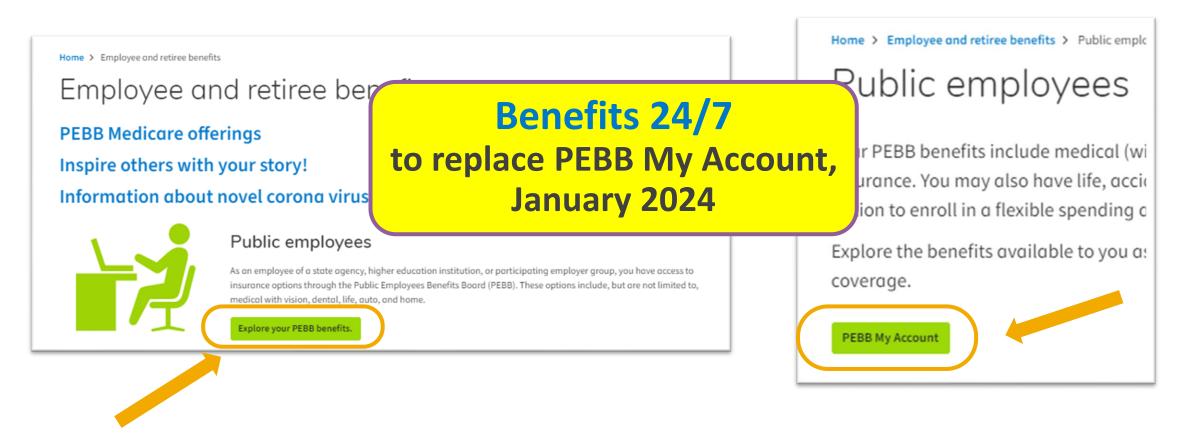


When **Not** to Use PEBB My Account (cont'd)

- Make life and AD&D insurance changes
 - Use the MetLife MyBenefits Portal mybenefits.metlife.com/wapebb
- Change HSA contributions
 - Go online to HealthEquity
 learn.healthequity.com/pebb
 - PEBB HSA Payroll Deduction form



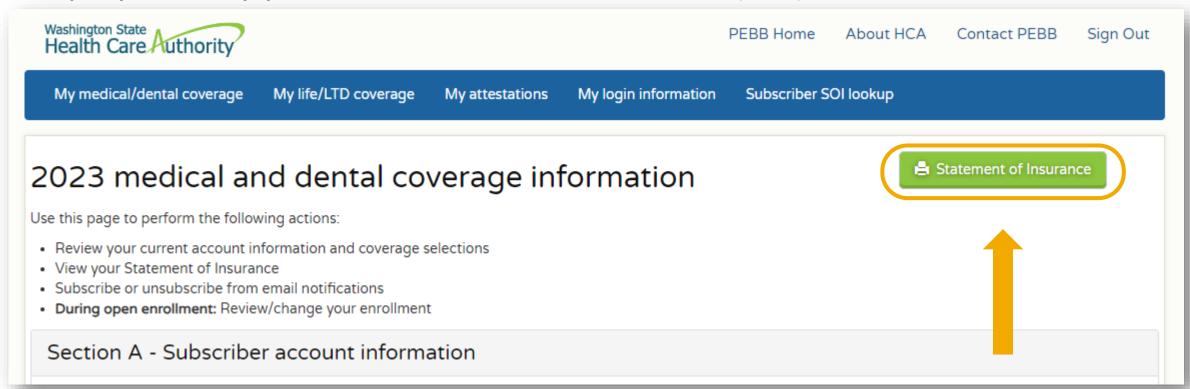
Finding PEBB My Account





Statement of Insurance

Employees may print a Statement of Insurance (SOI)

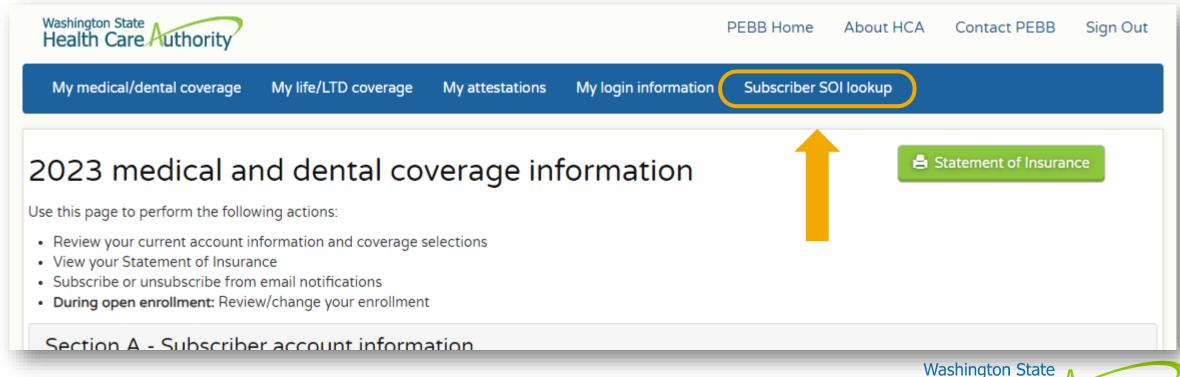




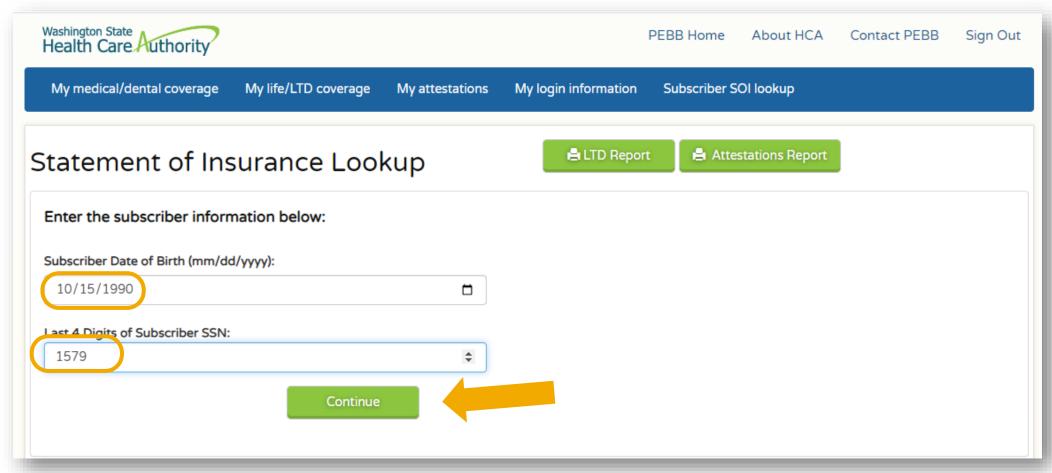
Statement of Insurance – BA Access

Benefits Administrators with PAY1 access can:

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



Statement of Insurance – BA Access (cont'd)



Open Enrollment Changes Made Online

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

Employer groups: 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 –
Acupuncture	12 visits/year	per service category
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



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



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



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



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)



Smart 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	
SmartHealth name and branding	New features



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



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

Full-benefit employer groups



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)

Full-benefit employer groups



Long-term Disability (LTD)

No changes to

Long-term Disability rates/benefits for 2024

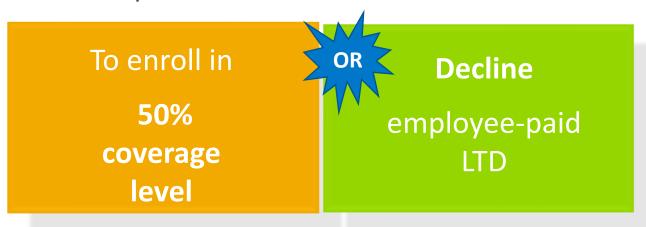


Newly Eligible Employees

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	



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**



Reattestation Reminders

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



Spousal/SRDP Surcharge Reattesation

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*
 - In addition to their monthly PEBB medical premium



^{*} Pierce County employees use Workday

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:

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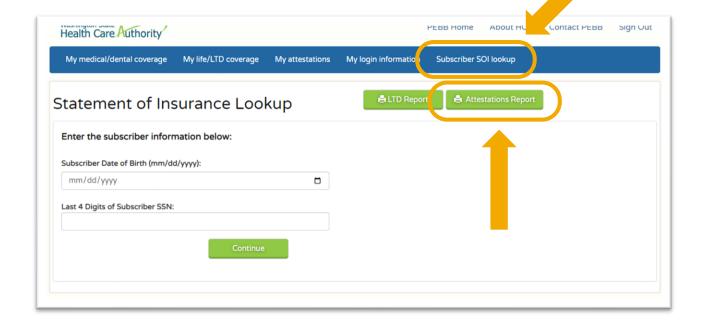
Any number (except 6) will result in employee **not being required** to reattest in the future



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





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

Employer groups

- Update in Pay1 if you key in Pay1
- Send via HCA Support if PEBB keys for you



Benefits Administrator (BA) Resources

PEBB Outreach & Training

800.700.1555

PEBB BA Website

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



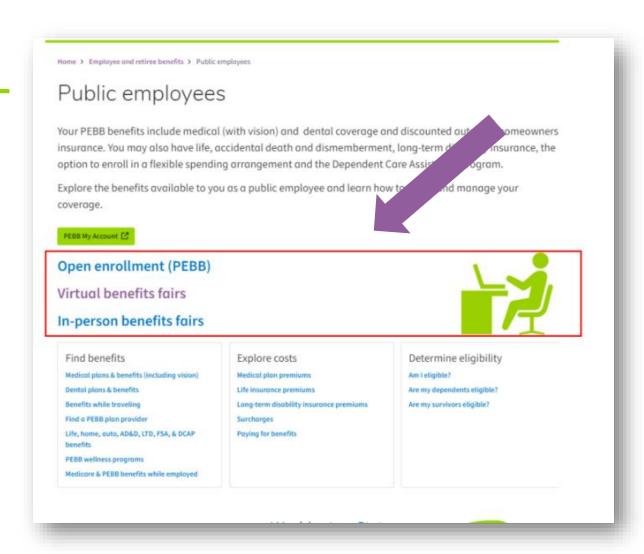
Health Care Authority

Employee Resources

Employer Payroll/Benefits Office

PEBB Employee Website

 <u>hca.wa.gov/employee-retiree-</u> 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)
- 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: <u>hca.wa.gov/pebb-smarthealth</u>

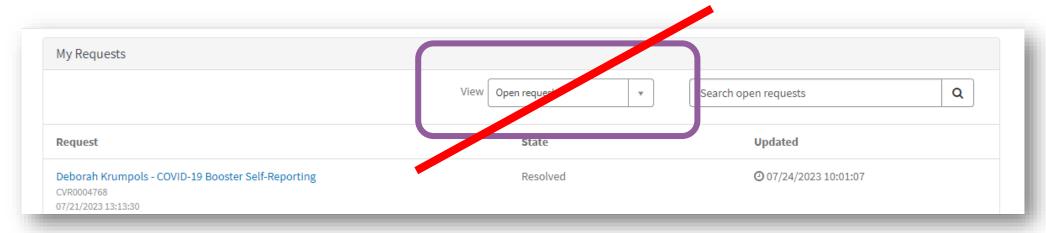
Available on the **Contact the Plans** section of the PEBB website



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