

# For Your Benefit

PEBB Continuation Coverage Edition | October 2024

Public Employees Benefits Board (PEBB) Program

## Open enrollment is October 28 to November 25, 2024

Find forms and other helpful tools on the *Open enrollment* webpage at [hca.wa.gov/pebb-oe](https://hca.wa.gov/pebb-oe).


This is your opportunity to make changes to your benefits for 2025. During open enrollment, you can:

- Enroll in vision, medical, and dental coverage
- Make changes to your benefits
- Add or remove dependents
- Attest to the spousal coverage premium surcharge

### Tips for a smooth open enrollment


Open enrollment is around the corner and we want to help you prepare. We've created a list that highlights important things:


- **Review what's changing.** Find your monthly premiums and look over any changes to your current plans.
- **Make any changes in Benefits 24/7** including changing your medical plan or removing dependents by November 25.
- **Stay connected.** Sign up for emails and follow HCA on social media.
- **Get help** from the PEBB Program.

 If you are not enrolled in Medicare, you can select vision coverage.


The PEBB Program is offering three vision plans that start in 2025: Davis Vision by MetLife, EyeMed, and MetLife Vision. See page 8 for more information.

### How to return your forms

 **Send us a secure message** using HCA Support at [support.hca.wa.gov](https://support.hca.wa.gov). After signing in using SecureAccess Washington (SAW), select *Retirees/Continuation coverage*, and then use the paperclip icon to attach your form. (Remember to sign your forms and keep a copy for your records.)

 **Drop off in-person** at our office: 626 8th Avenue SE, Olympia, WA 98501. Lobby hours are Monday through Friday, 8 a.m. to 4 p.m.

 **Mail to:**  
Washington State Health Care Authority  
PEBB Program  
PO Box 42684  
Olympia, WA 98504-2684

 **Fax to:** 360-725-0771  
(**Note:** Due to high demand, the fax line may be busy as the end of open enrollment approaches.)

## Important changes to your 2025 PEBB benefits

All changes are effective January 1, 2025, unless otherwise noted. Learn more about the changes listed below and other changes on the *Open enrollment* webpage at [hca.wa.gov/pebb-oe](https://hca.wa.gov/pebb-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.

### Changes to all PEBB plans

- **Routine vision coverage** will be removed from the medical plan for non-Medicare members. There will be three separate vision plans to choose coverage from.

- **Vision hardware benefit** will increase up to \$200 (from \$150) for prescription eyeglasses or contact lenses and will reset on odd years (2025, 2027, etc.). This benefit is for members enrolling in standalone vision coverage in 2025.
- **Reduction in cost for inhalers and epinephrine injectors:** Out-of-pocket costs will be capped at \$35 for a 30-day supply of inhaled corticosteroids or inhaled corticosteroids combination products, and epinephrine autoinjectors. (Exception: Does not apply to Medicare plans.)

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- **Increasing access to Human Immunodeficiency Virus (HIV) Post-Exposure Prophylaxis (PEP):** Plans will be prohibited from cost-sharing or prior authorization requirements for at least one full PEP regimen.
- **Health savings accounts (HSAs) (non-Medicare):** The IRS raised the health savings account annual maximum contribution to \$4,300 for single subscribers and \$8,550 for families.
- **Deductible for CDHPs (non-Medicare):** The IRS raised the minimum deductible for high-deductible health plans to \$1,650 for single subscribers and \$3,300 for families.

## Health plan changes



### Kaiser Permanente of the Northwest (KPNW):

- **Changing from an MA to an MAPD plan:** The Senior Advantage plan is changing from Medicare Advantage to Medicare Advantage plus Medicare Part D for prescription drugs. The name will change to Kaiser Permanente NW Senior Advantage with Part D.
- **Hearing aids (Medicare):** Members can use the hearing aid benefit of \$3,000 per ear every 36 months.
- **Vision hardware (Medicare):** Increasing from \$150 to \$200 every 24 months.

### Kaiser Permanente of Washington (KPWA):

- **Changing from an MA to an MAPD plan (Medicare):** The Kaiser Medicare Advantage plan is changing from Medicare Advantage to Medicare Advantage plus Medicare Part D for prescription drugs. The name will change to Kaiser Permanente WA Medicare Advantage with Part D.
- **Hearing aids (Medicare):** Members can use the hearing aid benefit of \$3,000 per ear every 36 months.
- **The PEBB Program will no longer offer Kaiser Permanente WA Original Medicare** plan in Benton, Columbia, Franklin, Walla Walla, Whitman, and Yakima counties, and in Mason County ZIP code 98560. Members must choose a new plan.
- **Advanced Care at Home program discontinued (non-Medicare).** Members will have access to services at home through their care providers, as available. Cost-shares will apply based on the services provided.
- **End stage renal disease dialysis benefit (non-Medicare):** Individuals who have end stage renal disease (ESRD) will qualify for Medicare after a 90-day waiting period. Once a member becomes eligible for Medicare, the plan will waive cost-shares or reimburse members for the cost of their Medicare Part B.



### Uniform Medical Plan (UMP):

- **UMP Classic Medicare will include Medicare Part D:** The plan name will change to UMP Classic Medicare with Part D (PDP). UMP Classic Medicare with Part D (PDP) will have a lower premium than previously shared due to an additional federal subsidy. The PEBB Board voted to accept a new, lower premium during a special meeting on August 5, 2024, resulting in an estimated \$34 per month savings.
- **Diagnostic and supplemental breast exam coverage:** Diagnostic and supplemental breast exams will be covered without cost to members. UMP Consumer-Directed Health Plan (CDHP) members need to meet their deductible before the plan will pay.
- **Diabetes management program:** Members will have access to a new diabetes management program that will offer personalized support.
- **UMP Plus–Puget Sound High Value Network (PSHVN)** will no longer be available in Chelan or Douglas County. Members in Chelan and Douglas counties must choose a new plan. Confluence Health will no longer be part of UMP Plus–PSHVN.
- **Washington State Rx Services (WSRxS)** has changed its name to ArrayRx.



### UnitedHealthcare (UHC):

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

## Rule changes

All changes to PEBB rules will be available on the HCA website at [hca.wa.gov/pebb-rules](https://hca.wa.gov/pebb-rules) and take effect January 1, 2025, unless otherwise noted. Here are some changes that might affect you:

- **Automatic enrollment – UMP Classic Medicare annual open enrollment 2024:** All enrollees in UMP Classic Medicare as of December 31, 2024 who do not make an election during PEBB annual open enrollment in 2024 will be auto-enrolled in UMP Classic Medicare with Part D (PDP) effective January 1, 2025.

# 2025 PEBB Continuation Coverage monthly medical premiums (for members not enrolled in Medicare)

Effective January 1, 2025

The term “spouse” is interchangeable with “state-registered domestic partner.”

You pay this amount each month ↘	Managed Care Plans						Preferred Provider Organization (PPO) Plans			
	Kaiser Permanente NW		Kaiser Permanente WA				Uniform Medical Plan			
	Classic	CDHP	Classic	CDHP	Sound Choice	Value	Classic	CDHP	Select	UMP Plus
Subscriber only	\$953.54	\$806.85	\$893.00	\$794.98	\$837.37	\$883.28	\$898.12	\$816.03	\$847.52	\$922.97
Subscriber & spouse	\$1,901.37	\$1,606.62	\$1,780.28	\$1,582.88	\$1,669.03	\$1,760.84	\$1,790.53	\$1,624.98	\$1,689.33	\$1,840.23
Subscriber & children	\$1,664.41	\$1,421.26	\$1,558.46	\$1,400.49	\$1,461.11	\$1,541.45	\$1,567.43	\$1,437.33	\$1,478.88	\$1,610.92
Subscriber, spouse, & children	\$2,612.24	\$2,162.71	\$2,445.75	\$2,130.06	\$2,292.77	\$2,419.02	\$2,459.84	\$2,187.95	\$2,320.69	\$2,528.18

## Monthly premium surcharges

In addition to your monthly medical premium, two premium surcharges may apply. (They do not apply if you, the subscriber, are enrolled in Medicare Part A and Part B.)

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

## Vision plan monthly premiums

Effective January 1, 2025.

You pay this amount each month ↘	Davis Vision by MetLife	EyeMed	MetLife Vision
Subscriber only	\$5.02	\$6.57	\$8.30
Subscriber & spouse	\$10.04	\$13.14	\$16.60
Subscriber & children	\$8.79	\$11.50	\$14.53
Subscriber, spouse, & children	\$13.81	\$18.07	\$22.83

# Dental plan monthly premiums

Effective January 1, 2025

You pay this amount each month ↓	Managed Care Plans		Preferred Provider Organization (PPO) Plans
	DeltaCare	Willamette Dental Group	Uniform Dental Plan
Subscriber only	\$41.50	\$48.87	\$52.23
Subscriber & spouse	\$83.00	\$97.74	\$104.46
Subscriber & children	\$83.00	\$97.74	\$104.46
Subscriber, spouse, & children	\$124.50	\$146.61	\$156.69

# Premera Blue Cross Medicare Supplement Plan F and Plan G monthly premiums

Effective January 1, 2025

**Note:** Plan F is closed to new enrollees. If a Medicare Supplement plan is selected, non-Medicare enrollees are enrolled in UMP Classic. The rates shown reflect the total due, including premiums for both plans.

You pay this amount each month ↓	Plan F (closed to new members)		Plan G	
	Age 65 or older, eligible based on age	Under age 65, eligible based on disability	Age 65 or older, eligible based on age	Under age 65, eligible based on disability
Subscriber only				
1 eligible	\$256.94	\$436.78	\$218.18	\$370.89
Subscriber & spouse				
1 eligible	\$1,155.06	\$1,334.90	\$1,116.30	\$1,269.01
2 eligible: 1 retired, 1 disabled	\$693.72	\$693.72	\$589.07	\$589.07
2 eligible	\$513.88	\$873.56	\$436.36	\$741.78
Subscriber & children				
1 eligible	\$931.96	\$1,111.80	\$893.20	\$1,045.91
Subscriber, spouse, & children				
1 eligible	\$1,824.37	\$2,004.21	\$1,785.61	\$1,938.32
2 eligible: 1 retired, 1 disabled	\$1,368.74	\$1,368.74	\$1,264.09	\$1,264.09
2 eligible	\$1,188.90	\$1,548.58	\$1,111.38	\$1,416.80

# Medicare monthly medical plan premiums

Effective January 1, 2025

For members enrolled in Medicare Part A and Part B.

You pay this amount each month ↓	Managed Care Plans					Preferred Provider Organization (PPO) Plans		
	Kaiser Permanente NW  Senior Advantage with Part D	Kaiser Permanente WA				Uniform Medical Plan  Classic Medicare with Part D (PDP)	UnitedHealthcare	
		Classic	Medicare Advantage with Part D	Sound Choice	Value		PEBB Balance	PEBB Complete
<b>Subscriber only</b>								
1 eligible	\$336.68	N/A	\$349.12	N/A	N/A	\$602.36	\$301.42	\$357.40
<b>Subscriber &amp; spouse</b>								
1 eligible	\$1,284.51	\$1,236.41	N/A	\$1,180.78	\$1,226.69	\$1,494.77	\$1,193.83	\$1,249.81
2 eligible	\$667.65	N/A	\$692.53	N/A	N/A	\$1,199.01	\$597.13	\$709.09
<b>Subscriber &amp; children</b>								
1 eligible	\$1,047.55	\$1,014.58	N/A	\$972.86	\$1,007.30	\$1,271.67	\$970.73	\$1,026.71
2 eligible	\$667.65	N/A	\$692.53	N/A	N/A	\$1,199.01	\$597.13	\$709.09
<b>Subscriber, spouse, &amp; children</b>								
1 eligible	\$1,995.38	\$1,901.87	N/A	\$1,804.52	\$1,884.86	\$2,164.08	\$1,863.14	\$1,919.12
2 eligible	\$1,378.52	\$1,357.99	N/A	\$1,316.27	\$1,350.71	\$1,868.32	\$1,266.44	\$1,378.40
3 eligible	\$998.62	N/A	\$1,035.94	N/A	N/A	\$1,795.66	\$892.84	\$1,060.78

# There are some big Medicare plan changes ahead

## What plans are changing?

Beginning January 1, 2025, Uniform Medical Plan (UMP) Classic Medicare, Kaiser Permanente Northwest Senior Advantage, and Kaiser Permanente Washington Medicare Advantage will have Medicare Part D prescription drug coverage. The plans names will change to UMP Classic Medicare with Part D (PDP), Kaiser Permanente Senior Advantage with Part D, and Kaiser Permanente Washington Medicare Advantage with Part D. Kaiser Permanente Washington Original Medicare will no longer be available.

## What does this mean for your coverage?

Unless you change your plan during open enrollment or permanently live outside of the United States:

- **If you are currently enrolled in UMP Classic Medicare**, you will be automatically enrolled in Uniform Classic Medicare with Part D (PDP).
- **If you are currently enrolled in Kaiser Permanente Northwest Senior Advantage**, you will automatically be enrolled in Kaiser Permanente Northwest Senior Advantage with Part D.
- **If you are currently enrolled in Kaiser Permanente Washington Medicare Advantage**, you will automatically be enrolled in the Kaiser Permanente Washington Medicare Advantage with Part D.
- **If you are currently enrolled in Kaiser Permanente Washington Original Medicare**, you will need to select a new plan. In 2025, the PEBB Program will no longer offer Kaiser Permanente Washington Original Medicare in Yakima, Benton, Franklin, Walla Walla, Whitman, and Columbia counties, or in Mason County ZIP code 98560. You should have received additional communications from Kaiser and the PEBB Program if you are impacted by this change. You can also find more information by visiting Kaiser's website at [kp.org/wa/pebb](http://kp.org/wa/pebb).

The move to Part D prescription coverage will not impact your medical coverage. The following will stay the same for drug coverage:

- **The UMP Classic Medicare with Part D (PDP)** prescription drug deductible will remain \$100 and will not apply to the preventive tier or certain drug classes (see the list of covered drugs, or formulary, for details).
- **The Kaiser Permanente NW Senior Advantage**

**with Part D and Kaiser Permanente WA Medicare Advantage with Part D** prescription drug deductible is \$0.

- The prescription drug out-of-pocket limit will remain \$2,000 for **UMP Classic Medicare with Part D (PDP)**.

Some changes to drug coverage include:

- **Kaiser Permanente NW Senior Advantage with Part D and Kaiser Permanente WA Medicare Advantage with Part D** will have a prescription drug out-of-pocket limit of \$2,000.
- Minor changes to the formulary:
  - If a drug is not part of the Part D formulary, a comparable drug is available.
  - If you have a preauthorization in place for a prescription, you will need to get a new preauthorization, if required for that drug.
  - **You will be notified if there will be changes that affect you.**
- Minor pharmacy network changes. You will be notified if you have used a pharmacy that will no longer be in network with UMP Classic Medicare with Part D (PDP) and you are a current UMP Classic Medicare member.
- Changes in cost shares, but most cost share changes with Part D will result in cost savings. This is because members will pay a set copay (a fixed rate), not a coinsurance (a percentage of the drug cost) at the pharmacy.
- Members who maintain an address outside the U.S. or its territories are not eligible for Part D coverage due to Centers for Medicare & Medicaid Services (CMS) requirements.
- Members must maintain an address that is consistent with what is on file with CMS.

## What will it cost?

Please see the premiums on page 5.

## Questions?

To learn more about these changes, visit [hca.wa.gov/retiree-oe](http://hca.wa.gov/retiree-oe).

# Reminders for open enrollment

## Remember your SmartHealth incentive

**For members not enrolled in Medicare:** You can still qualify for a \$125 SmartHealth incentive in 2025. Visit [hca.wa.gov/pebb-smarthealth](https://hca.wa.gov/pebb-smarthealth) to learn how to qualify.

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

**For members not enrolled in Medicare:** The PEBB Program will mail you a letter if you must reattest for 2025. You can also check whether you need to reattest in Benefits 24/7 starting October 28. You can reattest in Benefits 24/7 or submit the *PEBB Premium Surcharge Attestation Change Form*.

## If you are enrolled in Medicare, there are some plans you can't enroll in

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 consumer-directed health plan (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. Check out your Medicare plan options on HCA's website at [hca.wa.gov/vbf-pebb](https://hca.wa.gov/vbf-pebb).

## Is your mailing address up to date?

If not, let us know your updated address so we can send important personal information to you. Include your first and last name and the last four digits of your Social Security number, so we can identify your account. Mail it to the address below, or see other contact information on the front page of this newsletter. **Note:** Medicare plans require you to provide a permanent street address (not a PO Box).

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

## You've got email!

Prefer to receive emails? You can sign up to receive newsletters in your inbox by visiting Benefits 24/7 at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov). Select the *Profile* tile and then *Contact information*. Check the *Opt-in to receive email notifications* box and then click *Submit*.

## 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/pebb-continuation](https://hca.wa.gov/pebb-continuation) 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 the PEBB Program** by sending 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, for questions about:

- Eligibility and enrollment
- Premium surcharges
- Changing your name, address, or phone number
- Adding or removing dependents
- Premium payments
- Finding forms

Or call us at 1-800-200-1004 (TRS: 711), Monday through Friday, 8 a.m. to 4:30 p.m. Due to high call volumes during open enrollment, wait times may be long.



## Open enrollment resources

Use these webpages to explore resources to help you during open enrollment.

- Benefits 24/7: [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov)
- *Open enrollment* webpage: [hca.wa.gov/pebb-oe](https://hca.wa.gov/pebb-oe)
- Compare medical plan benefits: [hca.wa.gov/compare-medical-pebb](https://hca.wa.gov/compare-medical-pebb)
- Explore your plan and benefit options: [hca.wa.gov/vbf-pebb](https://hca.wa.gov/vbf-pebb)

## New vision plans to choose from

Starting January 1, 2025, the PEBB Program will offer standalone vision coverage, which means your routine vision coverage will be separate from your medical coverage if you are not enrolled in Medicare. Routine vision coverage includes services like routine eye exams, eyeglass frames and lenses, and contact lenses. Treatment for medical conditions such as infection, eye diseases (like glaucoma), and eye injuries will continue to be covered under your PEBB medical plan.

Members enrolled in Medicare will still have routine vision care covered by their PEBB medical plan (except for members enrolled in Premera Medicare Supplement Plans F and G).

### What vision plan options will I have?

Non-Medicare members will be able to choose from three vision plans:

- Davis Vision by MetLife
- EyeMed
- MetLife Vision

All plans will offer private practice optometrists and ophthalmologists in Washington State and nationwide, but each plan's network will include different providers, though some providers may be in more than one plan. In addition to private practice locations, each plan will offer a selection of retail locations, such as Costco Optical, Walmart, Sam's Club, America's Best, Visionworks, LensCrafters, Pearle Vision, and Target Optical.

### What will it cost?

Like dental plans, you must pay a monthly premium if you choose to enroll in a vision plan. See page 3 for 2025 premiums.

### How can I choose a vision plan?

Use the following resources to learn more about each plan's network and benefits. You can access these resources from the *Open enrollment* webpage at [hca.wa.gov/pebb-oe](https://hca.wa.gov/pebb-oe).

- Compare the vision plans using the *Compare vision plans* webpage and the *PEBB Vision Benefits At-a-Glance*.
- Visit the vendor booths at the virtual benefits fair or at one of the in-person benefits fairs (see the schedule on page 9).

### What do I need to do?

To enroll in a vision plan (or make other account changes) during open enrollment, use Benefits 24/7 at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) or the appropriate enrollment/change form (*PEBB Continuation Coverage [Unpaid Leave] Election/Change form* or *PEBB Continuation Coverage [COBRA] Election/Change form*). **Changes must be made in Benefits 24/7 or received by the PEBB Program by November 25** for coverage starting January 1, 2025.

**!** If you are a PEBB member who is not enrolled in Medicare and you do not choose a vision plan for 2025, you will no longer have routine vision coverage as a part of your PEBB benefits.





# Get your questions answered 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 PEBB Program benefits fairs.

**Time:** All fairs will run from **10 a.m. to 6 p.m.** except the fairs held at the University of Washington, which will run from 10 a.m. to 5 p.m.


**More information:** Get presentation schedules, parking information, maps, and additional details at [hca.wa.gov/pebb-fairs](http://hca.wa.gov/pebb-fairs).

**Important:** Please check the website for any late changes before you go!


## Seattle/University of Washington

**Note:** The PEBB Program is attending benefits fairs held at and sponsored by the University of Washington.


### October 21

Harborview Medical Center  
Research and Training Building  
First Floor Conference Rooms  
 300 9th Ave.


### October 22

University of Washington Medical Center – Northwest  
 E-Wing Building Auditorium

### October 23


University of Washington, Health Sciences Building, Third floor lobby  
 1959 NE Pacific St.

### October 24

University of Washington, Husky Union Building, First floor, Lyceum  
 4001 E. Stevens Way NE


## Bellingham

### October 29

Four Points Sheraton Bellingham Hotel Conference Center, Fairhaven and Sehome Ballrooms  
 714 Lakeway Dr.


## Bremerton

### November 7

Olympic College Student Center, Rooms 139, 140, 142, and 143  
 1600 Chester Ave.


## Cheney

### October 30

Eastern Washington University, Hargreaves Hall, Library  
 616 Study Lane


## Kirkland

### October 30

Lake Washington Institute of Technology, East Building  
 11605 132nd Ave. NE


## Lynnwood

### October 28

Edmonds College  
Woodway Hall (Building 26)  
 20000 68 Ave. W


## Olympia/Tumwater

### November 5

ESD #113  
Capital Event Center, Capital Region Ballroom  
 6005 Tye Drive SW, Tumwater


## Pasco

### November 6

Columbia Basin College  
Hawk Union Building (H Building), Byron Gjerde Center  
 2600 N. 20th Ave.

## Port Angeles

### November 6

Red Lion Hotel Port Angeles Harbor  
Olympic and Juan de Fuca rooms  
 211 N. Lincoln


## Pullman

### November 5

Washington State University  
Lighty/French Administration Building  
 1815 NE Wilson Rd.

## Renton

### November 1

Renton Technical College  
Robert C. Roberts Campus Center (Building I), Cafeteria  
 3000 NE 4th St.

## Spokane

### October 29

Spokane Community College  
Lair Student Center  
 1801 N. Greene St.


## Tacoma

### October 31

Clover Park Technical College  
McGavick Conference Center, Ballroom 2  
 4500 Steilacoom Blvd. SW  
Lakewood

## Vancouver

### November 4

Clark College  
Gaiser Hall Student Center  
 1933 Fort Vancouver Way


## Wenatchee

### October 31

Wenatchee Red Lion Hotel  
Columbia River Room  
 1225 N. Wenatchee Ave.

## Yakima

### November 7

Yakima Valley College  
Conference Center, Rooms A to C  
 W. Nob Hill Blvd. and S. 16th Ave.

And don't forget the virtual benefits fair is open 24/7 at [hca.wa.gov/vbf-pebb](http://hca.wa.gov/vbf-pebb).

## Use Benefits 24/7 to make changes

Log in to Benefits 24/7 at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) from October 28 to November 25, 2024 to make changes to your coverage. Your changes in Benefits 24/7 must be made by midnight on November 25. Paper forms are available and the PEBB Program must receive them by November 25.

### Make your changes

1. Once logged in, click on the *Account changes* tile.
2. In the drop-down menu, select *COBRA open enrollment change request*.
3. Follow the guide to make changes.
4. Download and save a copy of your request.
5. Click the *Submit* button to finalize your open enrollment request.

### Don't have an account? Create one

1. Visit [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) and click on the green *Log in to Benefits 24/7* button. You'll be directed to SecureAccess Washington (SAW).
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, a username, and password.
3. Check the box to prove you're not a robot, click *Submit*, and follow 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. When you're done, you will be directed to Benefits 24/7.
5. Enter your last name, date of birth, and the last four digits of your Social Security number. Click *Verify my information*.
6. Select your security questions and answers. You'll be directed to the Benefits 24/7 dashboard.



### Get help with your benefits

Visit the *Help with Benefits 24/7* webpage at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) or call 1-866-335-0043.

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).

## Required federal notice

# Summary of benefits and coverage available to you

The Affordable Care Act requires the PEBB 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 PEBB medical plan, go to the *Medical plans and benefits* webpage at [hca.wa.gov/pebb-continuation](http://hca.wa.gov/pebb-continuation) (or the plan's website) to view or print it. You can also call your plan to ask for a paper copy at no charge. Your plan can also provide copies translated into other languages.

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

## Medicare plans are not required to provide SBCs

SBCs are not available for:

- Kaiser Permanente NW Senior Advantage with Part D
- Kaiser Permanente WA Medicare Advantage with Part D
- Premera Blue Cross Medicare Supplement Plan F or Plan G
- UnitedHealthcare PEBB Balance and PEBB Complete plans

Details of these plans are available on the *Medical plans & benefits* webpage at [hca.wa.gov/pebb-continuation](http://hca.wa.gov/pebb-continuation).

## 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 PEBB coverage changes. You may request a copy of this notice at any time by calling the PEBB 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.

Premera Blue Cross Medicare Supplement plans do not provide creditable prescription drug coverage. If you enroll in one, you will also need to enroll in a Medicare Part D plan outside of PEBB.

All other PEBB medical plans provide creditable prescription drug coverage or Medicare Part D coverage, so you do not have to enroll in a separate Medicare Part D plan. The prescription drug coverage offered by these PEBB 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 PEBB medical plan with creditable drug coverage and not pay a penalty if you enroll in Medicare Part D later.

If you enroll in a Medicare Part D plan, you will need to enroll in a Premera Blue Cross Medicare Supplement plan offered by the PEBB Program to keep your PEBB health plan coverage. You cannot enroll in Medicare Part D and stay enrolled in any other PEBB medical plan.

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

To avoid paying a higher Medicare Part D plan late-enrollment penalty, you should enroll in a Medicare Part D plan within 63 days after your PEBB medical plan ends. If you enroll after the 63-day deadline, your Medicare Part D plan's monthly premium may increase, depending on how long you don'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 42684  
Olympia, WA 98504-2684

Here's your **forYourBenefit** newsletter

A man wearing a yellow puffer vest over a plaid shirt and dark jeans is walking a large white dog on a leash in a park. The scene is set in autumn, with trees showing yellow and orange leaves. The man is walking from left to right, and the dog is walking alongside him. The background is a soft-focus park with trees and a building in the distance.

**Open enrollment is  
October 28 through  
November 25 this year.**