

# For Your Benefit



State and Higher-ed 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
- Enroll in an FSA or DCAP
- Attest to the spousal coverage premium surcharge

**! Action required. You must choose a vision plan by November 25. If you do not, you will be enrolled in MetLife Vision.**

**The PEBB Program is offering three vision plans that start in 2025: Davis Vision by MetLife, EyeMed, and MetLife Vision. See page 6 for more information.**

### 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:

- 1. Choose a vision plan.** Compare the three vision plans and make your choice.
- 2. Review what's changing.** Find your monthly premiums and look over any changes to your current plans.
- 3. Make any changes in Benefits 24/7** including choosing your vision plan or removing dependents by November 25. (UW and WSU employees use Workday.)
- 4. Stay connected.** Sign up for emails and follow HCA on social media.
- 5. Get help** from your payroll or benefits office.

## An FSA or DCAP could save you money

Navia Benefit Solutions administers three tax-advantaged benefits: a flexible spending arrangement (FSA) (previously called the Medical FSA), a Limited Purpose FSA, and a Dependent Care Assistance Program (DCAP). Each of these benefits allows you to set aside money from your paycheck before taxes to use for out-of-pocket costs. The FSAs reimburse you for eligible health care expenses, and the DCAP reimburses you for certain child or elder care costs.

**Note:** If you or your spouse or state-registered domestic partner will be enrolled in a CDHP with an HSA for 2025, you cannot enroll in the FSA, but you can enroll in the Limited Purpose FSA.

You can learn more about each of these benefits by reviewing the FSA, Limited Purpose FSA, or DCAP enrollment guide on Navia's website at [pebb.naviabenefits.com](https://pebb.naviabenefits.com). Or call Navia Customer Service Center at 1-800-669-3539, Monday through Friday, between 5 a.m. and 5 p.m.

## Already have an FSA or DCAP? Remember to reenroll.

You must enroll in the FSA, Limited Purpose FSA, or DCAP each year you want to participate. You can enroll between October 28 and November 25 on Navia's website at [pebb.naviabenefits.com](https://pebb.naviabenefits.com). (UW and WSU employees use Workday.)

## You might qualify for a \$250 FSA contribution

If you are a union-represented public employee and PEBB subscriber whose annual rate of pay, as of November 1, 2024, is \$60,000 or less, you could qualify for a \$250 FSA contribution in 2025. (**Note:** Your union must be a member of the coalition described in RCW 41.80.020(3). To learn if your union qualifies, contact your union representative.) This contribution is employer-paid and will not come out of your paycheck. You do not need to sign up for an FSA to receive these funds. The only thing you need to do is spend your \$250 on eligible out-of-pocket medical, vision, or dental costs!

# 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 plans. There will be three separate vision plans available. State agency or higher-education employees must choose a vision plan or they will be enrolled in MetLife Vision.
- **Vision hardware benefit** under your new vision plan will increase up to \$200 (from \$150) for prescription eyeglasses or contact lenses and will reset on odd years (2025, 2027, etc.).
- **Flexible spending arrangements (FSAs):** The annual maximum contribution for the FSA and Limited Purpose FSA will increase to \$3,200. **Note:** The FSA was formerly called the Medical FSA.
- **Health savings accounts (HSAs):** The IRS raised the health savings account annual maximum contribution to \$4,300 for single subscribers and \$8,550 for families.
- **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.
- **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.
- **Deductible for CDHPs:** 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):

- **myStrength discontinued:** Members no longer have access to myStrength, now known as Teladoc Health, as of July 31, 2024.

### Kaiser Permanente of Washington (KPWA):

- **Advanced Care at Home program discontinued.** 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:** Members 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 monthly premium.
- **myStrength discontinued:** Members no longer have access to myStrength, now known as Teladoc Health, as of July 31, 2024.



### Uniform Medical Plan (UMP)

- **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 change plans. Confluence Health will no longer be part of UMP Plus–PSHVN.
- **Washington State Rx Services (WSRxS)** has changed its name to ArrayRx.

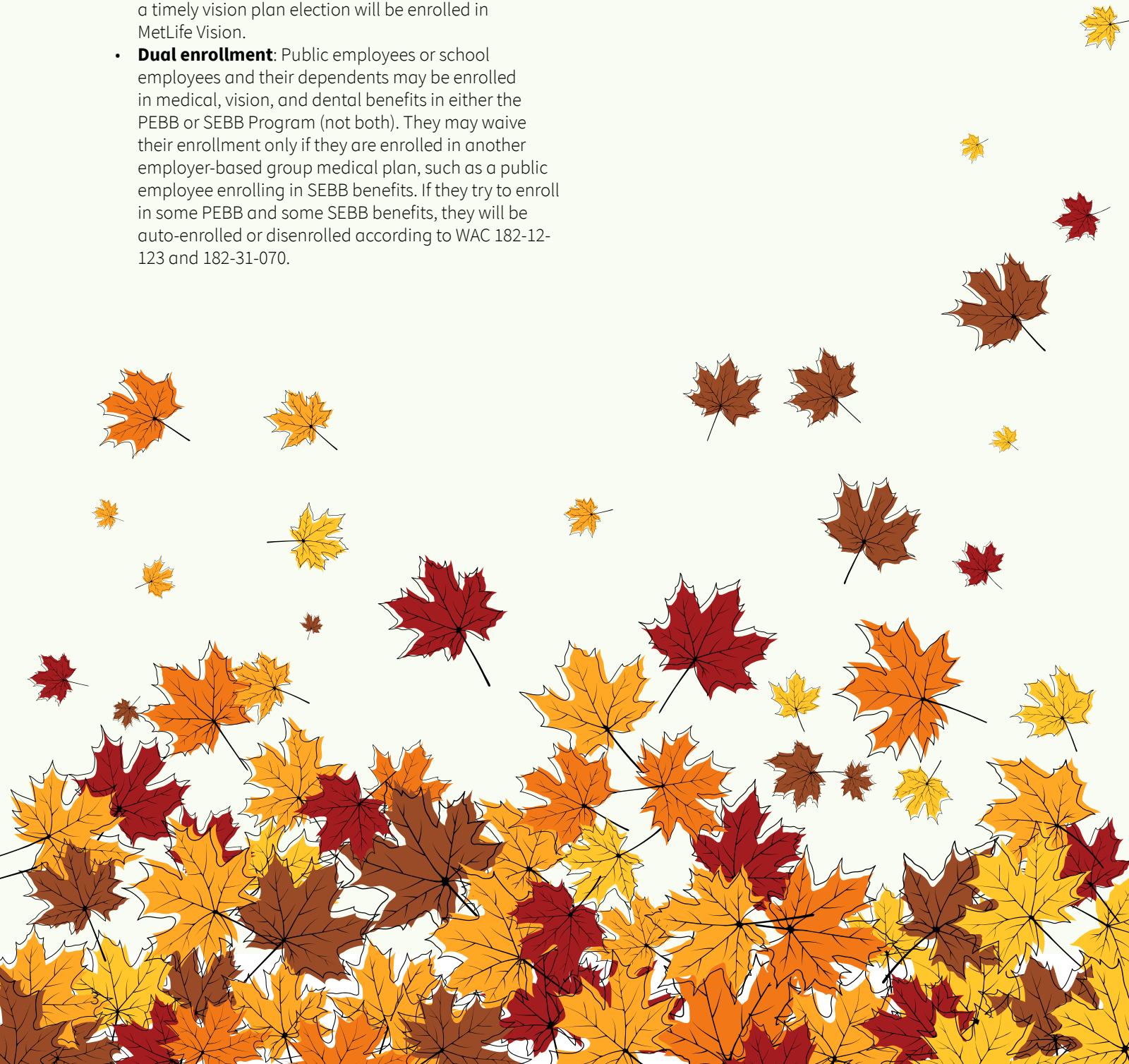
## LTD insurance

Employee-paid long-term disability (LTD) insurance rates will decrease effective January 1, 2025.

## 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:

- **Vision plans:** Beginning January 1, 2025, the PEBB Program will offer standalone vision plans from EyeMed, Davis Vision by MetLife, and MetLife Vision.
- **Default vision plan:** Employees who do not make a timely vision plan election will be enrolled in MetLife Vision.
- **Dual enrollment:** Public employees or school employees and their dependents may be enrolled in medical, vision, and dental benefits in either the PEBB or SEBB Program (not both). They may waive their enrollment only if they are enrolled in another employer-based group medical plan, such as a public employee enrolling in SEBB benefits. If they try to enroll in some PEBB and some SEBB benefits, they will be auto-enrolled or disenrolled according to WAC 182-12-123 and 182-31-070.



# 2025 PEBB employee monthly medical premiums

These premiums are effective January 1, 2025, for state agency and higher-education employees. You do not pay premiums for dental, vision, basic life, basic accidental death and dismemberment, or employer-paid long-term disability insurance benefits.

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	\$189.00	\$37.00	\$128.00	\$25.00	\$73.00	\$119.00	\$133.00	\$46.00	\$83.00	\$158.00
Subscriber & spouse	\$378.00	\$74.00	\$256.00	\$50.00	\$146.00	\$238.00	\$266.00	\$92.00	\$166.00	\$316.00
Subscriber & children	\$331.00	\$65.00	\$224.00	\$44.00	\$128.00	\$208.00	\$233.00	\$81.00	\$145.00	\$277.00
Subscriber, spouse, & children	\$520.00	\$102.00	\$352.00	\$69.00	\$201.00	\$327.00	\$366.00	\$127.00	\$228.00	\$435.00

## Monthly premium surcharges

In addition to your monthly medical premium, two premium surcharges may apply:

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

# Stay healthy, stay informed

Follow us on social media to learn about important benefit changes, SmartHealth challenges and giveaways, webinars, helpful tips to prepare for open enrollment, and more.

- Facebook
- X (formerly Twitter)
- Instagram
- LinkedIn
- YouTube



## 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)

# Time to choose your PEBB vision plan!



Starting January 1, 2025, the PEBB Program will offer standalone vision plans, which means your routine vision coverage will be separate from your medical coverage. Routine vision coverage includes routine eye exams, eyeglass frames and lenses, and contact lenses. Treatment for medical conditions such as infections, eye diseases (like glaucoma), and eye injuries will still be covered under your PEBB medical plan.

## What vision plan options will I have?

You can 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. Each plan's network will include different providers, though some providers may be in more than one plan's network. Each plan will also offer 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 coverage, vision coverage is an employer-paid benefit. This means you will not pay a monthly premium for vision coverage.

## 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 10).

## What do I need to do?

If you wish to enroll in MetLife Vision, you do not need to do anything. To enroll in one of the other two plans (or make other changes) during open enrollment, use Benefits 24/7 at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) or a *PEBB Employee Enrollment/Change form* (available from your payroll or benefits office). **Changes must be made in Benefits 24/7 or received by your payroll or benefits office by November 25** for coverage starting January 1, 2025.

**Important note:** WSU and UW employees must enroll in a vision plan using Workday, even if you wish to enroll in MetLife Vision.

**⚠ If you do not take action, you and any enrolled dependents will be automatically enrolled in MetLife Vision.**

# Reminders for open enrollment

## Remember your SmartHealth incentive

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

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*.

## Is your mailing address up to date?

If not, let your payroll or benefits office know your new address.

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

If you are eligible for enrollment in both the PEBB and SEBB Programs, you are limited to a single enrollment in PEBB or SEBB medical, dental, and vision. 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). You also cannot be enrolled in more than one PEBB account.

## 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](https://hca.wa.gov/pebb) 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 benefit office** for questions about:

- Eligibility and enrollment
- Premium surcharges
- Help with Benefits 24/7
- Changing your name, address, or phone number
- Adding or removing dependents
- Premium payments
- Finding forms
- Payroll deductions
- Eligibility and enrollment for life, AD&D, and long-term disability insurance

# Reward yourself with SmartHealth

SmartHealth is your voluntary wellness program that supports whole person well-being. Participate in activities that support all of you, including managing stress, building resiliency, and adapting to change.

**Each year**, start by completing your well-being assessment. SmartHealth suggests activities that align with your assessment outcomes. Learn more about SmartHealth on HCA's website at [hca.wa.gov/pebb-smarthealth](https://hca.wa.gov/pebb-smarthealth)

Earn points for each activity you complete. Earn a total of 2,000 points by **November 30, 2024**, to qualify for the \$125 wellness incentive.\*

\*For subscribers enrolling in PEBB medical with an effective date in October through December, the deadline is December 31. The \$125 wellness incentive is distributed in 2025 as a reduction to the subscriber's medical deductible, or for consumer-directed health plan subscribers, a deposit into the health savings account.



## Complete your assessment

800 points

Get a better understanding of your physical, emotional, work, and financial well-being.



## Join the million steps challenge

200 points

Track 1 million steps in 2024.



## SmartHealth Giving Campaign

200 points

When we perform selfless acts for others, we help our own well-being.



## Clear your workspace to clear your head

100 points

Tidy up your workspace.



## Ways to make a quick financial fix

50 points

Try to reduce one recurring expense.





## 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 must be made in Benefits 24/7 by midnight on November 25. Paper forms are available from your payroll or benefits office. Your payroll or benefits office must receive your forms by November 25. (WSU and UW employees use Workday.)

### Make your changes

1. Once logged in, choose the *Open enrollment* option.
2. Follow the guide to make changes. Make sure to choose a vision plan.
3. Save a copy of your confirmation page.

### 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

Visit the *Help with Benefits 24/7* webpage at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov). If you need further assistance, contact your payroll or benefits office.

# 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, HuskyUnion 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 Tyee 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)

### 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-employee](http://hca.wa.gov/pebb-employee) (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 questions, call the PEBB 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 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 need to enroll in a Medicare Part D plan outside of PEBB.

All other PEBB retiree medical plans provide either Medicare Part D or creditable prescription drug coverage, so you do not have to enroll in a separate Medicare Part D plan. The prescription drug coverage offered by these PEBB retiree 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, your PEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

### **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 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.

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](http://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](http://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](http://hca.wa.gov/about-hca/nondiscrimination-statement).

Here's your **ForYourBenefit** newsletter



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a vision plan for 2025.**