

Public Employees Benefits Board Meeting

May 9, 2024

Public Employees Benefits Board

May 9, 2024

9:00 a.m. – 1:00 p.m.

This meeting will be hybrid with attendance options both in person and via Zoom

Health Care Authority
Sue Crystal A & B
626 8th Avenue SE
Olympia, Washington

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TAB 1

Public Employees Benefits Board
May 9, 2024
9:00 a.m. – 1:00 p.m.

This meeting will be hybrid with attendance options either in person or via Zoom. Masks are optional.

TO JOIN ZOOM MEETING – SEE INFORMATION BELOW

9:00 a.m.*	Welcome and Introductions		Sue Birch, Chair	
9:05 a.m.	Meeting Overview		Dave Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information
9:10 a.m. 10 mins	Approval of Meeting Minutes • April 11, 2024	TAB 3	Sue Birch, Chair	Action
9:20 a.m. 15 mins	UMP Benefit Design	TAB 4	Ryan Ramsdell, Team Manager Employees & Retirees Benefits (ERB) Division	Action
9:35 a.m. 30 mins	Benefits 24/7 Update	TAB 5	Chatrina Pitsch, IT Policy & Planning Manager Enterprise Technology Services (ETS) Division	Information/ Discussion
10:05 a.m.	Liberty Mutual Auto Insurance Discount Discussion	TAB 6	Andrea Philhower, Team Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:35 a.m.	General Public Comment			
11:05 a.m.	Closing			
11:10 a.m.	Transition to Executive Session			
11:15 a.m.	Executive Session			
1:00 p.m.	Adjourn		Sue Birch, Chair	

*All Times Approximate

The Public Employees Benefits Board will meet Thursday, May 9, 2024 at the Washington State Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA. Attendance for this meeting can be in person or via Zoom. Masks are optional.

The Board will consider all matters on the agenda plus any items that may normally come before them.

Pursuant to RCW 42.30.110(1)(L), the Board will meet in Executive Session to consider proprietary or confidential nonpublished information related to the development, acquisition, or implementation of state purchased health care services as provided in RCW 41.05.026. The Executive Session will begin at 11:05 a.m. and conclude no later than 1:00 p.m.*

No "final action," as defined in RCW 42.30.020(3), will be taken at the Executive Session.

This notice is pursuant to the requirements of the Open Public Meeting Act, Chapter 42.30 RCW.

To provide public comment by email, direct e-mail to: PEBBoard@hca.wa.gov.

Materials will be posted at <https://hca.wa.gov/peb-board-meetings> by close of business on Monday, May 6, 2024.

Join Zoom Meeting

<https://us02web.zoom.us/j/82751808664?pwd=L1hpSUF2VzUwUDITREIQbENKZTlnZz09>

Meeting ID: 827 5180 8664

Passcode: 358729

One tap mobile

+12532050468,,82751808664#,,,,*358729# US

+12532158782,,82751808664#,,,,*358729# US (Tacoma)

Dial by your location

- +1 253 205 0468 US
- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)
- +1 669 444 9171 US
- +1 669 900 6833 US (San Jose)
- +1 719 359 4580 US
- +1 312 626 6799 US (Chicago)
- +1 360 209 5623 US
- +1 386 347 5053 US
- +1 507 473 4847 US
- +1 564 217 2000 US
- +1 646 931 3860 US
- +1 689 278 1000 US
- +1 929 205 6099 US (New York)
- +1 301 715 8592 US (Washington DC)
- +1 305 224 1968 US
- +1 309 205 3325 US

Meeting ID: 827 5180 8664

Passcode: 358729

Find your local number: <https://us02web.zoom.us/u/k4KA8IZ3L>

PEB Board Members

Name	Representing
Sue Birch, Director Health Care Authority 626 8 th Ave SE PO Box 42713 Olympia WA 98504-2713 V 360-725-2104 sue.birch@hca.wa.gov	Chair
Kurt Spiegel WA Federation of State Employees 1212 Jefferson ST SE #300 Olympia WA 98501 V 833-622-9373 PEBBoard@hca.wa.gov	State Employees
Elyette Weinstein 5000 Orvas CT SE Olympia WA 98501-4765 V 360-705-8388 PEBBoard@hca.wa.gov	State Retirees
Tom MacRobert 4527 Waldrick RD SE Olympia WA 98501 V 360-264-4450 PEBBoard@hca.wa.gov	K-12 Retirees
Michaela Doelman Office of Financial Management 302 Sid Snyder Ave Olympia WA 98501 C 360-790-8315 PEBBoard@hca.wa.gov	Benefits Management/Cost Containment

PEB Board Members

Name	Representing
Sharon Laing Box 358421 1900 Commerce Street Tacoma, WA 98402 V 253-692-4475 PEBBoard@hca.wa.gov	Benefits Management/Cost Containment
John Comerford* 121 Vine ST Unit 1205 Seattle, WA V 206-625-3200 PEBBoard@hca.wa.gov	Benefits Management/Cost Containment
Harry Bossi 19619 23 rd DR SE Bothell WA 98012 V 360-689-9275 PEBBoard@hca.wa.gov	Benefits Management/Cost Containment
Legal Counsel Michael Tunick, Assistant Attorney General 7141 Cleanwater DR SW PO Box 40124 Olympia WA 98504-0124 V 360-586-6495 MichaelT4@atg.wa.gov	

*non-voting members

1/26/24



STATE OF WASHINGTON
HEALTH CARE AUTHORITY
626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

PEB BOARD MEETING SCHEDULE

2024 Public Employees Benefits (PEB) Board Meeting Schedule

The PEB Board meetings will be held at the Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA 98501.

February 1, 2024 (Board Retreat) - starting at 9:00 a.m.*

March 21, 2024 - starting at 9:00 a.m.

April 11, 2024 - starting at 9:00 a.m.

May 9, 2024 - starting at 9:00 a.m.

June 13, 2024 - starting at 9:00 a.m.

June 27, 2024 – starting at 9:00 a.m.

July 11, 2024 - starting at 9:00 a.m.

July 18, 2024 - starting at 9:00 a.m.

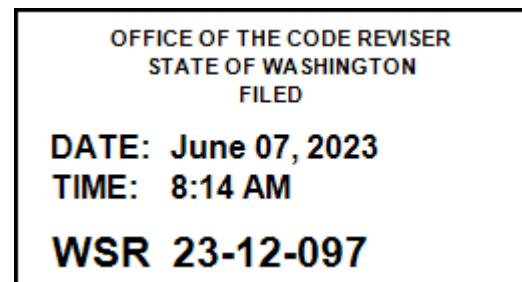
July 25, 2024 - starting at 9:00 a.m.

August 1, 2024 - starting at 9:00 a.m.

*Meeting times are tentative

If you are a person with a disability and need a special accommodation, please contact the Employees and Retirees Benefits (ERB) Board Operations Manager at 360-725-9400.

06/06/2023



TAB 2

PEB BOARD BY-LAWS

ARTICLE I

The Board and its Members

1. **Board Function**—The Public Employees Benefits Board (hereinafter “the PEBB” or “Board”) is created pursuant to RCW 41.05.055 within the Health Care Authority; the PEBB’s function is to design and approve insurance benefit plans and establish eligibility criteria for participation in insurance benefit plans for Higher Education and State employees, State retirees, and school retirees.
2. **Staff**—Health Care Authority staff shall serve as staff to the Board.
3. **Appointment**—The Members of the Board shall be appointed by the Governor in accordance with RCW 41.05.055. Board Members shall serve two-year terms. A Member whose term has expired but whose successor has not been appointed by the Governor may continue to serve until replaced.
4. **Non-Voting Member**—There shall be one non-voting Members appointed by the Governor because of their experience in health benefit management and cost containment.
5. **Privileges of Non-Voting Member**—The non-voting Member shall enjoy all the privileges of Board membership, except voting, including the right to sit with the Board, participate in discussions, and make and second motions.
6. **Board Compensation**—Members of the Board shall be compensated in accordance with RCW [43.03.250](#) and shall be reimbursed for their travel expenses while on official business in accordance with RCW [43.03.050](#) and [43.03.060](#).

ARTICLE II

Board Officers and Duties

1. **Chair of the Board**—The Health Care Authority Administrator shall serve as Chair of the Board and shall preside at all meetings of the Board and shall have all powers and duties conferred by law and the Board’s By-laws. If the Chair cannot attend a regular or special meeting, he or she shall designate a Chair Pro-Tem to preside during such meeting.
2. **Other Officers**—(reserved)

ARTICLE III
Board Committees

(RESERVED)

ARTICLE IV
Board Meetings

1. Application of Open Public Meetings Act—Meetings of the Board shall be at the call of the Chair and shall be held at such time, place, and manner to efficiently carry out the Board's duties. All Board meetings, except executive sessions *as permitted by law*, shall be conducted in accordance with the Open Public Meetings Act, Chapter 42.30 RCW.
2. Regular and Special Board Meetings—The Chair shall propose an annual schedule of regular Board meetings. The schedule of regular Board meetings, and any changes to the schedule, shall be filed with the State Code Reviser's Office in accordance with RCW 42.30.075. The Chair may cancel a regular Board meeting at his or her discretion, including the lack of sufficient agenda items. The Chair may call a special meeting of the Board at any time and proper notice must be given of a special meeting as provided by the Open Public Meetings Act, RCW 42.30.
3. No Conditions for Attendance—A member of the public is not required to register his or her name or provide other information as a condition of attendance at a Board meeting.
4. Public Access—Board meetings shall be held in a location that provides reasonable access to the public including the use of accessible facilities.
5. Meeting Minutes and Agendas—The agenda for an upcoming meeting shall be made available to the Board and the interested members of the public at least 24 hours prior to the meeting date or as otherwise required by the Open Public Meetings Act.

Agendas may be sent by electronic mail and shall also be posted on the HCA website. An audio recording (or other generally accepted electronic recording) shall be made of the meeting. HCA staff will provide minutes summarizing each meeting from the audio recording. Summary minutes shall be provided to the Board for review and adoption at a subsequent Board meeting.

6. Attendance—Board Members shall inform the Chair with as much notice as possible if unable to attend a scheduled Board meeting. Board staff preparing the minutes shall record the attendance of Board Members at the meeting for the minutes.

ARTICLE V
Meeting Procedures

1. Quorum—Five voting members of the Board shall constitute a quorum for the transaction of business. No final action may be taken in the absence of a quorum. The Chair may declare a meeting adjourned in the absence of a quorum necessary to transact business.
2. Order of Business—The order of business shall be determined by the agenda.
3. Teleconference Permitted—A Board Member may attend a meeting in person or, by special arrangement and advance notice to the Chair, by telephone conference call, or video conference when in-person attendance is impracticable.
4. Public Testimony—The Board actively seeks input from the public at large, from enrollees served by the PEBB Program, and from other interested parties. Time is reserved for public testimony at each regular meeting, generally at the end of the agenda. Opportunity for public testimony at Board meetings shall also be made available immediately before the Board’s vote on a resolution. At the direction of the Chair, opportunities for public testimony may also be made available at other times during Board meetings. The Chair has authority to limit the time for public testimony, including the time allotted to each speaker, depending on the time available and the number of persons wishing to speak.
5. Motions and Resolutions—All actions of the Board shall be expressed by motion or resolution. No motion or resolution shall have effect unless passed by the affirmative votes of a majority of the Board Members present and eligible to vote, or in the case of a proposed amendment to the By-laws, a 2/3 majority of the Board.
6. Representing the Board’s Position on an Issue—No Board Member may endorse or oppose an issue purporting to represent the Board or the opinion of the Board on an issue unless the majority of the Board approve of such position.
7. Manner of Voting—On motions, resolutions, or other matters a voice vote may be used. At the discretion of the Chair, or upon request of a Board Member, a roll call vote may be conducted. Proxy votes are not permitted, but the prohibition of proxy votes does not prevent a Chair Pro-Tem designated by the Health Care Authority Director from voting.
8. Parliamentary Procedure—All rules of order not provided for in these By-laws shall be determined in accordance with the most current edition of Robert’s Rules of Order. Board staff shall provide a copy of *Robert’s Rules* at all Board meetings.
9. Civility—While engaged in Board duties, Board Members’ conduct shall demonstrate civility, respect, and courtesy toward each other, HCA staff, and the public and shall be guided by fundamental tenets of integrity and fairness.
10. State Ethics Law and Recusal—Board Members are subject to the requirements of the Ethics in Public Service Act, Chapter 42.52 RCW. A Board Member shall recuse

himself or herself from casting a vote as necessary to comply with the Ethics in Public Service Act.

ARTICLE VI
Amendments to the By-Laws and Rules of Construction

1. Two-thirds majority required to amend—The PEBB By-laws may be amended upon a two-thirds (2/3) majority vote of the Board.
2. Liberal construction—All rules and procedures in these By-laws shall be liberally construed so that the public's health, safety and welfare shall be secured in accordance with the intents and purposes of applicable State laws and regulations.

Last Revised March 9, 2023

TAB 3

Draft
Public Employees Benefits Board
Meeting Minutes

May 9, 2024
Health Care Authority
Sue Crystal Rooms A & B
Olympia, Washington
9:00 a.m. – 1:45 p.m.

The Briefing Book with the complete presentations and an audio recording of the meeting can be found at:
<https://www.hca.wa.gov/about-hca/programs-and-initiatives/public-employees-benefits-board-pebb-program/meetings-and-materials#meeting-materials>

Members Present in Olympia

Lou McDermott, Chair Pro-Tem
Elyette Weinstein
Tom MacRobert
Kurt Spiegel
Michaela Doelman
Harry Bossi

Members Present via Zoom

None

Members Absent

Sharon Laing
John Comerford

PEB Board Counsel

Michael Tunick, AAG (in person)

Call to Order

Lou McDermott, Chair Pro-Tem, called the meeting to order at 9:02 a.m. Sufficient members were present to allow a quorum. Board members and the public were able to attend either in person or virtually via Zoom.

Meeting Overview

David Iseminger, Director, Employees and Retirees Benefits (ERB) Division, provided an overview of the agenda.

Approval of Meeting Minutes

Tom MacRobert moved, and Elyette Weinstein seconded a motion to approve the March 21, 2024 meeting minutes. Minutes were approved by unanimous vote. Sharon Laing was absent for voting.

March Meeting Follow Up

David Iseminger, Director, and **Jenny Switzer**, Senior Account Manager in the Employees and Retirees Benefits (ERB) Division gave a presentation of follow-up information regarding pharmacy administration. The presentation included information on Amazon Rx services and links to the Rx comparison tools for the PEBB Program plans.

Supplemental Budget Update

Tanya Deuel, ERB Finance Manager in the Financial Services Division provided an overview of the final 2024 supplemental budget. The overview included the final funding rates, information on the Medicare explicit subsidy, final conference budget funding, information on the consolidation legislative report, obesity and weight loss treatment drugs budget provisions, and additional proviso language.

Vision Benefit Design Update

Beth Heston, Procurement Manager and Stella Ng, Policy and Rules Coordinator both in the Employees and Retirees Benefits (ERB) Division provided a presentation on the PEBB Program's vision benefits. The presentation included vision benefits for employees and non-Medicare retirees, medical benefits for eye disease, vision plan service areas, and policy resolutions for voting.

- *PEBB 2024-12: Fully insured vision plans.* Elyette Weinstein moved, and Michaela Doelman seconded a motion to approve the resolution. The resolution passed with a unanimous vote. Sharon Laing was absent for voting.
- *PEBB 2024-13: Default enrollment if an employee did not enroll in a PEBB vision plan during the annual open enrollment in 2024.* Tom MacRobert moved, and Elyette Weinstein seconded a motion to approve the resolution. The resolution passed with a unanimous vote. Sharon Laing was absent for voting.
- *PEBB 2024-14: Non-Medicare retiree enrollment requirement.* Harry Bossi moved, and Tom MacRobert seconded a motion to approve the resolution. The resolution passed with a unanimous vote. Sharon Laing was absent for voting.
- *PEBB 2024-15: Amending PEBB 2021-12 (amending resolutions PEBB 2020-04 relating to default enrollments for an employee who fails to make a timely election).* Elyette Weinstein moved, and Kurt Spiegel seconded a motion to approve the resolution. The resolution passed with a unanimous vote. Sharon Laing was absent for voting.
- *PEBB 2024-16: Amending PEBB policy resolution "error correction" adopted on July 16, 2014.* Tom MacRobert moved, and Harry Bossi seconded a motion to approve the resolution. The resolution passed with a unanimous vote. Sharon Laing was absent for voting.

Policy and Rules Development

Stella Ng, Policy and Rules Coordinator and **Emily Duchaine**, Regulatory Analyst in the Employees and Retirees Benefits (ERB) Division brought 11 policy resolutions for voting.

- The following dual enrollment policy resolutions were voted on as a set with a single vote. Elyette Weinstein moved, and Michaela Doelman seconded a motion to approve the set of ten resolutions. The motion passed with a unanimous vote. Sharon Laing was absent for voting.
 - *PEBB 2024-01: Amending Resolution PEBB 2021-02 Employees may waive enrollment in medical.*
 - *PEBB 2024-02: Amending Resolution PEBB 2021-03 PEBB benefit enrollment requirements when SEBB benefits are waived.*
 - *PEBB 2024-03: Amending Resolution PEBB 2021-04 Resolving dual enrollment when an employee's only medical enrollment is in SEBB.*
 - *PEBB 2024-04: Amending Resolution PEBB 2021-05 Resolving dual enrollment involving dual subscriber eligibility.*
 - *PEBB 2024-05: Amending Resolution PEBB 2021-06 Resolving dual enrollment involving a PEBB dependent with multiple medical enrollments.*
 - *PEBB 2024-06: Amending Resolution PEBB 2021-07 Resolving dual enrollment involving a member with multiple medical enrollments as a dependent.*
 - *PEBB 2024-07: Amending Resolution PEBB 2021-08 PEBB benefit automatic enrollments when SEBB benefits are auto-disenrolled.*
 - *PEBB 2024-08: Amending Resolution PEBB 2021-09 Enrollment requirements when an employee loses dependent coverage in SEBB benefits.*
 - *PEBB 2024-09: Amending Resolution PEBB 2021-05 PEBB continuation coverage eligibility for employees' dependents.*
 - *PEBB 2024-10: Rescinding Resolution PEBB 2022-02 Employees may waive enrollment in dental.*
- *PEBB 2024-11: Amending PEBB 2022-04 Deferring PEBB retiree insurance coverage when the subscriber becomes eligible for the employer contribution.* Tom MacRobert moved, and Kurt Spiegel seconded a motion to approve the resolution. The resolution passed with a unanimous vote. Sharon Laing was absent for voting.

UMP Benefit Design

Ryan Ramsdell, Uniform Medical Plan Team Manager in the Employees and Retirees Benefits (ERB) Division gave a presentation on a benefit design change in the PEBB Program. The presentation included information regarding diagnostic and supplemental breast exam coverage as well as information on the UMP diabetes management program. Resolutions to make these benefit changes for plan year 2025 were introduced and are scheduled for a vote at the May board meeting.

2024 Annual Rulemaking Briefing

Stella Ng, Policy and Rules Coordinator in the Employees and Retirees Benefits (ERB) Division presented an annual rulemaking briefing for the PEBB Program. The briefing included the rulemaking timeline, focus of rulemaking, information on implementing final rules for 2023 legislation, administrative and benefits management, and amendments within HCA's authority.

2025 UMP Medicare Plan Option

Ellen Wolfhagen, Retiree Benefits Manager in the Employees and Retirees Benefits (ERB) Division, **Luke Dearden**, Clinical Pharmacist from the Clinical Quality and Care Transformation Division, and **Stella Ng**, Policy and Rules Coordinator in the Employees and Retirees Benefits Division came together to present more information regarding the 2025 UMP Medicare plan option, which also included policy resolutions for voting.

- *PEBB 2024-17: UMP Classic Medicare Part D coverage.* Tom MacRobert moved, and Elyette Weinstein seconded a motion to approve the resolution. The resolution passed with a unanimous vote. Sharon Laing was absent for voting.

The following members of the public provided comments of support regarding PEBB 2024-17:

- **Annette Barca**
- **Mary Demange**
- The following Medicare enrollment policy resolutions were voted on as a set with a single vote. Elyette Weinstein moved, and Michaela Doelman seconded a motion to approve the set of five resolutions. The motion passed with a unanimous vote. Sharon Laing was absent for voting.
 - *PEBB 2024-18: Automatic enrollment – UMP Classic Medicare – annual open enrollment 2024.*
 - *PEBB 2024-19: UMP Classic Medicare enrollment.*
 - *PEBB 2024-20: UMP Classic Medicare enrollment during gap month(s).*
 - *PEBB 2024-21: Amending PEBB 2022-03 Medicare Advantage Prescription Drug plan enrollment during gap month(s).*
 - *PEBB 2024-22: When a subscriber is involuntarily terminated by a Medicare Part D plan.*

General Public Comment

The following members of the public provided comments:

- **Toni Long**
- **Amy Fortier**
- **Annette Barca**

Topics brought forth during public comments included comments of support for PEBB 2024-17, and requests for additions to Medicare plans in the future.

Their testimonies can be found in the audio recording for the April 11, 2024 PEB Board meeting at:

<https://www.hca.wa.gov/about-hca/programs-and-initiatives/public-employees-benefits-board-pebb-program/meetings-and-materials#meeting-materials>

Next Meeting

May 9, 2024

Starting time 9:00 a.m.

Preview of May 9, 2024 PEB Board Meeting

Dave Iseminger, Director, Employees and Retirees Benefits (ERB) Division, provided an overview of potential agenda topics for the May 9, 2024 meeting.

Meeting was adjourned at 12:22 p.m.

TAB 4

UMP Benefit Design

Ryan Ramsdell
Uniform Medical Plan Team Manager
Employees and Retirees Benefits Division
May 9, 2024

PEBB 2024-23

Follow Up

- ▶ No comments or concerns

Proposed Resolution

PEBB 2024-23 (Revised)

UMP Diagnostic & supplemental breast exam coverage

Beginning January 1, 2025, diagnostic and supplemental breast exams to be covered at no cost share to Uniform Medical Plan (UMP) members ~~for in-network services~~. UMP CDHP members need to meet their deductible before the plan will pay any portion of the claim.

Resolution PEBB 2024-23

UMP Diagnostic & supplemental breast exam coverage

Resolved that, beginning January 1, 2025, diagnostic and supplemental breast exams to be covered at no cost share to Uniform Medical Plan (UMP) members. UMP CDHP members need to meet their deductible before the plan will pay any portion of the claim.

PEBB 2024-24

Follow Up

- ▶ Omada brief overview
- ▶ Omada dietary coaching
- ▶ The diabetes management plan is available for UMP members 18 years and older who are not enrolled in Medicare

Resolution PEBB 2024-24

UMP Diabetes Management Program

Resolved that, beginning January 1, 2025, the Uniform Medical Plan (UMP) will implement a Diabetes Management Program.

Next Steps

- ▶ Updates to HCA member facing materials as appropriate
- ▶ Updates to Regence member communications prepare for implementation
- ▶ Regence internal system updates

Questions?

Ryan Ramsdell, UMP TPA Account Team Manager
Employees and Retirees Benefits Division

Ryan.Ramsdell@hca.wa.gov

TAB 5

Benefits 24/7 Update

Chatrina Pitsch
IT Policy & Planning Manager
Enterprise Technology Services Division
May 2, 2024

Launch of Benefits 24/7

- ▶ Launched January 16, 2024, replacing PEBB My Account and SEBB My Account
- ▶ A few of the improvements for PEBB employers
 - ▶ Subscriber makes newly eligible elections
 - ▶ Submit dependent verification documentation through system
 - ▶ Resolve dual enrollment in real-time with shared database
 - ▶ Apply for retiree or continuation coverage in Benefits 24/7
 - ▶ Initiate special open enrollments
 - ▶ Subscriber enrollment history visible to benefit administrators

Many Successes But Also Challenges

- ▶ Working through system bugs, data inconsistencies, and other challenges
- ▶ Resolved many issues already, including:
 - ▶ Corrected benefit administrator ability to terminate employee benefits prospectively
 - ▶ Allowing social security numbers beginning with 7 or 8
 - ▶ Fixed enrollment date for many newborns added as dependents
 - ▶ Addressed several issues involving migrated dependent data

Next Steps

- ▶ Continued work on system stabilization
- ▶ New functionality for 2025:
 - ▶ Vision
 - ▶ Medicare Part D
- ▶ Ensure Benefits 24/7 is ready to meet the demands of annual open enrollment in the fall
- ▶ Address key functional areas to ensure a smooth and seamless experience for all users
- ▶ Remind subscribers to register in Benefits 24/7 before open enrollment to ensure they can successfully access and navigate the system

Support For Benefit Administrators

- ▶ Ongoing support provided by the Outreach and Training team via HCA Support
- ▶ Training tools
 - ▶ Training environment available
 - ▶ Benefits 24/7 user manuals
 - ▶ Instructional videos: Overview, access, managing eligibility, enrollment, dependent verification, etc.
 - ▶ Recorded webinars: Q&A sessions from April through May 2023

Communications

▶ Subscribers

- ▶ May newsletters — Benefits 24/7 article reminding to set up an account
- ▶ October newsletters — Benefits 24/7 article providing resources for open enrollment changes
- ▶ Other open enrollment communications, such as HCA website and materials provided at in-person benefits fairs

▶ Benefit administrators

- ▶ Project update provided in April
- ▶ Continued project updates planned throughout 2024

Questions?

Chatrina Pitsch, IT Policy & Planning Manager
Enterprise Technology Services Division

Chatrina.Pitsch@hca.wa.gov

TAB 6

Liberty Mutual Auto Insurance Discount Discussion

Andrea Philhower
Fully Insured Team Manager
Employees and Retirees Benefits Division
May 9, 2024

RCW 41.05.065 (9)

(9) The public employees' benefits board shall review plans proposed by insuring entities that desire to offer property insurance and/or accident and casualty insurance to state employees through payroll deduction. The public employees' benefits board may approve any such plan for payroll deduction by insuring entities holding a valid certificate of authority in the state of Washington and which the public employees' benefits board determines to be in the best interests of employees and the state. The public employees' benefits board shall adopt rules setting forth criteria by which it shall evaluate the plans.

Liberty Mutual Background

- ▶ Contract executed with Board approval about 23 years ago
- ▶ Largely implemented before direct bank transfers
- ▶ Twice yearly, co-branded mass solicitation letters are sent from Liberty Mutual
- ▶ Members have shared concerns
 - ▶ Privacy of personal contact information
 - ▶ Appears to be endorsed by HCA and the PEB Board
- ▶ Due for review

Considerations

- ▶ Convenience of payroll deduction
 - ▶ Much like other payment and billing options; increased discount for payroll deduction
- ▶ Potential positive impact on Employer of Choice program
- ▶ Additional discount
 - ▶ Product is individually underwritten
 - ▶ Discount is applied post-underwriting

Considerations (*cont.*)

- ▶ No impact on available benefit design or structure
- ▶ No impact on underwriting process or factors
- ▶ Continued availability of discount
- ▶ Privacy concerns for members

Recommended Future Program Evaluation Criteria

Benefits for Members

- ▶ Product differentiation
 - ▶ Additional features
 - ▶ Benefit design and coverage amounts
 - ▶ Improved access to coverage (rural, internet access, etc.)
- ▶ Affordability
 - ▶ Discounts compared to general market
- ▶ Convenience
 - ▶ Application for coverage
 - ▶ Underwriting and approval processes
 - ▶ Billing

Recommended Future Program Evaluation Criteria

Program Benefits

- ▶ Administrative simplification
- ▶ Employee recruitment and retention
- ▶ Provides actual benefit to members
- ▶ Aligns with HCA benefit offerings
- ▶ Reputable organization
- ▶ Consistent member communications from HCA for voluntary optional benefits

Questions?

Andrea Philhower, Fully Insured Team Manager
Employees and Retirees Benefits Division

Andrea.Philhower@hca.wa.gov

Appendix

Message about auto + home insurance benefits and the option for payroll deduction.



We customize.
You could **save over \$700** on auto insurance.¹

Here's what you can look forward to with customized auto insurance from Liberty Mutual:

Savings

- **We customize. You could save over \$700** on auto insurance with your special member discounted rate.¹ Plus, you could save an additional 5% on home insurance.²
- **Multi-Car Discount and Multi-Policy Discount** could help you save even more.²
- **12-Month Rate Guarantee** locks in your low rate for the entire year.³

Benefits

- **Accident Forgiveness** ensures your premium won't go up due to your first accident.⁴
- **Dedicated 24-Hour Claims Assistance** to serve you from any device.

Convenience

- Save time with your choice of payment options, such as a **direct bill to your home, electronic funds transfer (EFT), or having your payments automatically taken out of your paycheck for up to an additional 7.5% savings** on auto insurance with our **Preferred Payment Discount**.⁵



Call 1-800-706-5525 today for your **FREE** quote.

Mon.-Fri., 4 a.m. to 10 p.m.; Sat., 4 a.m. to 8:30 p.m.; Sun., 6 a.m. to 7 p.m. (PST)
Please have your Personal Invitation Number, current policy, and driver's license available.



Important: You don't have to wait for your current policy to expire to switch and save.

(Turn over for even more benefits.)

Liberty Mutual does not guarantee the lowest rate to all Public Employees Benefits Board (PEBB) Program members; rates are based on underwriting for each individual situation. Contact Liberty Mutual to find out if we can offer you better rates.

Fast facts about this voluntary benefit

Q Why choose Liberty Mutual?

A One of the many reasons is the fact that we have over a 100-year history of helping people live safer, more secure lives.

Q How does customized auto insurance save me money?

A We'll customize your auto insurance to fit how you drive...so you only pay for what you need. **That could save you over \$700.¹**

Q What other discounts could I qualify for?

A When you call for your free, no-obligation quote, you can find out if you qualify for other ways to save even more, including a **Violation-Free Discount** and an **Early Shopper Discount.²**

To see how much you could save, contact us for your free, no-obligation quote today.

If you are already a Liberty Mutual customer and want to save based on your group affiliation, just call Liberty Mutual to find out how we can update your policy at your next renewal.

¹Average savings based on a countrywide survey of new customers who reported savings when they switched to Liberty Mutual between 10/2021 and 09/2022. Savings may vary. Comparison does not apply in MA.

²Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

³12-month policies may be standard in several states. Your rate is guaranteed for one full year from your effective date. Rate guarantee may not apply if there are customer-initiated changes that impact policy premium.

⁴ACCIDENT FORGIVENESS NOT AVAILABLE IN CA. Terms and conditions apply.

⁵Available to affinity employer groups of 100+ members only. Discount filed and approved and varies by state.

A consumer report from a consumer reporting agency and/or a motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116. In Texas, coverage provided and underwritten by Liberty County Mutual Insurance Company, 7900 Windrose Avenue, Plano, Texas 75024.

We respect your privacy. Learn more about our privacy policy at libertymutual.com/privacy. To stop receiving mailings from Liberty Mutual at your home, visit LMOptOut.com.