

## Correction to the 2024 PEBB Retiree Enrollment Guide and 2024 PEBB Open Enrollment Retiree Forms Packet

The following corrections apply to the 2024 PEBB Medicare Benefits At-A-Glance.

The Medicare Part B deductible has been updated to \$240. The following shows the corrected table:

| What you pay<br>↓ | Original Medicare               |  | Medicare Supplement          |
|-------------------|---------------------------------|--|------------------------------|
|                   | Uniform Medical Plan<br>Classic | Kaiser Foundation Health Plan of Washington<br>Original Medicare | Premera Blue Cross<br>Plan G |

### Annual costs

|                                       |                    |   |                          |
|---------------------------------------|--------------------|---|--------------------------|
| Medical deductible                    | \$250              | \$250                                     | Part B deductible: \$240 |
| Medical out-of-pocket limit           | \$2,500            | \$2,000                                   |                          |
| Prescription drug deductible          | \$100 <sup>+</sup> | None                                      | N/A                      |
| Prescription drug out-of-pocket limit | \$2,000            | Combined with medical out-of-pocket limit |                          |

+ Applies to Tier 2 drugs only, except covered insulins.

The Kaiser Foundation Health Plan of Washington Original Medicare benefit for hearing aids has been updated to any amount over \$3,000 per ear every 36 months.

| What you pay<br>↓ | Original Medicare               |  | Medicare Supplement          |
|-------------------|---------------------------------|--|------------------------------|
|                   | Uniform Medical Plan<br>Classic | Kaiser Foundation Health Plan of Washington<br>Original Medicare | Premera Blue Cross<br>Plan G |

### Hearing services

|                             |   |   |             |
|-----------------------------|---|---|-------------|
| Hearing aids                | Any amount over \$3,000 per ear every 3 years | Any amount over \$3,000 per ear every 36 months | Not covered |
| Routine annual hearing exam | \$0*  | \$15 (\$30 <sup>#</sup> )                       |             |

\* Deductible is waived.

# Specialist copay.

Your PEBB benefits for

# 2024

# PEBB Retiree Enrollment Guide



**Monthly Premiums**

Page 10



**Eligibility**

Page 14



**Enroll online with Benefits 24/7**

Page 8



**Plans available by county**

Page 48



**Benefits at-a-glance**

Page 50

**Please note that our new enrollment system, Benefits 24/7, will launch in January 2024. Until then, use paper forms. For information on Benefits 24/7, visit [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov).**































Washington State  
Health Care Authority

PUBLIC EMPLOYEES BENEFITS BOARD



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# Contents

|  |    |
|--|----|
|  Definition of terms .....  | 4  |
|  Welcome to retiree insurance coverage.....   | 5  |
|  Who to contact for help .....  | 6  |
|  How to use Benefits 24/7 .....   | 8  |
|  2024 PEBB Retiree Monthly Premiums.....  | 10 |
|  Retiree eligibility .....  | 14 |
|  Dependent eligibility .....  | 16 |
|  How to enroll.....   | 19 |
|  Deferring your coverage .....  | 22 |
|  Choosing a PEBB medical plan .....   | 25 |
|  Choosing a PEBB dental plan.....   | 28 |
|  2024 PEBB Dental Benefits At-A-Glance .....  | 29 |
|  Consumer-directed health plans (CDHPs) .....   | 30 |
|  Behavioral health coverage .....   | 32 |
|  Medicare and PEBB retirees.....  | 33 |
|  Paying for coverage .....  | 38 |
|  Premium surcharges .....  | 40 |
|  Making changes on your account.....  | 42 |
|  When does coverage end?.....   | 46 |
|  2024 PEBB retiree and continuation coverage medical plans<br>available by county ..... | 48 |
|  2024 PEBB Medical Benefits At-A-Glance.....  | 50 |
|  2024 PEBB Medicare Benefits At-A-Glance.....   | 56 |
|  Retiree term life insurance.....   | 62 |
|  SmartHealth.....   | 65 |
|  Auto and home insurance .....  | 67 |
|  Appeals .....  | 68 |
|  How to use paper forms to enroll.....  | 69 |
|  Nondiscrimination notice .....   | 71 |
|  Language access statement.....   | 72 |
|  Enrollment Forms.....  | 73 |



# Definition of terms

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Here are some important terms used in this guide.

**Benefits 24/7:** Our new online enrollment system, launching in January 2024. See “How to use Benefits 24/7” on page 8.

**Coinsurance:** The percentage you pay of what a provider charges for a health care service.

**Copay:** A fixed dollar amount you pay for a provider health care service.

**Cost share:** The amount you pay for a service, supply, or prescription drug. This may be a deductible, coinsurance, copay, or amounts not covered by the plan. Also called “out-of-pocket costs.”

**Deductible:** A fixed dollar amount you pay each calendar year for covered health care expenses before the plan starts paying for covered services.

**Dependent:** A spouse, state-registered domestic partner, or children on your account.

**Network:** The providers that have contracted with a plan to provide services to members.

**Out-of-pocket costs:** Your share of costs for services that a plan covers, including coinsurance, copays, and deductibles. Also called “cost share.”

**Provider:** An individual or facility that provides health care services. These include a doctor, physical therapist, chiropractor, physician assistant, hospital, skilled nursing facility, and others.

**Special open enrollment:** A period of time when you may make changes to your account outside of the annual open enrollment. This happens when specific special open enrollment events occur, such as a marriage or moving outside your health plan’s service area. During the special open enrollment, you may be able to change health plans and enroll or remove dependents from coverage, depending on the qualifying event. Special open enrollment events and the changes that can be made are listed on page 44.

**State-registered domestic partners:** Two adults who meet the requirements for a valid state-registered domestic partnership and who have been issued a certificate of state-registered domestic partnership by the Washington Secretary of State. They must share a common residence. At least one person must be 62 years old (see RCW [26.60.020\(1\)](#)). It also includes “substantially equivalent legal unions from other jurisdictions” as defined in RCW [26.60.090](#). Individuals in a state-

registered domestic partnership are treated the same as a legal spouse, except when in conflict with federal law.

**Surviving dependent:** The surviving spouse, state-registered domestic partner, or child of:

- A subscriber enrolled in PEBB retiree insurance coverage, or PEBB or SEBB employee coverage. See WAC 182-12-265.
- An elected or full-time appointed official of the legislative or executive branch of state government. See WAC 180-12-180.
- An emergency service worker killed in the line of duty. See WAC 182-12-250.

## **Voluntary Employees’ Beneficiary Association**

**(VEBA):** A type of health reimbursement arrangement (HRA) and a trust instrument authorized under Section 501(c)(9) of the Internal Revenue Code. VEBA assets (participant account balances) are held in a VEBA trust. You can use your HRA funds to reimburse out-of-pocket medical expenses and premiums.

**WAC:** The Washington Administrative Code comprises the laws of Washington State.

# Welcome to retiree insurance coverage

This guide contains information you need to know about Public Employees Benefits Board (PEBB) Program retiree benefits, monthly premiums, rules and timelines, and the plans available to you. Throughout this guide, look for the **Good to know!** boxes for quick tips, definitions, and where to find more information.

## Your benefit options include

- Medical coverage (including vision coverage)
- Dental coverage
- Retiree term life insurance
- SmartHealth (for subscribers not enrolled in both Medicare Part A and Part B)
- Auto and home insurance

**Benefits 24/7, our new enrollment system, launches January 2024. Until then you will need to use paper forms.**

## Quick start guide

Use this section to jump straight to topics that interest you.

### **Need to know if you're eligible?**

See page 14.

### **Ready to enroll in PEBB retiree insurance coverage?**

Turn to page 19.

### **Not sure how to fill out your forms?**

Flip to page 69 or check out our self-paced tutorial on HCA's website at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees).

### **Need to know your cost for this year?**

Find monthly premiums on page 10.

### **Ready to learn about your payment options?**

That's on page 38.

### **Want to know which health plan is best for you?**

Turn to page 25.

### **Interested in how Medicare works with PEBB coverage?**

Learn about Medicare on page 33.

### **Do you have other coverage?**

Don't miss your chance to enroll later. Learn about deferring coverage on page 22.

### **Curious about retiree term life insurance?**

See page 62.

# Who to contact for help

## Contact the health plans for help with:

- Specific benefit questions.
- Checking if your provider is in-network.
- Checking if your medications are covered by the plan.
- Claims.
- ID cards.
- Checking if your wellness incentive was applied to your deductible (only for retirees not enrolled in Medicare Part A and Part B).

## Go to HCA's website at [hca.wa.gov/pebb-retirees](http://hca.wa.gov/pebb-retirees) to find information on:

- Eligibility and enrollment.
- Making changes to your account (due to Medicare enrollment, divorce, etc.).
- How to change your name, address, or phone number.
- Enrolling or removing dependents.
- Finding downloadable forms.
- Premium surcharge questions.
- Eligibility complaints or appeals.


## Help with Benefits 24/7


See "How to use Benefits 24/7" on page 8.

## Medical plans

### Kaiser Permanente NW<sup>1</sup> CDHP, Classic, or Senior Advantage


 [my.kp.org/wapebb](http://my.kp.org/wapebb)


 Medicare members: 1-877-221-8221 (TRS: 711)


 Non-Medicare members: 1-800-813-2000 (TRS: 711)

### Kaiser Permanente WA CDHP, Classic, Medicare, SoundChoice, or Value

 [kp.org/wa/pebb](http://kp.org/wa/pebb)


 Medicare: 1-800-581-8252

 Medicare Advantage: 1-888-901-4600 (TTY 711)

 Non-Medicare: 1-866-648-1928 (TTY: 711)

### Premera Blue Cross Medicare Supplement Plan G

 [blue.premera.com/pebb](http://blue.premera.com/pebb)


 1-800-817-3049 (TRS: 711)

### Uniform Medical Plan (UMP) CDHP, Classic, or Select

Administered by Regence BlueShield and Washington State Rx Services (WSRxS)


*Medical services:*

 [ump.regence.com/pebb](http://ump.regence.com/pebb)

 1-888-849-3681 (TRS: 711)

*Prescription drugs:*


[ump.regence.com/pebb/benefits/prescriptions](http://ump.regence.com/pebb/benefits/prescriptions)

 1-888-361-1611 (TRS: 711)

*Vision services:*

### Vision Service Plan

 [vsp.com](http://vsp.com)


 1-844-299-3041 (TTY: 1-800-428-4833)

### UMP Plus–Puget Sound High Value Network

Administered by Regence BlueShield and WSRxS


*Medical services:*

 [pugetsoundhighvaluenetwork.org](http://pugetsoundhighvaluenetwork.org)

 1-855-776-9503 (TRS: 711)

*Prescription drugs:*

 [ump.regence.com/pebb/benefits/prescriptions](http://ump.regence.com/pebb/benefits/prescriptions)


 1-888-361-1611 (TRS: 711)

### UMP Plus–UW Medicine Accountable Care Network

Administered by Regence BlueShield and WSRxS

*Medical services:*

 [pebb.uwmedicine.org](http://pebb.uwmedicine.org)

 1-888-402-4237 (TRS: 711)


*Prescription drugs:*

 [ump.regence.com/pebb/benefits/prescriptions](http://ump.regence.com/pebb/benefits/prescriptions)

 1-888-361-1611 (TRS: 711)

### UnitedHealthcare PEBB Balance and PEBB Complete

 [uhretiree.com/wapebb](http://uhretiree.com/wapebb)

 1-855-873-3268 (TRS: 711)



<sup>1</sup> Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon. KFHPNW Medicare plans have a larger service area.

## Dental plans



### DeltaCare

 [deltadentalwa.com/pebb](http://deltadentalwa.com/pebb)  
 1-800-650-1583 (TTY: 1-800-833-6384)

### Uniform Dental Plan

 [deltadentalwa.com/pebb](http://deltadentalwa.com/pebb)  
 1-800-537-3406  
(TTY: 1-800-833-6384)

### Willamette Dental Group

 [willamettedental.com/wapebb](http://willamettedental.com/wapebb)  
 1-855-433-6825 (TRS: 711)

## Additional contacts




### Auto and home insurance

#### Liberty Mutual Insurance Company

 [libertymutual.com/pebbretirees](http://libertymutual.com/pebbretirees)  
 1-800-706-5525 (TRS: 711)


### Health savings account (HSA)


#### HealthEquity, Inc.


 [learn.healthequity.com/pebb](http://learn.healthequity.com/pebb)  
 Kaiser Permanente members: 1-877-873-8823  
(TRS: 711)  
 UMP members: 1-844-351-6853 (TRS: 711)

### Retiree term life insurance


## For help with eligibility and enrollment


 Visit HCA's website at [hca.wa.gov/pebb-retirees](http://hca.wa.gov/pebb-retirees) for information updates and downloadable forms.

 Call the PEBB Program toll-free at 1-800-200-1004 (TRS: 711), Monday through Friday, 8 a.m. to 4:30 p.m. Other business activities may result in the phones being unavailable at times.

 Send us a secure message through HCA Support at [support.hca.wa.gov](http://support.hca.wa.gov), a secure website that allows you to log in to your own account to communicate with us. You will need to set up a SecureAccess Washington (SAW) account to use this option.

 Fax documents to us at 360-725-0771.

 Write to us at:  
Health Care Authority  
PEBB Program  
PO Box 42684  
Olympia, WA 98504-2684



 Visit our office at:  
Health Care Authority  
626 8th Avenue SE  
Olympia, WA 98501

### Metropolitan Life Insurance Company (MetLife)

 [metlife.com/wshca-retirees](http://metlife.com/wshca-retirees)  
 1-866-548-7139 (TRS: 711)

### Voluntary wellness program

#### SmartHealth

 [smarthealth.hca.wa.gov](http://smarthealth.hca.wa.gov)  
 1-800-947-9541 (TRS: 711)

### Health reimbursement arrangement (HRA)

#### Voluntary Employees' Beneficiary Association (VEBA)

##### VEBA Plan

K-12, community and technical colleges

 [veba.org](http://veba.org)  
 1-888-828-4953

##### VEBA Medical Expense Plan (MEP)

State agencies, high education

 [veba.org](http://veba.org)  
 1-888-828-4953

##### HRA VEBA Plan

Cities, counties, special purpose districts, etc.

 [hraveba.org](http://hraveba.org)  
 1-888-659-8828

Please visit our website at [hca.wa.gov/employee-retiree-benefits/contact-us](http://hca.wa.gov/employee-retiree-benefits/contact-us) to check lobby hours and to ensure our office is open before your visit. No appointment is needed. Lobby services are first-come, first-serve.

## Good to know!

### Email is faster

Do you want to receive PEBB Program general information quickly? Sign up for email delivery and you will receive the PEBB Program *For Your Benefit* newsletters and other general information in your inbox. Once you are enrolled in PEBB retiree insurance coverage, you can sign up by visiting Benefits 24/7 at [benefits247.hca.wa.gov](http://benefits247.hca.wa.gov). If you signed up as an employee and used a personal (not work) email, you don't need to sign up again.



# How to use Benefits 24/7

## Benefits 24/7, our new enrollment system, starts January 2024. Until then, use paper forms.

When available, retirees can use Benefits 24/7, the online enrollment system, on a computer or mobile device to enroll in and manage changes to their benefits.

### *Good to know!*

#### Help with Benefits 24/7

If you need help accessing Benefits 24/7, 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 us at 1-800-200-1004 (TRS: 711).

## What can I do in Benefits 24/7?

- Enroll in or defer PEBB retiree insurance coverage
- Choose your medical and dental plans
- Enroll or remove your eligible dependents in PEBB health plan coverage
- Upload documents to prove dependent eligibility
- Attest to premium surcharges (for subscribers not enrolled in Medicare)
- Access vendor website to enroll in term life insurance
- Request a change due to a special open enrollment

## How do I set up an account?

You will need to create a login for Benefits 24/7 using SecureAccess Washington (SAW), the state's secure online portal. A SAW account will keep your sensitive information secure. You can access multiple government services online with a single username and password that you create and manage.

If you already have a SAW account, you do not need to create another one.

1. **Visit [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov)** and click the *Log in to Benefits 24/7* button. You'll be directed to the SecureAccess Washington (SAW) website.
2. **Click *Sign up*** to create a SAW account. (If you already have a SAW account, enter your username and password and skip to step 5.) Enter your name, email address (we recommend using your personal email address), then create a username and password. Save your username and password in a safe place so you don't forget them the next time you log in.
3. **Check the box** to indicate you're not a robot, click *Create my account*, and use the link to activate your account.
4. **Check your email** for a message from SAW. Click on the confirmation link, close the *Account Activated!* browser window that opens, and return to your original window. Follow the instructions on the screen to finish creating your account and complete the multi-factor authorization process.
5. **You'll be directed back** to the Benefits 24/7 login screen automatically. Enter your last name, date of birth, and last four digits of your Social Security number. Click *Verify my information*.
6. **Select your security** questions and answers. Be sure to save these in a safe place where you can find them for future use. You'll be directed to the Benefits 24/7 dashboard.

## When can I access Benefits 24/7?

Once it's launched, you can use Benefits 24/7 to apply for PEBB retiree insurance coverage anytime, and you can enroll in benefits up to the last day of your 60-day eligibility period. Then, come back anytime to check your coverage or request special open enrollment changes.

## How do I enroll using Benefits 24/7?

Once you log in to Benefits 24/7, the step-by-step tool at the top of the webpage will guide you through the enrollment process. The steps are:

- 1. Add your dependents.** Enter your dependents' information, select the medical and dental benefits you want to enroll them in. Retirees who are not enrolled in Medicare will attest to premium surcharges. If you are not adding dependents, skip to step 3.
- 2. Verify your dependents.** Upload documents from your computer or mobile device to verify your dependents' eligibility. The PEBB Program must verify and approve your documents before your dependents are enrolled. Acceptable documents (such as a birth certificate, marriage certificate, or recent tax return) and file types (PDF, JPEG, JPG, or PNG) are listed in Benefits 24/7. Be sure to keep the documents you submit.

If you are unable to upload documents online, you can submit paper documents to the PEBB Program (see "How to enroll" on page 19). Your dependents will not be enrolled until the documents are approved.

If you are enrolling or recertifying a disabled dependent, follow the instructions on the *PEBB Certification of a Child with a Disability* and **do not upload** it to Benefits 24/7.

- 3. Select your plans.** When you're ready, select the medical and dental plans you want for yourself and your dependents in Benefits 24/7. In most cases, your dependents will be enrolled in the same plans as you. Exception: If you have both Medicare and non-Medicare enrollees on your account, you may have to choose different plans. See "Medicare and PEBB retirees" on page 33.
- 4. Attest to the premium surcharges.** Retirees who are not enrolled in Medicare may be charged the monthly \$25-per-account tobacco use premium surcharge and the \$50 spouse or state-registered domestic partner coverage premium surcharge.
- 5. Choose your supplemental benefits.** Learn about your options for life insurance, auto and home insurance, as well as SmartHealth, our voluntary wellness program.

### *Good to know!*

#### **What's your browser?**

Google Chrome is the preferred browser for Benefits 24/7, but Edge, Firefox, and Safari will also work. For more information, check out the *Help with Benefits 24/7 login* webpage at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov).

# 2024 PEBB Retiree Monthly Premiums

Effective January 1, 2024

## Special requirements for Medicare premiums

- To qualify for the Medicare premium, at least one member on the account must be enrolled in Medicare Part A and Part B.
- Medicare premiums have been reduced by the state-funded contribution, up to the lesser of \$183 or 50 percent of the plan rate per retiree per month.

For more information on these requirements, contact your medical plan's customer service department.

**Note:** These premiums do not include your Medicare Part B premium.

- Kaiser Foundation Health Plan of the Northwest (Kaiser Permanente NW) offers plans in Clark and Cowlitz counties in Washington and select counties and zip codes in Oregon. Kaiser Permanente NW Medicare plans have a larger service area.
- Uniform Medical Plan (UMP) is administered by Regence BlueShield and Washington State Rx Services.
- UnitedHealthcare plans are Medicare Advantage Part D (MAPD) plans. If a UnitedHealthcare Medicare plan is selected, non-Medicare eligible members are enrolled in UMP Classic. The rates reflect the total due, including premiums for both plans.
- The term spouse is interchangeable with state registered domestic partner (SRDP).

## Medicare medical plan premiums (for members enrolled in Medicare Part A and Part B)

- \* If a Kaiser Permanente NW member is enrolled in Medicare Part A and Part B, and other enrolled members are not eligible for Medicare, the non-Medicare members will be enrolled in Kaiser Permanente NW Classic. The subscriber will pay the combined Medicare and non-Medicare premium shown for Kaiser Permanente NW Senior Advantage.
- # If a Kaiser Foundation Health Plan of Washington (KFHPW) member is enrolled in Medicare Part A and Part B, and other enrolled members are not eligible for Medicare, the non-Medicare members must enroll in (KFHPW) Classic, SoundChoice, or Value plan. The subscriber will pay a combined Medicare and non-Medicare premium.

|  | Kaiser Foundation Health Plan of the Northwest | Kaiser Foundation Health Plan of Washington |                                  |             |       | Uniform Medical Plan | UnitedHealthcare |               |
|--|--|---|----------------------------------|-------------|-------|----------------------|------------------|---------------|
|  | Senior Advantage                               | Classic                                     | Medicare (Original or Advantage) | SoundChoice | Value | Classic              | PEBB Balance     | PEBB Complete |

### Subscriber only

|            |           |     |          |     |     |          |          |          |
|------------|-----------|-----|----------|-----|-----|----------|----------|----------|
| 1 eligible | \$193.95* | N/A | \$188.62 | N/A | N/A | \$532.94 | \$135.65 | \$160.58 |
|------------|-----------|-----|----------|-----|-----|----------|----------|----------|

### Subscriber and spouse

|            |             |            |          |          |            |            |          |          |
|------------|-------------|------------|----------|----------|------------|------------|----------|----------|
| 1 eligible | \$1,227.17* | \$1,116.22 | N/A      | \$960.07 | \$1,102.03 | \$1,358.66 | \$961.37 | \$986.30 |
| 2 eligible | \$381.94    | N/A#       | \$371.29 | N/A#     | N/A#       | \$1,059.92 | \$265.34 | \$315.21 |

### Subscriber and children

|            |           |          |          |          |          |            |          |          |
|------------|-----------|----------|----------|----------|----------|------------|----------|----------|
| 1 eligible | \$968.87* | \$884.32 | N/A#     | \$767.21 | \$873.67 | \$1,152.23 | \$754.94 | \$779.87 |
| 2 eligible | \$381.94  | N/A#     | \$371.29 | N/A#     | N/A#     | \$1,059.92 | \$265.34 | \$315.21 |

### Subscriber, spouse, and children

|            |             |            |          |            |            |            |            |            |
|------------|-------------|------------|----------|------------|------------|------------|------------|------------|
| 1 eligible | \$2,002.09* | \$1,811.92 | N/A#     | \$1,538.66 | \$1,787.08 | \$1,977.95 | \$1,580.66 | \$1,605.59 |
| 2 eligible | \$1,156.86* | \$1,066.99 | N/A#     | \$949.88   | \$1,056.34 | \$1,679.21 | \$884.63   | \$934.50   |
| 3 eligible | \$569.93    | N/A#       | \$553.95 | N/A#       | N/A#       | \$1,586.90 | \$395.03   | \$469.83   |

## Medicare supplement plan premiums

|   | Premera Blue Cross                  |  |                                     |  |
|---|-------------------------------------|--|-------------------------------------|--|
|   | Plan F (closed to new members)      |  | Plan G                              |  |
|   | Age 65 or older,<br>eligible by age | Under age<br>65, eligible<br>by disability | Age 65 or older,<br>eligible by age | Under age<br>65, eligible<br>by disability |
| <b>Subscriber only</b>                        |                                     |  |                                     |  |
| 1 Medicare eligible                           | \$119.05                            | \$207.45                                   | \$101.99                            | \$169.20                                   |
| <b>Subscriber and spouse</b>                  |                                     |  |                                     |  |
| 1 Medicare eligible                           | \$944.77                            | \$1,033.17                                 | \$927.71                            | \$994.92                                   |
| 2 Medicare eligible: 1<br>retired, 1 disabled | \$320.54                            | \$320.54                                   | \$265.23                            | \$265.23                                   |
| 2 Medicare eligible                           | \$232.14                            | \$408.94                                   | \$198.02                            | \$332.44                                   |
| <b>Subscriber and children</b>                |                                     |  |                                     |  |
| 1 Medicare eligible                           | \$738.34                            | \$826.74                                   | \$721.28                            | \$788.49                                   |
| <b>Subscriber, spouse, and children</b>       |                                     |  |                                     |  |
| 1 Medicare eligible                           | \$1,564.06                          | \$1,652.46                                 | \$1,547.00                          | \$1,614.21                                 |
| 2 Medicare eligible: 1<br>retired, 1 disabled | \$940.58                            | \$940.58                                   | \$885.27                            | \$885.27                                   |
| 2 Medicare eligible                           | \$851.43                            | \$1,028.23                                 | \$817.31                            | \$951.73                                   |

## Non-Medicare medical plan premiums (for members not enrolled in Medicare)

|                                | Managed Care Plans                             |            |   |            |             |            |
|--------------------------------|--|------------|---|------------|-------------|------------|
|                                | Kaiser Foundation Health Plan of the Northwest |            | Kaiser Foundation Health Plan of Washington |            |             |            |
|                                | Classic  | CDHP       | Classic                                     | CDHP       | SoundChoice | Value      |
| Subscriber only                | \$1,039.18                                     | \$907.72   | \$933.56                                    | \$738.98   | \$777.41    | \$919.37   |
| Subscriber & spouse            | \$2,072.40                                     | \$1,808.12 | \$1,861.16                                  | \$1,470.63 | \$1,548.87  | \$1,832.77 |
| Subscriber & children          | \$1,814.10                                     | \$1,597.60 | \$1,629.26                                  | \$1,302.30 | \$1,356.00  | \$1,604.42 |
| Subscriber, spouse, & children | \$2,847.32                                     | \$2,439.67 | \$2,556.86                                  | \$1,975.63 | \$2,127.45  | \$2,517.83 |

|                                | Preferred Provider Organization (PPO) Plans |            |            |            |
|--------------------------------|---|------------|------------|------------|
|                                | Uniform Medical Plan                        |            |            |            |
|                                | Classic                                     | CDHP       | Select     | UMP Plus   |
| Subscriber only                | \$831.68                                    | \$747.79   | \$766.61   | \$816.50   |
| Subscriber & spouse            | \$1,657.40                                  | \$1,488.26 | \$1,527.27 | \$1,627.04 |
| Subscriber & children          | \$1,450.97                                  | \$1,317.73 | \$1,337.10 | \$1,424.41 |
| Subscriber, spouse, & children | \$2,276.69                                  | \$1,999.87 | \$2,097.76 | \$2,234.95 |

### Medical premium surcharges (for non-Medicare subscribers only)

Two premium surcharges may apply in addition to your monthly medical premium. You will be charged for them if the conditions described below apply, or if you do not attest to the surcharges when required.

- A monthly \$25-per-account medical premium surcharge will apply if you or any dependent (age 13 and older) enrolled in PEBB medical uses tobacco products.
- A monthly \$50 medical premium surcharge will apply if you enroll a spouse or state-registered domestic partner, and they have chosen not to enroll in another employer-based group medical plan that is comparable to PEBB's Uniform Medical Plan (UMP) Classic.

For more guidance on whether these premium surcharges apply to you, see the *2024 PEBB Premium Surcharge Attestation Help Sheet* on the HCA website at [hca.wa.gov/erb](https://hca.wa.gov/erb) under *Forms & publications*.



## Dental plan premiums

You must enroll in medical coverage to enroll in dental.

|                                | Managed Care Plans |                         | Preferred Provider Organization (PPO) |
|--------------------------------|--------------------|-------------------------|---------------------------------------|
|                                | DeltaCare          | Willamette Dental Group | Uniform Dental Plan                   |
| <b>Monthly premiums</b>        |                    |                         |                                       |
| Subscriber only                | \$41.50            | \$48.87                 | \$48.92                               |
| Subscriber & spouse            | \$83.00            | \$97.84                 | \$97.74                               |
| Subscriber & children          | \$83.00            | \$97.74                 | \$97.84                               |
| Subscriber, spouse, & children | \$124.50           | \$146.61                | \$146.76                              |

## Retiree term life insurance premiums

The table below shows that monthly costs increase as your age increases, but your benefit coverage amount does not change. Administered by Metropolitan Life Insurance Company.

|                            | Your age |        |         |         |         |         |         |          |          |          |          |
|----------------------------|----------|--------|---------|---------|---------|---------|---------|----------|----------|----------|----------|
|                            | 45-49    | 50-54  | 55-59   | 60-64   | 65-69   | 70-74   | 75-79   | 80-84    | 85-89    | 90-94    | 95+      |
| <b>Monthly cost for...</b> |          |        |         |         |         |         |         |          |          |          |          |
| \$5,000 coverage           | \$0.87   | \$1.34 | \$2.50  | \$3.84  | \$7.38  | \$11.97 | \$19.41 | \$31.43  | \$50.90  | \$82.45  | \$133.57 |
| \$10,000 coverage          | \$1.74   | \$2.67 | \$5.00  | \$7.67  | \$14.76 | \$23.94 | \$38.81 | \$62.86  | \$101.79 | \$164.89 | \$267.14 |
| \$15,000 coverage          | \$2.61   | \$4.01 | \$7.50  | \$11.51 | \$22.14 | \$35.91 | \$58.22 | \$94.29  | \$152.69 | \$247.34 | \$400.71 |
| \$20,000 coverage          | \$3.48   | \$5.34 | \$10.00 | \$15.34 | \$29.52 | \$47.88 | \$77.62 | \$125.72 | \$203.58 | \$329.78 | \$534.28 |

## Legacy retiree life insurance plan premiums

The legacy retiree life insurance plan is only available to retirees enrolled as of December 31, 2016, who didn't elect to increase their retiree term life insurance amount during MetLife's open enrollment (November 1-30, 2016). Administered by Metropolitan Life Insurance Company.

| Age at death  | Amount of insurance | Monthly cost |
|---------------|---------------------|--------------|
| Under 65      | \$3,000             | \$7.75       |
| 65 through 69 | \$2,100             | \$7.75       |
| 70 and over   | \$1,800             | \$7.75       |

HCA is committed to providing equal access to our services. If you need an accommodation or require documents in another format, please call us at 1-800-200-1004 (TRS: 711).

# Retiree eligibility

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## Who's eligible for PEBB retiree insurance coverage?

This guide provides a general summary of retiree eligibility. The PEBB Program will determine your eligibility based on PEBB Program rules and when you make your election.

To be eligible to enroll in PEBB retiree insurance coverage, you must meet the procedural and eligibility requirements of Washington Administrative Code (WAC) 182-12-171, 182-12-180, 182-12-211, 182-12-250, 182-12-265, 182-12-5110, or 182-12-5200. Procedural requirements include submitting all required documents, paying your premiums and applicable premium surcharges, and deferring coverage on time. Eligibility requirements are listed below.

### Employment requirements

You may be eligible for PEBB retiree insurance coverage if you are a retiring or separating employee of a:

- State agency.
- State higher-education institution.
- PEBB- or SEBB-participating employer group.
- Washington school district, educational service district, or charter school.

### Requirements for elected or full-time appointed officials

You may be eligible if you are an elected or full-time appointed official of the legislative or executive branch of state government who leaves public office (see WAC 182-12-180).

### Surviving dependent requirements

You may be eligible if you are a surviving dependent of:

- A retiree, public employee, or school employee (see WAC 182-12-265).
- An elected or full-time appointed official (see WAC 182-12-180).
- An emergency service worker killed in the line of duty (see WAC 182-12-250).

### Disability requirements

You may be eligible if you are a public or school employee determined to be retroactively eligible for disability retirement (see WAC 182-12-211).

## Retirement plan requirements

You must be a vested member of and meet the eligibility criteria to retire from a Washington State-sponsored retirement plan when your own employer-paid coverage, COBRA coverage, or continuation coverage ends. (Different rules apply to surviving dependents, elected or full-time appointed officials, and employees and school employees of an employer group that does not participate in a Washington State-sponsored retirement plan.)

Washington State-sponsored retirement plans include:

- Public Employees' Retirement System (PERS) 1, 2, or 3
- Public Safety Employees' Retirement System (PSERS) 2
- Teachers' Retirement System (TRS) 1, 2, or 3
- Washington Higher Education Retirement Plan (HERP) (for example, TIAA)
- School Employees' Retirement System (SERS) 2 or 3
- Law Enforcement Officers' and Fire Fighters' Retirement System (LEOFF) 1 or 2
- Washington State Patrol Retirement System (WSPRS) 1 or 2
- State Judges/Judicial Retirement System
- Civil Service Retirement System and Federal Employees' Retirement System (for Washington State University Extension employees covered under PEBB benefits at the time of retirement)

You must begin to receive a monthly retirement plan payment no later than the first month following your own employer-paid coverage, COBRA coverage, or continuation coverage ending unless one of the following **exceptions** apply:

- If you receive a lump sum payment, you are only eligible for PEBB retiree insurance coverage if the Department of Retirement Systems offered you the choice between a lump sum actuarially equivalent payment and an ongoing monthly payment.
- If you are an employee retiring or separating under PERS Plan 2, TRS Plan 2, or SERS Plan 2, and you separated from employment on or after January 1, 2024, and you are at least age 55 and have at least 20 years of service.
- If you are an employee retiring or separating under PERS Plan 3, TRS Plan 3, or SERS Plan 3, and you meet the plan's eligibility criteria.

- If you are an employee retiring under a Washington Higher Education Retirement Plan (such as TIAA) and meet your plan's retirement eligibility criteria, or you are at least age 55 with 10 years of state service.
- If you are a retiring employee from a PEBB employer group who is eligible to retire under a retirement plan sponsored by an employer group or tribal government and your employer does not participate in a Washington State-sponsored retirement plan. However, you must meet the same age and years of service requirement as members of PERS Plan 1 (if your date of hire with your employer group was before October 1, 1977) or Plan 2 (if your date of hire was on or after October 1, 1977).
- If you are a retiring school employee from a SEBB employer group who is eligible to retire under a retirement plan sponsored by an employer group and your employer does not participate in a Washington State-sponsored retirement plan. However, you must meet the same age and years of service requirement as members of TRS Plan 1 (if your date of hire with your employer group was before October 1, 1977) or Plan 2 (if your date of hire was on or after October 1, 1977).
- If you are an elected or full-time appointed official of the legislative or executive branch of state government, or a surviving dependent of such an official, as described in WAC 182-12-180.
- If you are a survivor of an emergency services worker killed in the line of duty as described in WAC 182-12-250, or a surviving dependent who loses eligibility because of the death of a retiree as described in WAC 182-12-265.

### **Medicare requirement**

If you or a dependent is eligible for Medicare, you (or they) must enroll and stay enrolled in Medicare Part A and Part B to be eligible for a PEBB retiree health plan.

### **Returning to work requirement**

If you enroll in PEBB retiree insurance coverage and then return to work for a PEBB employing agency and become eligible for the employer contribution toward PEBB benefits, you cannot waive coverage from your employer in order to remain in your PEBB retiree health plan. In this case, your PEBB retiree insurance coverage will be automatically deferred. Once your PEBB Program employee coverage ends, use Benefits 24/7 (or submit a *PEBB Retiree Coverage Election Form* [form A]) to reenroll in PEBB retiree insurance coverage.



# Dependent eligibility

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You may enroll the following dependents:

- Your legal spouse.
- Your state-registered domestic partner, as defined in RCW 26.60.020(1) and WAC 182-12-109. This includes substantially equivalent legal unions from other jurisdictions, as defined in RCW 26.60.090. Strict requirements apply to these partnerships, including that one partner is age 62 or older and you live in the same residence. Individuals in a state-registered domestic partnership are treated the same as a legal spouse except when in conflict with federal law.
- Your children, through the last day of the month in which they turn age 26, regardless of marital status, student status, or eligibility for coverage under another plan. This also includes children age 26 or older with a disability, as described below in “Children with disabilities.”

## How children are defined

For our purposes, children are defined as described in WAC 182-12-260(3). The definition includes:

- Your children, based on the establishment of a parent-child relationship as described in RCW 26.26A.100, except when parental rights have been terminated.
- Children of your spouse or state-registered domestic partner, based on the establishment of a parent-child relationship as described in RCW 26.26A.100, except when parental rights have been terminated.
- Children you are legally required to support ahead of adoption.
- Children named in a court order or divorce decree for whom you are legally required to provide support or health care coverage.
- Extended dependents who meet certain eligibility criteria. See “Extended dependents.”
- Children of any age with a developmental or physical disability. See “Children with disabilities.”

## Extended dependents

Children may include extended dependents (such as a grandchild, niece, nephew, or other children) for whom you, your spouse, or your state-registered domestic partner are legal custodians or legal guardians. The legal responsibility for them is shown by a valid court order and the child officially residing with the custodian or guardian.

An extended dependent does not include foster children, unless you, your spouse, or your state-registered domestic partner are legally required to provide support ahead of adoption.

## Children with disabilities

Eligible children include children of any age with a developmental or physical disability that leaves them incapable of self-sustaining employment and chiefly dependent upon the subscriber for support and ongoing care. Their condition must have occurred before they turned age 26. To enroll a child age 26 or older, or to continue the child’s enrollment, you must provide proof of the disability and dependency by submitting the *PEBB Certification of a Child with a Disability*.

If you have already enrolled a child with a disability and are changing to health plans administered by a different insurance carrier (for example Kaiser Permanente, Premera, or UMP), you will need to submit a new *PEBB Certification of a Child with a Disability* to your new health plan, even if they were previously certified.

The PEBB Program, with input from your medical plan, will verify the disability and dependency of a child with a disability, starting at age 26. The first verification at age 26 lasts for at least two years. After that, we may periodically review their eligibility, but not more than once a year. These verifications may require renewed proof of the child’s disability and dependence. If we do not receive your verification within the time allowed, the child will no longer be covered.

A child with a disability age 26 or older who becomes self-supporting is not eligible as of the last day of the month they become capable of self-support. If the child becomes capable of self-support and later becomes incapable, they do not regain eligibility.

## Verifying dependent eligibility

All subscribers must verify (prove) their dependents are eligible before we will enroll them. Verifying dependent eligibility helps us make sure we cover only people who qualify for health plan coverage. You provide this proof by submitting official documents. We will not enroll a dependent if we cannot prove their eligibility by the required deadline. We reserve the right to determine a dependent’s eligibility at any time.

If you are enrolling a dependent, submit the documents when you apply, using Benefits 24/7 (or paper forms), within PEBB Program timelines. The documents we will accept to prove dependent eligibility are listed below.

Submit the documents in English. Documents written in another language must include a translated copy prepared by a professional translator and notarized. These documents must be approved by the PEBB Program.

A few **exceptions** apply to the dependent verification process:

- Extended dependents are reviewed through a separate process.
- Previous dependent verification data verified by the School Employees Benefits Board (SEBB) Program may be used when a subscriber moves from SEBB Program coverage to PEBB Program coverage and is requesting to enroll an eligible dependent who has been previously verified under the SEBB Program, as long as there is no gap in that dependent's coverage.

### Documents to enroll a spouse

Provide a copy of (choose one):

- The most recent year's federal tax return filed jointly that lists your spouse (black out financial information)
- The most recent year's federal tax return for you and your spouse if filed separately (black out financial information)
- A marriage certificate<sup>1</sup> and evidence that the marriage is still valid (do not need to live together). For example: a life insurance beneficiary document, a utility bill<sup>2</sup> or bank statement dated within the last six months showing both your and your spouse's names (black out financial information).
- A petition for dissolution, petition for legal separation, or petition to invalidate (annul) marriage. Must be filed within the last six months.
- Defense Enrollment Eligibility Reporting System (DEERS) registration
- Valid J-1 or J-2 visa issued by the U.S. government

### Documents to enroll a state-registered domestic partner or partner of a legal union

Provide a copy of (choose one):

- A certificate/card<sup>1</sup> of state-registered domestic partnership or legal union and evidence that the partnership is still valid (do not need to live together). For example: a life insurance beneficiary document, a utility bill<sup>2</sup> or bank statement dated within the last six months showing both your and your partner's names (black out financial information).
- A petition to invalidate (annul) state-registered domestic partnership. Must be filed within the last six months.

<sup>1</sup> If within six months of marriage or partnership, only the certificate/card is required.

<sup>2</sup> Or separate utility bills with the same address showing your or your spouse's/partner's names on it as evidence the marriage/partnership is still valid.

**If enrolling a partner of a legal union**, proof of Washington State residency for both you and your partner is required, in addition to dependent verification documents described above. Additional dependent verification documents will be required within one year of your partner's enrollment for them to remain enrolled. More information can be found in PEBB Program Administrative Policy 33-1 on the HCA website at [hca.wa.gov/pebb-rules](http://hca.wa.gov/pebb-rules).

### Documents to enroll children

Provide a copy of (choose one):

- The most recent year's federal tax return that includes children (black out financial information). You can use one copy of your tax return to include more than one dependent that requires verification.
- Birth certificate, or hospital certificate with the child's footprints on it, showing the name of the parent who is the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner. If the dependent is the subscriber's stepchild, the subscriber must also verify the spouse or state-registered domestic partner to enroll the child, even if they are not enrolling the spouse or partner in health plan coverage.
- Certificate or decree of adoption showing the name of the parent who is the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner
- Court-ordered parenting plan
- National Medical Support Notice
- Defense Enrollment Eligibility Reporting System (DEERS) registration
- Valid J-2 visa issued by the U.S. government

### Additional required documents

If you are enrolling a dependent listed below, you must submit the associated forms when you apply.

- **State-registered domestic partner or their child**, or other nonqualified tax dependent: Submit a *PEBB Declaration of Tax Status*.
- **Child with a disability age 26 or older**: Submit a *PEBB Certification of a Child with a Disability*.
- **Extended dependent**: Submit a *PEBB Extended Dependent Certification* and the *PEBB Declaration of Tax Status*.

You must notify the PEBB Program in writing when your dependent is no longer eligible. See "What happens when a dependent loses eligibility?" on page 45 to learn more.



## Good to know!

### Learn about dependent eligibility

For more information about proving dependent eligibility, go to HCA's website at [hca.wa.gov/employee-retiree-benefits/retirees/verify-and-enroll-my-dependents](https://hca.wa.gov/employee-retiree-benefits/retirees/verify-and-enroll-my-dependents) or call the PEBB Program at 1-800-200-1004.

## If I die, are my surviving dependents eligible?

Your dependents may be eligible to enroll in or defer PEBB retiree insurance coverage as survivors. To do so, they must meet the eligibility and procedural requirements outlined in WAC 182-12-180 or 182-12-265. The PEBB Program must receive your dependent's *PEBB Retiree Election Form (form A)* and any other required forms and documents within the following timelines:

- For an eligible survivor of an employee, **no later than 60 days** after the date of the employee's death, or the date the survivor's educational service district coverage, PEBB insurance coverage, or School Employees Benefits Board (SEBB) insurance coverage ends, whichever is later.
- For an eligible survivor of a retiree, **no later than 60 days** after the retiree's death.

For details about how to continue coverage as a survivor, see "How does a survivor pay for coverage?" on page 39 and "What are my family's options if I pass away?" on page 46.

For more information about deferring coverage, see "Required timelines for survivors to defer" on page 23.

## When are surviving dependents of emergency service workers eligible?

If you are a surviving spouse, state-registered domestic partner, or dependent child of an emergency service worker who was killed in the line of duty, you may be eligible to enroll in or defer (postpone) PEBB retiree insurance coverage. To be eligible, you must meet both the procedural and eligibility requirements outlined in WAC 182-12-250. To learn more about this coverage, including deadlines to apply, call the PEBB Program at 1-800-200-1004.

## Benefits 24/7, our new enrollment system, starts January 2024. Until then, use paper forms.

The easiest way to enroll is with our online enrollment system, Benefits 24/7, at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov), when it becomes available. For details, see “How to use Benefits 24/7” on page 8. If you prefer paper forms, see “How to use forms to enroll” on page 69.

Your employer is responsible for terminating your employee coverage. In some cases, we cannot enroll you in retiree insurance coverage until this occurs.

### *Good to know!*

#### How to defer

Use Benefits 24/7 (or submit *Form A*) if you decide to defer (postpone) your enrollment. If you do not meet the timeline requirement, future enrollment rights may be affected. See page 22 for more information.

## Five steps to enroll

### 1. Enroll yourself

Log in to our online enrollment system, Benefits 24/7, at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov). It works on your computer or mobile device and is the best and easiest way to enroll. See “How to use Benefits 24/7” on page 8 for step-by-step instructions.

You can also use Benefits 24/7 to enroll eligible dependents and upload verification documents to prove they are eligible.

If you would rather use paper forms, they are located at the back of this guide.

The enrollment must be submitted online, or the forms and documents must be received by the PEBB Program, **no later than 60 days** after your own employer-paid coverage, COBRA, or continuation coverage ends. For elected or full-time appointed officials, the timeline is 60 days after you leave public office.

If you choose a Medicare Advantage plan, enrollment may not be retroactive. We encourage you to enroll using Benefits 24/7 (or submit enrollment forms so we receive them) no later than the last day of the month before the date PEBB retiree insurance coverage is to begin. Otherwise, we will enroll you and your eligible dependents in another medical plan during the gap months prior to when the Medicare Advantage plan begins.

If you are a dependent becoming eligible as a survivor, please see page 19 for enrollment timelines.

### 2. Enroll dependents

If you are enrolling dependents, you may need to prove their eligibility by submitting documents. Learn more about this process under “Dependent eligibility” on page 16.

### 3. Make your first payment

You must make your first payment for PEBB retiree insurance coverage, including applicable premium surcharges, before we can enroll you. To learn more, see “Paying for coverage” on page 38.

### 4. Enroll in Medicare if you're eligible

If you or your dependents are eligible for Medicare, you (or they) must be enrolled in Medicare Part A and Part B to be enrolled in PEBB retiree insurance coverage. You will need to submit proof of Medicare enrollment. To stay enrolled in a PEBB retiree health plan, you must stay enrolled in Part A and Part B.

### 5. Ask questions

For eligibility and enrollment questions:

- Visit HCA’s website at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees).
- Send us 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. You will need to set up a SecureAccess Washington (SAW) account to use this option.
- Call PEBB Customer Service at 1-800-200-1004 (TRS: 711).

## *Good to know!*

### **Don't lose your right to enroll**

You must enroll in or defer (postpone) PEBB retiree insurance coverage when your own employer-paid coverage, COBRA coverage, or continuation coverage ends. Deferring retains your right to enroll in the future.

If you defer, you must stay continuously enrolled in other qualifying medical coverage.

See important information about deferring on page 22. If you do not meet these requirements, future enrollment rights may be affected.

## **Enrollment deadlines**

### **Retiring employees**

You must enroll and submit all dependent verification documents through Benefits 24/7 (or we must receive your enrollment form and any other required documents) **no later than 60 days** after your own employer-paid coverage, COBRA coverage, or continuation coverage ends.

If you select a Medicare Advantage or Medicare Advantage Prescription Drug (MAPD) plan, the enrollment for each member cannot be retroactive. Coverage starts the first day of the month following the date the form is received. We encourage you to apply using Benefits 24/7 (or submit *Form A* so that we receive it) **no later than the last day of the month** in which your own employer-paid coverage, COBRA coverage, or continuation coverage ends. Otherwise, we will enroll you and your eligible dependents in another medical plan during the months between when your other coverage ends and the Medicare Advantage or MAPD plan begins. See “Choosing a PEBB medical plan” on page 25 for more information.

### **Retiring elected and appointed officials**

If you are an elected or full-time appointed official as described in WAC 182-12-180(1), you must apply using Benefits 24/7 (or we must receive your forms) **no later than 60 days** after you leave public office. If you select a Medicare Advantage or Medicare Advantage Prescription Drug (MAPD) plan, enrollment may not be retroactive. We encourage you to apply using Benefits 24/7 (or submit *Form A* so that we receive the form)

before you leave public office and no later than the last day of the month in which your PEBB insurance coverage ends. Otherwise, you and your enrolled dependents will be enrolled in another medical plan during the months between when your other coverage ends and the Medicare Advantage or MAPD plan begins. See “Choosing a PEBB medical plan” on page 26 for more information.

### **Survivors**

If you are a dependent becoming eligible as a survivor, please see page 20.

### **All applicants**

If you miss the 60-day election period, you lose all rights to enroll in or defer enrollment in PEBB retiree insurance coverage unless you regain eligibility in the future. You can regain it, for example, by returning to work in a position where you are eligible for PEBB or SEBB benefits and meeting procedural and eligibility requirements.

### **Medical and dental enrollment**

You can enroll in medical only, or in medical and dental. You cannot enroll in dental only. Generally, you and your dependents must be enrolled in the same medical and dental plans. The exception is if there are both Medicare and non-Medicare enrollees on your account (see “Medicare and PEBB retirees” on page 33).

## *Good to know!*

### **If you can't complete your application in time**

It is better to submit an incomplete application than to miss your 60-day window to enroll or defer. If you use Benefits 24/7 (or we receive your *Form A*) by the deadline and it is incomplete, we will send you a letter asking for the missing information and giving you a deadline to respond.

## **How do I defer enrollment?**

You must use Benefits 24/7 (or submit *Form A*) if you decide to defer (postpone) your enrollment. If you do not meet this requirement, future enrollment rights may be affected. See “Deferring your coverage” on page 22.

## Can I enroll or defer retroactively due to a disability?

Under some circumstances, yes. If you feel this situation may apply to you, contact us to learn more by sending a secure message through HCA Support at [support.hca.wa.gov](https://support.hca.wa.gov) or by calling 1-800-200-1004.

## What if I am eligible as a retiree and a dependent?

You cannot enroll in medical or dental coverage under two PEBB accounts. You could choose to enroll only on your own retiree account or defer (postpone) PEBB retiree insurance coverage for yourself and enroll as a dependent on your spouse's or state-registered domestic partner's PEBB medical.

If you and your spouse or state-registered domestic partner are both independently eligible for PEBB insurance coverage, you need to decide which account you will use to cover any eligible children. A dependent may be enrolled in only one PEBB medical and one PEBB dental plan.

## Can I enroll in PEBB retiree insurance coverage and in SEBB insurance coverage as a dependent?

Yes. You are allowed to enroll in both the PEBB Program as a retiree and in the School Employee Benefits Board (SEBB) Program as a dependent. However, there is little financial reason to do so. Both programs are administered by the Health Care Authority. Because coverage levels are similar in PEBB and SEBB medical plans, the second plan will likely offer little or no extra payment for most health care services. The payments will not exceed the allowed amounts. There is no added coverage if you enroll in both PEBB and SEBB dental.

In general, SEBB employee medical premiums are lower than PEBB retiree medical premiums. It may benefit you to defer your PEBB retiree insurance coverage and enroll in SEBB health plan coverage as a dependent. That way, you do not pay two monthly medical premiums.

If you enroll in both the PEBB Program as a retiree and in the SEBB Program as a dependent, your PEBB coverage will be primary (pay first), and your SEBB coverage will be secondary.

To defer enrollment in PEBB retiree insurance coverage, see page 22. To avoid enrolling in both PEBB and SEBB programs, use Benefits 24/7 (or submit forms) to defer on or before the date SEBB health plan coverage begins.

As you make this decision, we suggest that you compare SEBB and PEBB benefits and premiums to decide which option best suits your needs. Visit HCA's website at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees) and [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee) to get premiums and benefit information.

## What can I expect after I enroll?

After you enroll and submit your documents, we will process them and send you a letter notifying you of the next steps. You must make the first payment of your monthly premiums and applicable premium surcharges by the required deadline before we can enroll you. See "Paying for coverage" on page 38.

## When does coverage begin?

If you are an eligible retiring employee, your PEBB retiree insurance coverage will start on the first day of the month after your own employer-paid coverage, COBRA coverage, or continuation coverage ends.

If you are an eligible elected or full-time appointed official, your coverage will start on the first day of the month after you leave public office.

### *Good to know!*

#### **Help with Form A**

We offer an online tutorial that walks you through filling out *Form A*. If you need help with the form, the tutorial is available on HCA's website at [hca.wa.gov/forma-tutorial](https://hca.wa.gov/forma-tutorial).

## – Deferring your coverage

**Benefits 24/7, our new enrollment system, starts January 2024. Until then, use paper forms.**

Deferring means postponing your enrollment in PEBB retiree insurance coverage so you keep your eligibility to enroll later. You may choose to defer when you first become eligible for PEBB retiree insurance coverage or after you enroll.

### Why would I defer?

You may want to defer if you have other qualified medical coverage available. For example, if you are retiring but your spouse or state-registered domestic partner is still working, you may want to use their employer's health coverage. Later, when your spouse or partner retires or separates from employment, you can apply to enroll yourself and any eligible dependents in a PEBB retiree health plan.

### Am I eligible to defer?

You must be eligible to enroll in PEBB retiree insurance coverage in order to defer your enrollment.

You are eligible to defer:

- If you are enrolled in a PEBB-sponsored or SEBB-sponsored health plan as a dependent, including COBRA or continuation coverage.
- Beginning January 1, 2001, if you are enrolled in employer-based group medical as an employee or employee's dependent, including coverage continued under COBRA or continuation coverage. You cannot defer based on an employer's retiree coverage.
- Beginning January 1, 2001, if you are enrolled in medical coverage as a retiree or a dependent of a retiree in a TRICARE plan or the Federal Employees Health Benefits Program.
- Beginning January 1, 2006, if you are enrolled in Medicare Part A and Part B **and** a Medicaid program that provides creditable coverage. To count as creditable, your Medicaid coverage must include medical and hospital benefits. Any dependents who are not eligible for creditable coverage under Medicaid may stay enrolled in a PEBB retiree health plan.
- Beginning January 1, 2014, if you are not eligible

for Medicare Part A and Part B and you are enrolled in qualified health plan coverage through a health benefit exchange established under the Affordable Care Act. This does not include Medicaid coverage (known as Apple Health in Washington State).

- Beginning July 17, 2018, if you are enrolled in the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).

### *Good to know!*

There are strict requirements for returning to a PEBB retiree health plan after deferring. Please read WAC 182-12-200 and 182-12-205 to learn more.

### How do I defer?

To defer your enrollment, you must:

- Be eligible for PEBB retiree insurance coverage.
- Use Benefits 24/7 (or submit the required **PEBB Retiree Election Form [form A]** to the PEBB Program) within the required timeline.
- Be continuously enrolled in other qualified medical coverage, as described below.

When you defer, you are postponing both medical and dental coverage. **Retirees cannot enroll only in dental.** Except as stated below, when you defer, your dependents' coverage is also deferred.

If we do not receive your election to defer by the deadline, it may affect your ability to enroll in PEBB retiree insurance coverage in the future. See "What are the required timelines to defer?" on the next page.

### **You must have continuous enrollment**

You must provide proof of continuous enrollment in one or more qualifying medical coverages to return to a PEBB retiree health plan after deferral. The proof of continuous enrollment may include a health plan sponsored by a Washington State educational service district if enrollment was deferred for the reason in the first bullet, above, prior to January 1, 2024.

A gap in coverage of 31 days or less is allowed between the date you defer PEBB retiree insurance coverage and the start date of a qualified coverage, and between each qualified coverage during the deferral period.

We encourage you to collect proof of coverage annually and keep a file to provide to the PEBB Program in the event you want to enroll in a PEBB retiree health plan in the future.



## What are the required timelines for retirees to defer?

To defer enrollment in PEBB retiree insurance coverage, use Benefits 24/7 (or submit the required *PEBB Retiree Election Form [form A]* to the PEBB Program) according to these timelines:

- If you are an eligible retiring employee (or in some cases, a separating employee), use Benefits 24/7 (or the PEBB Program must receive the *PEBB Retiree Election Form [form A]*) **no later than 60 days** after your own employer-paid coverage, COBRA coverage, or continuation coverage ends. The PEBB Program will defer your enrollment the first of the month after the date your own employer-paid coverage, COBRA coverage, or continuation coverage ends.
- If you are an employee who is eligible for disability retirement, contact us to learn more by sending a secure message through HCA Support at [support.hca.wa.gov](https://support.hca.wa.gov) or by calling 1-800-200-1004.
- If you are an eligible elected or full-time appointed official leaving public office, use Benefits 24/7 (or we must receive the *PEBB Retiree Election Form [form A]*) **no later than 60 days** after you leave public office. We will defer your enrollment the first of the month after the date you leave public office.
- If you are already enrolled in PEBB retiree insurance coverage and want to defer because you have other qualifying medical coverage, use Benefits 24/7 (or we must receive the *PEBB Retiree Change Form [form E]* and any other required forms) before we can defer your coverage. Enrollment will be deferred effective the first of the month after you defer in Benefits 24/7 (or we receive all the required forms). If that is the first day of the month, enrollment will be deferred that day. When a member is enrolled in a PEBB Medicare Advantage or Medicare Advantage Prescription Drug (MAPD) plan, enrollment will be deferred effective the first of the month after the date you defer using Benefits 24/7 (or we receive the *PEBB Medicare Advantage Plan Disenrollment Form [form D]*).
- If you enrolled as a dependent in a PEBB-sponsored or SEBB-sponsored health plan, including COBRA or continuation coverage, and then lose coverage, you will have **60 days** to enroll in a PEBB retiree health plan. To continue in a deferred status, the subscriber must defer enrollment as described in WAC 182-12-205.
- If you are enrolled in PEBB retiree insurance coverage and you return to work with a PEBB employing agency and your employer determines you are eligible for the employer contribution toward PEBB benefits, PEBB retiree insurance

coverage will be automatically deferred. You do not need to defer using Benefits 24/7 or submit a form. When you are no longer eligible for the employer contribution toward PEBB benefits, you must enroll in PEBB retiree insurance coverage as described in WAC 182-12-171 or continue in a deferred status if you meet the requirements as described in WAC 182-12-200 or 182-12-205.

## What are the required timelines for survivors to defer?

To defer PEBB retiree insurance coverage, except as stated below, a survivor must submit a *PEBB Retiree Election Form (form A)* to the PEBB Program.

- In the event of an employee's death, we must receive the form **no later than 60 days** after the date of the employee's death, or the date the survivor's educational service district coverage, PEBB insurance coverage, or SEBB insurance coverage ends, whichever is later.
- In the event of an elected or full-time appointed official's death, we must receive the form **no later than 60 days** after the date of the official's death, or the date the survivor's PEBB insurance coverage ends, whichever is later.
- In the event of a retiree's death, we must receive the form **no later than 60 days** after the death.
- If a survivor enrolls in PEBB retiree insurance coverage and later wants to defer because they have other qualifying medical coverage, they must use Benefits 24/7 (or submit the *PEBB Retiree Change Form [form E]*) and any other required forms. Enrollment will be deferred as of the first of the month after the date the change is made. If this is on the first day of the month, enrollment will be deferred that day. When a member is enrolled in a PEBB Medicare Advantage or MAPD plan, coverage will be deferred as of the first of the month after the date we receive the *PEBB Medicare Advantage Plan Disenrollment Form (form D)*.
- In the event of the death of an emergency service worker killed in the line of duty, we must receive the form **no later than 180 days** after the later of:
  - The death of the emergency service worker.
  - The date on the eligibility letter from the Washington State Department of Retirement Systems or the board for volunteer firefighters and reserve officers.
  - The last day the survivor was covered under any health plan (including COBRA coverage) through the emergency service worker's employer.

## What if I return to work after deferring?

If you are enrolled in PEBB retiree insurance coverage and you return to work for a PEBB employing agency and your employer determines you are eligible for the employer contribution toward PEBB benefits, PEBB retiree insurance coverage is automatically deferred. You do not need to terminate using Benefits 24/7 (or submit a form).

## How do I enroll after deferring?

If you deferred enrollment in PEBB retiree insurance coverage, you may enroll in a PEBB retiree health plan. You must have been continuously enrolled in one or more qualifying medical coverages during your deferral. See “Am I eligible to defer?” for the list of qualifying coverages.

You can enroll:

- **During any PEBB Program annual open enrollment.**

Use Benefits 24/7 (or we must receive the *PEBB Retiree Open Enrollment Election/Change form [form A-OE]*) and submit any other required forms and proof of continuous enrollment in one or more qualified medical coverages **no later than the last day of open enrollment**. Your enrollment will begin January 1 of the next year.

- **When other qualifying medical coverage ends.**

Use Benefits 24/7 (or we must receive the *PEBB Retiree Election Form [form A]*) and submit any other required forms and proof of continuous enrollment in one or more qualified medical coverages **no later than 60 days** after the date your other qualifying medical coverage ends. Enrollment will begin the first day of the month after the other coverage ends.

Although you have 60 days to enroll, you must pay premiums and applicable premium surcharges back to when your other coverage ended. Proof of continuous enrollment in one or more qualifying medical coverages must list the dates the coverage began and ended. **Exception:** If you select a Medicare Advantage or Medicare Advantage Prescription Drug (MAPD) plan, enrollment may not be retroactive.

We encourage you to use Benefits 24/7 (or submit the required forms so that we receive them) **no later than the last day of the month** before the date PEBB retiree insurance coverage is to begin. Otherwise, we will enroll you and your enrolled dependents in another medical plan during the months between when your other coverage ends and the Medicare Advantage or MAPD plan begins. See “Medicare and PEBB retirees” on page 33 for more information.

If you deferred while enrolled in Medicare Part A and Part B and a Medicaid program that provides creditable coverage, you may enroll in a PEBB retiree health plan as described above, or no later than the end of the calendar year in which your Medicaid coverage ends. See WAC 182-12-205 (6)(c)(iii) to learn more.

You have a one-time opportunity to enroll in a PEBB retiree health plan if you deferred PEBB retiree insurance coverage for CHAMPVA, a TRICARE plan, the Federal Employees Health Benefits Program, or coverage through a health benefit exchange established under the Affordable Care Act.

If you deferred, you may later enroll in a PEBB retiree health plan if you receive formal notice that the Health Care Authority has determined it is more cost-effective to enroll you or your eligible dependents in PEBB medical than a medical assistance program.

# Choosing a PEBB medical plan

Your medical plan options are based on eligibility and where you live. If you cover dependents, everyone must enroll in the same medical plan, with some exceptions based on eligibility for Medicare Part A and Part B. See “Medicare and PEBB retirees” on page 33.

## Eligibility

You must be enrolled in Medicare Part A and Part B to enroll in a PEBB Medicare Advantage or Medicare Supplement plan. Also, not everyone qualifies to enroll in a consumer-directed health plan (CDHP) with a health savings account (HSA), UMP Select, or UMP Plus plan. See “Can I enroll in a CDHP, UMP Select, or UMP Plus plan and Medicare Part A and Part B?” on page 37.

## Where you live

In most cases, you must live in the plan’s service area to join the plan. See “Medical plans available by county” starting on page 48. Be sure to call the plans you’re interested in (not the provider) to ask about provider availability in your county.

If you move out of your medical plan’s service area, you must change your medical plan. You must report your new address and the request to change your medical plan to the PEBB Program **no later than 60 days** after your move. If you do not change your medical plan, we will enroll you in a PEBB medical plan designated by the HCA director or designee.

## Types of medical plans

In general, the type of plan you choose depends on the plans available where you live, whether you are eligible for Medicare Part A and Part B, and whether you qualify to enroll in a CDHP with an HSA. The PEBB Program offers three types of medical plans:

- **Consumer-directed health (CDHP) plans**  
A CDHP lets you use a health savings account (HSA) to help pay for out-of-pocket medical expenses tax-free. These plans have a lower monthly premium, a higher deductible, and a higher out-of-pocket limit than most other plans. You cannot enroll in a CDHP if you are eligible for Medicare.
- **Managed-care plans**  
These plans may require you to choose a network primary care provider to meet or coordinate your health care needs. You can change network providers at any time. The plan may not pay benefits if you see an out-of-network provider.

- **Preferred provider organization (PPO) plans**  
PPOs allow you to self-refer to any approved provider type in most cases and usually provide a higher level of coverage if the provider is in-network.

## What are the differences in the plans?

All medical plans cover the same basic health care services, except for Premera Blue Cross Medicare Supplement Plan G. The plans vary in other ways, such as provider networks, premiums, out-of-pocket costs, and drugs they cover. When choosing a plan to best meet your needs, here are some things to consider.

### Premiums

A premium is the monthly amount the subscriber pays to cover the cost of insurance. It does not cover copays, coinsurance, or deductibles. Premiums vary by plan. A higher premium doesn’t necessarily mean higher quality of care or better benefits. Generally, plans with higher premiums may have lower annual deductibles, copays, or coinsurance costs. Plans with lower premiums may have higher deductibles, coinsurance, copays, and more limited networks. Premiums are listed starting on page 10. These premiums are in addition to the Medicare Part B premium.

### Deductibles

A deductible is a fixed dollar amount you must pay each calendar year for covered health care expenses before the plan starts paying for covered services. Medicare plans may also have a separate annual deductible for prescription drugs. You do not have to meet the deductible before receiving covered preventive care services when you see a network provider.

### Copays and coinsurance

A copay is a fixed fee you pay when you receive care. Coinsurance is a percentage of an allowed amount charged by the provider that you pay.

### Out-of-pocket limit

The annual out-of-pocket limit is the most you pay in a calendar year for covered benefits. Once you have reached the out-of-pocket limit, the plan pays 100 percent of the allowed amount for most in-network covered services for the rest of the calendar year. Certain charges (such as your annual deductible, copays, and coinsurance) may count toward your out-of-pocket limit. Others, such as your monthly premiums, do not. Read each plan’s benefits booklet (also called a certificate of coverage or evidence of coverage) for details.

## Your providers

When you enroll in a medical plan, you may choose your primary care provider. If you want to see a particular provider, check with the plan (not the provider) to see if the provider is in the plan's network before you join. After you join a plan, you may change your provider, although the rules vary by plan.

## Network adequacy

All health carriers in Washington are required to maintain provider networks that offer members reasonable access to covered services. Check the plans' provider directories to see how many providers in your area are accepting new patients and what the average wait time is for an appointment.

## Referral procedures

Some plans allow you to self-refer to network providers for specialty care. Others require you to have a referral from your primary care provider. Although some medical plans may not require a referral from your primary care provider to see a specialist, the specialist may require you to have one prior to seeing them for services.

## Paperwork

In general, PEBB plans don't require you to file claims. However, Uniform Medical Plan (UMP) members may need to file a claim if they receive services from a non-network provider. If you have a Kaiser Permanente plan, you may need to file a claim if you receive services out of the plan's service area, including out of country. Urgent or emergency care may also require you to submit claims. CDHP members should keep paperwork they receive from providers and for qualified health care expenses to verify eligible payments from their health savings account.

## Coordination with your other benefits

All PEBB medical plans coordinate benefit payments with other group plans, Medicaid, and Medicare. This ensures the highest level of reimbursement for services when a person is covered by more than one plan. Payment will not exceed the allowed benefit amount.

If you are also covered by another health plan, call the plan to ask how they coordinate benefits. This is especially important for those coordinating benefits between the PEBB and SEBB Programs, and those enrolled in Medicaid.

One exception to coordination of benefits: PEBB medical plans that cover prescription drugs will not coordinate prescription drug coverage with Medicare Part D. (All PEBB medical plans, except Premera Blue Cross Medicare Supplement Plan G, provide creditable prescription drug coverage, which means the prescription drug coverage offered by these plans is as good as or better than Medicare Part D coverage.)

If you enroll in a standalone Medicare Part D plan, you must enroll in Premera Blue Cross Medicare Supplement Plan G or terminate your PEBB retiree health plan coverage.

## How can I compare the plans?

### Benefits at-a-glance tables

You'll find benefits at-a-glance tables for health plans starting on page 50. These tables will help you compare the costs and availability of the most widely used features of plans.

### Benefits booklets

The health plans provide benefits booklets, also called certificates of coverage (COCs) or evidence of coverage (EOC), to provide detailed information about plan benefits and what is and is not covered. You can find the benefits booklets for all PEBB health plans on the *Medical plan and benefits* webpage at [hca.wa.gov/pebb-retirees](http://hca.wa.gov/pebb-retirees).

### Summary of Benefits and Coverage

The federal Affordable Care Act requires most health plans to provide Summaries of Benefits and Coverage (SBCs) to help members understand plan benefits and medical terms. (Medicare plans are not required to provide SBCs.) SBCs help you compare things like:

- Whether there are services a plan doesn't cover.
- What isn't included in a plan's out-of-pocket limit.
- Whether you need a referral to see a specialist.

Most PEBB Program medical plans provide SBCs, or explain how to get them, at different times throughout the year (like when you apply for coverage or renew your plan). SBCs are available upon request in your preferred language.

You can get SBCs on the *Medical plans and benefits* webpage at [hca.wa.gov/pebb-retirees](http://hca.wa.gov/pebb-retirees) or from the medical plans' websites. You can also call the plan's customer service or the PEBB Program at 1-800-200-1004 to request a copy at no charge. Medical plan websites and customer service phone numbers are listed at the front of this guide. SBCs do not replace medical benefits at-a-glance or the plans' benefits booklets.

## Virtual benefits fair

The virtual benefits fair is a convenient way to learn about your benefit options through an online experience that's available anytime, day or night.

The virtual benefits fair includes information about plan options to help you choose the right plans for you and your dependents. You can get information about medical and dental plans, life insurance, and SmartHealth (a voluntary wellness program for retirees not enrolled in Medicare). Visit the virtual benefits fair on the HCA website at [hca.wa.gov/vbf-pebb](https://hca.wa.gov/vbf-pebb).

### *Good to know!*

#### What's a value-based plan?

Value-based plans aim to provide high-quality care at a lower price. Providers have committed to follow evidence-based treatment practices, coordinate care with other providers in your plan's network, and meet certain measures about the quality of care they provide.

## What plans does PEBB retiree insurance coverage offer?

### Medicare options

These medical plan options are for members enrolled in Medicare Part A and Part B. Value-based plans are noted in bold.

- **Kaiser Permanente NW<sup>1</sup> Senior Advantage**
- **Kaiser Permanente WA Medicare Plan** (Medicare Advantage or Original Medicare coordination plan)
- Premera Blue Cross Medicare Supplement Plan G
- UMP Classic (Medicare), administered by Regence BlueShield
- **UnitedHealthcare PEBB Balance**
- **UnitedHealthcare PEBB Complete**

### Non-Medicare options

These medical plan options are for members not eligible for Medicare or enrolled in Part A only. Value-based plans are noted in bold.

### Consumer-directed health plans (CDHPs)

These are not available if any member is enrolled in Medicare.

- **Kaiser Permanente NW<sup>1</sup> CDHP**
- **Kaiser Permanente WA CDHP**
- UMP CDHP, administered by Regence BlueShield

### Managed-care plans

At least one member on your account must not be enrolled in Medicare.

- **Kaiser Permanente NW<sup>1</sup> Classic**
- **Kaiser Permanente WA Classic**
- **Kaiser Permanente WA SoundChoice**
- **Kaiser Permanente WA Value**

### Preferred-provider plans

- UMP Classic, administered by Regence BlueShield
- UMP Select, administered by Regence BlueShield
- **UMP Plus–Puget Sound High Value Network**, administered by Regence BlueShield (not available if any member is enrolled in Medicare)
- **UMP Plus–UW Medicine Accountable Care Network**, administered by Regence BlueShield (not available if any member is enrolled in Medicare)

<sup>1</sup> Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon. KFHPNW Medicare plans have a larger service area.



# Choosing a PEBB dental plan

To enroll in dental, you must also enroll in medical. You and any dependents must enroll in the same PEBB dental plan. If you terminate dental coverage for your dependents, they will also lose medical coverage.

Before you enroll, check with the plan (not your provider) to make sure your provider is in the plan's network and group. The table below lists the dental plans' network and group numbers.

To find a provider, visit the dental plans' online directories or contact them using phone numbers listed in the front of this guide.

## How do the DeltaCare and Willamette Dental Group plans work?

DeltaCare and Willamette Dental Group are managed-care plans. You must choose and receive care from a primary care dentist (PCD) in that plan's network. Your PCD must give you a referral to see a specialist. You may change network providers at any time. If you seek services from a provider not in the plan's network, these plans will not pay your claims.

Neither plan has an annual deductible. You don't need to track how much you have paid out of pocket before the plan begins covering benefits. When you receive dental services, you pay a set amount, called a copay. Neither plan has an annual maximum for covered benefits, with some exceptions.

## How does Uniform Dental Plan (UDP) work?

UDP is a preferred provider organization (PPO) plan. You can choose any dental provider and change providers at any time. More than three out of four dentists in Washington State participate with this PPO. When you see a network preferred provider, your out-of-pocket expenses are generally lower than if you chose a provider who is not part of this network or just a participating provider.

Under UDP, you pay a percentage of the plan's allowed amount (coinsurance) for dental services after you have met the annual deductible. UDP pays up to an annual maximum of \$1,750 for covered benefits for each member, including preventive visits.

## Dental plan options

Make sure you contact the dental plan before you enroll to confirm that your provider is part of the specific plan network and plan group.

| Plan name                    | Plan type               | Plan network            | Plan group |
|------------------------------|-------------------------|-------------------------|------------|
| DeltaCare                    | Managed-care plan       | DeltaCare               | Group 3100 |
| Willamette Dental Group Plan | Managed-care plan       | Willamette Dental Group | WA82       |
| Uniform Dental Plan (UDP)    | Preferred-provider plan | Delta Dental PPO        | Group 3000 |


# 2024 PEBB Dental Benefits At-A-Glance

Use the following charts to see what you pay for dental services. Before you select a dental plan or provider, compare the plans to find out what is covered, which providers are in-network, and your costs for care. For information on specific benefits and exclusions, refer to the plan's benefits booklet (also called evidence of coverage or certificate of coverage) or contact the plan directly. If anything in these charts conflicts with the plan's benefits booklet, the benefits booklet takes precedence and prevails.

DeltaCare and Willamette Dental Group (underwritten by Willamette Dental of Washington, Inc.) are managed-care plans. You must select and receive care from a primary care dental provider in that plan's network.

Uniform Dental Plan is a preferred-provider organization (PPO) plan. You can choose any dental provider and change providers at any time. You must meet the deductible before the plan pays for most services under this plan.

All dental plans include a nonduplication of benefits clause, which applies when you have dental coverage under more than one account.

| What you pay  | Managed Care Plans  |   | Preferred Provider Organization (PPO)   |         |
|--|---|---|---|---------|
|  | DeltaCare<br>(Group 3100)   | Willamette Dental Group<br>(Group WA82)   | Uniform Dental Plan<br>(Group 3000 Delta Dental PPO)<br>PPO and out-of-state      | Non-PPO |
| <b>Annual Costs</b>  |   |   |   |         |
| Deductible   | None  |   | \$50/person, \$150/family   |         |
| Annual maximum   | None  |   | You pay amounts over \$1,750  |         |
| <b>Services</b>  |   |   |   |         |
| Crowns   | \$100 to \$175  |   | 50%   | 60%     |
| Dentures   | \$140 for complete upper or lower   |   | 50%   | 60%     |
| Fillings   | \$10 to \$50  |   | 20%   | 30%     |
| Nonsurgical TMJ  | 30%, then any amount over \$1,000 per year, then any amount over \$5,000 in member's lifetime | Any amount over \$1,000 per year, then any amount over \$5,000 in member's lifetime | 30%, then any amount over \$500 in member's lifetime                              |         |
| Oral surgery   | \$10 to \$50 to extract a tooth   |   | 20%   | 30%     |
| Orthodontia  | Up to \$1,500 copay per case  |   | 50%, then any amount over \$1,750 in member's lifetime (deductible doesn't apply) |         |
| Orthognathic surgery   | 30%, then any amount over \$5,000 in member's lifetime  |   | 30%, then any amount over \$5,000 in member's lifetime                            |         |
| Periodontic services (treatment of gum disease)  | \$15 to \$100   |   | 20%   | 30%     |
| Preventive services  | \$0   |   | \$0 (10% out-of-state)  | 20%     |
| Root canals (endodontics)  | \$100 to \$150  |   | 20%   | 30%     |

HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format, please contact the following. **Employees:** Your payroll or benefits office. **Retirees and PEBB Continuation Coverage members:** Call us at 1-800-200-1004 (TRS: 711).



# Consumer-directed health plans (CDHPs)

A consumer-directed health plan (CDHP) is a high-deductible health plan with a health savings account (HSA). They generally have lower premiums and higher out-of-pocket costs than other types of medical plans. If you cover dependents, you must pay the whole family deductible before the CDHP starts paying benefits.

When you enroll in a CDHP, you are automatically enrolled in a tax-free HSA that you can use to pay for IRS-qualified, out-of-pocket medical expenses (such as deductibles, copays, and coinsurance), including some that your health plans may not cover. See *IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans* on the IRS website at [irs.gov](https://www.irs.gov) for details. Your HSA balance can grow over the years, earn interest, and build savings that you can use to pay for health care as needed or pay for Medicare Part B premiums. You may be able to deduct your HSA contributions from your federal income taxes.

The HSA is set up by your health plan with HealthEquity, Inc., the HSA trustee for all PEBB CDHPs.

CDHPs generally have lower premiums and higher out-of-pocket costs than other types of medical plans. If you cover dependents, you must pay the whole family deductible before the CDHP starts paying benefits.

## Am I eligible for a CDHP?

Not everyone is eligible. You cannot enroll in a CDHP with an HSA if:

- You or a covered dependent is enrolled in Medicare Part A or Part B.
- You or a covered dependent is enrolled in Medicaid (called Apple Health in Washington).
- You are enrolled in another health plan that is not a high-deductible health plan (HDHP), unless the health plan coverage is limited-purpose coverage, for example, limited to dental, vision, or disability coverage.
- You or your spouse or state-registered domestic partner is enrolled in a health reimbursement arrangement (HRA), such as a Voluntary Employees' Beneficiary Association (VEBA) plan. However, you may enroll in a CDHP if you convert your HRA to "limited HRA" coverage.
- You have CHAMPVA or a TRICARE plan.
- Your spouse is enrolled in a flexible spending arrangement (FSA), even if you are not covering your spouse.
- You are claimed as a dependent on someone else's tax return.
- Other exclusions apply. To check whether you qualify, see the HealthEquity Complete HSA Guidebook at [healthequity.com/doclib/hsa/guidebook.pdf](https://healthequity.com/doclib/hsa/guidebook.pdf), see *IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans* on the IRS website at [irs.gov](https://www.irs.gov), contact your tax advisor, or call HealthEquity toll-free at 1-877-873-8823.

## What does the PEBB Program contribute to my HSA?

The PEBB Program will contribute the following amounts to your HSA:

- \$58.34 each month for an individual subscriber, up to \$700.08 for 2024.
- \$116.67 each month for a subscriber with one or more enrolled dependents, up to \$1,400.04 for 2024.
- \$125 if you qualify for the SmartHealth wellness incentive in 2024.
- Contributions from the PEBB Program are deposited into your HSA in monthly installments on the last day of each month — except for the SmartHealth wellness incentive, which is a one-time deposit by the end of January.

## **How do I contribute to my HSA?**

You can choose to contribute to your HSA through monthly direct deposits to HealthEquity. The IRS has an annual limit for HSA contributions from all sources. In 2024, the limits are \$4,150 (for subscriber-only accounts) and \$8,300 (for you and one or more dependents). If you are age 55 or older, you may contribute up to \$1,000 more per year.

To make sure you do not go beyond the limit, consider the PEBB Program's contributions, your contributions, and the SmartHealth wellness incentive in January (if you qualify for it).

## **Can I choose a CDHP if I am enrolled in Medicare ?**

No. You are not eligible to contribute to an HSA when you or your dependent is enrolled in Medicare. If you choose a CDHP and you or a covered dependent enrolls in Medicare Part A or Part B during the year, you must change to a different type of medical plan. If your covered dependent enrolls in Medicare, you may choose to remove the Medicare-enrolled dependent from PEBB coverage to keep your CDHP. See "Medicare and PEBB retirees" on page 33.

## **What happens to my HSA if I leave the CDHP?**

You can keep any unspent funds in your HSA. You can spend them on qualified medical expenses in the future. However, you, the PEBB Program, and other individuals can no longer contribute to your HSA.

If you leave employment or retire, HealthEquity may charge you a monthly fee if you have less than \$2,500 in your HSA after December 31. You can avoid this charge by either ensuring you have at least \$2,500 in your HSA or by spending all of your HSA funds by December 31. Other fees may apply. For details, call HealthEquity toll-free at 1-877-873-8823.

If you previously set up direct automatic direct deposits to your HSA, you must contact HealthEquity to stop them.



# Behavioral health coverage

## What is behavioral health?

Behavioral health is a term that covers the full range of mental and emotional well-being – from managing day-to-day challenges, to treating chronic and emergency mental health (such as anxiety, depression, eating disorders, or post-traumatic stress), substance use (drug and alcohol addiction), and problem gambling disorders.

Your behavioral health affects your physical health. If you or a loved one need access to behavioral health services, you can use this guide to research each plan's network and timely access to services for substance use, mental health, and recovery care.

## Ensuring timely access to care

All health carriers in Washington State must maintain provider networks that provide enrollees reasonable access to covered services. To find a provider for mental health, physical health, or substance use, you can start by checking your plan's provider directory. If you need more information, you can call the plan's customer service number. The plan will know what providers are accepting new patients.

Wait times for an appointment may vary depending on whether you are seeking emergent, urgent, or routine care. Ask your plan about wait times when considering your plan enrollment and make sure to specify how quickly you need care when scheduling appointments.

All carriers provide information on their websites for mental health and substance use disorder treatment providers' ability to ensure timely access to care (also called network adequacy or network access). You can access links to this information from HCA's *Behavioral health services by plan* webpage at [hca.wa.gov/bh-pebb](https://hca.wa.gov/bh-pebb). For more information, see RCW 48.43.765 (Brennen's Law) on the Washington State Legislature's website at [leg.wa.gov](https://leg.wa.gov).

## If you are having trouble receiving services

The first step is to contact the plans using the information on page 2 of this guide. If you continue to have trouble, you can file a complaint on the Office of the Insurance Commissioner website at [insurance.wa.gov/file-complaint-or-check-your-complaint-status](https://insurance.wa.gov/file-complaint-or-check-your-complaint-status) or by calling 1-800-562-6900.

To see the number of mental health care access complaints in Washington State, view the latest annual mental health access report on the OIC website at [insurance.wa.gov/legislative-and-commissioner-reports](https://insurance.wa.gov/legislative-and-commissioner-reports).

## Compare coverage by plan

When you need information about what mental health or substance use disorders are covered, you can read the PEBB medical plans' certificates of coverage, which are on the Medical plans and benefits webpage at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees). Key words to look for in these documents include inpatient and outpatient coverage, mental health, chemical dependency, residential treatment facility, and substance use disorder. The "Medical benefits at-a-glance" on page 50 and the "Medicare benefits at-a-glance" on page 56 include high-level summaries of coverage by plan.

You can also visit the *Behavioral health services by plan* webpage at [hca.wa.gov/bh-pebb](https://hca.wa.gov/bh-pebb) to find mental health and substance use disorder treatment services available from your plan and learn how to access them.

## Behavioral health crisis information

If you or a family member is experiencing a mental health or substance abuse crisis:

### For immediate help

Call 911 for a life-threatening emergency or 988 for a mental health emergency.

### For immediate help with a mental health crisis or thoughts of suicide:

Call the National Suicide Prevention Lifeline at 1-800-273-8255 (TTY: 1-800-799-4889); or call, text, or chat 988. The line is free, confidential, and available 24/7/365. You can also dial 988 if you are worried about a loved one who may need crisis support.

### For additional support:

Find county-based crisis support assistance options on the HCA website at [hca.wa.gov/mental-health-crisis-lines](https://hca.wa.gov/mental-health-crisis-lines).

### Washington Recovery Help Line

Call 1-866-789-1511 anytime, day or night. This anonymous and confidential help line provides crisis intervention and referral services for individuals in Washington State experiencing substance use disorder, problem gambling, or a mental health challenge. Professionally trained volunteers and staff are available to provide emotional support 24 hours a day, seven days a week. In addition, they can suggest local treatment resources for substance use, problem gambling, and mental health, as well as other community services.

You or a covered dependent eligible for Medicare must enroll and stay enrolled in Medicare Part A and Part B to be eligible to enroll in or remain eligible for a PEBB retiree health plan.

## What is Medicare?

Medicare is the federal health insurance program. It is administered by the Centers for Medicare and Medicaid Services (CMS). It provides health insurance for people age 65 and older and for people under age 65 with certain disabilities.

Medicare has four main parts:

- Part A (Hospital insurance): Inpatient hospital care, skilled nursing facility care, and hospice services. Medicare Part A does not usually have a premium if you or your spouse paid Medicare taxes for a certain amount of time while working. Check with the Social Security Administration (SSA) to see if you will pay a premium.
- Part B (Medical insurance): Outpatient services, provider office visits, preventive services, and durable medical equipment. Medicare Part B has a monthly premium you must pay, in addition to your monthly premium for PEBB retiree insurance coverage.
- Part C (Medicare Advantage): Private insurance plans approved by Medicare that offer coverage in addition to what is covered by Parts A and B. The PEBB Program offers several Medicare Advantage plans.
- Part D (Prescription drug coverage): The PEBB Program offers two Medicare Advantage Prescription Drug (MAPD) plans that include Part D coverage.

## If I have Medicare coverage, why would I also enroll in PEBB retiree insurance coverage?

The Centers for Medicare and Medicaid Services estimates that Medicare covers about half of enrollees' medical expenses. Medicare enrollees without other coverage may face substantial health care costs. Enrolling in PEBB retiree insurance coverage will help cover some of the remaining costs that Medicare does not cover.

## What kind of Medicare medical plans are available?

The PEBB Program offers several types of plans to support your Medicare coverage. They interact with Medicare in different ways. In general, these plans offer more benefits and help lower your costs for covered services.

### Coordination of Benefit plans

These plans pay benefits after Original Medicare (Medicare Part A and Medicare Part B) pays. Generally, your provider bills Medicare for covered medical services, and then bills the plan for the rest. In some cases, the provider may bill you for the rest, in which case you would request reimbursement from the plan.

The PEBB Program's coordination of benefit plans (KPWA Original Medicare and UMP Classic Medicare) offer creditable drug coverage, which means it is as good as or better than Medicare Part D. These plans may offer some additional benefits beyond what Medicare Part D covers. If you enroll in one of these plans, you do not need to enroll in Part D separately.

These plans may be more expensive than other options, with higher deductibles and out-of-pocket limits.

### Medicare Advantage plans

Medicare Advantage plans cover the same services as Original Medicare Part A and Part B. They also offer additional benefits and services that Original Medicare does not cover. They limit your out-of-pocket costs, which include most of the deductible, coinsurance, and copays. The providers bill the plans, which coordinate with Medicare, so you don't need to submit claims. Because these plans are subsidized by the federal government, their costs may be lower than Original Medicare.

All Medicare Advantage plans offer either creditable drug coverage or Medicare Part D. Plans that include Part D are called Medicare Advantage Prescription Drug (MAPD) plans. The PEBB Program offers several Medicare Advantage and MAPD plans (see page 36). If you enroll in a PEBB Program Medicare Advantage or MAPD plan, you do not need to enroll in Part D separately.

**Note:** You cannot enroll in an MAPD plan and in another Medicare Advantage or standalone Part D plan at the same time.

Some Medicare Advantage plans have specific provider networks you must use. These plans might be health maintenance organizations (HMOs) or preferred



provider organization (PPO) plans. Check with the plan before you enroll to see if there is a difference in cost share for in-network and out-of-network providers, and if they offer coverage where you intend to travel or live part of the year.

### Medicare Supplement plans

Premiera Blue Cross Plan G is designed to cover the cost share of medical costs that are not covered by Original Medicare. However, coverage is limited to only those services covered by Medicare Part A and Medicare Part B.

Medicare Supplement plans do not include prescription drug coverage. If you don't have creditable drug coverage (for example, through your spouse's insurance), you will need to enroll in a standalone Medicare Part D plan. The PEBB Program does not offer a standalone Part D plan, but they are available through private insurance companies.

Medicare Supplement plans have the lowest monthly premiums of the Medicare plans offered by the PEBB Program. Members must also pay the monthly premium for their Part B coverage and the Part B deductible in Plan G.

### *Good to know!*

#### Two notes about Plan G

- If you enroll in Premiera Medicare Supplement Plan G, use Benefits 24/7 (or submit *Form B* along with your enrollment or change form).
- Plan G does not include prescription drug coverage. If you choose this plan, you should enroll in a standalone Medicare Part D plan to get your prescriptions and avoid a Medicare Part D late enrollment penalty, unless you have other creditable prescription drug coverage.

## How does PEBB pharmacy coverage compare to Medicare Part D?

All PEBB medical plans (except Medicare Supplement plans) have either Medicare Part D included in the plan or creditable drug coverage, which is as good as or better than Medicare Part D.

If your PEBB medical plan includes Part D or creditable drug coverage, you will not pay a late enrollment penalty if you decide to

enroll in a standalone Medicare Part D plan later. UnitedHealthcare PEBB Balance and UnitedHealthcare PEBB Complete are MAPD plans that include Medicare Part D coverage.

The PEBB Program does not offer a plan that covers only Medicare Part D coverage (called a "standalone" Part D plan).

You can enroll in a standalone Medicare Part D plan offered by private insurance companies:

- When you first become eligible for Medicare.
- During the Medicare open enrollment period (October 15 through December 7).
- If you lose creditable prescription drug coverage through your current medical plan.

If you decide to enroll in a standalone Part D plan, the only PEBB Medicare plan you can choose is Premiera Blue Cross Medicare Supplement Plan G. If you are enrolled in any other PEBB medical plan when you enroll in a Part D plan, you must switch to Plan G. If you do not change plans or send us proof of your Medicare Part D cancellation, you or your dependent may lose PEBB retiree health plan coverage.

## What should I do when I become Medicare eligible?

### Apply for Medicare early

If you or a dependent is enrolled in PEBB retiree insurance coverage and becomes eligible for Medicare, that creates a special open enrollment event that allows you to change your medical plan. You may be able to enroll in a less-expensive Medicare plan. For details, see "What is a special open enrollment?" on page 43.

Medicare has different timelines than the PEBB Program. We encourage you to apply for Medicare three months before turning age 65. Doing so will make sure that you can enroll (or meet the requirements to stay enrolled) in PEBB retiree insurance coverage within our timelines.

To enroll in Medicare, visit the Social Security Administration's *Plan for Medicare* webpage at [socialsecurity.gov/benefits/medicare](https://www.socialsecurity.gov/benefits/medicare) or call 1-800-772-1213 (TTY: 1-800-325-0778).

### Notify us

Once you or your dependent have applied for Medicare Part A and Part B, you must send us proof of the Medicare enrollment or denial.

If you are enrolling in PEBB retiree insurance coverage for the first time, submit one of the Medicare documents listed on the next page.

If you or your dependent are already enrolled in PEBB retiree insurance coverage, send us one of the

documents listed below **30 days before turning age 65**, so we can properly adjust your premium (if applicable). If your Medicare coverage is delayed, send us the document **no later than 60 days** after turning age 65.

If you do not meet these requirements, you will not be enrolled in PEBB retiree insurance coverage, or your eligibility will end, and we will send you a termination notice.

Send us either of these:

- A copy of the Medicare card or Medicare benefit verification letter showing the effective date of Medicare Part A and Part B
- A copy of the Medicare denial letter from the Social Security Administration

Write your (the subscriber's) full name and the last four digits of your Social Security number on the copy so we can identify your account.

Send the document by one of these methods:

 **Upload to Benefits 24/7**, when available  
See "How to use Benefits 24/7" on page 8.

#### **Mail**

Health Care Authority  
PEBB Program  
PO Box 42684  
Olympia, WA 98504-2684

#### **Fax**

360-725-0771

#### **Secure Message**

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. You will need to set up a SecureAccess Washington (SAW) account to use this option.

When do I start paying PEBB Medicare premiums?  
If you are already enrolled as a non-Medicare retiree, you may need to enroll in a different plan to receive Medicare rates. When you send us the information noted on the left, we will change your plan or reduce your medical premium to the lower Medicare rate, if applicable, and notify your medical plan of the Medicare enrollment.

If you are paying premium surcharges, they will end automatically when you (the subscriber) enroll in Medicare Part A and Part B.

If you are enrolling in PEBB retiree insurance coverage for the first time, see "Paying for coverage" on page 38.

## *Good to know*

### **Learn about Medicare**

To find out more about Medicare benefits and how to pay the Medicare premiums, visit the Medicare website at [medicare.gov](https://www.medicare.gov) or call 1-800-633-4227.

*Continued*

## Medicare plan summary

This table helps you compare some benefits under the different types of Medicare plans offered by the PEBB Program. All PEBB Medicare plans cover hospital, primary and specialist care, outpatient surgery, and emergency care. See "Medicare plans at-a-glance" on page 56 for costs.

| Benefits                                     | Medicare plan options       |                      |  |   |                     |
|--|-----------------------------|----------------------|--|---|---------------------|
|  | Original Medicare           |                      | Medicare Advantage                                       |   | Medicare Supplement |
|  | Kaiser WA Original Medicare | UMP Classic Medicare | Kaiser NW Senior Advantage, Kaiser WA Medicare Advantage | UnitedHealthcare PEBB Balance & PEBB Complete | Premera Plan G      |
| Medical deductible                           | Yes                         | Yes                  | No   | No  | Yes                 |
| Pharmacy deductible                          | Yes                         | Yes                  | No   | Yes   | N/A                 |
| Drug coverage                                | Yes                         | Yes                  | Yes  | Yes   | No                  |
| Hearing aids                                 |                             |                      |  |   |                     |
| Glasses/contacts                             | Yes                         | Yes                  | Yes  | Yes   | No                  |
| Massage therapy                              |                             |                      |  |   |                     |
| International coverage for nonemergency care | No                          | Yes                  | No   | Yes   | No                  |
| Gym membership                               | No                          | No                   | Yes  | Yes   | No                  |
| Defined provider network                     | Yes                         | No                   | Yes  | No  | No                  |
| Must live in service area                    | Yes                         | No                   | Yes  | No  | No                  |

## Can I enroll in an HSA and in Medicare?

No. The IRS does not allow individuals who are enrolled in Medicare to make contributions to a health savings account (HSA). If you are enrolled in Medicare and in a CDHP with an HSA, you will be responsible for any tax penalties that result from contributions to your HSA after you are no longer eligible.

If you are not eligible for Medicare and are enrolled in a CDHP, and you have a dependent enrolled in Medicare, you may choose to remove the dependent from your coverage in order to stay in a CDHP plan. The dependent would not be eligible for PEBB Continuation Coverage.

## Can I enroll in a CDHP, UMP Select, or UMP Plus plan and in Medicare Part A and Part B?

No. If you are enrolled in a consumer-directed health plan (CDHP) with a health savings account (HSA), UMP Select, or UMP Plus plan, you must change medical plans when you or someone on your account enrolls in Medicare Part A or Part B. This qualifies as a special open enrollment event.

### Changing plans when you enroll in Medicare

To change medical plans, use Benefits 24/7 (or we must receive your *PEBB Retiree Change Form [form E]*) **no later than 60 days** after the Medicare enrollment date. If you choose a Medicare Advantage or MAPD plan, the deadline is **no later than two months** after the date your previously selected health plan becomes unavailable.

Since you must change plans if you are enrolled in a CDHP, UMP Select, or UMP Plus plan, and enrolling in Medicare Part A and Part B may lower your premium, we encourage you to change your plan as soon as possible, especially before your Medicare enrollment date. Doing so will help you avoid paying a higher non-Medicare plan premium. It will also end applicable premium surcharges.

The effective date of the plan change will be the first of the month after the date the medical plan becomes unavailable, the date you make the change in Benefits 24/7, or the date we receive your form, whichever is later. If that day is the first of the month, the change in the medical plan begins on that day, unless you are enrolling in a Medicare Advantage or MAPD plan, in which case your medical plan will start the first day of the following month.

Here are your options for changing plans, depending on which member is enrolled in Medicare Part A and Part B:

- **If you (the subscriber)** are eligible for Medicare: You must choose a different type of medical plan for yourself and your dependents. Your annual deductible and annual out-of-pocket maximum will restart with your new plan.
- **If your covered dependent** is eligible for Medicare (choose one):
  - You must choose a different type of medical plan for your family if you want to keep your dependent enrolled in PEBB health plan coverage. Your annual deductible and annual out-of-pocket maximum will restart with your new medical plan.
  - To keep your CDHP, UMP Select, or UMP Plus plan, you may choose to remove your dependent from your PEBB health plan coverage before they enroll in Medicare Part A or Part B. They will not qualify for PEBB Continuation Coverage.

### Health savings account (HSA)

After you leave a CDHP, you will still have access to your existing HSA funds, but you can no longer contribute to the HSA. If you are enrolled in a CDHP and fail to select a new medical plan, you will be liable for any tax penalties resulting from contributions made to your HSA after you are no longer eligible.

## Paying for coverage

The Health Care Authority collects premiums and applicable premium surcharges for the full month and will not prorate them for any reason, including when a member dies or terminates coverage.

You cannot have a gap in coverage between your previous coverage and your retiree coverage. Premiums are due starting with the first month after your own employer-paid coverage, COBRA coverage, or continuation coverage ends. When you enroll, you must pay premiums and applicable premium surcharges starting with the date your other coverage ended. For example, if your other coverage ends in December, but you don't apply for enrollment until February, you must pay premiums and applicable premium surcharges for January and February.

### How much will my monthly premiums be?

The cost for your health plan coverage depends on which medical or dental plan you choose and whether you and any dependents are eligible for Medicare. The list of monthly premiums starts on page 10. You may also be subject to premium surcharges, along with your monthly premium. See "Premium surcharges" on page 40.

### How do I pay for coverage?

In most cases, you must make your first payment, including applicable premium surcharges, by check or money order before we can enroll you. Send your first payment to HCA **no later than 45 days** after your 60-day election period ends. If we do not receive your first payment by the deadline, you will not be enrolled and you may lose your right to enroll in PEBB retiree insurance coverage.

Make checks payable to Health Care Authority and send to:

Health Care Authority  
PO Box 42691  
Olympia, WA 98504-2691

You have three options for paying for PEBB retiree insurance coverage.

#### Pension deduction

Your payments will be taken from your end-of-the-month pension through the Department of Retirement Systems (DRS). For example, if your coverage takes effect January 1, your January 31 pension will show your deductions for January. Due to timing issues with DRS, you may receive an invoice for any premiums and applicable premium surcharges not deducted from your pension when you first enroll. We will send you an invoice if a first payment is needed. If you receive an invoice, your payment is due by the deadline listed on the invoice.

#### Electronic debit service (EDS)

You can pay through automatic bank account withdrawals. To choose this option, submit the *PEBB Electronic Debit Service Agreement*, available in the back of this guide. You cannot make your first payment through EDS because approval takes six to eight weeks. In the meantime, please make payments as invoiced until you receive a letter from us with your EDS start date.

#### Monthly invoice

We will send you a monthly invoice. Payments are due on the 15th of each month for that month of coverage. Send your payment to the address listed on the invoice.

### Can I use a VEBA account?

If you have a Voluntary Employees' Beneficiary Association (VEBA) account, you can set up automatic reimbursement of your qualified insurance premiums.

**Your VEBA account reimburses you; it does not pay your monthly premiums directly to the PEBB Program.** It is important that you notify your VEBA plan when your premium changes.

Qualified insurance premiums that can be reimbursed include medical, dental, vision, Medicare Supplement, Medicare Part B, Medicare Part D, and tax-qualified long-term care insurance (subject to annual IRS limits). Retiree term life insurance premiums are not eligible for reimbursement from your VEBA account.

Your VEBA account is a health reimbursement arrangement (HRA). Certain limits apply:

#### Retiree rehire limitation

Unless your account was fully claims-eligible while you were working, you must notify your VEBA plan if you are rehired by the employer that set up your account. Only certain "excepted" medical expenses that you incur while reemployed are eligible for reimbursement.

## HSA contribution eligibility limitation

If you enroll in a consumer-directed health plan (CDHP) or other high-deductible health plan (HDHP) and want to become eligible for health savings account (HSA) contributions, you must limit your VEBA coverage by submitting a *Limited HRA Coverage Election* form to your VEBA plan.

More information and forms, including the *Automatic Premium Reimbursement* form and *Limited HRA Coverage Election* form, are available after logging in to your VEBA plan's website at [veba.org](http://veba.org) or [hraveba.org](http://hraveba.org) or by calling your VEBA plan's customer care center at 1-888-828-4953 (VEBA Plan, VEBA MEP) or 1-888-659-8828 (HRA VEBA Plan).

## Can I pay for PEBB retiree insurance coverage through Social Security?

No. Your payments for PEBB insurance coverage cannot be made through the Social Security Administration or deducted from your Social Security benefits.

## How does a survivor pay for coverage?

### If you were already enrolled as a dependent of a retiree

When you enroll as a survivor, you will move from being a dependent to having your own account. You cannot have a gap in coverage between these accounts. As a result, **you may receive two invoices and must pay both:**

- The invoice for the month the subscriber passed away (when you were their dependent). PEBB insurance coverage is for an entire month. Coverage is terminated at the end of the month and premiums are not prorated, including for the month of the subscriber's death.
- The invoice for your first month under your own PEBB account.

If premiums and applicable premium surcharges were deducted from the subscriber's pension through the Department of Retirement Systems (DRS), this will stop. You may be eligible for a survivor's pension from DRS. To find out, call DRS at 1-800-547-6657.

If the first invoice listed above remains unpaid, your PEBB retiree health plan coverage will be terminated back to the last day of the month in which you paid. This may cause a gap in coverage, which means that any claims paid from the month the subscriber passed

away to the current month would be your financial responsibility. If you are enrolled in a Medicare Advantage plan, termination will occur at the end of the month after your termination notice is sent. If your coverage is terminated, you may not be able to enroll again in PEBB coverage unless you regain eligibility in the future.

### If you were not previously enrolled as a dependent

If you were not enrolled in PEBB retiree insurance coverage when the employee or retiree passed away, we must receive your enrollment form and first payment of monthly premiums and applicable premium surcharges. You must make your first payment **no later than 45 days** after your 60-day election period ends, as described in "If I die, are my surviving dependents eligible?" on page 18. If we do not receive your first payment by the deadline, you will not be enrolled, and you may lose your right to enroll in PEBB retiree insurance coverage.

## What happens if I miss a payment?

You must pay the monthly premium and applicable premium surcharges for your PEBB retiree health plan coverage when due. They will be considered unpaid if one of the following occurs:

- You make no payment for 30 days past the due date.
- You make a payment, but it is less than the total due by an amount greater than an insignificant shortfall (described in WAC 182-08-015). The remaining balance is considered underpaid for 30 days past the due date.

If either of these events occur and the payment stays unpaid for 60 days from the original due date, the PEBB Program will terminate your PEBB retiree health plan coverage back to the last day of the month for which the monthly premium and applicable premium surcharges were paid. If you are enrolled in a Medicare Advantage plan, it will terminate at the end of the month after your termination notice is sent. We will also terminate coverage for any enrolled dependents.

You will not be allowed to enroll again unless you regain eligibility. You can regain eligibility, for example, by returning to work with a PEBB employing agency or a School Employees Benefits Board (SEBB) organization in which you are eligible for PEBB or SEBB benefits.



# \$ Premium surcharges

## Medicare subscribers

Subscribers who are enrolled in Medicare Part A and Part B do not have to attest to the premium surcharges. However, if your dependent is enrolled in Medicare and you (the subscriber) are not, you must attest to the surcharges.

## Subscribers not enrolled in Medicare

Subscribers who are not enrolled in Medicare must attest (indicate whether they apply) to two premium surcharges:

- The tobacco use premium surcharge
- The spouse or state-registered domestic partner coverage premium surcharge (if you enroll a spouse or partner)

If you do not attest to these surcharges within the PEBB Program timelines or if your attestation shows the surcharge applies to you, the surcharge will be added to your monthly medical premium.

Find out more on HCA's website at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees) under *Surcharges*.

## Tobacco use premium surcharge

This \$25-per-account premium surcharge will apply, in addition to your monthly medical premium, if you or one of your enrolled dependents (age 13 or older) has used tobacco products in the past two months. You must attest to this surcharge for each dependent age 13 or older you want to enroll.

If a provider finds that ending tobacco use or participating in your medical plan's tobacco cessation program will negatively affect your or your dependent's health, read about your options in PEBB Program Administrative Policy 91-1 on HCA's website at [hca.wa.gov/pebb-rules](https://hca.wa.gov/pebb-rules).

Tobacco use is defined as any use of tobacco products within the past two months except for religious or ceremonial use.

Tobacco products are any product made with or derived from tobacco that is intended for human consumption, including any component, part, or accessory of a tobacco product. This includes, but is not limited to, cigars, cigarettes, pipe tobacco, chewing tobacco, snuff, and other tobacco products. Tobacco products do not include e-cigarettes or United States Food and Drug Administration (FDA) approved quit

aids such as, over-the counter nicotine replacement products recommended by a doctor, and prescription nicotine replacement products.

## Changing your tobacco attestation

You can report a change in tobacco use anytime if:

- Any enrolled dependent age 13 and older starts using tobacco products.
- You or your enrolled dependent have not used tobacco products within the past two months.
- You or your enrolled dependent who is age 18 or older and uses tobacco products enrolls in the free tobacco-cessation program through your PEBB Program medical plan.
- Your enrolled dependent who is age 13 to 17 and uses tobacco products accesses the tobacco cessation resources on the Smokefree Teen website at [teen.smokefree.gov](https://teen.smokefree.gov).

You may report a change at any time in one of two ways:

- Go to Benefits 24/7 at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov).
- Submit a *PEBB Premium Surcharge Attestation Change Form*.

If the change in tobacco use means the surcharge no longer applies to you, the surcharge will be removed from your account effective the first day of the month after we receive your new attestation. If that day is the first of the month, then the change to your account begins on that day.

If you report that you or your dependent has begun using tobacco and the surcharge applies to you, the surcharge is effective the first day of the month after the change in tobacco use. If that day is the first of the month, then the surcharge begins on that day.

## Good to know!

### Help in quitting tobacco

Your medical plan can help you live tobacco free! You and your enrolled dependents (18 and older) can sign up for a tobacco cessation program through your medical plan. Visit our *Living tobacco free* webpage at [hca.wa.gov/tobacco-free](https://hca.wa.gov/tobacco-free) for how to get started.

For enrolled dependents 17 and under, contact your medical plan for programs they offer. Additional resources are available at [teen.smokefree.gov](https://teen.smokefree.gov).

## **Spouse or state-registered domestic partner coverage premium surcharge**

This \$50 premium surcharge will apply, in addition to your monthly medical premium, if you enroll your spouse or state-registered domestic partner and they have chosen not to enroll in another employer-based group medical insurance that is comparable to Uniform Medical Plan (UMP) Classic.

You may need to reattest each year that your spouse or partner is a dependent on your account. The PEBB Program will mail you a letter if you must reattest. You can also check whether you need to reattest in Benefits 24/7, starting November 1 each year. Reattest in Benefits 24/7 or submit the *PEBB Premium Surcharge Attestation Change Form*.

# Making changes on your account

**Benefits 24/7, our new enrollment system, starts January 2024. Until then, use paper forms.**

Some changes can be made anytime and some can be made only during annual open enrollment or when a life event makes you eligible for a special open enrollment.

Many changes can be made in Benefits 24/7, our online enrollment system, at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov). Some changes cannot be made in Benefits 24/7 and are explained below.

You also have the option of submitting a *PEBB Retiree Change Form (form E)*.

## Changes you can make anytime

### Change your name or address

Send the PEBB Program a written request with your new name or address using one of the following methods. Include your full name and the last four digits of your Social Security number so we can identify your account.

#### Mail

Health Care Authority  
PEBB Program  
PO Box 42684  
Olympia, WA 98504-2684

#### Fax

360-725-0771

#### Secure message

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. You will need to set up a SecureAccess Washington (SAW) account to use this option. Attach your written request to the secure message.

#### Phone

To report an address or contact information change, you can also call 1-800-200-1004 (TRS: 711). We cannot accept a name change over the phone.

### Terminate or defer (postpone) your coverage

See “How do I terminate coverage?” on page 45 or “Deferring your coverage,” on page 22.

### Change your retiree term life insurance beneficiary information

Visit MetLife’s website at [mybenefits.metlife.com/wapebb](https://mybenefits.metlife.com/wapebb) or call 1-866-548-7139. See “Retiree term life insurance” on page 62.

### Apply for, terminate, or change auto or home insurance coverage

See “Auto and home insurance” on page 67.

### Remove a dependent

See “What happens when a dependent loses eligibility?” on page 45.

### Make changes to your tobacco use premium surcharge attestation

See “Premium surcharges” on page 40.

### Start, stop, or change your contributions to your health savings account (HSA)

Contact HealthEquity. UMP members, call 1-844-351-6853 (TRS: 711). Kaiser Permanente members, call 1-877-873-8823 (TRS: 711).

### Change your HSA beneficiary information

Use the *HealthEquity Beneficiary Designation Form*, available at [learn.healthequity.com/pebb/hsa/documents](https://learn.healthequity.com/pebb/hsa/documents).

### Submit special open enrollment requests

See “What is a special open enrollment?” on the next page.

## Changes you can make during annual open enrollment

These changes can be completed in Benefits 24/7 at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) or by submitting a *PEBB Retiree Open Enrollment/Change Form (form AOE)*. Changes must be completed by the last day of annual open enrollment and are effective January 1 of the following year.

- Change your medical or dental plan
- Add dental coverage
- Enroll or remove eligible dependents
- Upload documents
- Terminate or defer (postpone) your coverage
- Enroll in a PEBB retiree health plan if you deferred coverage in the past. You will need to provide proof of continuous enrollment in other qualifying coverage. (See “Deferring your coverage” starting on page 22.)
- Change your spouse or state-registered domestic partner coverage premium surcharge attestation. (At any time outside open enrollment, you can only report a change **within 60 days** of a change in your spouse or partner’s employer-based group medical insurance.)

## What is a special open enrollment?

A special open enrollment is a period after specific life events (such as marriage or moving outside your medical plan’s service area) when subscribers may make changes outside of the PEBB Program’s annual open enrollment. You must provide proof of the event that created the special open enrollment. An example of this proof includes a marriage certificate.

## How do I make a change with a special open enrollment?

Generally, the change must be made in Benefits 24/7 (or the PEBB Program must receive the *PEBB Retiree Change Form [form E]* and any other required forms or documents) **no later than 60 days** after the event that created the special open enrollment.

If you are changing your medical plan to Premiera Blue Cross Medicare Supplement Plan G, the PEBB Program must receive *Form E* and the *Group Medicare Supplement Enrollment Application [form B]* **no later than six months** after you or your dependent enroll in Medicare Part B. You can upload Form B in Benefits 24/7 or send it to the PEBB Program (see mail, fax, and secure email options on page 42).

If you are changing your medical plan to a Medicare Advantage or Medicare Advantage Prescription Drug (MAPD) plan, you have seven months to enroll. The seven-month period begins three months before you or your dependent first enrolled in both Medicare Part A and Part B. It ends three months after the month of Medicare eligibility, or before the last day of the Medicare Part B initial enrollment period. You must make the change no later than the last day of the month before the month you or your dependent enroll in the Medicare Advantage or MAPD plan.

To disenroll from a Medicare Advantage or MAPD plan, the change must be allowable under federal regulations 42 C.F.R. Secs. 422.62(b) and 423.38(c). If you are changing from a Medicare Advantage or MAPD plan and using a paper form, also submit a *PEBB Medicare Advantage Plan Disenrollment Form (form D)*.

## When do special open enrollment changes take effect?

In most cases, the change will occur the first of the month after the event date or the date you make the change in Benefits 24/7 (or we receive your forms), whichever is later. If that day is the first of the month, the change in enrollment begins on that day.

One exception is PEBB Medicare Advantage or MAPD plans, which start the first of the month after you make the change using Benefits 24/7 (or the PEBB Program receives your forms), per federal rules.

Another exception is the addition of a child (such as a newborn, adopted child, or a child you are legally required to support ahead of adoption), in which case PEBB health plan coverage will start or end as follows:

- For a newborn child, PEBB health plan coverage will start on the date of birth.
- For a newly adopted child, PEBB health plan coverage will start on the date of placement or the date you assume legal responsibility for their support ahead of adoption, whichever is earlier.
- For a spouse or state-registered domestic partner being enrolled because of a birth or adoption, PEBB health plan coverage will start the first day of the month in which the event occurs.
- If removing the spouse or partner, their coverage will end as of the last day of the month in which the event occurred.
- For a child becoming eligible as an extended dependent or a dependent child age 26 or older with a disability, PEBB health plan coverage will start the first day of the month following either the event date or the date we confirm their eligibility, whichever is later.

## *Good to know!*

### Read the rules

For more information about the changes you can make during these events, read PEBB Program Administrative Policy Addendum 45-2A at [hca.wa.gov/pebb-rules](http://hca.wa.gov/pebb-rules).

## Events that create special open enrollments

**Note:** A subscriber may not change medical or dental plans during a special open enrollment if their state-registered domestic partner or their state-registered domestic partner's child is not a tax dependent.

### Events that allow you to enroll dependents and change medical or dental plans

- Marriage or registering a state-registered domestic partnership (as defined by WAC 182-12-109).
- Birth or adoption, including assuming a legal responsibility for support ahead of adoption.
- Child becoming eligible as an extended dependent through legal custody or legal guardianship.
- Subscriber or dependent losing other coverage under a group health plan or through health insurance, as defined by the Health Insurance Portability and Accountability Act (HIPAA).
- Subscriber having a change in employment status that affects the subscriber's eligibility for the employer contribution toward their employer-based group health plan.
- The subscriber's dependent has a change in their employment status that affects their eligibility or their dependent's eligibility for the employer contribution under their employer-based group health plan ("Employer contribution" means contributions made by the dependent's current or former employer toward health coverage, as described in Treasury Regulation 26 C.F.R. 54.9801-6.)
- A court order requires the subscriber or any other individual to provide insurance coverage for an eligible dependent of the subscriber.
- Subscriber or a subscriber's dependent enrolls in coverage under Medicaid or a state Children's Health Insurance Program (CHIP) or loses eligibility for coverage under Medicaid or CHIP.
- Subscriber or a dependent becoming eligible for a state premium assistance subsidy for PEBB health plan coverage from Medicaid or CHIP.

### Events that allow you to enroll dependents

- Subscriber or dependent having a change in enrollment under another employer-based group health insurance plan during its annual open enrollment that does not align with the PEBB Program's annual open enrollment.
- Subscriber's dependent moving from another country to live within the United States, or from the United States to another country, and that change in residence resulted in the dependent losing their health insurance.
- Subscriber's dependent loses eligibility for Medicare.

### Events that allow you to change medical and dental plans

- Subscriber or dependent having a change in residence that affects health plan availability.
  - If the subscriber has a change in residence and the subscriber's current medical plan is no longer available, the subscriber must select a new medical plan as described in WAC 182-08-196(3). If the subscriber does not elect a new medical plan as required, they will be enrolled in a PEBB medical plan designated by the director or designee.
  - If the subscriber or dependent has a change in residence and the subscriber's current dental plan does not have available providers within 50 miles of the subscriber or their dependent's new residence, the subscriber may select a new dental plan.
- Subscriber's or their dependent's current medical plan becoming unavailable because the subscriber or their enrolled dependent is no longer eligible for a health savings account (HSA).
- Subscriber or dependent experiencing a disruption of care for active and ongoing treatment that could function as a reduction in benefits for the subscriber or their dependent (requires approval by the PEBB Program).

### Event that allows you to change your medical plan

- Subscriber or dependent enrolls in Medicare or loses eligibility under Medicare; or enrolls (or terminates enrollment) in a Medicare Advantage Prescription Drug plan or a Medicare Part D plan.

## What happens when a dependent loses eligibility?

You must notify the PEBB Program using Benefits 24/7 (or a written letter) when your dependent no longer meets the eligibility criteria described in WAC 182-12-260. Some examples of reasons a dependent may lose eligibility include turning age 26, divorce, annulment, dissolution, or death.

We must receive your notice within **60 days** of the last day of the month your dependent loses eligibility. For example, if your dependent child age 26 or older with a disability becomes self-supporting on March 15, their last day of eligibility is March 31. You must notify the PEBB Program that they are no longer eligible by May 30 (60 days after March 31).

If eligibility is lost due to divorce, you must submit a copy of the divorce decree. If eligibility is lost due to dissolution of a state-registered domestic partnership, you must submit a copy of the dissolution document.

We will remove the dependent on the last day of the month in which the dependent meets the eligibility criteria.

WAC 182-12-262 (2)(a) explains the consequences for not submitting written notice within 60 days. They may include, but are not limited to:

- The dependent may lose eligibility to continue PEBB medical or dental under one of the continuation coverage options described in WAC 182-12-270.
- You may be billed for claims your health plan paid for services that happened after the dependent lost eligibility.
- You may not be able to recover premiums you paid for dependents who lost eligibility.

## How do I terminate coverage?

To terminate all or part of your PEBB health plan coverage, use Benefits 24/7, or submit your request in writing. See mail, fax, and secure message information on page 42. If sending a written request, write your full name and the last four digits of your Social Security number on your request so we can identify your account. You cannot terminate over the phone. If you use HCA Support, attach your written request to the secure message. We cannot terminate your coverage in response to a secure message alone.

Your health plan coverage will terminate on the last day of the month in which we receive your written request (or a future date if you ask for one).

If we receive your request on the first day of the month, coverage will terminate on the last day of the previous month, unless you or a dependent is enrolled in a PEBB Medicare Advantage or MAPD plan.

If so, submit a written request and a *PEBB Medicare Advantage Plan Disenrollment Form [form D]*. You can upload the form in Benefits 24/7 or send it to the PEBB Program. Coverage will terminate on the last day of the month in which we receive *Form D*.

If you terminate all your PEBB retiree health plan coverage, your enrolled dependents will also be terminated.

Terminating your PEBB retiree medical plan coverage also terminates PEBB retiree dental plan coverage, if enrolled.

You cannot enroll again later unless you regain eligibility, for example, by returning to work with a PEBB employing agency or a school district, charter school, or educational service district in which you are eligible for PEBB or SEBB benefits.

### *Good to know!*

#### **Terminating medical coverage will terminate dental coverage**

If you terminate (cancel) your PEBB retiree medical plan coverage, your dental plan coverage will also be terminated.



## When does coverage end?

PEBB retiree insurance coverage is for an entire month and must end as follows:

- Coverage for you or a dependent ends on the last day of the month in which eligibility ends.
- Coverage for you and your enrolled dependents ends on the last day of the month for which the monthly premium and applicable premium surcharges were paid. If you or a dependent are enrolled in a Medicare Advantage or MAPD Plan termination will occur at the end of the month after your termination notice was sent.
- Coverage for you or an enrolled dependent ends if you fail to respond to a request from the PEBB Program for information about Medicare Part A and Part B enrollment or an action required due to enrolling in Medicare Part D.

If you or a dependent loses eligibility for PEBB retiree insurance coverage, you and your dependents may be eligible to continue PEBB health plan coverage under PEBB Continuation Coverage (COBRA). If you enroll, you must pay the full premiums and any applicable premium surcharges. We will mail you a *PEBB Continuation Coverage Election Notice* when your coverage ends with more information about this option. This notice explains eligibility and deadlines, and it contains the form you need to enroll. You can also use Benefits 24/7 to enroll. To learn more about this option, visit the HCA website at [hca.wa.gov/pebb-continuation](https://hca.wa.gov/pebb-continuation).

### **Employer groups only**

If you are a retiree of an employer group that ended participation in PEBB insurance coverage or SEBB insurance coverage, you and your enrolled dependents will lose eligibility for PEBB retiree insurance coverage at the end of the month in which the contract with HCA ends.

You and your dependents may be eligible to continue PEBB health plan coverage under PEBB Continuation Coverage (Employer Group Ended Participation). If you enroll, you must pay the full premiums and any applicable premium surcharges. If your employer group ends participation, we will mail you a letter with more information about this option. This letter explains eligibility and deadlines and includes the form you need to enroll. You can also use Benefits 24/7 to enroll. To learn more about this option, visit the HCA website at [hca.wa.gov/pebb-continuation](https://hca.wa.gov/pebb-continuation) under *Am I eligible?*

## **What are my family's options if I pass away?**

Your dependents lose eligibility when you (the retiree) die. However, they may be eligible for PEBB retiree insurance coverage as survivors, even if they were not covered at the time of your death. To apply for coverage, we must receive their *PEBB Retiree Election Form (form A)* and any other required documents **no later than 60 days** after the date of your death.

Your surviving spouse or state-registered domestic partner may continue PEBB retiree insurance coverage indefinitely as long as they pay for coverage on time. Your other dependents may continue coverage until they are no longer eligible under PEBB Program rules. The survivor must pay monthly premiums and applicable premium surcharges as they become due.

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# 2024 PEBB retiree and continuation coverage medical plans available by county

If you move out of your medical plan’s service area, you may need to change your plan. You must report your new address and any request to change your medical plan to the PEBB Program no later than 60 days after you move. In addition to the locations listed below, Premera Blue Cross, Uniform Medical Plan (except UMP Plus), and UnitedHealthcare plans are available nationwide.

## Medicare plans

**Kaiser Permanente NW (KPNW), Kaiser Permanente WA (KPWA), Premera Blue Cross, Uniform Medical Plan (UMP), UnitedHealthcare**

### UMP Classic Medicare, UnitedHealthcare PEBB Balance and PEBB Complete, and Premera Blue Cross Medicare Supplement Plan G

Available in all Washington counties and nationwide

### KPWA Medicare Advantage

- Island
- King
- Kitsap
- Lewis
- Pierce
- Grays Harbor (ZIP codes: 98541, 98557, 98559, and 98568)
- Mason (ZIP codes: 98524, 98528, 98546, 98548, 98555, 98584, 98588, and 98592)
- Skagit
- Snohomish
- Spokane
- Thurston
- Whatcom

### KPWA Original Medicare

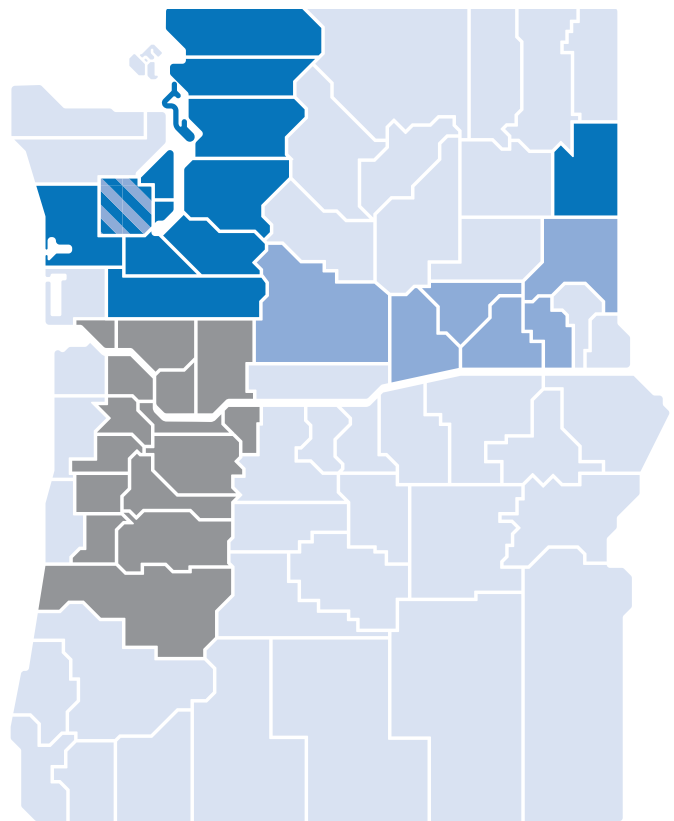
- Benton
- Columbia
- Franklin
- Mason (ZIP code: 98560)
- Walla Walla
- Whitman
- Yakima

### KPNW Senior Advantage –Washington

- Clark
- Cowlitz
- Wahkiakum (ZIP codes: 98612 and 98647)
- Skamania

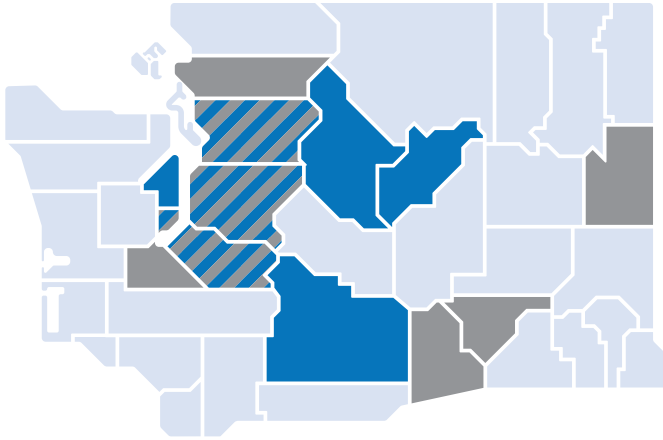
### –Oregon

- Clackamas
- Columbia
- Hood River
- Lane
- Marion
- Benton County ZIP codes: 97321, 97330, 97331, 97333, 97339, 97370
- Linn County ZIP codes: 97321, 97322, 97335, 97358, 97360, 97374, 97383, 97389
- Multnomah
- Polk
- Washington
- Yamhill



# Non-Medicare plans

## Uniform Medical Plan (UMP)



### UMP Classic, UMP Select, and UMP CDHP

Available in all Washington counties and nationwide.

### UMP Plus–Puget Sound High Value Network

- Chelan
- Douglas
- Kitsap
- Yakima

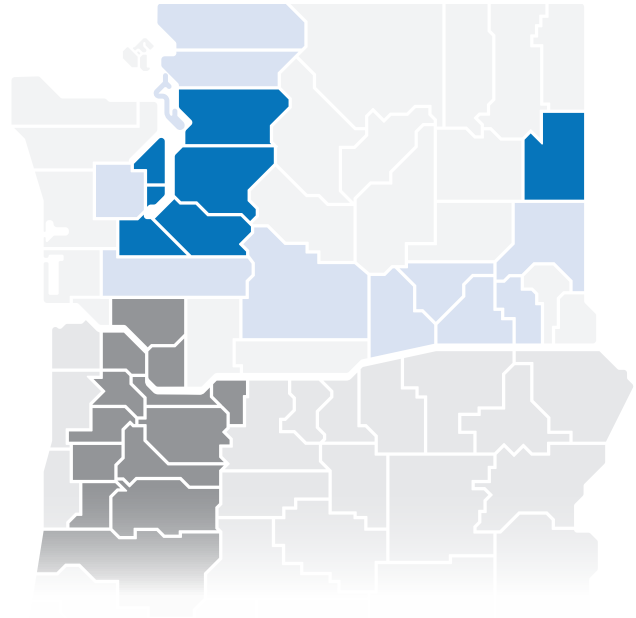
### UMP Plus–UW Medicine Accountable Care Network

- Benton
- Franklin
- Skagit
- Spokane
- Thurston

### Both UMP Plus–Puget Sound High Value Network and UMP Plus–UW Medicine Accountable Care Network

- King
- Pierce
- Snohomish

## Kaiser Permanente WA (KPWA) and Kaiser Permanente NW (KPNW)



### KPWA Classic, KPWA CDHP, and KPWA Value

- Benton
- Columbia
- Franklin
- Island
- Lewis
- Mason
- Skagit
- Walla Walla
- Whatcom
- Whitman
- Yakima

### KPWA Classic, KPWA CDHP, KPWA Value, and KPWA SoundChoice

- King
- Kitsap
- Pierce
- Snohomish
- Spokane
- Thurston

### KPNW Classic and KPNW CDHP –Washington

- Clark
- Cowlitz

### –Oregon

- Clackamas
- Columbia
- Lane
- Marion
- Benton County ZIP codes: 97330, 97331, 97333, 97339, 97370
- Hood River County ZIP code: 97014
- Linn County ZIP codes: 97321, 97322, 97335, 97348, 97355, 97358, 97360, 97374, 97377, 97389
- Multnomah
- Polk
- Washington
- Yamhill



# 2024 PEBB Medical Benefits At-A-Glance

Use the following charts to view the deductibles, out-of-pocket limits, per-visit out-of-pocket costs, and prescription drug costs for PEBB medical plans.

You must pay your annual deductible before most coinsurance (%) applies, unless noted that the deductible is waived. The deductible does not apply to most copays (\$), unless enrolled in a consumer-directed health plan (CDHP) with a health savings account. You must pay the deductible first for most covered services before copays or coinsurance apply to a CDHP.

Some costs are separate for single subscribers and families. These costs are shown in order as individual/family.

Benefits and visit limits listed as per year are based on

calendar years (January 1 through December 31). Call the plans directly for specific benefit information, including preauthorization requirements and exclusions. If anything in these charts conflicts with the plan's benefits booklet (also called evidence of coverage or certificate of coverage), the benefits booklet takes precedence and prevails.

**Note:** Some benefits include symbols to represent additional information that is described on the next page.

*Continued on next page →*

| What you pay ↘                          | Managed Care and Health Management Organization (HMO) Plans |   |  |               |                   |   |
|---|---|---|--|---------------|-------------------|---|
|   | Kaiser Foundation Health Plan of the Northwest              |   | Kaiser Foundation Health Plan of Washington                |               |                   |   |
|   | Classic   | CDHP                                    | Classic  | SoundChoice   | Value             | CDHP                                    |
| <b>Annual costs (individual/family)</b> |   |   |  |               |                   |   |
| Medical deductible                      | \$300 / \$900   | \$1,600 / \$3,200                       | \$175 / \$525  | \$125 / \$375 | \$250 / \$750     | \$1,600 / \$3,200                       |
| Medical out-of-pocket limit             | \$2,500 / \$5,000   | \$5,100 / \$10,200                      | \$2,000 / \$4,000  |               | \$3,000 / \$6,000 | \$5,100 / \$10,200                      |
| Prescription drug deductible            | None  | Combined with medical deductible        | \$100 / \$300<br>(does not apply to Value or Tier 1 drugs) |               |                   | Combined with medical deductible        |
| Prescription drug out-of-pocket limit   | Combined with medical limit                                 |   | \$2,000 / \$8,000  |               |                   | Combined with medical limit             |
| <b>Emergency services</b>               |   |   |  |               |                   |   |
| Ambulance                               | 15%   |   | 20%*   |               |                   | 10%                                     |
| Emergency room                          |   |   | \$250  | \$75 + 15%    | \$300             |   |
| <b>Hearing services</b>                 |   |   |  |               |                   |   |
| Hearing aids (per ear)                  | Any amount over \$3,000 every 36 months*                    | Any amount over \$3,000 every 36 months | Any amount over \$3,000 every 36 months*                   |               |                   | Any amount over \$3,000 every 36 months |
| Routine annual hearing exam             | \$35*   | \$30                                    | \$15 (\$30#)   | \$20 (15%#)   | \$30 (\$50#)      | 10%                                     |
| <b>Vision care</b>                      |   |   |  |               |                   |   |
| Glasses and contact lenses              | Any amount over \$150 every 2 years (includes fitting fee)  |   | Any amount over \$150 every 24 months                      |               |                   |   |
| Routine annual eye exam                 | \$25*   | \$20                                    | \$15 (\$30#)   | \$20 (15%#)   | \$30 (\$50#)      | 10%                                     |

Uniform Medical Plan is administered by Regence BlueShield and Washington State Rx Services.

Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties and ZIP codes in Oregon.

**Some benefits include symbols to represent additional information as described below:**

- \* Deductible is waived
- # Specialist copay/coinsurance
- † Applies to Tier 2 drugs only, except covered insulins
- ‡ See additional terms and conditions in the plan's benefits booklet
- ▲ Out-of-pocket limit not to exceed \$7,000
- ▽ Neurodevelopmental therapy

| What you pay ↴                          | Preferred Provider Organization (PPO) Plans |               |                   |   |
|---|---|---------------|-------------------|---|
|   | Uniform Medical Plan                        |               |                   |   |
|   | Classic                                     | Plus          | Select            | CDHP                                      |
| <b>Annual costs (individual/family)</b> |   |               |                   |   |
| Medical deductible                      | \$250 / \$750                               | \$125 / \$375 | \$750 / \$2,250   | \$1,600 / \$3,200                         |
| Medical out-of-pocket limit             | \$2,000 / \$4,000                           |               | \$3,500 / \$7,000 | \$4,200 / \$8,400▲                        |
| Prescription drug deductible            | \$100† / \$300†                             | None          | \$250† / \$750†   | Combined with medical deductible          |
| Prescription drug out-of-pocket limit   | \$2,000 / \$4,000                           |               |                   | Combined with medical out-of-pocket limit |
| <b>Emergency services</b>               |   |               |                   |   |
| Ambulance                               | 20%   |               |                   |   |
| Emergency room                          | \$75 + 15%                                  |               | \$75 + 20%        | 15%                                       |
| <b>Hearing services</b>                 |   |               |                   |   |
| Hearing aids (per ear)                  | Any amount over \$3,000 every 3 years‡*     |               |                   | Any amount over \$3,000 every 3 years‡    |
| Routine annual hearing exam             | \$0   |               |                   | 15%                                       |
| <b>Vision care</b>                      |   |               |                   |   |
| Glasses and contact lenses              | Any amount over \$150 once every 2 years ‡  |               |                   |   |
| Routine annual eye exam                 | \$0   |               |                   |   |

HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format, please contact the following. Employees: Your payroll or benefits office. Retirees and continuation coverage members: Call us at 1-800-200-1004 (TRS: 711)



| What you pay ↘                            | Managed Care and Health Management Organization (HMO) Plans |                          |   |                       |                                   |                       |
|---|---|--------------------------|---|-----------------------|-----------------------------------|-----------------------|
|   | Kaiser Foundation Health Plan of the Northwest              |                          | Kaiser Foundation Health Plan of Washington |                       |                                   |                       |
|   | Classic   | CDHP                     | Classic                                     | SoundChoice           | Value                             | CDHP                  |
| <b>Hospital care</b>                      |   |                          |   |                       |                                   |                       |
| Inpatient                                 | 15%   |                          | \$150/day up to \$750/admission             | \$500/admission       | \$250/day up to \$1,250/admission | 10%                   |
| Outpatient                                |   |                          | \$150                                       | 15%                   | \$200                             |                       |
| <b>Office visits</b>                      |   |                          |   |                       |                                   |                       |
| Behavioral health                         | \$25*   | \$20                     | \$15  | \$20                  | \$30                              | 10%                   |
| Preventive care*                          | \$0   |                          | \$0   |                       |                                   |                       |
| Primary care                              | \$25‡   | \$20‡                    | \$15  | \$20                  | \$30                              | 10%                   |
| Specialist                                | \$35*   | \$30                     | \$30  | 15%                   | \$50                              |                       |
| Telemedicine/virtual care                 | \$0*  |                          | \$10 (\$0 virtual care)                     |                       |                                   |                       |
| Urgent care                               | \$45*   | \$40                     | \$15 (\$30#)                                | 15%                   | \$30 (\$50#)                      | 10%                   |
| <b>Therapies (cost/visits per year)</b>   |   |                          |   |                       |                                   |                       |
| Acupuncture                               | \$35*/12  | \$30/12                  | \$15/24                                     | \$20/24               | \$30/24                           | 10%/24                |
| Chiropractic (spinal manipulations)       | (no limit with referral)                                    | (no limit with referral) | \$15 (\$30#)/24                             | \$20 (15%#)/24        | \$30 (\$50#)/24                   | 10%/24                |
| Massage                                   | \$25/12   |                          | \$30/24‡                                    | 15%/24‡               | \$50/24‡                          | 10%/24‡               |
| Physical, occupational, speech, and NDT ▽ | \$35/60   | \$30/60                  | \$30/60 (no limit NDT)                      | 15%/60 (no limit NDT) | \$50/60 (no limit NDT)            | 10%/60 (no limit NDT) |

| What you pay ↴                            | Preferred Provider Organization (PPO) Plans |      |                        |        |         |  |  |  |
|---|---|------|------------------------|--------|---------|--|--|--|
|   | Uniform Medical Plan                        |      |                        |        |         |  |  |  |
|   | Classic                                     | Plus | Select                 | CDHP   |         |  |  |  |
| <b>Hospital care</b>                      |   |      |                        |        |         |  |  |  |
| Inpatient                                 | \$200/day up to \$600‡                      |      | \$200/day up to \$600‡ | 15%    |         |  |  |  |
| Outpatient                                | 15%   |      | 20%                    |        |         |  |  |  |
| <b>Office visits</b>                      |   |      |                        |        |         |  |  |  |
| Behavioral health                         | 15%   |      | 20%                    | 15%    |         |  |  |  |
| Preventive care*                          | \$0   |      |                        |        |         |  |  |  |
| Primary care                              | 15%   | \$0  | 20%                    | 15%    |         |  |  |  |
| Specialist                                | 15%   |      |                        |        |         |  |  |  |
| Telemedicine / virtual care               | Varies‡                                     |      |                        |        |         |  |  |  |
| Urgent care                               | 15%   |      | 20%                    | 15%    |         |  |  |  |
| <b>Therapies (cost/visits per year)</b>   |   |      |                        |        |         |  |  |  |
| Acupuncture                               |   |      |                        |        |         |  |  |  |
| Chiropractic (spinal manipulations)       |   |      |                        |        | \$15/24 |  |  |  |
| Massage                                   |   |      |                        |        |         |  |  |  |
| Physical, occupational, speech, and NDT ▽ | 15%/60                                      |      | 20%/60                 | 15%/60 |         |  |  |  |

## Prescription drug benefits

Amounts below show what you pay for prescription drugs. Under the prescription drug benefit, most copays and coinsurance do not apply until after you have paid your annual deductible unless noted that the deductible is waived. All plans cover legally required preventive prescription drugs at 100 percent of the allowed amount with no deductible. **For all plans, you pay no more than \$35 per 30-day supply for covered insulins.**

| Drug tiers               | Kaiser Foundation Health Plan of the Northwest |      |                                  |      |
|--------------------------|--|------|----------------------------------|------|
|                          | Retail (up to 30-day supply)                   |      | Mail-order (up to 90-day supply) |      |
|                          | Classic  | CDHP | Classic                          | CDHP |
| Generic                  | \$15   |      | \$30                             |      |
| Preferred brand-name     | \$40   |      | \$80                             |      |
| Non-preferred brand-name | \$75   |      | \$150                            |      |
| Specialty                | 50% up to \$150                                |      | Not covered                      |      |

| Drug tiers                           | Kaiser Foundation Health Plan of Washington |             |       |                 |                                  |             |       |                 |
|--------------------------------------|---|-------------|-------|-----------------|----------------------------------|-------------|-------|-----------------|
|                                      | Retail (up to 30-day supply)                |             |       |                 | Mail-order (up to 90-day supply) |             |       |                 |
|                                      | Classic                                     | SoundChoice | Value | CDHP            | Classic                          | SoundChoice | Value | CDHP            |
| Value                                | \$5   |             |       | N/A             | \$10                             |             |       | N/A             |
| Preferred generic (Tier 1)           | \$20  | \$15        | \$25  | \$20            | \$40                             | \$30        | \$50  | \$40            |
| Preferred brand-name                 | \$40  | \$60        | \$50  | \$40            | \$80                             | \$120       | \$100 | \$80            |
| Non-preferred generic and brand-name | 50% up to \$250                             | 50%         |       | 50% up to \$250 | 50% up to \$750                  | 50%         |       | 50% up to \$750 |
| Preferred specialty                  | Not covered                                 |             | \$150 | Not covered     | Not covered                      |             |       |                 |
| Non-preferred specialty              | 50% up to \$400                             |             |       |                 |                                  |             |       |                 |

| Drug tiers  | Uniform Medical Plan                        |      |        |                                      |   |      |        |                                       |
|---|---|------|--------|--------------------------------------|---|------|--------|---------------------------------------|
|   | Retail and mail order (up to 30-day supply) |      |        |                                      | Retail and mail order (up to 90-day supply) |      |        |                                       |
|   | Classic                                     | Plus | Select | CDHP                                 | Classic                                     | Plus | Select | CDHP                                  |
| Value   | 5% up to \$10                               |      |        | 15%; covered insulins 5% up to \$10  | 5% up to \$30                               |      |        | 15%; covered insulins 5% up to \$30   |
| Tier 1 (Primarily low-cost generic)                                   | 10% up to \$25                              |      |        | 15%; covered insulins 10% up to \$25 | 10% up to \$75                              |      |        | 15%; covered insulins 10% up to \$75  |
| Tier 2 (Preferred brand-name, high-cost generic, and specialty drugs) | 30% up to \$75                              |      |        | 15%; covered insulins 30% up to \$35 | 30% up to \$225                             |      |        | 15%; covered insulins 30% up to \$105 |

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# 2024 PEBB Medicare Benefits At-A-Glance

Use the following charts to view the per-visit costs for some in-network benefits, as well as prescription drug costs for PEBB Medicare plans. You must pay your annual deductible before most copays (\$) or coinsurance (%) apply, unless noted that the deductible is waived. All PEBB Medicare plans cover hospital, primary and specialist care, as well as outpatient surgery.

Benefits and visit limits listed as per year are based on calendar years (January 1 through December 31).

Call the plans directly for more information on specific benefits, including preauthorization requirements and exclusions. If anything in these tables conflicts with the plan's benefits booklet (also called evidence of coverage or certificate of coverage), the benefits booklet takes precedence and prevails.

**Some benefits in this document include symbols to represent additional information as described below:**

- \* Deductible is waived
- † Applies to Tier 2 drugs only, except covered insulins
- ‡ See additional terms and conditions in the plan's benefits booklet
- ▲ Visit [cms.gov](https://www.cms.gov) for updates
- # Specialist copay

Continued on next page →

| What you pay ↘                        | Original Medicare                |   | Medicare Supplement          |
|---------------------------------------|----------------------------------|---|------------------------------|
|                                       | Uniform Medical Plan<br>Classic  | Kaiser Foundation Health<br>Plan of Washington<br>Original Medicare | Premera Blue Cross<br>Plan G |
| <b>Annual costs</b>                   |                                  |   |                              |
| Medical deductible                    | \$250                            | \$250   | Part B deductible: ▲         |
| Medical out-of-pocket limit           | \$2,500                          | \$2,000   |                              |
| Prescription drug deductible          | \$100†                           | None  | N/A                          |
| Prescription drug out-of-pocket limit | \$2,000                          | Combined with medical out-of-pocket limit                           |                              |
| <b>Emergency services</b>             |                                  |   |                              |
| Ambulance                             | 20%                              | 20%*  | \$0                          |
| Emergency room                        | \$75 + 15%                       | \$250   |                              |
| <b>Hospital care</b>                  |                                  |   |                              |
| Inpatient                             | \$200/day up to \$600/admission‡ | \$150/day up to \$750/admission                                     | \$0                          |
| Outpatient                            | 15%                              | \$150   |                              |

- Uniform Medical Plan (UMP) is administered by Regence BlueShield and Washington State Rx Services.
- Kaiser Permanente NW and Kaiser Permanente WA offer Medicare Advantage plans, but not in all areas.
- Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.
- KFHPNW Medicare plans have a larger service area.
- Premera Blue Cross offers Medicare Supplement Plan F and Medicare Supplement Plan G. Plan F is closed to new enrollees.

| What you pay ↘                        | Medicare Advantage   |   |                           |               |
|---------------------------------------|--|---|---------------------------|---------------|
|                                       | Kaiser Foundation Health Plan of Washington Medicare Advantage | Kaiser Foundation Health Plan of the Northwest Senior Advantage | UnitedHealthcare          |               |
|                                       |  |   | PEBB Balance              | PEBB Complete |
| <b>Annual costs</b>                   |  |   |                           |               |
| Medical deductible                    | \$0  | \$0   | \$0                       |               |
| Medical out-of-pocket limit           | \$2,500  | \$1,500   | \$2,000                   | \$500         |
| Prescription drug deductible          | None   | None  | \$100 (Tiers 2, 3, and 4) |               |
| Prescription drug out-of-pocket limit |  |   | \$2,000                   |               |
| <b>Emergency services</b>             |  |   |                           |               |
| Ambulance                             | \$150  | \$50  | \$100                     | \$0           |
| Outpatient                            | \$65   |   | \$65                      |               |
| <b>Hospital care</b>                  |  |   |                           |               |
| Inpatient                             | \$200/day up to \$1,000/admission‡                             | \$500/admission   | \$500/admission           | \$0           |
| Outpatient                            | \$200  | \$50  | \$250                     |               |

| What you pay ↴ | Original Medicare               |   | Medicare Supplement          |
|----------------|---------------------------------|---|------------------------------|
|                | Uniform Medical Plan<br>Classic | Kaiser Foundation Health<br>Plan of Washington<br>Original Medicare | Premera Blue Cross<br>Plan G |

### Office visits

|                               |     |              |     |
|-------------------------------|-----|--------------|-----|
| Primary care                  | 15% | \$15         | \$0 |
| Specialist                    |     | \$30         |     |
| Urgent care                   |     | \$15 (\$30#) |     |
| Preventive care               | \$0 | \$0          |     |
| Behavioral health             | 15% | \$15         |     |
| Telemedicine/<br>virtual care |     | \$0*         |     |

### Hearing services

|                                |  |   |             |
|--------------------------------|--|---|-------------|
| Hearing aids                   | Any amount over \$3,000<br>per ear every 3 years | Any amount over \$1,400 per<br>ear every 36 months* | Not covered |
| Routine annual<br>hearing exam | \$0*   | \$15 (\$30#)  |             |

### Vision care

|                               |  |  |             |
|-------------------------------|--|--|-------------|
| Glasses and<br>contact lenses | Any amount over \$150<br>every 24 months | Any amount over \$150<br>every 24 months | Not covered |
| Routine annual<br>eye exam    | \$0‡                                     | \$15 (\$30#)                             |             |



| What you pay ↘                | Medicare Advantage  |  |  |               |
|-------------------------------|---|--|--|---------------|
|                               | Kaiser Foundation Health Plan of Washington<br>Medicare Advantage | Kaiser Foundation Health Plan of the Northwest<br>Senior Advantage | UnitedHealthcare   |               |
|                               |   |  | PEBB Balance   | PEBB Complete |
| <b>Office visits</b>          |   |  |  |               |
| Primary care                  | \$15  | \$25   | \$15   | \$0           |
| Specialist                    | \$30  | \$35   | \$30   |               |
| Urgent care                   | \$15 (\$30#)  |  | \$15   | \$15          |
| Preventive care               | \$0   | \$0  | \$0  | \$0           |
| Behavioral health             | \$15  | \$25   | \$30‡  |               |
| Telemedicine/<br>virtual care | \$0   | \$0  | \$0‡   |               |
| <b>Hearing services</b>       |   |  |  |               |
| Hearing aids                  | Any amount over \$1,400 per ear every 36 months                   | Any amount over \$1,400 per ear every 36 months                    | Any amount over \$2,500 every 3 years (only from United Hearing Network) |               |
| Routine annual hearing exam   | \$15 (\$30#)  | \$35   | \$0  |               |
| <b>Vision care</b>            |   |  |  |               |
| Glasses and contact lenses    | Any amount over \$300 every 24 months                             | Any amount over \$150 every 24 months                              | Any amount over \$300 every 24 months                                    |               |
| Routine annual eye exam       | \$15‡   | \$25   | \$0  |               |

## Therapeutic service benefits

The therapies listed in the tables below are limited by the number of visits per year. Please refer to the plan's benefits booklet for specific details of the therapy you are seeking. Neurodevelopmental therapy is abbreviated as NDT.

| What you pay ↘ | Original Medicare               |  | Medicare Supplement          |
|----------------|---------------------------------|--|------------------------------|
|                | Uniform Medical Plan<br>Classic | Kaiser Foundation Health Plan of Washington<br>Original Medicare | Premera Blue Cross<br>Plan G |

### Therapies (cost/visits per year)

|                                     |         |          |                       |
|-------------------------------------|---------|----------|-----------------------|
| Acupuncture                         |         | \$15/24  | Medicare-covered only |
| Chiropractic (spinal manipulations) | \$15/24 | \$15/24  |                       |
| Massage therapy                     |         | \$30/24‡ | Not covered           |
| Physical, speech, occupational, NDT | 15%/60  | \$30/60  | \$0                   |

| What you pay ↘ | Medicare Advantage  |  |                  |               |
|----------------|---|--|------------------|---------------|
|                | Kaiser Foundation Health Plan of Washington<br>Medicare Advantage | Kaiser Foundation Health Plan of the Northwest<br>Senior Advantage | UnitedHealthcare |               |
|                |   |  | PEBB Balance     | PEBB Complete |

### Therapies (cost/visits per year)

|                                     |         |          |         |        |
|-------------------------------------|---------|----------|---------|--------|
| Acupuncture                         |         |          |         |        |
| Chiropractic (spinal manipulations) | \$15/24 | \$35/12‡ | \$15/24 | \$0/24 |
| Massage therapy                     | \$30/24 | \$25/12‡ | \$15/30 | \$0/30 |
| Physical, speech, occupational, NDT | \$30    | \$35     | \$15    | \$0    |

## Prescription drug benefits

Amounts in the following tables show what you pay for prescription drugs. Under the prescription drug benefit, most copays and coinsurance do not apply until after you have paid your annual deductible, unless noted that the deductible is waived. All plans cover legally-required preventive prescription drugs at 100 percent of allowed amount with no deductible. See the plan's benefits booklet for details. **For all plans, you pay no more than \$35 per 30-day supply for covered insulins.** Prices shown for UnitedHealthcare 90-day supply are only for the preferred mail-order pharmacy, Optum Rx.

**Note:** Premera Blue Cross Medicare Supplement Plan G does not cover prescription drugs.

| Drug tiers | Uniform Medical Plan         |                                  |
|------------|------------------------------|----------------------------------|
|            | Retail (up to 30-day supply) | Mail-order (up to 90-day supply) |
| Value tier | 5% up to \$10                | 5% up to \$30                    |
| Tier 1     | 10% up to \$25               | 10% up to \$75                   |
| Tier 2     | 30% up to \$75               | 30% up to \$225                  |

| Drug tiers | Kaiser Foundation Health Plan of Washington |                    |                                  |                    |
|------------|---|--------------------|----------------------------------|--------------------|
|            | Retail (up to 30-day supply)                |                    | Mail-order (up to 90-day supply) |                    |
|            | Original Medicare                           | Medicare Advantage | Original Medicare                | Medicare Advantage |
| Value tier | \$5   | N/A                | \$10                             | N/A                |
| Tier 1     | \$20  |                    | \$40                             |                    |
| Tier 2     | \$40  |                    | \$80                             |                    |
| Tier 3     | 50% up to \$250                             |                    | 50% up to \$750                  |                    |

| Drug tiers               | Kaiser Foundation Health Plan of the Northwest |                                  |
|--------------------------|--|----------------------------------|
|                          | Retail (up to 30-day supply)                   | Mail-order (up to 90-day supply) |
| Generic                  | \$20   | \$40                             |
| Preferred brand-name     | \$40   | \$80                             |
| Non-preferred brand name | 50% up to \$200                                | 50% up to \$400                  |
| Specialty                | 50% up to \$200                                | N/A                              |

| Drug tiers                | UnitedHealthcare             |               |                                  |               |
|---------------------------|------------------------------|---------------|----------------------------------|---------------|
|                           | Retail (up to 30-day supply) |               | Mail-order (up to 90-day supply) |               |
|                           | PEBB Balance                 | PEBB Complete | PEBB Balance                     | PEBB Complete |
| Tier 1: Preferred generic | \$5                          |               | \$10                             |               |
| Tier 2: Preferred brand   | \$45                         |               | \$90                             |               |
| Tier 3: Non-preferred     | \$100                        |               | \$200                            |               |
| Tier 4: Specialty         | \$100                        |               | \$100 (limited to 30-day supply) |               |



# Retiree term life insurance

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## Can I buy life insurance when I retire?

You may be eligible to purchase retiree term life insurance through Metropolitan Life Insurance Company (MetLife). Retiree term life insurance is available to subscribers who meet the eligibility and procedural requirements described in WAC 182-12-209. Retiree term life insurance is only available to those who:

- Meet the PEBB Program's retiree eligibility requirements.
- Had life insurance through the PEBB or SEBB Program as an employee.
- Are not on a waiver of premium due to disability.
- Submit the forms listed under "How do I enroll?" below by the deadline.

Your dependents are not eligible. **You cannot have a break in life insurance coverage.**

## How do I enroll?

Submit the *PEBB Retiree Election Form (form A)* and the *MetLife Enrollment/Change Form for Retiree Plan* to apply for PEBB retiree term life insurance. These forms are available on HCA's website at [hca.wa.gov/pebb-retirees](http://hca.wa.gov/pebb-retirees). You can upload the forms in Benefits 24/7 or send them to the PEBB Program (see mail, fax, and secure email options on page 42).

We must receive them **no later than 60 days** after your PEBB or SEBB employee basic life insurance ends.

For elected or full-time appointed officials described in WAC 182-12-180(1), we must receive the required forms **no later than 60 days** after you leave public office.

Choose your payment method for retiree term life insurance in Benefits 24/7 (or on *Form A*). Premium payments will go directly to MetLife for your coverage. If you wish to change your payment method in the future, call MetLife. If you enroll when you become eligible and pay premiums on time, your coverage is effective the first day of the month after the date your PEBB or SEBB employee basic life insurance coverage ends.

## How much can I buy?

Eligible retirees can buy \$5,000, \$10,000, \$15,000, or \$20,000 of PEBB retiree term life insurance coverage.

## How do I continue my employee life insurance coverage?

If your PEBB or SEBB employee life insurance ends due to retirement, you may have an opportunity to continue all or part of your coverage through "portability" or "conversion." When porting or converting, your coverage will become an individual policy that is not tied to the PEBB or SEBB Program. If you are eligible for these options, MetLife will send you information and an application. For more information, contact MetLife. PEBB employees should call 1-866-548-7139, and SEBB employees should call 1-833-854-9624.

## Whom can I name as my beneficiary?

You may name any beneficiary you wish. If you die with no named living beneficiary, payment will be made as described in the certificate of coverage. To learn more, either go to the MetLife website at [metlife.com/wshca-retirees](http://metlife.com/wshca-retirees) or call 1-866-548-7139.

## How do my survivors file a claim?

If you die, your beneficiary should call MetLife at 1-866-548-7139. They should also notify the PEBB Program of your death. We may share this information with the Department of Retirement Systems to better serve your survivors.

## Where can I get the retiree term life insurance certificate?

The information in this guide is only a summary of PEBB retiree term life insurance. For more information, or to get a copy of the insurance certificate, call MetLife Customer Service at 1-866-548-7139 or visit the MetLife website at [metlife.com/wshca-retirees](http://metlife.com/wshca-retirees).

## **Do I have an option to continue PEBB retiree term life insurance if this benefit ends?**

Yes. You have the option to convert your retiree term life insurance if coverage ends because this group policy ends (as long as you've been enrolled for at least five straight years) or is reduced because of a policy change. You may also convert if this group policy changes to end life insurance for a class of people of which you are a member. If you decide not to convert your retiree term life insurance as described above, you will not have the option to do so later. Call MetLife at 1-866-548-7139 for details.

## **What happens to my retiree term life insurance if I start working again?**

If you are enrolled in retiree term life insurance and return to work, becoming eligible for the employer contribution toward PEBB or SEBB employee basic life insurance, you can choose whether to keep or terminate your retiree term life insurance.

If you terminate retiree term life insurance when you return to work, you may be eligible to elect it again when your PEBB or SEBB employee basic life insurance ends. If you wish to enroll in retiree term life insurance at that point, we must receive the required forms within the timelines described in WAC 182-12-209.

If you become eligible for employee life insurance, enroll on the MetLife website at [metlife.com/wshca-retirees](https://www.metlife.com/wshca-retirees), and call them with any questions. PEBB employees should call 1-866-548-7139. School employees should call 1-833-854-9624. You should also notify the PEBB Program at 1-800-200-1004 so we can update your records.

*Continued*

## Legacy retiree life insurance plan premiums (administered by MetLife<sup>1</sup>)

The Legacy retiree life insurance plan is only available to retirees enrolled as of December 31, 2016, who didn't elect to increase their retiree term life insurance amount during MetLife's open enrollment (November 1–30, 2016).

| Age at death  | Amount of insurance | Monthly cost |
|---------------|---------------------|--------------|
| Under 65      | \$3,000             | \$7.75       |
| 65 through 69 | \$2,100             | \$7.75       |
| 70 and over   | \$1,800             | \$7.75       |

## Retiree term life insurance premiums (administered by MetLife)

| Your age | Monthly cost for \$5,000 coverage | Monthly cost for \$10,000 coverage | Monthly cost for \$15,000 coverage | Monthly cost for \$20,000 coverage |
|----------|-----------------------------------|------------------------------------|------------------------------------|------------------------------------|
| 45–49    | \$0.87                            | \$1.74                             | \$2.61                             | \$3.48                             |
| 50–54    | \$1.34                            | \$2.67                             | \$4.01                             | \$5.34                             |
| 55–59    | \$2.50                            | \$5.00                             | \$7.50                             | \$10.00                            |
| 60–64    | \$3.84                            | \$7.67                             | \$11.51                            | \$15.34                            |
| 65–69    | \$7.38                            | \$14.76                            | \$22.14                            | \$29.52                            |
| 70–74    | \$11.97                           | \$23.94                            | \$35.91                            | \$47.88                            |
| 75–79    | \$19.41                           | \$38.81                            | \$58.22                            | \$77.62                            |
| 80–84    | \$31.43                           | \$62.86                            | \$94.29                            | \$125.72                           |
| 85–89    | \$50.90                           | \$101.79                           | \$152.69                           | \$203.58                           |
| 90–94    | \$82.45                           | \$164.89                           | \$247.34                           | \$329.78                           |
| 95+      | \$133.57                          | \$267.14                           | \$400.71                           | \$534.28                           |

<sup>1</sup> Metropolitan Life Insurance Company

For retirees who are not enrolled in Medicare Part A and Part B, SmartHealth is included in your benefits. SmartHealth is a voluntary wellness program that supports you on your journey toward living well. Participate in activities to help support your whole-person well-being, such as managing stress, building resiliency, and adapting to change. As you progress on your wellness journey, you can qualify for the SmartHealth wellness incentive each year.

## Who is eligible?

Generally, a subscriber and their spouse or state-registered domestic partner enrolled in PEBB medical coverage can use SmartHealth. However, only the subscriber can qualify for the wellness incentive.

**Exception:** If you defer PEBB retiree insurance coverage, you will not have access to SmartHealth. Subscribers enrolled in Medicare Part A and Part B are not eligible to participate in SmartHealth.

## What is the wellness incentive?

Each year, eligible subscribers can qualify for a \$125 wellness incentive. How you receive the \$125 depends on the type of medical plan you enroll in.

- For a PEBB consumer-directed health plan (CDHP): a one-time deposit of \$125 into the subscriber's health savings account (HSA).
- For all other PEBB medical plans: A \$125 reduction to the subscriber's medical plan deductible for next year.

## When do I get the wellness incentive?

If you (the subscriber) qualify for the \$125 wellness incentive in 2024, you will receive the SmartHealth incentive at the end of January 2025 if you are still eligible to participate in the PEBB wellness incentive program and you are enrolled in PEBB medical as your primary coverage on January 1, 2025.

If you are enrolled in Medicare Part A and Part B as your primary coverage on January 1, 2025, you will not receive the incentive, even if you qualified for it in 2024.

## How do I qualify for the wellness incentive each year?

You must:

- Be eligible as described above.
- Log in to SmartHealth at [smarthealth.hca.wa.gov](https://smarthealth.hca.wa.gov).
- Complete the SmartHealth well-being assessment. It takes about 15 minutes and is worth 800 points.
- Join and track more activities to earn at least 2,000 total points by your deadline.

## What if I can't do the activities?

SmartHealth will provide an alternate requirement that will allow the subscriber to qualify for the wellness incentive or waive the requirement.

## Where do I go to get started?

Log in to SmartHealth at [smarthealth.hca.wa.gov](https://smarthealth.hca.wa.gov).

## When is my deadline?

Your deadline to qualify for the \$125 wellness incentive depends on the date your PEBB medical coverage becomes effective:

- If you are already enrolled in a PEBB medical plan, your deadline is November 30, 2024.
- If you are a new subscriber with a PEBB medical plan effective date in January through September 2024, your deadline is November 30, 2024.
- If you are a new subscriber with a PEBB medical plan effective date in October through December 2024, your deadline is December 31, 2024.

*Continued*



## What if I don't have internet access?

Call SmartHealth Customer Service at 1-800-947-9541, Monday through Friday, 7 a.m. to 7 p.m. (Pacific) to learn more.

## Who can I contact for more help?

For technical questions about using SmartHealth, contact Customer Service:

- Call 1-800-947-9541, 7 a.m. to 7 p.m. (Pacific), Monday through Friday
- Online at [smarthealth.hca.wa.gov/contact](https://smarthealth.hca.wa.gov/contact)

To find the details about SmartHealth online, go to the HCA website at [hca.wa.gov/pebb-smarthealth](https://hca.wa.gov/pebb-smarthealth).

### *Good to know!*

SmartHealth will be administered by Limeade through December 31, 2023. Starting on January 2, 2024, WebMD will administer SmartHealth.

# Auto and home insurance

The PEBB Program offers voluntary auto and home insurance through its agreement with Liberty Mutual Insurance Company.

## What does Liberty Mutual offer?

As a PEBB member, you may receive a discount of up to 12 percent off Liberty Mutual's auto and home insurance rates. In addition to the discount, Liberty Mutual also offers:

- Discounts based on your driving record, age, auto safety features, and more.
- A 12-month guarantee on competitive rates.
- Convenient payment options — including automatic pension deduction (for retirees), electronic funds transfer, or direct billing at home.
- Prompt claims service with access to local representatives.

## When can I enroll?

You can choose to enroll in auto and home insurance coverage anytime.

## How do I enroll?

Request a quote for auto or home insurance from Liberty Mutual one of three ways (be sure to have your current policy handy):



- Call Liberty Mutual at 1-800-706-5525. Be sure to mention that you are a State of Washington PEBB Program member (client #8250).
- Call or visit one of the local offices (see list below).
- Visit Liberty Mutual's website at [libertymutual.com/pebbretirees](https://libertymutual.com/pebbretirees).
- Look for auto/home insurance under *Life, auto & home benefits* on the HCA website at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees).

If you are already a Liberty Mutual policyholder and would like to take advantage of this group discount, call one of the local offices to find out how they can convert your policy at your next renewal.



Liberty Mutual does not guarantee the lowest rate to all PEBB members. Rates are based on underwriting for each individual, and not all participants may qualify. Discounts and savings are available where state laws and regulations allow and may vary by state.

## Contact a local Liberty Mutual office (mention client #8250)


### Bellevue

 1-800-253-5602  
 11711 SE 8th St.,  
Suite 220  
Bellevue, WA 98005



### Tukwila

 1-800-922-7013  
 14900 Interurban Ave.,  
Suite 142  
Tukwila, WA 98168



### Outside Washington

 1-800-706-5525

### Spokane

 1-800-208-3044  
 24041 E Mission Ave.  
Liberty Lake, WA 99019

### Portland, OR

 1-800-248-8320  
 4949 SW Meadows Rd.,  
Suite 650  
Lake Oswego, OR 97035

# Appeals

If you or your dependent disagrees with a decision or denial notice from the PEBB Program, you or your dependent may file an appeal. Submit your appeal in one of the following ways.

## Mail

PEBB Appeals Unit  
PO Box 45504  
Olympia, WA 98504-5504

## Fax

360-763-4709

## In Person

Health Care Authority  
626 8th Avenue SE  
Olympia, WA 98501

Use the guidance below to find instructions for filing your appeal. You will find more information on filing an appeal in chapter 182-16 WAC and on the HCA website at [hca.wa.gov/pebb-appeals](https://hca.wa.gov/pebb-appeals). If you have questions, call the PEBB Appeals Unit at 1-800-351-6827.

## Instructions and submission deadlines

### If you are:

- An applicant for PEBB retiree insurance coverage
- A retiree
- A survivor of a deceased employee or retiree as described in WAC 182-12-265 or 182-12-180
- A survivor of an emergency service worker killed in the line of duty as described in WAC 182-12-250
- The dependent of one of the above

### And your appeal concerns:

A decision from the PEBB Program about:

- Eligibility for benefits
- Enrollment
- Premium payments
- Premium surcharges
- Eligibility to participate in SmartHealth or receive a wellness incentive

### Instructions

Complete the *PEBB Retiree/Continuation Coverage Notice of Appeal* form and submit it to the PEBB Appeals Unit as instructed above. The PEBB Appeals Unit must receive the form or a written letter stating why you disagree with the decision and requesting an appeal **no later than 60 calendar days** after the date of the denial notice regarding the decision you are appealing.

## How can I make sure my representative has access to my health information?

You must provide us with an *Authorization for Release of Information* form naming your representative, or a copy of a valid power of attorney (and a doctor's note, if the power of attorney requires it) authorizing them to access your PEBB account and exercise your rights under the federal HIPAA privacy rule. HIPAA stands for the Health Insurance Portability and Accountability Act of 1996. The form is available on the HCA website at [hca.wa.gov/pebb-appeals](https://hca.wa.gov/pebb-appeals) or by calling the PEBB Program at 1-800-200-1004.

### If you are:

Seeking a review of a decision by a PEBB medical or dental plan, insurance carrier, or benefit administrator

### And your appeal concerns:

The administration of the medical, dental, or benefit plan about a benefit or claim.

### Instructions

Contact the medical or dental plan, insurance carrier, or benefit administrator to request information on how to appeal the decision. Do not use the *PEBB Retiree/Continuation Coverage Notice of Appeal* form.

# How to use paper forms to enroll

Enrollment forms are included at the back of this guide. You can download other forms on HCA's website at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees) under *Forms & publications*.

## Enrolling when first eligible or after deferring (postponing) coverage

Use the *PEBB Retiree Election Form (form A)*.

1. Check "PEBB medical plans available by county" on page 48 to find the plans available to you based on your home address.
2. Find your chosen medical plan in the table on the next page. Complete any forms listed there in addition to *Form A*. Include all eligible dependents you wish to enroll.
3. Submit the forms to the PEBB Program. We must receive your forms and any other requested documents, such as proof of dependent eligibility, by the deadline.

### *Good to know!*

#### **Need help with Form A?**

Check out our online tutorial for *Form A* on HCA's website at [hca.wa.gov/forma-tutorial](https://hca.wa.gov/forma-tutorial). It walks you through the form at your own pace while offering specific help for each section.

## Deferring (postponing) enrollment when you're first eligible

Use the *PEBB Retiree Election Form (form A)*. Submit the form to the PEBB Program. We must receive it by the deadline.

## Making changes to your existing account

Use the *PEBB Retiree Change Form (form E)*.

1. If you are changing medical plans, check "PEBB medical plans available by county" on page 48 to make sure the new plan is available based on your home address.
2. Find your chosen medical plan in the table on the next page. Complete the forms listed there, in addition to *Form E*. Include all dependents you wish to enroll or continue covering.
3. Submit the forms and any other requested documents to the PEBB Program by the deadline.

## Deferring or terminating coverage after you have already enrolled

Use the *PEBB Retiree Change Form (form E)*. If deferring, you must maintain continuous enrollment in qualifying medical coverage if you wish to enroll in a PEBB retiree health plan in the future.

1. Check "Defer" on page 1. Complete sections 1, 7, and 8. If you or a dependent is enrolled in a Medicare Advantage or MAPD plan, also complete the *PEBB Medicare Advantage Plan Disenrollment Form (form D)*.
2. Submit the forms to the PEBB Program.

*Continued*

## Which forms do I need?

If you're using paper forms, find the action you are taking below. Then find your plan and submit the forms listed. You may need to submit additional forms and documents to enroll dependents. Learn more and find a list of documents we will accept to prove their eligibility on HCA's website at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees).

### Enrolling or deferring when you first become eligible, or enrolling after deferring

#### Use Form A only to defer.

#### Use Form A only to enroll in these Medicare plans:

- Kaiser Permanente NW Senior Advantage<sup>1</sup>
- Kaiser Permanente WA Medicare Advantage or Original Medicare
- Uniform Medical Plan (UMP) Classic Medicare
- UnitedHealthcare PEBB Balance or UnitedHealthcare PEBB Complete

#### Use Form A only to enroll in these non-Medicare plans:

- Kaiser Permanente NW Consumer-Directed Health Plan (CDHP) or Classic<sup>1</sup>
- Kaiser Permanente WA CDHP, Classic, SoundChoice, or Value
- UMP CDHP, Classic or Select
- UMP Plus–Puget Sound High Value Network (PSHVN) or UMP Plus–UW Medicine Accountable Care Network (ACN)

#### Use Forms A and B to enroll in this plan:

- Premera Blue Cross Medicare Supplement Plan G

### Making changes, deferring, or terminating coverage after you have enrolled

#### Use Forms E and D to terminate these plans, remove a dependent, or defer:

- Kaiser Permanente NW Senior Advantage<sup>1</sup>
- Kaiser Permanente WA Medicare Advantage
- UnitedHealthcare PEBB Balance or UnitedHealthcare PEBB Complete

#### Use Form E to make changes or switch to these plans, terminate coverage, or defer:

- Kaiser Permanente NW Classic or CDHP
- Kaiser Permanente WA Classic, CDHP, Original Medicare, SoundChoice, or Value
- UMP Classic, UMP Select, or UMP CDHP
- UMP Plus–PSHVN or UMP Plus–UW Medicine ACN

#### Also include PEBB Medicare Advantage

**Disenrollment (Form D)** if switching from Kaiser Permanente WA Medicare, Kaiser Permanente NW Senior Advantage, UnitedHealthcare PEBB Balance, or UnitedHealthcare PEBB Complete to another plan.

#### Use Form E to make changes or switch to these plans

- Kaiser Permanente NW Senior Advantage<sup>1</sup>
- Kaiser Permanente WA Medicare Advantage
- UnitedHealthcare PEBB Balance or PEBB Complete

#### Use Forms E and B to make changes or switch to this plan

- Premera Blue Cross Medicare Supplement Plan G

<sup>1</sup> Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon. KFHPNW Medicare plans have a larger service area.

# PEBB Program Nondiscrimination Notice and Language Access Services

The PEBB Program and its contracted health plans comply with applicable federal civil rights laws and do not discriminate (exclude people or treat them differently) on the basis of race, color, national origin, age, disability, or gender.

The PEBB Program complies with applicable state civil rights laws and does not discriminate on the basis of creed, gender, gender expression or identity, sexual orientation, marital status, religion, honorably discharged veteran or military status, or the use of a trained guide dog or service animal by a person with a disability.

The PEBB Program provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters.
- Written information in other formats (large print, audio, accessible electronic formats, etc).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

**If you believe this organization has failed to provide language access services or discriminated in another way, you can file a grievance with:**

## PEBB Program

### Health Care Authority Enterprise Risk Management Office

**Attn: ADA/Nondiscrimination Coordinator**

PO Box 42704

Olympia, WA 98504-2704

☎ 1-855-682-0787 (🇺🇸 711)

☎ 360-507-9234

✉ [compliance@hca.wa.gov](mailto:compliance@hca.wa.gov)

🌐 [hca.wa.gov/about-hca/non-discrimination-statement](http://hca.wa.gov/about-hca/non-discrimination-statement)

## PEBB medical plans

### Kaiser Foundation Health Plan of the Northwest

**Attn: Member Relations Department**

500 NE Multnomah Street, Suite 100

Portland, OR 97232

☎ 1-800-813-2000 (🇺🇸 711)

☎ 855-347-7239

### Kaiser Foundation Health Plan of Washington

**Civil Rights Coordinator**

☎ 206-630-4636 (🇺🇸 1-800-833-6388 or 711)

☎ 1-888-901-4636

📄 [kp.org/wa/feedback](http://kp.org/wa/feedback)

### Premera Blue Cross

*(For discrimination concerns about PEBB Medicare Supplement plans and the Centers of Excellence Program for Uniform Medical Plan [UMP] Classic, UMP Select, and UMP Consumer-Directed Health Plan [CDHP] members)*

**Attn: Appeals Coordinator**

PO Box 91102

Seattle, WA 98111-9202

☎ 1-855-332-4535 (🇺🇸 711)

☎ 425-918-5592

✉ [appealsdepartmentinquiries@premera.com](mailto:appealsdepartmentinquiries@premera.com)

### Regence BlueShield

*(For discrimination concerns about any UMP plan)*

*For all UMP plans except UMP Plus:*

**Attn: UMP Appeals and Grievances**

**Regence BlueShield**

PO Box 1106

Lewiston, ID 83501-1106

☎ PEBB: 1-888-849-3681 (711)

☎ 1-877-663-7526

✉ [UMPCivilrights@regence.com](mailto:UMPCivilrights@regence.com)

*For UMP Plus - UW Medicine ACN members only:*

**Embright**

**Attn: UMP Plus - UW Medicine ACN Appeals and Grievances**

1037 NE 65th Street

Seattle, WA PMB 259

*For UMP Plus - Puget Sound High Value Network members only:*

☎ 1-855-776-9503

### Washington State Rx Services

*(For discrimination concerns about prescription drug benefits for any UMP plan)*

**Attn: Appeals Unit**

PO Box 40168

Portland, OR 97240-0168

☎ 1-855-232-9111 (🇺🇸 711)

☎ 1-866-923-0412

✉ [compliance@modahealth.com](mailto:compliance@modahealth.com)

### UnitedHealthcare

*(For discrimination concerns about PEBB Complete and PEBB Balance)*

**Civil Rights Coordinator**

UnitedHealthcare Civil Rights Grievance

PO Box 30608

Salt Lake City, UT 84130

☎ 1-855-873-3268 (🇺🇸 711)

✉ [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

## PEBB dental plans

### Delta Dental of Washington

*(For discrimination concerns about DeltaCare and Uniform Dental Plan)*

**Attn: Compliance/Privacy Officer**

PO Box 75983

Seattle, WA 98175

☎ 1-800-554-1907 (🇺🇸 1-800-833-6384)

☎ 1-206-729-5512

✉ [Compliance@DeltaDentalWA.com](mailto:Compliance@DeltaDentalWA.com)

### Willamette Dental of Washington, Inc.

**Attn: Member Services Department**

6950 NE Campus Way

Hillsboro, OR 97124

☎ 1-855-433-6825 (🇺🇸 711)

☎ 503-952-2684

✉ [memberservices@willamettedental.com](mailto:memberservices@willamettedental.com)

## You can also file a civil rights complaint with:

### U.S. Department of Health and Human Services, Office for Civil Rights

200 Independence Avenue,  
SW Room 509F, HHH Building  
Washington, D.C. 20201

☎ 1-800-368-1019

☎ 1-800-537-7697

✉ [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov)

🌐 [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf) (to submit complaints electronically)

🌐 [hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html](http://hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html)

*(to find complaint forms online)*



[English] Language assistance services, including interpreters and translation of printed materials, are available free of charge. Employees: Contact your personnel, payroll, or benefits office. Retirees, PEBB and SEBB Continuation Coverage members: Call the Health Care Authority at 1-800-200-1004 (TRS: 711).

[Amharic] የድምጽ እገዛ አገልግሎት፣ ተርጓሚዎችን እና የተተረጎሙ የታተሙ ጽሁፎችን ጨምሮ፣ በገጽ እዚህ ይገኛል። ስራተኞች፡ የፕሮሶጂድ፣ የደምወዝ፣ ወይም የጥቅምጥቅም ቢሮውን ያናግሩ። ጠረጎሞች፣ የማህበረሰብ ስራተኞች የጥቅምጥቅም ቢሮ (PEBB) እና የትምህርት ቤት ስራተኞች የጥቅምጥቅም ቢሮ (SEBB) ቀጣይ ሽፋን አገለገሉ። የ Health Care Authority ን በ 1-800-200-1004 (TRS: 711) ደውሎ ያነጋግሩ።

[Arabic] تتوفر المساعدة اللغوية، بما في ذلك الترجمة الفورية وترجمة المواد المطبوعة، مجاناً. الموظفون: الاتصال مع شؤون الموظفين أو الرواتب أو مكتب (PEBB) المزايا. المتقاعدون، وأعضاء متابعي تغطية هيئة مزايا الموظفين الحكوميين على Health Care Authority الاتصال على (SEBB) هيئة مزايا موظفي المدارس 1-800-200-1004. الرقم: (TRS: 711)

[Burmese] စကားပြန်များ၊ ပုံနှိပ်ထားသည့် စာရွက်စာတမ်းများကို ဘာသာပြန်ဆိုပေးမှုများ အပါအဝင် ဘာသာစကား အထောက်အကူပြု ဝန်ဆောင်မှုများကို အခမဲ့ စီစဉ်ဆောင်ရွက်ပေးနေပါသည်။ ဝန်ထမ်းများသည် မိမိ၏ ဝန်ထမ်း/လုံခြုံရေးပေးသည့် ရုံး သို့မဟုတ် အကျိုးခံစားခွင့်များ စီစဉ်ပေးသည့်ရုံးကို ဆက်သွယ်ပါ။ အငြိမ်းစားယူထားသူများ၊ အစိုးရ ဝန်ထမ်းများ အကျိုးခံစားခွင့် ဘုတ်အဖွဲ့ (PEBB) နှင့် ကျောင်းဝန်ထမ်းများ အကျိုးခံစားခွင့် ဘုတ်အဖွဲ့ (SEBB) အာမခံ ဆက်လက်ခံစားရေး အဖွဲ့ဝင်များ- Health Care Authority ထံ 1-800-200-1004 (TRS: 711) တွင် ဆက်သွယ်ပါ။

[Cambodian] សេវាជំនួយផ្នែកភាសា រួមទាំងអ្នកបកប្រែ និងការបកប្រែឯកសារបោះពុម្ព មានផ្តល់ជូនដោយឥតគិតថ្លៃ។ និយោជិត៖ ទាក់ទងបុគ្គលិក បញ្ជីបើកប្រាក់ខែ ឬការិយាល័យ អគ្គប្រយោជន៍របស់អ្នក។ និរន្តរ៍ស លម្អិតរាប់បងបន្តិចក្រុមប្រឹក្សាភិបាលផ្តល់អត្ថប្រយោជន៍ដល់បុគ្គលិកសាលារៀន (PEBB) និងក្រុមប្រឹក្សាភិបាលផ្តល់អត្ថប្រយោជន៍ដល់បុគ្គលិកសាលារៀន (SEBB) សូមហៅទូរស័ព្ទទៅ Health Care Authority តាមរយៈលេខ 1-800-200-1004 (TRS: 711)។

[Chinese] 可免費提供語言援助服務，包括口譯及列印資料翻譯服務。僱員：請洽人事部、薪資部或福利辦公室。退休人員、(PEBB) 及學校職工福利委員會 (SEBB) 續保會員：請致電1-800-200-1004 (TRS: 711) 聯絡 Health Care Authority。

[Korean] 통역 및 번역된 인쇄물을 포함한 언어 지원 서비스를 무료로 제공해드리고 있습니다. 고용인: 귀하의 인사부, 경리부, 복지혜택부서에 문의하여 주십시오. 은퇴자, 공무원복지혜택위원회 (PEBB) 및 교직원 복지혜택위원회 (SEBB) 연속 보장 회원: Health Care Authority 전화번호 1-800-200-1004 (TRS: 711)로 문의하여 주십시오.

[Laotian] ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ລວມເຖິງ ນາຍພາສາ ແລະການແປ ເອກະສານ, ແມ່ນມີໃຫ້ໂດຍບໍ່ເສັຽຄ່າ. ພະນັກງານ: ຂໍໃຫ້ຕິດຕໍ່ພະແນກບຸກຄະລາກອນ, ບັນຊີຄ່າຈ້າງ, ຫຼື ຫ້ອງການສິດທິມະໂຫຍດຕ່າງໆ. ຜູ້ອອກກິນເບັ້ງບ້ານ, ສະມາຊິກຜູ້ຮັບການຄຸ້ມຄອງຕໍ່ມືອງຂອງໂຄງການການຈັດການແລະສິດທິມະໂຫຍດສໍາລັບລູກຈ້າງຂອງ ສົງ (PEBB) ແລະ ໂຄງການການຈັດການແລະສິດທິມະໂຫຍດສໍາລັບລູກຈ້າງຂອງ ໂຮງຮຽນ (SEBB): ໂທສື່ຕິດຕໍ່ອົງການ Health Care Authority ທີ່ເບີໂທ 1-800-200-1004 (TRS: 711).

[Oromo] Tajaajila deeggarsa afaanii, afaan hiikuu fi waraqawwan afaan barbaachisetti hiikuu, kafaltii kamiyu malee. Mindeffamtonni: Nama isin to'atu, galmee kaffaltii, yookiin biiroo fayyadamtan qunnama. Sorooma, miseensota Cufuu Itti fufiinsan Boordii Fayyadamtoota Mindeffamtoota Uumattaa (PEBB) fi Boordii Fayyadamtoota Mindeffamtoota mana Barumsa (SEBB): Health Care Authority bilbila 1-800-200-1004 (TRS: 711).

[Persian] خدمات کمک زبانی، شامل مترجم شفاهی و ترجمه مطالب چاپی، به صورت رایگان ارائه می‌شود. کارمندان: با دفتر پرسنل، حسابداری یا مزایای خود تماس بگیرید. بازنشستگان، اعضای پوشش مستمر هیئت عمومی مزایای کارمندان (PEBB) به Health Care Authority یا (SEBB) و هیئت مزایای کارمندان مدرسه (PEBB) تماس بگیرید (TRS: 711) شماره 1-800-200-1004

[Punjabi] ਭਾਸ਼ਾ ਸਬੰਧੀ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ, ਜਿੰਨਾਂ ਵਿੱਚ ਦੁਭਾਸ਼ਿਏ ਅਤੇ ਪ੍ਰਿੰਟ ਕੀਤੀ ਹੋਈ ਸਮੱਗਰੀ ਦਾ ਅਨੁਵਾਦ ਕਰਨਾ ਸ਼ਾਮਲ ਹੈ, ਮੁਫ਼ਤ ਉਪਲੱਬਧ ਹਨ। ਕਰਮਚਾਰੀ: ਆਪਣੇ ਅਮਲੇ, ਤਨਖ਼ਾਹ ਜਾਂ ਫ਼ਾਇਦੀਆਂ ਦੇ ਦਫ਼ਤਰ ਨਾਲ ਸੰਪਰਕ ਕਰੋ। ਰਿਟਾਇਰ ਹੋ ਚੁੱਕੇ, PEBB ਅਤੇ SEBB ਜਾਰੀ ਰੱਖਣ ਵਾਲੇ ਕਵਰੇਜ਼ ਸਦੱਸ: Health Care Authority (ਹੈਲਥ ਕੇਅਰ ਅਥਾਰਿਟੀ) ਨੂੰ 1-800-200-1004 (TRS: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

[Romanian] Sunt disponibile în mod gratuit servicii de asistență lingvistică, inclusiv interpretii și traducerea materialelor tipărite. Angajați: contactați-vă biroul de personal, de plată a salariilor sau de beneficii. Membri pensionari, ai PEBB și ai SEBB acoperiți în continuare: apelați Health Care Authority la numărul de telefon 1-800-200-1004 (TRS: 711).

[Russian] Услуги языковой поддержки, включая устных переводчиков и перевод печатных материалов, предоставляются бесплатно. Сотрудникам: свяжитесь с вашим отделом кадров, отделом выплаты заработной платы или выплаты льгот и пособий. Пенсионеры, продление договора страхования для членов PEBB и SEBB: свяжитесь с Health Care Authority по номеру 1-800-200-1004 (TRS: 711).

[Somali] Adeegyada kaalmada luuqada, waxaa kamid ah turjumaad iyo turjubaan wixii daabacan, waxaana lagu heli karaa bilaash. Shaqaalaha: Waxaad la xidhiidhaa xafiiskaaga shaqaalaha, mushahar, ama gunooyin. Dib ugo noqosho, PEBB iyo SEBB Usii Hadalaha Caymiska ee xubnaha: Kala Hadal Health Care Authority 1-800-200-1004 (TRS: 711).

[Spanish] Los servicios de asistencia lingüística, incluidos los intérpretes y la traducción de los materiales impresos, están disponibles de forma gratuita. Empleados: Comuníquense con su oficina de personal, de nómina o de beneficios. Jubilados, miembros de la PEBB y de la SEBB: Llamen a Health Care Authority al 1-800-200-1004 (TRS: 711).

[Swahili] Huduma za usaidizi wa lugha, ikiwemo wakalimani na tafsiri ya nyenzo zilizochapishwa, zinapatikana bila malipo. Waajiriwa: Wasiliana na ofisi yako ya wafanyakazi, malipo au manufaa. Wasitaafu, wanachama wa PEBB na SEBB Continuation Coverage: Wasiliana na Health Care Authority kwa nambari 1-800-200-1004 (TRS: 711).

[Tagalog] Makakakuha ng mga walang bayad na mga serbisyo ng tulong sa wika, kasama ang mga interpreter at pagsasalin-wika ng mga naka-print na materyal. Mga empleyado: Makipag-ugnayan sa iyong opisina ng personnel, payroll, o mga benepisyo. Mga retirado, mga miyembro ng Pagpapatuloy ng Coverage ng PEBB at SEBB: Tawagan ang Health Care Authority sa 1-800-200-1004 (TRS: 711).

[Tigrigna] ናይ ቋንቋ ሓገዝ ግልጋሎታት ፣ ብሕትሙት ናይ ዘለዉ ጸሑፋት ትርጉምን ሙተርጎምን ሓዲሱ፣ ብዘይ ምንም ክፍሊት ንህብ ኢና። ቅፅረኛታት፡ ምስ ናይ ስራ-ስተኛ ጉዳያት ኣስፈፃሚ ቢሮ፣ ምስ ቢሮ ክፍሊት ሙያ፣ ወይ ከዓ ምስ ቢሮ ጥቅም ጥቅሚ ተረጎቡ። ጠረጎተኛታት፣ ናይ ህዝቢ ስራ-ስተኛታት ጥቅሚ ቢሮ (PEBB)ን ናይ ትምህርቲ ትካላት ስራ-ስተኛታት ጥቅሚ ቢሮ (SEBB) ኣባላት ዝኾንኩም፡ ናብ Health Care Authority በዚ 1-800-200-1004 (TRS: 711) ቛፅፀ ኢኪ ደደውሉ።

[Ukrainian] Послуги мовної підтримки, включаючи усних перекладачів і переклад друкованих матеріалів, надаються безкоштовно. Співробітникам: Зв'яжіться з вашим відділом кадрів, відділом виплати заробітної плати або виплати пільг і допомог. Пенсіонери, продовження договору страхування для членів Ради з виплати пільг та допомоги для державних службовців (PEBB) і Ради з виплати пільг та допомоги шкільним працівникам (SEBB): зв'яжіться з Health Care Authority за номером 1-800-200-1004 (TRS: 711).

[Vietnamese] Chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ, bao gồm thông dịch và biên dịch các tài liệu in. Nhân viên: Liên hệ với văn phòng phụ trách nhân sự, bảng lương hoặc chế độ phúc lợi. Người về hưu, hội viên hưởng Quyền Lợi Liên Tục của Ủy Ban Quyền Lợi Nhân Viên Chính Phủ (PEBB) và Ủy Ban Quyền Lợi Nhân Viên Giáo Dục (SEBB): Xin gọi đến Health Care Authority theo số 1-800-200-1004 (TRS: 711).



These forms referenced in this book are available online:

**[Retiree Election Form \(form A\)](#)**

**[Premera Form B](#)**

**[Electronic Debit Service \(EDS\) Agreement](#)**

**[Medicare Advantage Plan Disenrollment Form \(form D\)](#)**

**[MetLife Enrollment/Change Form for Retirees](#)**



PO Box 42684  
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**This guide contains important information about benefits, premiums, and plan options.**

**You must enroll or defer within 60 days after your other coverage ends.**