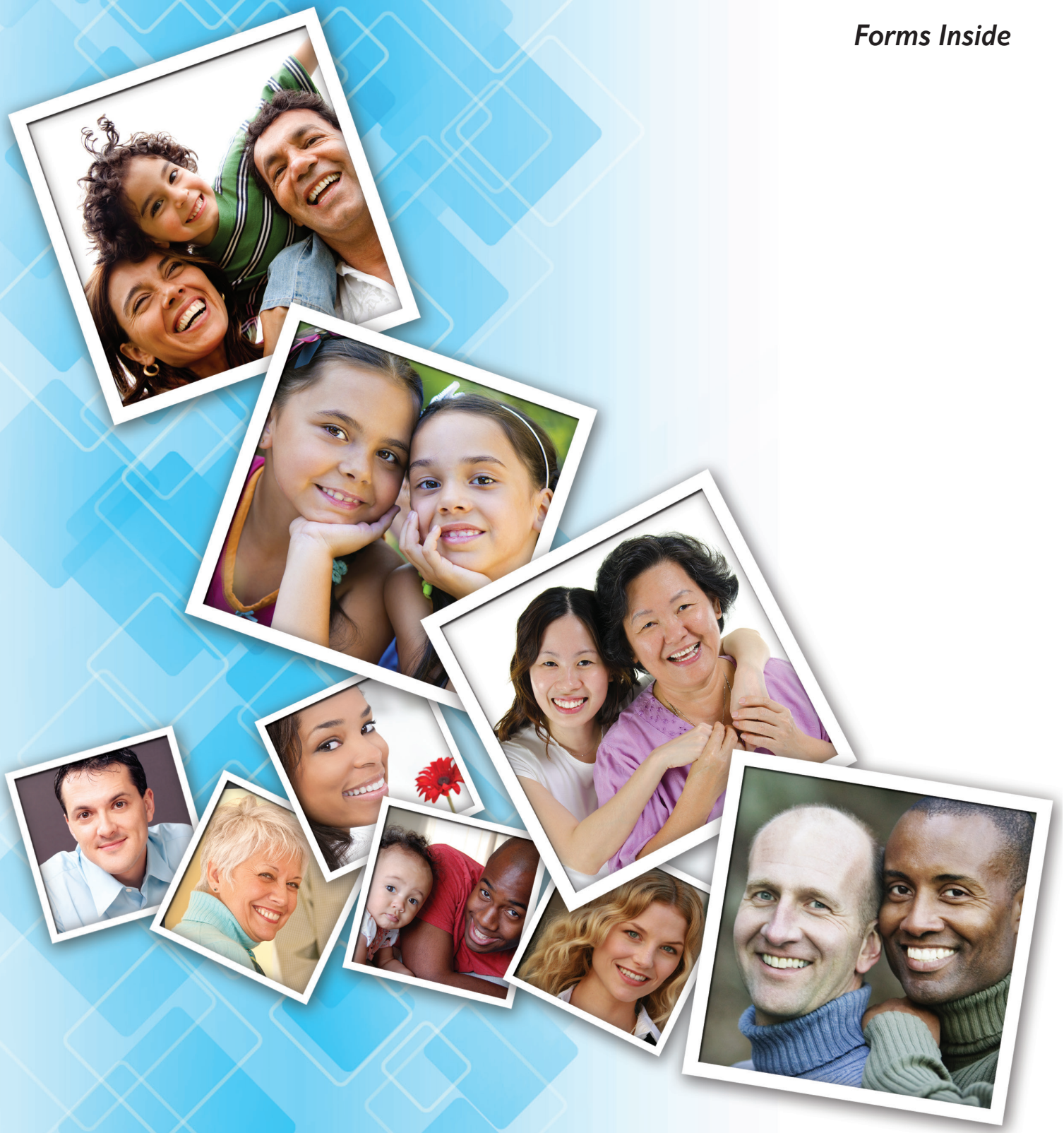
Employee Enrollment Guide

Your PEBB Benefits for 2016

Forms Inside



Washington State Health Care Authority

HCA 50-100 (12/15)

Washington State Health Care Authority
Public Employees Benefits Board

Additions to the 2016 Employee Enrollment Guide

Corrections

Page 2 – Contact the Plans

The phone number for **UMP Plus – Puget Sound High Value Network** is incorrect. The number should be 1-855-776-9503.

Page 28 – 2016 Medical Plans Available by County

One of the medical plans is not shown. **UW Medicine Accountable Care Network** is also available in these counties:

- King
- Kitsap
- Pierce
- Snohomish
- Thurston

Please note this when making your medical plan selection for 2016.

The life insurance benefit is changing in 2017

In 2016, the PEBB Program offers life insurance through ReliaStar Life Insurance Company (ReliaStar). Effective January 1, 2017, Metropolitan Life Insurance (MetLife) will be the PEBB Program's new life insurance carrier.

As a newly eligible employee, you will need to decide:

- Whether to enroll in Supplemental Life Insurance and Supplemental Accidental Death and Dismemberment (AD&D) Insurance through ReliaStar for the remainder of 2016; and
- Whether to enroll in Optional Life Insurance and Optional AD&D Insurance through MetLife effective January 1, 2017.

If you wish to enroll in Optional Life and/or AD&D Insurance for 2016 and 2017, *you will need to take action*. Even if you don't enroll for 2016 or 2017, *you will need to name your beneficiaries on both ReliaStar's and MetLife's enrollment forms.*

continued

Life and AD&D insurance options available in 2016 and 2017

For 2016: You can find information about ReliaStar's life and AD&D insurance, including monthly premiums, on pages 38-39 of the enclosed *2016 Employee Enrollment Guide* or at **www.hca.wa.gov/public-employee-benefits/employees/life-insurance**.

For 2017: MetLife will offer the following coverage in 2017:

Employee Basic Life and AD&D Insurance (paid by your employer)
You are automatically enrolled in $35,000 in Employee Basic Life Insurance and $5,000 in Employee Basic AD&D Insurance effective January 1, 2017, even if you choose not to enroll in MetLife's Optional Life Insurance or Optional AD&D Insurance.

Optional Life and AD&D Insurance (paid by the employee)
You may choose to enroll in life and AD&D insurance amounts as shown below:

Employee coverage	**If MetLife receives your application WITHIN 60 days of the date you become eligible to apply for benefits**
Optional Life Insurance	• Up to $500,000 (in $10,000 increments) **without** health questions or medical exam • $510,000 to $1,000,000 (in $10,000 increments) **with** health questions or medical exam
Optional AD&D Insurance	Up to $250,000 (in $10,000 increments) **without** health questions or medical exam
Spouse/state-registered domestic partner coverage	**If MetLife receives your application WITHIN 60 days of the date you become eligible to apply for benefits**
Optional Life Insurance	• Up to $100,000 (in $5,000 increments) **without** health questions or medical exam • $105,000 to $500,000 (in $5,000 increments) **with** health questions or medical exam **Note:** Spouse/state-registered domestic partner's optional life insurance cannot exceed 50% of the employee's optional life insurance.
Optional AD&D Insurance	Up to $250,000 (in $10,000 increments) **without** health questions or medical exam
Child coverage	**If MetLife receives your application WITHIN 60 days of the date you become eligible to apply for benefits**
Optional Life Insurance ***New for 2017***	• Up to $10,000 (in $5,000 increments) **without** health questions or medical exam • $15,000 to $20,000 (in $5,000 increments) **with** health questions or medical exam
Optional AD&D Insurance	Up to $25,000 (in $5,000 increments) **without** health questions or medical exam

Note: If you apply for Optional Life Insurance **after** 60 days of the date you become eligible to apply for benefits, any election or increase will require health questions or a medical exam. Optional AD&D Insurance never requires health questions or a medical exam.

What won't transfer from ReliaStar in 2016 to MetLife in 2017

- **Dependent Life Insurance**: If you enroll your spouse, state-registered domestic partner, and/or children in ReliaStar's Basic Dependent Life Insurance, it will end December 31, 2016. This coverage will not transfer to MetLife in 2017. **You must enroll your dependents in Optional Life Insurance through MetLife** by completing the MetLife form within the required deadline to enroll, **or you will no longer have coverage for them in 2017.**
- **Optional AD&D Insurance**: If you and your dependents enroll in Optional AD&D Insurance through ReliaStar in 2016, it will end on December 31, 2016. This coverage will not transfer to MetLife in 2017. **You must elect Optional AD&D Insurance through MetLife** by completing the MetLife form within the required deadline to enroll**, or you and your dependents will no longer have this coverage in 2017.**
- You also need to name your beneficiaries with MetLife.

How to enroll in Optional Life and AD&D Insurance

(called Supplemental Life Insurance in 2016)

Date you become eligible for benefits	Date your benefits become effective	Required actions
November 1, 2016	November 1, 2016	**To enroll in 2016:** Complete the *Life and AD&D Insurance Enrollment/Change Form* (found in the *2016 Employee Enrollment Guide*). Your employer's personnel, payroll, or benefits office must receive it **no later than 60 days** after the date you become eligible to apply for benefits. **To enroll for 2017:** Complete the enclosed MetLife *Enrollment/Change Form* and submit it to MetLife. MetLife must receive the form **no later than 60 days** after the date you become eligible to apply for benefits.
November 2-30, 2016	December 1, 2016	**To enroll in 2016:** Complete the *Life and AD&D Insurance Enrollment/Change Form* (found in the *2016 Employee Enrollment Guide*). Your employer's personnel, payroll, or benefits office must receive it **no later than 60 days** after the date you become eligible to apply for benefits. **To enroll for 2017:** Complete the enclosed MetLife *Enrollment/Change Form* and submit it to MetLife. MetLife must receive the form **no later than 60 days** after the date you become eligible to apply for benefits.
December 1, 2016	December 1, 2016	**To enroll in 2016:** Complete the *Life and AD&D Insurance Enrollment/Change Form* (found in the *2016 Employee Enrollment Guide*). Your employer's personnel, payroll, or benefits office must receive it **no later than 60 days** after the date you become eligible to apply for benefits. **To enroll for 2017:** Complete the enclosed MetLife *Enrollment/Change Form* and submit it to MetLife. MetLife must receive the form **no later than 60 days** after the date you become eligible to apply for benefits.
December 2-31, 2016	January 1, 2017	**To enroll for 2017:** Complete the enclosed MetLife *Enrollment/Change Form* and submit it to MetLife. MetLife must receive the form **no later than 31 days** after the date you become eligible to apply for benefits.

What happens if I don't enroll in Optional Life or AD&D Insurance for 2016 or 2017?

If you don't enroll through ReliaStar in 2016: Your employer will automatically enroll you in employer-paid Employee Basic Life Insurance ($25,000) and Employee Basic AD&D Insurance ($5,000) with ReliaStar for 2016. You should still complete the *Life and AD&D Insurance Enrollment/Change Form* and submit it to your personnel, payroll, or benefits office to name your beneficiaries for your 2016 coverage.

If you don't enroll through MetLife for 2017: Your employer will automatically enroll you in employer-paid Employee Basic Life Insurance ($35,000) and Employee Basic AD&D Insurance ($5,000) with MetLife for 2017. You should still complete the MetLife *Enrollment/Change Form* and submit it to MetLife to name your beneficiaries for your 2017 coverage.

If you later wish to enroll in Optional Life Insurance: You, your spouse or state-registered domestic partner, and your child(ren) will have to answer health questions or have a medical exam.

Note: Optional AD&D Insurance never requires health questions or a medical exam.

For more information

For questions about your **2016** life and/or AD&D insurance benefits or premiums, please contact your personnel, payroll, or benefits office or visit **www.hca.wa.gov/public-employee-benefits/employees/life-insurance**.

For questions about your **2017** life and/or AD&D insurance benefits or premiums, please contact MetLife Customer Service at 1-866-548-7139. You may also learn more at:

- **www.hca.wa.gov/public-employee-benefits/employees/life-insurance** or **www.metlife.com/wshca** to find general information.
- **www.mybenefits.metlife.com/wapebb** to create an account and enroll in MetLife coverage or name your beneficiaries.

MetLife
Metropolitan Life Insurance Company, New York, NY

ENROLLMENT • CHANGE FORM

ENROLLMENT PERIOD FROM NOVEMBER 1, 2016 – NOVEMBER 30, 2016

GROUP CUSTOMER INFORMATION (To be Completed by the Recordkeeper)

Name of Group Customer/Employer	Group Customer #	Report #	Sub Code	Branch
Washington State Health Care Authority	164995			

YOUR ENROLLMENT INFORMATION (To be Completed by the Employee)

Name (First, Middle, Last)			Social Security # – –	☐ Male ☐ Female
Address (Street, City, State, Zip Code)			Date of Birth (MM/DD/YYYY)	
Phone #	Email Address	☐ New Enrollment ☐ Change in Enrollment If due to a Qualifying Event, enter event date (MM/DD/YYYY)		

I have read my enrollment materials and I request coverage for the benefits for which I am or may become eligible. I understand that no contributions are required for Basic Life and Basic AD&D. I understand that contributions are required for the benefits I select below.

► If you are enrolling during the initial enrollment period, you must complete a Statement of Health form:
- If you are enrolling for more than $500,000 of Supplemental/Optional Life Insurance
- If you are enrolling for more than $100,000 of Dependent Spouse/Domestic Partner Life Insurance
- If you are enrolling for more than $10,000 of Dependent Child Life Insurance.

► If you are enrolling after the initial enrollment period, you must also complete a Statement of Health form for all amounts you are requesting.

Term Life Insurance

☒ Basic Life [1]

☐ Supplemental/Optional Life [1]
Enter a multiple of $10,000 up to a maximum of $1,000,000. $_____

☐ Dependent Spouse/Domestic Partner [2] Life [1,3]
Enter a multiple of $5,000 up to a maximum of $500,000, not to exceed 50% of your life benefits. $_____

☐ Dependent Child Life [3]
Enter a multiple of $5,000 up to a maximum of $20,000. $_____

Accidental Death & Dismemberment (AD&D) Insurance

☒ Basic AD&D

☐ Supplemental/Optional AD&D
Enter a multiple of $10,000 up to a maximum of $250,000. $_____

☐ Dependent Spouse/Domestic Partner [2] AD&D
Enter a multiple of $10,000 up to a maximum of $250,000. $_____

☐ Dependent Child AD&D
Enter a multiple of $5,000 up to a maximum of $25,000. $_____

[1] Life Insurance may include an Accelerated Benefits Option under which a terminally ill insured can accelerate a portion of his or her life insurance amount. An interest and expense charge may be deducted from the accelerated payment. Receipt of accelerated benefits may affect eligibility for public assistance. This benefit may be taxable and you are advised to seek assistance from a personal tax advisor.

[2] Domestic Partner includes your registered Domestic Partner if you and your Domestic Partner are registered as domestic partners, civil union partners or reciprocal beneficiaries with a government agency or office where such registration is available. It also includes your non-registered Domestic Partner in whom you have an insurable interest. By enrolling such Domestic Partner for coverage and signing this enrollment form, you are attesting to your insurable interest.

[3] Amounts will be subject to state limits, if applicable.

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ADM

SUBMISSION INSTRUCTIONS

After completion, make a copy for your records and return the original to
MetLife Recordkeeping Center, P.O. Box 14406, Lexington, KY 40512-4406
Fax (859) 825-6719 Email: Southfield_RES@metlife.com

Smoking Status Information		
Have you smoked cigarettes, pipes or cigars or used tobacco in any form in the past 2 months?	Member ☐ Yes ☐ No	Spouse/Domestic Partner ☐ Yes ☐ No
If you are changing smoking status Status is changing from: ☐ Smoker to Non-Smoker ☐ Non-Smoker to Smoker	Change is for: ☐ Member ☐ Spouse/Domestic Partner	

Dependent Information

If you are applying for coverage for your Spouse/Domestic Partner and/or Child(ren), please provide the information requested below:

Name of your Spouse/Domestic Partner (First, Middle, Last)	Date of Birth (MM/DD/YYYY)	
		☐ Male ☐ Female
Name(s) of your Child(ren) (First, Middle, Last)	**Date of Birth (MM/DD/YYYY)**	
		☐ Male ☐ Female
		☐ Male ☐ Female
		☐ Male ☐ Female
		☐ Male ☐ Female

☐ Check here if you need more lines. Provide the additional information on a separate piece of paper and return it with your enrollment form.

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FRAUD WARNINGS

Before signing this enrollment form, please read the warning for the state where you reside and for the state where the contract under which you are applying for coverage was issued.

Alabama, Arkansas, District of Columbia, Louisiana, Massachusetts, New Mexico, Ohio, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Kansas and Oregon: Any person who knowingly presents a materially false statement in an application for insurance may be guilty of a criminal offense and may be subject to penalties under state law.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey: Any person who files an application containing any false or misleading information is subject to criminal and civil penalties.

New York (only applies to Accident and Health Benefits): Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Puerto Rico: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars ($5,000), not to exceed ten thousand dollars ($10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Vermont: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Virginia: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

Pennsylvania and all other states: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

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BENEFICIARY DESIGNATION FOR EMPLOYEE INSURANCE

I designate the following person(s) as primary beneficiary(ies) for any amount payable upon my death for the MetLife insurance coverage applied for in this enrollment form. With such designation any previous designation of a beneficiary for such coverage is hereby revoked.
I understand I have the right to change this designation at any time. I also understand that unless otherwise specified in the group insurance certificate, insurance due upon the death of a Dependent is payable to the Employee.

☐ Check if you need more space for additional beneficiaries and attach a separate page. Include all beneficiary information, and sign/date the page.

Full Name (First, Middle, Last)	Social Security #	Date of Birth (Mo./Day/Yr.)	Relationship	Share %
Address (Street, City, State, Zip)			Phone #	
Full Name (First, Middle, Last)	Social Security #	Date of Birth (Mo./Day/Yr.)	Relationship	Share %
Address (Street, City, State, Zip)			Phone #	
Full Name (First, Middle, Last)	Social Security #	Date of Birth (Mo./Day/Yr.)	Relationship	Share %
Address (Street, City, State, Zip)			Phone #	
Payment will be made in equal shares or all to the survivor unless otherwise indicated.			TOTAL:	100%

If all the primary beneficiary(ies) die before me, I designate as contingent beneficiary(ies):

Full Name (First, Middle, Last)	Social Security #	Date of Birth (Mo./Day/Yr.)	Relationship	Share %
Address (Street, City, State, Zip)			Phone #	
Full Name (First, Middle, Last)	Social Security #	Date of Birth (Mo./Day/Yr.)	Relationship	Share %
Address (Street, City, State, Zip)			Phone #	
Payment will be made in equal shares or all to the survivor unless otherwise indicated.			TOTAL:	100%

DECLARATIONS AND SIGNATURE

By signing below, I acknowledge:

1. I have read this enrollment form and declare that all information I have given is true and complete to the best of my knowledge and belief.
2. I declare that I am actively at work on the date I am enrolling and, if I am enrolling for any contributory life insurance, that I was actively at work for at least 20 hours during the 7 calendar days preceding my date of enrollment. I understand that if I am not actively at work on the scheduled effective date of insurance, such insurance will not take effect until I return to active work.
3. I understand that, on the date dependent insurance for a person is scheduled to take effect, the dependent must not be confined at home under a physician's care, receiving or applying for disability benefits from any source, or Hospitalized. If the dependent does not meet this requirement on such date, the insurance will take effect on the date the dependent is no longer confined, receiving or applying for disability benefits from any source, or Hospitalized.
4. I understand that if I do not enroll for life coverage during the initial enrollment period, or if I do not enroll for the maximum amount of coverage for which I am eligible, evidence of insurability satisfactory to MetLife may be required to enroll for or increase such coverage after the initial enrollment period has expired. Coverage will not take effect, or it will be limited, until notice is received that MetLife has approved the coverage or increase.
5. I authorize my employer to deduct the required contributions from my earnings for my coverage. This authorization applies to such coverage until I rescind it in writing.
6. I have read the Beneficiary Designation section provided in this enrollment form and I have made a designation if I so choose.
7. I have read the applicable Fraud Warning(s) provided in this enrollment form.

Sign Here

Signature of Employee	Print Name	Date Signed (MM/DD/YYYY)

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DEC

Contact the Plans

Medical Plans	Website addresses	Customer service phone numbers	TTY customer service phone numbers (deaf, hard of hearing, or speech impaired)
Group Health Classic, SoundChoice, or Value	www.ghc.org/pebb	206-901-4636 or 1-888-901-4636	711 or 1-800-833-6388
Group Health Options, Inc. (CDHP)	www.ghc.org/pebb	206-901-4636 or 1-888-901-4636	711 or 1-800-833-6388
Kaiser Permanente Classic or CDHP	www.my.kp.org/nw/wapebb	503-813-2000 or 1-800-813-2000	711
Uniform Medical Plan Classic or UMP CDHP, administered by Regence BlueShield	www.hca.wa.gov/ump	1-888-849-3681	711
UMP Plus—Puget Sound High Value Network	www.pugetsound highvaluenetwork.org	1-855-776-9503	711
UMP Plus—UW Medicine Accountable Care Network	www.uwmedicine.org/umpplus	1-855-520-9500	711

Health Savings Account Trustee	Website address	Customer service phone number	TTY customer service phone number (deaf, hard of hearing, or speech impaired)
HealthEquity	www.healthequity.net/pebb	1-877-873-8823	711

Dental Plans	Website addresses	Customer service phone numbers
DeltaCare, administered by Delta Dental of Washington	www.deltadentalwa.com/pebb	1-800-650-1583
Uniform Dental Plan, administered by Delta Dental of Washington	www.deltadentalwa.com/pebb	1-800-537-3406
Willamette Dental Group	www.willamettedental.com/wapebb	1-855-4DENTAL (433-6825)

Life Insurance	ReliaStar Life Insurance Company	1-866-689-6990	
Long-Term Disability (LTD) Insurance	Standard Insurance Company	1-800-368-2860	
Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)	Navia Benefit Solutions	pebb.naviabenefits.com	1-800-669-3539
Auto and Home Insurance	Liberty Mutual Insurance Company	www.hca.wa.gov/pebb (search for auto/home insurance)	1-800-706-5525
SmartHealth	Limeade	www.smarthealth.hca.wa.gov	1-855-750-8866

 Blue ink indicates information only for subscribers who have PEBB dental, life, and long-term disability coverage.

Contact the Plans

Medical Plans	Website addresses	Customer service phone numbers	TTY customer service phone numbers (deaf, hard of hearing, or speech impaired)
Group Health Classic, SoundChoice, or Value	www.ghc.org/pebb	206-901-4636 or 1-888-901-4636	711 or 1-800-833-6388
Group Health Options, Inc. (CDHP)	www.ghc.org/pebb	206-901-4636 or 1-888-901-4636	711 or 1-800-833-6388
Kaiser Permanente Classic or CDHP	www.my.kp.org/nw/wapebb	503-813-2000 or 1-800-813-2000	711
Uniform Medical Plan Classic or UMP CDHP, administered by Regence BlueShield	www.hca.wa.gov/ump	1-888-849-3681	711
UMP Plus—Puget Sound High Value Network	www.pugetsound highvaluenetwork.org	1-855-776-9503	711
UMP Plus—UW Medicine Accountable Care Network	www.uwmedicine.org/umpplus	1-855-520-9500	711

Health Savings Account Trustee	Website address	Customer service phone number	TTY customer service phone number (deaf, hard of hearing, or speech impaired)
HealthEquity	www.healthequity.net/pebb	1-877-873-8823	711

Dental Plans	Website addresses	Customer service phone numbers
DeltaCare, administered by Delta Dental of Washington	www.deltadentalwa.com/pebb	1-800-650-1583
Uniform Dental Plan, administered by Delta Dental of Washington	www.deltadentalwa.com/pebb	1-800-537-3406
Willamette Dental Group	www.willamettedental.com/wapebb	1-855-4DENTAL (433-6825)

Life Insurance	ReliaStar Life Insurance Company	1-866-689-6990	
Long-Term Disability (LTD) Insurance	Standard Insurance Company	1-800-368-2860	
Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)	Navia Benefit Solutions	pebb.naviabenefits.com	1-800-669-3539
Auto and Home Insurance	Liberty Mutual Insurance Company	www.hca.wa.gov/pebb (search for auto/home insurance)	1-800-706-5525
SmartHealth	Limeade	www.smarthealth.hca.wa.gov	1-855-750-8866

 Blue ink indicates information only for subscribers who have PEBB dental, life, and long-term disability coverage.

Contact the plans for help with:

- Specific benefit questions.
- Verifying if your doctor or other provider contracts with the plan.
- Verifying if your medications are in the plan's drug formulary.
- ID cards.
- Claims.

Contact your employer for help with:

- Enrollment questions and procedures.
- Changing your name, address, and phone number.
- Finding forms.
- Adding or removing dependents.
- Payroll deduction information.
- Eligibility complaints or appeals.
- Life and LTD insurance eligibility and enrollment questions.
- Premium surcharge questions.
- Eligibility question and changes (Medicare, divorce, etc).

Contact your personnel, payroll, or benefits office for help with:

- Eligibility complaints or appeals.

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- *Life and AD&D Insurance Enrollment/Change Form*
- *Long Term Disability (LTD) Enrollment/Change Form*

2016 Premium Surcharge Help Sheet

To obtain this document in another format (such as Braille or audio), call 1-800-200-1004. TTY users may call through the Washington Relay service by dialing 711.

 Blue ink indicates information only for subscribers who have PEBB dental, life, and long-term disability coverage.

Welcome

The Public Employees Benefits Board (PEBB) Program, administered by the Health Care Authority (HCA), is pleased to offer you (the employee, as subscriber) insurance coverage that delivers choice, access, value, and stability in benefits. The PEBB Program purchases and coordinates health insurance benefits for eligible public employees and retirees, so you can expect to receive competitive benefits from one of the largest health-care purchasers in the state.

If you are a state agency or higher-education employee, you have access to medical and dental coverage, life insurance, long-term disability insurance, and the option to enroll in a medical flexible spending arrangement (FSA) and Dependent Care Assistance Program (DCAP).

If you are employed by a school district, county or city government, or other employer group, your employer may offer PEBB medical only or PEBB medical, dental, life, and long-term disability insurance. The FSA and DCAP are not available to school districts and employer groups through PEBB. Check with your personnel, payroll, or benefits office to find what coverage your employer offers and what you may qualify for.

The PEBB Program also provides access to auto and homeowners' insurance.

Who determines the benefits?

The Legislature establishes how much state money is available to spend on benefits. Then the PEB Board establishes eligibility requirements and approves benefit designs for insurance and other benefits. The PEB Board meets regularly to review benefit and eligibility issues, and plan for the future.

Who purchases the benefits?

The HCA purchases benefits within the funding approved by the Legislature. The HCA contracts with insurance companies and manages its own self-insured plans—the Uniform Medical Plan and Uniform Dental Plan—to provide a choice of quality health care options and responsive customer service to its members.

Inside this booklet you will find:

- Information on who can enroll.
- Enrollment requirements.
- Monthly premiums (for state agency and higher-education employees).
- Basic information about your health coverage and other insurance options.
- Medical plans available in your county.

The benefits described in this guide are brief summaries. For more details about a plan's benefits, refer to the plan's certificate of coverage. You may request a copy of the certificate of coverage after you enroll, or you can find it on the plan's website.

Some information described in this guide is based on federal or state laws. We have attempted to describe them accurately, but if there are differences, the federal and state laws will govern.

If you have questions not answered in this booklet, please contact your employer's personnel, payroll, or benefits office or visit PEBB's website at **www.hca.wa.gov/pebb** for updates or to find more information.

PEBB Program is saving the green

Help reduce our reliance on paper mailings—and their toll on the environment—by signing up to receive PEBB mailings by email. To sign up, go to **www.hca.wa.gov/pebb** and select *My Account*.

Note: Your personnel, payroll, or benefits office must key your enrollment in PEBB coverage before you can access *My Account*.

Where to find PEBB laws and rules

You may find the Public Employees Benefits Board's existing law in Chapter 41.05 of the Revised Code of Washington (RCW), and rules in Chapters 182-08, 182-12, and 182-16 of the Washington Administrative Code (WAC). A link to the WAC is available at **www.hca.wa.gov/pebb**.

Eligibility Summary

Who's eligible for PEBB coverage?

This guide provides a general summary of employee eligibility for benefits administered by the PEBB Program. Your employer will determine if you are eligible for PEBB benefits based on your specific employment circumstances, and whether you qualify for the employer contribution (see WAC 182-12-114 and 182-12-131). If you disagree with the determination, see "How can I appeal a decision?" on page 19.

Find it here

For complete details on PEBB eligibility and enrollment, refer to Washington Administrative Code (WAC) Chapter 182-12. You can find these at **www.hca.wa.gov/pebb**.

Employees

Employees (referred to in this booklet as "employees," "subscribers," or in some cases, "enrollees") are eligible for PEBB benefits upon employment if the employer anticipates the employee will work an average of at least 80 hours per month and at least 8 hours in each month for more than 6 consecutive months.

If the employer revises the employee's anticipated work hours and the employee will work an average of at least 80 hours per month and at least 8 hours in each month for more than 6 consecutive months, the employee becomes eligible when the revision is made.

If the employer determines the employee is ineligible, and the employee later works an average of at least 80 hours per month and at least 8 hours in each month for more than 6 consecutive months, the employee becomes eligible the first of the month following the six-month averaging period.

Employees may also "stack" or combine hours worked in more than one position to establish eligibility as long as the work is within one state agency in which the employee:

- Works two or more positions or jobs at the same time (concurrent stacking);
- Moves from one position or job to another (consecutive stacking); or
- Combines hours from a seasonal position or job to hours from a non-seasonal position or job.

Employees must notify their employer if they believe they are eligible for benefits based on stacking.

Higher-education faculty

Faculty are eligible for PEBB benefits if the employer anticipates they will work half-time or more for the entire instructional year or equivalent nine-month period.

If the employer doesn't anticipate that the faculty will work the entire instructional year or equivalent nine-month period, then faculty are eligible for PEBB benefits at the beginning of the second consecutive quarter or semester of employment, if the faculty are anticipated to work (or have actually worked) half-time or more. (Spring and fall are considered consecutive quarters/semesters when first establishing eligibility for faculty that work less than half-time during the summer quarter/semester.)

Faculty who receive additional workload after the beginning of the anticipated work period (quarter, semester, or instructional year), such that their workload meets the eligibility criteria above, become eligible when the revision is made.

Faculty may become eligible by working as faculty for more than one higher-education institution. When a faculty member works for more than one higher-education institution, the faculty member must notify both employers that he or she works at more than one institution and may be eligible for PEBB benefits through stacking.

Faculty may continue any combination of medical, dental, and life insurance coverage during periods when they are not eligible for the employer contribution by self-paying for the benefits (for a maximum of 12 months). See WAC 182-12-142 for continuation coverage information.

Seasonal employees

Seasonal employees are eligible if they work, or the employer anticipates they will work, an average of at least 80 hours per month and works for at least 8 hours in each month of the season. (A season is any recurring, cyclical period of work at a specific time of year that lasts 3 to 11 months.)

If an employer revises a seasonal employee's anticipated work hours such that he or she meets the eligibility criteria above, the employee becomes eligible when the revision is made.

A seasonal employee who is determined ineligible for benefits, but who later works an average of at least 80 hours per month and works for at least 8 hours in each month for more than 6 consecutive months, becomes eligible the first of the month following the 6-month averaging period.

(continued)

If a seasonal employee works in more than one position or job within one state agency, the employee may stack or combine hours to establish and maintain eligibility. See WAC 182-12-114(2) for details on when a seasonal employee becomes eligible.

A benefits-eligible seasonal employee who works a season of nine months or more is also eligible for the employer contribution through the off season following each season worked. A benefits-eligible seasonal employee who works a season of less than 9 months is not eligible for the employer contribution during the off season, but may continue enrollment between periods of eligibility for a maximum of 12 months by self-paying for the benefits. See WAC 182-12-142 for continuation coverage information.

Elected and appointed officials

Legislators are eligible for PEBB benefits on the date their term begins. All other elected and full-time appointed officials of the legislative and executive branches of state government are eligible on the date their terms begin or the date they take the oath of office, whichever occurs first.

Justices and judges

A justice of the supreme court and judges of the court of appeals and the superior courts become eligible for PEBB benefits on the date they take the oath of office.

Can I cover my family members?

You may enroll the following family members (as described in WAC 182-12 260):

- **Your lawful spouse.**
- **Your registered domestic partner.** Effective January 1, 2010, this includes a state-registered domestic partner, or a domestic partner who qualified under PEBB eligibility criteria as a domestic partner before January 1, 2010, and was continuously enrolled in your PEBB health plan or PEBB life insurance.
- **Your children up to age 26,** except for children with a disability.

How are children defined?

Children are defined as your biological children, stepchildren, legally adopted children, children for whom you have assumed a legal obligation for total or partial support in anticipation of adoption, children of your registered domestic partner, children specified in a court order or divorce decree, or children defined in Washington State statutes that establish the parent-child relationship.

Children may also include extended dependents in your spouse's or your registered domestic partner's legal custody or legal guardianship. An extended dependent may be your grandchild, niece, nephew, or other child for whom you, your spouse, or registered domestic partner have legal responsibility as shown by a valid court order and the child's official residence with the custodian or guardian. This does not include foster children for whom support payments are made to you through the state Department of Social and Health Services (DSHS) foster care program.

Eligible children with disabilities

Eligible children also include children of any age with a developmental disability or physical handicap that renders the child incapable of self-sustaining employment and chiefly dependent upon the employee for support and ongoing care, provided the condition occurred before age 26. You must provide evidence of the disability and evidence the condition occurred before age 26. The PEBB Program or its contracted medical plans will verify the disability and dependency of a child with a disability periodically beginning at age 26.

A child with a developmental disability or physical handicap who becomes self-supporting is not eligible as a child as of the last day of the month he or she becomes capable of self-support. If the child becomes capable of self-support and later becomes incapable of self-support, the child does not regain eligibility as a child with a disability.

Verifying family member eligibility

The PEBB Program verifies the eligibility of all dependents and will request proof of a dependent's eligibility. The PEBB Program will not enroll a dependent if the PEBB Program cannot verify the dependent's eligibility. You can find a list of documents you must provide to verify your dependent's eligibility on page 45.

If adding an extended dependent, or a dependent with a disability age 26 or older, you must complete the required dependent certification form in addition to the enrollment form. You can find these forms at **www.hca.wa.gov/pebb**.

You must notify the PEBB Program in writing when your dependent is no longer eligible. Your personnel, payroll, or benefits office must receive notice **no later than 60 days** after the date your dependent is no longer eligible.

Eligibility Summary

If I die, are my surviving dependents eligible?

As an eligible employee, your surviving spouse, registered domestic partner, or child may be eligible to enroll in PEBB retiree insurance if they meet both the procedural and eligibility requirements outlined in WAC 182-12-265.

Enrollment Summary

How do I enroll?

It's important to submit your forms within the required timelines. Your personnel, payroll, or benefits office must receive the following forms within these timelines when you become eligible for PEBB benefits:

- *Employee Enrollment/Change* or *Employee Enrollment/Change for Medical Only Groups* form: **No later than 31 days**
- *Long Term Disability (LTD) Enrollment/Change Form:* **No later than 31 days**
- *Life and Accidental Death & Dismemberment (AD&D) Insurance Enrollment/Change Form:* **No later than 60 days**

Generally, an employee becomes eligible the first day of employment; ask your personnel, payroll, or benefits office when your eligibility begins.

If you enroll family members on your PEBB coverage, you must provide proof of their eligibility within PEBB's enrollment timelines or the family members will not be enrolled. A list of documents we will accept as proof is on page 45.

If your personnel, payroll, or benefits office doesn't receive your completed form(s) and verification documents for your dependents (if any) within the 31-day window, we will enroll you as a single subscriber in Uniform Medical Plan (UMP) Classic, and Uniform Dental Plan (UDP), basic life insurance, and basic long-term disability (LTD) insurance (if your employer offers these coverages). If enrolled as a single subscriber due to missed timelines, you will owe medical premiums back to your effective date for PEBB benefits. Your dependents (if any) will not be enrolled. You cannot change plans or enroll your eligible dependents until the next annual open enrollment, unless you have a special open enrollment event that allows the change.

For more information on enrollment timelines for the life insurance, long-term disability insurance, Medical Flexible Spending Arrangement (FSA), Dependent Care Assistance Program (DCAP), and the SmartHealth wellness program, see pages 38–43. You can enroll in auto or home insurance at any time.

Which forms do I use?

You will find these forms in the back of this guide:

- If your employer offers PEBB medical, dental, life, and LTD insurance coverage, complete the *Employee Enrollment/Change* form (for medical and dental coverage); *Life and AD&D Enrollment/Change Form* (for life insurance); and *Long-Term Disability (LTD) Enrollment/Change Form* (for long-term disability insurance).
- If your employer offers PEBB medical coverage only, complete the *Employee Enrollment/Change for Medical Only Groups*.

To enroll in other PEBB-sponsored benefits:

- Medical FSA or DCAP—Visit **pebb.naviabenefits.com**.
- Auto/home insurance—Visit **www.hca.wa.gov/pebb** to find a local office or call Liberty Mutual Insurance Company at 1-800-706-5525.

If you enroll the family members shown in the box below, you must also complete the required forms.

Am I required to enroll in this health coverage?

Employees may waive PEBB medical if they are enrolled in other employer-based group health insurance, TRICARE, or Medicare. You must submit a form to waive PEBB medical. If you waive coverage for yourself, you cannot enroll your eligible dependents in PEBB medical.

If your employer offers PEBB dental, basic life, and basic LTD insurance, you must enroll in these coverages for yourself.

See "Waiving Medical Coverage" on page 16 for instructions and timelines for waiving PEBB medical.

Additional required forms

If enrolling a ...	... then complete this form
Registered domestic partner (or a domestic partner's child)	*Declaration of Tax Status*
Dependent child with a disability	*Certification of Dependent With a Disability*
Extended (legal) dependent child	*Extended Dependent Certification*

Find it here

If you need more forms, go to **www.hca.wa.gov/pebb** or contact your personnel, payroll, or benefits office.

For complete details on PEBB enrollment, refer to Chapters 182-08 and 182-12 WAC. You can find these at **www.hca.wa.gov/pebb.**

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Enrollment Summary

Can I enroll on two PEBB accounts?

No. An enrolled dependent may be enrolled in only one PEBB medical or dental plan. If you and your spouse or registered domestic partner are both eligible for PEBB benefits, you need to decide which of you will cover yourselves and any eligible children on your medical or dental plans. You could waive medical coverage for yourself and enroll as a dependent on your spouse's, registered domestic partner's, or parent's medical coverage. **However, you must enroll in dental, basic life, and basic LTD insurance under your own account.** See "Waiving Medical Coverage" on page 16.

ID cards

After you enroll, your health plan(s) will send you an identification (ID) card to show providers when you receive care. If you have questions about your ID card, contact your plan directly.

(The Uniform Dental Plan does not mail ID cards, but you may download one from the plan's website.)

When does coverage begin?

When newly eligible—Medical, dental, basic life, and basic LTD insurance coverage begins on the first day of the month after an employee becomes eligible for PEBB benefits (generally the first day of employment). If the employee becomes eligible on the first working day of the month, PEBB benefits begin on that day.

For faculty members hired on a quarter/semester to quarter/semester basis, medical, dental, basic life, and basic LTD insurance begins on the first of the month after the beginning of the second consecutive quarter/semester of half-time or more employment. If the first day of the second consecutive quarter/semester is the first working day of the month, PEBB benefits begin on that day.

When making a change during annual open enrollment or when a special open enrollment event occurs—Coverage will begin as noted in the table below. For annual open enrollment, the required form(s) and proof of your dependent's eligibility must be received no later than the last day of the annual open enrollment.

Annual event	When coverage begins
Open enrollment (November 1–30)	January 1 of the following year
Special open enrollment events	**When coverage begins**
Marriage or establishment of a registered domestic partnership	The first day of the month after the date of the event or the date your personnel, payroll, or benefits office receives your completed enrollment form, whichever is later. If that day is the first of the month, coverage begins on that day.
Birth or adoption	The date of birth (newborn children), adoption, or the date you assume legal obligation for the child's support in anticipation of adoption. **Note:** If the child's date of birth or adoption is before the 16th day of the month, you pay the higher premium for the full month (if adding the child increases the premium). If the child's date of birth or adoption is on or after the 16th, the higher premium will begin the next month. If you add your eligible spouse or registered domestic partner to your PEBB coverage due to your child's birth or adoption, his or her medical coverage begins the first day of the month in which the birth or adoption occurs. Basic Dependent Life Insurance for newborns (if elected) begins on the 14th day after birth.
Child becomes eligible as a dependent with a disability, or an extended dependent	The first day of the month after eligibility certification.
Other events that create a special open enrollment (see pages 13–15)	The first day of the month after the event date or the date your personnel, payroll, or benefits office receives your completed enrollment form, whichever is later. If that day is the first of the month, coverage begins on that day.

 Blue ink indicates information only for subscribers who have PEBB dental, life, and long-term disability coverage.

For a special open enrollment, the completed form(s) and proof of your dependent's eligibility and/or the event must be received **no later than 60 days** after the special open enrollment event. In many instances, the date you turn in your form affects the date that coverage begins; you may want to turn the form in sooner. When the special open enrollment is for birth or adoption, the forms and proof of your dependents' eligibility and/or the event must be received as soon as possible to ensure timely payment of claims. If adding the child increases the premium, the enrollment form must be received no later than 12 months after the date of birth, adoption, or the date you assume legal obligation for total or partial support in anticipation of adoption. See "What is a special open enrollment?" on page 13 for more information and a list of special open enrollment events starting on page 14.

What if I'm entitled to Medicare?

Medicare Parts A and B

When you or your covered dependents become entitled to Medicare, the person entitled to Medicare should contact the nearest Social Security office to ask about the advantages of immediate or deferred enrollment in Medicare Part B.

For employees and their enrolled spouses ages 65 and older, PEBB medical plans provide primary coverage, and Medicare coverage is ordinarily secondary. However, you may choose to waive your enrollment in PEBB medical and have Medicare as your coverage. If you waive the PEBB medical plan, you can reenroll during the November annual open enrollment (for coverage effective January 1 of the following year) or if you have a special enrollment event that allows the change. However, you will remain enrolled in PEBB dental, life, and long-term disability coverage.

If you retire and are eligible for PEBB retiree coverage, you must enroll and maintain enrollment in Medicare Parts A and B, if entitled, to retain your PEBB retiree coverage. Medicare will become the primary insurer, and the PEBB medical plan becomes secondary.

Medicare guidelines direct that registered domestic partners who are ages 65 and older must have Medicare as their primary insurer, if entitled.

Medicare Part B

In most situations, employees and their spouses can elect to defer Medicare Part B enrollment, without penalty, up to the date the employee terminates employment or retires. Contact your nearest Social Security office for information on deferring or reinstating Medicare Part B.

If your entitlement is due to a disability, contact a Social Security office regarding deferred enrollment.

Medicare Part D

Medicare Part D is available to people enrolled in Medicare Part A and/or Part B. It is a voluntary program that offers prescription-drug benefits through private plans. These plans provide at least a standard level of coverage set by Medicare.

All PEBB medical plans available to employees provide creditable prescription drug coverage. This means the plans provide prescription drug benefits that are as good as or better than Medicare Part D coverage. After you become entitled to Medicare Part A and/or Part B, you can keep your PEBB coverage and not pay a late enrollment penalty if you decide to enroll in a Medicare Part D plan later. (To avoid a premium penalty, you cannot be without creditable drug coverage for more than 63 days.)

If you do enroll in Medicare Part D, your PEBB medical plan may not coordinate prescription-drug benefits with your Medicare Part D plan.

If you enroll or cancel enrollment in Medicare Part D, you may need a "notice of creditable coverage" to prove continuous prescription-drug coverage. Call the PEBB Program at 1-800-200-1004 to request one.

For questions about Medicare Part D, call the Centers for Medicare & Medicaid Services at 1-800-633-4227 or visit **www.medicare.gov**.

How much do the plans cost?

For state agency and higher-education employees, see the "2016 Monthly Premiums" on page 21. There are no employee premiums for dental, basic life and basic long-term disability benefits. School district employees and those who work for a city, tribal government, county, port, water district, hospital, etc., must contact their personnel, payroll, or benefits office to get their monthly premiums.

In addition to your monthly premium, you must pay for any deductibles, coinsurance, or copayments under the plan you choose. See the certificate of coverage available from each plan for details.

Your premiums pay for a full calendar month of coverage. Your employer cannot prorate the premiums for any reason, including when a member dies before the end of the month.

(continued)

Some subscribers must also pay a surcharge in addition to their medical plan's monthly premium:

- A monthly $25-per-account surcharge will apply if you or one of your family members (ages 13 and older) enrolled in PEBB medical coverage uses tobacco products (or if you do not attest to the surcharge within PEBB's timelines).
- A monthly $50 surcharge will apply if you enroll your spouse or registered domestic partner on your PEBB medical coverage, and the spouse or registered domestic partner has chosen not to enroll in other employer-based group medical insurance that is comparable to Uniform Medical Plan (UMP) Classic. (You will also pay the surcharge if you do not attest within PEBB's timelines).

For more details on whether these surcharges will apply to you, see "Premium Surcharges" on pages 22–23.

How do I pay for coverage?

Eligible state agency and higher-education institution employees may pay medical premiums with pretax dollars from their salary under the state's premium payment plan. Internal Revenue Code Section 125 allows your employer to deduct money from your paycheck before calculating federal withholding, Social Security, and Medicare taxes. If you are not a state agency or higher-education employee, ask your personnel, payroll, or benefits office if they offer a pretax deduction benefit under their own Section 125 plan.

Why should I pay my monthly premiums with pretax dollars?

You take home more money because taxes are calculated after the premium, any applicable premium surcharges, and/or contributions are deducted. This reduces your taxable income, which lowers your taxes and saves you money.

Do I need to complete a form to have my medical premium payments withheld pretax?

No. If you are a new employee who enrolls in a medical plan, and your employer offers this benefit, your payroll office may automatically have the premiums deducted before calculating taxes. If you do not want to pay your medical premiums with pretax earnings, your personnel, payroll, or benefits office must receive your completed *Premium Payment Plan Election/Change Form* to waive (opt out of) participation in the premium payment plan **no later than 31 days** after you become eligible for PEBB benefits (generally the first day of employment; see WAC 182-12-114). The form is available from your personnel, payroll, or benefits office.

Can I change my mind about having my medical premium payments withheld pretax?

You may only change your participation under the state's premium payment plan (enroll, waive enrollment, or change election) during an annual open enrollment or a special open enrollment as described in WAC 182-08-199.

How do I pay the premium surcharges?

If you elect to pay your PEBB medical premiums with pretax earnings, any applicable surcharges will also be deducted pretax. (Premiums and applicable surcharges are automatically deducted from your paycheck before taxes unless you request otherwise.)

If you do not want your PEBB medical premiums or surcharges paid with pretax earnings, you must complete and submit the *Premium Payment Plan Election/Change Form* to your personnel, payroll, or benefits office **no later than 31 days** after you become eligible for PEBB benefits. **Exception:** If you enroll a registered domestic partner and he or she does not qualify as an Internal Revenue Code Section 152 dependent, the $50 monthly premium surcharge (if it applies to you) will be a post-tax deduction from your paycheck.

When would it benefit me not to have a pretax deduction?

If you have your medical premiums deducted pretax, it may also affect the following benefits:

- **Social Security**—If your base salary is under the annual maximum, Section 125 participation saves you money now by reducing your Social Security taxes. However, your lifetime Social Security benefit would be calculated using the lower salary. The 2016 annual maximum is $118,500.
- **Unemployment compensation**—Section 125 also reduces the base salary used to calculate unemployment compensation.

To learn more about Section 125, talk to a qualified financial planner or the local Social Security office.

PEBB forms and frequently asked questions and answers are available at **www.hca.wa.gov/pebb.**

Making Changes in Coverage

How do I make changes?

To make changes to your enrollment or health plan elections, your personnel, payroll, or benefits office must receive the appropriate form(s) during the annual open enrollment or when a special open enrollment event occurs, within the PEBB Program's timelines noted below.

What changes can I make during the annual open enrollment?

To make any of the changes below, your personnel, payroll, or benefits office must receive the appropriate form(s) during the annual open enrollment (usually November 1–30). You may also make some of these changes online during open enrollment using *My Account* at **www.hca.wa.gov/pebb**. The enrollment change will become effective January 1 of the following year.

During the annual open enrollment, you can:	By submitting this form:
• Change your medical or dental plans. • Enroll or remove eligible dependents. • Enroll in a medical plan, if you previously waived PEBB medical coverage for other employer-based group medical insurance coverage, TRICARE, or Medicare (see "Waiving Medical Coverage" on page 16). • Waive enrollment in PEBB medical coverage if you have or are enrolling in other employer-based group medical insurance, TRICARE, or Medicare effective January 1 (see "Waiving Medical Coverage" on page 16).	*Employee Enrollment/ Change* form (if you have PEBB medical, dental, life, and long-term disability insurance) OR *Employee Enrollment/Change for Medical Only Groups* (if you have PEBB medical coverage only)
• Enroll or re-enroll in a medical flexible spending arrangement (PEBB benefits-eligible state agency and higher-education employees only). • Enroll or re-enroll in the Dependent Care Assistance Program (PEBB benefits-eligible state agency and higher-education employees only).	*Medical Flexible Spending Arrangement and Dependent Care Assistance Program Enrollment Form* OR Enroll at **pebb.naviabenefits.com**. (Check the enrollment form for submission directions).
Change your election under the state's premium payment plan (see "How do I pay for coverage?" on page 12).	*Premium Payment Plan Election/Change Form*

What is a special open enrollment?

The PEBB Program allows changes outside of the annual open enrollment when certain events create a special open enrollment. Internal Revenue Code requires the change must correspond and be consistent with the event that affects eligibility for coverage. You must provide proof of the event that created the special open enrollment (for example, a marriage or birth certificate).

To make a change, your personnel, payroll, or benefits office must receive the appropriate *Employee Enrollment/ Change* form **no later than 60 days** after the event that created the special open enrollment. In many instances, the date you turn in your form affects the date that coverage begins; see the table on page 10 for effective dates. However, if adding a newborn or newly adopted child, and adding the child increases your premium, your employer must receive this form no later than 12 months after the birth or adoption.

Premium surcharge reminders:

When you enroll a dependent on your PEBB medical coverage, you must attest on your enrollment form to whether the tobacco use and spousal coverage premium surcharges apply. See the *2016 Premium Surcharge Help Sheet* on pages 67–68 for more details.

(continued)

Making Changes in Coverage

If this event happens ...	These changes may be permitted as a special open enrollment:				
	Add dependent	Remove dependent	Change PEBB medical and/or dental plan	Waive PEBB medical coverage	Enroll after waiving PEBB medical coverage
Marriage or registering a domestic partnership	Yes[1]	Yes[2]	Yes	Yes	Yes
Birth or adoption, including assuming a legal obligation for total or partial support in anticipation of adoption	Yes	Yes	Yes	Yes	Yes
Child becoming eligible as an extended dependent	Yes	No	Yes	No	Yes
Child becoming eligible as a dependent with a disability	Yes	No	Yes	No	Yes
Subscriber or dependent losing eligibility for other coverage under a group health plan or through health insurance, as defined by the Health Insurance Portability and Accountability Act (HIPAA)	Yes	No	Yes	No	Yes
Subscriber or dependent having a change in employment status that affects the subscriber's or dependent's eligibility for their employer contribution toward employer-based group health insurance	Yes	Yes	Yes	Yes	Yes
Subscriber or dependent having a change in enrollment under another employer-based group health insurance plan during its annual open enrollment that does not align with the PEBB Program's annual open enrollment	Yes	Yes	No	Yes	Yes
Subscriber's dependent moving from outside the United States to live within the United States, or from within the United States to live outside of the United States	Yes	Yes	No	Yes	Yes
Subscriber or dependent having a change in residence that affects health plan availability	No	No	Yes	No	No
Subscriber or a subscriber's dependent becoming entitled to coverage under Medicaid or a state Children's Health Insurance Program (CHIP), or losing eligibility for coverage under Medicaid or CHIP	Yes	Yes	Yes	Yes	Yes
Subscriber or a dependent becoming eligible for a state premium assistance subsidy for PEBB health plan coverage from Medicaid or CHIP	Yes	No	Yes	No	Yes
Subscriber or dependent becoming entitled to Medicare or losing eligibility under Medicare; or enrolling (or cancelling enrollment) in a Medicare Part D plan	No	No	Yes	Yes	No

[1]Subscriber may only add the new spouse, registered domestic partner, or child(ren) of the spouse or partner. Existing dependents may not be added.

[2]Subscriber may only remove a dependent from PEBB coverage if the dependent enrolls in the new spouse's or registered domestic partner's plan.

(continued)

If this event happens ...	These changes may be permitted as a special open enrollment:				
	Add dependent	Remove dependent	Change PEBB medical and/or dental plan	Waive PEBB medical coverage	Enroll after waiving PEBB medical coverage
Subscriber's or dependent's current health plan becoming unavailable because the subscriber or enrolled dependent is no longer eligible for a health savings account (HSA)	No	No	Yes	No	No
Subscriber or dependent experiencing a disruption of care that could function as a reduction in benefits for the subscriber or his or her dependent for a specific condition or ongoing course of treatment (requires approval by the PEBB Program)	No	No	Yes	No	No

For more information, see Policy 45-2A at **www.hca.wa.gov/pebb**.

What happens when a dependent loses eligibility?

Your personnel, payroll, or benefits office must receive your completed *Employee Enrollment/Change* form to remove a dependent from your account **no later than 60 days** after the date the dependent no longer meets PEBB's eligibility criteria. Your dependent will be removed from coverage on the last day of the month in which he or she no longer meets the eligibility criteria.

Consequences for not submitting the form within **60 days** after your dependent loses eligibility may include, but are not limited to:

- The dependent may lose eligibility to continue health plan coverage under one of the continuation options described on page 17.
- The subscriber may be billed for claims paid by the health plan for services that were rendered after the dependent lost eligibility.
- The subscriber may not be able to recover subscriber-paid insurance premiums for dependents who lost eligibility.
- The subscriber may be responsible for premiums paid by the state for a dependent's health plan coverage after the dependent lost eligibility.

What if a National Medical Support Notice requires a change?

When a National Medical Support Notice (NMSN) requires you to provide health plan coverage for a child, you may enroll the child and request changes to coverage as directed by the NMSN. You must complete and submit an *Employee Enrollment/Change* form to your personnel, payroll, or benefits office.

If you fail to request enrollment or health plan coverage changes as directed by the NMSN, your employer or the PEBB Program may make the changes upon request of the child's other parent or child support enforcement program.

- If you have previously waived PEBB medical coverage, you will be enrolled in UMP Classic unless otherwise directed by the NMSN in order to enroll the child.
- If the child is already enrolled under another PEBB subscriber, the child will be removed from the other health plan coverage and enrolled as directed by the NMSN. The child will be removed the last day of the month the NMSN is received. If that day is the first of the month, the change in enrollment will be made the last day of the previous month.

Health plan enrollment will begin the first day of the month following receipt of the NMSN. If the NMSN is received on the first day of the month, the change to health plan enrollment will begin on that day.

Waiving Medical Coverage

How do I waive coverage?

Employees may waive PEBB medical coverage if they are enrolled in other employer-based group medical insurance, TRICARE, or Medicare. **If you waive coverage for yourself, you cannot enroll your eligible dependents in PEBB medical.**

For information on waiving PEBB medical for Medicare, see page 11.

If your employer offers PEBB dental, basic life, and basic long-term disability insurance (if eligible), you must enroll in these coverages for yourself, regardless of whether you waive PEBB medical.

To waive enrollment in medical, your employer must receive your completed *Employee Enrollment/Change* form indicating that you want to waive enrollment in medical **no later than 31 days** after the date you become eligible for PEBB benefits (this is generally the first day of employment), or during an annual or special open enrollment as described on page 13.

Note: If you waive PEBB medical:

- The premium surcharges will not apply to you. (See "Premium Surcharges" on pages 22–23 for more details.)
- You will not be eligible for the $125 SmartHealth wellness incentive.

What if I'm already enrolled in PEBB coverage?

If you are a newly eligible employee who is already enrolled in PEBB coverage as a dependent under your spouse's, registered domestic partner's, or parent's account, you may either choose to:

1. **Waive PEBB medical, and stay enrolled in medical under your spouse's, registered domestic partner's, or parent's account.** You must still enroll in PEBB dental, basic life, and basic long-term disability insurance (if your employer offers them) under your own account.
   To waive enrollment in PEBB medical and enroll in PEBB dental, your personnel, payroll, or benefits office must receive your completed *Employee Enrollment/Change* form. Your personnel, payroll, or benefits office must also receive your completed *Life and Accidental Death and Dismemberment (AD&D) Insurance Enrollment/Change Form* (to enroll in basic life insurance), and your completed *Long-Term Disability (LTD) Enrollment/Change Form* (to enroll in basic LTD insurance).

   In addition, if you are enrolled in dental coverage under your spouse, partner, or parent, he or she must also complete and submit the *Employee Enrollment/Change* or *Retiree Coverage Election/Change* form to remove you from their dental coverage to prevent dual enrollment in dental coverage.

   OR

2. **Enroll in PEBB medical under your own account.** To do this, complete the *Employee Enrollment/Change* form. In addition, your spouse, domestic partner, or parent will also need to complete and submit the appropriate enrollment/change form(s) to remove you from their account to prevent dual medical and/or dental coverage.

How do I enroll after waiving coverage?

Once you waive PEBB coverage, you may reenroll. Your personnel, payroll, or benefits office must receive your completed *Employee Enrollment/Change* form before the end of the annual open enrollment or **no later than 60 days** after a special open enrollment event. In many instances, the date they receive your form affects the date that coverage begins; you may want to turn the form in sooner. The PEBB Program will require you to provide proof of eligibility for any enrolled dependents (see "Valid Dependent Verification Documents" on page 45) and proof of the event that creates a special open enrollment.

For more information, see WAC 182-12-128.

What happens if I don't waive PEBB coverage?

If your personnel, payroll, or benefits office does not receive a completed enrollment form indicating your intent to waive medical coverage within the required timeframes, we will enroll you as a single subscriber in Uniform Medical Plan (UMP) Classic, and Uniform Dental Plan (UDP), basic life insurance, and basic long-term disability (LTD) insurance (if your employer offers these coverages). If defaulted as a single subscriber, you will owe medical premiums back to your effective date for PEBB benefits. Your dependents (if any) will not be enrolled.

When Coverage Ends

When does PEBB coverage end?

PEBB insurance covers an entire month and must end as follows:

- When you or a dependent loses eligibility for PEBB benefits, coverage ends on the last day of the month in which eligibility ends. To remove a dependent, your personnel, payroll, or benefits office must receive a completed *Employee Enrollment/ Change* form **no later than 60 days** after the date he or she lost eligibility.
- When you or a dependent misses a required enrollment timeline or chooses not to continue enrollment in a PEBB health plan under one of the options for continuing PEBB benefits, then coverage ends on the last day of the month in which you or your dependent loses eligibility under PEBB rules.

The PEBB Program charges a full month's premium for each calendar month of coverage. If an enrollee dies before the end of the month, premium payments are not prorated.

What are my options when coverage ends?

You, your dependents, or both may be able to temporarily continue your PEBB coverage by self-paying the premiums on a post-tax basis with no contribution from your employer after eligibility ends.

Options for continuing coverage vary based on the reason you lost eligibility. The PEBB Program will mail a *PEBB Continuation of Coverage Election Notice* booklet to you or your dependent when employer-paid coverage ends. This booklet further explains the options listed below, and includes enrollment forms to apply for continuation coverage.

You or your eligible dependents must submit the appropriate election form to the PEBB Program **no later than 60 days** after the mailing date on the *PEBB Continuation of Coverage Election Notice* booklet, or you will lose all rights to continue PEBB coverage.

There are three possible continuation coverage options you and your eligible family members may qualify for:

1. COBRA
2. PEBB Continuation of Coverage (PEBB Extension of Coverage or Leave Without Pay [LWOP] coverage)
3. PEBB retiree insurance coverage

The first two options temporarily extend PEBB health coverage in certain circumstances when you would otherwise lose medical and dental coverage.

COBRA eligibility is defined in federal law and governed by federal rules.

PEBB Extension of Coverage is an alternative created for PEBB enrollees who are not eligible for COBRA.

LWOP coverage is an alternative that is available to employees in specific situations (such as a layoff, approved leave of absence, educational leave, or when called to active duty in the uniformed services, etc.).

PEBB retiree insurance coverage is available only to:

- Individuals who meet eligibility and procedural requirements in WAC 182-12-171;
- Surviving dependent(s) of an eligible employee or retiree (see WAC 182-12-265); or
- The surviving dependent(s) of an emergency service worker who was killed in the line of duty (see WAC 182-12-250).

The PEBB Program administers all continuation coverage options. For information about your rights and obligations under PEBB rules and federal law, refer to your *PEBB Initial Notice of COBRA and Continuation Coverage Rights* booklet (mailed to you after you enroll in PEBB coverage), the *PEBB Continuation of Coverage Election Notice* booklet, or the *Retiree Enrollment Guide* for specific details, or call the PEBB Program at 1-800-200-1004.

What happens to my Medical FSA or DCAP funds when coverage ends?

When your PEBB coverage ends or you go on unpaid leave that is not approved under the Family and Medical Leave Act (FMLA) or military leave, you can no longer contribute to your Medical FSA. This means your participation ends on the last day of the month in which you received employer-paid PEBB benefits. You will only be able to claim expenses, while you were benefits-eligible, up to the available balance. You may be able to extend your eligibility if you continue your Medical FSA coverage under COBRA.

If you terminate employment and have unspent DCAP funds, you may continue to submit claims for eligible expenses up to your account balance as long as the expenses for care allow you to look for work or work full-time. You cannot incur expenses after December 31 of the plan year, but you may submit claims up to March 31 of the following year.

For more information on when coverage ends, see the *Medical FSA Enrollment Guide* or *DCAP Enrollment Guide* at **http://pebb.naviabenefits.com**. You can also contact Navia Benefit Solutions at 1-800-669-3539 or send an email to **customerservice@naviabenefits.com**.

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When Coverage Ends

What happens to my HSA when coverage ends?

If you enroll in a consumer-directed health plan (CDHP) with a health savings account (HSA), then later decide to switch to another type of plan, leave employment, or retire, any unspent funds in your HSA will remain unless you close your account. There is a fee for account balances below a certain threshold; contact HealthEquity for information about fees. You can use your HSA funds on qualified medical expenses, or you can leave them for the future. However, you, your employer, and the PEBB Program may no longer contribute to your HSA.

Contact Health Equity with questions on how your HSA works when you switch plans, enroll in continuation coverage, or retire. If you set up automatic payroll deductions to your HSA, contact your payroll office to stop them. If you set up direct deposits to your HSA, contact HealthEquity to stop them.

See "Selecting a PEBB Medical Plan" starting on page 26 to learn more about the CDHP/HSA options.

PEBB Appeals

How can I appeal a decision?

If you or your dependent disagrees with a specific decision or denial, you or your dependent may file an appeal. You can find guidance on filing an appeal in chapter 182-16 WAC and at **www.hca.wa.gov/pebb** or contact the PEBB Appeals Manager at 1-800-351-6827.

If you are ...	And your appeal concerns ...	Follow these instructions:
A state agency or higher-education employee (or the dependent of one)	A decision by your employer regarding eligibility for or enrollment in: • Medical. • Dental. • Life insurance. • Long-term disability insurance. A decision by your employer regarding premium surcharges.	Submit the *Request for Review/Notice of Appeal* form to your employer. Your employer's personnel, payroll, or benefits office must receive the form **no later than 30 days** after the date of the denial for the decision you are appealing.
	A decision by your employer in response to a request for a review (for example, after the employer completes and returns Section 5 on the *Request for Review/Notice of Appeal* form to you).	Submit the *Request for Review/Notice of Appeal* form to the PEBB Program. Be sure to sign and date Section 6 of the form. The PEBB Program must receive the form **no later than 30 days** after the date of the employer's denial for the decision you are appealing.

	A decision from the Public Employees Benefits Board (PEBB) Program regarding:
	• Eligibility and enrollment in:
	  • Premium payment plan.
	  • Flexible spending arrangement (FSA).
	  • Dependent Care Assistance Program (DCAP).
	• Eligibility to participate in the PEBB (SmartHealth) wellness program or receive a wellness incentive.
	• Premium surcharges.
	• Premium payments.
		Submit the *Request for Review/Notice of Appeal* form to:
		Health Care Authority
		PEBB Appeals
		P.O. Box 42699
		Olympia, WA 98504-2699
		PEBB Appeals must receive the form **no later than 30 days** after the date of the denial for the decision you are appealing.

An employee (or the dependent of one) of: • A county • A municipality • A political subdivision • A tribal government • A school district • An educational service district • The Washington Health Benefits Exchange • An employee organization representing state civil service employees	A decision by your employer regarding: • Eligibility for and enrollment in medical and dental. • Premium surcharges.	Contact your employer for information on how to appeal its decision or action.
	A decision by your employer, a PEBB insurance carrier, or the PEBB Program regarding: • Eligibility for or enrollment in life insurance. • Eligibility for or enrollment in long-term disability insurance. • Eligibility to participate in the PEBB (SmartHealth) wellness program or receive a PEBB wellness incentive.	Submit the *Request for Review/Notice of Appeal* form to: Health Care Authority PEBB Appeals P.O. Box 42699 Olympia, WA 98504-2699 PEBB Appeals must receive the form **no later than 30 days** after the date of the denial for the decision you are appealing.

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PEBB Appeals

If you are ...	And your appeal concerns ...	Follow these instructions:
Seeking a review of a decision by a PEBB health plan, insurance carrier, or benefit administrator	A benefit or claim—for example: • Medical. • Dental. • Life insurance. • Long-term disability insurance. • Medical Flexible Spending Arrangement (FSA) reimbursement claim. • Dependent Care Assistance Program (DCAP) reimbursement claim. • Auto or home insurance. SmartHealth appeals regarding: • Completion of the wellness incentive program requirements. • A reasonable alternative request.	Contact the PEBB health plan, insurance carrier, or benefit administrator to request information on how to appeal its decision.

How can I make sure my personal representative has access to my health information?

You must provide us with a copy of a valid power of attorney or a completed *Authorization for Release of Information* form naming your representative and authorizing him or her to access your medical records and exercise your rights under the federal HIPAA privacy rule. HIPAA stands for the Health Insurance Portability and Accountability Act of 1996. The form is available at **www.hca.wa.gov/pebb**.

2016 Monthly Premiums

For state agency and higher-education employees

There are no employee premiums for dental, basic life, and basic long-term disability insurance benefits.

School district employees and employees who work for a city, tribal government, county, port, water district, hospital, etc., must contact their personnel, payroll, or benefits office to get their monthly premiums.

PEBB Medical Plans	Employee	Employee & Spouse*	Employee & Child(ren)	Full Family
Group Health Classic	$118	$246	$207	$335
Group Health Consumer-Directed Health Plan (with a health savings account)	22	54	39	71
Group Health SoundChoice	45	100	79	134
Group Health Value	81	172	142	233
Kaiser Permanente Classic	144	298	252	406
Kaiser Permanente Consumer-Directed Health Plan (with a health savings account)	29	68	51	90
Uniform Medical Plan Classic, administered by Regence BlueShield	84	178	147	241
UMP Consumer-Directed Health Plan (with a health savings account)	21	52	37	68
UMP Plus—Puget Sound High Value Network	59	128	103	172
UMP Plus—UW Medicine Accountable Care Network	59	128	103	172

* or registered domestic partner

Monthly Premium Surcharges

You will pay the following surcharges in addition to your medical plan premium if they apply to you.

- A monthly $25-per-account surcharge will apply if the subscriber or any family member (age 13 or older) enrolled in PEBB medical coverage uses tobacco products.
- A monthly $50 surcharge will apply if a subscriber enrolls a spouse or registered domestic partner in PEBB medical coverage, and the spouse or registered domestic partner has chosen not to enroll in other employer-based group medical insurance that is comparable to Uniform Medical Plan (UMP) Classic.

See "Premium Surcharges" on pages 22–23 for more information. For more guidance on whether these surcharges apply to you, see the *2016 Premium Surcharge Help Sheet* on pages 67–68.

Premium Surcharges

In 2013, the Legislature established two new premium surcharges to go into effect July 1, 2014:

- Tobacco use premium surcharge
- Spouse or registered domestic partner coverage premium surcharge

These surcharges apply to PEBB benefits-eligible subscribers who:

- Are enrolled in a PEBB medical plan.

AND

- Do not have Medicare Part A and Part B as their primary coverage.

Tobacco use premium surcharge

You will pay a monthly $25-per-account surcharge in addition to your medical plan premium if you or a dependent (age 13 or older) enrolled on your PEBB medical has used a tobacco product in the past two months (whether your enrolled dependent lives with you or not).

To determine whether the tobacco use surcharge applies to your account, use the *2016 Premium Surcharge Help Sheet* (found on pages 67-68) and respond by completing and submitting the *2016 Employee Enrollment/Change Form* or *2016 Employee Enrollment/Change Form for Medical Only Groups*. If your form is not **received within 31 days** of becoming eligible for PEBB benefits, you will pay the monthly $25-per-account surcharge.

To report a change

If you or your enrolled dependents' tobacco use changes (or you or your dependent have used the tobacco cessation resources mentioned in the *2016 Premium Surcharge Help Sheet*), you may report the change one of two ways:

- Go to *My Account* at **www.hca.wa.gov/pebb** to change your attestation.

OR

- Complete and submit a *2016 Premium Surcharge Change Form* (found at **www.hca.wa.gov/pebb**) to your personnel, payroll, or benefits office.

If you submit a change that results in incurring the premium surcharge, the change is effective the first of the month following the status change. If that day is the first of the month, then the change begins on that day.

If the change results in removal of the premium surcharge, the change is effective the first of the month following receipt of the attestation. If that day is the first of the month, then the change begins that day.

Spouse or registered domestic partner coverage premium surcharge

You will pay a monthly $50 surcharge in addition to your medical plan premium if you have a spouse or registered domestic partner enrolled on your PEBB medical, and your spouse or registered domestic partner has chosen not to enroll in employer-based group medical insurance that is comparable to Uniform Medical Plan (UMP) Classic (regardless of whether you enroll in UMP Classic). If you do not enroll a spouse or registered domestic partner on your PEBB medical, this surcharge does not apply to you.

If you enroll a spouse or registered domestic partner on your PEBB medical, use the *2016 Premium Surcharge Help Sheet* (found on pages 67-68) to determine whether the spouse or registered domestic partner coverage surcharge applies to your account. Then respond by completing and submitting the *2016 Employee Enrollment/Change Form* or *2016 Employee Enrollment/Change Form for Medical Only Groups*. If your form is not **received within 31 days** of becoming eligible for PEBB benefits, you will pay the monthly $50 surcharge.

During open enrollment (November 1–30), you must attest if you enroll a spouse or registered domestic partner on your PEBB medical and you are:

- Incurring the surcharge.
- Not incurring the surcharge because the spouse's or registered domestic partner's share of medical premium through his or her employer-based group medical insurance was not comparable to UMP Classic premiums.

- Not incurring the surcharge because the benefits provided by the spouse's or registered domestic partner's employer-based group medical insurance were not comparable to UMP Classic.

A subscriber must update their attestation by either submitting the required *Premium Surcharge Change Form* or logging in to *My Account* at **www.hca.wa.gov** and following the instructions. If your attestation is not received within the open enrollment timeframe, you will pay the monthly $50 premium surcharge.

To report a change

Outside of the PEBB Program's annual open enrollment, the following events allow the employee to make a new attestation to add or remove the spousal coverage premium surcharge:

- When you regain eligibility for the employer contribution for PEBB benefits.
- When you submit an *Employee Enrollment/Change* form to add a spouse or registered domestic partner to your PEBB medical.
- When there is a change in your spouse's or registered domestic partner's employer-based group medical insurance.
- When you submit an *Employee Enrollment/Change* form to enroll in a PEBB medical plan after waiving your employer coverage, and you enroll your spouse or registered domestic partner.

You may report the change by completing and submitting a *2016 Premium Surcharge Change Form* (found at **www.hca.wa.gov/pebb**) to your personnel, payroll, or benefits office.

If you submit a change that results in incurring the premium surcharge, the change is effective the first of the month following the staus change. If that day is the first of the month, then the change begins on that day.

If the change results in the removal of the premium surcharge, the change is effective the first of the month following the receipt of the attestation. If that day is the first of the month, then the change begins that day.

For more information on the premium surcharges, visit **www.hca.wa.gov/pebb**.

Selecting a PEBB Medical Plan

How can I compare the plans?

All medical plans cover the same basic health care services, but vary in other ways such as provider networks, premiums, your out-of-pocket costs, and drug formularies.

The PEBB Program offers three types of medical plans:

- **Managed-care plans.** Managed-care plans may require you to select a primary care provider (PCP) within its network to fulfill or coordinate all of your health needs. This plan may not pay benefits if you see a non-contracted provider.
- **Preferred provider organization plans.** PPOs allow you to self-refer to any approved provider type in most cases, but usually provide a higher level of coverage if the provider contracts with the plan.
- **Consumer-directed health plans.** CDHPs let you use a health savings account (HSA) to help pay for out-of-pocket medical expenses tax free, has a lower monthly premium than most other plans, and a higher deductible and a higher out-of-pocket limit.

Remember, if you cover eligible dependents, everyone must enroll in the same medical and dental plans.

Find it here

See a side-by-side comparison of the medical plans' benefits and costs on pages 29–34.

Use an interactive comparison tool, find links to each plan's website, or view a summary of benefits at **www.hca.wa.gov/pebb.**

See premiums for all PEBB medical plans on page 21.

To choose a plan that best meets your needs, here are some things to consider:

Plan differences to consider

Premiums. Premiums vary by plan. A higher premium doesn't necessarily mean higher quality of care or better benefits; each plan has the same basic level of benefits. **If you are employed by a school district, city, county, tribal government, port, water district, hospital, or other employer group, contact your personnel, payroll, or benefits office to find your monthly premium.**

Deductibles. All medical plans require you to pay an annual deductible before the plan pays for covered services. UMP Classic also has a separate annual deductible for some prescription drugs. Preventive care and certain other services are exempt from the medical plans' deductibles. This means you do not have to pay your deductible before the plan pays for the service.

Note: If you enroll in a CDHP, keep in mind:

- If you cover one or more dependents, you must pay the entire family deductible before the plan begins paying benefits.
- Although the CDHPs don't have a separate prescription-drug deductible, your prescription-drug costs are subject to the CDHP annual deductible.

Coinsurance or copays. Some plans require you to pay a fixed amount, called a copay. Other plans require you to pay a percentage of an allowed fee (called a coinsurance) when you receive care.

Out-of-pocket limit. The annual out-of-pocket limit is the most you pay in a calendar year for covered benefits. UMP Classic has a separate out-of-pocket limit for prescription drugs.

Once you have paid this amount, the plans pay 100 percent of allowed charges for most covered benefits for the rest of the calendar year. Certain charges incurred during the year (such as your annual deductible, copays, and coinsurance) count toward your out-of-pocket limit. There are a few costs that do not apply toward your out-of-pocket limit:

- Monthly premiums and applicable surcharges.
- Charges above what the plan pays for a benefit.
- Charges above the plan's allowed amount paid to a provider.
- Charges for services or treatments the plan doesn't cover.
- Coinsurance for non-network providers.
- Prescription-drug deductible and prescription-drug coinsurance (UMP Classic only).

Eligibility. Not everyone qualifies to enroll in a CDHP with a health savings account (HSA). See "What do I need to know about the consumer-directed health plans?" on page 25.

Geography. In most cases, you must live in the plan's service area to join the plan. See "2016 Medical Plans Available by County" on pages 28–29. Be sure to contact the plan(s) you're interested in to ask about provider availability in your county.

Referral procedures. Some plans allow you to self-refer to any network provider; others require you to have a referral from your primary care provider. All plans allow self-referral to a participating provider for women's health-care services.

Your provider. If you have a long-term relationship with your doctor

(continued)

or health-care provider, you should verify whether he or she is in the plan's network. Contact the provider or plan before you join.

Your family members may choose the same provider, but it's not required. Each family member may select from any available provider in the plan's network. After you join a plan, you may change your provider, although the rules vary by plan.

Paperwork. In general, PEBB plans don't require you to file claims. However, UMP Classic members may need to file a claim if they receive services from a non-network provider. CDHP members also should keep paperwork received from their provider or for qualified health care expenses to verify eligible payments or reimbursements from their health savings account.

Coordination with your other benefits. If you are also covered through your spouse's or registered domestic partner's comprehensive group health coverage, call the medical and/or dental plan(s) directly to ask how they will coordinate benefits.

All PEBB plans coordinate benefit payments with other group plans, Medicaid, and Medicare. This coordination ensures benefit costs are more fairly distributed when a person is covered by more than one plan. However, the amount your PEBB plan pays for benefits will not change for a particular service or treatment, even if you or a dependent have an individual medical or dental policy covering that service or treatment.

Note: If you have other comprehensive health coverage, you may not enroll in a consumer-directed health plan with a health savings account. Call HealthEquity at 1-877-873-8823 to ask about certain exceptions.

What type of plan should I select?

In general, you may choose from the plans available in the county in which you live. Also see "What do I need to know about the consumer-directed health plans" to find out if you qualify to enroll.

Managed-care plans

- Group Health Classic
- Group Health SoundChoice
- Group Health Value
- Kaiser Permanente Classic

Preferred provider organization plans

- UMP Classic
- UMP Plus

Consumer-directed health plans

- Group Health CDHP
- Kaiser Permanente CDHP
- UMP CDHP

Questions? Contact the medical plans or HealthEquity, for questions about the HSA. Their phone numbers and websites are listed on page 2.

What do I need to know about the consumer-directed health plans?

You cannot enroll in a CDHP with a health savings account (HSA) if:

- You are enrolled in Medicare Part A or Part B or Medicaid.
- You are enrolled in another comprehensive medical plan—for example, on a spouse's or registered domestic partner's plan.
- You or your spouse or registered domestic partner is enrolled in a Voluntary Employee Beneficiary Association Medical Expense Plan (VEBA MEP) account, unless you convert it to a limited VEBA MEP.
- You have TRICARE coverage.
- You enrolled in a Medical Flexible Spending Arrangement (FSA) or health reimbursement arrangement (HRA). This also applies if your spouse has a Medical FSA, even if you are not covering your spouse on your CDHP. This does not apply if the Medical FSA or HSA is a limited purpose account, or for a post-deductible Medical FSA.
- You are claimed as a dependent on someone else's tax return.

Other exclusions apply. Check IRS *Publication 969—Health Savings Accounts and Other Tax-Favored Health Plans*, contact your tax advisor, or call HealthEquity (the HSA trustee for Group Health, Kaiser Permanente, and UMP) toll-free at 1-877-873-8823 to verify whether you qualify.

When you enroll in a CDHP, you are automatically enrolled in a tax-free HSA that you can use to pay for IRS-qualified out-of-pocket medical expenses (such as deductibles, copays, and coinsurance), including some expenses and services that your health plans may not cover. See IRS *Publication 969* at **www.irs.gov** for details.

The HSA is set up by your health plan with HealthEquity, Inc., to pay for or reimburse your costs for qualified medical expenses.

Your employer or the PEBB Program contributes the following amounts to your HSA:

- $58.34 each month for an individual subscriber, up to $700.08 for the 2016 calendar year; or

- $116.67 each month for a subscriber with one or more enrolled family members, up to $1,400.04 for the 2016 calendar year.
- $125 if you qualified for a SmartHealth wellness incentive in 2015 (from the PEBB Program).

The contributions from your employer go into the HSA in monthly installments over the year, and are deposited on the last day of each month. The entire annual amount is **not** deposited in your HSA on January 1. The SmartHealth wellness incentive is deposited at the end of January.

You can also choose to contribute to your HSA, either through pretax payroll deductions (if available from your employer) or direct deposits to HealthEquity. You may be able to deduct your HSA contributions from your federal income taxes. The IRS has an annual limit for contributions from all sources into an HSA. In 2016, the annual HSA contribution limit is $3,350 (individuals) and $6,750 (you and one or more family members). If you are age 55 or older, you may contribute up to $1,000 more annually in addition to these limits.

To ensure you do not go beyond the maximum allowable limit, make sure to calculate **both** your employer's contribution amount(s) for the year, the SmartHealth wellness incentive in January (if eligible), and any amount you contribute.

Some other features of the CDHP/HSA:

- If you cover one or more family members, you must pay the entire family deductible before the CDHP begins paying benefits.
- Your prescription-drug costs count toward the annual deductible and out-of-pocket maximum if you enroll in the Group Health CDHP or Kaiser Permanente CDHP.
- Your HSA balance can grow over the years, earn interest, and build savings that you can use to pay for health care as needed and/or pay for Medicare Part B premiums.

What happens to my health savings account when I leave the CDHP?

If you choose a medical plan that is not a CDHP you should know:

- You won't forfeit any unspent funds in your HSA after enrolling in a different plan. You can spend your HSA funds on qualified medical expenses in the future. However, you, your employer, and the PEBB Program can no longer contribute to your HSA.
- HealthEquity will charge you a monthly fee if you have less than $2,500 in your HSA after December 31. You can avoid this charge by either ensuring you have at least $2,500 in your HSA or by spending all of your HSA funds by December 31. Other fees may apply. Contact HealthEquity for details.

You must contact HealthEquity to stop automatic direct deposits to your HSA if you previously set this up.

How do I find Summaries of Benefits and Coverage?

The Affordable Care Act requires the PEBB Program and medical plans to provide a standardized comparison tool of medical plan benefits, terms, and conditions. This tool, called the Summary of Benefits and Coverage (or SBC), allows plan applicants and members to compare things like:

- What is not included in the plan's out-of-pocket limit?
- Do I need a referral to see a specialist?
- Are there services this plan doesn't cover?

The PEBB Program and/or medical plans must provide an SBC (or explain how to get one) at different times throughout the year, such as when someone applies for coverage, upon plan renewal, and when requested. The SBC is also available upon request in Spanish, Tagalog, Chinese, and Navajo from your medical plan.

If you want to request an SBC from your current PEBB medical plan	If you want to request an SBC from another PEBB medical plan
You can either: • Go to your plan's website to review it online; • Go to **www.hca.wa.gov/pebb** to review it online; or • Call your plan's customer services to request a paper copy at no charge.	You can either: • Go to **www.hca.wa.gov/pebb** to review it online; or • Call the PEBB Program at 1-800-200-1004 to request a paper copy at no charge.
You can find the medical plans' websites and customer service phone numbers on page 2.	

2016 Medical Plans Available by County

In most cases, you must live in the medical plan's service area to join the plan. Be sure to call the plan(s) you are interested in to ask about provider availability in your county.

Washington		
Group Health Classic **Group Health Consumer-Directed Health Plan (CDHP)** **Group Health Value**	Benton Columbia Franklin Grays Harbor (ZIP Codes 98541, 98557, 98559, and 98568) Island King Kitsap Kittitas Lewis Lincoln (ZIP Codes 99008, 99029, 99032, and 99122) Mason Pend Oreille (ZIP Codes 99009 and 99180)	Pierce San Juan Skagit Snohomish Spokane Stevens (ZIP Codes 99006, 99013, 99026, 99034, 99040, 99110, 99148, and 99173) Thurston Walla Walla Whatcom Whitman Yakima
Group Health SoundChoice	King Pierce Snohomish Thurston	
Kaiser Permanente Classic **Kaiser Permanente Consumer-Directed Health Plan (CDHP)**	Clark Cowlitz	
Uniform Medical Plan Classic **UMP Consumer-Directed Health Plan (CDHP)**	Available in all Washington counties and worldwide.	
UMP Plus—Puget Sound High Value Network **UMP Plus—UW Medicine Accountable Care Network**	King Kitsap	Pierce Snohomish Thurston

Oregon	
Group Health Classic **Group Health Consumer-Directed Health Plan (CDHP)** **Group Health Value**	Umatilla (ZIP Codes 97810, 97813, 97835, 97862, 97882, and 97886)
Kaiser Permanente Classic **Kaiser Permanente Consumer-Directed Health Plan (CDHP)**	Benton (ZIP Codes 97330, 97331, 97333, 97339, and 97370) Clackamas (ZIP Codes 97004, 97009, 97011, 97013, 97015, 97017, 97022-23, 97027, 97034-36, 97038, 97042, 97045, 97049, 97055, 97067-68, 97070, 97086, 97089, 97222, and 97267-69) Columbia Hood River (ZIP Code 97014) Linn (ZIP Codes 98321-22, 97335, 97355, 97358, 97360, 97374, and 97389) Marion (ZIP Codes 97002, 97020, 97026, 97032, 97071, 97137, 97301-03, 97305-14, 97317, 97325, 97342, 97346, 97352, 97362, 97373, 97375, 97381, 97383-85, and 97392) Multnomah Polk Washington Yamhill
Uniform Medical Plan Classic **UMP Consumer-Directed Health Plan**	Available in all Oregon counties and worldwide.

Idaho	
Group Health Classic **Group Health Consumer-Directed Health Plan (CDHP)** **Group Health Value**	Kootenai Latah
Uniform Medical Plan Classic **UMP Consumer-Directed Health Plan (CDHP)**	Available in all Idaho counties and worldwide.

2016 Medical Benefits Comparison

The chart below briefly compares the per-visit costs of some in-network benefits for PEBB plans. Some copays and coinsurance do not apply until after you have paid your annual deductible. Call the plans directly for more information on specific benefits, including preauthorization requirements and exclusions.

Annual Costs (You pay)	**Medical deductible** Applies to out-of-pocket limit	**Medical out-of-pocket limit**[1] (See separate prescription drug out-of-pocket limit for UMP Classic.)	**Prescription drug deductible**	**Prescription drug out-of-pocket limit**[1]
Group Health				
Group Health Classic	$250/person $750/family	$2,000/person • $4,000/family Your deductible, copays, and coinsurance for all covered services apply.	None	Prescription drug copays and coinsurance apply to the medical out-of-pocket limit.
Group Health CDHP Individual	$1,400/person*	$5,100/person Your deductible and coinsurance for all covered services apply.	Prescription drug costs apply toward medical deductible.	
Group Health CDHP Family	$2,800/person $2,800/family*	$5,100/person • $10,200/family Your deductible and coinsurance for all covered services apply.		
Group Health SoundChoice	$250/person $750/family	$3,000/person • $6,000/family Your deductible, copays, and coinsurance for all covered services apply.	None	
Group Health Value	$350/person $1,050/family	$2,000/person • $4,000/family Your deductible, copays, and consurance for all covered services apply.	None	
Kaiser Permanente				
Kaiser Permanente Classic	$300/person $900/family	$2,000/person • $4,000/family Your deductible, copays, and coinsurance for most covered services apply.	None	Prescription drug copays and coinsurance apply to the medical out-of-pocket limit.
Kaiser Permanente CDHP	$1,400/person $2,800/family*	$5,100/person • $10,200/family Your deductible, copays, and coinsurance for most covered services apply.	Prescription drug costs apply toward medical deductible.	
Uniform Medical Plan (UMP)[2]				
UMP Classic	$250/person $750/family	$2,000/person • $4,000/family Your deductible, copays and coinsurance for most covered medical services apply.	$100/person $300/family* (Tier 2 and 3 drugs only)	$2,000/person Your prescription drug deductible and coinsurance for all covered prescription drugs apply.
UMP CDHP	$1,400/person $2,800/family*	$4,200/person • $8,400/family ($6,850 per person in a family) Your deductible and coinsurance for most covered services apply.	Prescription drug costs apply toward deductible.	Prescription coinsurance applies to the out-of-pocket limit.
UMP Plus–PSHVN	$125/person $375/family	$2,000/person • $4,000/family Your deductible, copays and coinsurance for most covered medical services apply.	None	$2,000/person Your coinsurance for all covered prescription drugs applies.
UMP Plus–UW Medicine ACN	$125/person $375/family	$2,000/person • $4,000/family Your deductible, copays and coinsurance for most covered medical services apply.	None	$2,000/person Your coinsurance for all covered prescription drugs applies.

*Must meet family medical or prescription drug deductible before plan pays benefits.

 Blue ink indicates information only for subscribers who have PEBB dental, life, and long-term disability coverage.

Benefits (You pay)	**Ambulance** Air or ground, per trip	**Diagnostic tests, laboratory, and x-rays**	**Durable medical equipment, supplies and prosthetics**	**Emergency room** (Copay waived if admitted)	**Hearing**		**Home health**
					Routine annual exam	Hardware	
Group Health							
Group Health Classic	20%	$0; MRI/CT/PET scan $30	20%	$250	$15	You pay any amount over $800 every 36 months for hearing aid and rental/repair combined.	$0
Group Health CDHP	10%	10%	10%	10%	10%		10%
Group Health SoundChoice	20%	20%	20%	$75 + 20%	20%		$0
Group Health Value	20%	$0; MRI/CT/PET scan $40	20%	$300	$20		$0
Kaiser Permanente							
Kaiser Permanente Classic	15%	$10	20%	15%	$35	You pay any amount over $800 every 36 months for hearing aid and rental/repair combined.	15%
Kaiser Permanente CDHP	15%	15%	20%	15%	$30	You pay any amount over $800 every 36 months after deductible has been met for hearing aid and rental/repair combined.	15%
Uniform Medical Plan (UMP)[2]							
UMP Classic	20%	15%	15%	$75 + 15%	$0	You pay any amount over $800 every three calendar years for hearing aid and rental/repair combined. (CDHP is subject to deductible.)	15%
UMP CDHP	20%	15%	15%	15%	15%		15%
UMP Plus–PSHVN	20%	15%	15%	$75 + 15%	$0		15%
UMP Plus–UW Medicine ACN	20%	15%	15%	$75 + 15%	$0		15%

[1] Premiums, charges for services in excess of a benefit, charges in excess of the plan's allowed amount, coinsurance for out-of-network providers (UMP)[2], and charges for non-covered services do not apply to out-of-pocket limit. Non-covered services include, but are not limited to, member costs above the vision and hearing aid hardware maximums.

[2] UMP Classic and UMP CDHP members who see an out-of-network provider will pay 40% coinsurance of the plan's allowed amount for most services plus any amount the provider charges over the allowed amount. UMP Plus members will pay 50% coinsurance for most out-of-network providers and non-network providers, plus any amount the out-of-network provider charges over the plan's allowed amount.

(continued)

2016 Medical Benefits Comparison

Benefits (You pay)	Hospital services		Office visit					
	Inpatient	Outpatient	Primary care	Urgent care	Specialist	Mental health	Chemo-therapy	Radiation
Group Health								
Group Health Classic	$150/day up to $750 maximum/ admission	$150	$15	$15	$30	$15	$15	$30
Group Health CDHP	10%	10%	10%	10%	10%	10%	10%	10%
Group Health SoundChoice	$200/day up to $1,000 maximum/ admission	20%	First visit per calendar year free, then 20%	20%	20%	20%	20%	20%
Group Health Value	$200/day up to $1,000 maximum/ admission	$200	$20	$20	$40	$20	$20	$40
Kaiser Permanente								
Kaiser Permanente Classic	15%	15%	$25	$45	$35	$25	$0	$0
Kaiser Permanente CDHP	15%	15%	$20	$40	$30	$20	$0	$0
Uniform Medical Plan (UMP)[2]								
UMP Classic	$200/day up to $600 maximum/ year per person + 15% professional fees	15%	15%	15%	15%	15%	15%	15%
UMP CDHP	15%	15%	15%	15%	15%	15%	15%	15%
UMP Plus–PSHVN	$200/day up to $600 maximum/ year per person + 15% professional fees	15%	$0	15%	15%	15%	15%	15%
UMP Plus–UW Medicine ACN	$200/day up to $600 maximum/ year per person + 15% professional fees	15%	$0	15%	15%	15%	15%	15%

(continued)

Benefits (You pay)	**Physical, occupational, and speech therapy** (per-visit cost for 60 visits/year combined)	**Prescription drugs** **Retail Pharmacy** (up to a 30-day supply)					
		Value Tier	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Group Health							
Group Health Classic	$30	$5	$20	$40	50% up to $250	—	—
Group Health CDHP	10%	$5 (at Group Health facilities only)	$20	$40 ($30 at Group Health facilities)	50% up to $250	—	—
Group Health SoundChoice	20%	$5	$15	$60	50%	$150	50% up to $400
Group Health Value	$40	$5	$20	$40	50% up to $250	—	—
Kaiser Permanente							
Kaiser Permanente Classic	$35	—	$15	$40	$75	50% up to $150	—
Kaiser Permanente CDHP	$30	—	$15	$40	$75	50% up to $150	—
Uniform Medical Plan (UMP)[2]							
UMP Classic	15%	5% up to $10	10% up to $25	30% up to $75	50% (Non-specialty drugs only)	—	—
UMP CDHP	15%	15%	15%	15%	15% (Non-specialty drugs only)	—	—
UMP Plus–PSHVN	15%	5% up to $10	10% up to $25	30% up to $75	50% (Non-specialty drugs only)	—	—
UMP Plus–UW Medicine ACN	15%	5% up to $10	10% up to $25	30% up to $75	50% (Non-specialty drugs only)	—	—

[1] Premiums, charges for services in excess of a benefit, charges in excess of the plan's allowed amount, coinsurance for out-of-network providers (UMP)[2], and charges for non-covered services do not apply to out-of-pocket limit. Non-covered services include, but are not limited to, member costs above the vision and hearing aid hardware maximums.

[2] UMP Classic and UMP CDHP members who see an out-of-network provider will pay 40% coinsurance of the plan's allowed amount for most services plus any amount the provider charges over the allowed amount. UMP Plus members will pay 50% coinsurance for most out-of-network providers and non-network providers, plus any amount the out-of-network provider charges over the plan's allowed amount.

Benefits (You pay)	**Prescription drugs** **Mail order** (up to a 90-day supply unless otherwise noted)				
	Value tier	Tier 1	Tier 2	Tier 3	Tier 4
Group Health					
Group Health Classic	$10	$40	$80	50% up to $750	—
Group Health CDHP	$10	$40	$60	50% up to $750	—
Group Health SoundChoice	$10	$30	$120	50%	—
Group Health Value	$10	$40	$80	50% up to $750	—
Kaiser Permanente					
Kaiser Permanente Classic	—	$30	$80	$150	50% up to $150
Kaiser Permanente CDHP	—	$30	$80	$150	50% up to $150
Uniform Medical Plan (UMP)[2]					
UMP Classic	5% up to $30	10% up to $75	30% up to $225	50% (Specialty drugs: up to $150 [up to a 30-day supply only]; Non-specialty drugs: no cost-limit)	—
UMP CDHP	15%	15%	15%	15% (Specialty drugs: up to a 30-day supply only)	—
UMP Plus–PSHVN	5% up to $30	10% up to $75	30% up to $225	50% (Specialty drugs: up to $150 [up to a 30-day supply only]; Non-specialty drugs: no cost-limit)	—
UMP Plus–UW Medicine ACN	5% up to $30	10% up to $75	30% up to $225	50% (Specialty drugs: up to $150 [up to a 30-day supply only]; Non-specialty drugs: no cost-limit)	—

(continued)

Benefits (You pay)	**Preventive care** See certificate of coverage or check with plan for full list of services.	**Spinal manipulations**	**Vision care**[3]	
			Exam (annual)	Glasses and contact lenses
Group Health				
Group Health Classic	$0	$15	$15	You pay any amount over $150 every 24 months for frames, lenses, and contacts combined.
Group Health CDHP	$0	$20	$20	
Group Health SoundChoice	$0	20%	10%	
Group Health Value	$0	$20	$20	
Kaiser Permanente				
Kaiser Permanente Classic	$0	$35	$25	You pay any amount over $150 every 24 months for frames, lenses, and contacts combined.
Kaiser Permanente CDHP	$0	$30	$20	
Uniform Medical Plan (UMP)[2]				
UMP Classic	$0	15%	$0 You pay any amount over $65 for contact lens fitting fees.	You pay any amount over $150 every two calendar years for frames, lenses, and contacts combined.
UMP CDHP	$0	15%		
UMP Plus–PSHVN	$0	15%		
UMP Plus–UW Medicine ACN	$0	15%		

[1] Premiums, charges for services in excess of a benefit, charges in excess of the plan's allowed amount, coinsurance for out-of-network providers (UMP)[2], and charges for non-covered services do not apply to out-of-pocket limit. Non-covered services include, but are not limited to, member costs above the vision and hearing aid hardware maximums.

[2] UMP Classic and UMP CDHP members who see an out-of-network provider will pay 40% coinsurance of the plan's allowed amount for most services plus any amount the provider charges over the allowed amount. UMP Plus members will pay 50% coinsurance for most out-of-network providers and non-network providers, plus any amount the out-of-network provider charges over the plan's allowed amount.

[3] Contact your plan about costs for children's vision care.

Selecting a PEBB Dental Plan

Dental Plan Options

Make sure you confirm with your dentist that he or she accepts the **specific plan network** and **plan group**.

Plan Name	Plan Type	Plan Administrator	Plan Network	Plan Group
DeltaCare	Managed-care plan	Delta Dental of Washington	DeltaCare PEBB	Group 3100
Willamette Dental Group Plan	Managed-care plan	Willamette Dental Group	Willamette	N/A
Uniform Dental Plan (UDP)	Preferred-provider plan	Delta Dental of Washington	Delta Dental PPO	Group 3000

How do DeltaCare and Willamette Dental Group plans work?

DeltaCare and Willamette Dental Group are managed-care plans. You must select and receive care from a primary care dental provider in that plan's network. Referrals are required from your primary care dental provider to see a specialist. You may change providers in your plan's network at any time.

DeltaCare is administered by Delta Dental of Washington. Its network is DeltaCare PEBB (Group 3100).

Willamette Dental Group administers its own dental network. It does not have a group number.

Neither plan has an annual deductible. You don't need to track how much you have paid out of pocket before the plan begins covering benefits. You pay a set amount (copay) when you receive dental services. Neither plan has an annual maximum that they pay for covered benefits (some specific exceptions apply).

How does Uniform Dental Plan work?

UDP is a preferred-provider organization (PPO) plan. You can choose any dental provider, and change providers at any time.

UDP is administered by Delta Dental of Washington. Its network is Delta Dental PPO (Group 3000).

When you see a network provider, your out-of-pocket expenses are generally lower than if you chose a provider who is not part of this network.

Under UDP, you pay a percentage of the plan's allowed amount (coinsurance) for dental services after you have met the annual deductible.

UDP pays up to an annual maximum of $1,750 for covered benefits for each enrolled family member, including preventive visits.

Before you select a plan or provider, keep in mind:

DeltaCare and Willamette Dental Group are managed-care plans. You must choose a primary dental provider within their networks.

UDP is a preferred-provider plan. You may choose any dental provider, but will generally have lower out-of-pocket costs if you see network providers.

Check with your provider to see if he or she is in the plan's network and group number. Make sure you correctly identify your dental plan's network and group number (see table above). You can call the dentist, the dental plan's customer service (listed in the front of this booklet), or use the dental plan network's online directory.

Confirm the selection you've made before you submit your enrollment form.

Dental Benefits Comparison

For information on specific benefits and exclusions, refer to the dental plan's certificate of coverage or contact the plan directly. A PPO refers to a preferred-provider organization (network).

Annual Costs	Preferred-provider plan	Managed-care plans	
	Uniform Dental Plan (UDP) *(Group 3000 Delta Dental PPO)*	**DeltaCare** *(Group 3100)*	**Willamette Dental Group**
Deductible	$50/person, $150/family	None	
Plan maximum (See specific benefits maximums below.)	You pay amounts over $1,750	No general plan maximum	

Benefits	Preferred-provider plan	Managed-care plans	
	Uniform Dental Plan (UDP) *(Group 3000 Delta Dental PPO)*	**DeltaCare** *(Group 3100)*	**Willamette Dental Group**
	You pay after deductible:	**You pay:**	
Dentures	50% PPO and out of state; 60% non-PPO	$140 for complete upper or lower	
Root canals (endodontics)	20% PPO and out of state; 30% non-PPO	$100 to $150	
Nonsurgical TMJ	30% of costs until plan has paid $500 for PPO, out of state, or non-PPO; then any amount over $500 in member's lifetime	**DeltaCare**: 30% of costs, then any amount after plan has paid $1,000 per year, then any amount over $5,000 in member's lifetime **Willamette Dental Group**: Any amount over $1,000 per year and $5,000 in member's lifetime	
Oral surgery	20% PPO and out of state; 30% non-PPO	$10 to $50 to extract erupted teeth	
Orthodontia	50% of costs until plan has paid $1,750 for PPO, out of state, or non-PPO, then any amount over $1,750 in member's lifetime	Up to $1,500 copay per case	
Orthognathic surgery	30% of costs until plan has paid $5,000 for PPO, out of state, or non-PPO; then any amount over $5,000 in member's lifetime	30% of costs until plan has paid $5,000; then any amount over $5,000 in member's lifetime	
Periodontic services (treatment of gum disease)	20% PPO and out of state; 30% non-PPO	$15 to $100	
Preventive/diagnostic (deductible doesn't apply)	$0 PPO; 10% out of state; 20% non-PPO	$0	
Restorative crowns	50% PPO and out of state; 60% non-PPO	$100 to $175	
Restorative fillings	20% PPO and out of state; 30% non-PPO	$10 to $50	

Group Life and AD&D Insurance

Your life insurance benefits include six options to allow you to cover yourself, your spouse or registered domestic partner, and your children. As an employee, your basic life insurance covers you and pays your designated beneficiaries in the event of your death. Your basic life insurance includes Accidental Death and Dismemberment (AD&D) insurance, which provides extra benefits for certain injuries or death resulting from a covered accident.

Life and AD&D insurance is available to PEBB benefits-eligible state and higher-education employees, as well as employees who work for a school district, tribal government, or employer group that offers both PEBB medical and dental coverage.

What are my PEBB life and AD&D insurance options?

PEBB offers $25,000 of basic life insurance and $5,000 basic AD&D insurance (called **Basic Life and AD&D Insurance for Employees**) as part of your benefits package, at no cost to you.

PEBB also offers optional life insurance for you to purchase:

- **Supplemental Life Insurance for Employees:** You may apply for additional amounts in $10,000 increments from $10,000 to $750,000. Supplemental Life Insurance for Employees covers death from any cause.
- **Basic Life Insurance for Dependents:** $2,500 for your spouse or registered domestic partner, and $2,500 for each dependent child. Basic Life Insurance covers death from any cause. You pay $0.60 per family per month, regardless of the number of dependents. Dependent child life coverage never requires approval, and you can apply at any time.
- **Supplemental Life Insurance for Spouse or Registered Domestic Partner:** If you enroll your spouse or registered domestic partner in Basic Life Insurance, you may apply for optional amounts of Supplemental Life Insurance in $5,000 increments (up to one-half of the amount of Employee Supplemental Life Insurance you obtain for yourself). Supplemental Life Insurance covers death from any cause.
- **Supplemental AD&D Insurance for Employees:** You may enroll in Supplemental AD&D coverage in multiples of $25,000 ($25,000 minimum) up to $250,000 for accidental death and dismemberment. Supplemental AD&D Insurance does not cover death and dismemberment from non-accidental causes. Supplemental AD&D Insurance never requires evidence of insurability, and you can apply at any time.
- **Supplemental AD&D Insurance for Dependents:** If you select Supplemental AD&D Insurance for dependents in addition to your own, your spouse or registered domestic partner will be insured for 50 percent of your benefit if you have no dependent children. If you have children, your spouse or registered domestic partner will be insured for 40 percent and each dependent child for 5 percent of your benefit. If you have no spouse or registered domestic partner, each dependent child will be insured for 10 percent of your benefit. This dependent coverage does not reduce your coverage. Supplemental AD&D Insurance never requires evidence of insurability, and you can apply at any time.

PEBB life insurance benefits have no cash value.

When can I enroll?

You may enroll **no later than 60 days** after becoming eligible for PEBB benefits (generally your first day of employment) for the following coverage, without providing evidence of insurability:

- Supplemental Life Insurance for Employees up to $250,000 (if you are under age 60) or up to $100,000 (if you are age 60 or older)
- Basic Life Insurance for Spouse or Registered Domestic Partner
- Basic Life Insurance for Children
- Supplemental Term Life Insurance for Spouse or Registered Domestic Partner (up to $50,000) but not more than one-half of the amount of Supplemental Life Insurance for Employees

You must provide evidence of insurability to ReliaStar Life if you:

- Apply for Supplemental Life Insurance for yourself and/or your spouse or registered domestic partner more than 60 days after becoming eligible for PEBB benefits.
- Request more than $250,000 (if under age 60) or more than $100,000 (if age 60 or older) in Supplemental Life Insurance for Employees.
- Request more than $50,000 in Supplemental Life Insurance for your spouse or registered domestic partner.

ReliaStar Life must approve your request before you will have coverage.

(continued)

How do I enroll?

Complete and submit the *Life and AD&D Insurance Enrollment/Change Form* (found in the back of this booklet) to your employer's personnel, payroll, or benefits office. If applying for Supplemental Life Insurance for yourself or Supplemental Life Insurance for your spouse or registered domestic partner that requires evidence of insurability, your employer must also complete the *Life Insurance Evidence of Insurability Form* (found at **www.hca.wa.gov/pebb**). Once your employer has completed their portion of the form, complete your portion and submit the form to ReliaStar Life Insurance Company. (Their address is on the form.)

For questions about enrollment, contact your employer's personnel, payroll, or benefits office. If you need additional information, contact ReliaStar Life Insurance Company at 1-866-689-6990.

PEBB group term life insurance coverage is offered through ReliaStar Life Insurance Company, a member of the Voya® family of companies (Policy Form #LP00GP). This is a summary of benefits only. To see the certificate of coverage or to get forms, either:

- Go to **www.hca.wa.gov/pebb**.

or

- Contact your employer's personnel, payroll, or benefits office.

Premiums

Supplemental Life Insurance for Employees and Supplemental Spouse Life Insurance

	COST PER $1,000 PER MONTH	
Age	Non-Tobacco User	Tobacco User
Less than 25	$0.021	$0.027
25–29	0.023	0.032
30–34	0.025	0.042
35–39	0.032	0.049
40–44	0.047	0.055
45–49	0.068	0.083
50–54	0.106	0.127
55–59	0.199	0.236
60–64	0.306	0.359
65–69	0.564	0.691
70+	0.842	1.124

Your premium rate changes to the next higher rate as you reach each new age bracket.

Supplemental Accidental Death and Dismemberment Insurance

			Coverage your spouse or registered domestic partner would have		Coverage your children would have	
Employee AD&D benefit	Cost to cover only yourself	Cost to cover you and your dependents	With no children	With children	If you have a spouse or registered domestic partner	If you have no spouse or registered domestic partner
$ 25,000	$0.30	$0.48	$12,500	$10,000	$1,250	$2,500
50,000	0.60	0.95	25,000	20,000	2,500	5,000
75,000	0.90	1.43	37,500	30,000	3,750	7,500
100,000	1.20	1.90	50,000	40,000	5,000	10,000
125,000	1.50	2.38	62,500	50,000	6,250	12,500
150,000	1.80	2.85	75,000	60,000	7,500	15,000
175,000	2.10	3.33	87,500	70,000	8,750	17,500
200,000	2.40	3.80	100,000	80,000	10,000	20,000
225,000	2.70	4.28	112,500	90,000	11,250	22,500
250,000	3.00	4.75	125,000	100,000	12,500	25,000

Premiums shown are guaranteed through December 31, 2016.

Long-Term Disability Insurance

Long-term disability (LTD) insurance is designed to help protect you from the financial risk of lost earnings due to serious injury or illness. When you enroll in LTD coverage, it pays a percentage of your monthly earnings to you if you become disabled as defined below.

LTD insurance is available to PEBB benefits-eligible state and higher-education employees, and employees who work for a school district, educational service district, tribal government, or employer group that offers both PEBB medical and dental coverage. **Exceptions:** Optional LTD insurance is not available to seasonal employees who work a season that is less than nine months, or port commissioners.

What are my PEBB long-term disability insurance options?

LTD coverage has two parts:

1. PEBB offers a maximum $240 monthly **Basic LTD Plan** benefit as part of your benefits package, at no cost to you.
2. PEBB also offers **Optional LTD Plan** insurance for you to purchase.

LTD benefit amounts

The monthly LTD benefit is a percentage of your insured monthly Predisability Earnings, reduced by deductible income (such as work earnings, workers' compensation, sick pay, Social Security, etc.).

The LTD benefit for each plan is shown below:

	Basic LTD	Optional LTD
% of monthly predisability earnings the plan pays	60% of the first $400	60% of the first $10,000
Minimum monthly LTD benefit	$50	$50
Maximum monthly LTD benefit	$240	$6,000

Waiting period before benefits become payable

Basic LTD Plan: 90 days or the period of sick leave (excluding shared leave) for which you are eligible under the employer's sick leave plan, whichever is longer.

Optional LTD Plan: 30, 60, 90, 120, 180, 240, 300, or 360 days (depending on your election), or the period of sick leave (excluding shared leave) for which you are eligible under the employer's sick leave plan, whichever is longer.

What is considered a disability?

Being unable to perform with reasonable continuity the duties of your Own Occupation as a result of sickness, injury, or pregnancy during the benefit waiting period and the first 24 months for which LTD benefits are payable. During this period, you are considered partially disabled if you are working but unable to earn more than 80 percent of your indexed Predisability Earnings.

After that, as a result of sickness, injury, or pregnancy, being unable to perform with reasonable continuity the Material Duties of any gainful occupation for which you are reasonably able through education, training, or experience. During this period, you are considered Partially Disabled if you are working, but unable to earn more than 60 percent of your indexed Predisability Earnings in that occupation and in all other occupations for which you are reasonably suited.

Maximum benefit period

For both Basic LTD and Optional LTD coverage, the benefit duration is based on your age when the disability begins.

Age	Maximum benefit period
61 or younger	To age 65, or to SSNRA* or 42 months, whichever is longest
62	To SSNRA* or 42 months, whichever is longest
63	To SSNRA* or 36 months, whichever is longest
64	To SSNRA* or 30 months, whichever is longest
65	24 months
66	21 months
67	18 months
68	15 months
69 or older	12 months

*SSNRA is Social Security Normal Retirement Age, your normal retirement age under the Federal Social Security Act as amended.

(continued)

How much does the Optional Plan cost?

Payroll deduction as a percentage of Predisability Earnings

Benefit waiting period	Higher-education retirement plan employees	TRS, PERS, and other retirement plan employees
30 days	2.21%	1.75%
60 days	1.12%	0.93%
90 days	0.61%	0.51%
120 days	0.36%	0.31%
180 days	0.27%	0.24%
240 days	0.26%	0.23%
300 days	0.24%	0.21%
360 days	0.23%	0.20%

Multiply your monthly base pay (up to $10,000) by the percentage shown above for the desired benefit waiting period to calculate your Optional LTD monthly premium.

When can I enroll?

You may enroll in Optional LTD coverage **within 31 days** after becoming eligible for PEBB benefits (generally your first day of employment) without providing evidence of insurability.

If you apply for Optional LTD coverage **after 31 days**, or decrease the waiting period for Optional LTD coverage, you must provide evidence of insurability and your *Long-Term Disability Evidence of Insurability Form* must be approved by Standard Insurance Company before your insurance becomes effective.

How do I enroll?

If applying within 31 days of initial eligibility for PEBB benefits, complete and submit the *Long Term Disability (LTD) Enrollment/Change Form* (found in the back of this booklet) to your employer's personnel, payroll, or benefits office.

If applying after 31 days, or decreasing the waiting period for Optional LTD coverage, you must also complete the *Long Term Disability (LTD) Evidence of Insurability Form* (found at **www.hca.wa.gov/pebb**) and submit it to Standard Insurance Company.

For questions about enrollment, contact your employer's personnel, payroll, or benefits office. If you have a specific question about a claim, contact Standard Insurance Company at 1-800-368-2860.

PEBB's long-term disability (LTD) insurance coverage is offered through Standard Insurance Company. This is a summary. To see the long term disability plan booklet or to get forms:

- Go to **www.hca.wa.gov/pebb**.

or

- Contact your employer's personnel, payroll, or benefits office.

Example #1

If you are a higher-education retirement plan employee with monthly earnings of $1,000, the 60-day benefit waiting period would cost $11.20 per month.

Earnings:	$	1,000	per month
60-day benefit waiting period:	x	0.0112	(1.12% converts to 0.0112 when multiplying)
Monthly cost:	$	11.20	

Example #2

If you are a TRS, PERS, or other retirement plan employee with monthly earnings of $1,000, the 60-day benefit waiting period would cost $9.30 per month.

Earnings:	$	1,000	per month
60-day benefit waiting period:	x	0.0093	(0.93% converts to 0.0093 when multiplying)
Monthly cost:	$	9.30	

Medical FSA and DCAP

Both the Medical FSA and DCAP are available to public employees eligible for PEBB benefits who work at state agencies, higher-education institutions, and community and technical colleges as described in Washington Administrative Code (WAC) 182-12-114 (see **www.hca.wa.gov/pebb**).

What is a Medical Flexible Spending Arrangement (Medical FSA)?

A Medical FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for out-of-pocket health care costs. You can set aside as little as $240 or as much as $2,500 per calendar year. The full amount you elect to set aside for your Medical FSA is available on the first day of your benefits effective date.

Note: You cannot enroll in both a Medical FSA and a PEBB Consumer-Directed Health Plan (CDHP) with a Health Savings Account.

How does the Medical FSA work?

- You estimate your expenses for the calendar year and enroll in a Medical FSA for that amount.
- Your election amount is deducted from your pay, divided by the number of paychecks you will receive in the calendar year. Your election amount will be deducted from your paychecks pre-tax (which reduces your taxable income), so you don't pay FICA or federal income taxes on that amount.
- Your Medical FSA helps you pay for deductibles, copays, coinsurance, dental, vision, and many other expenses. You can use your Medical FSA for you, your spouse's, or qualified dependent's health care expenses, even if they are not enrolled in your PEBB medical or dental plan.

What is the Dependent Care Assistance Program (DCAP)?

The DCAP allows you to set aside money from your paycheck on a pre-tax basis to help pay for qualifying child care or elder care expenses while you attend school full-time, work, or look for work. A qualifying dependent must live with you and must be 12 years old or younger. A dependent age 13 or older only qualifies if he or she is physically or mentally incapable of self-care and regularly spends at least eight hours each day in your household. The care must be provided during the hours the parent(s) work, look for work, or attend school. You can set aside as much as $5,000 per calendar year ($2,500 if you and your spouse file separate tax returns.).

How does the DCAP work?

- You estimate your expenses for the calendar year and enroll in the DCAP for that amount.
- Your election amount is deducted from your pay, divided by the number of paychecks you will receive in the calendar year. Your election amount will be deducted from your paychecks pre-tax (which reduces your taxable income).
- The DCAP helps you pay for eligible expenses including elder day care, babysitting, day care, preschool, and registration fees.

When can I enroll?

You may enroll in the Medical FSA and/or the DCAP at the following times:

- **No later than 31 days** after the date you become eligible for PEBB benefits (usually on your first day of employment; see WAC 182-08-197 for details.)
- **During the PEBB annual open enrollment period** (usually November 1-30).
- **No later than 60 days** after you or an eligible family member experiences a qualifying event that creates a special open enrollment during the year.

How can I enroll?

You can download and print the *Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP) Enrollment Form* at **http://pebb.naviabenefits.com.**

When can I change my Medical FSA or DCAP election?

Once you enroll in a Medical FSA or DCAP, you can change your election if you experience a special open enrollment event (qualifying event). (See WAC 182-08-199 for details.) The requested change must correspond to and be consistent with the qualifying event.

If you have a qualifying event and want to change your elections, your personnel, payroll, or benefits office must receive your completed Navia Benefit Solutions Change of Status (Election/Change) Form no later than 60 days after the date of the event.

For more information, see the Medical FSA or DCAP Enrollment Guide at **http://pebb.naviabenefits.com**.

Navia Benefit Solutions, Inc. administers the Medical FSA and DCAP

For details and forms, visit Navia Benefit Solutions at http://**www.pebb.naviabenefits.com** or call 1-800-669-3539.
Email questions via email to **customerservice@naviabenefits.com**.

SmartHealth

SmartHealth is the state's voluntary wellness program designed to help you take steps to improve your health by participating in fun and engaging SmartHealth Activities. As you progress on your wellness journey, you can qualify for the SmartHealth financial wellness incentive.

What is the financial wellness incentive?

Subscribers who qualify for the financial wellness incentive can receive:

- A $125 reduction in the subscriber's 2017 PEBB medical deductible, **OR**
- A one-time deposit of $125 into the subscriber's health savings account (if enrolled in a PEBB consumer-directed health plan in 2017).

Who is eligible to participate?

Subscribers and their spouses or registered domestic partners enrolled in PEBB medical coverage can participate in SmartHealth through the SmartHealth website; however, only the subscribers can quality for the $125 financial wellness incentive.

To qualify for the financial wellness incentive, the subscriber must:

- Not be enrolled in both Medicare Part A and Part B,
- Complete the SmartHeatlh Well-being Assessment, and
- Earn 2,000 total points within the PEBB Program's timelines.

To receive the incentive in 2017, the subscriber must still be enrolled in a PEBB medical plan during 2017.

If a subscriber qualifies for the incentive in 2016, then retires and becomes entitled to Medicare Part A and Part B while enrolled in a PEBB medical plan in 2017, he or she will still receive the SmartHealth incentive in 2017.

How do I get started?

Follow these simple steps to earn points to qualify for the $125 wellness incentive:

Go to **www.smarthealth.hca.wa.gov** and select *Get started* to walk through the activation process.

1. Take the SmartHealth Well-being Assessment (**required** to qualify for the wellness incentive). You do not earn SmartHealth points for completing your PEBB medical plan's health assessment. **Note:** If you don't have internet access, call SmartHealth Customer Service toll-free at 1-855-750-8866 (Monday through Friday, 7 a.m. to 7 p.m. Pacific Time) to complete the Well-being Assessment by phone.
2. After completing the Well-being Assessment, complete other Activities on SmartHealth's website to earn 2,000 total points to qualify for the $125 wellness incentive.

Deadline requirements

When is the deadline to meet the requirements for the wellness incentive?

- If you are continuing enrollment in PEBB medical or are a new subscriber with a PEBB medical effective date in January through June, your deadline to qualify for the financial incentive is **September 30, 2016**.
- If your PEBB medical effective date is in July or August, your deadline is **120 days** from your medical effective date. **Example:** *Julie is new to state employment and her PEBB medical effective date is July 1, 2016. Julie's deadline to complete her SmartHealth Activities and earn her financial wellness incentive is October 29, 2016.*
- If your PEBB medical effective date is in September through December, your deadline is **December 31, 2016**.

Auto and Home Insurance

The PEBB Program offers voluntary group auto and home insurance through its alliance with Liberty Mutual Insurance Company—one of the largest property and casualty insurance providers in the country.

What does Liberty Mutual offer?

PEBB members may receive a group discount of up to 12 percent off Liberty Mutual's auto insurance rates and up to 5 percent off Liberty Mutual's home insurance rates. In addition to the discounts, Liberty Mutual also offers:

- **Discounts** based on your driving record, age, auto safety features, and more.
- **Convenient payment options**—including automatic payroll deduction (for employees), electronic funds transfer (EFT), or direct billing at home.
- **A 12-month guarantee** on competitive rates.
- **Prompt claims service** with access to local representatives.

When can I enroll?

You can choose to enroll in auto and home insurance coverage at any time.

How do I enroll?

To request a quote for auto or home insurance, you can contact Liberty Mutual one of three ways (have your current policy handy):

- Look for auto/home insurance on PEBB's website at **www.hca.wa.gov/pebb.**
- Call Liberty Mutual at 1-800-706-5525. Be sure to mention that you are a State of Washington PEBB member (client #8246).
- Call or visit one of the local offices (see box).

If you are already a Liberty Mutual policyholder and would like to save with Group Savings Plus, just call one of the local offices to find out how they can convert your policy at your next renewal.

Note: Liberty Mutual does not guarantee the lowest rate to all PEBB members; rates are based on underwriting for each individual, and not all applicants may qualify. Discounts and savings are available where state laws and regulations allow and may vary by state.

Contact a local Liberty Mutual office (mention client #8246):

Federal Way 1-800-826-9183
33915 1st Way S., Suite 203

Portland, OR 1-800-248-8320
650 NE Holladay St., 2nd floor

Redmond 1-800-253-5602
15809 Bear Creek Parkway, #120

Spokane 1-800-208-3044
16201 East Indiana Ave.,
Suite 2280

Tukwila 1-800-922-7013
14900 Interurban Ave.,
Suite 142

Tumwater 1-800-319-6523
1550 Irving Street SW
Suite 202

Valid Dependent Verification Documents

Use the list below to determine which verification document(s) to submit with your required form. You may submit one copy of your tax return if it includes all family members that require verification, such as your spouse and children.

You must submit all documents in English. Documents written in a foreign language must include a translated copy prepared by a professional translator and certified by a notary public.

Copy of document(s) needed if enrolling a spouse (choose one option):

- The most recent year's *1040 Married Filing Jointly* federal tax return that lists the spouse (black out financial information)
- The subscriber's and spouse's most recent *1040 Married Filing Separately* federal tax return (black out financial information)
- Proof of common residence (for example, a utility bill) and marriage certificate*
- Proof of financial interdependency (for example, a bank statement — black out financial information) and marriage certificate*
- Petition for dissolution of marriage (divorce)
- Legal separation notice
- Defense Enrollment Eligibility Reporting System (DEERS) registration

Copy of document(s) needed if enrolling based on a registered domestic partnership or legal union (choose one option):

- Proof of common residence (for example, a utility bill) and certificate/card of state-registered domestic partnership or legal union*
- Proof of financial interdependency (for example, a bank statement — black out financial information) and certificate/card of state-registered domestic partnership or legal union*
- Petition for invalidity (annulment) of domestic partnership or legal union
- Petition for dissolution of domestic partnership or legal union
- Legal separation notice of domestic partnership or legal union

Copy of document(s) needed if enrolling children (choose one option):

- The most recent year's federal tax return that includes the child(ren) as a dependent and listed as a son or daughter (black out financial information)
- 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 registered domestic partner**
- Certificate or decree of adoption
- Court-ordered parenting plan
- National Medical Support Notice
- Defense Enrollment Eligibility Reporting System (DEERS) registration

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* If within two years of marriage, state-registered domestic partnership, or establishment of a legal union, then only the marriage certificate or certificate/card of state-registered domestic partnership or legal union is required.

** If the dependent is the subscriber's stepchild, the subscriber must also verify the spouse or registered domestic partner to enroll the child, even if not enrolling the spouse or registered domestic partner in PEBB coverage.

Learn more at www.hca.wa.gov/pebb

Enrollment Forms

The following forms are available online:

2016 Employee Enrollment/Change

http://www.hca.wa.gov/pebb/Documents/50-400_2016.pdf

2016 Employee Enrollment/Change for Medical Only Groups

http://www.hca.wa.gov/pebb/Documents/52-030_2016.pdf

Life and AD&D Insurance Enrollment/Change Form

http://www.hca.wa.gov/pebb/documents/161989-2014.pdf

Long Term Disability (LTD) Enrollment/Change Form

http://www.standard.com/eforms/7533d_377661.pdf

2016 Premium Surcharge Help Sheet

http://www.hca.wa.gov/pebbDocuments/50-226_2016.pdf

Washington State
Health Care Authority
Public Employees Benefits Board

P.O. Box 42684
Olympia, WA 98504

HCA 50-100 (12/15)