



PEBB

2025 Pre-Open Enrollment

Public Employees Benefits Board Program

Employer Groups

October 8, 2025

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PEBB Outreach and Training (O&T)
Employee & Retiree Benefits (ERB)

Washington State
Health Care Authority

Agenda

- 1 General OE Information
- 2 Medical Plan Changes/Updates
- 3 Premium Surcharges
- 4 Dental, Vision, Life/AD&D, Long-term Disability
- 5 Making OE Changes
- 6 Reminders & Resources

General OE Information

2025 Annual Open Enrollment

October 27 through November 24, 2025

- All enrollment changes must be completed/received no earlier than October 27 and **no later than 11:59 pm, November 24**
 - Keyed into *Benefits 24/7* by the employee (subscriber)
 - **2026 Employee Enrollment/Change** form received by the BA
- **Changes are effective January 1, 2026**

* Pierce County employees cannot use *Benefits 24/7* – they enter changes into *Workday*

UW Benefits Fairs October

DATE		LOCATION	TIME
October 20	(Monday)	Seattle - Harborview Medical Center	10:00 am to 5:00 pm
October 21	(Tuesday)	Seattle - UW Husky Union Building (HUB)	
October 22	(Wednesday)	Seattle - UW Medical Center - Montlake	
October 23	(Thursday)	Seattle - UW Medical Center Northwest	

PEBB Benefits Fairs – Western WA

DATE		LOCATION	TIME
October 27	(Monday)	Olympia – Department of Labor and Industries	10:00 am – 4:30 pm
October 29	(Wednesday)	Vancouver – Clark College	
November 3	(Monday)	Federal Way – Highline College	
November 4	(Tuesday)	Bremerton – Olympic College	
November 5	(Wednesday)	Port Angeles – Red Lion	
November 10	(Monday)	Tacoma – Clover Park Technical College	
November 12	(Wednesday)	Lynnwood – Edmonds College	
November 13	(Thursday)	Bellingham Public Schools	

PEBB Benefits Fairs – Eastern WA

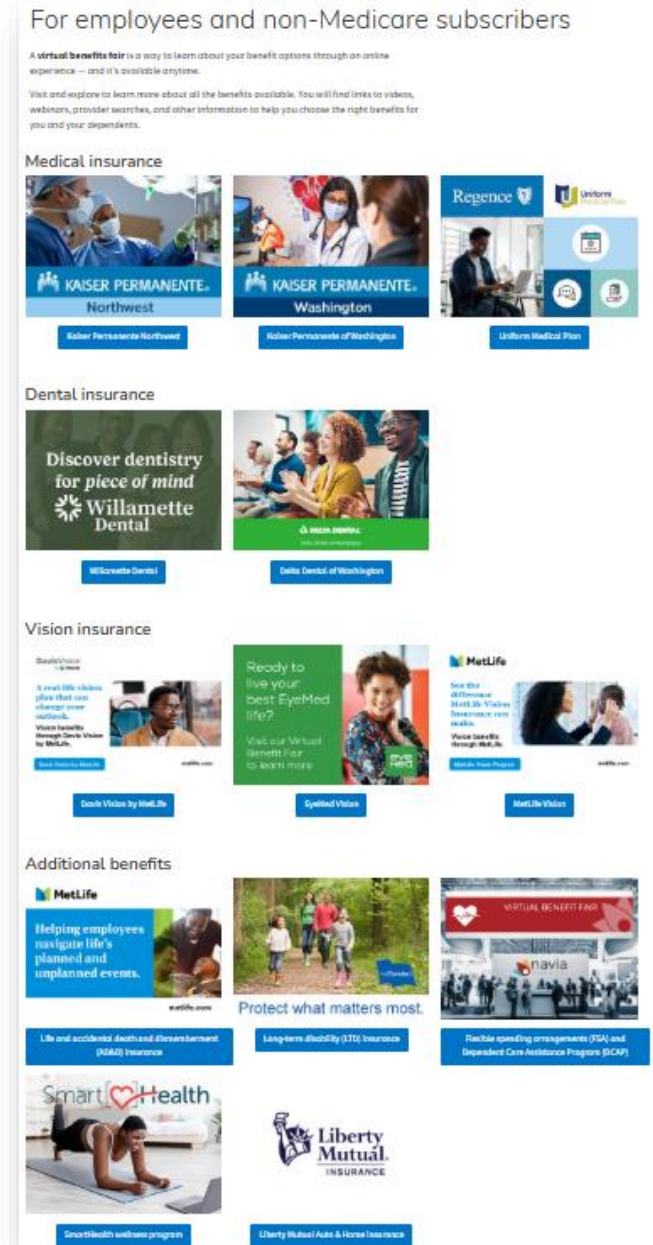
DATE		LOCATION	TIME
October 28	(Tuesday)	Pasco – Columbia Basin	10:00 am – 4:30 pm
October 29	(Wednesday)	Yakima Valley College	
October 30	(Thursday)	Wenatchee Convention Center	
November 4	(Tuesday)	Spokane Falls Community College	
November 5	(Wednesday)	Cheney – Eastern Washington University	
November 6	(Thursday)	City of Pullman Parks & Recreation Center	

Virtual Benefits Fair

Provides “virtual booths” with 24/7 access:

- Learn about benefit options and plan availability
- View plan comparisons and informative videos
- Provider search tools

hca.wa.gov/pebb-oe
information available October 3



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 . . .



Sign Up for GovDelivery

From PEBB BA website:

- “Notices & updates”
- Register for GovDelivery
- Select your employer type



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 to your email and can opt out at any time.

Stay connected.

[Register for GovDelivery](#)

Please select your employer type.

- ☐ State Agency
- ☐ Higher Education Institution
- ☒ Employer Group (Political Subdivision)
- ☐ K-12 School District
- ☐ Other

Submit

OE GovDelivery Messages

Message #	Topic	Date BA Sends to EEs
1	PEBB annual open enrollment begins	Oct 21, 2025
2	Open enrollment resources	Oct 24, 2025
3	Changes for 2026	Oct 29, 2025
4	Making changes in <i>Benefits 24/7</i>	Oct 31, 2025
5	UMP Plus plans no longer available	Nov 4, 2025
6	Spousal attestation reminder	Nov 7, 2025
7	Tips for choosing a health plan	Nov 14, 2025
8	Open enrollment ends	Nov 20, 2025

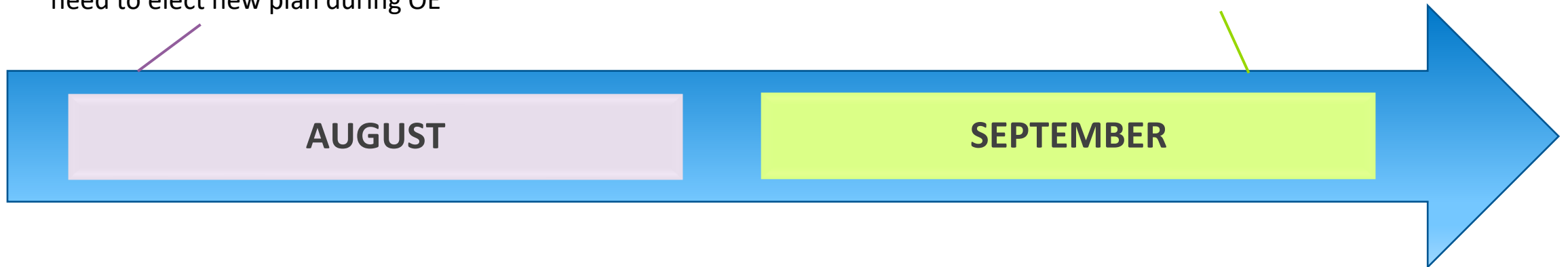
Employee Communications

August 1:

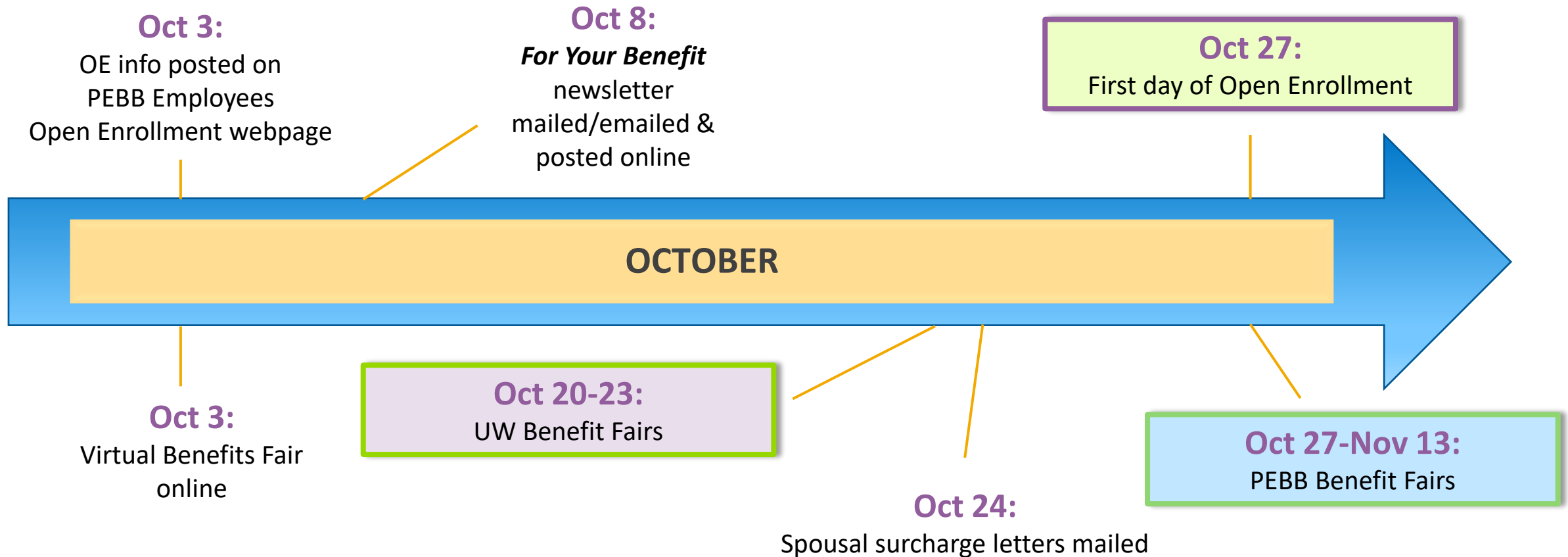
Postcards sent to UMP Plus members –
Plus plans ending Dec 31, 2025 –
need to elect new plan during OE

Sept 24:

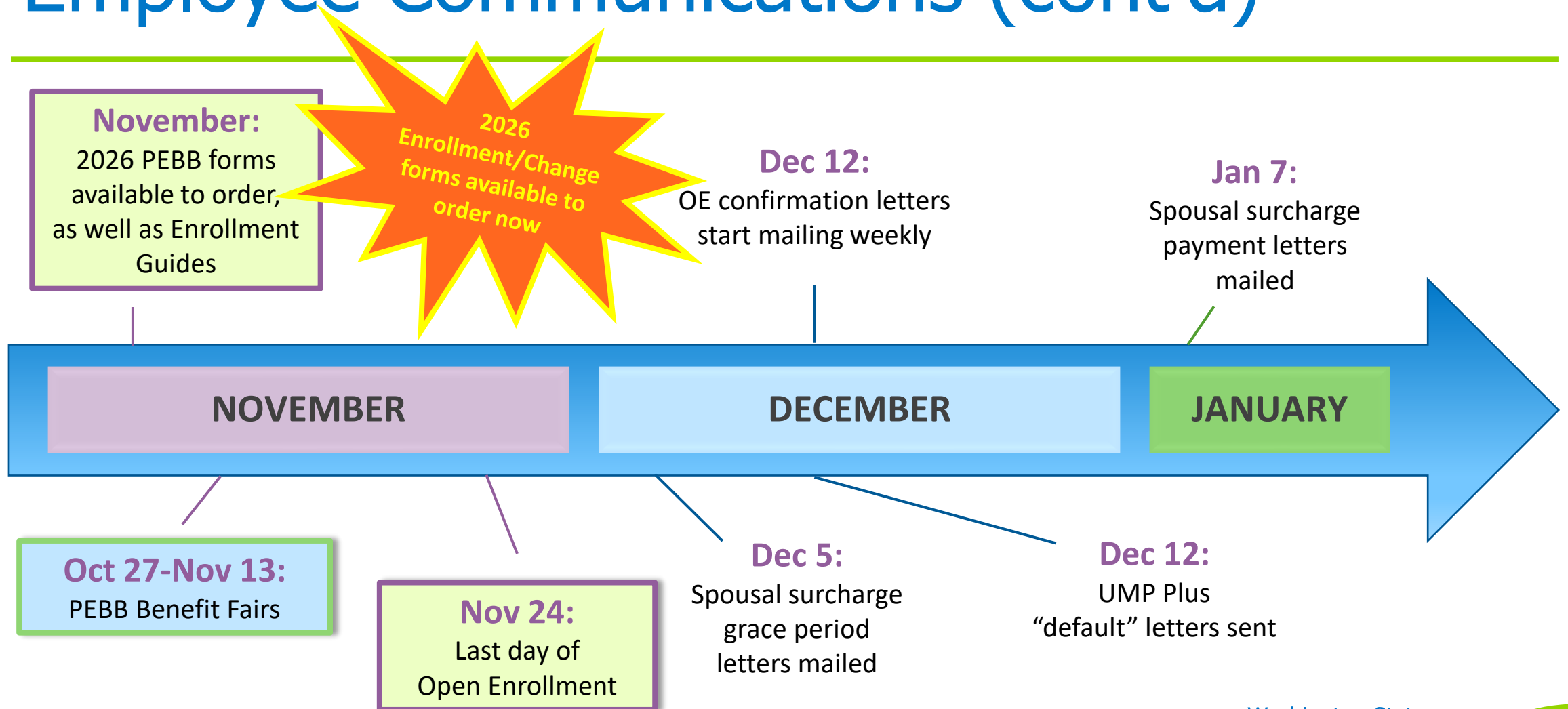
Letters to impacted employees
about UMP Plus Plans ending



Employee Communications (cont'd)



Employee Communications (cont'd)



What Can Employees Do?

During open enrollment, employees may:

- Change medical plan – *all groups*
- Change dental and/or vision plans – *full benefits groups*
- 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/remove eligible dependents
(medical – all groups; dental/vision full benefits groups)
 - Dependent Verification (DV) documents are required (if applicable)
 - A list of valid DV documents is available on the Benefits Administrator website
- 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	Online/Mobile Access <i>Benefits 24/7</i> *	Complete 2026 Enrollment/Change Form
Change medical, dental, and/or vision plans		
Waive enrollment in medical		
Enroll in medical if previously waived		
Add/remove dependent(s) for medical, dental, vision		

* *Benefits 24/7* is not available to Pierce County employees

How Employees Can Make Changes (cont'd)

Change Type	Form to Complete
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

These changes cannot be made using *Benefits 24/7*
hca.wa.gov/pebb-benefits-admins/forms-and-publications

Newly Eligible During OE

When employee has **eligibility date within OE timeframe:**
(October 27 - November 24, 2025)

1. Newly Eligible wizard

- For 2025 coverage

2. Open Enrollment wizard

- If want *different elections* for 2026 coverage



Eligibility Date after OE for December Coverage

Newly eligible November 25 – December 1

2025 Elections:

- “Newly eligible” wizard in *Benefits 24/7*, or
- Complete *2025 Enrollment/Change Form*

2026 Elections *(if different):*

- Complete *2026 Enrollment/Change Form*
 - Submit to HCA via *HCA Support* portal
 - HCA will key for you

Medical Plan Changes

for UMP Plans

Effective January 1, 2026

UMP Plus Plans Ending

UMP Plus plans ending December 31, 2025:

- Puget Sound High Value Network (PSHVN)
- UW Medicine Accountable Care Network (UW ACN)
 - Providers in the Plus networks participate in the other UMP plans, and there are additional providers in these plans

UMP Classic

UMP Select

UMP CDHP

UMP Classic, Select & CDHP plans available in all WA counties, as well as nationwide

UMP Plus Plans Ending (cont'd)

If employee enrolls in another UMP plan:

- No continuity of care issues
 - Prior UMP-approved authorizations will be honored

UMP Classic

UMP Select

UMP CDHP

UMP Plus Members Must Elect New Plan During OE

Employees **currently enrolled in a UMP Plus plan** must make a new medical plan election during open enrollment

If impacted employees
**do not make a new plan election
during open enrollment,**
they will be
defaulted into UMP Classic medical
(including dependents enrolled in medical)

Letters sent in September to impacted members; “default” letters will be sent December, after OE

UMP Plans Hearing Aids Benefit Change

All UMP medical plan members:

	2025	2026
Frequency	Every 3 years, per ear	Every 36 months , per ear
Insurance Pays	\$3,000 per ear	100% of allowed amount

Not subject to deductible, except for CDHP plans
(no change)

Benefit does not reset January 1, 2026

Medical Plan Changes

for KPNW & KPWA plans

Effective January 1, 2026

Kaiser Permanente Hearing Aids Benefit Change

KPNW and KPWA medical plan members:

- Must use Kaiser in-network provider; no out-of-network coverage

	2025	2026
Frequency	Every 36 months, per ear <i>(no change)</i>	
Insurance Pays	\$3,000 per ear	100%

Not subject to deductible, except for CDHP plans
(no change)

Benefit does not reset January 1, 2026

Consumer-Directed Health Plan with a Health Savings Account

(CDHP w/HSA)

Increase in Deductible for CDHP Plans

Beginning January 1, 2026:

	Current 2025	New 2026
Single subscriber	\$1,650	\$1,700
All other tiers	\$3,300	\$3,400

Includes UMP and Kaiser CDHP plans

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)

No changes for 2026

CDHP w/HSA: Employee Contribution Amounts

Employees can also contribute monies to their HSA

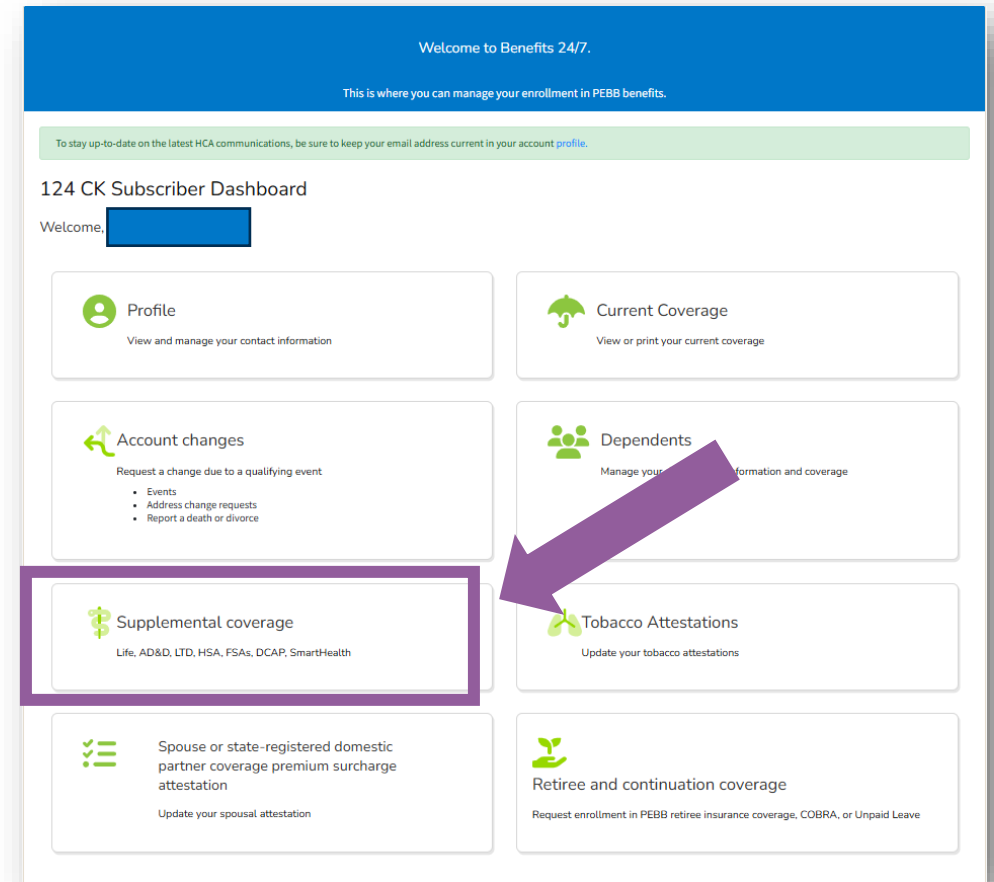
- IRS maximum contribution amounts for 2026*
 - Subscriber only
 - **Increased to \$4,400** (up from \$4,300)
 - Subscriber with one or more enrolled dependents
 - **Increased to \$8,750** (up from \$8,550)
 - Employees age 55 or older may contribute additional \$1,000 per year

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

Health Savings Account (HSA)

At anytime, employees enrolled in a high-deductible medical plan can:

- Start, stop, increase, or decrease contributions to their HSA
 - Complete HSA Payroll Deduction Form
 - Go online to “HealthEquity” (after-tax contributions)
 - Link to *HealthEquity* **within Benefits 24/7**
 - “Supplemental coverage” tile (after-tax contributions)

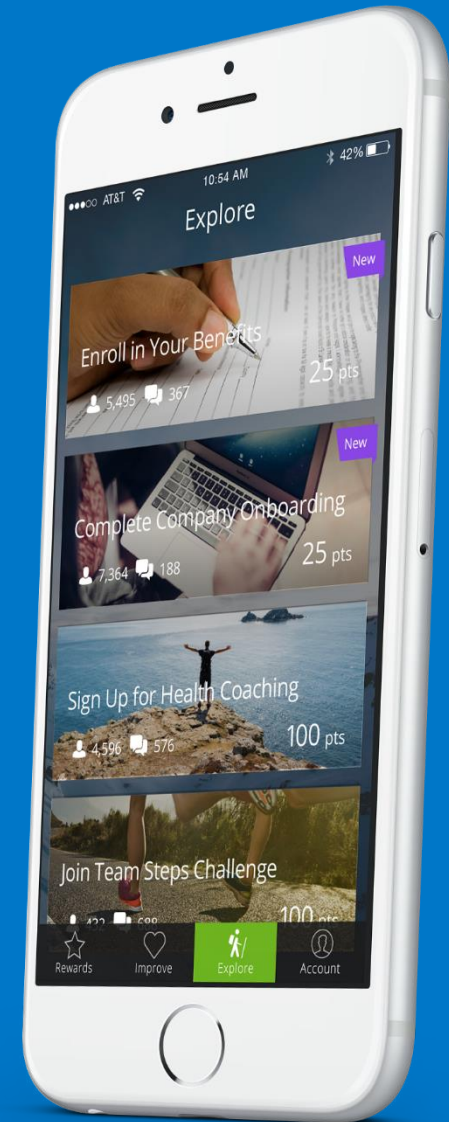


Health Savings Account (HSA)

Health savings account (HSA)

When you enroll in a consumer-directed health plan, you are also enrolled in a health savings account (HSA) through HealthEquity. Your HSA is a tax-advantaged spending and savings account that can be used to pay for qualified medical expenses. Your HSA is funded by pre-tax contributions from your employer. You can choose to make additional contributions to your HSA. Contact your payroll or benefits office to see if you can arrange automatic payroll deductions to your HSA. [Learn more about health plans with HSAs.](#)

Smart[]Health



SmartHealth \$125 Incentive

Remains for 2026

Eligible employees will receive \$125 end of January 2026:

- Towards employee's 2026 medical plan deductible, or
- Deposited into employee's 2026 HSA **if enrolled in a CDHP medical plan**
 - Does count towards the annual IRS maximum

Deadlines for completing the financial incentive requirements:

- **November 30, 2025**
 - Subscribers continuing enrollment in PEBB medical or enrolling in PEBB medical with an effective date in January - September 2025
- **December 31, 2025**
 - Subscribers enrolling in PEBB medical with an effective date in October - December 2025

Elimination of SmartHealth

SmartHealth portal and \$125 financial incentive will go away

- Subscribers can engage in activities and access portal **through 2027**
 - Subscribers can earn points towards incentive 2025, 2026, 2027
 - Last distribution of employee incentives will be January 2028



Washington Wellness Program

Other components of Washington Wellness Program will continue:

- Smoking Cessation
- Diabetes Prevention
- Diabetes Management

Premium Surcharges

Tobacco Use
and
Spouse/SRDP Coverage

Premium Surcharges

Tobacco Use

- No changes

Spouse/SRDP Coverage

- New rate for determining if surcharge applies
 - **Question #6:**
*Will spouse/SRDP's share of the medical premium through their employer be less than **\$137.76** per month in 2026?*
 - Was \$126.36 for 2025

PEBB Dental

for full-benefits groups

PEBB Dental Plans

The same dental plans are available in 2026:

- Uniform Dental
- DeltaCare
- Willamette Dental

No additional cost to employee to add eligible dependents to PEBB dental

Uniform Dental Plan (UDP) Benefit Changes

Effective January 1, 2026:*

BENEFIT	2025	2026
Nonsurgical treatment of temporomandibular joint (TMJ)	Member pays 30% Insurance pays up to \$500 lifetime benefit	Member pays 30% <i>Insurance pays up to \$1,000/year and \$5,000 lifetime benefit</i>
Services for children under age 15	Not subject to plan deductible: Class 1 Services	Not subject to plan deductible: <i>Any dental services</i>

*Info in *italics* represents change for 2026

Delta Dental of WA Administers UDP and DeltaCare

Uniform Dental Plan

(UDP) – Group 3000

- Preferred provider plan

DeltaCare – Group 3100

- Managed care plan

The network of providers is different

- Employees should **call the plans directly** to verify which network their dentist participates in
- Plan contact information is listed under the *Contact the Plans* section of the PEBB employee website

PEBB Vision

for full-benefits groups

Stand-Alone Vision Coverage

Stand-Alone Vision Plans	
EyeMed Vision	Same services Different provider networks Different copays/coinsurance
Davis Vision	
MetLife Vision	

No benefit/plan changes for 2026

No additional cost to employee to add eligible dependents to PEBB vision

PEBB Life & AD&D

administered by MetLife
for full-benefits groups

Life and AD&D

Employer-paid (employee):

- Basic life \$35,000
- Basic AD&D \$5,000

Employee-paid:

- Supplemental life
- Supplemental AD&D

No rate or benefit changes for 2026

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

Can be applied for
anytime throughout the year
(requires EOI)

MetLife **MyBenefits** online portal, or

Link in Benefits 24/7
under Supplemental coverage tile

PEBB Long-term Disability (LTD)

administered by
Standard Insurance Company
for full-benefits groups

Employer-Paid LTD

Effective January 1, 2026: *

	2025 Benefit	2026 Benefit
After 90-day waiting period	60% of first \$400/month in earnings up to \$240/month	60% of first \$750/month in earnings up to \$450/month

* No employer rate increase and applies to new LTD claims incurred on or after January 1, 2026

Employee-paid LTD

Employee-paid LTD rates **will decrease** effective January 1, 2026:

Coverage Level	TRS, PERS & Other Retirement Plans	
	2025	2026
60%	.0042	0.0039
50%	.0025	0.0024

Making Changes to Employee-paid LTD

At anytime (outside the 31-day newly eligible window), **employees*** may:

	EOI Required	Must Complete LTD Enrollment/Change Form	Online/Mobile Access <i>Benefits 24/7*</i>
Enroll in employee-paid LTD	✓	✓	
Increase employee-paid LTD	✓	✓	
Decrease employee-paid LTD			✓
Decline employee-paid LTD			✓

*Pierce County employees do not use *Benefits 24/7* to make employee-paid LTD elections

Find All Benefit Changes

PEBB Employee OE website

- *Changes to PEBB employee benefits for 2026*

hca.wa.gov/about-hca/news/announcements/changes-pebb-benefits-2026

- *For Your Benefit* newsletter

- October version (*posted online October 8*)

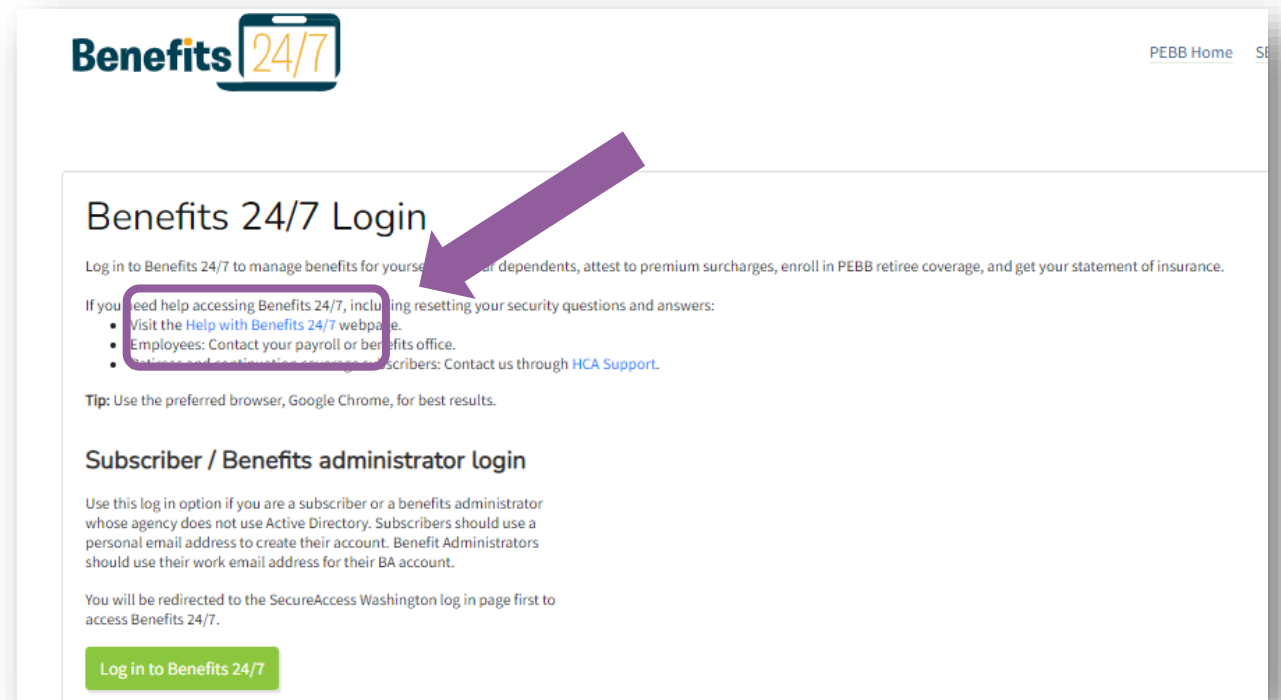
hca.wa.gov/employee-retiree-benefits/newsletters-pebb

OE Changes via *Benefits 24/7*

Help with Logging into *Benefits 24/7*

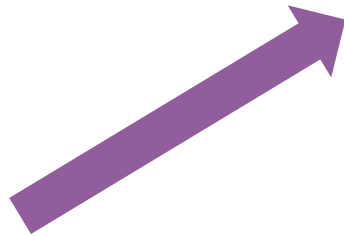
Resources for helping employees log in:

- From *Benefits 24/7* login page
 - “Help with *Benefits 24/7*”

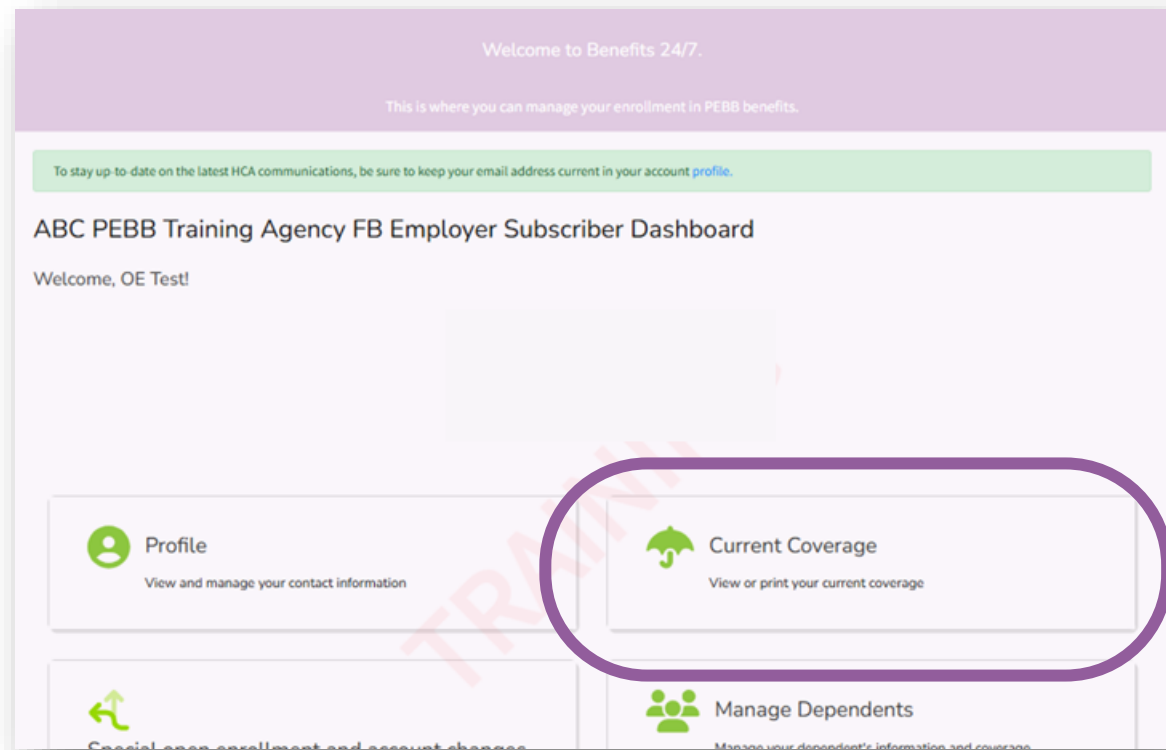


Help with Logging into *Benefits 24/7 (cont'd)*

- Things to know before registering
- Creating a secure SAW account
- How to log in
- Help with logging in
 - 866.335.0043



Helping Employees Find Their Current Enrollments



Helping Employees Find Their Current Enrollments

This page displays coverage effective as of today.

Use this page to perform the following actions:

- Review current account information and coverage selections
- View/print Statement of Insurance
- Subscribe or unsubscribe from email notifications

Select the *Statement of Insurance* button to get a PDF statement showing all insurance coverages, except supplemental life and accidental death and dismemberment insurance, as of today. Go to the [MetLife MyBenefits portal](#) to view supplemental life and accidental death and dismemberment insurance.

 Statement of Insurance

Section A - Subscriber account information

Helping Employees Find Their Current Enrollments

STATEMENT OF INSURANCE

THIS STATEMENT SUMMARIZES YOUR INSURANCE COVERAGES WITH THE HEALTH CARE AUTHORITY. IF THIS STATEMENT DISAGREES WITH YOUR RECORDS, PLEASE CONTACT YOUR EMPLOYER'S PERSONNEL, PAYROLL, OR BENEFITS OFFICE (IF YOU ARE AN EMPLOYEE) OR PEBB BENEFITS SERVICES AT 1-800-200-1004 (IF YOU ARE A RETIREE, COBRA, OR LEAVE WITHOUT PAY SUBSCRIBER).

Print date: 10/06/2025

Employer: ABC PEBB Training
Agency FB Employer

OE Test
123 M St
Shelton, WA 98584

Coverage elections information

Member name	Vision coverage Effective date	Medical coverage Effective date	Dental coverage Effective date
Test, OE	08/01/2025	08/01/2025	08/01/2025
Test, Child	08/01/2025	08/01/2025	08/01/2025

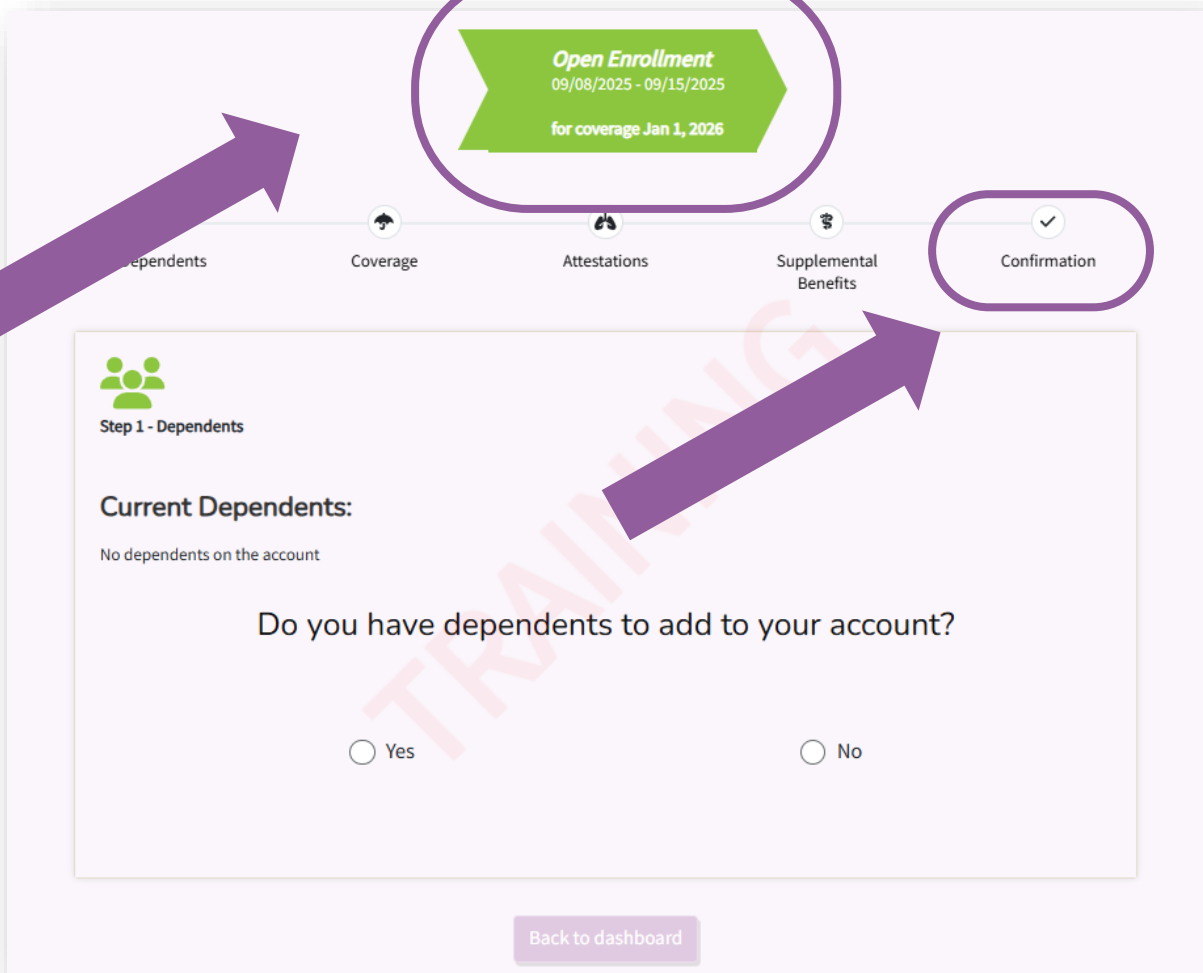
HCA-sponsored coverage

Medical coverage provided by:	UMP Classic	Medical premium:	Contact your personnel, payroll, or benefits office
		Tobacco surcharge:	\$0.00
		Spousal/state-registered domestic partner surcharge:	\$0.00
Dental coverage provided by:	Uniform Dental Plan (Group #3000), administered by Delta Dental of Washington	Dental premium:	Contact your personnel, payroll, or benefits office
Vision coverage provided by:	MetLife Vision, underwritten by Metropolitan Life Insurance Company (MetLife)	Vision premium:	Contact your personnel, payroll, or benefits office
		Total monthly premium:	Contact your personnel, payroll, or benefits office

Employee OE Changes

Statement of Insurance will not reflect OE changes:

- Within B24/7 “OE Wizard”
 - Under “Confirmation”



The screenshot displays the 'Confirmation' step of the B24/7 OE Wizard. At the top, a green banner indicates the 'Open Enrollment' period from 09/08/2025 to 09/15/2025 for coverage starting Jan 1, 2026. Below this, a progress bar shows five steps: Dependents, Coverage, Attestations, Supplemental Benefits, and Confirmation (the final step, marked with a checkmark). A large purple arrow points from the 'Confirmation' step in the progress bar to the main content area. The main content area is titled 'Step 1 - Dependents' and shows 'Current Dependents: No dependents on the account'. It then asks 'Do you have dependents to add to your account?' with radio button options for 'Yes' and 'No'. A 'Back to dashboard' button is located at the bottom right. A large, faint 'TRAINING' watermark is visible across the center of the screen.

Summary of Coverage Elections During OE

- Elections made during open enrollment window
 - Coverage effective January 1, 2026

OE Wizard available to:

- Employees – entire OE period
- BAs – through end of February (lower limit period)

✓
Step 4 - Confirmation

Summary of coverage elections

This is a summary of your coverage elections with the Health Care Authority. This is not a statement of insurance. Changes to elections can be made through Benefits 24/7 during open enrollment or special open enrollment.

OE Test
123 M St
Shelton, WA 98584

Employer: ABC PEBB Training Agency FB Employer

Coverage elections information			
Member name	Vision coverage Effective date	Medical coverage Effective date	Dental coverage Effective date
Test, OE	08/01/2025	01/01/2026	08/01/2025
Test, Child	08/01/2025	01/01/2026	08/01/2025

Medical coverage provided by: Kaiser Foundation Health Plan of Washington CDHP

Medical premium: Contact your personnel, payroll, or benefits office

Tobacco surcharge: \$0.00

Spousal/state-registered domestic partner surcharge: \$0.00

Dental coverage provided by: Uniform Dental Plan (Group #3000), administered by Delta Dental of Washington

Dental premium: Contact your personnel, payroll, or benefits office

Vision coverage provided by: MetLife Vision, underwritten by Metropolitan Life Insurance Company (MetLife)

Vision premium: Contact your personnel, payroll, or benefits office

Total monthly premium: Contact your personnel, payroll, or benefits office

B24/7 Document Upload Screen During OE

Will not come up in OE wizard if employee not adding dependent(s)

Document upload

Guidelines

Verifying (proving) dependent eligibility helps us make sure we cover only people who qualify for health plan coverage. You provide this proof by submitting official documents. We will not enroll a dependent if we cannot prove their eligibility by the required deadline. We reserve the right to check a dependent's eligibility at any time.

All documents must be submitted in English. Documents written in another language must be accompanied by a translated copy produced by a professional translator and certified with a notary public seal. You can upload your documents below or give them to your payroll or benefits office.

[Accepted dependent verification documents](#) by dependent type.

To enroll a spouse:

- **The most recent year's federal tax return (black out financial information), either:**
 - A single return that lists you and your spouse, if you filed jointly.
 - Each return for you and your spouse, if filed separately.
- **A marriage certificate and proof that the marriage is still valid** (you do not have to live together), such as a utility bill, life insurance beneficiary document, or bank statement, dated within the last six months showing both your and your spouse's names (black out any financial information). If within six months of marriage, only the marriage certificate is required. If using a utility bill, separate bills with the same address are allowed.
- **Petition for dissolution, petition for legal separation, or petition to invalidate (annul) marriage.** Must be filed within the last six months.
- **Defense Enrollment Eligibility Reporting System (DEERS) registration**
- **Valid J-1 or J-2 visa** issued by the U.S. government

To enroll a state-registered domestic partner:

In addition to one of the following, also upload the [PEBB Declaration of Tax Status](#) (to indicate whether they qualify as a dependent for tax purposes). Provide a copy of (choose one):

- **Certificate/card of a state-registered domestic partnership or a legal union and proof the partnership is still valid** (you do not have to live together), such as a utility bill, life insurance beneficiary document, or bank statement dated within the last six months showing both your and your partner's names (black out any financial information). If within six months of state registration, only the certificate/card is required. If using a utility bill, separate bills with the same address are allowed.
- **Petition to invalidate (annul) (recently filed, within the last six months)** a state-registered domestic partnership.

If you are enrolling a partner of a legal union also provide:

- Proof of Washington State residency for both you and your partner.

Additional dependent verification documents will be required within one year of the partner's enrollment for them to remain enrolled. More information can be found in [PEBB Program Administrative Policy 33-1](#).

To enroll children:

Provide a copy of (choose one):

- **The most recent year's federal tax return** that includes the child as a dependent (black out financial information) You can submit one copy of your tax return if it includes all family members that require verification.
- **Birth certificate** (or hospital certificate with the child's footprints on it) showing the name of the parent who is the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner. If the dependent is the subscriber's stepchild, the subscriber must also verify the spouse or state-registered domestic partner in order to enroll the child, even if not enrolling the spouse or state-registered domestic partner in PEBB insurance coverage.
- **Certificate or decree of adoption** showing the name of the parent who is the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner
- **Court-ordered parenting plan**
- **National Medical Support Notice**

Benefits 24/7 - Open Enrollment Reports

Enrollments/changes made in *Benefits 24/7* during the 2025 open enrollment period:

- Under “Reports Tile” on BA Dashboard
 - “*Benefit Election Changes*” report

Reports Tool

Search

Display

Results

Welcome to the Report Tool. This tool allows you to select your report, define your search criteria, and select the specific fields you wish to see displayed in the Results Grid.

Select a report*

Benefit Election Changes

All subscriber benefit election and attestation changes that are effective within the identified Begin and End dates.

Organization Name

HEALTH CARE AUTHORITY

Begin Date*

01/01/2026

End Date*

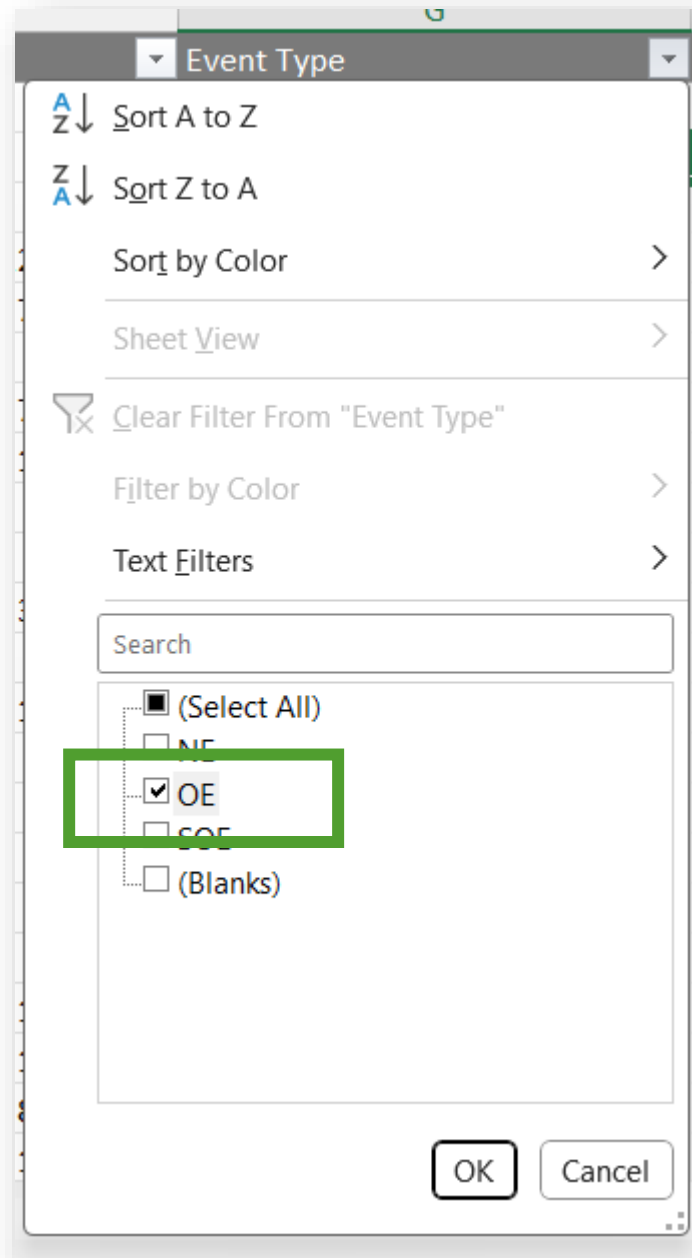
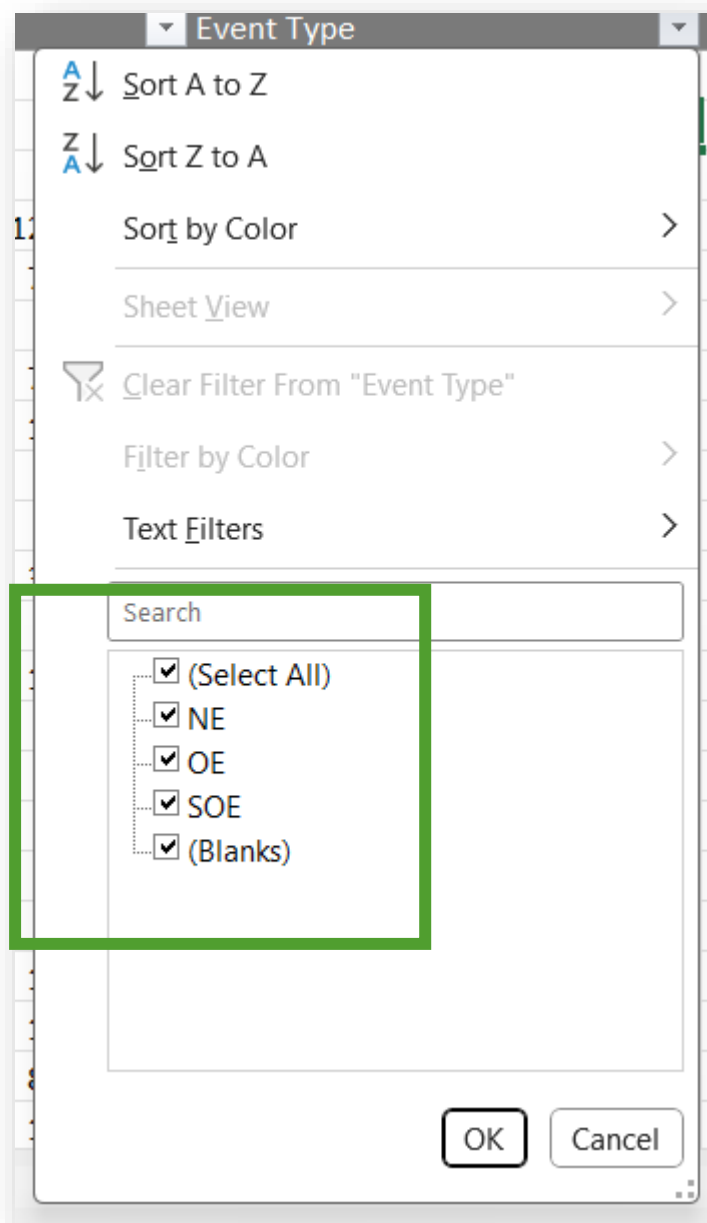
01/01/2026

Next

Can run report at anytime
during & after OE

Download to Excel

	A	B	C	D	E	F	G
1	Organization Name	HCA Agency Number	Subscriber SSN	Subscriber First Name	Subscriber Last Name	Eligibility Date	Event Type
2	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Mabel	Healer	5/1/2017	NE
3	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Amy	Petrie	3/1/2014	OE
4	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Glen	Still	1/1/2012	OE
5	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Doris	Mask	12/16/2023	OE
6	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Wayne	Winnie	7/29/2019	OE
7	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Britt	Reller	2/1/2023	OE
8	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Yolo	Appollo	7/16/2019	OE
9	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Milly	Flime	11/2/2020	OE
10	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Kelsy	Dingle	1/1/2012	SOE
11	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Lynn	Leave	8/1/2019	OE
12	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Karen	Karaoke	3/16/2023	OE
13	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Remy	Horn	1/1/2023	OE
14	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Lily	Ham	12/1/2016	OE
15	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Ellen	Soybean	8/1/2023	OE
16	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Felisha	Ball	1/1/2012	NE
17	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Jane	Mozarella	7/1/2020	NE
18	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Perry	Dingy	8/1/2024	NE
19	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Joe	Ginger	4/1/2023	OE
20	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Jonah	Myohmy	10/1/2013	OE
21	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Jerry	Xstend	10/1/2023	OE
22	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Kenny	Omgosh	8/16/2023	OE
23	HEALTH CARE AUTHORITY	107	xxx-xx-xxxx	Yolanda	Chill	11/1/2023	OE



OE Changes Using Paper Forms

For changes to:

- Medical, dental, vision plans, and/or
- To add/remove dependents

Employee must submit to BA – BA keys into *Benefits 24/7* for them:

- *2026 PEBB Employee Enrollment/Change Form*
 - No earlier than October 27, and **no later than 11:59 pm, November 24**
 - Must submit dependent verification documents if adding dependent(s)

Important Reminders about Making Changes in *Benefits 24/7*

Obtain and keep signed paper enrollment/change form from employee

- Do not make changes in *Benefits 24/7* based on verbal conversations
 - If BA keys changes incorrectly, could create liability for the employer

Be sure employee is logged into *Benefits 24/7* subscriber account for self-enrollment

- Do not use BA admin account when assisting employees
- Audit trail shows employee made the change without a form, not BA

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, 2025
 - Informs employee they will be charged the premium surcharge for 2026
 - Surcharge remains in effect for 2026 unless:
 - The employee's spouse/SRDP has change in **employer-based group medical insurance**

How to Attest?

Employees must attest (if applicable):

Not attesting between October 27 – December 31 will result in:

- The employee **defaulting to incur the \$50 monthly surcharge**
 - Effective January 1, 2026
(in addition to their monthly PEBB medical premium)

Benefits 24/7*

using OE wizard

October 27 – November 24

Paper Form

October 27 – December 31

*Does not apply to Pierce County employees

Keying Reattestation After OE

After November 24, 2025:

- Employee must complete reattestation using ***2026 PEBB Employee Enrollment/Change Form***
- BA keys reattestation into *Benefits 24/7* via OE Wizard
 - BAs have access to OE wizard through end of February (lower limit period)

Spousal Reattestation Report for BAs

Lists employees that need to reattest during annual open enrollment:

- In *Benefits 24/7*, under “Reports Tile” on BA Dashboard
 - “Spousal Re-attestation for an Organization” report

Reports Tool

Search

Display

Results

Welcome to the Report Tool. This tool allows you to select your report, define your search criteria, and select the specific fields you wish to see displayed in the Results Grid.

Select a report*

Spousal Re-attestation for an Organization

This report retrieves and displays the subscribers that will need to complete spousal re-attestation for the upcoming open enrollment effective year 2026.

Organization Name

HIGHLAND SCHOOL DISTRICT 203

Include those with defaulted attestations for the upcoming OE effective year*

Yes

Next

Reflects employees that “still” need to complete re-attestation

Other Reminders

Updating Salaries for Full-Benefits Groups

Enter salary changes timely – no “effective date of change”

- Impacts employee-paid LTD premiums (*does not apply to medical only groups*)

The screenshot shows a web form titled "Manage eligibility information". It contains several input fields and dropdown menus. A red rectangular box highlights the "Employee monthly gross salary*" field, which currently displays "\$10,000.00". Other visible fields include "Last name*" (Balboa), "First name*" (Rocky), "Middle name", "Suffix" (JR, SR), "Birth date*" (01/01/1976), "Sex assigned at birth*" (Male), "Gender Identity*" (Male), "Eligibility reason*" (Newly Eligible Member), "Date of Eligibility*" (03/16/2023), "Mail-stop (region)", "Wellness participant:" (No), "Is this employee represented?" (No), and "Employee eligible for LTD*" (Yes).

Premiums change first of month following date entered into *Benefits 24/7*

CDHP w/HSA Reminders

Employees changing medical plan 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 an **FSA** for 2026
 - Even if the spouse/SRDP is not enrolled in the employee's PEBB medical

*Access link to *HealthEquity* via *Benefits 24/7* under “Supplemental coverage” tile

CDHP w/HSA Reminders (cont'd)

Employees age 65+ or turning 65 in 2026

- 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

Dependent Verification (DV)

DV is due at the same time as enrollment deadline

- No later than **November 24, 2025** 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

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, 2026**
 - Child born October 10, 2025
 - **This is an SOE event**, with effective date October 10, 2025
 - **Effective date** is the date of birth

Ensure Employee Addresses Up-to-Date

PEBB uses to communicate with employees

- OE Newsletters
- Updates/changes to plans/benefits
- Spousal attestation notices
- Letters confirming changes made during OE

Employer Groups

- Update your system and *Benefits 24/7*

Resources

Benefits Administrator (BA) Resources

PEBB Outreach & Training

- 800.700.1555

PEBB BA Website

- hca.wa.gov/pebb-benefits-administrators
- *HCA Support* ticketing system
 - Submit questions



Employee Resources

Benefits Administrator

PEBB Employee Website

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

Employee and retiree benefits

Open enrollment (PEBB)

Retiree open enrollment

Open enrollment (SEBB)



 **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, dental, vision, life, auto, and home.

[Explore your PEBB benefits.](#)

Open enrollment (PEBB)

Open enrollment is **October 27 through November 24, 2025**. Enrollments, changes, and premiums are effective January 1, 2026.

If you are a Medicare COBRA subscriber, visit the [Retiree open enrollment webpage](#).

Ready to make changes?

Find your form: **Employees** or **PEBB Continuation Coverage**. Learn **how to return your form**. Benefits 24/7 will be available to make changes on October 27. (**Note:** Pierce County, WSU, and UW employees must use Workday.)

On this page

[Important changes to benefits and plans](#)
[Plan information](#)
[Costs](#)
[Next steps](#)

When Employees Should Contact the Plans Directly



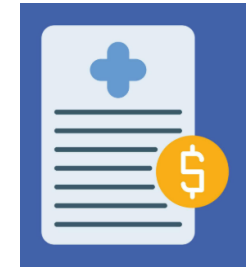
Benefit questions



**Specific prescription
coverage**



Network providers
medical, dental & vision



**ID cards and
claims processing**

When Employees Should Contact You (BA)

For help with:

- Eligibility questions or changes
- Enrollment questions or procedures
- Premium surcharge questions
- Using *Benefits 24/7*
- Payroll deduction information
- Name, address, phone number changes
- Finding forms
- Adding or removing dependents
- Life and LTD insurance eligibility/enrollment questions (*full benefit groups*)

Employee & BA Resources

PEBB Employee Website

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

- Individual plan websites

Benefits 24/7 – link to
(under “Supplemental coverage” tile)

HealthEquity (HSA)

healthequity.com/pebb

- 1.844.351.6853 for UMP members
- 1.877.873.8823 for all other members

MetLife *(full benefit groups)*

mybenefits.metlife.com/wapebb

- 1.866.548.7139

SmartHealth Wellness Program

hca.wa.gov/pebb-smarthealth

- 1.800.947.9541

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

HCA Support & Phones

Open enrollment and the months following are a busy time

We ask for your patience

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

Thank you!

Questions



Thank you