



School Employees Benefits Board (SEBB) Program
School Employees 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:

- ➔ **Enroll** in medical, dental, and vision coverage
- ➔ **Make changes** to your benefits
- ➔ **Add or remove** dependents

- ➔ **Enroll** in an FSA or DCAP
- ➔ **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 your payroll or benefits office.

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.

An FSA or DCAP could save you money

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

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

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

Already have an FSA or DCAP? Remember to reenroll.

You must enroll in the FSA, Limited Purpose FSA, or DCAP each year you want to participate. You can enroll between October 28 and November 25 on Navia's website at sebb.naviabenefits.com.



2025 School employee monthly medical premiums

Effective January 1, 2025

You do not pay premiums for dental, vision, basic life, basic accidental death and dismemberment, or employer-paid long-term disability insurance benefits.

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

Managed-care plans								
What you pay	Kaiser Permanente NW			Kaiser Permanente WA				Premera Blue Cross
	NW 1	NW 2	NW 3	Core 1	Core 2	Core 3	SoundChoice	HMO
Subscriber only	\$63	\$98	\$265	\$23	\$55	\$208	\$122	\$17
Subscriber & spouse	\$126	\$196	\$530	\$46	\$110	\$416	\$244	\$34
Subscriber & children	\$110	\$172	\$464	\$40	\$96	\$364	\$214	\$30
Subscriber, spouse, & children	\$189	\$294	\$795	\$69	\$165	\$624	\$366	\$51

Preferred provider organization (PPO) plans									
What you pay	Kaiser Permanente WA Options			Uniform Medical Plan				Premera Blue Cross	
	Summit PPO 1	Summit PPO 2	Summit PPO 3	Achieve 1	Achieve 2	UMP Plus	High Deductible	High PPO	Standard PPO
Subscriber only	\$40	\$114	\$270	\$40	\$125	\$104	\$21	\$135	\$79
Subscriber & spouse	\$80	\$228	\$540	\$80	\$250	\$208	\$42	\$270	\$158
Subscriber & children	\$70	\$200	\$473	\$70	\$219	\$182	\$37	\$236	\$138
Subscriber, spouse, & children	\$120	\$342	\$810	\$120	\$375	\$312	\$63	\$405	\$237

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.

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*.

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

If you are eligible for enrollment in both the SEBB and PEBB Programs, you are limited to a single enrollment in SEBB or PEBB medical, dental, and vision. You must choose which program you want to be enrolled in. If you do not take action to resolve the dual enrollment, the SEBB or the PEBB Program will automatically enroll or disenroll you as described in both WAC 182-12-123(6) and 182-31-070(6). You also cannot be enrolled on more than one SEBB account.

Is your mailing address up to date?

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

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 and select *Get help* and *Contact the plans*.

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

Contact your employer's payroll or benefits office for questions about:

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

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!

School employees who are considering retirement 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
Administration 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.



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 from your payroll or benefits office. Your payroll or benefits office must receive your forms by November 25.

Make your changes

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



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 SecureAccess Washington (SAW).
- 2 Click *Sign up* to create a SAW account. (If you already have a SAW account, enter your username and password, and skip to step 5.) Enter your name, email address, a username, and password.
- 3 Check the box to prove you're not a robot, click *Submit*, and follow the link to activate your account.
- 4 Check your email for a message from SAW. Click on the confirmation link, close the *Account Activated!* browser window that opens, and return to your original window. Follow the instructions on the screen to finish creating your account. When you're done, you will be directed to Benefits 24/7.
- 5 Enter your last name, date of birth, and the last four digits of your Social Security number. Click *Verify my information*.
- 6 Select your security questions and answers. You'll be directed to the Benefits 24/7 dashboard.

Get help

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

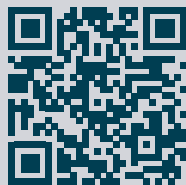


Open Enrollment resources

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



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-employee (or the plan's website) to view or print it. You can also call your plan to ask for a paper copy at no charge. Your plan can also provide copies translated into other languages.

For 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.

All SEBB medical plans provide creditable prescription drug coverage, so you do not have to enroll in Medicare Part D. The prescription drug coverage offered by these SEBB 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 SEBB medical plan and not pay a penalty if you enroll in your Part D plan later.

If you enroll in a Medicare Part D plan, your SEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.



Reward yourself with SmartHealth

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

Each year, start by completing your well-being assessment. SmartHealth suggests activities that align with your assessment outcomes. Learn more about SmartHealth on HCA's website at hca.wa.gov/sebb-smarthealth.

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

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



Complete your assessment

800 points

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



Join the million steps challenge

200 points

Track 1 million steps in 2024.



SmartHealth Giving Campaign

200 points

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



Clear your workspace to clear your head

100 points

Tidy up your workspace.



Ways to make a quick financial fix

50 points

Try to reduce one recurring expense.



smarthealth.hca.wa.gov

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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