

# Thinking about retirement?



You may be eligible for Public Employees Benefits Board (PEBB) retiree insurance coverage if you are a retiring or separating employee of a:

- Washington State agency.
- Washington State higher-education institution.
- PEBB or School Employees Benefits Board (SEBB) participating employer group.
- Washington State school district, charter school, or educational service district.
- An elected or full-time appointed official of the legislative or executive branch of state government who leaves public office.

You may also be eligible as a surviving dependent of an enrolled employee, school employee, or elected or appointed official. See the *PEBB Retiree Enrollment Guide* for more information.

## Why choose PEBB retiree insurance coverage ?

We offer a comprehensive health plan package providing access, value, and choice.

### Access

Our health plans give you access to thousands of providers across Washington, Idaho, and select counties in Oregon. Some offer extended networks so you can see any provider anywhere in the United States or worldwide. You do not have to live in Washington to be enrolled in PEBB retiree insurance coverage.

### Value

As one of the largest purchasers of health insurance in Washington State, we negotiate competitive premiums and benefits and pass these savings on to you. In addition, premiums for PEBB retiree insurance coverage and those enrolled in Medicare Part A and Part B are reduced by a state-funded contribution.

### Choice

With PEBB retiree insurance coverage, you have options. Our health plans offer a range of benefits to fit the way you use health care.

# Things to keep in mind

## Am I eligible?

To be eligible for PEBB retiree insurance coverage, you must be a retiring or separating employee, or a surviving dependent, as described on the first page of this brochure and meet both the procedural and eligibility requirements described in PEBB Program rules. 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.

In most cases, you must be vested in and eligible to retire under a Washington State-sponsored retirement plan when your own employer-paid coverage, Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage, or continuation coverage ends. In some cases, you must also immediately begin to receive a monthly retirement plan payment. See the *PEBB Retiree Enrollment Guide* for more information.

## When are the application timelines?

The PEBB Program must receive your retiree form and any required documents **no later than 60 days** after:

- Your own PEBB or SEBB employer-paid coverage, COBRA coverage, or continuation coverage ends.
- You leave public office if you are an elected or full-time appointed official.
- The date on the formal determination letter from a Washington State-sponsored retirement system, if you are determined retroactively eligible for a disability retirement.

If you do not apply or defer within the required timeline, you could lose your right to enroll in PEBB retiree insurance coverage in the future. Enrollment timelines differ for those electing to enroll in UMP Classic Medicare with Part D (PDP) or a Medicare Advantage with Part D plan (see details in the *PEBB Retiree Enrollment Guide*).

## What coverage can I enroll in?

- You can choose to enroll in medical, dental, and vision coverage, medical with dental or vision, or medical only. You cannot enroll in dental or vision coverage without also enrolling in medical coverage.
- You may enroll eligible dependents. Generally, they must enroll in the same medical, dental and vision plans as you.
- If you or an eligible dependent is enrolled in Medicare Part A and Part B, we offer a choice of Medicare plans. These Medicare plans include vision coverage.
- You may also enroll in retiree term life insurance, if eligible.

## How much does it cost?

You can view the monthly premiums on the Health Care Authority (HCA) website at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees) under *Explore costs*. In addition to PEBB retiree insurance premiums, you pay Medicare Part B premiums directly to Medicare.

## What are the monthly premium surcharges?

For subscribers who are not enrolled in Medicare, the following monthly premium surcharges may apply, in addition to your monthly medical plan premium:

- \$25-per-account tobacco use premium surcharge
- \$50 spouse or state-registered domestic partner coverage premium surcharge

For more details, visit HCA's website at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees) and select *Surcharges*.

## Enrolling is easy!

Use Benefits 24/7, our online enrollment system, to submit your retiree form to enroll in or to defer (postpone) enrollment in PEBB retiree insurance coverage. If you prefer, you can use paper forms, found online at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees).

Follow these steps before your own employer-paid coverage, COBRA coverage, or continuation coverage ends, you leave public office, or you apply for disability retirement.

### 90 days before your retirement

- Complete the information on the request form in this brochure and return it to us. We will send you a *PEBB Retiree Enrollment Guide*.
- Contact the Social Security Administration to enroll in Medicare Part A and Part B if you or any dependents you wish to cover are eligible for Medicare due to either age (65 or older) or disability.

### 60 days before your retirement

- Apply for PEBB retiree insurance coverage. Use Benefits 24/7, our online enrollment system, or submit your *PEBB Retiree Election Form (form A)*, along with any other required forms and documents.
- Contact the Social Security Administration to enroll in Medicare Part A and Part B if you will be turning 65.

## Can I enroll later?

You can defer (postpone) enrollment in PEBB retiree insurance coverage and keep your eligibility to enroll in the future if you enroll in other qualifying coverage in the meantime. Use Benefits 24/7, our online enrollment system, to defer enrollment. To learn more, visit HCA's website at [hca.wa.gov/defer-coverage](https://hca.wa.gov/defer-coverage).

## We're here to help



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



Call the PEBB Program for general questions about eligibility or enrollment at 1-800-200-1004 (TRS: 711), Monday through Friday, 8 a.m. to 4:30 p.m. (Pacific). Other general activities may result in the phones being unavailable at times.



Send a secure message to PEBB Customer Service through HCA Support at [support.hca.wa.gov](https://support.hca.wa.gov). You will need to set up a Secure Access Washington (SAW) account to use this option.



Visit us in person at the Health Care Authority, 626 8th Avenue SE, Olympia, WA 98501. Visitors are seen on a first-come, first-served basis at the HCA office, Monday through Friday, 8 a.m. to 4 p.m. Please visit HCA's website at [hca.wa.gov](https://hca.wa.gov) to check whether our office is open before your visit.

HCA complies with all applicable federal and Washington State civil rights laws and is committed to providing equal access to our services. If you need an accommodation or require documents in another format, please call 1-800-200-1004 (TRS: 711) or visit [hca.wa.gov/about-hca/nondiscrimination-statement](https://hca.wa.gov/about-hca/nondiscrimination-statement).

La HCA cumple con todas las leyes vigentes federales y del Estado de Washington sobre derechos civiles y tiene el compromiso de ofrecer un acceso equitativo a nuestros servicios. Si necesita alguna facilidad, o si requiere documentos en otro formato o idioma, llame al 1-800-200-1004 (TRS: 711) o visite [hca.wa.gov/about-hca/nondiscrimination-statement](https://hca.wa.gov/about-hca/nondiscrimination-statement).

Управление здравоохранения (HCA) соблюдает все применимые федеральные законы и законы штата Вашингтон в отношении гражданских прав и обязуется обеспечивать равный доступ к своим услугам. Если вам потребуются специальные услуги или документы в другом формате или на другом языке, позвоните по телефону 1-800-200-1004 (TRS: 711) или посетите сайт [hca.wa.gov/about-hca/nondiscrimination-statement](https://hca.wa.gov/about-hca/nondiscrimination-statement).



## To request a copy of the *PEBB Retiree Enrollment Guide*

Complete the information below and return it to us. We will mail you a *PEBB Retiree Enrollment Guide*. You can also request the guide using our automated phone line, 1-866-577-2793. Or visit the Retiree webpages at [hca.wa.gov/pebb-retirees](http://hca.wa.gov/pebb-retirees) to download the guide.

Receiving the *PEBB Retiree Enrollment Guide* does not guarantee eligibility for PEBB retiree insurance coverage. The PEBB Program will determine eligibility once we receive your enrollment form.

Fold along dotted line, with the Health Care Authority address facing outward.  
Moisten glue strip and seal. Please do not staple.

### Request for *Retiree Enrollment Guide*

Name

Mailing address

Unit/apt. number

City

State

ZIP/postal code

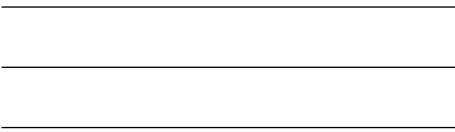
Phone number

Last 4 digits of Social Security number  
(required to verify your account)

Retirement date

Current employer

Place  
First Class  
Stamp  
Here



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Washington State Health Care Authority  
PEBB Program  
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Olympia, WA 98504-2684