

School Employees Benefits Board Meeting

June 20, 2024

School Employees Benefits Board

June 20, 2024

9:00 a.m. – 11:30 a.m.

Attendance In-person or by Zoom

Health Care Authority
Sue Crystal A & B
626 8th Avenue SE
Olympia, Washington

Table of Contents

Meeting Agenda	1-1
Member List.....	1-2
2024 Meeting Schedule	1-3
SEB Board By-Laws	2-1
Approval of Meeting Minutes	3-1
Annual Procurement Update for 2025 Plan Year.....	4-1
2025 SEBB Premiums.....	5-1
Retrospective Enrollment Review.....	6-1
2025 Board Meeting Schedule	7-1

TAB 1

School Employees Benefits Board
June 20, 2024
9:00 a.m. – 11:30 a.m.

This meeting will be hybrid with attendance options either in person or via Zoom. Masks are optional.

TO JOIN ZOOM MEETING – SEE INFORMATION BELOW

9:00 a.m.*	Welcome and Introductions		Lou McDermott, Chair	
9:05 a.m.	Meeting Overview		David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information/ Discussion
9:10 a.m.	Approval of Meeting Minutes • June 6, 2024	TAB 3	Lou McDermott, Chair	Action
9:15 a.m.	Transition to Executive Session			
9:20 a.m.	Executive Session			
9:35 a.m.	Annual Procurement Update for 2025 Plan Year	TAB 4	Christine Davis, Procurement Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:00 a.m.	2025 SEBB Premiums	TAB 5	Tanya Deuel, ERB Finance Manager Financial Services Division (FSD)	Information/ Discussion
10:25 a.m.	Retrospective Enrollment Review	TAB 6	John Partin, Section Manager Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:45 a.m.	2025 Board Meeting Schedule	TAB 7	David Iseminger, Director Employees & Retirees Benefits (ERB) Division	Information/ Discussion
10:55 a.m.	General Public Comment			
11:25 a.m.	Closing			
11:30 a.m.	Adjourn		Lou McDermott, Chair	

***All Times Approximate**

The School Employees Benefits Board will meet Thursday, June 20, 2024 at the Washington State Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA. Attendance for this meeting can be in person or via Zoom. Masks are optional.

The Board will consider all matters on the agenda plus any items that may normally come before them.

Pursuant to RCW 42.30.110(1)(L), the Board will meet in Executive Session to consider proprietary or confidential nonpublished information related to the development, acquisition, or implementation of state purchased health care services as provided in RCW 41.05.026. The Executive Session will begin at 9:15 a.m. and conclude no later than 9:35 a.m.*

No "final action," as defined in RCW 42.30.020(3), will be taken at the Executive Session.

This notice is pursuant to the requirements of the Open Public Meeting Act, Chapter 42.30 RCW.

To provide public comment by email, direct e-mail to: SEBBoard@hca.wa.gov.

Materials are posted at <https://www.hca.wa.gov/about-hca/school-employees-benefits-board-sebb-program/meetings-and-materials> by close of business on Monday, June 17, 2024.

Join Zoom Meeting

<https://us02web.zoom.us/j/82446079840?pwd=u9HGS84lZgXxHEX4mvniwn8JcAhR9s.1>

Meeting ID: 824 4607 9840

Passcode: 007980

One tap mobile

+13017158592,,82446079840#,,,,*007980# US (Washington DC)

+13052241968,,82446079840#,,,,*007980# US

Meeting ID: 824 4607 9840

Passcode: 007980

Find your local number: <https://us02web.zoom.us/j/82446079840?pwd=u9HGS84lZgXxHEX4mvniwn8JcAhR9s.1>

SEB Board Members

Name	Representing
Lou McDermott, Deputy Director Health Care Authority 626 8 th Ave SE PO Box 42720 Olympia, WA 98504-2720 V 360-725-0891 louis.mcdermott@hca.wa.gov	Chair
Kerry Schaefer 1405 N 10 th St Tacoma, WA 98403 C 253-227-3439 SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration
Omeid Heidari Box 357262 1959 NE Pacific St. Seattle, WA 98195 SEBBoard@hca.wa.gov	Employee Health Benefits Policy and Administration
Dawna Hansen-Murray 15535 104 th Place SE Yelm, WA 98597 C 360-790-4961 SEBBoard@hca.wa.gov	Classified Employees
Myra Johnson Park Lodge Elementary School 6300 100 th St SW Lakewood, WA 98499 V 253-583-5353 SEBBoard@hca.wa.gov	Certificated Employees

SEB Board Members

Name	Representing
<p>Pamela Kruse 6440 Lake Saint Clair Dr SE Olympia, WA 98513 V 360-790-0995 SEBBoard@hca.wa.gov</p>	Certificated Employees
<p>Terri House Shoreline School District 18560 1st AVE NE Shoreline, WA 98155 V 206-393-3387 SEBBoard@hca.wa.gov</p>	Classified Employees
<p>Amy Griffin Knox 111 Administrative Center 111 Bethel Street NE Olympia, WA 98506 V 360-596-6187 SEBBoard@hca.wa.gov</p>	Employee Health Benefits Policy and Administration (WASBO)
<p>Alison Poulsen 12515 South Hangman Valley Rd Valleyford, WA 99036 C 509-499-0482 SEBBoard@hca.wa.gov</p>	Employee Health Benefits Policy and Administration
<p>Legal Counsel Katy Hatfield, Assistant Attorney General 7141 Cleanwater Dr SW PO Box 40124 Olympia, WA 98504-0124 V 360-586-6561 Katy.Hatfield@atg.wa.gov</p>	

1/18/2024



STATE OF WASHINGTON
HEALTH CARE AUTHORITY

626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

SEB BOARD MEETING SCHEDULE

2024 School Employees Benefits (SEB) Board Meeting Schedule

The SEB Board meetings will be held at the Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA 98501.

January 25, 2024 (Board Retreat) - starting at 9:00 a.m.*

March 14, 2024 - starting at 9:00 a.m.

April 4, 2024 - starting at 9:00 a.m.

May 2, 2024 - starting at 9:00 a.m.

June 6, 2024 - starting at 9:00 a.m.

June 20, 2024 - starting at 9:00 a.m.

July 10, 2024 - starting at 9:00 a.m.

July 17, 2024 - starting at 9:00 a.m.

July 24, 2024 - starting at 9:00 a.m.

July 31, 2024 - starting at 9:00 a.m.

*Meeting times are tentative

If you are a person with a disability and need a special accommodation, please contact the Employees and Retirees Benefits (ERB) Board Operations Manager at 360-725-9400.

06/06/2023

OFFICE OF THE CODE REVISER
STATE OF WASHINGTON
FILED

DATE: June 07, 2023

TIME: 8:15 AM

WSR 23-12-098

TAB 2

SCHOOL EMPLOYEES BENEFITS BOARD BY-LAWS

ARTICLE I

The Board and Its Members

1. **Board Function**—The School Employees Benefits Board (hereinafter “the SEBB” or “Board”) is created pursuant to RCW 41.05.740 within the Health Care Authority; the SEBB’s function is to design and approve insurance benefit plans for school district, educational service district, and charter school employees, and to establish eligibility criteria for participation in insurance benefit plans.
2. **Staff**—Health Care Authority staff shall serve as staff to the Board.
3. **Appointment**—The members of the Board shall be appointed by the Governor in accordance with RCW 41.05.740. A Board member whose term has expired but whose successor has not been appointed by the Governor may continue to serve until replaced.
4. **Board Composition**—The composition of the nine-member Board shall be in accordance with RCW 41.05.740. All nine members may participate in discussions, make and second motions, and vote on motions.
5. **Board Compensation**—Members of the Board shall be compensated in accordance with RCW [43.03.250](#) and shall be reimbursed for their travel expenses while on official business in accordance with RCW [43.03.050](#) and [43.03.060](#).

ARTICLE II

Board Officers and Duties

1. **Chair of the Board**—The Health Care Authority Director or his or her designee shall serve as Chair of the Board and shall conduct meetings of the Board. The Chair shall have all powers and duties conferred by law and the Board’s By-laws. If the regular Chair cannot attend a regular or special meeting, the Health Care Authority Director may designate another person to serve as temporary Chair for that meeting. A temporary Chair designated for a single meeting has all of the rights and responsibilities of the regular Chair.
2. **Vice Chair of the Board**—In December 2017, and each January beginning in 2019, the Board shall select from among its members a Vice Chair. If the Vice Chair position becomes vacant for any reason, the Board shall select a new Vice Chair for the remainder of the year. The Vice Chair shall preside at any regular or special meeting of the Board in the absence of a regular or temporary Chair.

ARTICLE III

Board Committees **(RESERVED)**

ARTICLE IV
Board Meetings

1. Application of Open Public Meetings Act—Meetings of the Board shall be at the call of the Chair and shall be held at such time, place, and manner to efficiently carry out the Board’s duties. All Board meetings shall be conducted in accordance with the Open Public Meetings Act, Chapter 42.30 RCW, but the Board may enter into an executive session as permitted by the Open Public Meetings Act.
2. Regular and Special Board Meetings—The Chair shall propose an annual schedule of regular Board meetings for adoption by the Board. The schedule of regular Board meetings, and any changes to the schedule, shall be filed with the State Code Reviser’s Office in accordance with RCW 42.30.075. The Chair may cancel a regular Board meeting at his or her discretion, including the lack of sufficient agenda items. The Chair may call a special meeting of the Board at any time and proper notice must be given of a special meeting as provided by the Open Public Meetings Act, RCW 42.30.
3. No Conditions for Attendance—A member of the public is not required to register his or her name or provide other information as a condition of attendance at a Board meeting.
4. Public Access—Board meetings shall be held in a location that provides reasonable access to the public including the use of accessible facilities.
5. Meeting Minutes and Agendas—The agenda for an upcoming meeting shall be made available to the Board and the interested members of the public at least 24 hours prior to the meeting date or as otherwise required by the Open Public Meetings Act. Agendas may be sent by electronic mail and shall also be posted on the HCA website. An audio recording (or other generally-accepted electronic recording) shall be made of each meeting. HCA staff will provide minutes summarizing each meeting from the audio recording. Summary minutes shall be provided to the Board for review and adoption at a subsequent Board meeting.
6. Attendance—Board members shall inform the Chair with as much notice as possible if unable to attend a scheduled Board meeting. Board staff preparing the minutes shall record the attendance of Board members in the minutes.

ARTICLE V
Meeting Procedures

1. Quorum—Five voting members of the Board shall constitute a quorum for the transaction of business. No final action may be taken in the absence of a quorum. The Chair may declare a meeting adjourned in the absence of a quorum necessary to transact business.
2. Order of Business—The order of business shall be determined by the agenda.
3. Teleconference Permitted—A Board member may attend a meeting in person or, by special arrangement and advance notice to the Chair, by telephone conference call or video conference when in-person attendance is impracticable.

4. Public Testimony—The Board actively seeks input from the public at large, from enrollees served by the SEBB Program, and from other interested parties. Time is reserved for public testimony at each regular meeting, generally at the end of the agenda. Opportunity for public testimony at Board meetings shall also be made available immediately before the Board’s vote on a resolution. At the direction of the Chair, opportunities for public testimony may also be made available at other times during Board meetings. The Chair has authority to limit the time for public testimony, including the time allotted to each speaker, depending on the time available and the number of persons wishing to speak.
5. Motions and Resolutions—All actions of the Board shall be expressed by motion or resolution. No motion or resolution shall have effect unless passed by the affirmative votes of a majority of the Board members present and eligible to vote, or in the case of a proposed amendment to the By-laws, a 2/3 majority of the Board .
6. Representing the Board’s Position on an Issue—No Board member may endorse or oppose an issue purporting to represent the Board or the opinion of the Board on the issue unless the majority of the Board approve of such position.
7. Manner of Voting—On motions, resolutions, or other matters a voice vote may be used. At the discretion of the Chair, or upon request of a Board member, a roll call vote may be conducted. Proxy votes are not permitted, but the prohibition of proxy votes does not prevent a temporary Chair designated by the Health Care Authority Director from voting.
8. State Ethics Law and Recusal—Board members are subject to the requirements of the Ethics in Public Service Act, Chapter 42.52 RCW. A Board member shall recuse himself or herself from casting a vote as necessary to comply with the Ethics in Public Service Act.
9. Parliamentary Procedure—All rules of order not provided for in these By-laws shall be determined in accordance with the most current edition of Robert’s Rules of Order Newly Revised. Board staff shall ensure a copy of *Robert’s Rules* is available at all Board meetings.
10. Civility—While engaged in Board duties, Board members conduct shall demonstrate civility, respect, and courtesy toward each other, HCA staff, and the public and shall be guided by fundamental tenets of integrity and fairness.

ARTICLE VI
Amendments to the By-Laws and Rules of Construction

1. Two-thirds majority required to amend—The SEBB By-laws may be amended upon a two-thirds (2/3) majority vote of the Board.
2. Liberal construction—All rules and procedures in these By-laws shall be liberally construed so that the public’s health, safety, and welfare shall be secured in accordance with the intents and purposes of applicable State laws and regulations.

TAB 3

Draft
School Employees Benefits Board
Meeting Minutes

June 6, 2024
Health Care Authority
Sue Crystal Rooms A & B
Olympia, Washington
9:00 a.m. – 11:30 a.m.

The Briefing Book with the complete presentations and an audio recording of the meeting can be found at:
<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

Members Present in Olympia

Lou McDermott
Dawna Hansen-Murray
Kerry Schaefer
Myra Johnson
Pamela Kruse
Amy Griffin

Members Present via Zoom

Alison Poulsen
Omeid Heidari
Terri House

Members Absent

None

SEB Board Counsel

Katy Hatfield, AAG (in person)

Call to Order

Lou McDermott, Chair, called the meeting to order at 9:00 a.m. Sufficient members were present to allow a quorum. Board members and the public were able to attend either in person or virtually via Zoom.

Meeting Overview

David Iseminger, Director of the Employees and Retirees Benefits (ERB) Division provided an overview of the agenda.

Approval of Meeting Minutes

Pamela Kruse moved, and Dawna Hansen-Murray seconded a motion to approve the May 2, 2024 meeting minutes. Minutes were approved as written by unanimous vote.

General Public Comment

There were no public comments given at this meeting.

An audio recording for the June 6, 2024 SEB Board meeting can be found at:

<https://www.hca.wa.gov/about-hca/programs-and-initiatives/school-employees-benefits-board-sebb-program/meetings-and-materials>

Next Meeting

June 20, 2024

Starting time 9:00 a.m.

Preview of June 20, 2024 SEB Board Meeting

Dave Iseminger, Director, Employees and Retirees Benefits (ERB) Division, provided an overview of potential agenda topics for the June 20, 2024 meeting.

Executive Session

Pursuant to RCW 42.30.110(1)(L), the Board met in in Executive Session to consider proprietary or confidential nonpublished information related to the development, acquisition, or implementation of state purchased health care services as provided in RCW 41.05.026. The Executive Session began at 9:07 a.m. and concluded at 10:11 a.m.

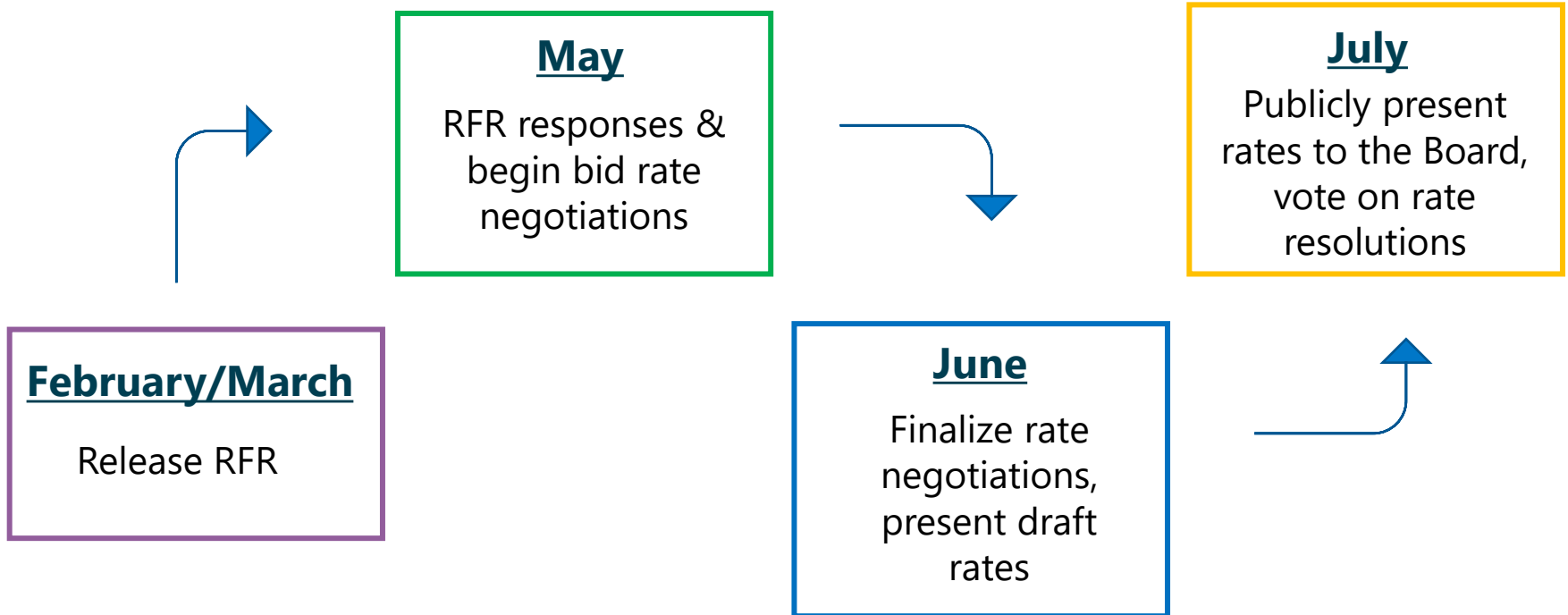
Meeting was adjourned at 10:12 a.m.

TAB 4

Annual Procurement Update for 2025 Plan Year

Christine Davis
Procurement Manager
Employees and Retirees Benefits Division
June 20, 2024

Annual Renewal Timeline



*RFR: Request for Renewal

Overview

- ▶ IRS High Deductible Health Plan (HDHP) update
- ▶ Kaiser Permanente Northwest (KPNW)
- ▶ Kaiser Foundation Health Plan of Washington (KPWA)
- ▶ Premera Blue Cross (Premera)
- ▶ Uniform Medical Plan (UMP)

IRS HDHP Update

- ▶ IRS sets the inflation adjusted amounts for Health Savings Accounts through: www.irs.gov
 - ▶ [RP-2024-25 \(irs.gov\)](https://www.irs.gov/irb/2024-25)
- ▶ For UMP, the SEB Board approved Resolution 2023-06

IRS annual deductible minimum (no less than)		
	2024	2025
Individual	\$1,600	\$1,650
Family	\$3,200	\$3,300

Kaiser Foundation Health Plan of the Northwest (KPNW) Benefit Changes

Kaiser Northwest State Mandates

- ▶ **House Bill 1979:** Reducing the Cost of Inhalers and Epinephrine Autoinjectors:
 - ▶ Starting with the 2025 plan year, caps the total out-of-pocket cost for a 30-day supply of
 - ▶ At least one inhaled corticosteroid **and** one inhaled corticosteroid combination product at \$35; and
 - ▶ At least one epinephrine autoinjector product containing at least two autoinjectors at \$35
- ▶ **Senate Bill 6127:** Increasing Access to Human Immunodeficiency Virus Postexposure Prophylaxis (PEP) Drugs or Therapies:
 - ▶ Starting with the 2025 plan year, prohibits health plans and Medicaid from imposing cost-sharing or prior authorization requirements for **at least** one full PEP drug regime

Kaiser Foundation Health Plan of Washington* (KPWA) Benefit Changes

*Including Kaiser Foundation Health Plan of
Washington Options

Kaiser Washington Mandates

- ▶ **House Bill 1979:** Reducing the Cost of Inhalers and Epinephrine Autoinjectors:
 - ▶ Starting with the 2025 plan year, caps the total out-of-pocket cost for a 30-day supply of
 - ▶ At least one inhaled corticosteroid **and** one inhaled corticosteroid combination product at \$35; and
 - ▶ At least one epinephrine autoinjector product containing at least two autoinjectors at \$35
- ▶ **Senate Bill 6127:** Increasing Access to Human Immunodeficiency Virus Postexposure Prophylaxis (PEP) Drugs or Therapies:
 - ▶ Starting with the 2025 plan year, prohibits health plans and Medicaid from imposing cost-sharing or prior authorization requirements for **at least** one full PEP drug regime

Kaiser Washington Book of Business Changes

▶ **Advanced Care at Home (ACAH)**

- ▶ Implemented in 2023
- ▶ Removing for 2025
- ▶ Members will have access to services at home via their care providers, as available
- ▶ Plan cost shares (inpatient, outpatient, pharmacy) will apply based on the service provided

Kaiser Washington Book of Business Changes (*cont.*)

- ▶ **End Stage Renal Disease (ESRD)/dialysis benefit:**
 - ▶ Individuals who have ESRD qualify for Medicare after a 90-day waiting period
 - ▶ Once an ESRD member becomes eligible for Medicare, Kaiser Washington may add coverage that would include waiving cost shares and reimbursing members for their cost of the standard Medicare Part B monthly premium

Kaiser Washington SoundChoice Plan Urgent Care Benefit

Cost share	Network Urgent Care Center 2024	Network Provider's Office 2024	Network Urgent Care Center or Network Provider's Office 2025
Deductible Applies	no	yes	yes
Primary Care Copay	\$30	\$30	\$20
Specialty Copay	\$30	\$30	\$30
Coinsurance	no	15%	15%

Premera Blue Cross Benefit Changes

Premera Blue Cross State Mandates

- ▶ **House Bill 1979:** Reducing the Cost of Inhalers and Epinephrine Autoinjectors:
 - ▶ Starting with the 2025 plan year, caps the total out-of-pocket cost for a 30-day supply of
 - ▶ At least one inhaled corticosteroid **and** one inhaled corticosteroid combination product at \$35; and
 - ▶ At least one epinephrine autoinjector product containing at least two autoinjectors at \$35
- ▶ **Senate Bill 6127:** Increasing Access to Human Immunodeficiency Virus Postexposure Prophylaxis (PEP) Drugs or Therapies:
 - ▶ Starting with the 2025 plan year, prohibits health plans and Medicaid from imposing cost-sharing or prior authorization requirements for **at least** one full PEP drug regime

Premera Blue Cross

▶ Service area change:

▶ Premera High & Standard PPO plan:

▶ Standard is exiting Jefferson county and both High/Standard plans are exiting Clallam and Mason counties

→ Members impacted by this change will have the option to select a different UMP plan within the portfolio (Achieve 1, Achieve 2, or High Deductible)

▶ Premera Blue Cross HMO:

▶ no change

▶ Benefit changes:

▶ None for medical or pharmacy

Uniform Medical Plan Benefit Changes

Uniform Medical Plan

▶ Federal mandate:

- ▶ Increasing deductible to HD plan

▶ State mandate:

- ▶ **House Bill 1979:** Reducing the Cost of Inhalers and Epinephrine Autoinjectors:
 - ▶ Starting with the 2025 plan year, caps the total out-of-pocket cost for a 30-day supply of
 - At least one inhaled corticosteroid **and** one inhaled corticosteroid combination product at \$35; and
 - At least one epinephrine autoinjector product containing at least two autoinjectors at \$35
- ▶ **Senate Bill 6127:** Increasing Access to Human Immunodeficiency Virus Postexposure Prophylaxis (PEP) Drugs or Therapies:
 - ▶ Starting with the 2025 plan year, prohibits health plans and Medicaid from imposing cost-sharing or prior authorization requirements for **at least** one full PEP drug regime

Uniform Medical Plan

- ▶ On May 2, 2024, the SEB Board approved resolution 2024-08, UMP diagnostic and supplemental breast exam coverage:
 - ▶ Beginning January 1, 2025, Diagnostic and supplemental breast exams to be covered without member cost share to Uniform Medical Plan (UMP) members. UMP High Deductible members need to meet their deductible before the plan will pay any portion of the claim

Uniform Medical Plan (*cont.*)

▶ Service area change

- ▶ UMP Plus - Puget Sound High Value Network (PSHVN)
 - ▶ Confluence Health is leaving the network for 2025
 - ▶ As a result, the PSHVN is exiting Chelan and Douglas counties
 - ➔ Members impacted by this change will have the option to select a different UMP plan within the portfolio (Achieve 1, Achieve 2, or High Deductible)

▶ This service area change impacts:

- ▶ SEBB Program members – Chelan 331 & Douglas 237
- ▶ Approximately 1,000 members between both the SEBB & PEBB Programs

Uniform Medical Plan (*cont.*)

UMP Plus plan(s)	Service Area for 2025
Puget Sound High Value Network	King, Kitsap, Pierce, Snohomish, Yakima
UW Medicine Accountable Care Network	Benton, Franklin, King, Pierce, Skagit, Snohomish, Spokane, Thurston

Questions?

Christine Davis, Procurement Manager
Employees and Retirees Benefits Division
Christine.Davis@hca.wa.gov

Appendix

Resolution SEBB 2023-06

UMP High Deductible IRS Plan Minimum Deductible

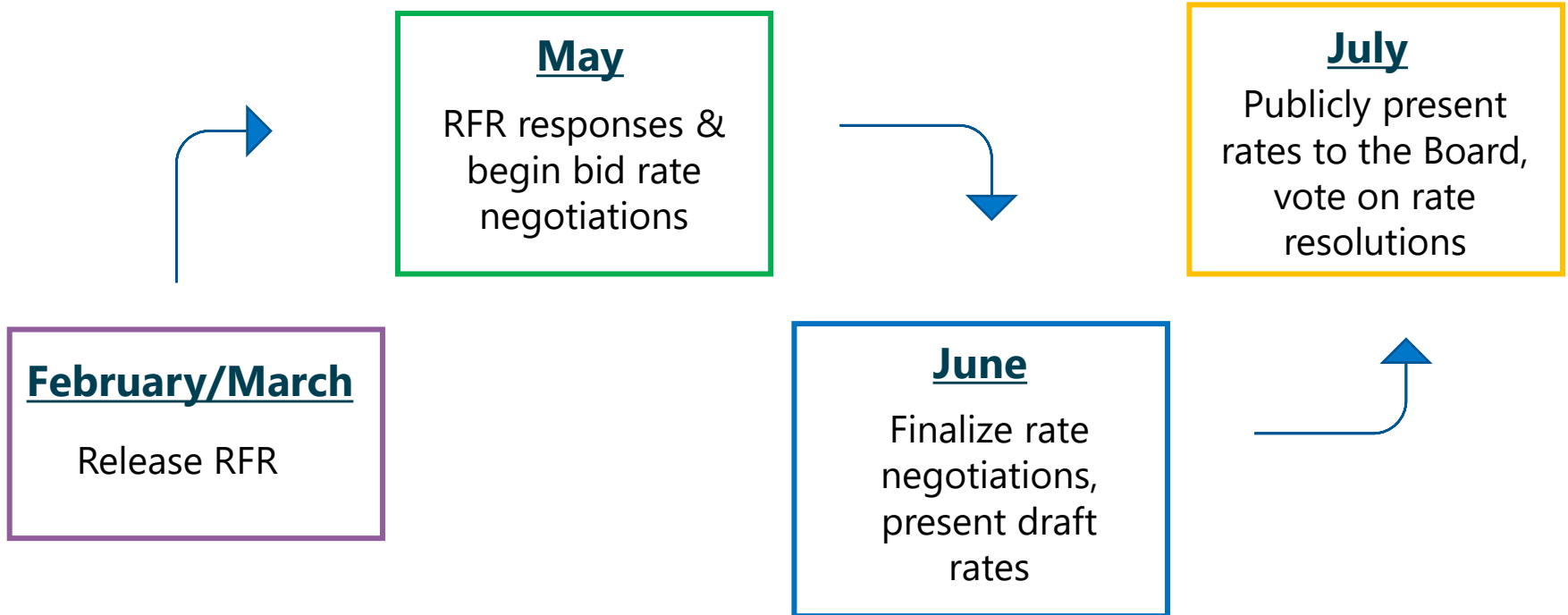
For plan years beginning on or after January 1, 2024, HCA shall set the annual deductible for the UMP High Deductible health plan at the minimum annual deductible level established by the Internal Revenue Service (IRS) to qualify the plan as a high deductible health plan.

TAB 5

2025 SEBB Premiums

Tanya Deuel
ERB Finance Manager
Financial Services Division
June 20, 2024

Annual Renewal Timeline



*RFR: Request for Renewal

Employee Premiums

Employer Medical Contribution (EMC)

Sample Illustration

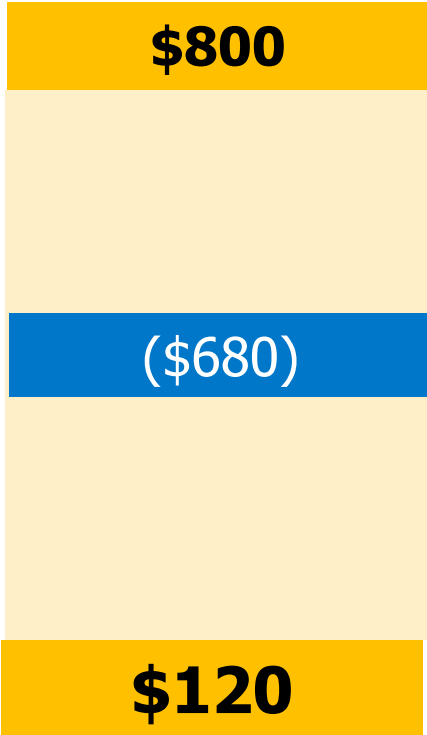
UMP Achieve 2 Bid Rate

X
85%

EMC

=

Employee Contribution



Determining Employee Premiums

Sample Illustration

Plan bid rates



EMC


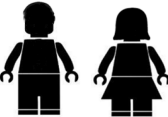
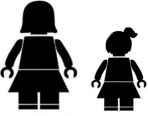
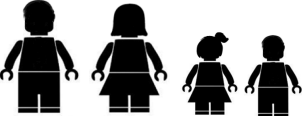


Employee contribution



Determining Employee Premiums by Tier

Sample Illustration

Plan		A	B	C
Employee contribution		\$120	\$70	\$45
Tiers	✘			
Tier 1	1 	\$120	\$70	\$45
Tier 2	2 	\$240	\$140	\$90
Tier 3	1.75 	\$210	\$123	\$79
Tier 4	3 	\$360	\$210	\$135

*Tiers 3 and 4 do not change when you have one child or multiple children covered.

Employer Premiums & Employee Contribution

		Proposed 2025		
		Bid Rate	Employer Contribution	Employee Contribution
KPNW	KPNW 1	\$772.99	\$710	\$63
	KPNW 2	\$808.01	\$710	\$98
	KPNW 3	\$974.11	\$710	\$265
KPWA	SoundChoice	\$831.92	\$710	\$122
	Core 1	\$733.00	\$710	\$23
	Core 2	\$764.74	\$710	\$55
	Core 3	\$917.64	\$710	\$208
KPWAO	Summit 1	\$749.38	\$710	\$40
	Summit 2	\$823.24	\$710	\$114
	Summit 3	\$979.95	\$710	\$270
Premera	High	\$844.66	\$710	\$135
	HMO	\$726.48	\$710	\$17
	Standard	\$788.40	\$710	\$79
UMP	Achieve 1	\$749.09	\$710	\$40
	Achieve 2	\$834.29	\$710	\$125
	Plus	\$813.41	\$710	\$104
	HDHP	\$730.70	\$710	\$21

EMC (Employer Medical Contribution) is on a Per Adult Unit Per Month (PAUPM) basis. Employee contributions and EMC are rounded to the nearest whole dollar.



Employee Premiums

		Subscriber only		Year-over-year change		Enrollment as of April 2024	
		2024	Proposed 2025	\$	%	Members	% of Total
KPNW	KPNW 1	\$67	\$63	(\$4)	-6%	2,414	0.9%
	KPNW 2	\$105	\$98	(\$7)	-7%	3,683	1.3%
	KPNW 3	\$196	\$265	\$69	35%	3,015	1.1%
KPWA	SoundChoice	\$115	\$122	\$7	6%	23,564	8.4%
	Core 1	\$48	\$23	(\$25)	-52%	7,897	2.8%
	Core 2	\$98	\$55	(\$43)	-44%	11,700	4.2%
	Core 3	\$149	\$208	\$59	40%	3,327	1.2%
KPWAO	Summit 1	\$100	\$40	(\$60)	-60%	5,470	2.0%
	Summit 2	\$143	\$114	(\$29)	-20%	10,258	3.7%
	Summit 3	\$237	\$270	\$33	14%	6,590	2.4%
Premera	High	\$115	\$135	\$20	17%	28,532	10.2%
	HMO	\$20	\$17	(\$3)	-15%	3,985	1.4%
	Standard	\$64	\$79	\$15	23%	38,244	13.7%
UMP	Achieve 1	\$44	\$40	(\$4)	-9%	43,505	15.6%
	Achieve 2	\$113	\$125	\$12	11%	57,640	20.6%
	Plus	\$86	\$104	\$18	21%	14,364	5.1%
	HDHP	\$21	\$21	\$0	0%	15,477	5.5%

Employee contributions are rounded to the nearest whole dollar.

2025 Employee Premiums by Tier

		Subscriber	Subscriber & spouse/SRDP*	Subscriber & Child(ren)	Subscriber, spouse/SRDP*, & child(ren)
KPNW	KPNW 1	\$63	\$126	\$110	\$189
	KPNW 2	\$98	\$196	\$172	\$294
	KPNW 3	\$265	\$530	\$464	\$795
KPWA	SoundChoice	\$122	\$244	\$214	\$366
	Core 1	\$23	\$46	\$40	\$69
	Core 2	\$55	\$110	\$96	\$165
	Core 3	\$208	\$416	\$364	\$624
KPWAO	Summit 1	\$40	\$80	\$70	\$120
	Summit 2	\$114	\$228	\$200	\$342
	Summit 3	\$270	\$540	\$473	\$810
Premera	High	\$135	\$270	\$236	\$405
	HMO	\$17	\$34	\$30	\$51
	Standard	\$79	\$158	\$138	\$237
UMP	Achieve 1	\$40	\$80	\$70	\$120
	Achieve 2	\$125	\$250	\$219	\$375
	Plus	\$104	\$208	\$182	\$312
	HDHP	\$21	\$42	\$37	\$63

Employee contributions are rounded to the nearest whole dollar.
SRDP = State registered domestic partner.

Life and AD&D, and Long-Term Disability (LTD) Premiums

- ▶ Basic Life and AD&D, and Employer-Paid LTD:
 - ▶ Employer funded
 - ▶ No rate change for 2025
- ▶ Supplemental Life and AD&D, and Employee-Paid LTD:
 - ▶ Employee funded
 - ▶ No rate change for 2025

Proposed Resolutions

Proposed Resolution SEBB 2024-09

Kaiser Foundation Plan of the Northwest (KPNW) 2025 Medical Premiums

The SEB Board authorizes the Kaiser Foundation Health Plan of the Northwest 2025 employee premiums.

Proposed Resolution SEBB 2024-10

Kaiser Foundation Health Plan of WA (KPWA) 2025 Medical Premiums

The SEB Board authorizes the Kaiser Foundation Health Plan of Washington 2025 employee premiums.

Proposed Resolution SEBB 2024-11

Kaiser Foundation Health Plan of WA Options (KPWA-O) 2025 Medical Premiums

The SEB Board authorizes the Kaiser Foundation Health Plan of Washington Options, Inc. 2025 employee premiums.

Proposed Resolution SEBB 2024-12

Premera 2025 Medical Premiums

The SEB Board authorizes the Premera 2025 employee premiums.

Proposed Resolution SEBB 2024-13

Uniform Medical Plan 2025 Medical Premiums

The SEB Board authorizes the Uniform Medical Plan (UMP) 2025 employee premiums.

Next Steps

HCA will ask the Board to take action on these premium resolutions at the July 10, 2024 meeting.

Questions?

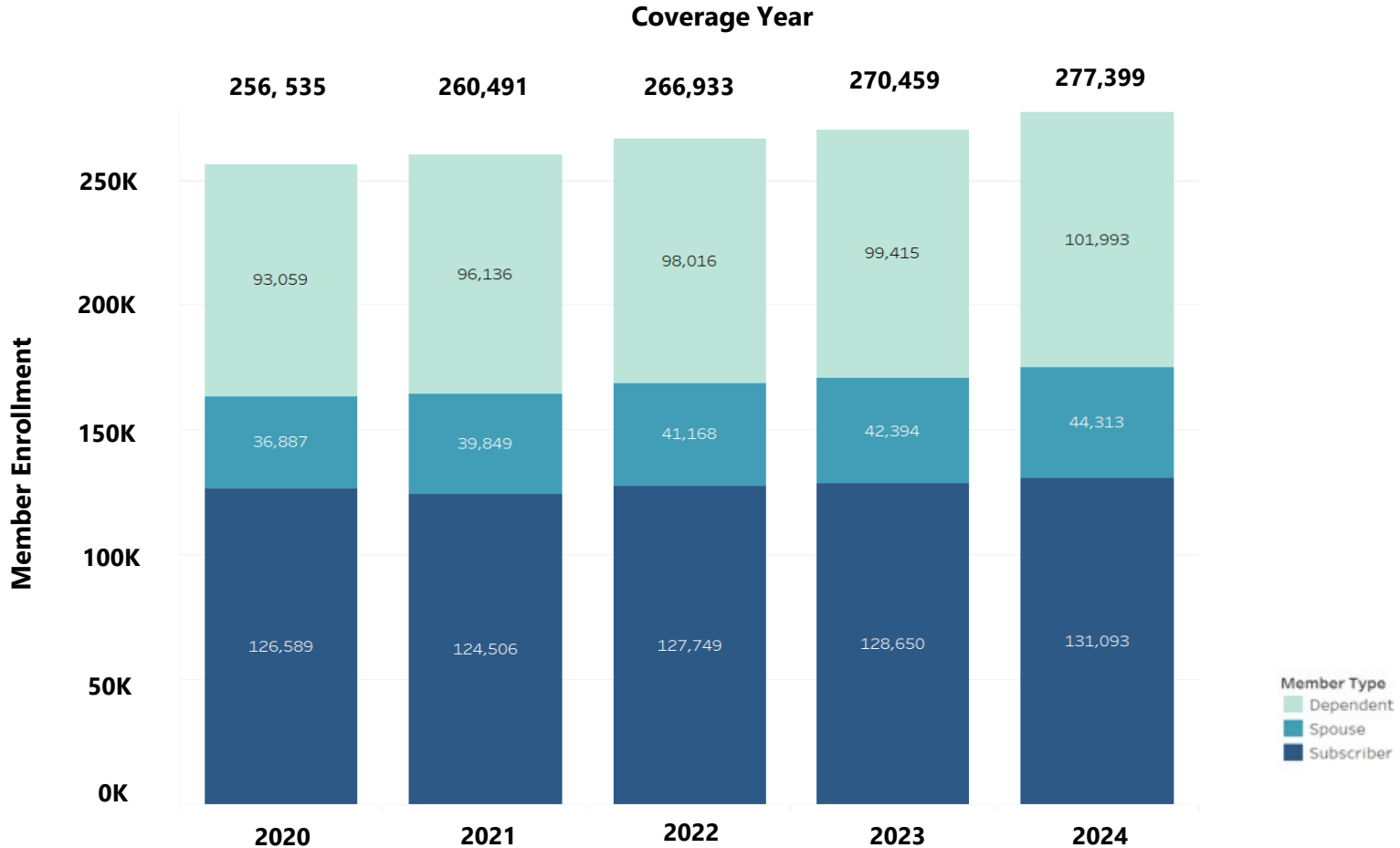
Tanya Deuel, ERB Finance Manager
Financial Services Division
Tanya.Deuel@hca.wa.gov

TAB 6

Retrospective Enrollment Review

John Partin
Benefit Strategy and Design Section Manager
Employees and Retirees Benefits Division
June 20, 2024

SEBB Program Historical Enrollment By Member Type

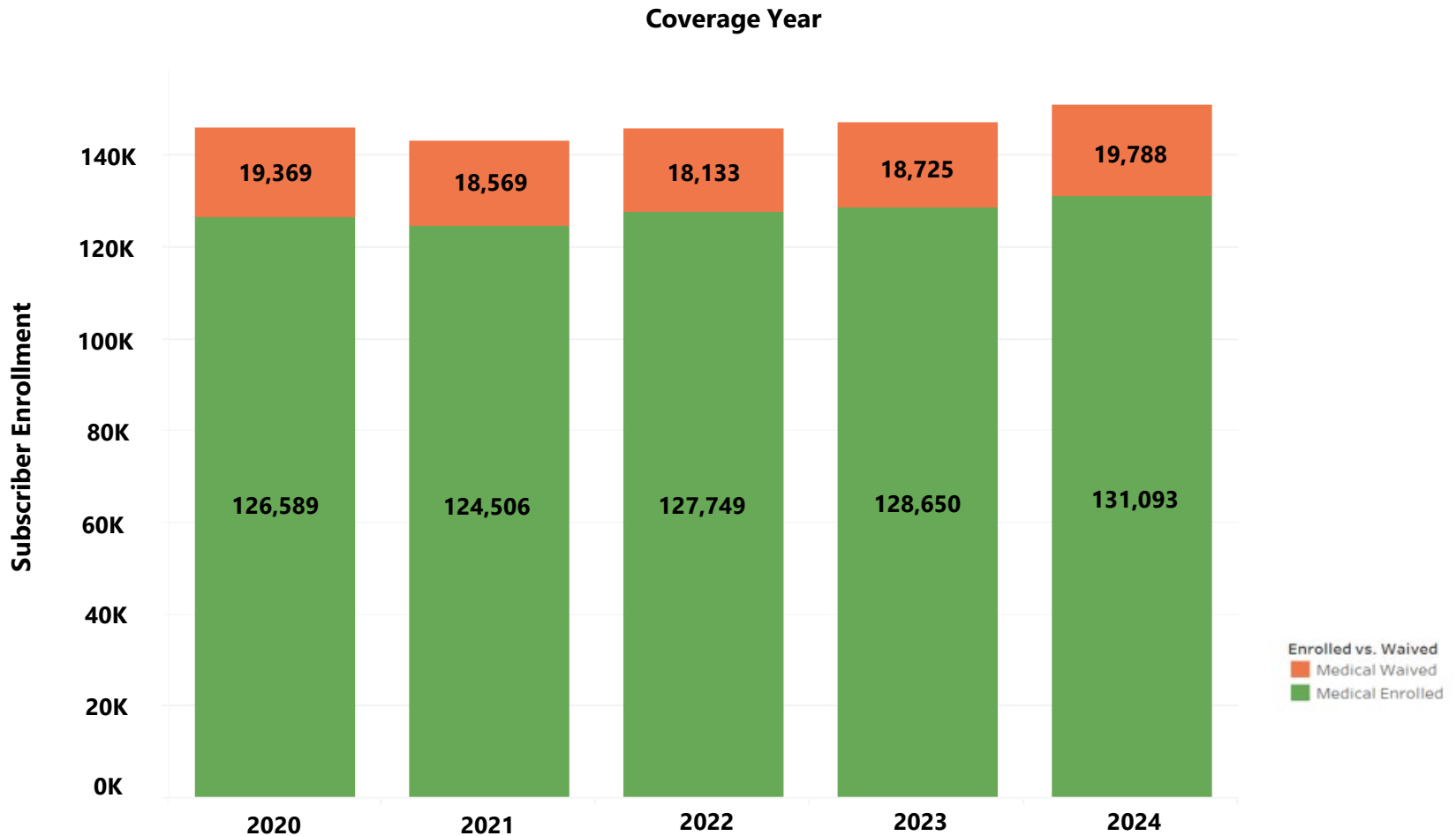


*Enrollment for the month of January for 2020 through 2024

SEBB Program Enrollment Trends

- ▶ Steady, consistent growth
 - ▶ Decrease in 2021
 - ▶ Likely due to
 - Dual enrollment
 - COVID impacts
 - ▶ No significant changes in numbers waiving coverage

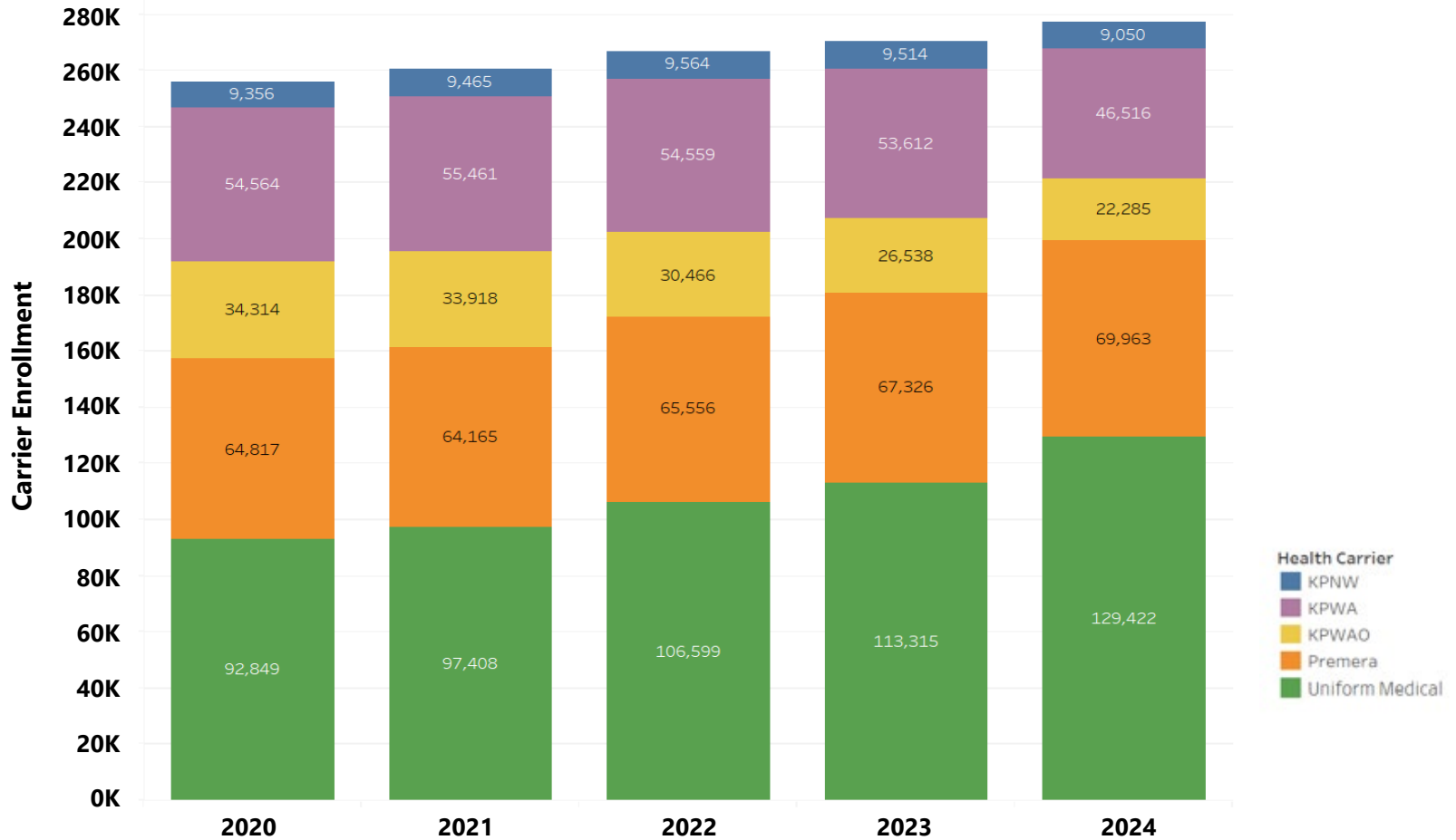
SEBB Program Subscriber Waived vs. Enrolled



*Enrollment for the month of January for 2020 through 2024

SEBB Program Historical Member Enrollment By Carrier

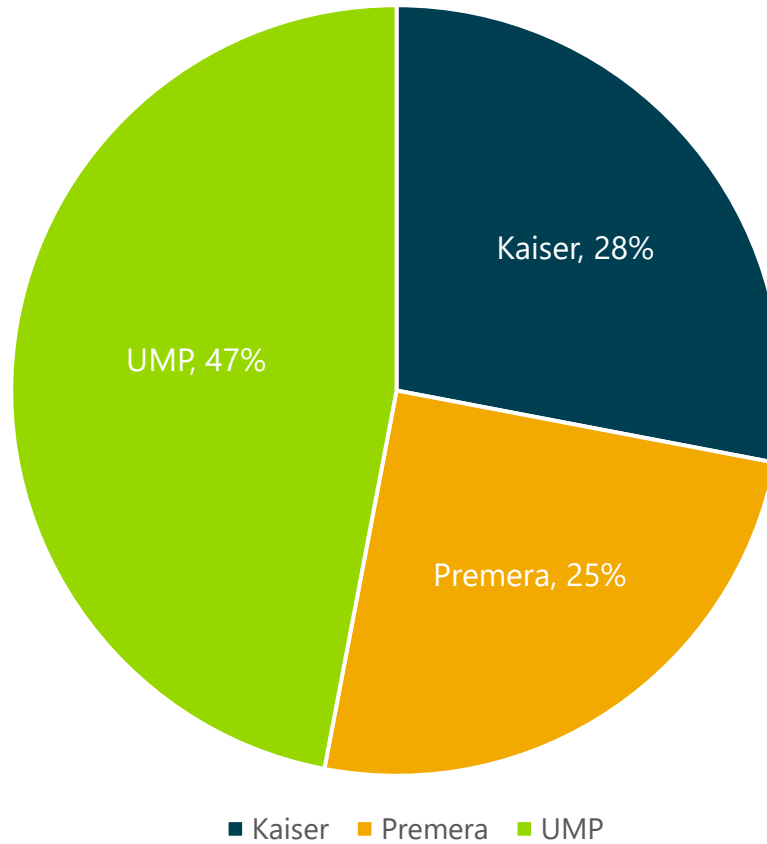
Coverage Year



*Enrollment for the month of January for 2020 through 2024

SEBB Program 2024 Enrollment By Carrier

Membership by Carrier

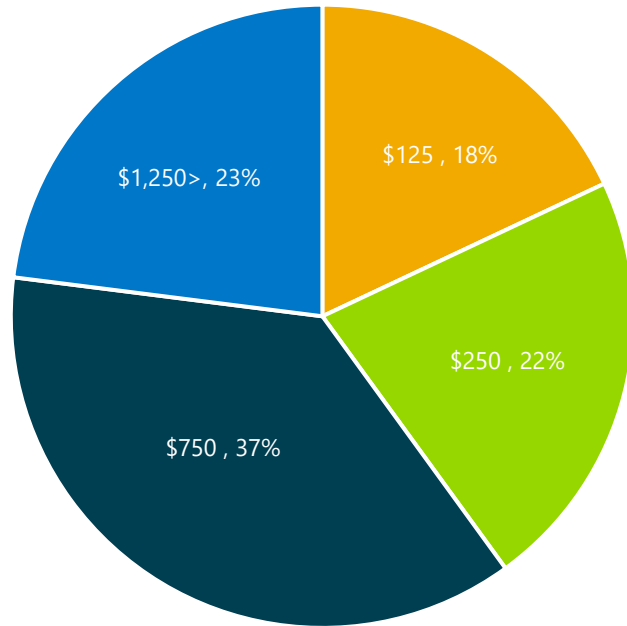


SEBB Program Membership by Carrier

- ▶ Notable drops in KPWA and KPNW in 2024
- ▶ Steady growth in Premera
 - ▶ Notable increase in Premera in 2024
- ▶ Sizable shift/growth in UMP in 2024

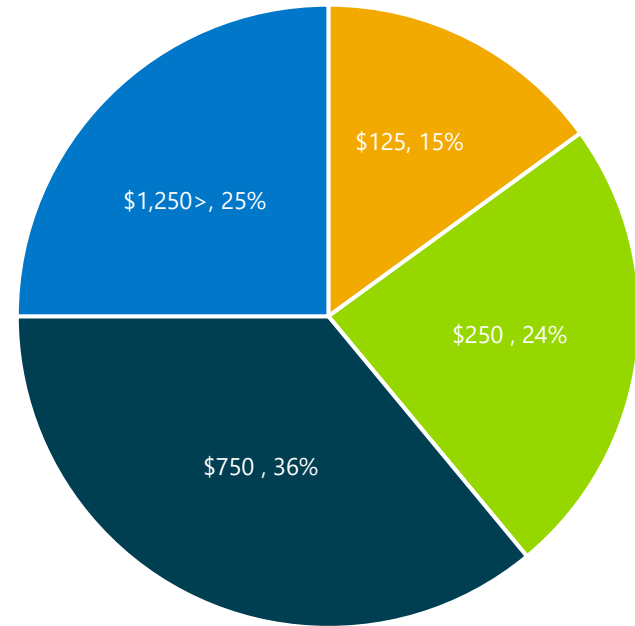
Deductible Selection

2021 Deductibles



■ Deductible ■ \$125 ■ \$250 ■ \$750 ■ \$1,250+

2024 Deductibles



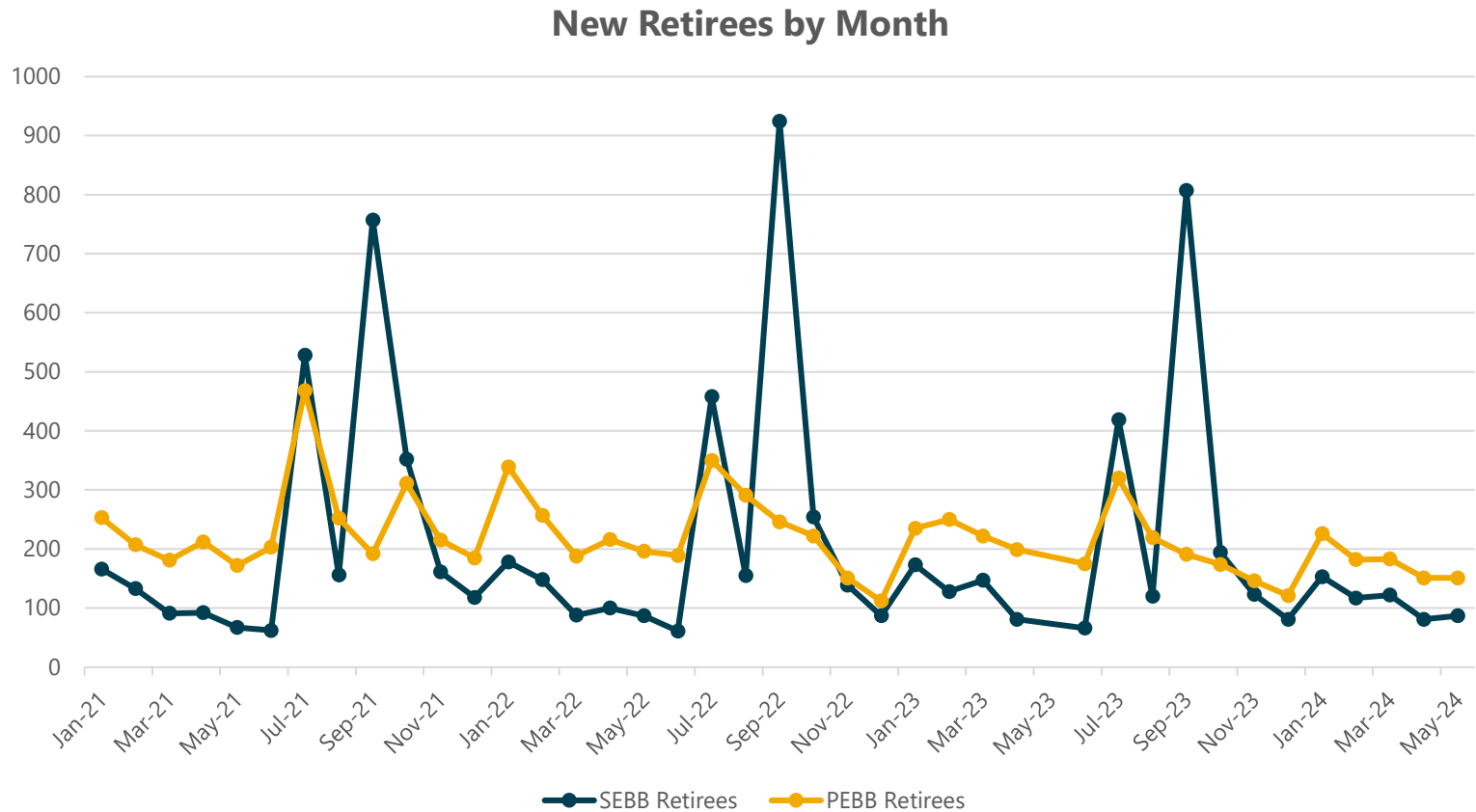
■ \$125 ■ \$250 ■ \$750 ■ \$1,250+

Plan and Deductible Selections

▶ Notable trends

- ▶ Shift from KPWA to UMP Achieve in the plans with higher deductibles (\$1,250-\$1,600)
- ▶ Increase in UMP Achieve 2 Plan (\$250)
- ▶ Shifting between Kaiser plans with lower deductibles
- ▶ Member selection of deductibles has been relatively stable
- ▶ Increase in UMP High Deductible Plan enrollment in 2024

New Retirees by Month



New Retirees

- ▶ Notable spikes in SEBB Program July - September each year
 - ▶ Likely driven by multiple factors
 - ▶ Coordination with retirement plan decisions
 - ▶ School calendar
- ▶ More consistent timing in PEBB Program
- ▶ Numbers include non-Medicare retirees

Questions?

John Partin, Benefits Strategy and Design
Section Manager

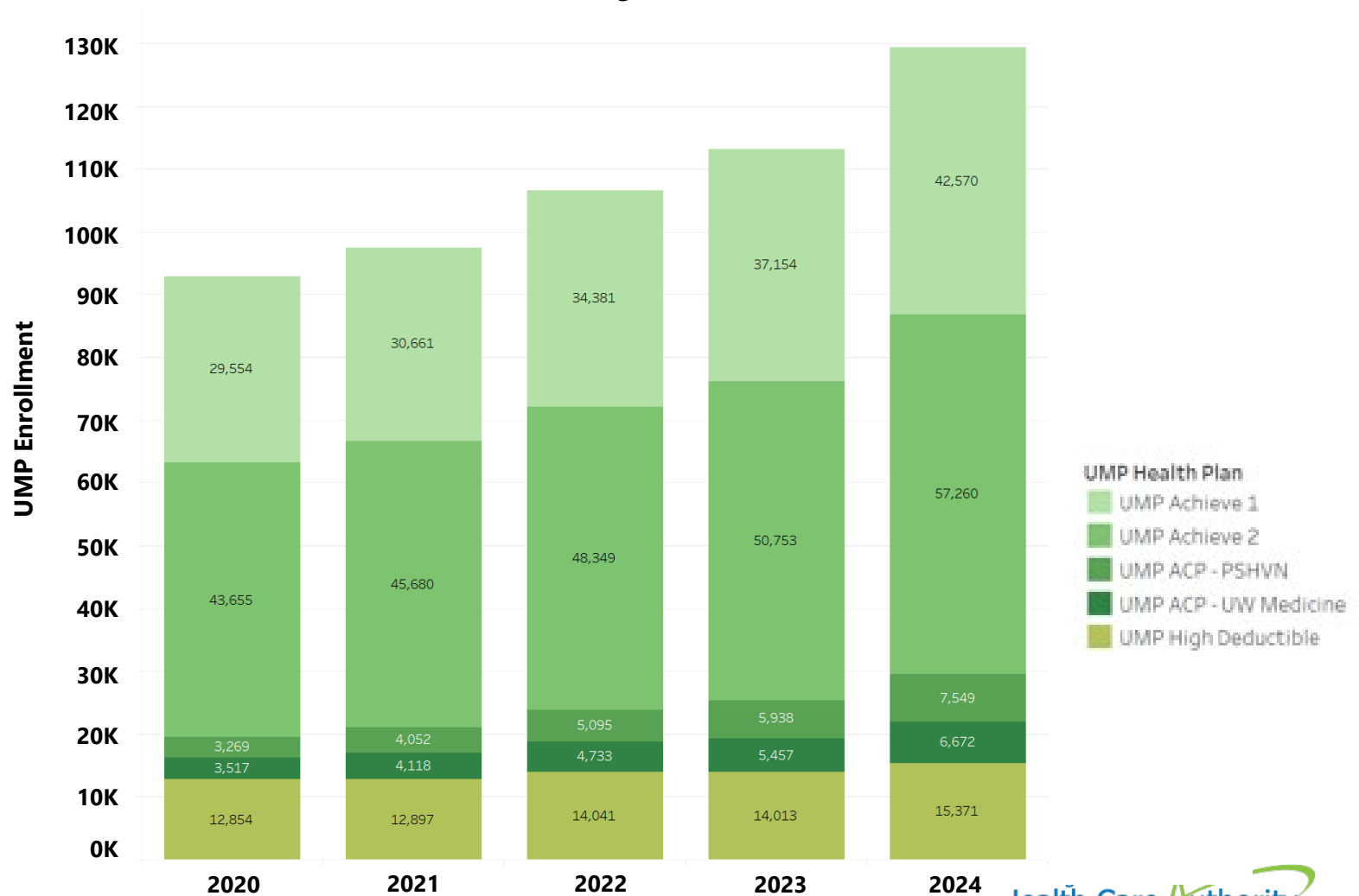
Employees and Retirees Benefits

John.Partin@hca.wa.gov

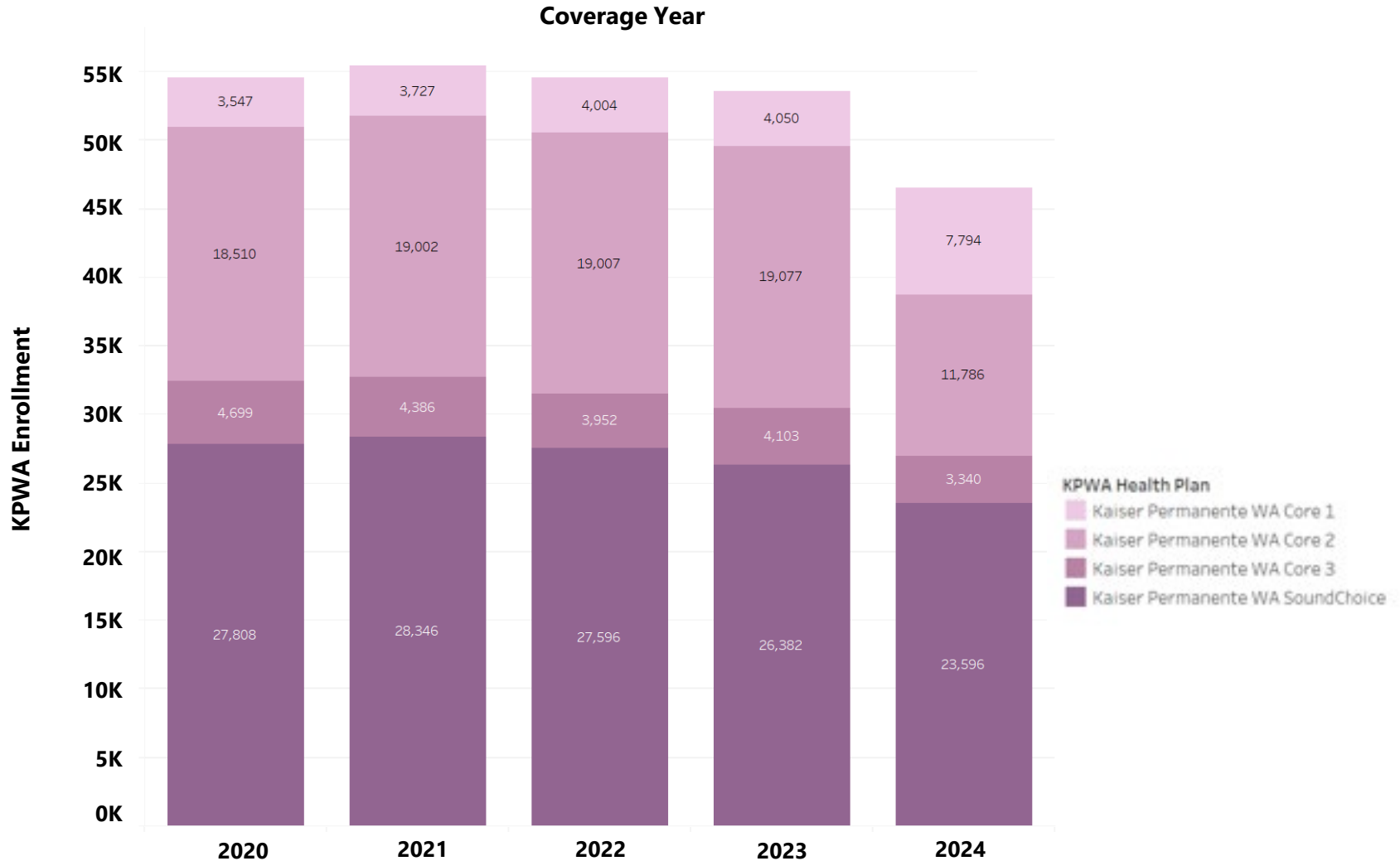
Appendix

SEBB Program Historical UMP Member Enrollment

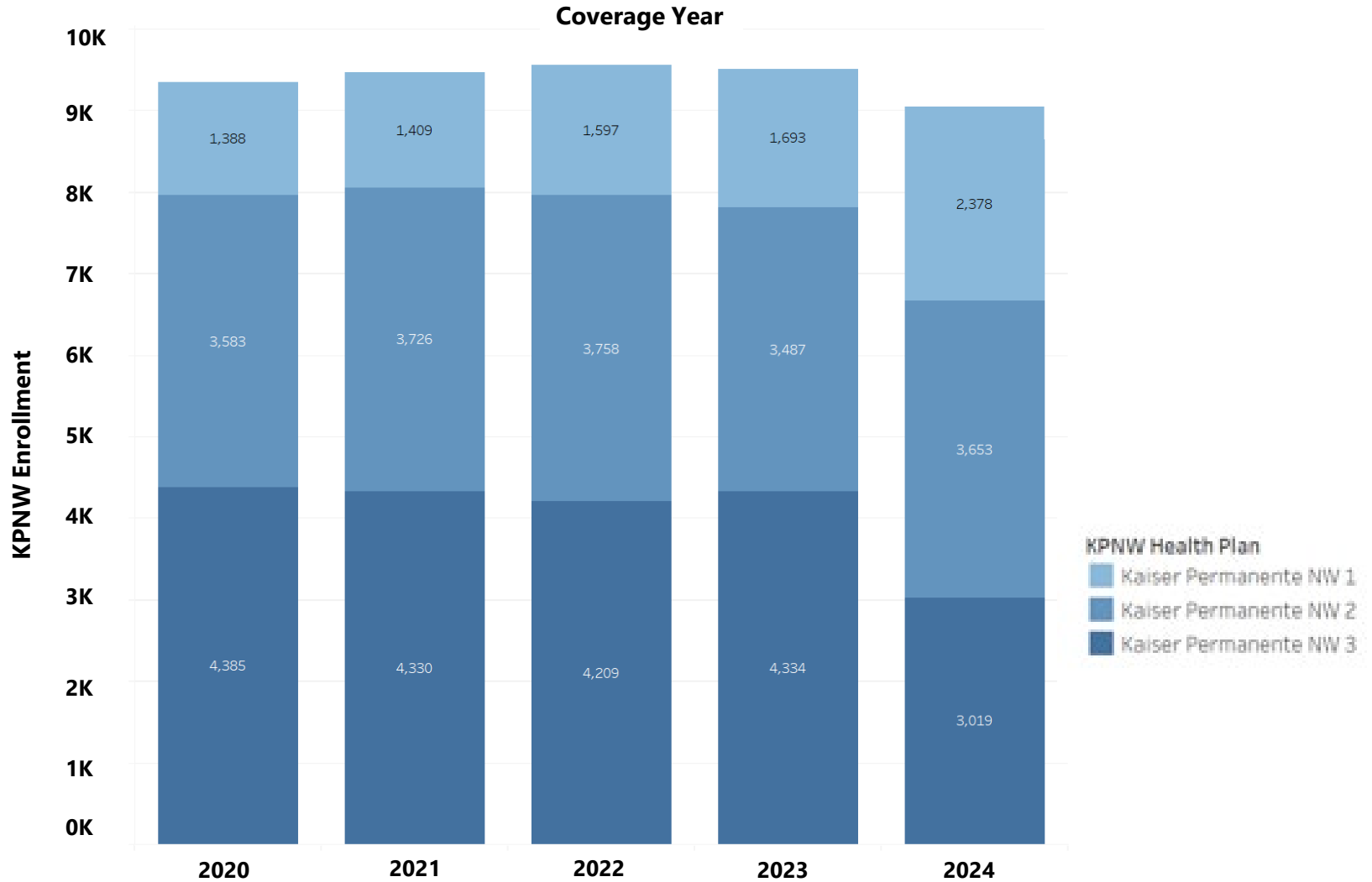
Coverage Year



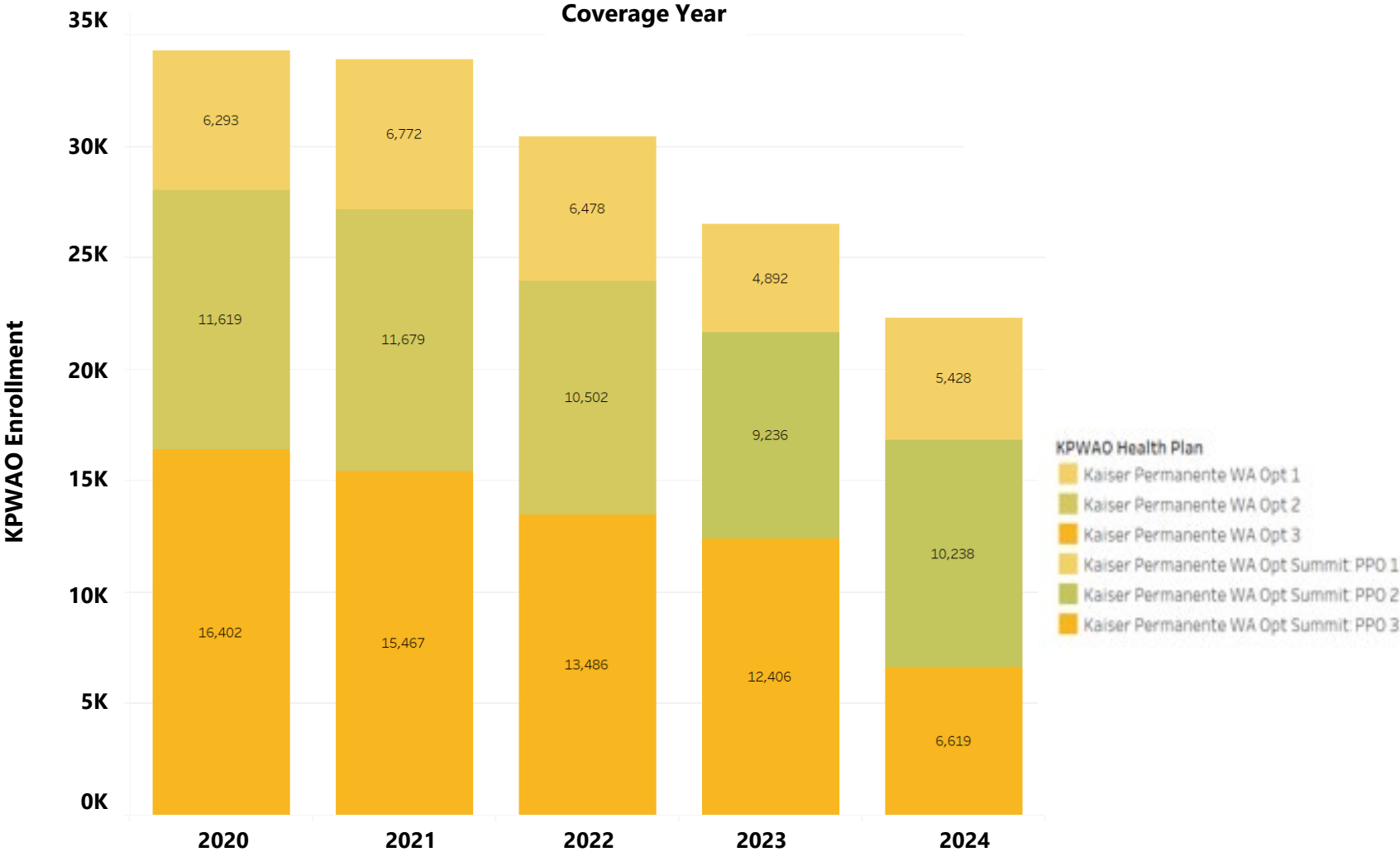
SEBB Program Historical KPWA Member Enrollment



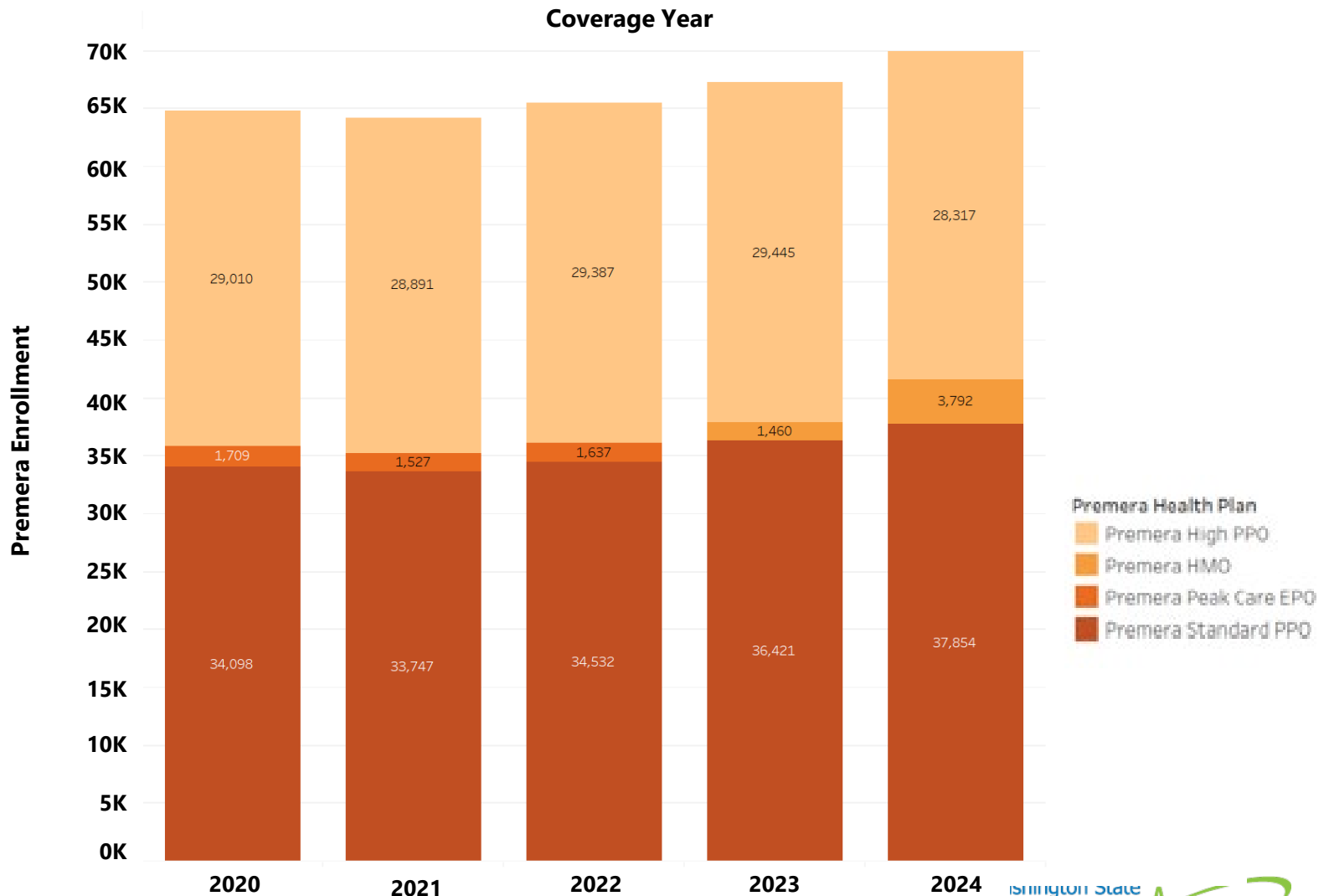
SEBB Program Historical KPNW Member Enrollment



SEBB Program Historical KPWAO Member Enrollment



SEBB Program Historical Premera Member Enrollment



TAB 7



STATE OF WASHINGTON
HEALTH CARE AUTHORITY
626 8th Avenue SE • PO Box 45502 • Olympia, Washington 98504-5502

SEB BOARD MEETING SCHEDULE

2025 School Employees Benefits (SEB) Board Meeting Schedule

The SEB Board meetings will be held at the Health Care Authority, Sue Crystal Rooms A & B, 626 8th Avenue SE, Olympia, WA 98501.

January 23, 2025 (Board Retreat) - starting at 9:00 a.m.*

March 6, 2025 - starting at 9:00 a.m.

April 3, 2025 - starting at 9:00 a.m.

May 8, 2025 - starting at 9:00 a.m.

June 5, 2025 - starting at 9:00 a.m.

June 18, 2025 - starting at 9:00 a.m.

July 9, 2025 - starting at 9:00 a.m.

July 16, 2025 - starting at 9:00 a.m.

July 23, 2025 - starting at 9:00 a.m.

July 30, 2025 - starting at 9:00 a.m.

*Meeting times are tentative

If you are a person with a disability and need a special accommodation, please contact the Employees and Retirees Benefits (ERB) Board Operations Manager at 360-725-9484.

06/14/2024