



## School Employees Benefits Board (SEBB) Program February 2024

### Get ready! A new SmartHealth is here

Have you heard? WebMD is the new SmartHealth program vendor. This updated experience will have new features, smarter tools, and a custom experience for you.

#### What is SmartHealth?

SmartHealth is included in your benefits and is a voluntary wellness program that supports your whole person well-being. It can help you manage stress, build resiliency, and adapt to change. As you progress on your wellness journey, you can qualify for the \$125 SmartHealth wellness incentive. Each year, complete the SmartHealth well-being assessment (worth 800 points) and reach a total of 2,000 SmartHealth points by November 30.

#### Who can use SmartHealth?

Generally, subscribers and their spouses or state-registered domestic partners enrolled in SEBB medical coverage can participate in SmartHealth activities.

#### Who can qualify for wellness incentives?

Only eligible subscribers can qualify for the SmartHealth wellness incentives. Eligible subscribers include school employees and SEBB Continuation Coverage subscribers. Learn more about eligibility on HCA's website at [hca.wa.gov/sebb-smarthealth](https://hca.wa.gov/sebb-smarthealth).

#### How do I find my \$125 from 2023?

If you qualified for the \$125 SmartHealth wellness incentive in 2023, it was applied to your medical deductible or, if you're enrolled in a consumer-directed health plan, it was deposited into your health savings account. To learn how to find your \$125, sign in to SmartHealth at [smarthealth.hca.wa.gov](https://smarthealth.hca.wa.gov) and join the "How do I find my \$125?" activity.

To access SmartHealth, you need a SecureAccess Washington (SAW) account. Logging in to SmartHealth through SAW is important for keeping your private information secure, and it's a requirement of the Washington State Office of Cybersecurity. To learn more, visit [hca.wa.gov/access-smarthealth](https://hca.wa.gov/access-smarthealth).

# Get to know Benefits 24/7



Benefits 24/7 is the new online enrollment system for the SEBB Program. It launched in January and replaced SEBB My Account. It brings improved features and an easy-to-use design. You can use Benefits 24/7 on a computer or mobile device to enroll in and manage your SEBB benefits.

Benefits 24/7 will already include your coverage information—no need to reenroll or make changes. You will not lose coverage if you do not use Benefits 24/7.

## Get started

Visit [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov). From there, you'll log in using SecureAccess Washington (SAW). If you already have a SAW account, log in. If you don't have a SAW account, follow the steps to create one.

SAW is Washington State's portal to help keep your private and sensitive information secure.

## If you need help

Visit the *Help with Benefits 24/7* webpage at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) or:

- **Employees:** Contact your payroll or benefits office.
- **SEBB Continuation Coverage subscribers:** Contact the SEBB Program.

## Tips for creating a strong password

A strong password is a barrier to keep your online accounts from being hacked. Consider using a sentence that is easy for you to remember but difficult for others to guess. Additional security measures like multifactor authentication can further enhance password security.

**Use a mix of characters** including upper and lowercase letters, numbers, and symbols. This makes it more difficult for hackers to guess passwords.

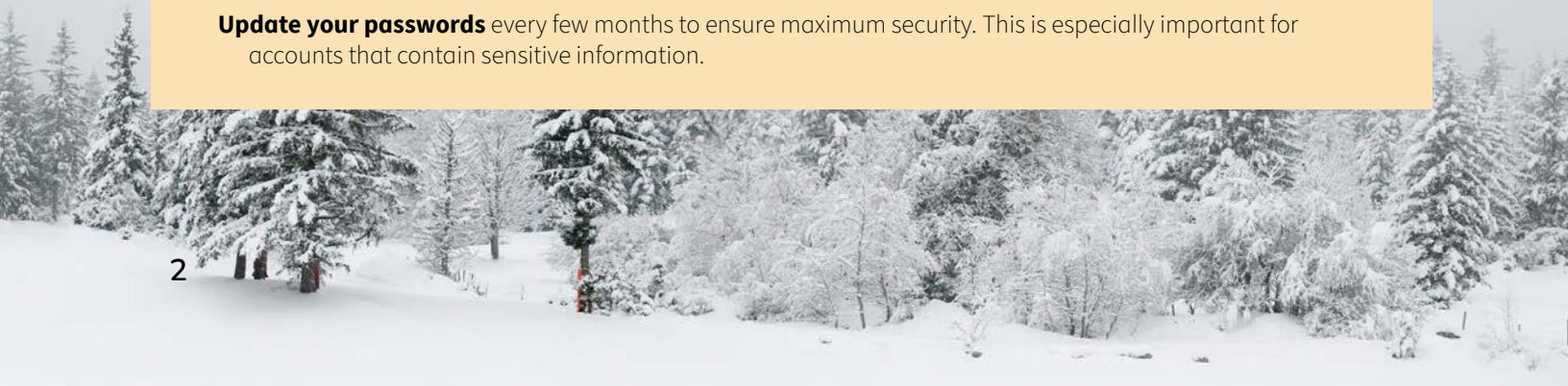
**Avoid using personal information** such as your name, birthdate, or common words. This information can be easily obtained through social media or other online sources.

**Use 12 or more characters.** The longer the password, the stronger it is.

**Avoid reusing passwords for different accounts.** If a hacker gains access to one account, they can access all accounts that use the same password. Use a unique password for each account you have.

**Consider using a password manager** to automatically update stored passwords, keep them encrypted, and require multifactor authentication for access. This eliminates the need to remember multiple passwords and ensures each password is strong and unique.

**Update your passwords** every few months to ensure maximum security. This is especially important for accounts that contain sensitive information.



## Tiny teeth, giant impact

A child's first teeth play a big role in their development, and it's important to take care of them from the start.

### Why it matters

Even babies can get tooth decay. It's the most common chronic childhood disease, affecting more children than obesity, asthma, and diabetes, according to the American Academy of Pediatric Dentistry (AAPD).

Baby teeth provide space for permanent teeth and guide them into position, affecting the development of bones and muscles. While the front teeth fall out at about age 6 or 7, the back teeth last until age 10 to 13.

### Early prevention

AAPD recommends children start going to the dentist as soon as their first teeth come in, or at least by their first birthday.

"The unfortunate truth is that we see children start getting tooth decay before their first birthday," says Dr. Ronald Hsu, a pediatric dentist participating with both Uniform Dental Plan and DeltaCare. "We want to see the kids as early as possible so we can inform the parents how to best prevent tooth decay and give their babies the best chance to have a cavity-free childhood."

Dr. Tu Nguyen, a pediatric dentist practicing with Willamette Dental Group, agrees. "This early visit is not only about examination, but also education. It allows us to provide guidance on feeding, teething, and oral hygiene practices tailored to your child's specific needs. Being proactive helps establish a dental home and allows the dentist to monitor oral development from an early age. Regular dental check-ups from a young age can prevent dental problems in the future."

### Brushing tips

"As soon as your child has teeth, you can begin cleaning them with either an extra soft toothbrush, washcloths, gauze or cotton pads," Dr. Hsu says.

Dr. Hsu recommends having young children lie on their back, with an adult brushing the child's teeth, every night, with just a smear or grain size of toothpaste. "They cope easier in my dental chair, since they are used to lying back flat, opening their mouth, and holding still," he explains. "The sooner a consistent routine is established, the easier the child will be able to tolerate and cooperate in a dental office setting."

### First visit

If your toddler hasn't been to the dentist yet, ask if you can make a "get acquainted" visit so they can be familiar with the dentist office before their first appointment.

Check out some children's books and videos about going to the dentist (you'll find lots to choose from) and begin talking about the visit well in advance. Dr. Hsu recommends, "Treat it as nonchalantly as possible and give only broad-stroke, generalized information."

"Another thing I've found that helps is the calmness of the parents," Dr. Hsu says. "If the parents are nervous and anticipating the worst, the appointment will generally match their expectations. On the other hand, if they treat this visit just like their nightly hygiene routine, it tends to go fairly well."



### Find the right dentist

Although all dentists are trained to provide care for children, pediatric dentists receive an extra two-to-three years' training.

"They are skilled in creating a welcoming, non-intimidating environment that helps children feel at ease," according to Dr. Eugene Skourtes, co-founder and CEO of Willamette Dental Group. "They understand the unique needs and concerns of children and can offer age-appropriate advice and treatment, making the dental experience more pleasant for your child."

Fun and interactive tools, such as dental puppets or toys, are often used to help kids feel at ease, says Dr. Nguyen. "We use positive reinforcement and communication to ease anxiety. Distraction techniques, such as telling stories or showing them the instruments, are also used to make children feel comfortable."

To find a dentist for your child, check your dental plan's website.

### What's covered

To see what dental services are covered, visit [hca.wa.gov/erb](https://hca.wa.gov/erb) and select your member type (school employee or SEBB Continuation Coverage). Select *Dental plans & benefits*, then *Dental benefits at-a-glance*. In most cases, children are covered the same as adults and preventative visits are 100 percent covered.

### Learn more

February is National Children's Dental Health Month. Check out these websites for more information about caring for your child's teeth:

#### [healthychildren.org](https://www.healthychildren.org),

sponsored by American Academy of Pediatrics: Under the Healthy Living tab, choose Oral Health.

#### [mychildrensteeth.org/resources-for-parents/](https://www.mychildrensteeth.org/resources-for-parents/),

sponsored by AAPD.

# Take time to take care

A new year is often a time when you might be thinking about what you want to do differently. This year, make time to focus on your health. Many of us ignore symptoms that could be a sign of more significant health concerns because it seems daunting to address them. Here are some ideas to help you take care of yourself in 2024.

## Be proactive about your health with preventive care

Did you know that staying on top of your preventive care is one of the best things you can do for your health? When you check in with your providers regularly, you're more likely to catch concerns before they turn into major problems. If you don't already get an annual physical to check blood pressure and cholesterol, that's a great place to start. And the best news? A preventive care visit and many preventive care services are covered at little or no cost to you.

## Be your own advocate

Working together with your health care providers is crucial for getting good care. This involves:



**Preparing.** At your next visit, come prepared to ask questions about your health, including the pros and cons of treatments, and if there are alternatives.

Some common questions include:

- Is my blood pressure in a healthy range?
- Are my blood sugar levels in a healthy range?
- Are all my vaccinations up to date?
- Should any changes be made to my medications?
- What annual screenings do you recommend for me?



**Participating.** Actively engaging in your health care may also save everyone time. A normal office visit takes about 15 minutes—an incredibly short time for something so important and complex as a person's health and well-being. Limited time makes it important for you to be prepared for and actively involved in your visit. Your provider may need more time to find the right answers for you, so follow up as needed. Also, follow through on your treatment plan, and let your provider know if your condition changes.



**Asking questions.** It can be intimidating to ask your provider to explain something differently, but if your provider doesn't explain things in a way you understand or you have more questions, let them know. Say something like, "Okay, let me see if I understand this correctly." Or respond to information given to you by stating your understanding. For example, "So are you saying that I have developed a [condition] and that means that I can expect...?" Or, "Can we go over how likely I am to develop a blood clot in my legs when I am under general anesthesia?"

### How do I find a provider?

If you need to find a provider, access your plan's online directory by visiting [hca.wa.gov/erb](https://hca.wa.gov/erb), selecting your member type (school employee or SEBB Continuation Coverage), and selecting *Find a provider*.





## Understand your health coverage before you need it

It's easy to get lost in the details of your health insurance and find yourself with a bigger out-of-pocket expense than you had expected. The good news is that there are tools to help you.

**Summary of Benefits and Coverage (SBC):** All health plans provide SBCs, which are easy-to-read summaries that let members compare costs and coverage between health plans. You can use SBCs to understand some of the health plan's costs, including deductible amounts and copays or coinsurance. They also list some examples of common medical events and the costs associated, as well as services the plan does not cover. To get an SBC for your current medical plan, visit HCA's website at [hca.wa.gov/erb](https://hca.wa.gov/erb), select your member type, and then select *Medical plans and benefits*. You can also access SBCs from your health plan's website or call the plan to request a paper copy at no charge.

**Benefits booklet (also called evidence of coverage or certificate of coverage):** All health plans publish information about what is covered under the plan and at what cost to members. You can get a copy of these documents by visiting the plan's website or calling the plan. To find contact information for your health plan, visit HCA's website at [hca.wa.gov/erb](https://hca.wa.gov/erb), select your member type, and then select *Contact the plans* under *Get help*.



Your newsletter includes other articles related to maintaining your health with preventive care. See "Tiny teeth, giant impact" for more information.

## Did you submit your 2023 FSA or DCAP claims?

If not, there is still time! You have until March 31, 2024 to submit a claim for qualifying expenses that occurred between January 1 and December 31, 2023.

### What is an FSA and DCAP, and could they help me save money?

The SEBB Program partners with Navia Benefit Solutions to provide a Medical Flexible Spending Arrangement (FSA), a Limited Purpose FSA, and a Dependent Care Assistance Program (DCAP). FSAs and the DCAP allow employees to set aside funds from each paycheck, pre-tax, to use toward eligible expenses. To learn more, visit Navia Benefit Solutions' website at [sebb.naviabenefits.com](https://sebb.naviabenefits.com).

# iINTERCOM

Your SEBB health benefits newsletter

Learn about a new online enrollment system, Smarthealth enhancements, and how to find a provider.

