

Dual Enrollment Q&A

For benefits administrators (BAs)

1. What does it mean to be dual enrolled across programs?

An employee or dependent is dual enrolled if they are enrolled in medical, dental, or vision coverage under both the SEBB and PEBB Programs, or coverage under two accounts in either program.

2. Why do employers have to pay the employee's share of the benefits if the employee will be fully enrolled in medical/dental/vision in the other program?

The employer must pay the employer contribution towards PEBB or SEBB benefits as required in WAC 182-08-190(5) or WAC 182-30-070(4). The formula for insuring employees and their dependents includes an estimated rate of employee waivers. If anticipated waivers weren't factored in, the formula would require raising the amount employers pay per employee for benefits. The state pools funds to pay for everyone enrolled in the program.

Also, keep in mind that employees who waive medical will still receive other benefits.

3. Who is affected by dual enrollment prohibitions?

Dual enrollment prohibitions affect all PEBB and SEBB employees and their dependents if they are enrolled in medical, dental, or vision coverage under both the SEBB and PEBB Programs, or coverage under two accounts in either program. They also affect employees who become eligible for benefits under both programs now or in the future.

For 2022, these rules do not affect subscribers enrolled in PEBB retiree insurance coverage (whether non-Medicare or Medicare

subscribers), PEBB Continuation Coverage, or SEBB Continuation Coverage.

4. I have an employee who is eligible as both a PEBB employee and a SEBB employee who is dual enrolled across programs. What do they need to do?

During annual open enrollment for 2022, they must choose either the PEBB Program or SEBB Program for their medical, dental, and vision plans. They must then waive their enrollment in the other program.

For example:

- If the employee chooses to be enrolled in SEBB medical and not PEBB medical, they must waive PEBB medical. By waiving PEBB medical, they must also waive PEBB dental.
- If the employee chooses to be enrolled in PEBB medical, they must waive SEBB medical. By waiving SEBB medical, they must also waive SEBB dental and SEBB vision.

5. An employee's dependent is dual enrolled across programs. What does the employee need to do?


During annual open enrollment for 2022, the employee must choose one program from which they want their dependent to receive benefits. Next, they must disenroll their dependent from benefits in the other program.

6. Can employees waive their enrollment in a program but still enroll their dependents in that program?

No. A dependent cannot be enrolled in a program without the subscriber also being enrolled in that program.

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7. I have an employee who is enrolled in one program as a dependent and the other program as an employee. They want to stay enrolled as a dependent under their spouse's plan. What do they do?

During annual open enrollment for 2022, they must waive enrollment in the program they're enrolled in as an employee to remain enrolled as a dependent under their spouse's coverage.

For example, if they are enrolled as a dependent in SEBB medical and an employee in PEBB medical, and they want to stay enrolled under their spouse's SEBB medical, they must waive their enrollment in PEBB medical and dental (see below) during open enrollment. Their spouse must also enroll them in their SEBB dental and vision coverage (if not already enrolled).

8. What happens when an employee waives medical in one program to enroll in medical in the other program?

The employee must also waive dental (and vision if waiving SEBB medical) in the program they are enrolled in. For example, if they waive SEBB medical to enroll in PEBB medical, or they are enrolled in PEBB medical and waive SEBB medical to stay in PEBB medical, they must also waive SEBB dental and SEBB vision.

9. Can employees waive enrollment in one program and enroll only in medical in the other program?

No. Employees may waive enrollment in PEBB medical to enroll in SEBB medical only if they enroll in SEBB dental and SEBB vision. They may waive enrollment in SEBB medical to enroll in PEBB medical only if they enroll in PEBB dental.

10. Can employees waive medical coverage in both programs?

Yes. If they are eligible for the employer contribution toward benefits for both the PEBB and SEBB programs, they may waive enrollment

in both PEBB medical and SEBB medical if they are enrolled in Tricare, Medicare, or other employer-sponsored group coverage. However, they still must enroll **either** in PEBB dental, or SEBB dental and SEBB vision.

For example, an employee at DSHS is also a teacher at Olympia High School and is eligible for both PEBB and SEBB benefits. They waive medical in both programs because they receive medical under their spouse's plan, which is through a private company. The employee must still enroll in **either** PEBB dental **or** SEBB dental and SEBB vision. Waiving PEBB dental is allowed only when waiving PEBB medical to enroll in SEBB medical. Waiving SEBB dental and SEBB vision is allowed only when waiving SEBB medical to enroll in PEBB medical.

11. Can employees waive enrollment in dental or vision without waiving medical?

No. Waiving SEBB dental and SEBB vision is allowed only when waiving SEBB medical to enroll in PEBB medical. Waiving PEBB dental is allowed only when waiving PEBB medical to enroll in SEBB medical. Employees cannot waive dental or vision for any other reason.

12. An employee is enrolled in PEBB retiree coverage and is also a SEBB employee enrolled in SEBB coverage. How does the dual enrollment rule affect them?

This aspect of dual enrollment will be assessed in 2022 to determine how retirees must resolve their dual enrollment. If an employee is enrolled in PEBB retiree coverage and is also enrolled in SEBB coverage as an employee, they aren't required to make any changes to their account during open enrollment.

However, it may benefit them to defer their PEBB retiree insurance coverage while enrolled in SEBB health plan coverage as an employee to avoid paying monthly premiums under both programs.





13. How does dual enrollment affect continuation coverage subscribers?

This aspect of dual enrollment will be assessed in 2022. Dual enrolled continuation coverage subscribers won't be required to make any changes during open enrollment.

However, since they are paying the full cost of their premiums without an employer contribution for both programs, it may benefit them to drop continuation coverage under one program to avoid paying so much out of pocket.

14. An employee works for an employer group that has medical-only coverage PEBB or SEBB. Does the dental and vision requirement apply to them?

No. Since the employer group has medical-only coverage, without separate dental or vision, the requirement to enroll in dental and vision do not apply. However, employees and their covered dependents are still limited to a single enrollment in either PEBB medical or SEBB medical.

15. What happens if the employee doesn't resolve the dual enrollment on their account during open enrollment?

If they do not choose either the PEBB Program or SEBB Program for medical, dental, and vision plans for themselves and their covered dependents during annual open, they may be enrolled into one program or disenrolled from another program.

For example, if an employee is enrolled only in PEBB dental and also enrolled in SEBB medical, they will stay enrolled in SEBB medical, and HCA will disenroll them from PEBB dental. HCA will also enroll them in the SEBB Uniform Dental Plan and MetLife Vision.

It is very important that the employee make the necessary changes to their PEBB and SEBB accounts during fall open enrollment to avoid losing their preferred coverage for themselves and their dependents.

16. What if an employee's dependent loses PEBB dental or SEBB dental and vision coverage because the employee was disenrolled by HCA?

The dependent may elect to enroll in PEBB dental or SEBB dental and vision on their own account under PEBB or SEBB Continuation Coverage for a maximum of 36 months. There will be no employer contribution; the dependent will be responsible for paying 100 percent of the total health plan premiums.

The employee can reenroll the dependent on their PEBB or SEBB employee coverage during the next annual open enrollment. They may add the dependent earlier if a special open enrollment event occurs.

17. If an employee has a dependent on their PEBB coverage and their spouse has the same dependent on their SEBB coverage, do they both need to take action during open enrollment?

Yes. They both must decide who will cover the dependent. The person who will not cover the dependent must remove them from their coverage during open enrollment. The person who will be covering the dependent may want to add the dependent to their dental and vision coverage as well.

18. Where can I get more information?

- Visit the [PEBB](#) or [SEBB](#) BA webpages.
- Contact Outreach & Training through [HCA Support](#) or call 1-800-700-1555.

