



School Employees Benefits Board (SEBB) Program  
Continuation Coverage edition October 2023



## Ready, set, enroll: 2024 open enrollment

Open enrollment is October 30 through November 20, 2023. Find forms on the *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-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.

### What can I change during open enrollment?

You can make the changes listed on the right during open enrollment, October 30 to November 20. Changes are effective January 1, 2024.

! Premiums for some plans are increasing significantly for 2024. You should check your current medical, dental, and vision plans for benefit and premium changes. If you do not want to change 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 a SEBB Continuation Coverage Election Change form to:

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

#### ✓ Use the SEBB Premium Surcharge Attestation Change form to:

- Attest to the spouse or state-registered domestic partner coverage premium surcharge. (You will receive a letter if you need to reattest.)

! The SEBB Program must receive your forms by November 20.

#### ✓ How to return your forms to the SEBB Program:

- Send us a secure message using HCA Support at [support.hca.wa.gov](https://support.hca.wa.gov). After signing in, 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.
- Mail to: Washington State Health Care Authority, SEBB Program, PO Box 42720, Olympia, WA 98504-2720.
- 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

1. **Check** the plans available in the county you live or work in to make sure your plan is still available.
2. **Review what's changing.** Find your monthly premiums and look over any changes to your current plan. Some premiums are increasing significantly for 2024.
3. **Make any changes**, like changing your medical plan or removing dependents. The SEBB Program must receive your changes by November 20, 2023.
4. **Stay connected.** Sign up for emails and follow HCA on social media.
5. **Need help?** Contact the SEBB Program by sending a secure message through HCA Support at [support.hca.wa.gov](https://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.)

# Important plan changes to your 2024 SEBB 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/sebb-oe](https://hca.wa.gov/sebb-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 page 4. 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 SEBB plans

- **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.
- **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.

## Rule changes

All changes to SEBB rules will be available on the HCA website at [hca.wa.gov/sebb-rules](https://hca.wa.gov/sebb-rules) and take effect January 1, 2024, unless otherwise noted. Here are some changes that might affect you:

- **Moving out of a medical plan's coverage area:** If a subscriber moves their residence or employment location and their 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.
- **SEBB Continuation Coverage eligibility is expanding** to include nonrepresented educational service district (ESD) school employees and their dependents.

## 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](https://hca.wa.gov/benefits247-newportal). Prior to the launch of Benefits 24/7, the SEBB Program will send you an updated quick start guide to help you navigate the new online system.



## 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.

### Kaiser Permanente of Washington and Kaiser Permanente of Washington Options:

- **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.
- **Chiropractic, acupuncture, and massage:** Members will have 24 covered visits per year for each benefit (instead of 20).
- **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/sebb](https://kp.org/wa/sebb) for more information.



### Premera Blue Cross:

- **Hearing aids:** Members can use the hearing aid benefit of up to \$3,000 per ear every 36 months.
- **Premera HMO plan:** Will expand to include King County.



### Uniform Medical Plan (UMP):

- **Deductible for UMP High Deductible:** The IRS raised the minimum deductible for high-deductible health plans to \$1,600 for single subscribers and \$3,200 for families.
- **Hearing aids:** Members can use the hearing aid benefit, up to \$3,000 per ear for prescribed hearing aids, every 3 years.
- **Diabetes management program:** Members will have access to a new diabetes management program that will offer personalized support.
- **COVID-19 test kits:** Members can get up to two over-the-counter COVID-19 diagnostic 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.

## Dental plan changes



### Uniform Dental Plan (UDP) only. These do not apply to the DeltaCare plan:

- **Crowns** will be covered at 70 percent (increased from 50 percent).
- **Coverage for children:** Deductibles will be removed for children up to age 15.
- **TMJ** (temporomandibular joint dysfunction) limits will increase to \$1,000 annually and \$5,000 lifetime.
- **Fillings:** Composite materials will be covered the same as amalgam for posterior teeth.



# 2024 SEBB Continuation Coverage medical monthly premiums

## Effective January 1, 2024

- Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.
- UMP is administered by Regence BlueShield and Washington State Rx Services.
- 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.”

Managed-care plans								
	Kaiser Permanente NW			Kaiser Permanente WA				Premera Blue Cross
	NW 1	NW 2	NW 3	Core 1	Core 2	Core 3	SoundChoice	HMO
Subscriber only	\$719.12	\$757.32	\$848.50	\$700.26	\$750.15	\$800.54	\$766.71	\$672.48
Subscriber & spouse	\$1,432.21	\$1,508.61	\$1,690.97	\$1,394.49	\$1,494.27	\$1,595.05	\$1,527.39	\$1,338.93
Subscriber & children	\$1,253.94	\$1,320.79	\$1,480.35	\$1,220.93	\$1,308.24	\$1,396.42	\$1,337.22	\$1,172.32
Subscriber, spouse, & children	\$2,145.30	\$2,259.90	\$2,533.44	\$2,088.72	\$2,238.39	\$2,389.56	\$2,288.07	\$2,005.38

Preferred provider organization (PPO) plans									
	Kaiser Permanente WA			Uniform Medical Plan				Premera Blue Cross	
	Summit PPO 1	Summit PPO 2	Summit PPO 3	Achieve 1	Achieve 2	High Deductible	UMP Plus	High PPO	Standard PPO
Subscriber only	\$751.68	\$795.12	\$889.10	\$695.67	\$765.45	\$678.17	\$738.36	\$766.88	\$716.24
Subscriber & spouse	\$1,497.33	\$1,584.20	\$1,772.17	\$1,385.31	\$1,524.87	\$1,350.10	\$1,470.69	\$1,527.74	\$1,426.45
Subscriber & children	\$1,310.92	\$1,386.93	\$1,551.40	\$1,212.90	\$1,335.02	\$1,189.93	\$1,287.61	\$1,337.52	\$1,248.90
Subscriber, spouse, & children	\$2,242.98	\$2,373.29	\$2,655.24	\$2,074.95	\$2,284.29	\$1,990.78	\$2,203.02	\$2,288.59	\$2,136.66

## Premium surcharges

Two premium surcharges may apply, in addition to your monthly medical premium. You will be charged for them if the conditions described below apply 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 SEBB 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 the Public Employees Benefits Board Program’s UMP Classic.

## 2024 SEBB dental and vision premiums

### Effective January 1, 2024

The term “spouse” is interchangeable with “state-registered domestic partner.”

	Dental premiums			Vision premiums		
	DeltaCare	Uniform Dental Plan	Willamette Dental Group	Davis Vision by MetLife	EyeMed Vision Care	MetLife Vision
<b>Subscriber only</b>	\$43.40	\$51.77	\$52.37	\$4.97	\$6.60	\$7.78
<b>Subscriber &amp; spouse</b>	\$86.80	\$103.54	\$104.74	\$9.94	\$13.20	\$15.56
<b>Subscriber &amp; children</b>	\$86.80	\$103.54	\$104.74	\$8.70	\$11.55	\$13.62
<b>Subscriber, spouse, &amp; children</b>	\$130.20	\$155.31	\$157.11	\$14.91	\$19.80	\$23.34

# 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 SEBB Program benefits fairs. We recommend continuation coverage members attend during the retiree sessions. Find maps, parking information, and additional details at [hca.wa.gov/sebb-fairs](https://hca.wa.gov/sebb-fairs). Please check the website for any late changes before you go.

## 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

## 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

## 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. S.E.

Lacey

## 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

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

# Explore your benefits

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



**Learn about changes to your plan** and costs on the *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-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-sebb](https://hca.wa.gov/compare-medical-sebb).

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



**Explore your coverage options** at the virtual benefits fair at [hca.wa.gov/vbf-sebb](https://hca.wa.gov/vbf-sebb). 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/sebb-fairs](https://hca.wa.gov/sebb-fairs).



**Make changes** to your coverage using a *SEBB Continuation Coverage Election/Change* form, available online starting October 30. The SEBB Program must receive your forms by November 20, 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/wasebb](https://my.kp.org/wasebb)
- Kaiser Permanente WA/Options: [kp.org/wa/sebb](https://kp.org/wa/sebb)
- Premera: [sebb.premera.com](https://sebb.premera.com)
- Uniform Medical Plan: [ump.regence.com/sebb](https://ump.regence.com/sebb)

## Dental plans

- DeltaCare: [deltadentalwa.com/sebb](https://deltadentalwa.com/sebb)
- Willamette Dental: [willamettedental.com/wasebb](https://willamettedental.com/wasebb)
- Uniform Dental Plan: [deltadentalwa.com/sebb](https://deltadentalwa.com/sebb)

## Vision plans

- Davis Vision by MetLife: [metlife.com/wshca-sebb](https://metlife.com/wshca-sebb)
- EyeMed: [eyemedvisioncare.com/hcasebb](https://eyemedvisioncare.com/hcasebb)
- MetLife Vision: [metlife.com/wshca-sebb](https://metlife.com/wshca-sebb)





# Reminders for open enrollment

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

The SEBB Program will mail you a letter if you must reattest for 2024. You can submit the *SEBB Premium Surcharge Attestation Change Form* to reattest.

## COBRA ends when you become Medicare eligible

You must enroll in or defer (postpone) PEBB retiree insurance when you become eligible for Medicare. If you choose to enroll in a PEBB retiree plan, your *PEBB Retiree Election Form* (form A) must be received by the PEBB Program no later than 60 days after your coverage ends.

## 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  
SEBB Program  
PO Box 42720  
Olympia, WA 98504-2720

## Sign up for email delivery

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

1. Visit SEBB My Account at [myaccount.hca.wa.gov](https://myaccount.hca.wa.gov).
2. Go to *Profile* and open *Contact information* to add your email address.
3. Finally, go to *Coverage Summary* and check the box for receiving email notifications.

## 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/sebb-continuation](https://hca.wa.gov/sebb-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 SEBB Program** by sending us a secure message through HCA Support at [support.hca.wa.gov](https://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/sebb-oe](https://hca.wa.gov/sebb-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.





Required federal notice

## Summary of Benefits and Coverage available to you

The Affordable Care Act requires the SEBB 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 SEBB medical plan, go to the *Medical plans and benefits* webpage at [hca.wa.gov/sebb-continuation](http://hca.wa.gov/sebb-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 SEBB medical plans, call the SEBB Program at 1-800-200-1004 (TRS: 711).

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 SEBB coverage changes. You may request a copy of this notice at any time by calling the SEBB 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.

### If you are enrolled in SEBB Continuation Coverage (Unpaid Leave)

You do not have to enroll in Medicare Part D. All SEBB medical plans provide creditable prescription drug coverage. The prescription drug coverage offered by these SEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

### If you are enrolled in SEBB Continuation Coverage (COBRA)

When you or a family member enroll in Medicare, the SEBB Continuation Coverage (COBRA) medical plan will terminate at the end of the month in which you become eligible for Medicare.

### If you lose or terminate your current SEBB medical plan

To avoid paying a Medicare Part D plan late-enrollment penalty, you should enroll in a Medicare Part D plan within 63 days after your SEBB 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 didn't have creditable prescription drug coverage.

### For questions about Medicare Part D

Visit the Centers for Medicare & Medicaid Services website at [medicare.gov](http://medicare.gov) or call 1-800-633-4227.



PO Box 42720  
Olympia, WA 98504-2720

 Be sure to pay extra attention during open enrollment, **October 30 to November 20**. There are some important plan changes ahead, and most plan premiums are increasing.



**iINTERCOM**

**This is your only 2024 open enrollment notice**  
The information you need is inside

