



For Your Benefit

Public Employees Benefits Board (PEBB) Program

PEBB Continuation Coverage Edition | October 2023

Ready, set, enroll: 2024 open enrollment

Open enrollment is November 1 through 30, 2023. Find forms on the *Open enrollment* webpage (starting November 1) at hca.wa.gov/pebb-oe.

What is open enrollment?

Open enrollment is a period of time that happens once a year, typically in the fall, when you can make changes to your coverage. Any changes you make are effective January 1, 2024.

What can I change during open enrollment?

You can make the changes listed below during open enrollment, November 1 through 30.

! Some premiums are increasing significantly for 2024. You should check your current plan for changes to the benefits and premiums. If you do not want to change medical and dental plans, and they are still available in your county for next year, you do not need to do anything to stay enrolled in the same plans.

Use PEBB My Account (hca.wa.gov/my-account) to:

- Change your medical plan.
- Change your dental plan.
- Attest to the spouse or state-registered domestic partner coverage premium surcharge. (You will receive a letter if you need to reattest.)
- Update your tobacco attestation, if you have changes.

Use a PEBB Continuation Coverage Election/Change form to:

- Change your medical or dental plan.
- Add or remove a dependent.
- Terminate your coverage.

! If you are unable to use PEBB My Account, forms will be available online. **The PEBB Program must receive your forms by November 30.**

How to return your forms to the PEBB Program:

There are four ways to return your forms to us:

✉ **Send us a secure message** using HCA Support at support.hca.wa.gov. After signing in using SecureAccess Washington (SAW), select *Continuation coverage*, and then use the paperclip icon to attach your form.

🚗 **Drop off in-person** at our office, 626 8th Avenue SE, Olympia, WA 98501. Lobby hours are Monday through Friday, 8 a.m. to 4 p.m.

Note: Lobby services are provided on a first-come, first-served basis and wait times can be long during open enrollment.

✉ **Mail to:** Washington State Health Care Authority, PEBB Program, PO Box 42684, Olympia, WA 98504-2684

☎ **Fax to:** 360-725-0771.

Note: Due to high demand, the fax line may be busy as the end of open enrollment approaches.

5 tips for a smooth open enrollment

- **Check** the plans available in the county you live in to make sure your plan is still available.
- **Review what's changing.** Find your monthly premiums and look over any changes to your current plan. Some premiums are increasing this year.
- **Make any changes using PEBB My Account or by submitting a form.** The PEBB Program must receive your changes by November 30, 2023.
- **Stay connected.** Sign up for emails and follow HCA on social media.
- **Need help?** Contact the PEBB Program by sending a secure message through HCA Support at support.hca.wa.gov or call us at 1-800-200-1004, Monday to Friday, 8 a.m. to 4:30 p.m. (Due to high call volumes, wait times may be long.)

Benefits 24/7 launch rescheduled

The launch date for Benefits 24/7, the new online enrollment system, has been rescheduled. The launch is now planned for January 2024. For more information, visit the Benefits 24/7 announcement at hca.wa.gov/benefits247-newportal. Prior to the launch of Benefits 24/7, the PEBB Program will send you an updated quick start guide to help you navigate the new online system.

Important changes to your 2024 PEBB benefits

All changes are effective January 1, 2024, unless otherwise noted. Learn more about the changes listed below and other changes on the *Open enrollment* webpage at hca.wa.gov/pebb-oe. Any updates that happen after this newsletter mails will be listed on the *Open enrollment* webpage, so we recommend you check there for the latest information.

! Many premiums are increasing for 2024; see pages 3–5. It's a good time to look at what the plans offer versus the cost to make sure that the plan you choose is meeting your health care needs and goals.

Changes to all PEBB plans

- **Deductible for high-deductible health plans:** The IRS raised the minimum deductible for high-deductible health plans to \$1,600 for single subscribers and \$3,200 for families. This affects consumer-directed health plans (CDHPs), including Kaiser Permanente of the Northwest CDHP, Kaiser Permanente of Washington CDHP, and Uniform Medical Plan (UMP) CDHP.
- **Health savings accounts (HSAs):** The IRS raised the health savings account annual maximum contribution to \$4,150 for single subscribers and \$8,300 for families.
- **Flexible spending arrangements (FSAs):** The annual maximum contribution for Medical and Limited Purpose FSAs increased to \$3,050.
- **Medical FSA contribution for represented employees:** Represented employees who make \$60,000 or less per year may be eligible to receive a Medical FSA contribution of \$250 in January 2024. (The previous income limit was \$50,004.)
- **SmartHealth:** Will be administered by WebMD starting in January 2024, bringing you a new look and new features. You will still be able to participate in activities and challenges and qualify for the wellness incentive.

Health plan changes



Kaiser Permanente of the Northwest:

- **Hearing aids:** Members can use the hearing aid benefit of \$3,000 per ear every 36 months. Medicare plans pay up to \$1,400 per ear every 36 months.

Kaiser Permanente of Washington:

- **Prescriptions:** Members can refill maintenance drugs at network retail pharmacies. The First Fill program has been removed.
- **Hearing aids:** Members can use the hearing aid benefit of \$3,000 per ear every 36 months. Medicare plans pay up to \$1,400 per ear every 36 months.

- **Chiropractic, acupuncture, and massage:** Members will have 24 covered visits per year for each benefit (instead of 10 chiropractic, 12 acupuncture, and 16 massage, or combined with therapy limit).
- **Treatment for metabolic disorders:** Members will pay plan deductibles and coinsurance for treatment for metabolic disorders, including phenylketonuria (PKU).
- **Copays:** The copays for many services are changing. Visit kp.org/wa/pebb for more information.



Uniform Medical Plan (UMP):

- **Hearing aids:** Members can use the hearing aid benefit, up to \$3,000 per ear for prescribed hearing aids, every 3 years.
- **COVID-19 test kits:** Members can get up to two over-the-counter COVID-19 test kits per month. This benefit covers up to \$12 per test kit under the prescription drug benefit. This became effective July 1, 2023.
- **UMP Plus–University of Washington Medicine Accountable Care Network:** Will expand to Benton and Franklin counties, but will no longer be available in Kitsap County. UW ACN members in Kitsap County must change plans.
- **Centers of Excellence (COE) for spine care:** MultiCare Capital Medical Center will no longer participate in the COE Program for spine care. Virginia Mason Medical Center will continue to serve members through its COE Program for knee and hip joint replacement and for spine care.



UnitedHealthcare:

- **Hearing aids:** Members can use the hearing aid benefit through UnitedHearing every 3 years.

Rule changes

All changes to PEBB rules will be available on the HCA website at hca.wa.gov/pebb-rules and take effect January 1, 2024, unless otherwise noted. Here is a change that might affect you:

- **Moving out of a medical plan's coverage area:** If a subscriber moves their residence, and their previously selected medical plan is no longer available in the new location, they must change their medical plan within the timeframe allowed by the special open enrollment. If they don't choose a new medical plan within the timeframe, the Health Care Authority will enroll them in a new medical plan.

2024 PEBB Continuation Coverage medical monthly premiums

Effective January 1, 2024

- Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon. KFHPNW Medicare plans have a larger service area.
- UMP Plus includes UMP Plus–Puget Sound High Value Network and UMP Plus–UW Medicine Accountable Care Network. The premium is the same for both.
- The term “spouse” is interchangeable with “state-registered domestic partner.”

Non-Medicare medical plan premiums

	Plans									
	Kaiser Permanente NW		Kaiser Permanente WA				Uniform Medical Plan (UMP)			
	Classic	CDHP	Classic	CDHP	SoundChoice	Value	Classic	CDHP	Select	UMP Plus
Subscriber only	\$1,039.18	\$907.72	\$933.56	\$738.98	\$777.41	\$919.37	\$831.68	\$747.79	\$766.61	\$816.50
Subscriber & spouse	\$2,072.40	\$1,808.12	\$1,861.16	\$1,470.63	\$1,548.87	\$1,832.77	\$1,657.40	\$1,488.26	\$1,527.27	\$1,627.04
Subscriber & children	\$1,814.10	\$1,597.60	\$1,629.26	\$1,302.30	\$1,356.00	\$1,604.42	\$1,450.97	\$1,317.73	\$1,337.10	\$1,424.41
Subscriber, spouse, & children	\$2,847.32	\$2,439.67	\$2,556.86	\$1,975.63	\$2,127.45	\$2,517.83	\$2,276.69	\$1,999.87	\$2,097.76	\$2,234.95

Premium surcharges

Two premium surcharges may apply, in addition to your monthly medical premium. (They do not apply if you, the subscriber, are enrolled in Medicare Part A and Part B.) You will be charged for them if the conditions described below apply to you or if you do not attest to the surcharges.

- A monthly \$25-per-account premium surcharge will apply if you or any dependent (age 13 and older) enrolled in PEBB medical uses tobacco products.
- A monthly \$50 premium surcharge will apply if you enroll a spouse or state-registered domestic partner and they have chosen not to enroll in another employer-based group medical plan that is comparable to UMP Classic.

Dental plan premiums

You must enroll in medical coverage to enroll in dental.

	Plans		
	DeltaCare	Uniform Dental Plan	Willamette Dental of Washington, Inc.
Subscriber only	\$41.50	\$48.92	\$48.87
Subscriber & spouse	\$83.00	\$97.84	\$97.74
Subscriber & children	\$83.00	\$97.84	\$97.74
Subscriber, spouse, & children	\$124.50	\$146.76	\$146.61

Medicare medical plan premiums

For members enrolled in Medicare Part A and Part B.

Note: Some plans have symbols to represent additional information as described below:

- * If a Kaiser Permanente NW member is enrolled in Medicare Part A and Part B and other enrolled members are not eligible for Medicare, the non-Medicare members will be enrolled in Kaiser Permanente NW Classic. The subscriber will pay the combined Medicare and non-Medicare premium shown for Kaiser Permanente NW Senior Advantage.
- # If a Kaiser Permanente WA member is enrolled in Medicare Part A and Part B and other enrolled members are not eligible for Medicare, the non-eligible Medicare members must enroll in Kaiser Permanente WA Classic, SoundChoice, or Value plan. The subscriber will pay a combined Medicare and non-Medicare premium.

	Plans							
	Kaiser Permanente NW	Kaiser Permanente WA				Uniform Medical Plan	UnitedHealthcare	
	Senior Advantage	Classic	Medicare Advantage	SoundChoice	Value	Classic	PEBB Balance	PEBB Complete
Subscriber only								
1 eligible	\$376.95	N/A	\$371.29	N/A	N/A	\$715.94	\$265.34	\$315.21
Subscriber & spouse								
1 eligible	\$1,410.17*	\$1,298.89	N/A#	\$1,142.74	\$1,284.70	\$1,541.66	\$1,091.06	\$1,140.93
2 eligible	\$747.94	N/A#	\$736.62	N/A#	N/A#	\$1,425.92	\$524.72	\$624.46
Subscriber & children								
1 eligible	\$1,151.87*	\$1,066.99	N/A#	\$949.88	\$1,056.34	\$1,335.23	\$884.63	\$934.50
2 eligible	\$747.94	N/A#	\$736.62	N/A#	N/A#	\$1,425.92	\$524.72	\$624.46
Subscriber, spouse, & children								
1 eligible	\$2,185.09*	\$1,994.59	N/A#	\$1,721.33	\$1,969.75	\$2,160.95	\$1,710.35	\$1,760.22
2 eligible	\$1,522.86	\$1,432.32	N/A#	\$1,315.21	\$1,421.67	\$2,045.21	\$1,144.01	\$1,243.75
3 eligible	\$1,118.93	N/A#	\$1,101.95	N/A#	N/A#	\$2,135.90	\$784.10	\$933.71

Premera Blue Cross Medicare Supplement Plan F and Plan G premiums

Note: Plan F is closed to new enrollees. If a Medicare Supplement plan is selected, non-Medicare enrollees are enrolled in UMP Classic. The rates shown reflect the total due, including premiums for both plans.

	Plan F		Plan G	
	Age 65 or older, eligible by age	Under age 65, eligible by disability	Age 65 or older, eligible by age	Under age 65, eligible by disability
Subscriber only				
1 Medicare eligible	\$226.18	\$384.49	\$192.06	\$326.49
Subscriber & spouse				
1 Medicare eligible	\$1,057.86	\$1,216.17	\$1,023.74	\$1,158.17
2 Medicare eligible; 1 retired, 1 disabled	\$610.67	\$610.67	\$518.55	\$518.55
2 Medicare eligible	\$452.36	\$768.98	\$384.12	\$652.98
Subscriber & children				
1 Medicare eligible	\$851.43	\$1,009.74	\$817.31	\$951.74
Subscriber, spouse, & children				
1 Medicare eligible	\$1,677.15	\$1,835.46	\$1,643.03	\$1,777.46
2 Medicare eligible; 1 retired, 1 disabled	\$1,235.92	\$1,235.92	\$1,143.80	\$1,143.80
2 Medicare eligible	\$1,077.61	\$1,394.23	\$1,009.37	\$1,278.23

Meet us at the in-person benefits fairs



During open enrollment, you can learn more about your health plans and other insurance options by attending one of the PEBB Program benefits fairs. We recommend continuation coverage members attend during the retiree sessions. Find maps, parking information, presentation schedules, and additional details at hca.wa.gov/pebb-fairs. Please check the website for any late changes before you go. Events at the University of Washington (UW) in Seattle are sponsored by University of Washington.

Seattle / UW

October 23

Noon to 7 p.m.

University of Washington
Harborview Medical Center
📍 300 9th Ave.

Seattle / UW

October 24

Noon to 7 p.m.

University of Washington
Health Sciences Building
📍 1959 NE Pacific St.

Seattle / UW

October 25

Noon to 7 p.m.

University of Washington
UW Medical Center – Northwest
E-Wing Auditorium
📍 1550 N. 115th St.

Seattle / UW

October 30

10 a.m. to 5 p.m.

University of Washington
Husky Union Building
📍 4001 E. Stevens Way NE

Spokane

November 1

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Spokane Community College
Lair Student Center
📍 1801 N. Greene St.

Vancouver

November 1

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Clark College
Gaiser Hall Student Center
📍 1933 Fort Vancouver Way

Centralia

November 2

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Southwest Washington Fairgrounds
Community Events Building
📍 1909 S. Gold St.

Cheney

November 2

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Eastern Washington University
Hargreaves Hall – Library
📍 616 Study Lane

Olympia / Lacey

November 3

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
South Puget Sound Community College
Lacey Campus Building
📍 4220 6th Ave. SE
Lacey

Pullman

November 3

10 a.m. to 2 p.m. – Retirees and retiring employees

3 p.m. to 6 p.m. – Employees
Washington State University
Compton Union Building
📍 1500 Glenn Terrell Mall

Bellingham

November 6

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Whatcom Community College
Pavilion (PAV)
📍 241 W. Kellogg Rd.

Pasco

November 6

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Columbia Basin College
Hawk Union Building (H Building)
📍 2600 N. 20th Ave.

Everett

November 7

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Everett Community College
Henry M. Jackson Conference Center
📍 2000 Tower St.

Yakima

November 7

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Yakima Convention and Event Center
📍 10 N. 8th St.

Ellensburg

November 8

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Central Washington University
Student Union and Recreation Center (SURC)
📍 1007 N. Chestnut St.

Seattle / Shoreline

November 8

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees
Shoreline Community College
Pagoda Student Union Building (Building 9000)
📍 16101 Greenwood Ave. N.
Shoreline

Tacoma / Lakewood

November 9

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Clover Park Technical College
McGavick Conference Center

📍 4500 Steilacoom Blvd. SW
Lakewood

Bremerton

November 14

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Olympic College
Student Center

📍 1600 Chester Ave.

Port Angeles

November 14

11 a.m. to 3 p.m. – Retirees and retiring employees

4 p.m. to 7 p.m. – Employees

Red Lion Hotel Port Angeles Harbor

📍 221 N. Lincoln



And don't forget the virtual benefits fair is always open at hca.wa.gov/vbf-pebb.

Reminders for open enrollment

Access PEBB My Account beginning November 1

Some changes can be made in PEBB My Account at hca.wa.gov/my-account. If changes cannot be made online, PEBB My Account will direct you to the correct forms. Forms and other information will be available on our *Open enrollment* webpage at hca.wa.gov/pebb-oe. Changes must be made or forms must be received by November 30.

Reattest to the spouse or state-registered domestic partner coverage premium surcharge

The PEBB Program will mail you a letter if you must reattest for 2024. You can also check whether you need to reattest in PEBB My Account, starting November 1. You can reattest in PEBB My Account or submit the *PEBB Premium Surcharge Attestation Change Form*.

Is your mailing address up to date?

Let us know your updated address so we can send important personal information to you. Include your first and last name and the last four digits of your Social Security number, so we

can identify your account. Mail it to the address below, or see other contact information on the front page of this newsletter.

Health Care Authority
PEBB Program
PO Box 42684
Olympia, WA 98504-2684



Sign up for email delivery

You can receive *For Your Benefit* and other general updates by email. To sign up for email delivery:

1. Visit PEBB My Account at hca.wa.gov/my-account.
2. Go to the *My medical/dental coverage* tab.
3. Under *Section A — Subscriber Account Information*, select *Subscribe/unsubscribe to email service*.

Who to contact for help

Contact your plan if you have questions about the topics below. For phone numbers and web addresses, visit hca.wa.gov/pebb-continuation and select *Get help* and *Contact the plans*.

- Benefits
- ID cards
- Claims
- Checking if your provider is in their network
- Choosing a provider
- Making sure your prescriptions are covered

Contact the PEBB Program by sending us a secure message through HCA Support at support.hca.wa.gov, a secure website that allows you to log in to your own account to communicate with us, for questions about:

- Eligibility and enrollment
- Premium surcharges
- Changing your name, address, or phone number
- Adding or removing dependents
- Premium payments
- Finding forms. You can also find them on the *Open enrollment* webpage at hca.wa.gov/pebb-oe.

Or call us at 1-800-200-1004 (TRS: 711), Monday through Friday, 8 a.m. to 4:30 p.m. Due to high call volumes during open enrollment, wait times may be long.

Medicare doesn't mix with HSAs, or with UMP Plus or Select

The IRS does not allow individuals who are enrolled in Medicare to make contributions to a health savings account (HSA). If you are enrolled in Medicare and a CDHP with an HSA, you will be responsible for any tax penalties that result from contributions to your HSA after you are no longer eligible.

If you have a dependent enrolled in Medicare, you may choose to remove the dependent from your coverage in order to keep your current medical plan. However, the dependent would not be eligible for PEBB Continuation Coverage.

UMP Plus and UMP Select are not Medicare plans, so if you are enrolled in UMP Plus or UMP Select and are

Medicare eligible, you will pay a higher premium rate than you would if you were enrolled in a Medicare plan. To avoid paying a higher premium rate for a non-Medicare plan, we encourage you to act before you or your dependent becomes eligible for Medicare.

If you are enrolled in UMP Select, UMP Plus, or a CDHP, and you or an enrolled dependent will be eligible for Medicare in 2024, consider changing your medical plan during the PEBB Program's annual open enrollment. If you do so, the change is effective January 1, 2024.

Medicare enrollees: Please note that you can only have one Medicare pharmacy plan (either Part D or

creditable drug coverage) at a time. You cannot enroll in an individual Part D plan (for example, a commercial Medicare Part D standalone prescription drug plan) if you are enrolled in one of PEBB's Medicare plans, which have creditable drug coverage, except for Premera Blue Cross Medicare Supplement Plans F and G. If you do enroll in an individual plan after enrolling in a PEBB Medicare plan, you will be sent written notice that your PEBB coverage will end and given 60 days to take action. Learn more about Medicare on HCA's *Medicare and turning age 65* webpage at hca.wa.gov/retirees-age-65.

Explore your benefits


Use HCA's website to explore resources to help you during open enrollment.

 **Learn more on the *Open enrollment* webpage at hca.wa.gov/pebb-oe.**

- Find your premiums. (Many premiums are increasing.)
- Review changes to your current coverage.
- Register for a webinar.

 **Compare plan benefits with the benefits comparison tool at hca.wa.gov/compare-medical-pebb.**


- Select your member type and where you live.
- Compare up to three plans at a time.

 **Drop by the virtual benefits fair at hca.wa.gov/vbf-pebb.**

It's a great way to learn about your plan options anytime. You'll find videos, plan comparisons, webinars, benefits booklets, and contact information to help you choose benefits for you and your family. You can also attend an in-person benefits fair in your area. See the locations at hca.wa.gov/pebb-fairs.

 **Make changes using PEBB My Account at hca.wa.gov/my-account.**

Log in to PEBB My Account, November 1 to 30, 2023, to make changes to your coverage or submit a paper form. Paper forms are available from the PEBB Program by calling 1-800-200-1004. Forms must be received by the PEBB Program no later than November 30, 2023.

 **Visit the plan websites for questions** about specific benefits, coverage, or to check if a provider is in-network.

Medical plans

- Kaiser Permanente NW: my.kp.org/wapebb
- Kaiser Permanente WA: kp.org/wa/pebb
- Premera Plans F or Plan G: blue.premera.com/pebb
- Uniform Medical Plan: ump.regence.com/pebb
- UnitedHealthcare: retiree.uhc.com/wapebb

Dental plans

- DeltaCare: deltadentalwa.com/pebb
- Willamette Dental: willamettedental.com/wapebb
- Uniform Dental Plan: deltadentalwa.com/pebb

Required federal notice

Summary of benefits and coverage available to you

The Affordable Care Act requires the PEBB Program and its medical plans to provide a Summary of Benefits and Coverage (SBC). These documents help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC for your current PEBB medical plan, go to the *Medical plans and benefits* webpage at hca.wa.gov/pebb-continuation (or the plan's website) to view or print it. Or, call your plan to ask for a paper copy at no charge. Your plan can also provide copies translated into other languages.

For other PEBB medical plans, call the PEBB Program at 1-800-200-1004 (TRS: 711).

Medicare plans do not provide SBCs

SBCs are not available for Kaiser Permanente NW Senior Advantage, Kaiser Permanente WA Medicare Plan, Premera Blue Cross Medicare Supplement Plan F or Plan G, or UnitedHealthcare PEBB Balance or PEBB Complete plans offered by the PEBB Program. Details of these plans are available on the *Medical plans & benefits* webpage at hca.wa.gov/pebb-continuation.

Required federal notice

Annual notice of creditable prescription drug coverage

You will receive this notice each year in this newsletter, and you will also receive this notice if your PEBB coverage changes. You may request a copy of this notice at any time by calling the PEBB Program at 1-800-200-1004 (TRS: 711).

If you or a family member is (or will soon be) enrolled in Medicare, you may hear about your opportunity to enroll in Medicare Part D for prescription drug coverage.

Premera Blue Cross Medicare Supplement plans do not provide creditable prescription drug coverage. If you enroll in one, you will also need to enroll in a Medicare Part D plan outside of PEBB.

All other PEBB medical plans provide creditable prescription drug coverage or Medicare Part D coverage, so you do not have to enroll in a separate Medicare Part D plan. The prescription drug coverage offered by these PEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

When you enroll in Medicare, you can keep your PEBB medical plan with creditable drug coverage and not pay a penalty if you enroll in Medicare Part D later.

If you enroll in a Medicare Part D plan, you will need to enroll in a Premera Blue Cross Medicare Supplement plan offered by the PEBB Program to keep your PEBB health plan coverage. Otherwise, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

If you lose or terminate your current PEBB medical plan

To avoid paying a higher Medicare Part D plan late-enrollment penalty, you should enroll in a Medicare Part D plan within 63 days after your PEBB medical plan ends. If you enroll after the 63-day deadline, your Part D plan's monthly premium may increase, depending on how long you don't have creditable prescription drug coverage.

For questions about Medicare Part D

Visit the Centers for Medicare & Medicaid Services website at medicare.gov or call 1-800-633-4227.

Here's your **For Your Benefit** newsletter



Be sure to pay extra attention during open enrollment, **November 1 to 30.**

There are some important plan changes ahead, and most plan premiums are increasing.