



School Employees Benefits Board (SEBB) Program  
May 2023



## Welcome to Benefits 24/7

Benefits 24/7 will be the new online enrollment system for the SEBB Program and is coming soon! Benefits 24/7 will bring you improved features and an easy-to-use design. This system replaces SEBB My Account. Employees and continuation coverage subscribers can use Benefits 24/7 on a computer or mobile device to enroll in and manage benefits throughout the year.



## What's new?

- **The name.** Benefits 24/7 looks and works very similar to SEBB My Account.
- **Access.** SEBB Continuation Coverage subscribers now have access to manage their benefits year-round.
- **Improved features.** You'll be able to do more in Benefits 24/7, like enrolling in PEBB retiree coverage or SEBB Continuation Coverage when applicable.

## Thinking about retirement?

Benefits 24/7 makes it easy to apply for PEBB retiree coverage. No more requesting paper forms and mailing them back to us.

Select the *Retiree coverage/continuation coverage* button in Benefits 24/7 to get started. You'll also be able to immediately see the status of your retiree coverage application, whether it's waiting for review, pending, or approved.



## Get started with Benefits 24/7

### Set up your new account

Benefits 24/7 uses SecureAccess Washington (SAW), the state's secure single-sign-on portal for external users. A SAW account keeps your sensitive information secure. You can also access other government services online with a single user ID and password that you create and manage.

**⚠ If you already have a SAW account, you don't need to create a new one.**

If you already have an account through SEBB My Account that you have used SAW to log in to – good news! You can continue to use that to log in to Benefits 24/7, as long as you're using the same SAW account.

Refer to the *Get started with Benefits 24/7 mailing* we'll send in early June or visit the *Help with Benefits 24/7* webpage at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov).

### Be the first to know. Sign up for email.

Sign up for email delivery to receive this newsletter and other general updates, with the added benefit of helping to reduce the impact on the environment.

Visit Benefits 24/7 at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov). Click on *Profile* and open *Contact information* to add your email address. Then check the box to receive email notifications.

### Learn more

Visit the *Help with Benefits 24/7* webpage at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) for FAQs and troubleshooting tips.

# Spring into retirement

This is the time of year when school employees dream of ... retirement!

If this is the year you hang up that hammock, there are things you should know when you start weighing your options for future health care coverage. As a school employee, you may be eligible for PEBB retiree insurance coverage when you retire.

## PEBB retiree insurance

PEBB retiree insurance coverage offers a range of plans to choose from, with generous benefits and affordable premiums. The medical plans available include options for both non-Medicare and Medicare enrollees.

If you're not ready to enroll in PEBB retiree coverage, you may choose to defer (postpone) enrollment. Deferring your enrollment will retain your eligibility in case you want to enroll later. To defer, you must be qualified for PEBB retiree coverage and have other qualified medical coverage available, such as a spouse's employer coverage or TRICARE. You must take action to defer.

## Retiree eligibility

In most cases, you must be vested in and eligible to retire from a Washington State-sponsored retirement plan when your employer-paid or SEBB Continuation Coverage (COBRA or Unpaid Leave) ends. Eligible retirement plans include the Teachers Retirement System (TRS) and the School Employees Retirement System (SERS). We know eligibility can be complicated, but help is available. See the resources at the end of this article.

## When you're ready

If you choose to enroll or defer your enrollment in PEBB retiree insurance coverage, it doesn't happen automatically – you have to take action, and there are time limits. The good news is, now it's easier to enroll or defer with Benefits 24/7 (see page 1.)

If you prefer, you can submit a paper *PEBB Retiree Election Form* (form A) and any other required forms and documents to the PEBB Program.

## Don't miss out!

Here is a general timeline to help you prepare for retirement.

### 1 year to 6 months before retirement

If you have a Department of Retirement Systems (DRS) plan, contact DRS to request an estimate of your benefit. If you don't have a DRS plan, contact your employer to determine if you have a retirement plan and, if so, when you will be eligible to retire from the plan.

### 3 months before retirement

Contact the Social Security Administration to enroll in Medicare Part A and Part B three months before you turn 65. Request the *Retiree Enrollment Guide* from the PEBB Program (see resources below). The guide explains eligibility, enrollment requirements, deadlines, and your options, including available plans and premiums. Submit your retirement application to DRS.

### 1 month before retirement

Use Benefits 24/7 to apply for PEBB retiree insurance coverage. You can also use paper forms. It's easiest and least stressful to apply at this time, but you have until 60 days after your other coverage ends to enroll. If you intend to enroll in a PEBB Medicare Advantage plan, earlier deadlines apply. If you do not apply by the required deadlines, you could lose your right to enroll or defer enrollment in PEBB retiree insurance coverage.

## ✓ Get the scoop

We're here to help you understand PEBB retiree insurance coverage.

If you are close to retirement and have questions about eligibility or enrollment, please send a secure message through HCA Support at [support.hca.wa.gov](https://support.hca.wa.gov) (a secure website that allows you to log in to your own account to communicate with us) or call 1-800-200-1004 (TRS: 711).

Learn more on HCA's website:

- [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees)
- [hca.wa.gov/prepare-to-retire](https://hca.wa.gov/prepare-to-retire)

To learn more about how to defer coverage, visit HCA's website at [hca.wa.gov/defer-coverage](https://hca.wa.gov/defer-coverage).

Join us for a webinar to learn about eligibility, available medical plans (which include vision) and dental plans, monthly premiums, and how to apply. To sign up for a webinar, visit [hca.wa.gov/retiree-webinars](https://hca.wa.gov/retiree-webinars).



## The race to eliminate hepatitis C

May is Hepatitis Awareness Month, which makes it a great time to get tested or treated for hepatitis C.

### What is hepatitis C?

Hepatitis C virus, or HCV, is a viral infection that affects the liver. The virus is transmitted when someone comes in contact with the blood of an infected person.

Many people with hepatitis C have no symptoms, but if left untreated, the virus can have severe impacts on your health. These include liver disease, liver cancer, and premature death. Hepatitis C causes more deaths per year than HIV, hepatitis B, and tuberculosis combined.

### What can I do to protect myself?

The Centers for Disease Control and Prevention (CDC) recommends you:

- Do not use personal items that may have come in contact with an infected person's blood, such as glucose monitors, razors, nail clippers, or toothbrushes.
- Do not get tattoos or body piercings from an unlicensed facility or in an informal setting.
- Use condoms during sex.
- Avoid sharing or reusing needles, syringes, or any other equipment used to prepare and inject drugs, steroids, hormones, or other substances.

### How do I know if I have hepatitis C?

Getting tested is the only way to know if you have hepatitis C.

The CDC recommends all adults get tested for hepatitis C at least once in their lifetime and that pregnant individuals get tested during each pregnancy. If you're unsure of your hepatitis C status, ask your doctor on your next visit.

### I have hepatitis C. How can I get treated?

Consult with your primary care provider to develop a treatment plan. Treatment for hepatitis C is simple and effective. Direct-acting antiviral drugs can eliminate hepatitis C in just 8 to 12 weeks.

### Washington's commitment to ending hepatitis C

In 2018, Governor Inslee announced a plan to eliminate hepatitis C in Washington State by 2030. With highly effective treatments widely available in our state, we can reach this milestone. Everyone deserves to live a healthy life. That starts by getting tested.



### Davis Vision changes administrators

Starting June 1, Davis Vision will have a new plan administrator, MetLife. Davis Vision's plan details, rates, and network will not change.

Members should expect to receive a new card with updated branding. When you receive your new card, please destroy your old card. MetLife's online portal, [MyBenefits](https://mybenefits.metlife.com/wasebb) at [mybenefits.metlife.com/wasebb](https://mybenefits.metlife.com/wasebb), will replace the Davis Vision portal and provide access to educational materials.



## Share Your Story Spotlight

For this edition of the *Share Your Story Spotlight*, we focus on thinking about your health throughout the year. These stories are from subscribers just like you — school employees and continuation coverage subscribers. Would you like to share your story and inspire others? Visit [hca.wa.gov/share-your-story](https://hca.wa.gov/share-your-story) to get started.



“In early 2022 our daughter was diagnosed with a rare autoimmune disorder called juvenile dermatomyositis (JDM). It took about three months and many different visits to urgent care, the ER, and different specialists in order for her to finally be diagnosed. Without our health care benefits, we would not have been able to afford all of her necessary medications or doctor’s visits. She is still on medication, going to physical therapy every other week, and seeing three different specialists. This is an incurable disease. She will need a dedicated health care team well into her childhood and adult life. Without medical benefits, our daughter would suffer greatly.”

—Tiffany and daughter Lynnea, age 4, SEBB members



“The flexible spending account really saves our family when it comes to paying our medical and dental bills! The entire amount is loaded into my FSA account on January 1 every year, but it comes out of my paychecks in much more manageable and tax-free payments. Budgeting for medical bills is not something I’m good at, so having a paycheck deduction that I don’t have to think about, and in turn medical bills that I don’t have to worry about finding money for, is a life saver!”

—Audrey, SEBB member

## Are you in the know about the SEB Board?

The School Employees Benefits (SEB) Board meets from January to July every year to discuss and vote on SEBB Program benefits. Their meetings are always open to the public. The Board has nine members appointed by the Governor, but one of the seats is currently vacant and awaiting a new appointee.

### What does the SEB Board do?

The SEB Board works to help ensure SEBB Program members have access to high-quality health care and information. They set eligibility requirements; approve premiums for medical, dental, and vision plans; and approve benefits of all participating health insurance plans, among other policy decisions.

### Can I be involved?

Yes! You can attend board meetings if you wish to keep up with benefit and policy changes and make comments at meetings to advocate for SEBB Program member needs. You can also submit comments prior to the meetings to be considered by the Board. If you want to hear more about board meetings, sign up to receive email notifications. Visit [hca.wa.gov/seb-board-meetings](https://hca.wa.gov/seb-board-meetings) for more information.

### MetLife will mail a beneficiary reminder

Has it been a while since you thought about your life and accidental death and dismemberment (AD&D) insurance beneficiaries? MetLife’s annual beneficiary solicitation will take place in June. You’ll receive a letter from MetLife if you need to designate a beneficiary. You can designate or update your beneficiaries at [mybenefits.metlife.com/wasebb](https://mybenefits.metlife.com/wasebb).

## A different kind of tired

Burnout. It's a phrase we hear a lot. Perhaps we imagine someone with burnout to be an overachiever who stays late at work until every last task for the day is checked off their list, only to tend to endless tasks at home. They overthink all the details, worry constantly, and rarely slow down. But what about an individual who feels like they are living life on repeat, with few opportunities for growth? Or what about an individual who doubts their skills to care for those around them as they struggle to care for themselves? Burnout isn't about the "go, go, go," so much as the feeling that we have nothing left to give.

Burnout refers to physical, emotional, and psychological symptoms of long-term stress. While stress from a job can commonly be the cause, a difficult home life, demanding relationship, or living with mental illness are among the reasons for burnout.

### What are the symptoms of burnout?

Symptoms of burnout can vary among individuals. Commonly reported symptoms include:

- Less compassion or care toward others.
- Irritability, cynicism, or anger.
- Fatigue, less motivation, or hopelessness.
- Changes in appetite.
- Frequent aches and pains that are otherwise unexplained.
- Isolating or withdrawing from others.
- Feelings of dread (such as constant worry of being fired for making a mistake at work or an intense fear of returning home to a difficult situation).

### Tools if you or a loved one are experiencing burnout



**Recognize:** Perhaps the first and most powerful step for regaining a healthier lifestyle is first acknowledging, or inviting a loved one to acknowledge, that you or they are experiencing burnout.



**Destigmatize:** There is no shame in slowing down, simplifying, and reconnecting to who and what matters most. It may help to talk to someone you trust.



**Prioritize:** Self-care is a necessity. Get quality sleep, exercise (find an activity you enjoy), and practice living mindfully. Give yourself permission to have fun (sign up for the salsa dancing class or start the garden you've always wanted). Finally, be willing to say "no" when you feel overwhelmed.



Recovery from burnout is as unique as each individual. What strategies work best may depend on the source of burnout. Above all, patience and self-care are important steps towards a healthier, happier tomorrow. Learn more about burnout at [health.clevelandclinic.org](https://health.clevelandclinic.org).

### Teenage health

Burnout does not just affect adults. Teens can also experience the same feelings. Pressure to perform well in school and extracurricular activities, prepare for college or a career following graduation, keep up with social media, and other demands can add up for today's youth. Leaving childhood behind is as exciting as it is scary, and anyone can act out during this time. But consistently low moods, fatigue, or disinterest can be worth sitting down with your teen for a heart-to-heart conversation.

### SmartHealth

SmartHealth, your voluntary wellness program, has activities to help with recovery from burnout.

- **Challenge Yourself to Disconnect**

Refrain from working after your regular work hours and disconnect from social media.

- **Schedule Down Time at Home**

Schedule breaks from "doing" and have fun, rest, and relax.

- **Job Crafting, Reflect on Meaning**

Reflect on what makes your job meaningful and take steps to pursue your career goals.

SmartHealth helps you to take care of your mental, physical, and emotional health, but did you know it might also save you money? Join activities such as the three examples above to earn points while supporting your well-being. Complete your well-being assessment and earn a total of 2,000 points by the deadline, and you may qualify for the \$125 wellness incentive in 2024.

Visit [hca.wa.gov/sebb-smarthealth](https://hca.wa.gov/sebb-smarthealth) to learn more.

## Benefits 24/7 is coming soon!

- ✓ No more long paper forms.
- ✓ Self-service to fit your schedule.
- ✓ See enrollment status and much more!

Look inside to learn more about Benefits 24/7.

