



School Employees Benefits Board (SEBB) Program  
School Employees Edition October 2023



## Ready, set, enroll: 2024 open enrollment

Open enrollment is October 30 through November 20, 2023. Find forms on the *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe).

### What is open enrollment?

Open enrollment is a period of time that happens once a year, typically in the fall, when you can make changes to your coverage.

### What can I change during open enrollment?

You can make the changes listed below during open enrollment, October 30 through November 20. Changes are effective January 1, 2024.

! Premiums for some plans are increasing significantly for 2024. You should check your current medical, dental, and vision plans for benefit and premium changes. If you do not want to change plans, and they are still available in your county for next year, you do not need to do anything to stay enrolled in the same plans.

✓ Use SEBB My Account ([myaccount.hca.wa.gov](https://myaccount.hca.wa.gov)) to:

- Change your medical, dental, or vision plan.
- Add or remove a dependent.
- Waive medical coverage if you have other employer-based group medical, a TRICARE plan, or Medicare.
- Enroll in medical coverage if you previously waived.
- Attest to the spouse or state-registered domestic partner coverage premium surcharge. (You will receive a letter if you need to reattest.)
- Update your tobacco attestations if you have changes.

If you are unable to use SEBB My Account, you can use the *School Employee Enrollment* or *School Employee Change* form. They are available from your payroll or benefits office. **Your payroll or benefits office must receive your form by November 20.**

### Visit Navia Benefit Solutions to enroll in FSA or DCAP

Enroll in a flexible spending arrangement (FSA) or the Dependent Care Assistance Program (DCAP) on Navia's website at [sebb.naviabenefits.com](https://sebb.naviabenefits.com). You can also submit the *Navia Open Enrollment* form to Navia. You must enroll in these benefits again every year you want to participate. See page 5 for more about FSA/DCAP.

## 5 tips for a smooth open enrollment

1. **Check** the plans available in the county you live or work in to make sure your plan is still available.
2. **Review what's changing.** Find your monthly premiums and look over any changes to your current plan. Some premiums are increasing significantly for 2024.
3. **Make any changes in SEBB My Account**, like changing your medical plan or removing dependents, by November 20, 2023.
4. **Stay connected.** Sign up for emails and follow HCA on social media.
5. **Need help?** Ask your payroll or benefits office.

# Important plan changes to your 2024 SEBB benefits



All changes are effective January 1, 2024, unless otherwise noted. Learn more about the changes listed below and other changes on the *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe). Any updates that happen after this newsletter mails will be listed on the *Open enrollment* webpage, so we recommend you check there for the latest information.

**! Many premiums are increasing for 2024; see page 4. It's a good time to look at what the plans offer versus the cost to make sure that the plan you choose is meeting your health care needs and goals.**

## Changes to all SEBB plans

- **Health savings accounts (HSAs):** The IRS raised the health savings account annual maximum contribution to \$4,150 for single subscribers and \$8,300 for families.
- **Flexible spending arrangements (FSAs):** The annual maximum contribution for Medical and Limited Purpose FSAs increased to \$3,050.
- **SmartHealth:** Will be administered by WebMD starting in January 2024, bringing you a new look and new features. You will still be able to participate in activities and challenges and qualify for the wellness incentive.

## Rule changes

All changes to SEBB rules will be available on the HCA website at [hca.wa.gov/sebb-rules](https://hca.wa.gov/sebb-rules) and take effect January 1, 2024, unless otherwise noted. Here are some changes that might affect you:

- **Moving out of a medical plan's coverage area:** If a subscriber moves their residence or employment location and their medical plan is no longer available in the new location, they must change their medical plan within the timeframe allowed by the special open enrollment. If they don't choose a new medical plan within the timeframe, the Health Care Authority will enroll them in a new medical plan.
- **SEBB Continuation Coverage eligibility is expanding** to include nonrepresented educational service district (ESD) school employees and their dependents.

## Benefits 24/7 launch rescheduled

The launch date for Benefits 24/7, the new online enrollment system, has been rescheduled. The launch is now planned for January 2024. For more information, visit the Benefits 24/7 announcement at [hca.wa.gov/benefits247-newportal](https://hca.wa.gov/benefits247-newportal). Prior to the launch of Benefits 24/7, the SEBB Program will send you updated information to help you navigate the new online system.



## Health plan changes



### Kaiser Permanente of the Northwest:

- **Hearing aids:** Members can use the hearing aid benefit of \$3,000 per ear every 36 months.

### Kaiser Permanente of Washington and Kaiser Permanente of Washington Options:

- **Prescriptions:** Members can refill maintenance drugs at network retail pharmacies. The First Fill program has been removed.
- **Hearing aids:** Members can use the hearing aid benefit of \$3,000 per ear every 36 months.
- **Chiropractic, acupuncture, and massage:** Members will have 24 covered visits per year for each benefit (instead of 20).
- **Treatment for metabolic disorders:** Members will pay plan deductibles and coinsurance for treatment for metabolic disorders, including phenylketonuria (PKU).
- **Copays:** The copays for many services are changing. Visit [kp.org/wa/sebb](http://kp.org/wa/sebb) for more information.



### Premera Blue Cross:

- **Hearing aids:** Members can use the hearing aid benefit of up to \$3,000 per ear every 36 months.
- **Premera HMO plan:** Will expand to include King County.



### Uniform Medical Plan (UMP):

- **Deductible for UMP High Deductible:** The IRS raised the minimum deductible for high-deductible health plans to \$1,600 for single subscribers and \$3,200 for families.
- **Hearing aids:** Members can use the hearing aid benefit, up to \$3,000 per ear with for prescribed hearing aids, every 3 years.
- **Diabetes management program:** Members will have access to a new diabetes management program that will offer personalized support.
- **COVID-19 test kits:** Members can get up to two over-the-counter COVID-19 diagnostic test kits per month. This benefit covers up to \$12 per test kit under the prescription drug benefit. This became effective July 1, 2023.
- **UMP Plus–University of Washington Medicine Accountable Care Network:** Will expand to Benton and Franklin counties, but will no longer be available in Kitsap County. UW ACN members in Kitsap County must change plans.
- **Centers of Excellence (COE) for spine care:** MultiCare Capital Medical Center will no longer participate in the COE Program for spine care. Virginia Mason Medical Center will continue to serve members through its COE Program for knee and hip joint replacement and for spine care.

## Dental plan changes



### Uniform Dental Plan (UDP) only. These do not apply to the DeltaCare plan:

- **Crowns** will be covered at 70 percent (increased from 50 percent).
- **Coverage for children:** Deductibles will be removed for children up to age 15.
- **TMJ** (temporomandibular joint dysfunction) limits will increase to \$1,000 annually and \$5,000 lifetime.
- **Fillings:** Composite materials will be covered the same as amalgam for posterior teeth.



# 2024 School employee monthly medical premiums

## Effective January 1, 2024

You do not pay premiums for dental, vision, basic life, basic accidental death and dismemberment, or employer-paid long-term disability insurance benefits.

- Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.
- UMP is administered by Regence BlueShield and Washington State Rx Services.
- UMP Plus includes UMP Plus–Puget Sound High Value Network and UMP Plus–UW Medicine Accountable Care Network. The premium is the same for both.
- The term “spouse” is interchangeable with “state-registered domestic partner.”

Managed-care plans								
	Kaiser Permanente NW			Kaiser Permanente WA				Premera Blue Cross
	NW 1	NW 2	NW 3	Core 1	Core 2	Core 3	SoundChoice	HMO
Subscriber only	\$67	\$105	\$196	\$48	\$98	\$149	\$115	\$20
Subscriber & spouse	\$134	\$210	\$392	\$96	\$196	\$298	\$230	\$40
Subscriber & children	\$117	\$184	\$343	\$84	\$172	\$261	\$201	\$35
Subscriber, spouse, & children	\$201	\$315	\$588	\$144	\$294	\$447	\$345	\$60

Preferred provider organization (PPO) plans									
	Kaiser Permanente WA			Uniform Medical Plan				Premera Blue Cross	
	Summit PPO 1	Summit PPO 2	Summit PPO 3	Achieve 1	Achieve 2	High Deductible	UMP Plus	High PPO	Standard PPO
Subscriber only	\$100	\$143	\$237	\$44	\$113	\$21	\$86	\$115	\$64
Subscriber & spouse	\$200	\$286	\$474	\$88	\$226	\$42	\$172	\$230	\$128
Subscriber & children	\$175	\$250	\$415	\$77	\$198	\$37	\$151	\$201	\$112
Subscriber, spouse, & children	\$300	\$429	\$711	\$132	\$339	\$63	\$258	\$345	\$192

## Premium surcharges

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.

- A monthly \$25-per-account premium surcharge will apply if you or any dependent (age 13 and older) enrolled in SEBB medical uses tobacco products.
- A monthly \$50 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 the Public Employees Benefits Board Program's UMP Classic.

## Save money with an FSA or DCAP

Navia Benefit Solutions administers three tax-advantaged benefits, a Medical Flexible Spending Arrangement (FSA), a Limited Purpose FSA, and a Dependent Care Assistance Program (DCAP). Each of these benefits allow you to set aside money from your paycheck before taxes to use for out-of-pocket costs. The Medical FSA reimburses eligible expenses for medical, vision, and dental care. The Limited Purpose FSA reimburses eligible expenses for vision and dental care. A DCAP reimburses you for certain child or elder care costs.

**Note:** You cannot enroll in both a Medical FSA and UMP High Deductible with a health savings account (HSA) in the same year, but you can enroll in a Limited Purpose FSA if you enroll in a CDHP. Also, you cannot enroll in both a Medical FSA and a Limited Purpose FSA in the same year.

### Remember to reenroll

Do you already have an FSA or DCAP? Remember, you must enroll in the Medical FSA, Limited Purpose FSA, or DCAP each year you want to participate. Enroll in these benefits during annual open enrollment, October 30 through November 20, on Navia's website at [sebb.naviabenefits.com](https://sebb.naviabenefits.com).

### 2024 FSA contributions and carryover

For the Medical FSA and Limited Purpose FSA, you choose how much to contribute — between \$120 and \$3,050 for 2024. If you do not use all the funds for the year, you may qualify to carry over up to \$610 to the next plan year. To qualify for carryover, you must either a) enroll in an FSA the following plan year to carry over any amount up to \$610, or b) have at least \$120 remaining in your account to carry over any balance between \$120 and \$610 (for option b you do not need to reenroll).

If you currently have a Medical FSA and decide to enroll in a CDHP for 2024, any remaining funds between \$120 and \$610 will be moved to a Limited Purpose FSA.

### Deadlines for 2023 claims

FSA or DCAP expenses must be incurred by December 31, 2023. You must submit all claims to Navia Benefit Solutions for reimbursement by March 31, 2024.

### Want to know more?

Visit Navia's website at [sebb.naviabenefits.com](https://sebb.naviabenefits.com) and view the Medical FSA, Limited Purpose FSA, or DCAP enrollment guide. Or, call Navia at 1-800-669-3539 between 5 a.m. and 5 p.m., Monday through Friday.

# Meet us at the in-person benefits fairs

During open enrollment, you can learn more about your health plans and other insurance options by attending one of the SEBB Program benefits fairs. Find maps, parking information, and additional details at [hca.wa.gov/sebb-fairs](https://hca.wa.gov/sebb-fairs). Please check the website for any late changes before you go.

## Spokane

**November 1**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Spokane Community College

Lair Student Center

1801 N. Greene St.

## Vancouver

**November 1**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Clark College

Gaiser Hall Student Center

1933 Fort Vancouver Way

## Centralia

**November 2**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Southwest Washington Fairgrounds

Community Events Building

1909 S. Gold St.

## Cheney

**November 2**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Eastern Washington University

Hargreaves Hall – Library

616 Study Lane

## Pullman

**November 3**

**10 a.m. to 2 p.m.** – Retirees and retiring employees

**3 p.m. to 6 p.m.** – Employees

### Washington State University

Compton Union Building

1500 Glenn Terrell Mall

## Olympia / Lacey

**November 3**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### South Puget Sound Community College

Lacey Campus Building

4220 6th Ave. SE

Lacey

## Bellingham

**November 6**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Whatcom Community College Pavilion (PAV)

241 W. Kellogg Rd.

## Pasco

**November 6**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Columbia Basin College

Hawk Union Building (H Building)

2600 N. 20th Ave.

## Everett

**November 7**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Everett Community College

Henry M. Jackson Conference Center

2000 Tower St.

## Yakima

**November 7**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Yakima Convention and Event Center

10 N. 8th St.

## Ellensburg

**November 8**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Central Washington University

Student Union and Recreation Center

1007 N. Chestnut St.

## Seattle / Shoreline

**November 8**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Shoreline Community College

Pagoda Student Union Building

(Building 9000)

16101 Greenwood Ave. N.

Shoreline

## Tacoma / Lakewood

**November 9**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Clover Park Technical College

McGavick Conference Center

4500 Steilacoom Blvd. SW

Lakewood

## Bremerton

**November 14**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Olympic College

Student Center

1600 Chester Ave.

## Port Angeles

**November 14**

**11 a.m. to 3 p.m.** – Retirees and retiring employees

**4 p.m. to 7 p.m.** – Employees

### Red Lion Hotel Port Angeles Harbor

221 N. Lincoln

# Explore your benefits

Use HCA's website to explore resources to help you during open enrollment.



**Learn about changes to your plan** and costs on the *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe).

- Find your premiums. (Many premiums are increasing.)
- Review changes to your current coverage.
- Register for a webinar.



**Compare plan benefits** with the benefits comparison tool at [hca.wa.gov/compare-medical-sebb](https://hca.wa.gov/compare-medical-sebb).

- Select your member type, district you work in, and where you live.
- Compare up to three plans at a time.



**Explore your coverage options** at the virtual benefits fair at [hca.wa.gov/vbf-sebb](https://hca.wa.gov/vbf-sebb). It's a great way to learn about your plan options anytime. You'll find videos, plan comparisons, webinars, benefits booklets, and contact information to help you choose benefits for you and your family. You can also attend an in-person benefits fair in your area. See the locations at [hca.wa.gov/sebb-fairs](https://hca.wa.gov/sebb-fairs).



**Make changes** using SEBB My Account at [myaccount.hca.wa.gov](https://myaccount.hca.wa.gov). Log in to SEBB My Account October 30 to November 20, 2023, to make changes to your coverage. Paper forms are available from your payroll or benefits office.



**Visit the plan websites for questions** about specific benefits, coverage, or to check if a provider is in-network.

## Medical plans

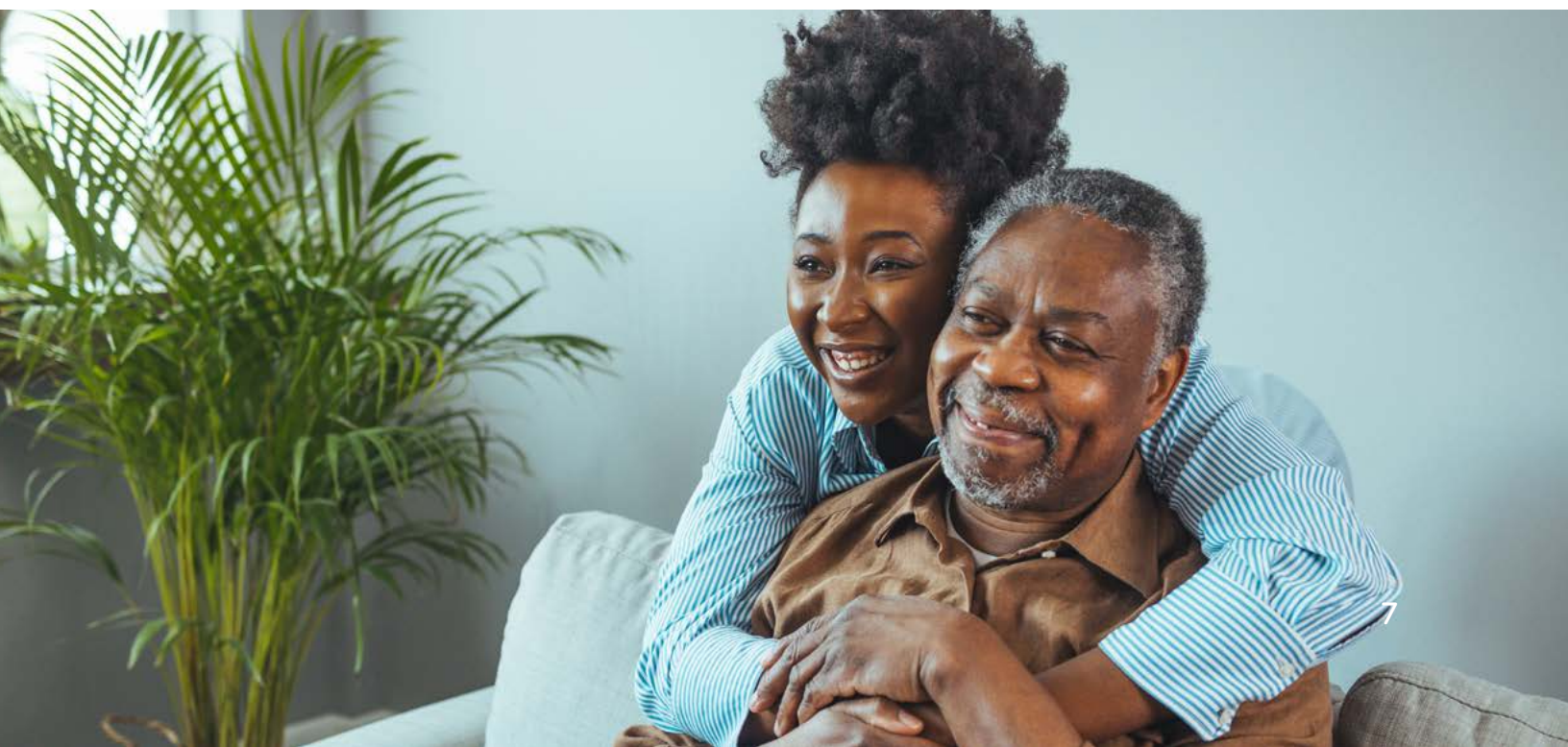
- Kaiser Permanente NW: [my.kp.org/wasebb](https://my.kp.org/wasebb)
- Kaiser Permanente WA/Options: [kp.org/wa/sebb](https://kp.org/wa/sebb)
- Premera: [sebb.premera.com](https://sebb.premera.com)
- Uniform Medical Plan: [ump.regence.com/sebb](https://ump.regence.com/sebb)

## Vision plans

- Davis Vision by MetLife: [metlife.com/wshca-sebb](https://metlife.com/wshca-sebb)
- EyeMed: [eyemedvisioncare.com/hcasebb](https://eyemedvisioncare.com/hcasebb)
- MetLife Vision: [metlife.com/wshca-sebb](https://metlife.com/wshca-sebb)

## Dental plans

- DeltaCare: [deltadentalwa.com/sebb](https://deltadentalwa.com/sebb)
- Willamette Dental: [willamettedental.com/wasebb](https://willamettedental.com/wasebb)
- Uniform Dental Plan: [deltadentalwa.com/sebb](https://deltadentalwa.com/sebb)





# Reminders for open enrollment

## Make changes in SEBB My Account beginning October 30

Most changes can be made in SEBB My Account at [myaccount.hca.wa.gov](https://myaccount.hca.wa.gov). If changes cannot be made online, SEBB My Account will direct you to the correct forms or website. Forms and other information will be available on our *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe). Changes must be made or forms must be received by November 20.

## Reattest to the spouse or state-registered domestic partner coverage premium surcharge

The SEBB Program will mail you a letter if you must reattest for 2024. You can also check whether you need to reattest in SEBB My Account, starting October 30. You can reattest in SEBB My Account or submit the *SEBB Premium Surcharge Attestation Change Form*.

## Is your mailing address up to date?

Let your payroll or benefits office know of your new address.

## Sign up for email delivery

You can receive *Intercom* and other general updates by email. To sign up for email delivery:

1. Visit SEBB My Account at [myaccount.hca.wa.gov](https://myaccount.hca.wa.gov).
2. Go to *Profile* and open *Contact information* to add your email address.
3. Finally, go to *Coverage Summary* and check the box for receiving email notifications.

## You cannot be enrolled in both SEBB and PEBB coverage, or on more than one SEBB account

If you are eligible for enrollment in both the SEBB and PEBB Programs, you are limited to a single enrollment in medical, dental, and vision (in the SEBB Program) or medical and dental (in the PEBB Program). You must choose which program you want to be enrolled in. If you do not take action to resolve the dual enrollment, the PEBB or the SEBB Program will automatically enroll or disenroll you as described in both WAC 182-12-123(6) and 182-31-070(6).

Also, you cannot be enrolled in more than one SEBB account. For instance, if you and your spouse or state-registered domestic partner are both eligible for SEBB coverage, you cannot be enrolled in your own account as well as theirs.

## Do you know about your optional insurance benefits?

You can have supplemental life, accidental death and dismemberment (AD&D) (administered by MetLife), and employee-paid long-term disability (LTD) insurance (administered by The Standard). These benefits can help you provide for yourself and your loved ones.

### Enroll in supplemental life and AD&D

Use MetLife's MyBenefits portal at [mybenefits.metlife.com/wasebb](https://mybenefits.metlife.com/wasebb) to enroll in supplemental life and AD&D insurance and add beneficiaries. If you are unable to access the portal, you can request a *MetLife Enrollment/Change* form and *Beneficiary Designation* form by calling MetLife at 1-833-854-9624 or contacting your payroll or benefits office.

### Change your LTD coverage

You are automatically enrolled in LTD insurance if you are eligible. You will be defaulted to a 60-percent plan when you are first hired. However, you have the option to change to a 50-percent plan, or to decline the coverage.

To learn more about these optional benefits, visit [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee).

### Already have AD&D or supplemental life?

Has it been a while since you thought about your life and AD&D insurance beneficiaries? You can designate or update your beneficiaries at [mybenefits.metlife.com/wasebb](https://mybenefits.metlife.com/wasebb).

## Who to contact for help

**Contact your plan** if you have questions about the topics below. For phone numbers and web addresses, visit [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee) and select *Get help* and *Contact the plans*.

- Benefits
- ID cards
- Claims
- Checking if your provider is in their network
- Choosing a provider
- Making sure your prescriptions are covered

**Contact your employer's payroll or benefits office** for questions about:

- Eligibility and enrollment
- Premium surcharges
- Help with SEBB My Account
- Changing your name, address, or phone number
- Finding forms
- Adding or removing dependents
- Payroll deductions
- Eligibility and enrollment for life, AD&D, and long-term disability insurance





*Required federal notice*

## Summary of Benefits and Coverage available to you

The Affordable Care Act requires the SEBB Program and its medical plans to provide a Summary of Benefits and Coverage (SBC). These documents help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC for your current SEBB medical plan, go to the *Medical plans and benefits* webpage at [hca.wa.gov/sebb-employee](http://hca.wa.gov/sebb-employee) (or the plan's website) to view or print it. Or, call your plan to ask for a paper copy at no charge. Your plan can also provide copies translated into other languages.

For other SEBB medical plans, call the SEBB Program at 1-800-200-1004 (TRS: 711).

*Required federal notice*

## Annual notice of creditable prescription drug coverage

You will receive this notice each year in this newsletter, and you will also receive this notice if your SEBB coverage changes. You may request a copy of this notice at any time by calling the SEBB Program at 1-800-200-1004 (TRS: 711).

If you or a family member is (or will soon be) enrolled in Medicare, you may hear about your opportunity to enroll in Medicare Part D for prescription drug coverage.

All SEBB medical plans provide creditable prescription drug coverage, so you do not have to enroll in Medicare Part D. The prescription drug coverage offered by these SEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

When you enroll in Medicare, you can keep your SEBB medical plan and not pay a penalty if you enroll in your Part D plan later.

If you enroll in a Medicare Part D plan, your SEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

### If you lose or terminate your current SEBB medical plan

To avoid paying a Medicare Part D plan late-enrollment penalty, you should enroll in a Medicare Part D plan within 63 days after your SEBB medical plan ends. If you enroll after the 63-day deadline, your Part D plan's monthly premium may increase, depending on how long you didn't have creditable prescription drug coverage.

### For questions about Medicare Part D

Visit the Centers for Medicare & Medicaid Services website at [medicare.gov](http://medicare.gov) or call 1-800-633-4227.



PO Box 42720  
Olympia, WA 98504-2720



Be sure to pay extra attention during open enrollment, **October 30 to November 20**.  
There are some important plan changes ahead, and most plan premiums are increasing.



**iINTERCOM**

**This is your only 2024 open enrollment notice**  
The information you need is inside

