Thank you for participating in today’s webinar

The presentation will start around 10:05 a.m.

• All attendees will be muted. Please do not unmute yourself if the program allows you to.
• We can not assist with technical issues and apologize if they keep you from participating.
• This webinar will be recorded and posted on the Benefits Administrator website.
SEBB: Limited Open Enrollment (LOE)

Addressing questions during the webinar

• Please use the “questions” feature to send questions throughout the webinar.
• We will address questions:
  • Throughout the presentation when appropriate – by topic.
  • At the end of the presentation – in summary – as time allows.
  • Questions not answered during the webinar will be addressed the following week via either:
    • Email
    • Phone
    • FUZE

• If you have employee related questions or scenarios, please send via FUZE
• For urgent matters, call Outreach & Training (O&T) at 1-800-700-1555
SEBB Limited Open Enrollment (LOE)

Presented by: Sarah Story
School Employees Benefits Board (SEBB) Program
Outreach & Training Unit
June 24, 2020
Limited Open Enrollment

In light of the COVID-19 pandemic, the SEBB Program is offering an opportunity for employees to make some changes to their 2020 SEBB benefits from **July 1, 2020 – July 31, 2020**.

Changes include:

- Enroll in medical coverage
- Enroll in/make changes to Medical FSA/DCAP

All changes will be effective **August 1, 2020**.

hca.wa.gov/sebb-oe
Agenda

1. Limited Open Enrollment
2. Communications
3. Limited Open Enrollment vs. Special Open Enrollment
4. Changes that can be made
5. BA Responsibilities
6. Resources
7. Questions
Communications

**JUNE**

**June 23-26**: Navia emails SEBB employees with 2020 Medical FSA or DCAP accounts

**June 24**: HCA will mail a LOE postcard to SEBB employees

**June 29**: O&T sends “It’s here” GovDelivery to SEBB BA’s
  - w/ forwardable message for employees

**JULY**

**July 1**: HCA and Navia will post COVID-19 LOE forms

**July 15**: HCA mails reminder postcard to SEBB employees

**July 24**: O&T sends “deadline approaching” GovDelivery to SEBB BA’s
  - w/ forwardable message for employees

**July 24-26**: Navia sends “deadline approaching” email to all SEBB employees with 2020 Medical FSA or DCAP accounts
Upcoming opportunity to change some SEBB benefits

We know the COVID-19 pandemic may have changed your employees’ health care needs. In light of this, from July 1 through 31, 2020, SEBB employees will have a limited open enrollment opportunity to change some of their SEBB benefits effective August 1, 2020. They can:

- Enroll in medical if they are currently enrolled only in dental and vision.
- Add eligible dependents to their medical coverage.
- Increase or decrease their Medical FSA or DCAP annual elections.
- Enroll in a Medical FSA or DCAP for the rest of the 2020 calendar year (if eligible for these benefits).

These changes do not require a special open enrollment event. However, dependent verification documents are still required to enroll a dependent.

Please note that employees cannot change their medical plans or waive medical coverage during this limited open enrollment.
July LOE

Postcards are mailing out to SEBB employees

June 24, 2020
## Limited Open Enrollment vs. Special Open Enrollment

<table>
<thead>
<tr>
<th>LOE</th>
<th>SOE</th>
</tr>
</thead>
<tbody>
<tr>
<td>• July 1, 2020 – July 31, 2020</td>
<td>• Anytime throughout year</td>
</tr>
<tr>
<td>• Limited changes</td>
<td>• Several changes</td>
</tr>
<tr>
<td>• No qualifying event proof required</td>
<td>• Requires proof of qualifying event</td>
</tr>
<tr>
<td>• Dependent verification (DV) documents required</td>
<td>• DV documents required</td>
</tr>
</tbody>
</table>

- Refer to SOE matrix
  - • Policy 45-2A

[link to hca.wa.gov/sebb-oe]
LOE: Enroll in Medical Coverage

Employees can:

• Enroll in medical coverage
  • Without a qualifying event

• Add dependents to medical coverage
  • Without a qualifying event
  • Must submit dependent verification (DV) documents to prove eligibility

Employees must wait until annual open enrollment (Oct 26-Nov 23) to:

• Change/waive medical plans
• Make changes or enroll dependents to their vision and dental plans

All changes will be effective August 1, 2020
How to Enroll in Medical Coverage

Employees should enroll in medical coverage using SEBB My Account (SMA)

hca.wa.gov/sebb-oe
How to Enroll in Medical Coverage

Employees should enroll in Medical using SEBB My Account (SMA)

• SMA will not allow employees to make multiple changes to their enrollment

• Employees who wish to rescind their enrollment they made during LOE will need to fill out the 2020 School Employee Change Form and return to BA

• BAs must submit a FUZE with the employee’s completed 2020 School Employee Change Form to have HCA perform changes

All required forms and DV must be received no later than

July 31, 2020
2020 School Employee Change Form

Employees will indicate they are wishing to ‘waive medical coverage’ or ‘remove dependent’

• All changes submitted other than waiving coverage or removing dependents will not be made.

Form can be ordered on the BA website
SEBB My Account (SMA)
Trouble Logging into SMA

SMA requires BAs to have ‘access management’ role
Trouble Logging into SMA

1. Click ‘Manage Subscriber’ tile and search for the employee.
2. Verify employee identity.
3. Check box next to employee’s name.
4. Click ‘Disassociate this subscriber account?’

Refer to chapter 2 pages 20-21 in SMA Manual
https://www.hca.wa.gov/sebb-benefits-admins/manuals#sebb-my-account
**SMA LOE Process**

During LOE, SMA will have its own page to allow employees to elect and make changes during the month of July.

- Click ‘make some changes to your coverage.’
SMA LOE Process

SMA will only allow enrollment in Medical coverage and adding dependents to Medical coverage.
SMA Support

During the LOE period, HCA has set up a call center to help employees with SMA issues.

- 1-855-648-3100
- Monday-Friday
  - 7:00 – 5:30 PM
- July 1, 2020- July 31, 2020
  - July 3, 2020 – closed due to holiday
- GovDelivery will be sent out
Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)

Navia Benefit Solutions

• All changes will be effective **August 1, 2020**
LOE: Medical FSA

If currently enrolled in the Medical FSA, employees can:

• Decrease their 2020 annual contribution amount to no less than:
  • The amount that has already been contributed, or
  • The amount that has already been claimed

• Increase their 2020 annual contribution amount up to the allowed maximum of $2,700

Employees can enroll in Medical FSA for the remainder of the 2020 plan year.
Medical FSA Scenario

An employee elected $2,000 for their Medical FSA annual contribution during Annual OE, they have already had $900 deducted from their paychecks, and have not claimed more than $900 in reimbursements.

• What can the employee lower their Medical FSA contribution down to during LOE?
  • The employee can lower their Medical FSA election to $900.
LOE: DCAP

If currently enrolled in DCAP, employees can:

- Decrease their annual contribution amount to no less than:
  - The amount that has already been contributed, or
  - The amount that has been already claimed
- Increase their 2020 annual contribution amount up to the allowed maximum of $5,000

Employees can enroll in DCAP for the remainder of the 2020 plan year.
DCAP Scenario

An employee originally elected $3,000 for their DCAP election during Annual OE and they have already had $1,000 deducted from their paychecks.

- What can the employee lower their DCAP contribution down to during this LOE?
  - The employee can lower their DCAP election to $1,000.

- How much could the employee increase to?
  - The employee could increase an additional $2,000 to bring them up to the annual maximum contribution limit of $5,000.
Enrolling or making changes to Medical FSA/DCAP

Employees must fill out the *SEBB COVID-19 Medical FSA & DCAP Change* form.

- Available on the Navia Benefit Solutions website
- Completed forms must be returned to BAs no later than July 31, 2020.

Please **do not** tell employees to contact Navia to initiate new accounts or change annual elections.

- Employees must go through their BA to do this by submitting the required form.
COVID-19 Medical FSA and DCAP Change form

https://sebb.naviabenefits.com/forms-documents/
BA Responsibilities
BA Responsibilities – Medical Plan

Employees can enroll in Medical using SEBB My Account (SMA)

- SMA will not allow employees to make multiple changes to their enrollment
  - Employees who wish to rescind their enrollment they made during LOE will need to fill out the 2020 School Employee Change Form and return to BA
    - BA will send completed form to HCA via FUZE

Employees submitting the SEBB COVID-19 Enrollment/Change form:

- Verify employees are only making the changes allowed during this LOE
  - Enrolling in Medical coverage
    - Employees cannot change medical, dental or vision plans.
  - Adding a dependent to Medical coverage
    - BAs must verify DV documents
BA Responsibilities – Medical FSA/DCAP

All new enrollments and any changes to a Medical FSA or DCAP account, must go through BAs.

When employees submit forms, BAs must:

• Check that employee request falls within contribution amount/annual max limits.
  • Navia will contact BAs if an employee has requested a decrease that is lower than what they’ve already claimed.
• Sign and date
• Adjust payroll/make requested payroll deduction changes
• Send forms to Navia weekly
  • Please do not wait until July 31 to send forms
Resources
Resources
SEBB LOE website
• hca.wa.gov/sebb-oe
School Employee Enrollment Guide
Resources

Naviabenefit Solutions

- SEBB.Naviabenefits.com
- 1-800-669-3539
- customerservice@naviabenefits.com

Reminder: Employees should not contact Naviabenefit for enrollments/changes.
Upcoming Webinars

June 26: Retirement, Accounting & Billing
July 31: Understanding Error Correction
Aug 14: Preparing for the upcoming school year

Coming Soon: A series of recorded presentations on each SOE event

How to register: https://www.hca.wa.gov/sebb-benefits-admins/training-schedule
We will now address some of the questions that did not get answered during the webinar.

• Any questions that do not get addressed today will be responded to by phone, email or FUZE

• Employee specific questions or scenarios should be sent through FUZE

• After the webinar, participants will receive a follow up email that includes a brief survey. We would greatly appreciate your feedback.
Thank you for participating