

You asked, we listened.

Last year, retirees joined public forums and listening sessions to discuss PEBB plan offerings, affordability, and customer care. One request was to provide more retiree communications. That is why we are introducing retiree editions of the *For Your Benefit* newsletter in February and May.

What will be included in the retiree newsletters?

Every winter and spring you can expect to receive a retiree newsletter in addition to the open enrollment newsletter you receive in October. We'll share plan updates, benefits and how to use them, and provide cost-saving tips. We will also feature member questions and promote opportunities for you to take an active role in your and your family's care.

Our members matter

In response to retiree feedback, we also introduced new materials such as a timeline to help soon-to-be retirees keep track of important milestones on their retirement journey. Together, with input from retirees, we also developed a welcome letter, road

map, and additional materials to support new and continuing retirees.

For open enrollment, we created a retiree-specific *Open enrollment* webpage and changed our social media strategy to include retiree-specific content (keep an eye out for our posts in light blue).

Interested in connecting with us?

We will be hosting town halls during the month of February. Visit hca.wa.gov/retiree-engagement for more information.

Thank you for taking the time to connect with us. We're here to listen.



Get to know Benefits 24/7

Benefits 24/7 is the new online enrollment system for the PEBB Program. It launched in January and replaced PEBB 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 PEBB 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. 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. For help with logging in to Benefits 24/7, call the PEBB Program at 1-866-335-0043 (TRS: 711).

Keep your sensitive information safe. Use 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.

Tips for creating a strong password


✂ 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.

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 **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.

In case you were wondering

We've gathered questions we often hear from retirees about their benefits. We hope this might answer a question you've been wondering about.

1. Should I contact the PEBB Program, DRS, or Social Security with my question?

If you have a question about enrolling in PEBB benefits, the PEBB Program can be a great starting point! If you have a question about your retirement plan, or whether you can use your pension to cover your premiums, visit the Department of Retirement Systems (DRS) at drs.wa.gov. Finally, if you have a question about applying for Medicare Part A or Part B, or need a new copy of your Medicare card, the Social Security Administration will have the answers you need at ssa.gov.

2. What is Medigap?

Medicare supplement plans are sometimes called "Medigap" plans. You can enroll in a Medicare supplement plan in addition to Original Medicare (Part A and Part B). A Medicare supplement plan can help to cover out-of-pocket costs that are not covered by Original Medicare such as coinsurance or copays. It does not cover prescription drug costs, so if you choose to enroll in Premera Blue Cross Medicare Supplement Plan G, you will also need to enroll in Medicare Part D for prescription drug coverage. A Medicare supplement plan is only one option of supplemental Medicare coverage available in the PEBB Program.

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.

How do I find a provider?


If you need to find a provider, access your plan's online directory by visiting hca.wa.gov/pebb-retirees and clicking *Find a provider*.

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 of my vaccinations up to date?
- Should any changes be made to my medications?
- What annual screenings do you recommend for me?
- What can I do to prevent falls?

 **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...?" If you experience other obstacles, such as not hearing the provider's explanation clearly, let them know. They may be able to provide the information in another way, such as writing it down to take with you after your visit.

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 non-Medicare 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 non-Medicare medical plan, visit HCA's website at hca.wa.gov/pebb-retirees 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)

(SBC): 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/pebb-retirees and then select *Contact the plans* under *Get help*.

Prevent RSV with new vaccines

Every year, a common virus called respiratory syncytial virus (RSV) travels around the world. It's associated with the common cold, and for most people, causes only mild symptoms like a runny nose, coughing, and sneezing.

However, for babies, older adults, adults with chronic heart or lung disease, and people with weakened immunity, it can cause pneumonia, infection, and inflammation in the lower respiratory tract. RSV can be serious and even life-threatening. Adults with congestive heart failure and chronic obstructive pulmonary disease are especially prone to severe symptoms.

The Centers for Disease Control and Prevention (CDC) estimates that each year between 60,000 and 160,000 adults age 65 and older are hospitalized with RSV, and 6,000 to 10,000 die. Researchers have been working on a vaccine for RSV for 60 years.

Good news

Last summer, the first RSV vaccines, Arexvy and Abrysvo, were approved by the U.S. Food and Drug Administration for people age 60 and older. Both vaccines are highly effective at preventing severe RSV-related lower respiratory tract disease. The CDC

recommends the vaccines for people age 60 and older, after talking with their health care providers.

The new RSV vaccines are now widely available and appear to be effective for at least two seasons. Talk to your provider to decide the best time to get your RSV vaccine.

PEBB medical plans cover the RSV vaccine as a preventive benefit. Contact your plan for details on how to get your vaccination.

More on RSV

RSV symptoms usually last three to eight days. During this time, it can be easily spread through coughing, sneezing, and surfaces that infected people have touched. Babies and people with weakened immune systems are infectious even after their symptoms stop, for as long as four weeks.

For most people, the virus goes away on its own. Antibiotics are no use against a virus, so the CDC recommends over-the-counter fever reducers and drinking lots of fluids.

You can get an RSV vaccination at the same time as other vaccinations. Common side effects, such as fever and soreness at the injection site, may be increased when given with the flu vaccine.

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Getting vaccinated against RSV not only protects you, it also helps avoid spreading it to your family and community.

! Learn more from the CDC

- RSV webpage at [cdc.gov/vaccines/vpd/rsv/public/older-adults.html](https://www.cdc.gov/vaccines/vpd/rsv/public/older-adults.html)
- Vaccines and preventable diseases webpage at [cdc.gov/vaccines](https://www.cdc.gov/vaccines)

What is the PEB Board?

The Public Employees Benefits Board (PEB Board) is the governing board for the PEBB Program. There are eight Board members who are appointed by the Governor. The Board helps to ensure PEBB members have access to high-quality health care and information about their benefits. They set eligibility requirements, make policy decisions, and approve premiums and plan benefits for medical and dental plans.

What is the PEB Board talking about right now?

In light of increasing premiums, the PEBB Program was directed by the Washington State Legislature to find options to help reduce costs for our retirees. The PEBB Program is currently evaluating whether Medicare Part D (prescription drug) coverage could help to keep monthly premiums down. We will present our findings to the PEB Board for them to evaluate the value on behalf of our members.

This is just one example of the important conversations the PEB Board will have this year.

Can I be involved?

Yes! The Board meets from February to July to discuss PEBB benefits. Meetings are both in-person and virtual and are always open to the public. We encourage you to attend and make comments (if you wish) at meetings to advocate for PEBB Program member needs. You can also submit comments before the meetings to be considered by the Board.

! Learn more

Visit hca.wa.gov/peb-board-meetings to find meeting dates and materials, listen to recordings of the meetings, and sign up for email notices.

Take care of yourself and save with discounts

Your PEBB retiree benefits allow you to take advantage of healthy extras to help you live better.

Kaiser Permanente Northwest

The ChooseHealthy program offers discounts for products like FitBit and discounted gym memberships. Learn more at kp.org/choosehealthy.

CHP Active and Healthy helps you save money on activities like cooking classes and performing arts centers. Visit chpactiveandhealthy.com for more information.

Kaiser Permanente Washington

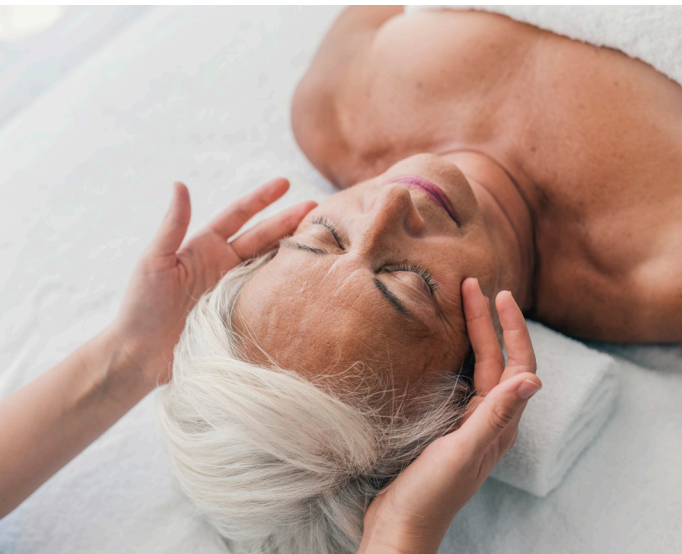
Plan Perks include mental health apps like myStrength and Calm, discounted gym memberships, and wellness coaching. Learn more at mybenefits.kaiserpermanente.org/wa-pebb/plan-information/plan-perks.

Premera Medicare Supplement plans

Discounts for hearing care, vision care, and gyms. Learn more at blue.premera.com/pebb to learn more.

Uniform Medical Plan

Regence Advantages offers savings on health-related products and services like activities and fitness, allergy relief, pet care, and healthy meals. Visit regence.com/member/resources/advantages-discounts for more information.



UnitedHealthcare

Access a variety of discounts including home-delivered meals, in-home personal care, grocery coupons, financial assistance, and fitness gear. Learn more in your plan Quick Start Guide, your UnitedHealthcare member account at retiree.uhc.com/wapebb, or visit uhcretireediscounts.lifemart.com.

DeltaCare and Uniform Dental Plan

Discounts on car rentals, pet insurance, hotels, and household needs. Create a MySmile account at deltadentalwa.com/pebb and start saving.

MetLife Advantages

Retirees enrolled in retiree term life insurance through MetLife can take advantage of services, including will preparation and estate planning services. These services are available at no additional cost. Learn more at metlife.com/info/wshca-retirees/benefits/metlife-advantages.

Auto and home insurance through Liberty Mutual

Discount of up to 12 percent off auto insurance rates and up to 5 percent off home insurance rates. Visit libertymutual.com/pebbretirees to get started.





**We've made
some changes!**

**Learn about a new
online enrollment
system and see our new
and improved look.**