


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

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

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

- Make changes to your health plans
- Add or remove dependents
- **Non-Medicare retirees:** Attest to the spousal coverage premium surcharge
- **Non-Medicare retirees:** Choose a vision plan


**The PEBB Program must receive your changes by November 25, 2024.**


 UMP Classic Medicare, Kaiser Permanente NW Senior Advantage, and Kaiser Permanente WA Medicare plans have changes to their prescription drug coverage. See page 5 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*, 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.)

To request a forms packet be mailed to you, call 1-866-577-2793.

(continued on next page)

(continued from front page)

## PEBB is here to help

**Contact the PEBB Program** for questions about: eligibility and enrollment or changes; premium surcharges; changing your name, address, or phone number; adding or removing dependents; or premium payments.

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.

### **Retirees in PEBB Medicare plans:**

Your PEBB open enrollment period is October 28 through November 25 if you want to change your PEBB plan. This is different from the general Medicare open enrollment period.

## 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/retiree-oe](https://hca.wa.gov/retiree-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.)
- **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 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):

- **The PEBB Program will no longer offer Kaiser Permanente WA Original Medicare plan** in Benton, Columbia, Franklin, Walla Walla, Whitman, and Yakima counties, and Mason County ZIP code 98560. Members must choose a new plan.
- **Changing from an MA to an MAPD plan (Medicare):** The Kaiser Medicare Advantage plan is changing 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.
- **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.

(continued on next page)

(continued from previous page)

### Uniform Medical Plan (UMP):

- **UMP Classic Medicare will include Part D.** The plan name will change to UMP Classic Medicare with Part D (PDP).
- **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 2024 open enrollment will be auto-enrolled in UMP Classic Medicare with Part D (PDP) effective January 1, 2025.
- **PEBB retiree insurance coverage deferral:** Retirees and survivors who are enrolled in Medicare may defer enrollment in PEBB retiree insurance coverage when they permanently live outside of the United States.
- **Automatic deferral:** All enrollees in UMP Classic Medicare as of December 31, 2024, who permanently live outside of the U.S. and do not make an election during the 2024 open enrollment will be automatically deferred from PEBB retiree insurance coverage effective January 1, 2025.
- **Premium waiver for month of death:** Effective June 6, 2024, the Health Care Authority will waive the retiree’s PEBB premiums for the month in which their death occurred.

# 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 all have Medicare Part D prescription drug coverage. The plan 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?

- **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, and 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](https://www.kp.org/wa/pebb).

During open enrollment, you can change your plan.

### Questions?

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

# 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 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](https://hca.wa.gov/vbf-pebb).

## Retirees not enrolled in Medicare: New vision plans to choose from

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 **if you are not enrolled in Medicare**. Routine vision coverage includes 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 still 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 can choose from three vision plans: Davis Vision by MetLife, EyeMed, and MetLife Vision.

### What will it cost?

Like dental plans, you must pay a monthly premium if you choose to enroll in a vision plan. It was previously included in the medical plan's premium. Your retiree customized letter includes premiums for 2025.

### 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/retiree-oe](https://hca.wa.gov/retiree-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 schedule on page 6).

### 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 a *PEBB Retiree Open Enrollment Election/Change* form (Form A-OE). **If you are a PEBB member 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.**



## Reminders for open enrollment

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

#### Non-Medicare retirees

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).

### Paying with your pension?

If your premiums for PEBB retiree insurance coverage are paid through your Department of Retirement Systems (DRS) pension, please make sure to check the

pension amount you receive monthly through DRS will be enough to cover all of your 2025 monthly premiums and applicable premium surcharges. You cannot use this payment option to cover part of your premiums. Please notify the PEBB Program as soon as possible if you need to make other arrangements.

### 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:** Some 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**

# Stay healthy, stay informed

Follow us on social media to learn about important benefit changes, 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/retiree-oe](https://hca.wa.gov/retiree-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)

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-retirees](https://hca.wa.gov/pebb-retirees) (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, or UnitedHealthcare PEBB Balance or PEBB Complete plans offered by the PEBB Program. Details of these plans are available on the *Medical plans & benefits* webpage at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees).

## 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](https://www.medicare.gov) or call 1-800-633-4227.

PO Box 42684  
Olympia, WA 98504-2684



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