

Updated October 27, 2023

## Changes to PEBB benefits for 2024

The Public Employees Benefits Board (PEB Board) has authorized the following changes **effective January 1, 2024**. The Public Employees Benefits Board (PEBB) Program will provide more information about these and other changes in October before annual open enrollment, November 1 through 30, 2023.

### Policy changes

All changes to PEBB rules will be available at [PEBB rules and policies](#) and take effect January 1, 2024, unless otherwise noted. The PEB Board has passed resolutions that make the following changes:

- **Moving out of a medical plan's coverage area:** If a subscriber moves their residence, and their previously selected medical plan is no longer available in the new location, they must change their medical plan within the timeframe allowed by the special open enrollment. If they don't choose a new medical plan within the timeframe, the Health Care Authority will enroll them in a new medical plan.
- **When a subscriber or their dependent must be disenrolled from their Medicare Advantage (MA) or Medicare Advantage Prescription Drug (MAPD) plan:** If a subscriber or their dependent is required by federal law to be disenrolled from an MA or MAPD plan, such as when they lose Medicare Parts A and B or when they incur the Part D Income-Related Monthly Adjustment Amount (IRMAA) and fail to pay this additional premium to the federal government, the Health Care Authority will enroll them in a new medical plan. The member's enrollment in the new medical plan will begin the first day of the month following the date their enrollment in the MA or MAPD plan is terminated.

### Changes to non-Medicare PEBB plans

- **Deductible for high-deductible health plans:** The IRS raised the minimum deductible for high-deductible health plans to \$1,600 for single subscribers and \$3,200 for families. This affects consumer-directed health plans (CDHPs), including Kaiser Permanente of the Northwest CDHP, Kaiser Permanente of Washington CDHP, and Uniform Medical Plan (UMP) CDHP.
- **Health savings accounts (HSAs):** The IRS raised the health savings account annual maximum contribution to \$4,150 for single subscribers and \$8,300 for families.
- **Flexible spending arrangements (FSAs):** The annual maximum contribution for Medical and Limited Purpose FSAs increased to \$3,050.
- **Medical FSA contribution for represented employees:** Represented employees who make \$60,000 or less per year may be eligible to receive a Medical FSA contribution of \$250 in January 2024. (The previous income limit was \$50,004.)
- **SmartHealth:** Will be administered by WebMD starting in January 2024, bringing you a new look and new features. You will still be able to participate in activities and challenges and qualify for the wellness incentive.

## Health plan changes



### Kaiser Permanente of the Northwest

- **Hearing aids:** Members can use the hearing aid benefit of \$3,000 per ear every 36 months. Medicare plans pay up to \$1,400 per ear every 36 months.

### Kaiser Permanente of Washington

- **Prescriptions:** Members can refill maintenance drugs at network retail pharmacies. The First Fill program has been removed.
- **Hearing aids:** Members can use the hearing aid benefit of \$3,000 per ear every 36 months. This change applies to members not enrolled in Medicare and those enrolled in original Medicare, but not Medicare Advantage plans.
- **Chiropractic, acupuncture, and massage:** Members will have 24 covered visits per year for each benefit (instead of 10 chiropractic, 12 acupuncture, and 16 massage, or combined with therapy limit). Original Medicare will continue to cover massage at 60 visits per year, combined with physical therapy, occupational therapy, speech therapy, and pulmonary and cardiac rehabilitation.
- **Treatment for metabolic disorders:** Members will pay plan deductibles and coinsurance for treatment for metabolic disorders, including phenylketonuria (PKU). Please note, for Medicare members, this applies to original Medicare only.
- **Copays:** The copays for many services are changing. Visit [KPWA](#) for more information.



### Uniform Medical Plan

- **Hearing aids:** Members can use the hearing aid benefit, up to \$3,000 per ear for prescribed hearing aids, every 3 years.
- **COVID-19 test kits:** Members can get up to two over-the-counter COVID-19 test kits per month. This benefit covers up to \$12 per test kit under the prescription drug benefit. This became effective July 1, 2023.
- **UMP Plus–University of Washington Medicine Accountable Care Network:** Will expand to Benton and Franklin counties, but will no longer be available in Kitsap County. UW ACN members in Kitsap County must change plans.
- **Centers of Excellence (COE) for spine care:** MultiCare Capital Medical Center will no longer participate in the COE Program for spine care. Virginia Mason Medical Center will continue to serve members through its COE Program for knee and hip joint replacement and for spine care.



### UnitedHealthcare

- **Hearing aids:** Members can use the hearing aid benefit through UnitedHearing every 3 years.

## 2024 monthly premiums

The PEB Board has authorized the following monthly premiums for 2024. All figures are rounded to the nearest dollar.

### State agency and higher-education employees

Employees who work for a city, tribal government, county, port, hospital, etc., must contact their payroll or benefits office to get their monthly premiums.

	2023 Subscriber	2024 Subscriber	2023 Subscriber and spouse <sup>1</sup>	2024 Subscriber and spouse <sup>1</sup>	2023 Subscriber and children	2024 Subscriber and children	2023 Subscriber, spouse <sup>1</sup> , and children	2024 Subscriber, spouse <sup>1</sup> , and children
Kaiser Permanente NW Classic <sup>2</sup>	\$172	\$331	\$354	\$662	\$301	\$579	\$483	\$910
Kaiser Permanente NW CDHP <sup>2</sup>	\$25	\$195	\$60	\$390	\$44	\$341	\$79	\$536
Kaiser Permanente WA Classic	\$167	\$226	\$344	\$452	\$292	\$396	\$469	\$622
Kaiser Permanente WA CDHP	\$25	\$26	\$60	\$52	\$44	\$46	\$79	\$72
Kaiser Permanente WA SoundChoice	\$46	\$69	\$102	\$138	\$81	\$121	\$137	\$190
Kaiser Permanente 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

### Subscribers may also have to pay the following premium surcharges.

Tobacco Use Surcharge	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Spouse <sup>1</sup> Coverage Surcharge	N/A	N/A	\$50	\$50	N/A	N/A	\$50	\$50

<sup>1</sup>Or state-registered domestic partner

<sup>2</sup>Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

## 2024 monthly premiums: non-Medicare retirees

All figures are rounded to the nearest dollar.

	2023 Subscriber	2024 Subscriber	2023 Subscriber and spouse <sup>1</sup>	2024 Subscriber and spouse <sup>1</sup>	2023 Subscriber and children	2024 Subscriber and children	2023 Subscriber, spouse <sup>1</sup> , and children	2024 Subscriber, spouse <sup>1</sup> , and children
Kaiser Permanente NW Classic <sup>2</sup>	\$842	\$1,039	\$1,679	\$2,072	\$1,469	\$1,814	\$2,306	\$2,847
Kaiser Permanente NW CDHP <sup>2</sup>	\$700	\$908	\$1,394	\$1,808	\$1,235	\$1,598	\$1,871	\$2,440
Kaiser Permanente WA Classic	\$837	\$934	\$1,668	\$1,861	\$1,460	\$1,629	\$2,292	\$2,557
Kaiser Permanente WA CDHP	\$700	\$739	\$1,393	\$1,471	\$1,234	\$1,302	\$1,869	\$1,976
Kaiser Permanente WA SoundChoice	\$716	\$777	\$1,426	\$1,549	\$1,249	\$1,356	\$1,959	\$2,127
Kaiser Permanente WA Value	\$764	\$919	\$1,523	\$1,833	\$1,333	\$1,604	\$2,093	\$2,518
UMP Classic	\$805	\$832	\$1,606	\$1,657	\$1,406	\$1,451	\$2,206	\$2,277
UMP Select	\$729	\$767	\$1,453	\$1,527	\$1,272	\$1,337	\$1,996	\$2,098
UMP CDHP	\$704	\$748	\$1,402	\$1,488	\$1,242	\$1,318	\$1,882	\$2,000
UMP Plus	\$767	\$817	\$1,529	\$1,627	\$1,338	\$1,424	\$2,100	\$2,235

### Subscribers may also have to pay the following premium surcharges.

Tobacco Use Surcharge	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Spouse <sup>1</sup> Coverage Surcharge	N/A	N/A	\$50	\$50	N/A	N/A	\$50	\$50

<sup>1</sup>Or state-registered domestic partner

<sup>2</sup>Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

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## 2024 monthly premiums: Medicare retirees

Medicare retiree premiums for subscriber and spouse/state-registered domestic partner; subscriber and children; and subscriber, spouse/state-registered domestic partner, and children will be available by October 1 on the HCA website at [hca.wa.gov/retiree-oe](https://hca.wa.gov/retiree-oe) and in the customized letter retirees will receive in early October (mailed separately from their October newsletter).

	Subscriber	
	2023	2024
Kaiser Permanente NW Senior Advantage	\$176.13	\$193.95
Kaiser Permanente WA Original Medicare	\$174.59	\$188.62
Kaiser Permanente WA Medicare Advantage	\$174.59	\$188.62
Premera Medicare Supplement Plan F (Disabled)	\$196.69	\$207.45
Premera Medicare Supplement Plan F (Retired)	\$115.16	\$119.05
Premera Medicare Supplement Plan G (Disabled)	\$164.05	\$169.20
Premera Medicare Supplement Plan G (Retired)	\$98.53	\$101.99
UMP Classic Medicare	\$438.34	\$532.94
UnitedHealthcare PEBB Balance	\$122.94	\$135.65
UnitedHealthcare PEBB Complete	\$145.63	\$160.58