



For Your Benefit

Public Employees Benefits Board (PEBB) Program

Retiree Edition | October 2023

Ready, set, enroll: 2024 open enrollment

Open enrollment is November 1 through 30, 2023. Find forms on the *Open enrollment* webpage (starting mid-October) at hca.wa.gov/retiree-oe or call 1-866-577-2793 to have a packet mailed to you. **UMP Classic Medicare is not closing. It will be available in 2024.**

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, November 1 through 30. Changes are effective January 1, 2024.

! Premiums for some plans are increasing significantly for 2024. You should check your current plan for any changes to benefits and premiums. Your customized letter provides more details. If you do not want to change medical and dental 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 PEBB My Account (hca.wa.gov/my-account) to:

- Change your medical plan.
- Change your dental plan.

- Attest to the spouse or state-registered domestic partner coverage premium surcharge (non-Medicare only). You will receive a letter if you need to reattest.
- Update your tobacco attestations if you have changes.

Use the *Retiree Open Enrollment Election/Change form (A-OE)* to:

- Change your medical or dental plan.
- Add or remove a dependent.
- Defer or terminate your coverage.

! If you are unable to use PEBB My Account, forms will be available online or you can call 1-866-577-2793 to have a packet mailed to you. The PEBB Program must receive your forms during the open enrollment period, November 1 to 30.

5 tips for a smooth open enrollment

- **Check** the plans available in the county you live in to make sure your plan is still available. **UMP Classic Medicare is not closing.**
- **Review what's changing.** Find your monthly premiums and look over any changes to your current plan. Some premiums are increasing significantly for 2024.
- **Make any changes using PEBB My Account or by submitting a form.** The PEBB Program must receive your changes by November 30, 2023.

- **Stay connected.** Sign up for emails and follow HCA on social media.
- **Need help?** Contact the PEBB Program by sending a secure message through HCA Support at support.hca.wa.gov or call us at 1-800-200-1004, Monday to Friday, 8 a.m. to 4:30 p.m. (Due to high call volumes, wait times may be long.)

How to return your forms to the PEBB Program

There are four ways to return your forms to us:

🌐 **Send us a secure message** using HCA Support at 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.)

Important changes to your 2024 PEBB 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/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.

! Many premiums are increasing for 2024. Your customized letter includes premiums and plans available in your area. 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.

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. Medicare plans pay up to \$1,400 per ear every 36 months.

Kaiser Permanente of Washington:

- **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. Medicare plans pay up to \$1,400 per ear every 36 months.
- **Chiropractic, acupuncture, and massage:** Members will have 24 covered visits per year for each benefit (instead of 10 chiropractic, 12 acupuncture, and 10 massage, or combined with therapy limit). Original Medicare will continue to cover massage at 60 visits per year, combined with physical therapy, occupational therapy, speech therapy, neurodevelopmental therapy, and pulmonary and cardiac rehabilitation.
- **For Original Medicare only — 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/pebb for more information.



Uniform Medical Plan (UMP):

- **Hearing aids:** Members can use the hearing aid benefit, up to \$3,000 per ear for prescribed hearing aids, every 3 years.
- **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.
- **Non-Medicare retirees — 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.
- **Non-Medicare retirees — 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.



UnitedHealthcare:

- **Hearing aids:** Members can use the hearing aid benefit through UnitedHearing every 3 years.

Rule changes

All changes to PEBB rules will be available on the HCA website at hca.wa.gov/pebb-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 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.
- **When a subscriber or their dependent must be disenrolled from their Medicare Advantage (MA) or Medicare Advantage Prescription Drug (MAPD) plan:** If a subscriber or their dependent is required by federal law to be disenrolled from an MA or MAPD plan, such as when they lose Medicare Parts A and B or when they incur the Part D Income-Related Monthly

Adjustment Amount (IRMAA) and fail to pay this additional premium to the federal government, the Health Care Authority will enroll them in a new medical plan. The member's enrollment in the new medical plan will begin the first day of the month following the date their enrollment in the MA or MAPD plan is terminated.

- **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.
- **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.

For retirees not on Medicare

- **Deductible for high-deductible health plans:** The IRS raised the minimum deductible for high-deductible health plans to \$1,600 for single subscribers and \$3,200 for families. This affects consumer-directed health plans (CDHPs), including Kaiser Permanente of the Northwest CDHP, Kaiser Permanente of Washington CDHP, and Uniform Medical Plan CDHP.



Explore your benefits

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

Learn more on the *Open enrollment* webpage at hca.wa.gov/retiree-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-pebb.**

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

 **Drop by the virtual benefits fair at hca.wa.gov/vbf-pebb.**

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/pebb-fairs.



 **Make changes using PEBB My Account at hca.wa.gov/my-account.**

Log in to PEBB My Account, November 1 to 30, 2023, to make changes to your coverage or submit a paper form. Paper forms are available from the PEBB Program by calling our automated ordering line at 1-866-577-2793. Changes must be received by the PEBB Program no later than November 30, 2023.

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

Medical plans

- Kaiser Permanente NW: my.kp.org/wapebb
- Kaiser Permanente WA: kp.org/wa/pebb
- Premera Plan F or Plan G: blue.premera.com/pebb
- Uniform Medical Plan: ump.regence.com/pebb
- UnitedHealthcare: retiree.uhc.com/wapebb

Dental plans

- DeltaCare: deltadentalwa.com/pebb
- Willamette Dental: willamettedental.com/wapebb
- Uniform Dental Plan: deltadentalwa.com/pebb

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 PEBB Program benefits fairs. Find maps, parking information, presentation schedules, and additional details at hca.wa.gov/pebb-fairs. Please check the website for any late changes before you go. Events at the University of Washington (UW) in Seattle are sponsored by University of Washington.

Seattle / UW

October 23

Noon to 7 p.m.

University of Washington
Harborview Medical Center
📍 300 9th Ave.

Seattle / UW

October 24

Noon to 7 p.m.

University of Washington
Health Sciences Building
📍 1959 NE Pacific St.

Seattle / UW

October 25

Noon to 7 p.m.

University of Washington
UW Medical Center – Northwest
E-Wing Auditorium
📍 1550 N 115th St.

Seattle / UW

October 30

10 a.m. to 5 p.m.

University of Washington
Husky Union Building
📍 4001 E. Stevens Way NE

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

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

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

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



Don't forget! The virtual benefits fair is open 24/7 at hca.wa.gov/vbf-pebb.



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. Prior to the launch of Benefits 24/7, the PEBB Program will send you an updated quick start guide to help you navigate the new online system.

An update on retiree engagement

We're doing all we can to find out what retirees want in their insurance coverage. We recently hosted retiree listening sessions (19 online and four in-person) and three public forums, inviting retirees to talk about PEBB Medicare plans. Listening sessions were open for retirees enrolled in any of the PEBB Medicare plans. Learn more about retiree engagement at hca.wa.gov/retiree-engagement.

Listening sessions

193 retirees participated and shared their thoughts on keeping UMP Classic Medicare, increasing costs to UMP premiums, and UnitedHealthcare prescription drugs.

Public forums

18 retirees participated and shared their thoughts on keeping options that work with traditional Medicare, dissatisfaction with privatization of health plans, and looking for ways to lower UMP Classic Medicare costs.

What we're doing with the feedback

HCA is committed to providing quality customer service to our members. We want to improve how we provide important information about benefits and changes. We are using the feedback we receive to ensure our communication materials better meet our members' needs. This includes:

- Developing retiree editions of the *For Your Benefit* newsletter for February and May.
- Updating the look and feel of the *Medicare Benefits At-a-Glance*, making it easier to compare plans.
- Creating a retiree open enrollment page at hca.wa.gov/retiree-oe.

Commonly asked questions

Note: UMP Classic Medicare is not closing.

If I enroll in a PEBB Medicare Advantage plan, can I enroll in a different plan later?

Yes. You can change to any PEBB Medicare plan for which you are eligible during the annual open enrollment period.

You can also change your medical plan during a special open enrollment if you have a qualifying life event such as getting married or moving out of a plan's coverage area.

Is UMP Classic Medicare the only Medicare plan that is available statewide and nationwide?

No. Premera Medicare Supplement Plan G and UnitedHealthcare PEBB Complete and PEBB Balance are available statewide and nationwide.

Premera Medicare Supplement Plan F (no longer accepting new members) is also statewide and nationwide.

Do I have to pay the Medicare Part B premium (and Part D premium, if that applies to me) separately from the HCA premiums listed?

Yes. You have to pay the Part B premiums (and any applicable income-related adjustment amounts) directly to Medicare, separate from the premiums you pay HCA.

Are the Medicare Advantage plans with \$0 premiums a better deal than PEBB Medicare Advantage plans?

While there may be plans on the commercial market that have a \$0 premium, those plans come with limitations and benefit designs that might be less desirable than the PEBB plans.

For example, the commercial plan might be with a limited network (known as an HMO) that prevents you from seeing doctors outside the network. The maximum limit on what you have to spend out-of-pocket might be very high with a commercial plan. In 2023, a commercial plan may have a \$8,300 maximum out-of-pocket limit, while the maximum out-of-pocket for the PEBB plans is significantly less. When comparing plans, it is important to consider costs such as copays and deductibles, in addition to the premium.

Reminders for open enrollment

Forms will be available beginning mid-October

You can find forms on the *Open enrollment* webpage at hca.wa.gov/retiree-oe. Forms can be submitted online through HCA Support at support.hca.wa.gov. Attach your forms to a secure message. Be sure to sign them (text signatures are not allowed). Changes must be made or forms must be received between November 1 and 30.

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

Subscribers not enrolled in Medicare only

The PEBB Program will mail you a letter if you must reattest for 2024. You can also check whether you need to reattest in PEBB My Account, starting November 1. You can reattest in PEBB My Account or submit the *PEBB Premium Surcharge Attestation Change Form*.

Is your mailing address up to date?

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.

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

Sign up for email delivery

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

1. Visit *PEBB My Account* at hca.wa.gov/my-account.
2. Go to the *My medical/dental coverage* tab.
3. Under *Section A — Subscriber Account Information*, select *Subscribe/unsubscribe to email service*. Your customized letter, which contains personal health information, and other personal or sensitive information will continue to be mailed.

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-retirees 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, a secure website that allows you to log in to your own account to communicate with us, for questions about:

- Eligibility and enrollment or changes
- Premium surcharges
- Changing your name, address, or phone number
- Adding or removing dependents
- Premium payments
- Finding forms. You can also find them on the *Open enrollment* webpage at hca.wa.gov/retiree-oe. Or call our automated line at 1-866-577-2793 to request a forms packet be mailed to you.

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.

Retirees in PEBB Medicare plans

Your PEBB open enrollment period is November 1 through November 30 if you want to change your plan. This is different from the Medicare open enrollment period, which doesn't apply to you.

Medicare doesn't mix with HSAs, or with UMP Plus or Select

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 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.

If you have a dependent enrolled in Medicare, you may choose to remove the dependent from your coverage in order to keep your current medical plan. However, the dependent would not be eligible for PEBB Continuation Coverage.

UMP Plus and UMP Select are not Medicare plans, so if you are enrolled in UMP Plus or UMP Select and are Medicare eligible, you will pay a higher premium rate than you would if you were enrolled in a Medicare plan. To avoid paying a higher premium rate for a non-Medicare plan, we encourage you to act before you or your dependent becomes eligible for Medicare.

If you are enrolled in UMP Select, UMP Plus, or a CDHP, and you or an enrolled dependent will be eligible for

Medicare in 2024, consider changing your medical plan during the PEBB Program's annual open enrollment. If you do so, the change is effective January 1, 2024.

Retirees in PEBB Medicare plans: Please note that you can only have one Medicare pharmacy plan (either Part D or creditable drug coverage) at a time. You cannot enroll in an individual Part D plan (for example, a commercial Medicare Part D standalone prescription drug plan) if you are enrolled in one of PEBB's Medicare plans, which have creditable drug coverage, except for Premera Blue Cross Medicare Supplement Plans F and G. If you do enroll in an individual plan after enrolling in a PEBB Medicare plan, you will be sent written notice that your PEBB coverage will end and given 60 days to take action. Learn more about Medicare on HCA's *Medicare and turning age 65* webpage at hca.wa.gov/retirees-age-65.

Will your pension cover your 2024 premiums?

If your premiums for PEBB retiree insurance coverage are paid through your Department of Retirement Systems (DRS) pension, please make sure to check whether the pension amount you receive monthly through DRS will be enough to cover your new 2024 monthly premiums and applicable premium surcharges.

The pension amount must be enough to cover all of your premiums. You cannot use this payment option to cover part of your premiums. If your pension is no longer enough for your 2024 payment, please notify the PEBB Program as soon as possible to make other arrangements. Instead of your pension covering the premiums, you will receive a monthly invoice from the PEBB Program from then on. Or, you can have your premiums deducted from your bank account using our electronic debit service (EDS).

If you do not notify the PEBB Program in a timely manner that your pension is not enough to cover your premiums, you may receive an invoice for more than one month's premiums.

Learn more, including how to start using the electronic debit service, on the HCA website at hca.wa.gov/pebb-retirees under *Paying for benefits*.



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

Medicare plans do not provide SBCs

SBCs are not available for Kaiser Permanente NW Senior Advantage, Kaiser Permanente WA Medicare Plan, 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.

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. For pharmacy coverage, you will 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 or call 1-800-633-4227.

Here's your **For Your Benefit** newsletter



Be sure to pay extra attention during open enrollment, **November 1 to 30.**

There are some important plan changes ahead, and most plan premiums are increasing.