

School Employees Benefits Board Meeting

July 20, 2023

BRIEFING BOOK UPDATES

TAB 4 – Slides 8 & 25 updated.

School Employees Benefits Board

July 20, 2023

9:00 a.m. – 11:15 a.m.

Attendance In-person or by Zoom

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

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TAB 1

School Employees Benefits Board
July 20, 2023
9:00 a.m. – 11:15 a.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		Lou McDermott, Chair	
9:05 a.m.	Meeting Overview		David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information
9:10 a.m.	Approval of Meeting Minutes • July 13, 2023	TAB 3	Lou McDermott, Chair	Action
9:20 a.m.	General Program Updates		David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information/ Discussion
9:30 a.m.	2024 SEBB Premiums	TAB 4	Tanya Deuel, Finance Manager Financial Services Division (FSD)	Action
9:50 a.m.	Open Enrollment Preview	TAB 5	Alisa Richards, Section Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:10 a.m.	SmartHealth: WebMD Implementation	TAB 6	Kristen Stoimenoff, Wellness Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:30 a.m.	2024 Board Meeting Schedule	TAB 7	David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:35 a.m.	General Public Comment			
11:10 a.m.	Closing			
11:15 a.m.	Adjourn		Lou McDermott, Chair	

*All Times Approximate

The School Employees Benefits Board will meet Thursday, July 20, 2023 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.

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: SEBBoard@hca.wa.gov.

Materials are posted at <https://www.hca.wa.gov/about-hca/school-employees-benefits-board-sebb-program/meetings-and-materials> by close of business on Monday, July 17, 2023.

Join Zoom Meeting

<https://us02web.zoom.us/j/89755245445?pwd=RnFHVFhSVStaa1JEbmhUa1FnZCs2Zz09>

Meeting ID: 897 5524 5445

Passcode: 025010

One tap mobile

+12532158782,,89755245445#,,,,*025010# US (Tacoma)

+12532050468,,89755245445#,,,,*025010# US

Dial by your location

- +1 253 215 8782 US (Tacoma)
- +1 253 205 0468 US
- +1 719 359 4580 US
- +1 346 248 7799 US (Houston)
- +1 669 444 9171 US
- +1 669 900 6833 US (San Jose)
- +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: 897 5524 5445

Passcode: 025010

Find your local number: <https://us02web.zoom.us/j/89755245445?pwd=RnFHVFhSVStaa1JEbmhUa1FnZCs2Zz09>

SEB Board Members

Name	Representing
Lou McDermott, Deputy Director Health Care Authority 626 8 th Ave SE PO Box 42720 Olympia, WA 98504-2720 V 360-725-0891 louis.mcdermott@hca.wa.gov	Chair
Kerry Schaefer 1405 N 10 th ST Tacoma, WA 98403 C 253-227-3439 SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration
Vacant SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration
Dawna Hansen-Murray 15535 104 th PL SE Yelm, WA 98597 C 360-790-4961 SEBBoard@hca.wa.gov	Classified Employees
Myra Johnson Park Lodge Elementary School 6300 100 th ST SW Lakewood, WA 98499 V 253-583-5353 SEBBoard@hca.wa.gov	Certificated Employees

SEB Board Members

Name

Representing

Pamela Kruse
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Certificated Employees

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Classified Employees

Amy Griffin
Knox 111 Administrative Center
111 Bethel Street NE
Olympia, WA 98506
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and Administration
(WASBO)

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Valleyford, WA 99036
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Employee Health Benefits Policy
and Administration

Legal Counsel

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1/31/23



STATE OF WASHINGTON
HEALTH CARE AUTHORITY

626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

SEB BOARD MEETING SCHEDULE

2023 School Employees Benefits (SEB) Board Meeting Schedule

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

January 26, 2023 - 9:00 a.m. – 4:00 p.m.

March 2, 2023 - 9:00 a.m. – 1:30 p.m.

April 6, 2023 - 9:00 p.m. – 1:30 – p.m.

May 4, 2023 - 9:00 a.m. – 1:30 p.m.

June 1, 2023 - 9:00 a.m. – 1:30 p.m.

June 22, 2023 - 9:00 a.m. – 1:30 p.m.

July 6, 2023 - 9:00 a.m. – 12:00 p.m.

July 13, 2023 - 9:00 a.m. – 12:00 p.m.

July 20, 2023 - 9:00 a.m. – 12:00 p.m.

*Meeting times are tentative

If you are a person with a disability and need a special accommodation, please contact Connie Bergener at 360-725-0856

7/6/22

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: July 12, 2022

TIME: 9:20 AM

WSR 22-15-023

TAB 2

SCHOOL EMPLOYEES BENEFITS BOARD BY-LAWS

ARTICLE I

The Board and Its Members

1. **Board Function**—The School Employees Benefits Board (hereinafter “the SEBB” or “Board”) is created pursuant to RCW 41.05.740 within the Health Care Authority; the SEBB’s function is to design and approve insurance benefit plans for school district, educational service district, and charter school employees, and to establish eligibility criteria for participation in insurance benefit plans.
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 41.05.740. A Board member whose term has expired but whose successor has not been appointed by the Governor may continue to serve until replaced.
4. **Board Composition**—The composition of the nine-member Board shall be in accordance with RCW 41.05.740. All nine members may participate in discussions, make and second motions, and vote on motions.
5. **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 Director or his or her designee shall serve as Chair of the Board and shall conduct meetings of the Board. The Chair shall have all powers and duties conferred by law and the Board’s By-laws. If the regular Chair cannot attend a regular or special meeting, the Health Care Authority Director may designate another person to serve as temporary Chair for that meeting. A temporary Chair designated for a single meeting has all of the rights and responsibilities of the regular Chair.
2. **Vice Chair of the Board**—In December 2017, and each January beginning in 2019, the Board shall select from among its members a Vice Chair. If the Vice Chair position becomes vacant for any reason, the Board shall select a new Vice Chair for the remainder of the year. The Vice Chair shall preside at any regular or special meeting of the Board in the absence of a regular or temporary Chair.

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 shall be conducted in accordance with the Open Public Meetings Act, Chapter 42.30 RCW, but the Board may enter into an executive session as permitted by the Open Public Meetings Act.
2. Regular and Special Board Meetings—The Chair shall propose an annual schedule of regular Board meetings for adoption by the Board. 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 each 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 in 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 SEBB 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 the 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 temporary Chair designated by the Health Care Authority Director from voting.
8. 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.
9. 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 Newly Revised. Board staff shall ensure a copy of *Robert’s Rules* is available at all Board meetings.
10. 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.

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

1. Two-thirds majority required to amend—The SEBB 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.

TAB 3

Draft
School Employees Benefits Board
Meeting Minutes

July 13, 2023
Health Care Authority
Sue Crystal Rooms A & B
Olympia, Washington
9:03 a.m. – 11:34 a.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/school-employees-benefits-board-sebb-program/meetings-and-materials>

Members Present in Olympia

Lou McDermott
Kerry Schaefer
Amy Griffin
Alison Poulsen
Pamela Kruse
Dawna Hansen-Murray

Members Present via Zoom

Terri House
Myra Johnson

Members Absent

None

SEB Board Counsel

Katy Hatfield, AAG (in person)

Call to Order

Lou McDermott, Chair, called the meeting to order at 9:03 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 of the Employees and Retirees Benefits (ERB) Division, provided an overview of the agenda.

Approval of Meeting Minutes

Alison Poulsen moved, and Dawna Hansen-Murray seconded a motion to approve the June 22, 2023 meeting minutes. Minutes were approved as written by unanimous vote.

2024 Non-Medicare Benefits Changes

Beth Heston, Procurement Manager in the Employees and Retirees Benefits (ERB) Division, gave a presentation outlining some proposed changes to the SEBB portfolio plans in 2024. Information in the presentation included updates to the Kaiser Foundation Health Plan of the Northwest, Kaiser Foundation Health Plan of Washington, Premera Blue Cross, the Uniform Medical Plan, and dental changes.

2024 SEBB Premiums

Megan Atkinson, Chief Financial Officer, and **Tanya Deuel**, ERB Finance Manager in the Financial Services Division, provided information regarding the 2024 premiums for the SEBB Program. The presentation included information regarding the rate setting process with Kaiser Permanente, the annual renewal timeline, proposed 2024 employee premium information, and employer contribution details regarding dental, vision, life & AD&D, long-term disability (LTD) 2024 premium information. Also included were the proposed premium resolutions for 2024:

- *SEBB 2023-08 Kaiser Foundation Health Plan of the Northwest 2024 Medical Premiums*
- *SEBB 2023-09 Kaiser Foundation Health Plan of Washington 2024 Medical Premiums*
- *SEBB 2023-10 Kaiser Foundation Health Plan of Washington Options 2024 Medical Premiums*
- *SEBB 2023-11 Premera 2024 Medical Premiums*
- *SEBB 2023-12 Uniform Medical Plan 2024 Medical Premiums*

No action was taken, and voting is scheduled to occur on these resolutions at the July 20, 2023 SEB Board meeting. The Board provided feedback on the resolutions requesting HCA provide alternative language for the word “endorses” for their consideration at the July 20, 2023 SEB Board meeting.

Kaiser Permanente Insights

Kelly Meehan Cook, Director of Strategic Account Management from Kaiser Foundation Health Plan of Washington, and **Jennifer Stacy**, Interim Vice President of Marketing, Sales, and Business Development from Kaiser Foundation Health Plan of the Northwest, provided some insights related to the 2024 Kaiser Permanente plan offerings. The Kaiser Permanente team’s presentation included three slides that outlined increasing health care costs, and the benefits of Kaiser Permanente coverage.

The Board requested that the Health Care Authority (HCA) pursue another round of rates from Kaiser Foundation Health Plan of Washington, Kaiser Foundation Health Plan of the Northwest, and Premera Blue Cross. Depending on the response due to

HCA on July 14, this could result in possible different proposed premiums for vote by the Board at the July 20, 2023 Board meeting.

Procurements Insights

Ryan Ramsdell, Uniform Medical Plan TPA Unit Manager in the Employees and Retirees Benefits Division, provided insights about the procurement process used by the agency for the SEBB Program. The presentation included information about the agency's standard contract timeframe, what starts a procurement, procurement considerations, procurement time length, other factors impacting timeframes, and two examples using the procurement information.

SmartHealth: WebMD Implementation

This presentation was moved to the July 20, 2023 meeting due to time constraints.

2024 Board Meeting Schedule

David Iseminger, Director of the Employees and Retirees Benefits (ERB) Division, presented the proposed 2024 SEB Board meeting schedule. The schedule had no objections and will be filed with the code reviser..

General Public Comment

The following members of the public provided comments:

- **Rick Chisa**
- **Jared Mason-Gere**
- **Nathan and Katie Johnson**
- **Shirley Chittenden**

Topics brought forth during public comments included concerns regarding the proposed 2024 SEBB premium increases (for all school employees, but especially classified staff), Kaiser Permanente's first fill program, and the benefits coverage level of SEBB Program benefits.

Their testimonies can be found in the audio recording for the July 13, 2023 SEB Board meeting at:

<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

Next Meeting

July 20, 2023
9:00 a.m.

Preview of July 20, 2023 SEB Board Meeting

David Iseminger, Director of the Employees and Retirees Benefits Division, provided an overview of potential agenda topics for the July 20, 2023 SEB Board Meeting.

Meeting was adjourned at 11:34 a.m.

TAB 4

2024 SEBB Premium Resolutions

Tanya Deuel
ERB Finance Manager
Financial Services Division
July 20, 2023

Follow Up

- ▶ The Board requested an additional round of rates from carriers at the July 13 Board meeting
- ▶ HCA received rates from Kaiser Foundation Health Plan of the Northwest and Premera Blue Cross on July 14

Updated Proposed School Employee 2024 Premiums

Kaiser Foundation Health Plan of the Northwest (NW)

Rates as of July 13	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate	
	2023	Proposed 2024	%	\$
Kaiser Permanente NW 1	\$31	\$78	151.6%	+ \$47
Kaiser Permanente NW 2	\$57	\$117	105.3%	+ \$60
Kaiser Permanente NW 3	\$89	\$209	134.8%	+ \$120

Updated rates as of July 20	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate	
	2023	Proposed 2024	%	\$
Kaiser Permanente NW 1	\$31	\$67	116.1%	+ \$36
Kaiser Permanente NW 2	\$57	\$105	84.2%	+ \$48
Kaiser Permanente NW 3	\$89	\$196	120.2%	+ \$107

Updated Proposed School Employee 2024 Premiums Premera Blue Cross

Rates as of July 13

	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate	
	2023	Proposed 2024	%	\$
Premera Blue Cross High PPO	\$97	\$115	18.6%	+ \$18
Premera Blue Cross HMO	\$25	\$24	-4.0%	- \$1
Premera Blue Cross Standard PPO	\$49	\$64	30.6%	+ \$15

Updated rates as of July 20

	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate	
	2023	Proposed 2024	%	\$
Premera Blue Cross High PPO	\$97	\$115	18.6%	+ \$18
Premera Blue Cross HMO	\$25	\$20	-20.0%	- \$5
Premera Blue Cross Standard PPO	\$49	\$64	30.6%	+ \$15

Proposed School Employee 2024 Premiums & Employer Contribution

As of July 20, 2023

Updated rates as of July 20	Proposed 2024 Employee Premium (Single Subscriber)	Proposed 2024 Employer Medical Contribution (EMC)	Proposed 2024 Bid Rate
Kaiser Permanente NW 1	\$67	\$646	\$713
Kaiser Permanente NW 2	\$105	\$646	\$751
Kaiser Permanente NW 3	\$196	\$646	\$842
Kaiser Permanente WA Core 1	\$48	\$646	\$694
Kaiser Permanente WA Core 2	\$98	\$646	\$744
Kaiser Permanente WA Core 3	\$149	\$646	\$795
Kaiser Permanente WA SoundChoice	\$115	\$646	\$761
Kaiser Permanente WA Summit 1	\$100	\$646	\$746
Kaiser Permanente WA Summit 2	\$143	\$646	\$789
Kaiser Permanente WA Summit 3	\$237	\$646	\$883

Proposed School Employee 2024 Premiums & Employer Contribution (*cont.*) As of July 20, 2023

Updated rates as of July 20	Proposed 2024 Employee Premium (Single Subscriber)	Proposed 2024 Employer Medical Contribution (EMC)	Proposed 2024 Bid Rate
Premera Blue Cross High PPO	\$115	\$646	\$761
Premera Blue Cross HMO	\$20	\$646	\$666
Premera Blue Cross Standard PPO	\$64	\$646	\$710
Uniform Medical Plan (UMP) Achieve 1	\$44	\$646	\$690
UMP Achieve 2	\$113	\$646	\$759
UMP High Deductible (with a health savings account)	\$21	\$646	\$667
UMP Plus	\$86	\$646	\$732

Proposed School Employee 2024 Premiums As of July 20, 2023

	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate		Enrollment	
	2023	Proposed 2024	%	\$	Subscribers	% of Total Subscribers
Kaiser Permanente NW 1	\$31	\$67	116.1%	+ \$36	927	0.7%
Kaiser Permanente NW 2	\$57	\$105	84.2%	+ \$48	1,658	1.3%
Kaiser Permanente NW 3	\$89	\$196	120.2%	+ \$107	1,985	1.5%
Kaiser Permanente WA Core 1	\$38	\$48	26.3%	+ \$10	2,646	2.0%
Kaiser Permanente WA Core 2	\$43	\$98	127.9%	+ \$55	9,349	7.1%
Kaiser Permanente WA Core 3	\$120	\$149	24.2%	+ \$29	1,911	1.5%
Kaiser Permanente WA SoundChoice	\$74	\$115	55.4%	+ \$41	12,931	9.8%
Kaiser Permanente WA Summit 1	\$77	\$100	29.9%	+ \$23	2,430	1.8%
Kaiser Permanente WA Summit 2	\$106	\$143	34.9%	+ \$37	4,420	3.4%
Kaiser Permanente WA Summit 3	\$142	\$237	66.9%	+ \$95	6,040	4.6%

Proposed School Employee 2024 Premiums (*cont.*) As of July 20, 2023

	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate		Enrollment	
	2023	Proposed 2024	%	\$	Subscribers	% of Total Subscribers
Premera Blue Cross High PPO	\$97	\$115	18.6%	+ \$18	14,115	10.7%
Premera Blue Cross HMO	\$25	\$20	-20.0%	- \$5	802	0.6%
Premera Blue Cross Standard PPO	\$49	\$64	30.6%	+ \$15	17,516	13.3%
Uniform Medical Plan (UMP) Achieve 1	\$42	\$44	4.8%	+ \$2	20,922	15.9%
UMP Achieve 2	\$105	\$113	7.6%	+ \$8	22,694	17.3%
UMP High Deductible (with a health savings account)	\$28	\$21	-25.0%	- \$7	5,596	4.3%
UMP Plus	\$83	\$86	3.6%	+ \$3	5,484	4.2%

School Employee Premium Tiers

Tiers

Tier 1	1		Tier 1: Subscriber
Tier 2	2		Tier 2: Subscriber and Spouse/SRDP*
Tier 3	1.75		Tier 3: Subscriber and Child(ren)
Tier 4	3		Tier 4: Subscriber, Spouse/SRDP* and Child(ren)

*Tiers 3 and 4 do not change when you have one child or multiple children covered.

*SRDP: State Register Domestic Partner

Proposed School Employee 2024 Premiums by Tier

As of July 20, 2023

	Subscriber	Subscriber & Spouse/SRDP*	Subscriber & Child(ren)	Subscriber, Spouse/SRDP*, and Child(ren)
Tier Ratios	1.00	2.00	1.75	3.00
	Proposed 2024	Proposed 2024	Proposed 2024	Proposed 2024
Kaiser Permanente NW 1	\$67	\$134	\$117	\$201
Kaiser Permanente NW 2	\$105	\$210	\$184	\$315
Kaiser Permanente NW 3	\$196	\$392	\$343	\$588
Kaiser Permanente WA Core 1	\$48	\$96	\$84	\$144
Kaiser Permanente WA Core 2	\$98	\$196	\$172	\$294
Kaiser Permanente WA Core 3	\$149	\$298	\$261	\$447
Kaiser Permanente WA SoundChoice	\$115	\$230	\$201	\$345
Kaiser Permanente WA Summit 1	\$100	\$200	\$175	\$300
Kaiser Permanente WA Summit 2	\$143	\$286	\$250	\$429
Kaiser Permanente WA Summit 3	\$237	\$474	\$415	\$711

Proposed School Employee 2024 Premiums by Tier (*cont.*) As of July 20, 2023

	Subscriber	Subscriber & Spouse/SRDP*	Subscriber & Child(ren)	Subscriber, Spouse/SRDP*, and Child(ren)
Tier Ratios	1.00	2.00	1.75	3.00
	Proposed 2024	Proposed 2024	Proposed 2024	Proposed 2024
Premera Blue Cross High PPO	\$115	\$230	\$201	\$345
Premera Blue Cross HMO	\$20	\$40	\$35	\$60
Premera Blue Cross Standard PPO	\$64	\$128	\$112	\$192
Uniform Medical Plan (UMP) Achieve 1	\$44	\$88	\$77	\$132
UMP Achieve 2	\$113	\$226	\$198	\$339
UMP High Deductible (with a health savings account)	\$21	\$42	\$37	\$63
UMP Plus	\$86	\$172	\$151	\$258

UMP Plus Service Area

Effective January 1, 2024

▶ **UW Medicine (UWM) Accountable Care Network (ACN):**

- ▶ Leaving Kitsap County
 - Impacted UWM ACN members ≈ 268
- ▶ Entering Benton and Franklin counties
- ▶ 2024 service area will be: Benton, Franklin, King, Pierce, Skagit, Snohomish, Spokane, and Thurston counties

▶ **Puget Sound High Value Network (PSHVN):**

- ▶ No changes to service area
- ▶ Remains available in Kitsap County with substantially similar coverage to UWM ACN; largest difference are the core providers available through PSHVN's network
- ▶ 2024 service area will be: Chelan, Douglas, King, Kitsap, Pierce, Snohomish, and Yakima counties

Resolution Feedback

- ▶ At the July 13 Board meeting, the Board provided feedback on use of the word “endorses” in the resolutions
- ▶ HCA recommends using the word “authorizes” as more neutral language that also aligns with language in state law about the Board’s authority
- ▶ Board members are always able to provide context on their vote when acting on any resolution
- ▶ Changes in resolutions since last meeting in red

Resolution SEBB 2023-08

Kaiser Foundation Health Plan of the Northwest (KPNW) 2024 Medical Premiums

Resolved that, the SEB Board **authorizes** the Kaiser Foundation Health Plan of the Northwest 2024 employee premiums **as presented on July 20.**

Resolution as presented on July 13 included in appendix.

Resolution SEBB 2023-09

Kaiser Foundation Health Plan of WA (KPWA) 2024 Medical Premiums

Resolved that, the SEB Board **authorizes** the Kaiser Foundation Health Plan of Washington 2024 employee premiums.

Resolution as presented on July 13 included in appendix.

Resolution SEBB 2023-10

Kaiser Foundation Health Plan of WA Options (KPWA-O) 2024 Medical Premiums

Resolved that, the SEB Board **authorizes** the Kaiser Foundation Health Plan of Washington Options, Inc. 2024 employee premiums.

Resolution as presented on July 13 included in appendix.

Resolution SEBB 2023-11

Premera 2024 Medical Premiums

Resolved that, the SEB Board **authorizes** the Premera 2024 employee premiums **as presented on July 20.**

Resolution as presented on July 13 is included in appendix.

Resolution SEBB 2023-12

Uniform Medical Plan 2024 Medical Premiums

Resolved that, the SEB Board **authorizes** the Uniform Medical Plan (UMP) 2024 employee premiums.

Resolution as presented on July 13 is included in appendix.

Vision Premiums - Revised

	Subscriber Premium		2023 to 2024 Change in Subscriber Premium	
	2023	2024	%	\$
Davis Vision	\$4.36	\$4.97	14.0%	\$0.61
EyeMed	\$5.96	\$6.60	10.7%	\$0.64
MetLife	\$6.66	\$7.78	16.8%	\$1.12

Vision premiums are paid 100% by the employer for all tiers.

Questions?

Tanya Deuel, ERB Finance Manager
Financial Services Division
Tanya.Deuel@hca.wa.gov

Appendix

As presented July 13, 2023

Employee Premiums & Employer Contribution

As of July 13, 2023

	Proposed 2024 Employee Premium (Single Subscriber)	Proposed 2024 Employer Medical Contribution (EMC)	Proposed 2024 Bid Rate
Kaiser Permanente NW 1	\$78	\$646	\$724
Kaiser Permanente NW 2	\$117	\$646	\$763
Kaiser Permanente NW 3	\$209	\$646	\$855
Kaiser Permanente WA Core 1	\$48	\$646	\$694
Kaiser Permanente WA Core 2	\$98	\$646	\$744
Kaiser Permanente WA Core 3	\$149	\$646	\$795
Kaiser Permanente WA SoundChoice	\$115	\$646	\$761
Kaiser Permanente WA Summit 1	\$100	\$646	\$746
Kaiser Permanente WA Summit 2	\$143	\$646	\$789
Kaiser Permanente WA Summit 3	\$237	\$646	\$883

- ▶ EMC is on a Per Adult Unit Per Month (PAUPM) basis
- ▶ Rounded to the nearest dollar

Employee Premiums & Employer Contribution (*cont.*)

As of July 13, 2023

	Proposed 2024 Employee Premium (Single Subscriber)	Proposed 2024 Employer Medical Contribution (EMC)	Proposed 2024 Bid Rate
Premera Blue Cross High PPO	\$115	\$646	\$761
Premera Blue Cross HMO	\$24	\$646	\$670
Premera Blue Cross Standard PPO	\$64	\$646	\$710
Uniform Medical Plan (UMP) Achieve 1	\$44	\$646	\$690
UMP Achieve 2	\$113	\$646	\$759
UMP High Deductible (with a health savings account)	\$21	\$646	\$667
UMP Plus	\$86	\$646	\$732

- EMC is on a Per Adult Unit Per Month (PAUPM) basis
- Total Composite Rate for the SEBB UMP High Deductible includes an employer Health Savings Account (HSA) contribution of \$375 per year for Tier 1 and \$750 per year for all other tiers
- Rounded to the nearest dollar

Employee Premiums

As of July 13, 2023

	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate		Enrollment	
	2023	Proposed 2024	%	\$	Subscribers	% of Total Subscribers
Kaiser Permanente NW 1	\$31	\$78	151.6%	+ \$47	927	0.7%
Kaiser Permanente NW 2	\$57	\$117	105.3%	+ \$60	1,658	1.3%
Kaiser Permanente NW 3	\$89	\$209	134.8%	+ \$120	1,985	1.5%
Kaiser Permanente WA Core 1	\$38	\$48	26.3%	+ \$10	2,646	2.0%
Kaiser Permanente WA Core 2	\$43	\$98	127.9%	+ \$55	9,349	7.1%
Kaiser Permanente WA Core 3	\$120	\$149	24.2%	+ \$29	1,911	1.5%
Kaiser Permanente WA SoundChoice	\$74	\$115	55.4%	+ \$41	12,931	9.8%
Kaiser Permanente WA Summit 1	\$77	\$100	29.9%	+ \$23	2,430	1.8%
Kaiser Permanente WA Summit 2	\$106	\$143	34.9%	+ \$37	4,420	3.4%
Kaiser Permanente WA Summit 3	\$142	\$237	66.9%	+ \$95	6,040	4.6%

Employee Premiums (*cont.*)

As of July 13, 2023

	Employee Premium (Single Subscriber)		2023 to 2024 Change in Subscriber Rate		Enrollment	
	2023	Proposed 2024	%		Subscribers	% of Total Subscribers
Premera Blue Cross High PPO	\$97	\$115	18.6%	+ \$18	14,115	10.7%
Premera Blue Cross HMO	\$25	\$24	-4.0%	- \$1	802	0.6%
Premera Blue Cross Standard PPO	\$49	\$64	30.6%	+ \$15	17,516	13.3%
Uniform Medical Plan (UMP) Achieve 1	\$42	\$44	4.8%	+ \$2	20,922	15.9%
UMP Achieve 2	\$105	\$113	7.6%	+ \$8	22,694	17.3%
UMP High Deductible (with a health savings account)	\$28	\$21	-25.0%	- \$7	5,596	4.3%
UMP Plus	\$83	\$86	3.6%	+ \$3	5,484	4.2%

Employee Premiums by Tier

As of July 13, 2023

	Subscriber	Subscriber & Spouse/SRDP*	Subscriber & Child(ren)	Subscriber, Spouse/SRDP*, and Child(ren)
Kaiser Permanente NW 1	\$78	\$156	\$137	\$234
Kaiser Permanente NW 2	\$117	\$234	\$205	\$351
Kaiser Permanente NW 3	\$209	\$418	\$366	\$627
Kaiser Permanente WA Core 1	\$48	\$96	\$84	\$144
Kaiser Permanente WA Core 2	\$98	\$196	\$172	\$294
Kaiser Permanente WA Core 3	\$149	\$298	\$261	\$447
Kaiser Permanente WA SoundChoice	\$115	\$230	\$201	\$345
Kaiser Permanente WA Summit 1	\$100	\$200	\$175	\$300
Kaiser Permanente WA Summit 2	\$143	\$286	\$250	\$429
Kaiser Permanente WA Summit 3	\$237	\$474	\$415	\$711

Employee Premiums by Tier (*cont.*)

As of July 13, 2023

	Subscriber	Subscriber & Spouse/SRDP*	Subscriber & Child(ren)	Subscriber, Spouse/SRDP*, and Child(ren)
Premera Blue Cross High PPO	\$115	\$230	\$201	\$345
Premera Blue Cross HMO	\$24	\$48	\$42	\$72
Premera Blue Cross Standard PPO	\$64	\$128	\$112	\$192
Uniform Medical Plan (UMP) Achieve 1	\$44	\$88	\$77	\$132
UMP Achieve 2	\$113	\$226	\$198	\$339
UMP High Deductible (with a health savings account)	\$21	\$42	\$37	\$63
UMP Plus	\$86	\$172	\$151	\$258

Kaiser Foundation Health Plan of the Northwest (KPNW) Benefit Changes

KPNW Non-Medicare Benefit Changes

- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
 - ▶ Senate Bill 5396 - Diagnostic and supplemental breast exams cost sharing
- ▶ Additional proposed benefit changes:
 - ▶ Add copays for 17 years and younger primary care, except preventive care visits will still have no copay

Kaiser Foundation Health Plan of Washington (KPWA) Benefit Changes

KPWA Non-Medicare Benefit Changes

- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
 - ▶ Senate Bill 5396 - Diagnostic and supplemental breast exams cost sharing

KPWA Non-Medicare Benefit Changes (*cont.*)

- ▶ Proposed benefit changes:
 - ▶ Chiropractic/manipulative, acupuncture, massage therapy
 - ▶ Increase to 24 visits per year per service category
 - ▶ Remove first fill program
 - ▶ Add \$10 co-pay for telehealth
 - ▶ Add \$20 primary care office visit copay for SoundChoice
 - ▶ Add office visit cost shares except for preventive, telehealth, and prescription
 - ▶ Add copays for 17 years and younger primary care, except preventive care visits will still have no copay
 - ▶ Remove first \$500 diagnostic X-Ray, and lab coverage
 - ▶ Standard cost sharing now applies
 - ▶ Core 1 and Core 2 plans only

Kaiser Foundation Health Plan of Washington - Options (KPWA-O) Benefit Changes

KPWA-Options Non-Medicare Benefit Changes

- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
 - ▶ Senate Bill 5396 - Diagnostic and supplemental breast exams cost sharing

KPWA-Options Non-Medicare Benefit Changes (*cont.*)

- ▶ Proposed benefit changes:
 - ▶ Chiropractic/manipulative, acupuncture, massage therapy
 - ▶ Increase to 24 visits per year per service category
 - ▶ Remove first fill program
 - ▶ Add \$10 copay for telehealth
 - ▶ Add office visit cost shares except for preventive, telehealth, and prescription
 - ▶ Add copays for 17 years and younger primary care, except preventive care visits will still have no copay

Premera Blue Cross Benefit Changes

Premera Blue Cross Benefit Changes

- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
 - ▶ Senate Bill 5396 - Diagnostic and supplemental breast exams cost sharing
- ▶ Service area change:
 - ▶ Year 2 of the HMO plan, expanding to King County
- ▶ Proposed benefit changes:
 - ▶ No proposed medical or pharmacy benefit changes

Uniform Medical Plan Benefit Changes

UMP 2024 Benefit Changes

- ▶ Diabetes Management Program
- ▶ State legislative mandated changes:
 - ▶ House Bill 1222 - Hearing instruments
 - ▶ Providing coverage at no less than \$3,000 per ear every 36 months
 - SEB Board Resolution: 2023-05
 - ▶ Senate Bill 5242 - Prohibiting cost sharing for abortion
- ▶ Federal mandated changes:
 - ▶ Increase to deductible for UMP High Deductible
 - ▶ SEB Board Resolution: 2023-06

SEBB Program Dental Portfolio Benefit Changes

Dental Plans

- ▶ DeltaCare – no changes
- ▶ Uniform Dental Plan (UDP)
 - ▶ No deductible for children up to age 15
 - ▶ Crown coverage at 70%
 - ▶ Composite materials for posterior teeth covered the same as amalgam
 - ▶ Temporomandibular joint (TMJ) coverage – annual limit \$1,000/lifetime limit \$5,000
- ▶ Willamette Dental Plan – no changes

Proposed Resolutions

As Presented July 13, 2023

Proposed Resolution SEBB 2023-08

Kaiser Foundation Plan of the Northwest (KPNW)

2024 Medical Premiums

As presented July 13, 2023

The SEB Board endorses the Kaiser Foundation Health Plan of the Northwest 2024 employee premiums.

Proposed Resolution SEBB 2023-09

Kaiser Foundation Health Plan of WA (KPWA)

2024 Medical Premiums

As presented July 13, 2023

The SEB Board endorses the Kaiser Foundation Health Plan of Washington 2024 employee premiums.

Proposed Resolution SEBB 2023-10

Kaiser Foundation Health Plan of WA Options (KPWA-O) 2024 Medical Premiums

As presented July 13, 2023

The SEB Board endorses the Kaiser Foundation Health Plan of Washington Options, Inc. 2024 employee premiums.

Proposed Resolution SEBB 2023-11

Premera 2024 Medical Premiums

As presented July 13, 2023

The SEB Board endorses the Premera 2024 employee premiums.

Proposed Resolution SEBB 2023-12

Uniform Medical Plan 2024 Medical Premiums

As presented July 13, 2023

The SEB Board endorses the Uniform Medical Plan (UMP) 2024 employee premiums.

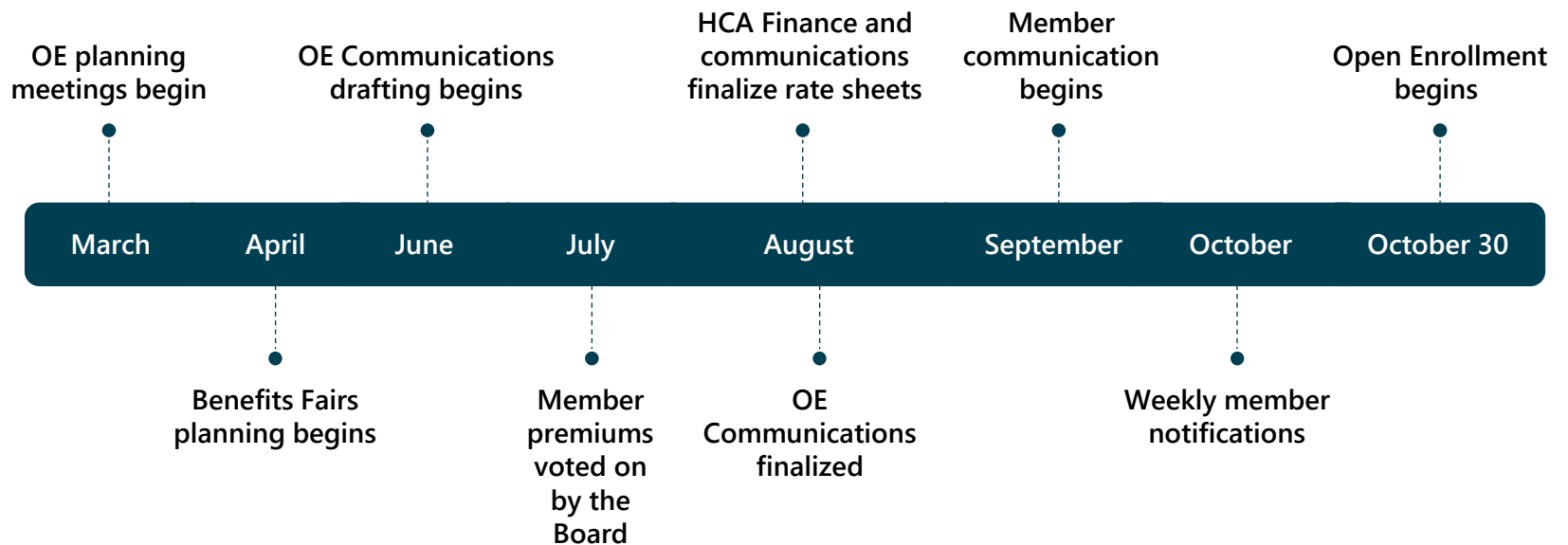
TAB 5

Open Enrollment Preview

Alisa Richards
Benefits Accounts Section Manager
Employees and Retirees Benefits Division
July 20, 2023

Open Enrollment Timeline

SEBB Program Open Enrollment 10/30/2023-11/20/2023



Outreach and Training

- ▶ Supports over 700 SEBB organizations and PEBB agencies
- ▶ Provides training to organizations regarding program plan options, covered benefits, eligibility, rules, and enrollment processes
 - ▶ In turn, organizations act as the first line of customer services for their employees
- ▶ Assists benefits administrators when they reach out to the Outreach and Training unit for support
- ▶ Works on open enrollment year-round for strategies and process improvements

Customer Service

- ▶ Customer Service unit is the first line of contact for retirees and continuation coverage enrollees
- ▶ Staff performs three primary functions:
 - ▶ Answers calls via a toll-free line and responds to electronic HCA Support inquiries
 - ▶ Provides in-person lobby services for walk-in members
 - ▶ Reviews members' retiree or continuation of coverage eligibility as they process enrollment forms
- ▶ 27 filled MAS3 positions
 - ▶ 20 will be fully trained by the start of open enrollment
 - ▶ 7 will be in some stage of training

Benefits Administrator Readiness

- ▶ Webinars
- ▶ Forwardable email messages with important information
- ▶ HCA Support external portal updates

Benefits Fairs

- ▶ Changes based on member feedback
 - ▶ More dates and locations
 - ▶ Printed materials available at earliest fair
 - ▶ Increased staffing

- ▶ Virtual Benefits Fair (VBF)
 - ▶ Available 24/7
 - ▶ Virtual booths with information from all plans

2023 Benefits Fairs Schedule

Date	City	Time
11/1/2023	Vancouver	11:00-7:00
11/1/2023	Spokane	11:00-7:00
11/2/2023	Cheney	11:00-7:00
11/2/2023	Centralia	11:00-7:00
11/3/2023	Olympia	11:00-7:00
11/3/2023	Pullman	11:00-7:00
11/6/2023	Pasco	11:00-7:00
11/6/2023	Bellingham	11:00-7:00
11/7/2023	Everett	11:00-7:00
11/7/2023	Yakima	11:00-7:00
11/8/2023	Ellensburg	11:00-7:00
11/8/2023	Seattle	11:00-7:00
11/9/2023	Tacoma	11:00-7:00
11/14/2023	Bremerton	11:00-7:00
11/14/2023	Port Angeles	11:00-7:00

Communications Strategy

- ▶ Weekly mailings to all subscribers
- ▶ Social media posts
- ▶ Forwardable email messages to Benefits Administrators
- ▶ Banners in SEBB My Account
- ▶ Open enrollment webpage
- ▶ Website alerts
- ▶ The October newsletter will provide essential information
 - ▶ Front page will describe the steps to make enrollment changes and include prominent alerts about premium and benefit changes

Open Enrollment Member Checklist

- ▶ Log in to SEBB My Account to ensure account information is current, such as home address
- ▶ Consider signing up for email communications
- ▶ Prepare a list of questions to ask plans
- ▶ Make a list of prescriptions to research coverage for potential plan changes
- ▶ Review the significant changes this year in premiums and benefits for many plans
- ▶ Read open enrollment materials (newsletters and website)

Open Enrollment Member Checklist (*cont.*)

- ▶ Change plans (or waive coverage) if applicable
- ▶ Add or drop dependents
- ▶ Attest to surcharges
- ▶ Elect Flexible Spending Account (FSA) or Limited Purpose FSA/Dependent Care Assistance Program (DCAP)
- ▶ Complete SmartHealth incentive
- ▶ Review Life and Long-Term Disability (LTD) coverage
- ▶ Designate beneficiaries

Questions?

Alisa Richards, Benefits Accounts Section Manager
Employees and Retirees Benefits Division

Alisa.Richards@hca.wa.gov

TAB 6

SmartHealth: WebMD Implementation

Kristen Stoimenoff
Washington Wellness Manager
Employees and Retirees Benefits Division
July 20, 2023

Presentation Overview

- ▶ April meeting follow-up
- ▶ SmartHealth transition to WebMD

April Meeting Follow-Up

▶ 2022 SmartHealth Participation

- ▶ Lower overall participation and incentive qualification
- ▶ Challenging transitions

▶ 2023 Strategies

- ▶ Incentive reminder in May Intercom newsletter
- ▶ Well-Being Assessment “nudge” on SmartHealth home page
- ▶ June - Stay Well During Summer Break flyer/email
- ▶ August - email to registered SmartHealth users
- ▶ September - Reward Yourself with SmartHealth flyer/email
- ▶ Business Resource Group collaborations
- ▶ Giving campaign
- ▶ Benefit fairs final push

WebMD Transition

- ▶ WebMD will be the SmartHealth vendor effective January 1, 2024
- ▶ What's **not** changing
 - ▶ Incentive eligibility, value, requirements, deadlines
 - ▶ SmartHealth activities/challenges
 - ▶ SmartHealth name and branding
- ▶ What **is** changing
 - ▶ Shift from Limeade to WebMD web-based platform
 - ▶ Shift from Limeade to WebMD mobile app
 - ▶ New features



Welcome

Username *

WADemoUser01

Password *

●●●●●●●●●●●●●●●●



SIGN IN

[Forgot username or password?](#)

Language: English

Don't have an account yet?

CREATE ACCOUNT


What is WebMD ONE?

WebMD ONE is a partnership between your sponsor and WebMD to help you bring out your best. Based on your personal needs and interests, it will help you set goals, track your progress, keep you motivated, and provide valuable information along the way. Simply register to get started with our programs and services.

New SmartHealth Features

- ▶ Daily Habits
- ▶ Health Tracker
- ▶ Mental Health Podcasts
- ▶ Wellness Videos
- ▶ Curated WebMD Articles

Daily Habits

 Today's Status

 Balance Your Diet

 Keep Stress In Check

+ Add A New Plan

Today's Status

0

MISSED

7/7

TODAY

4

UPCOMING

Health Trackers

 Diet
Today


A Little Off

 Exercise
a hour ago


45 mins

 Hours of Sleep/Day
a day ago

7 hours

 Mindfulness Minutes
a hour ago

5 mins

 Steps
2 days ago

7,969 steps

EXPLORE & LEARN

Our well-being learn center will help you discover your favorite ways to live healthier

PODCASTS

BEYOND WELL PODCASTS

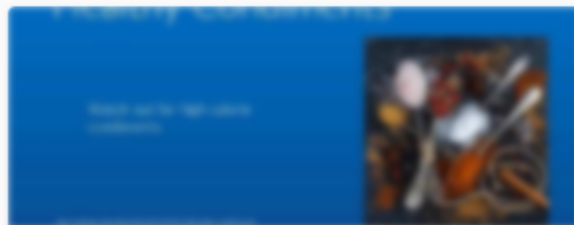
Mental Health Podcasts

These short podcasts help reduce stress, prevent burnout, and increase your mental health literacy.




VIDEOS

[EXPLORE ALL VIDEOS >](#)




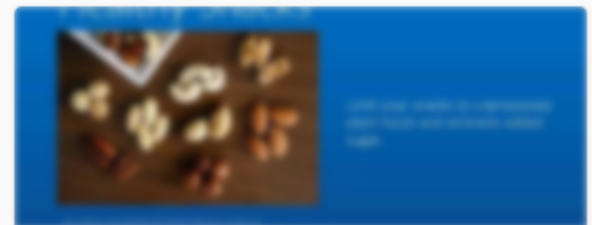
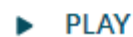
Healthy Condiments

 1:16



Core Exercises for Obliques

 1:08



Healthy Snacks

 1:27



ARTICLES



Heart Disease and Diabetes

Diabetes greatly increases the risk of heart disease. Learn about the risk factors and how to lower them.

 4 min  13

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Learn more from WebMD about heart attacks, from diagnosis and treatment to long-term recovery.

 5 min  3

[READ MORE](#)

WebMD Health Services to Acquire Limeade

- ▶ June 8 announcement
- ▶ Expected during this quarter
- ▶ No anticipated changes to current transition process

Questions?

Kristen Stoimenoff, Washington Wellness Program Manager
Employees and Retirees Benefits Division

Kristen.Stoimenoff@hca.wa.gov

TAB 7



STATE OF WASHINGTON
HEALTH CARE AUTHORITY

626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

SEB BOARD MEETING SCHEDULE

2024 School Employees Benefits (SEB) Board Meeting Schedule

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

January 25, 2024 (Board Retreat) - starting at 9:00 a.m.*

March 14, 2024 - starting at 9:00 a.m.

April 4, 2024 - starting at 9:00 a.m.

May 2, 2024 - starting at 9:00 a.m.

June 6, 2024 - starting at 9:00 a.m.

June 20, 2024 - starting at 9:00 a.m.

July 10, 2024 - starting at 9:00 a.m.

July 17, 2024 - starting at 9:00 a.m.

July 24, 2024 - starting at 9:00 a.m.

July 31, 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