

2016 Introduction to PEBB Coverage for Employer Groups



What does the Public Employees Benefits Board (PEBB) Program offer?

The PEBB Program provides a comprehensive insurance package that includes:

- Medical/vision
- Dental
- Life and accidental death and dismemberment (AD&D)
- Long-term disability

Optional coverage is available for auto and home insurance.

Your employees can select any PEBB health plan available in their county of residence.



This brochure will give you an overview of eligibility, benefits, and the application process. For details, go to www.hca.wa.gov/pebb, select *Groups Joining PEBB*, and then *Employer Groups*, in the left navigation panel.

How does the PEBB Program work?

The PEBB Program, under the Washington State Health Care Authority (HCA), administers benefits and eligibility for more than 350,000 public employees, retirees, and their dependents. The HCA purchases coverage through competitive bids from private insurance companies, and is able to negotiate competitive premiums. We do all of the purchasing and contracting so you can focus on your core services.



Medical plans

Managed-care, preferred-provider, and consumer-directed health plans based on county of residence provided by:

- Group Health Cooperative (three managed-care plans)
- Group Health Options, Inc. (one consumer-directed health plan)
- Kaiser Permanente (one managed-care plan and one consumer-directed health plan)
- Uniform Medical Plan, administered by Regence BlueShield (three preferred-provider plans and one consumer-directed health plan)



Dental plans

- DeltaCare, administered by Delta Dental of Washington
- Uniform Dental Plan, administered by Delta Dental of Washington
- Willamette Dental Group

PEBB also offers

- Life and AD&D insurance through ReliaStar Life Insurance Company
- Long-term disability insurance through Standard Insurance Company
- Auto and home insurance through Liberty Mutual
- COBRA, PEBB Extension of Coverage, and Leave Without Pay coverage
- Retiree coverage

Monthly premiums and base monthly rates for 2016

Premiums are effective January 1, 2016, through December 31, 2016. Premiums reflect how much PEBB will charge the employer. The employer determines what portion of the rates the employee pays.

Full benefits package (medical, vision, dental, basic life, and long-term disability)

Calendar year 2016: The following table reflects the monthly rates to be paid by employers for the full benefits package (medical/vision, dental, life, LTD) during calendar year 2016. Rates differ depending on the medical plan the employee chooses. The rates are the same regardless of the number of children enrolled. The employer determines what portion of these rates the employee will pay. If an employee waives medical coverage, the employer must still pay \$143.93 each month for dental, basic life insurance, and basic long-term disability coverage.

NOTE: In most cases, you must live in a medical plan's service area to join the plan. Go to www.hca.wa.gov/pebb to find plans available in your area.

Plan name	Subscriber	Subscriber & Spouse*	Subscriber & Child(ren)	Full Family
Group Health Classic	\$748.68	\$1,353.43	\$1,202.24	\$1,806.99
Group Health CDHP	660.70	1,172.18	1,058.89	1,512.04
Group Health SoundChoice Available only in King, Pierce, Snohomish, and Thurston counties.	675.99	1,208.05	1,075.04	1,607.10
Group Health Value	711.89	1,279.85	1,137.86	1,705.82
Kaiser Permanente Classic	775.22	1,406.51	1,248.69	1,879.98
Kaiser Permanente CDHP	667.99	1,186.26	1,071.28	1,531.22
Uniform Medical Plan Classic	714.68	1,285.43	1,142.74	1,713.49
Uniform Medical Plan CDHP	660.37	1,171.52	1,058.32	1,511.14
UMP Plus – PSHVN Available only in King, Pierce, Snohomish, and Thurston counties.	690.30	1,236.67	1,100.08	1,646.45
UMP Plus – UW Medicine ACN Available only in King, Pierce, Snohomish, and Thurston counties.	690.30	1,236.67	1,100.08	1,646.45
Medical waived (remain enrolled for dental, life & long-term disability)	143.93	143.93	143.93	143.93
The following surcharges will be applied to some employees:				
Tobacco use surcharge	25.00	25.00	25.00	25.00
Spouse* surcharge		50.00		50.00

*Or registered domestic partner

Medical only benefits package (medical, vision)

Calendar year 2016: The following table reflects the monthly rates to be paid by employers for the **medical only package** (medical/vision) during calendar year 2016. The employer determines what portion of these rates the employee pays. The rates are the same regardless of the number of children enrolled. If an employee waives medical coverage, the employer pays nothing for that employee.

Plan name	Subscriber	Subscriber & Spouse*	Subscriber & Child(ren)	Full Family
Group Health Classic	\$663.56	\$1,268.31	\$1,117.12	\$1,721.87
Group Health CDHP	575.58	1,087.06	973.77	1,426.92
Group Health SoundChoice Available only in King, Pierce, Snohomish, and Thurston counties	590.87	1,122.93	989.92	1,521.98
Group Health Value	626.77	1,194.73	1,052.74	1,620.70
Kaiser Permanente Classic	690.10	1,321.39	1,163.57	1,794.86
Kaiser Permanente CDHP	582.87	1,101.14	986.16	1,446.10
Uniform Medical Plan Classic	629.56	1,200.31	1,057.62	1,628.37
Uniform Medical Plan CDHP	575.25	1,086.40	973.20	1,426.02
UMP Plus – PSHVN Available only in King, Pierce, Snohomish, and Thurston counties	605.18	1,151.55	1,014.96	1,561.33
UMP Plus – UW Medicine ACN Available only in King, Pierce, Snohomish, and Thurston counties	605.18	1,151.55	1,014.96	1,561.33
Medical waived (no PEBB coverage)	No cost	No cost	No cost	No cost
The following surcharges will be applied to some employees:				
Tobacco use surcharge	25.00	25.00	25.00	25.00
Spouse* surcharge		50.00		50.00

*Or registered domestic partner

Surcharges

Employees must pay the following surcharges in addition to the medical plan premium, if applicable:

- A monthly \$25 surcharge-per-account if the subscriber or any family member (age 13 or older) enrolled in PEBB medical coverage uses tobacco products.
- A monthly \$50 surcharge if the subscriber's spouse or registered domestic partner is enrolled in PEBB medical coverage rather than employer-based group medical insurance offered by their employer that is comparable to Uniform Medical Plan (UMP) Classic.

Eligibility

Groups

- PEBB group coverage is available only to entities and employees that perform governmental functions and are not controlled by private interests. PEBB group coverage is available to all employees, individual bargaining groups, or all nonrepresented employees of an employer group, tribal government, or an agency or instrumentality of a tribal government.
- Your group may purchase the full package of medical/vision, dental, life, and long-term disability, or may purchase only medical/vision. **Note:** If the group selects the full benefits package, employees cannot waive dental, basic life, or basic long-term disability coverage.
- Your group may request inclusion of retirees covered under your current retiree health plan, subject to PEBB requirements outlined in Washington Administrative Code (WAC) 182-08-237.
- Employees who retire after your group joins PEBB will be eligible for PEBB retiree coverage based on retiree eligibility rules in WAC 182-12-171.
- Coverage for retirees only is not available through PEBB.
- The HCA must approve your group's participation.
- Once approved, the HCA will charge a start-up fee based on your group's size. Failure to pay the start-up fee or return the Interlocal Agreement (or Intergovernmental Agreement for tribal governments) before the group's effective date of coverage may result in a delayed coverage date.
- Once enrolled, your group must participate in PEBB insurance coverage for at least one full year, and may end participation only at the end of the plan year (December 31), unless the Health Care Authority approves a mid-year termination.

For more information on these topics, visit www.hca.wa.gov/pebb/pages/groups.aspx

- Medical and dental provider search tools
- Medical plans available by county
- Life/AD&D and long-term disability insurance (including costs)
- Auto and home insurance



Employees

- The PEBB Program outlines employee eligibility in WAC 182-12-114.
- Employees may waive medical coverage for themselves if they have other employer-based group medical insurance. If an employee waives PEBB medical coverage, he or she cannot enroll dependents in medical. Employees may enroll eligible dependents as outlined in WAC 182-12-262, but are not required to enroll them.
- Employees who waive medical coverage must enroll in PEBB dental, basic life, and basic long-term disability coverage if your group selects the full benefits package.
- Family members cannot be enrolled in two PEBB medical and dental accounts at the same time, even if eligible under more than one enrolled subscriber.

Retirees

- Employees who enroll in PEBB coverage may continue their coverage upon retirement as long as they meet PEBB requirements and the employer group continues to participate in the PEBB Program.
- Employees who retired before the group's effective date of PEBB coverage may not enroll in PEBB retiree coverage, unless they meet the criteria outlined in WAC 182-12-171. Contact the PEBB Outreach and Training Unit for details.

Dependents

Under WAC 182-12-260, an employee may enroll:

- His or her lawful spouse or registered domestic partner.
- Children up to age 26.
- Children of any age with a developmental disability or physical handicap who are incapable of self-sustaining employment and chiefly dependent on the employee for support and ongoing care, as long as the condition occurred before age 26.
- Extended dependents in the legal custody or legal guardianship of the subscriber or subscriber's spouse or registered domestic partner.

The PEBB Program requires proof of eligibility before enrolling any dependents.

Application requirements

For details on how to apply for PEBB benefits, go to www.hca.wa.gov/pebb/pages/groups.aspx.

Group start-up fees

Group size (includes employees)	Fee
Fewer than 100 potential enrollees	\$10 per person
100–500 potential enrollees	\$1,500
501–700 potential enrollees	\$2,000
701–1,000 potential enrollees	\$2,500
More than 1,000 potential enrollees	\$4,000

For questions, call PEBB Outreach and Training at 1-800-700-1555.