The latest on COVID-19
As this newsletter is being written, more than 1.5 million Washington residents have completed their COVID-19 vaccinations. To protect you and your community, we are working with state partners to help you make an informed decision about the vaccine.

To find out how the PEBB Program is responding to the pandemic, visit the HCA website at hca.wa.gov/coronavirus.

How to get your vaccine
As of April 15, all adults age 16 and older are eligible to get the vaccine. COVID-19 vaccines are covered by all PEBB medical plans, with no cost to members. We encourage you to get yours as early as you can. At press time, studies are being done on vaccines for kids.

Learn more about vaccine locations on the Department of Health’s website at covidvaccinewa.org.

Be in the know with WA Notify
If you are a Washington State resident, you can enroll in WA Notify, a smartphone app that sends an alert if you have been exposed to COVID-19. The tool is free, private, and does not track your activity or identity. To learn more, visit wanotify.org.

Resources to promote wellness
SmartHealth, our voluntary wellness program for non-Medicare members, has activities to help you stay healthy — physically and mentally — while staying home. Log in to SmartHealth at smarthealth.hca.wa.gov.

Medical FSA and DCAP enrollees: rule changes due to COVID-19
We’re offering extra flexibility with 2020 and 2021 Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP) funds. This year, you can:

• Change your 2021 Medical FSA or DCAP elections in June or September, without a qualifying event.
• Increase your 2021 DCAP election in June or September to the new, temporary maximum of $10,500 for a single person or married couple filing jointly (or $5,250 for married couples filing separately).
• Spend your Medical FSA funds on personal protective equipment related to the COVID-19 pandemic, including face masks, hand sanitizer, and sanitizing wipes.

(The IRS has announced that these are now eligible health care expenses.) You may submit claims for these expenses dating back to January 1, 2021.

• Continue using your Medical FSA funds after leaving employment.
• Continue incurring expenses and submitting claims against 2020 DCAP funds through December 31, 2021.

Learn more about these opportunities on the HCA website at hca.wa.gov/pebb-fsa-dcap. These opportunities do not allow you to enroll in a Medical FSA or DCAP for 2021. You can only do so if you have an event that creates a special open enrollment.
Keep children safe with well-child checkups

Due to the COVID-19 pandemic, well-child checkups and vaccination rates have dropped drastically. Right now, it’s more important than ever for families to keep their children on a regular schedule for well-child checkups and vaccinations. If your child is due for a checkup or vaccine, call your child’s provider office to ask.

Following your provider’s recommended plan for checkups ensures problems are found and treated early. These exams are covered by all PEBB health insurance plans and include things not done during other visits, including:

- Vaccines
- Family health history
- Routine hearing or vision screening
- Blood lead screening
- Oral health
- Behavioral health

Making sure your child doesn’t miss a checkup can also help improve vaccination rates and protect vulnerable populations. Keeping your child up to date on their vaccines not only protects them, but also helps protect other children and individuals with weak immune systems.

Missing routine vaccinations can put children behind schedule and prolong the period they are at risk of contracting diseases. Slowing or stopping vaccinations increases the risk that we could see an outbreak of a vaccine-preventable disease, such as measles or whooping cough.

Adding more outbreaks on top of COVID-19 not only would put more people at risk for infectious disease, but it also could overload the health care system. To learn more about the importance of staying up to date on vaccines during the COVID-19 pandemic, watch Washington First Lady Trudi Inslee’s video message on YouTube at bit.ly/GetChildVaccines.
Confused by health care jargon? Check out these common terms

When you’re navigating health care, you hear a lot of terms like “copay” and “balance billing.” It’s easy to get confused and overwhelmed by all that jargon. Here’s a short list of important terms to help you better understand your health plan coverage. If you don’t find a term you’re looking for, read your certificate of coverage. You can also visit the Glossary of Health Coverage and Medical Terms on the federal health plan marketplace website at healthcare.gov/sbc-glossary.

Allowed amount: The most the plan pays for a specific covered service, supply, or prescription drug. For network providers, the provider cannot bill the member for any amount over the allowed amount.

Balance billing: When a provider bills you for the difference between the provider’s billed amount and the plan’s allowed amount. Only out-of-network providers can balance bill patients, except in circumstances where the Balance Billing Protection Act applies.

Coinsurance: The percentage of the allowed amount you pay. This includes many medical services and prescription drugs.

Copay: The fixed dollar amount you pay when receiving specific services, treatments, or supplies, such as office visits or prescriptions.

Deductible: A fixed dollar amount you pay each calendar year for some health care and/or prescription drug expenses before the plan starts paying for covered services.

Medically necessary: Health care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms, including habilitation, that meet accepted standards of medicine. Keep in mind that if your doctor prescribes a service or supply, that doesn’t always mean that your health plan will consider it medically necessary, and may not cover it.

Out-of-pocket limit: The most you could pay during a calendar year before the plan pays 100 percent of the allowed amount. This includes most covered medical services when you see preferred providers and covered prescription drugs and products when you use a network pharmacy. Refer to your plan’s certificate of coverage for a list of services that do not count toward the plan out-of-pocket limit.

Legislation that may affect you

Several bills that may affect your or your family’s health coverage or finances were passed by the Washington State Legislature this year. Here are two that may interest you.

Senate Bill 5195 requires hospitals and certain community behavioral health agencies to provide opioid overdose reversal medication and information about available services to patients with symptoms of opioid use disorder, unless the provider decides it’s not appropriate to do so. At press time, this bill was on its way to Governor Jay Inslee’s desk for a signature.

Senate Bill 5322 requires individuals eligible for both PEBB and SEBB benefits to choose coverage for health benefits from a single program, rather than selecting benefits from each program. This legislation does not impact eligibility or enrollment in any other PEBB or SEBB benefits. This will go into effect in plan year 2022.
Thinking about retirement?

It’s never too early to start weighing your options for health plan coverage after your employer-paid coverage ends. One of your options is PEBB retiree insurance coverage. You may be eligible if you are a retiring or separating employee of a Washington State:

- Agency or higher-education institution.
- PEBB-participating employer group.
- School district, educational service district, or charter school.

In most cases, you must be vested in and eligible to retire under a Washington State-sponsored retirement plan when your employer-paid coverage, COBRA coverage, or continuation coverage ends. In some cases, you must also immediately begin to receive a monthly retirement plan payment.

If you choose to enroll in PEBB retiree insurance coverage, keep in mind that it doesn’t happen automatically. To enroll, submit the PEBB Retiree Election Form (form A) and any other required forms and documents to the PEBB Program. We must receive them no later than 60 days after your employer-paid coverage, COBRA coverage, or continuation coverage ends. If you intend to enroll in a Medicare plan, different deadlines may apply. If you choose to pay for this coverage by invoice or electronic debit service (EDS), you must make your first payment before we can enroll you. Find forms and learn more on HCA’s website at hca.wa.gov/pebb-retirees.

If you are eligible for PEBB retiree insurance coverage, but you have other qualifying coverage, you may defer (postpone) your enrollment. Deferring means keeping your right to enroll later. To learn more about how to defer coverage, visit HCA’s website at hca.wa.gov/defer-coverage.

Don’t miss out!

If we do not receive form A (and any other required forms and documents) by the required deadlines, you could lose your right to enroll in PEBB retiree insurance coverage.

Get the scoop

We are here to help you understand PEBB retiree insurance coverage. Join us for a free webinar to learn about eligibility, your medical and dental plan choices, monthly premiums, and how to enroll. To sign up for a webinar, visit the HCA website at hca.wa.gov/retiree-webinars. If you are close to retirement and have questions about eligibility or enrollment, please call us at 1-800-200-1004 (TRS: 711).
Invest in your mental health

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make healthy choices. Here are some resources to help you. To find plan-specific resources, visit the Behavioral health services by plan webpage on HCA’s website at hca.wa.gov/bh-pebb.

Tips for pressing pause: A webinar
Chronic stress can impair your immune system. We can help you learn how to slow down, reduce stress, and focus on quality sleep. The Diabetes Prevention Program (DPP) powered by Omada is offering a webinar to all PEBB members to help you focus on small, doable steps, including:

- Establishing a good sleep schedule.
- Coping with uncertainty and pressure.
- Avoiding stress eating and sliding into unhealthy habits.

Webinar details
- Date: Tuesday, June 1, 2021
- Time: 10 to 11 a.m.
- Register at hca.wa.gov/prevent-diabetes

Learn more about DPP
Get health tips and inspiration all year round. If eligible, your PEBB medical plan will cover the cost of the program for you and your dependents ages 18 and older. Learn more on HCA’s website at hca.wa.gov/prevent-diabetes.

May is mental health month
No one should feel alone or without the support they need. Staying connected to others and making time for things you enjoy can help your mental well-being. For more information and links to plan resources, join the “May is Mental Health Month” activity through May 31 in SmartHealth at smarthealth.hca.wa.gov.

What is SmartHealth?
SmartHealth is included in your benefits. This voluntary wellness program supports your whole person well-being. It helps you manage stress, build resiliency, and adapt to change. As you progress on your wellness journey, you can qualify for SmartHealth wellness incentives. Learn more on HCA’s website at hca.wa.gov/pebb-smarthealth.

Retirees and PEBB Continuation Coverage (COBRA) subscribers enrolled in Medicare Part A and Part B are not eligible to receive SmartHealth incentives.

Coming soon: A new PEBB My Account

PEBB My Account, your online portal for PEBB benefits, is getting a new look and new features in the first few months of 2022. These upgrades are still in development, but we wanted to share this news in advance. We’ll fill in the details for you in the coming months.
Here’s your For Your Benefit newsletter

Stay in touch

Important! Update your mailing address
Keep your address up to date so we can send you important account information that can’t be emailed. Doing so can keep you informed about changes to your coverage or important alerts.

Learn how to update your address by visiting the HCA website at hca.wa.gov/employee-retiree-benefits/contact-us and selecting your member type.

Sign up for email delivery
Want your newsletter faster? Sign up to receive the For Your Benefit newsletter and other general news about your PEBB benefits by email instead of your mailbox. Here’s how:
Visit PEBB My Account at hca.wa.gov/my-account. After logging in, go to the My medical/dental coverage tab. Under Section A - Subscriber Account Information, select Subscribe/ unsubscribe to email service and complete the steps to confirm your email address.