



School Employees Benefits Board (SEBB) Program
SEBB Continuation Coverage Edition October 2024

Open enrollment is October 28 to November 25, 2024

Find forms and other helpful tools on the *Open enrollment* webpage at hca.wa.gov/sebb-oe. This is your opportunity to make changes to your benefits for 2025. During open enrollment, you may:

➔ **Enroll** in medical, dental, and vision coverage
➔ **Make changes** to your benefits

➔ **Add or remove dependents**
➔ **Attest** to the spousal coverage premium surcharge

! **Premera High PPO, Standard PPO, and UMP Plus–PSHVN have service area changes.** If your plan will no longer be available, you must choose a new plan by November 25.

Tips for a smooth open enrollment

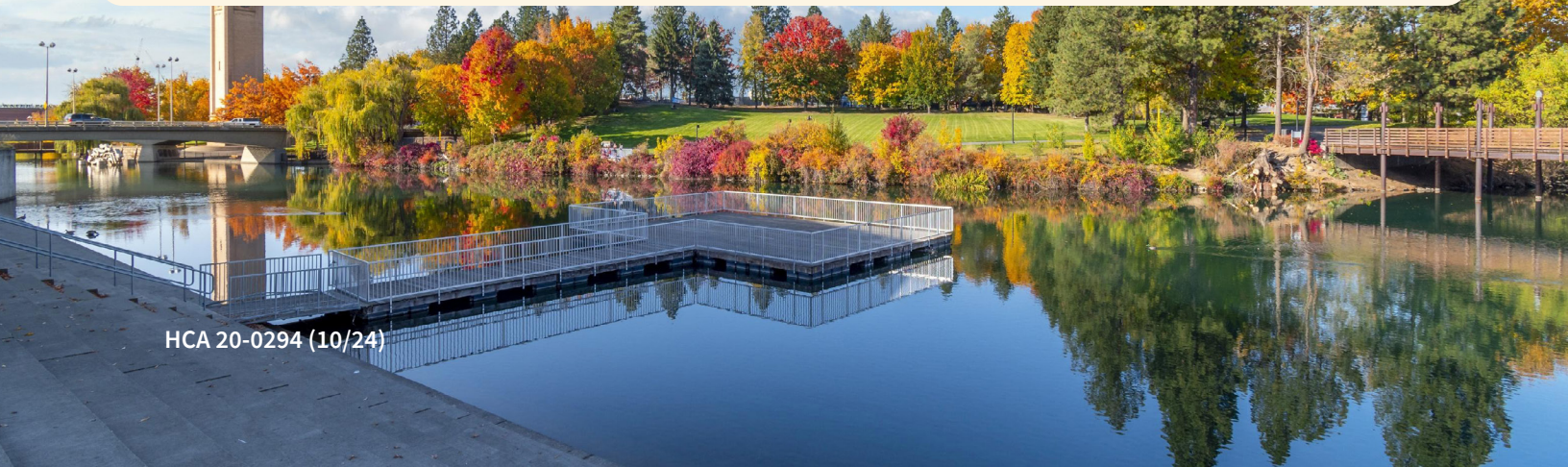
Open enrollment is around the corner and we want to help you prepare. We've created a list that highlights important things:

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

How to return your forms

There are four ways to return your forms:

1. **Send us a secure message** using HCA Support at support.hca.wa.gov. After signing in using SecureAccess Washington (SAW), select *Retirees/continuation coverage*, and then use the paperclip icon to attach your form. (Remember to sign your forms and keep a copy for your records.)
2. **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.
3. **Mail to:** Washington State Health Care Authority, SEBB Program, PO Box 42720, Olympia, WA 98504-2720
4. **Fax to:** 360-725-0771. (Note: Due to high demand, the fax line may be busy as the end of open enrollment approaches.)



Important plan changes to your 2025 SEBB 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/sebb-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 SEBB plans

- **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.
- **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.).

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) and KPWA Options:

- **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) qualify for Medicare after a 90-day waiting period. Once a member becomes eligible for Medicare, the plan may waive cost-shares or reimburse members for the cost of their Medicare Part B.
- **myStrength discontinued:** Members no longer have access to myStrength, now known as Teladoc Health, as of July 31, 2024.



Premera Blue Cross:

- **Premera High PPO** will no longer be available in Clallam and Mason counties. Members must choose a new plan.
- **Premera Standard PPO** will no longer be available in Clallam, Jefferson, and Mason counties. Members must choose a new plan.



Uniform Medical Plan (UMP):

- **Deductible for UMP High Deductible:** The IRS raised the minimum deductible for high-deductible health plans to \$1,650 for single subscribers and \$3,300 for families.
- **Diagnostic and supplemental breast exam coverage:** Diagnostic and supplemental breast exams will be covered without cost to members. UMP High Deductible members need to meet their deductible before the plan will pay.
- **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 SEBB rules will be available on the HCA website at hca.wa.gov/sebb-rules and take effect January 1, 2025, unless otherwise noted. Here are some changes that might affect you:

- **Dual enrollment:** School employees or public employees and their dependents may be enrolled in medical, vision, and dental benefits in either the SEBB or the PEBB Program (not both). They may waive their enrollment only if they are enrolled in another employer-based group medical plan, such as a school employee enrolling in PEBB benefits. If they try to enroll in some SEBB and some PEBB benefits, they will be auto-enrolled or disenrolled according to WAC 182-12-123 and 182-31-070.
- **Continuation coverage for school board members when their terms end:** When school board members' terms end or they leave office, they may continue enrollment in SEBB medical, dental, or vision benefits for the maximum number of months allowed under COBRA on a self-pay basis.
- **Continuation coverage for dependents of school board members:** When school board members' terms end or they leave office, their dependents may enroll in medical, dental, or vision for a maximum of 36 months on a self-pay basis.



2025 SEBB Continuation Coverage monthly medical premiums

Effective January 1, 2025

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

Managed-care plans								
	Kaiser Permanente NW			Kaiser Permanente WA				Premera Blue Cross
	Plan 1	Plan 2	Plan 3	Core 1	Core 2	Core 3	SoundChoice	HMO
Subscriber only	\$779.42	\$814.43	\$980.54	\$739.43	\$771.17	\$924.07	\$838.35	\$732.90
Subscriber & spouse	\$1,552.86	\$1,622.89	\$1,955.09	\$1,472.88	\$1,536.37	\$1,842.15	\$1,670.73	\$1,459.83
Subscriber & children	\$1,359.50	\$1,420.77	\$1,711.45	\$1,289.52	\$1,345.07	\$1,612.63	\$1,462.63	\$1,278.10
Subscriber, spouse, & children	\$2,326.31	\$2,431.34	\$2,929.65	\$2,206.33	\$2,301.56	\$2,760.24	\$2,503.10	\$2,186.75

Preferred provider organization (PPO) plans									
	Kaiser Permanente WA Options			Uniform Medical Plan				Premera Blue Cross	
	Summit PPO 1	Summit PPO 2	Summit PPO 3	Achieve 1	Achieve 2	High Deductible	UMP Plus	High PPO	Standard PPO
Subscriber only	\$755.81	\$829.67	\$986.37	\$755.52	\$840.72	\$742.41	\$819.84	\$851.09	\$794.83
Subscriber & spouse	\$1,505.64	\$1,653.36	\$1,966.77	\$1,505.06	\$1,675.46	\$1,478.32	\$1,633.70	\$1,696.20	\$1,583.69
Subscriber & children	\$1,318.18	\$1,447.44	\$1,721.67	\$1,317.67	\$1,466.77	\$1,302.15	\$1,430.23	\$1,484.92	\$1,386.47
Subscriber, spouse, & children	\$2,255.47	\$2,477.05	\$2,947.16	\$2,254.60	\$2,510.20	\$2,182.98	\$2,447.56	\$2,541.30	\$2,372.54

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.

2025 SEBB monthly vision and dental premiums

Effective January 1, 2025

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

	Vision premiums		
	Davis Vision by MetLife	EyeMed	MetLife Vision
Subscriber only	\$4.97	\$6.60	\$7.78
Subscriber & spouse	\$9.94	\$13.20	\$15.56
Subscriber & children	\$8.70	\$11.55	\$13.62
Subscriber, spouse, & children	\$14.91	\$19.80	\$23.34

	Dental premiums		
	Managed-care plans		Preferred provider organization (PPO) plans
	DeltaCare	Willamette Dental Group	Uniform Dental Plan
Subscriber only	\$43.40	\$52.37	\$52.22
Subscriber & spouse	\$86.80	\$104.74	\$104.44
Subscriber & children	\$86.80	\$104.74	\$104.44
Subscriber, spouse, & children	\$130.20	\$157.11	\$156.66



Use Benefits 24/7 to make changes

Log in to Benefits 24/7 at 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 and the SEBB Program must receive them by November 25.

Make your changes

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



Get help

Visit the *Help with Benefits 24/7* webpage at benefits247.hca.wa.gov or call 1-866-335-0043.

Don't have an account? Create one

- 1 Visit benefits247.hca.wa.gov and click on the green *Log in to Benefits 24/7* button. You'll be directed to Secure-Access 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 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 SEBB Program benefits fairs.

Time: All fairs will run from 10 a.m. to 6 p.m.

More information: Get presentation schedules, parking information, maps, and additional details at hca.wa.gov/sebb-fairs.

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

SEBB members who are considering retiring and are in the Seattle area can also attend the benefits fairs sponsored by the University of Washington, October 21 to 24. Details are available on the *SEBB Benefits Fairs* webpage.

Bellingham

October 29

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

Bremerton

November 7

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

Cheney

October 30

Eastern Washington University
Hargreaves Hall – Library
616 Study Lane

Kirkland

October 30

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

Lynnwood

October 28

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

Olympia / Tumwater

November 5

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

Pasco

November 6

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

Port Angeles

November 6

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

Pullman

November 5

Washington State University
Lighty/French Administra-
tion Building
1815 NE Wilson Rd.

Renton

November 1

Renton Technical College
Robert C. Roberts Campus Center
(Building 1), 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-sebb.**



Open Enrollment resources

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

Benefits 24/7

benefits247.hca.wa.gov



Open enrollment

hca.wa.gov/sebb-oe



Compare medical plan benefits

hca.wa.gov/compare-medical-sebb



Explore your plan and benefits options

hca.wa.gov/vbf-sebb



Reminders for open enrollment

Remember your SmartHealth incentive

You can still qualify for a \$125 SmartHealth incentive. Visit hca.wa.gov/sebb-smarthealth to learn how to qualify.

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

The SEBB Program will mail you a letter if you must reattest for 2025. You can also check Benefits 24/7 starting October 28 to see whether you need to reattest. You can reattest in Benefits 24/7 or submit the *SEBB Premium Surcharge Attestation Change Form*.

COBRA ends when you become Medicare eligible

When you or a dependent becomes eligible for Medicare Part A and Part B, COBRA coverage will end. SEBB Program rules do not allow members to stay enrolled in SEBB Continuation Coverage (COBRA) once they are enrolled in Medicare. You must notify the SEBB Program in writing **no later than 60 days** after you or a dependent enrolls in Medicare Part A or Part B, or becomes covered under another employer's group health plan coverage.

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 update in Benefits 24/7 at benefits247.hca.wa.gov.

Health Care Authority
SEBB Program
PO Box 42720
Olympia, WA 98504-2720

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. 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/sebb-continuation and select *Get help* and *Contact the plans*.

- Benefits
- ID cards
- Claims
- Checking if your provider is in their network
- Choosing a provider
- Making sure your prescriptions are covered

Contact the SEBB 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
- 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/sebb-oe

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.

Required federal notice

Summary of benefits and coverage available to you

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

For other SEBB medical plans, call the SEBB 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 SEBB coverage changes. You may request a copy of this notice at any time by calling the SEBB 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.

If you are enrolled in SEBB Continuation Coverage (Unpaid Leave)

You do not have to enroll in Medicare Part D. All SEBB medical plans provide creditable prescription drug coverage. The prescription drug coverage offered by these SEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

If you are enrolled in SEBB Continuation Coverage (COBRA)

When you or a family member enroll in Medicare, the SEBB Continuation Coverage (COBRA) medical plan will terminate at the end of the month in which you become eligible for Medicare.

If you lose or terminate your current SEBB 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 SEBB 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](https://www.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.

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.

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.





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