



For Your Benefit

Public Employees Benefits Board (PEBB) Program

General Audience Edition | May 2023

Welcome to Benefits



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

Easier than paper forms

Are you tired of the inconvenience of filling out and returning paper forms? Benefits 24/7 is a convenient online system you can use to enroll in and make most changes to your benefits. (Paper forms will still be available and are needed for some changes.)

Note: Pierce County, Washington State University, and University of Washington employees will continue to use Workday to manage their PEBB benefits.

Thinking about retirement?

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

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



(More about Benefits 24/7 on next page)

(Continued from previous page)

What can I do in Benefits 24/7?

Throughout the year you will be able to:

Task	Benefits 24/7	PEBB My Account
Choose health plans when newly eligible, including waiving PEBB medical (for employees)	✓	⊘
Enroll in retiree coverage or continuation coverage	✓	⊘
Defer retiree insurance coverage	✓	⊘
Enroll dependents in PEBB benefits and manage their enrollment throughout the year	✓	⊘
Upload documents to prove dependents' eligibility	✓	⊘
Use links to visit vendor websites to enroll in additional benefits (if eligible): <ul style="list-style-type: none"> • Supplemental life and accidental death and dismemberment insurance • Medical Flexible Spending Arrangement (FSA), Limited Purpose FSA, or Dependent Care Assistance Program (DCAP) 	✓	⊘
Manage long-term disability insurance elections (if eligible)	✓	⊘
Submit special open enrollment requests	✓	⊘
Select medical and dental plans during open enrollment	✓	✓
Attest to premium surcharges	✓	✓
View and print your statement of insurance	✓	✓
Sign up to receive emails from the PEBB Program	✓	✓

Get started with Benefits 24/7

Set up your new account

Your current PEBB My Account login will no longer work when Benefits 24/7 is available. You will need to create a new login for Benefits 24/7 using SecureAccess Washington (SAW).

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

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

Refer to the *Get started with Benefits 24/7* guide we'll send to you in early June or visit the *Help with Benefits 24/7* webpage at benefits247.hca.wa.gov.

Be the first to know. Sign up for email.

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

Visit Benefits 24/7 at benefits247.hca.wa.gov. Click on *Profile* and open *Contact information* to add or update your email address. Then check the box to receive email notifications.

Learn more

Visit the *Help with Benefits 24/7* webpage at benefits247.hca.wa.gov for FAQs and troubleshooting tips.

The race to eliminate hepatitis C

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

What is hepatitis C?

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

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

What can I do to protect myself?

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

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

How do I know if I have hepatitis C?

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

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

I have hepatitis C. How can I get treated?

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



Washington's commitment to ending hepatitis C

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

Are you in the know about the PEB Board?

The Public Employees Benefits (PEB) Board meets from January to July every year to discuss and vote on PEBB Program benefits. Their meetings are always open to the public. The Board has eight members appointed by the Governor, seven of whom are voting members.

What does the PEB Board do?

The PEB Board works to help ensure PEBB Program members have access to high-quality health care and information. They set eligibility requirements, approve premiums for medical and dental plans (these may vary for employees of employer groups), and approve benefits of all participating health insurance plans, among other policy decisions.

Can I be involved?

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

Share Your Story Spotlight

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

“One day I was having trouble breathing. I took a COVID test and it was negative. I called the Kaiser consulting nurse who told me to go to the walk-in clinic in nearby Everett. The physician’s assistant (PA) took a blood sample, etc. She said she wasn’t sure what it was but thought it was an infection. She said if I wasn’t better tomorrow, to go to the ER. I muttered that I don’t like to go to ER because it takes so long to be served. I just hoped I would get better on my own. The next day I got a call from the same PA saying she went over my test results again. I thought that was odd considering how busy she must be. She went on to say in a rather severe, insistent voice, ‘I want you to go to the emergency room NOW.’ I thanked her for her stern voice because it made me believe it was important and not just a ‘maybe’ thing. I packed a bag of essentials just in case and had my neighbor drive me, saying I could take a taxi home. The PA called ahead so the ER would be expecting me with minimal wait. I somehow didn’t think I would need to be admitted. After a few more tests and no diagnosis, I was admitted. That hospital was full of COVID patients. They got permission from Kaiser to transport me by ambulance to another hospital.

“Over the next several days I had every test imaginable, including a CAT scan and X-rays. I learned that I had a wound in my heart that a Japanese scientist called an octopus trap (a *takotsubo*). I was given medicine to strengthen the heart muscle and wasn’t released until my vitals were stabilized. On the sixth day I was given an X-ray to check the healing of my heart. It was the biggest, fanciest, latest technology in X-ray machines. I felt like I was at a space station.



“I was impressed with the efficiency of the attendants. When I am stressed, I tend to use sarcastic humor so I don’t come across grumpy. I bonded with one nurse as he could identify with my humor. At one point he gave me a COVID test by sticking the swab ‘clear up to my brain.’ Yipes! I quipped, ‘I thought I liked you, but now I’m not so sure.’

“After a couple days of being home, the cardiologist personally called me to see how I was doing. I felt very well taken care of and supported.

“I like the way my medical record is available to all the doctors in Kaiser so that my care can be coordinated. I am glad I have this PEBB Medicare Advantage Plan.”

—Marilyn Anderson, retiree PEBB member

UHC MAPD plans info sessions

UnitedHealthcare is hosting virtual sessions to help current members better understand the Group Medicare Advantage PPO plans, PEBB Complete and PEBB Balance. The session covers plan details, including vision and prescription drug benefits. Sessions will include a live Q&A after the presentation. To register, visit hca.wa.gov/uhc-meetings.

MetLife will mail a beneficiary reminder

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

A different kind of tired

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

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

What are the symptoms of burnout?

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

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

Teenage health

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

Tools if you or a loved one are experiencing burnout

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



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

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

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

SmartHealth ❤️

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

- **Challenge Yourself to Disconnect** – Refrain from working after your regular work hours and disconnect from social media.
- **Schedule Down Time at Home** – Schedule breaks from "doing" and have fun, rest, and relax.
- **Job Crafting, Reflect on Meaning** – Reflect on what makes your job meaningful and take steps to pursue your career goals.

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



Benefits 24/7 is coming soon!

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

Look inside to learn more about **Benefits 24/7**.