



# 2024 SEBB Pre-Annual Open Enrollment

School Employees Benefits  
Outreach & Training  
October 18, 2024

Washington State  
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

# Agenda

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- 1 General OE Information
- 2 2025 Medical Premiums
- 3 Medical Plan changes
- 4 Dental & Vision changes
- 5 Life, AD&D, LTD changes
- 6 FSA & DCAP changes
- 7 Who to Contact
- 8 Reminders, Tips & Resources



# General OE Information

Annual open enrollment: **October 28 - November 25, 2024, 11:59 p.m.**

Changes effective: **January 1, 2025**

- Submit changes in Benefits 24/7 no later than the last day of OE
- Submit 2025 forms to benefits office no later than the last day of OE

# Important Dates

Dates	Events
October 4	2025 SEBB Annual OE information available on the SEBB Annual Open Enrollment website
	2025 SEBB Virtual Benefits Fair information available online 24/7
October 11	SEBB October Intercom newsletter mailed, emailed, and available online
October 25	Spousal/SRDP premium surcharge reminder letters mailed to employees who must reattest
October 28	Annual open enrollment begins/Benefits 24/7 opens for 2025 changes SEBB Enrollment forms and publication are available online on the first day of OE
October 28- November 7	In-person benefits fairs offered throughout Washington State
November 25	Last day to enroll or make changes to your account
November 30	Last day for most to qualify for SmartHealth \$125 wellness incentive (If eligible)
January 1	New plan year begins. Open enrollment changes become effective

# Employee Resource

## School employee's website

- Benefits, cost and eligibility
- Managing benefits
- Open enrollment, benefits fairs schedule and virtual benefits fair
- Preparing for retirement
- SEBB Intercom newsletters
- Forms & publications
- Plan contact information
- Help with Benefits 24/7

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and navigation links for 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The main content area is titled 'Employee and retiree benefits' and features three main sections: 'Open enrollment (PEBB)', 'Retiree open enrollment', and 'Open enrollment (SEBB)'. The 'Public employees' section includes an icon of a person at a computer and a button to 'Explore your PEBB benefits.' The 'School employees' section includes an icon of a person at a computer and a button to 'Explore your SEBB benefits.' The 'Retirees' section includes an icon of a person in a hammock and a button to 'Explore your retiree benefits.'

# 2025 SEBB Open Enrollment (OE) website

SEBB open enrollment information available **October 4, 2024**.

SEBB OE website provides:

- Benefits and plan changes
- Medical, dental, and vision plan information
- Links to in-person benefits fairs schedule, webinars and virtual benefits fairs

Washington State Health Care Authority

Free or low-cost health care Employee & retiree benefits Billers, providers & partners About HCA Contact

Home > Employee and retiree benefits > SEBB open enrollment

## Open enrollment (SEBB)

Review information to help you make benefits decisions for 2025. **Open enrollment is October 28 through November 25, 2024.**

Enrollments, changes, and premiums are effective January 1, 2025.

On this page

- [Important changes to benefits and plans](#)
- [How much will it cost?](#)
- [What do I need to do?](#)
- [Medical, dental, and vision plan information](#)
- [More to explore](#)

### Important changes to benefits and plans

There are many important changes for 2025. [See everything that is changing.](#)

#### Resources

- [View premiums: School employees](#) | [SEBB Continuation Coverage](#)
- [Compare medical plan benefits.](#)
- [Contact the plans.](#)
- [Visit the virtual benefits fair.](#)
- [Log in to Benefits 24/7](#)

- UWP Plus—Puget Sound High Value Network service area changes
- Premera High PPO and Standard PPO service area changes
- Flexible spending arrangements contribution increase
- Deductible for high deductible health plans

Visit [School employee webpage](https://hca.wa.gov/sebb-oe) for more information/open enrollment.

[hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe)

# SEBB Open Enrollment (OE) webinars

Attend an open enrollment webinar to learn more about your medical plan options.

- Medical plan carriers are hosting webinars
- Register to attend a medical plan carrier webinar
- Watch recorded webinars

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and navigation links for "Free or low-cost health care", "Employee & retiree benefits", "Billers, providers & partners", "About HCA", and "Contact". The main content area is titled "Open enrollment webinars (SEBB)" and states: "The following medical plan carriers are hosting webinars for open enrollment." Below this, there are two expandable sections: "Kaiser Permanente WA (including KPWA Options)" and "Uniform Medical Plan". The "Uniform Medical Plan" section is expanded, showing that UMP is hosting several webinars through Zoom. It includes a "Registration is required" notice and a "How do I register?" section with instructions to click a registration link. It also lists "Dates and times" for SEBB open enrollment (all plans):

- **Friday, November 1**  
4 to 5 p.m. (Pacific)  
[Register for UMP webinar](#)
- **Wednesday, October 23**  
4 to 5:30 p.m. (Pacific)  
[Register for UMP Plus-PSHVN](#)
- **Friday, October 25**  
4 to 5:30 p.m.  
[Register for UMP Plus-UW Medicine ACN](#)

Visit [School employee webpage](https://hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb) for more information/webinars.

[hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb](https://hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb)

# 2025 SEBB Virtual Benefits Fairs (VBF)

Changes available **October 4, 2024.**

Virtual benefits fair provides:

- Benefit options/information via *"online experience"*
- Video links, downloadable content, webinars and provider searches
- Informative pre-recorded videos and direct interactive webinars
- Available 24/7 via a computer, tablet, or smartphone

Washington State Health Care Authority

Free or low-cost health care Employee & retiree benefits Billers, providers & partners About HCA Contact

## Virtual benefits fair (SEBB)

A **virtual benefits fair** is a way to learn about your benefit options through an online experience — and it's available anytime, day or night.

Visit and explore to learn more about all the benefits available. You will find links to videos, webinars, downloadable content, provider searches, and other information to help you choose the right benefits for you and your dependents. Use your computer, tablet, or smartphone to explore at your own pace.

### Other partner benefits

Washington 529 College Savings Plans

### Medical insurance

- Kaiser Permanente Northwest
- Kaiser Permanente Washington
- Kaiser Permanente Washington Options
- Prmera Blue Cross
- Uniform Medical Plan

### Dental insurance

- Delta Dental of Washington
- Willamette Dental Group of Washington, Inc.

Visit [School employee webpage](https://hca.wa.gov/vbf-sebb) for more information/virtual benefits fair.

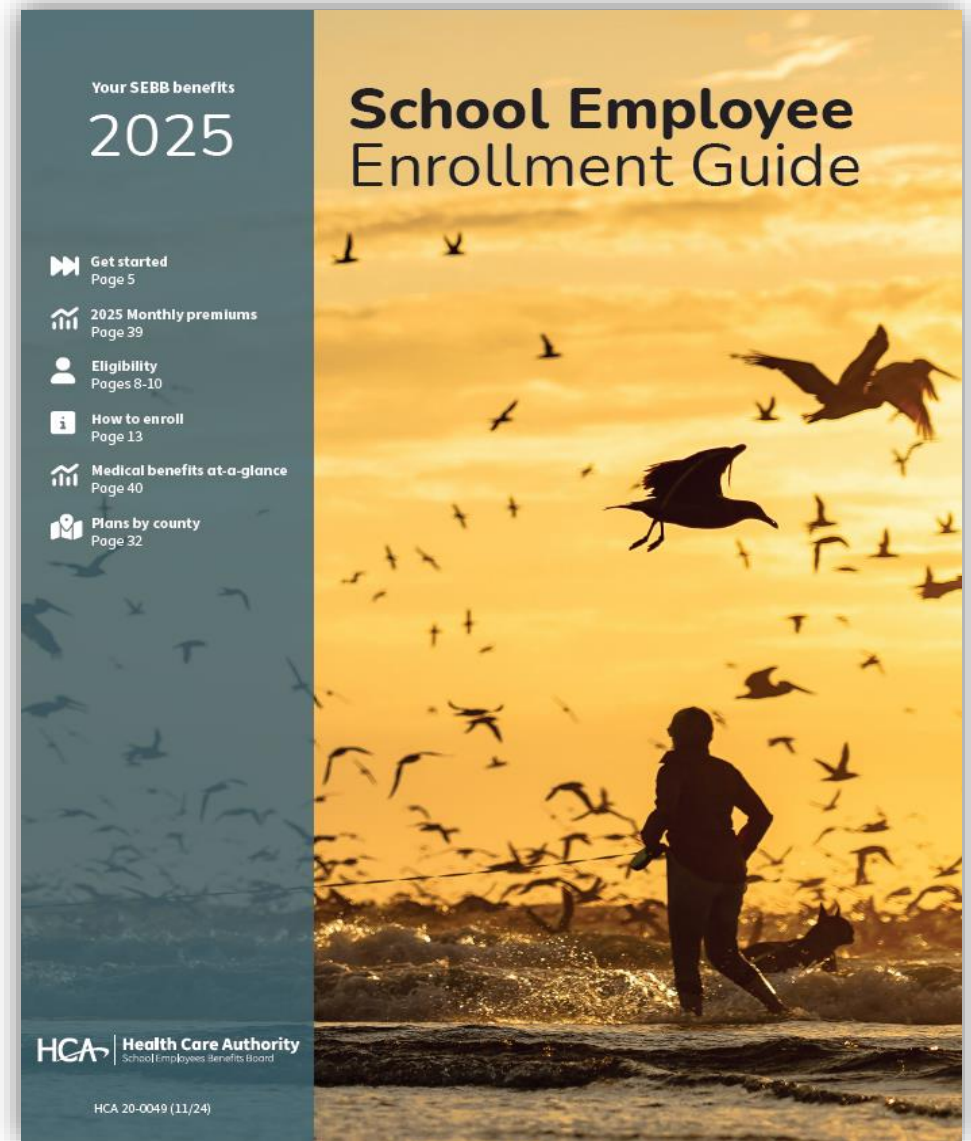
[hca.wa.gov/vbf-sebb](https://hca.wa.gov/vbf-sebb)



# 2025 School Employee Enrollment Guide

View or download the enrollment guide and forms online during OE.

- 2025 SEBB forms and publications available online **October 4, 2024**
- 2025 SEBB Employee Enrollment guide available online **November 2024**
- Printed enrollment guides available to order in late October-early November
- Intended for newly eligible school employees only



# SEBB Open Enrollment (OE) Intercom Newsletter

SEBB October intercom newsletter  
mailed on **October 11, 2024.**

- Sent electronically to those who subscribed to the email subscription
- Signed up to receive emails from the SEBB Program
- Only notice the SEBB Program sends to employees about open enrollment
- SEBB Intercom newsletters can also be found on the open enrollment webpage

**INTERCOM**  
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](https://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.

HCA 20-0119 (10/24)

[Open enrollment, premiums, plan options, benefit changes and much more.....](https://hca.wa.gov/assets/pebb/sebb-intercom-newsletter-employee-october-2024.pdf)

[hca.wa.gov/assets/pebb/sebb-intercom-newsletter-employee-october-2024.pdf](https://hca.wa.gov/assets/pebb/sebb-intercom-newsletter-employee-october-2024.pdf)

# UMP (SEBB) Open Enrollment (OE) Newsletter

UMP members can find information in the UMP OE newsletter mailed or emailed to UMP members on **October 18, 2024.**

- Washington State Rx Services changing to ArrayRx.
- Service area changes for UMP Plus plans.
- Mental health and virtual care options for UMP members.
- Changes to UMP Preferred Drug List (PDL) and more.....

Open enrollment, premiums, plan options, benefit changes and much more.....

[hca.wa.gov/assets/pebb/54-0030-ump-oe-sebb-newsletter-2024.pdf](https://hca.wa.gov/assets/pebb/54-0030-ump-oe-sebb-newsletter-2024.pdf)



# Sign Up for GovDelivery

GovDelivery email services provide BAs with updates, changes, and reminders about the SEBB Program.

SEBB Benefits Admin's website

- Notices and updates
  - Register for GovDelivery
  - View SEBB Program notices
  - View Benefits 24/7 updates

Washington State Health Care Authority

Free or low-cost health care Employee & retiree benefits Billers, providers & partners About HCA Contact

Home > SEBB benefits administrators > Notices & updates

## Notices and updates

Stay current with the latest news and updates impacting the benefit administrator (BA) role with the School Employees Benefits Board (SEBB Program).

### How can I stay connected?

Outreach & Training (O&T) uses the GovDelivery email service to provide you with updates, changes, and reminders about the SEBB Program.

By signing up with this service, you receive notifications through your email and can opt out at any time.

Stay connected.

[Register for GovDelivery](#)

### SEBB BA latest news

- SEBB Program notices
- Benefits 24/7 updates

#### Related forms and publications

- [2024 SEBB Annual CHIPRA Notice Template](#)
- [SEBB Program Informational Materials packet](#)

#### Related links

- [FAQs for school administrators](#)
- [ACA and tax-related reporting](#)

# Employer Communication

SEBB Program provides 10 forwardable email messages for SEBB Organizations.

- Sent before and during OE
- Used to share important program information
  - Copy and paste message to employees
- Must register for GovDelivery to receive forwardable email messages from O&T



This is the first of ten messages Outreach and Training will send related to the SEBB Program's annual open enrollment. In addition to this message, here is the breakdown of what you can expect to receive over the next month, the emails are numbered so you can keep track.

Message Schedule:

Message	Topic	Date
1	SEBB Annual open enrollment begins	Oct 18, 2024
2	Open enrollment resources	Oct 23, 2024
3	Changes for 2025 Behavioral Health resources	Oct 28, 2024
4	Making elections in Benefits 24/7	Oct 30, 2024
5	FSA/ DCAP	Nov 4, 2024
6	Spouse re-attestations	Nov 6, 2024
7	Tips for choosing a health plan	Nov 8, 2024
8	Updating beneficiaries	Nov 13, 2024
9	Open enrollment reminders	Nov 15, 2024
10	Open enrollment ends	Nov 20, 2024

We ask that you share these messages with employees according to the recommended schedule. **Please do not forward this email.** Instead, copy and paste the message included below into your regular means of communication to distribute to employees.

Thank you in advance for your time and effort to share these messages. If you have comments or suggestions, contact us through [HCA Support](#).



# 2024 HCA In-Person Benefits Fairs (Western Washington)

Date	Time	Location	Address
October 28, 2024/ Monday	10:00 am- 6:00 pm	Lynnwood	Edmonds College Woodway Hall (Building 26), 20000 68 Ave W. Lynnwood, WA
October 29, 2024/ Tuesday	10:00 am- 6:00 pm	Bellingham	Four Points Sheraton Bellingham Hotel and Conference Center Conference Center 714 Lakeway Dr. Bellingham, WA 98229
October 30, 2024/ Wednesday	10:00 am- 6:00 pm	Kirkland	Lake Washington Institute of Technology. 11605 132nd Ave NE, Kirkland WA 98034
October 31, 2024/ Thursday	10:00 am- 6:00 pm	Tacoma/ Lakewood	Clover Park Technical College McGavick Conference Center 4500 Steilacoom Blvd. SW, Lakewood, WA 98499
November 1, 2024/ Friday	10:00 am- 6:00 pm	Renton	Renton Technical College Robert C. Roberts Campus Center (Building I) 3000 NE 4th St, Renton, WA 98056
November 4, 2024/ Monday	10:00 am- 6:00 pm	Vancouver	Clark College Gaiser Hall 1933 Fort Vancouver Way, Vancouver, WA 98663
November 5, 2024/ Tuesday	10:00 am- 6:00 pm	Olympia/ Tumwater	ESD #113 (Capital Event Center) Capital Event Center 6005 Tye Drive SW, Tumwater, WA 98512
November 6, 2024/ Wednesday	10:00 am- 6:00 pm	Port Angeles	Red Lion Hotel Port Angeles Harbor Main Building 221 N. Lincoln, Port Angeles, WA 98362
November 7, 2024/ Thursday	10:00 am- 6:00 pm	Bremerton	Olympic College Student Center 1600 Chester Avenue, Bremerton WA 98337

**Note:** 10-6PM PEBB/SEBB Employees/Retirees, Carrier presentation will be held throughout the Benefit fair.

Don't forget the virtual benefits fair is open 24/7 at [hca.wa.gov/vbf-sebb](https://hca.wa.gov/vbf-sebb).

[hca.wa.gov/employee-retiree-benefits/benefits-fairs-sebb](https://hca.wa.gov/employee-retiree-benefits/benefits-fairs-sebb)



# 2024 HCA In-Person Benefits Fairs (Eastern Washington)

Date	Time	Location	Address
October 29, 2024/ Tuesday	10:00 am- 6:00 pm	Spokane	Spokane Community College Lair Student Center 1801 N Greene St, Spokane, WA 99207
October 30, 2024/ Wednesday	10:00 am- 6:00 pm	Cheney	Eastern Washington University Hargreaves Hall 616 Study Ln, Cheney, WA 99004
October 31, 2024/ Thursday	10:00 am- 6:00 pm	Wenatchee	Wenatchee Red Lion Hotel Red Lion Hotel 1225 N Wenatchee Ave, Wenatchee, WA 98801
November 5, 2024/ Tuesday	10:00 am- 6:00 pm	Pullman	Washington State University French Administration/Lighty Building 1815 NE Wilson Rd Pullman WA 99163
November 6, 2024/ Wednesday	10:00 am- 6:00 pm	Pasco	Columbia Basin College Hawk Union Building (H Building) 2600 N 20th Ave, Pasco, WA 99301
November 7, 2024/ Thursday	10:00 am- 6:00 pm	Yakima	Yakima Valley College Conference Center W Nob Hill Blvd &, S 16th Ave, Yakima, WA 98902

**Note:** 10-6PM PEBB/SEBB Employees/Retirees, Carrier presentation will be held throughout the Benefit fair.

Get your questions answered about plans, providers, and benefits!

[hca.wa.gov/employee-retiree-benefits/benefits-fairs-sebb](https://hca.wa.gov/employee-retiree-benefits/benefits-fairs-sebb)



# 2024 Benefits Fair Vendor Representation

<p>Davis Vision by MetLife Delta Dental of Washington Department of Retirement Systems (DRS) EyeMed Health Care Authority HCA Kaiser Permanente Northwest (KPNW) KPWA, KPWA Options MetLife Life and AD&amp;D MetLife Vision Moda/UMP Rx Navia Benefit Solutions (FSA)</p>	<p>Premera Medical Premera Plan G Supplement PSHVN ACP UMP Plus Regence BlueShield/UMP Medical The Standard (LTD) United Healthcare UWM ACP UMP Plus Washington Wellness Web MD Willamette Dental</p>

Not all carriers will be available at each benefit fair.



# Open Enrollment Employee Checklist

## OE Employee Checklist

- ✓ Log in to Benefits 24/7 to ensure account information is current, such as home address
- ✓ Consider signing up for email communications
- ✓ Prepare a list of questions to ask plans
- ✓ Review the changes such as premiums and benefits
- ✓ Make a list of prescriptions to research coverage for potential plan changes
- ✓ Read open enrollment materials (newsletters and website)

## OE Employee Checklist

- ✓ Change plans if applicable
- ✓ Waive coverage if applicable
- ✓ Add or drop dependents
- ✓ Attest to surcharges
- ✓ Elect Flexible Spending Account (FSA) or Limited Purpose FSA/Dependent Care Assistance Program (DCAP)
- ✓ Complete SmartHealth incentive
- ✓ Review Life and Long-Term Disability (LTD) coverage
- ✓ Designate beneficiaries



# Making changes

Changes effective: **January 1, 2025**

# Making changes in Benefits 24/7

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## Newly Eligible Employees

31-day election window

Newly Eligible wizard icon remains available to Benefits Admin's after the 31-day window

(Available during lower limit period)

## Special Open Enrollment

Employee and Benefits Admin can enter SOE's anytime throughout the year  
(No SOE wizard icon)

## Open Enrollment Wizard

OE Wizard only displays during the annual OE period for all employees. Displays for BAs all the way through the month of February (as the changes are effective back to Jan 1 of the new year).

(Do not use OE wizard to submit newly eligible or SOE elections.)

# Making changes during annual OE

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**Change medical,  
dental, and vision  
plans**

**Add or remove  
dependents**  
(DV required to add  
dependents)

**Attest or reattest to  
the spouse or SRDP  
coverage premium  
surcharge for 2024**  
(If required)

**Enroll or reenroll in  
the FSA or DCAP  
Program**  
(Through Navia Benefit  
Solutions)

**Waive medical  
coverage**  
(If enrolled or enrolling in  
other employer-based group  
medical insurance, a TRICARE  
plan, or Medicare)

**Enroll in medical plan**  
(If previously waived)

**Enroll in or opt out of  
the state's premium  
payment plan**

WAC 182-30-090: When may a subscriber change health plans?

[hca.wa.gov/sebb-benefits-admins/enrollment/when-employees-may-make-changes](https://hca.wa.gov/sebb-benefits-admins/enrollment/when-employees-may-make-changes)

# How to make changes during OE?

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Employees can make changes starting **October 28, 2024**, by:

- Using Benefits 24/7 (preferred method), **or**
- Submitting *2025 School Employee Change form* to their Benefits Office

Employees should print a copy of their *Summary of coverage elections*

Use Benefits 24/7 at anytime to view current coverages for:

- Medical, dental, vision, basic life and AD&D insurance
- Employer-paid and employee-paid Long-term disability

Supplemental life and AD&D is available via MetLife portal

# Open Enrollment wizard

Currently managing: DANIEL SMITH

Dashboard | Eligibility | Manage Dependents | Special Open Enrollment | Profile | Tobacco Surcharge Attestations | Current Coverage

Spousal Attestations | Notes | Supplemental Benefits

Welcome to Benefits 24/7.  
This is where you can manage your enrollment in SEBB benefits.

To stay up-to-date on the latest HCA communications, be sure to keep your email address current in your account profile.

**ANACORTES SCHOOL DISTRICT 103 Subscriber Dashboard**  
Welcome, DANIEL SMITH!

**Open Enrollment**  
10/30/2023 - 11/21/2023  
For coverage Jan 1, 2024

**Profile**  
View and manage your contact information

**Current Coverage**  
View or print your current coverage

**Special open enrollment and account changes**  
Request a change due to a qualifying event

- Special open enrollment
- Address change requests
- Report a death or divorce

**Manage Dependents**  
Manage your dependent's information and coverage

**Supplemental coverage**  
Life, AD&D, LTD, HSA, FSAs, DCAP, SmartHealth

**Tobacco Attestations**  
Update your tobacco attestations

**Retiree and continuation coverage**  
Request enrollment in PERB retiree insurance coverage, COBRA, or Unpaid Leave

# Changes that can be made at anytime

Change employee's or dependent's name or address  
(Updated by BA)

Change employee's email address or phone number  
(Updated by employee)

Remove a dependent from coverage when they lose eligibility  
(Submit SOE Event)

Apply, cancel, change coverage amounts, and update beneficiary information for supplemental life and AD&D insurance  
(EOI may be required)

Reduce coverage level, decline coverage, or enroll in employee-paid LTD insurance  
(Enrolling may require EOI)

Start, stop, or change the employee HSA contribution or change HSA beneficiary info

Change tobacco use premium surcharge attestation  
(Updated by employee)

Sign up to receive SEBB program email subscription service using B24/7

WAC 182-31-150: When may subscribers enroll or remove eligible dependents?

[hca.wa.gov/sebb-benefits-admins/enrollment/when-employees-may-make-changes](https://hca.wa.gov/sebb-benefits-admins/enrollment/when-employees-may-make-changes)

# What if I do not make any changes?

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Employees are **not required** to make any changes unless:

- Health plan is no longer available in the county where they live or work

Employees who **do not** make any changes **will remain enrolled** in the same medical, dental, and vision plan for next year.

- Open Enrollment confirmation letters mailed to employees who made changes during open enrollment on **December 6, 2024**



**NO CHANGES  
REQUIRED**





# 2025 Medical Plans & Premiums

New Funding Rate: **\$1,178** per eligible employee per month effective:  
**September 1, 2024 - August 31, 2025**

New monthly employee premiums effective: **January 1, 2025**

# 2025 SEBB Medical Premiums (KP)

Kaiser Permanente	9/01/24 through 8/31/25	Employee Contributions: 2024-2025									
		Plan Name	Base Rate	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
				2024	2025	2024	2025	2024	2025	2024	2025
		KP NW 1	\$1,178	\$67	\$63	\$134	\$126	\$117	\$110	\$201	\$189
		KP NW 2	\$1,178	\$105	\$98	\$210	\$196	\$184	\$172	\$315	\$294
		KP NW 3	\$1,178	\$196	\$265	\$392	\$530	\$343	\$464	\$588	\$795
		KPWA Core 1	\$1,178	\$48	\$23	\$96	\$46	\$84	\$40	\$144	\$69
		KPWA Core 2	\$1,178	\$98	\$55	\$196	\$110	\$172	\$96	\$294	\$165
		KPWA Core 3	\$1,178	\$149	\$208	\$298	\$416	\$261	\$364	\$447	\$624
		KPWA SoundChoice	\$1,178	\$115	\$122	\$230	\$244	\$201	\$214	\$345	\$366
		KPWAO Summit PPO 1	\$1,178	\$100	\$40	\$200	\$80	\$175	\$70	\$300	\$120
		KPWAO Summit PPO 2	\$1,178	\$143	\$114	\$286	\$228	\$250	\$200	\$429	\$342
		KPWAO Summit PPO 3	\$1,178	\$237	\$270	\$474	\$540	\$415	\$473	\$711	\$810

- Indicates an increase
- Indicates a decrease

*Premiums are rounded to the nearest dollar.*

Base Rate due to HCA even if an employee chooses to waive medical coverage.

[hca.wa.gov/assets/pebb/20-0048-sebb-employee-monthly-premiums-2025.pdf](https://hca.wa.gov/assets/pebb/20-0048-sebb-employee-monthly-premiums-2025.pdf)



# 2025 SEBB Medical Premiums (Premera)

Premera Blue Cross	9/01/24 through 8/31/25	Employee Contributions: 2024-2025							
Plan Name	Base Rate	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
		2024	2025	2024	2025	2024	2025	2024	2025
Premera Blue Cross High PPO	\$1,178	\$115	\$135	\$230	\$270	\$201	\$236	\$345	\$405
Premera Blue Cross Standard PPO	\$1,178	\$64	\$79	\$128	\$158	\$112	\$138	\$192	\$237
Premera Blue Cross HMO	\$1,178	\$20	\$17	\$40	\$34	\$35	\$30	\$60	\$51

- Indicates an increase
- Indicates a decrease

*Premiums are rounded to the nearest dollar.*

Base Rate due to HCA even if an employee chooses to waive medical coverage.

[hca.wa.gov/assets/pebb/20-0048-sebb-employee-monthly-premiums-2025.pdf](https://hca.wa.gov/assets/pebb/20-0048-sebb-employee-monthly-premiums-2025.pdf)

# 2025 SEBB Medical Premiums (UMP)

Uniform Medical Plans	9/01/24 through 8/31/25	Employee Contributions: 2024-2025							
Plan Name	Base Rate	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
		2024	2025	2024	2025	2024	2025	2024	2025
UMP Achieve 1	\$1,178	\$44	\$40	\$88	\$80	\$77	\$70	\$132	\$120
UMP Achieve 2	\$1,178	\$113	\$125	\$226	\$250	\$198	\$219	\$339	\$375
UMP High Deductible	\$1,178	\$21	\$21	\$42	\$42	\$37	\$37	\$63	\$63
UMP Plus - PSHVN	\$1,178	\$86	\$104	\$172	\$208	\$151	\$182	\$258	\$312
UMP Plus - UW	\$1,178	\$86	\$104	\$172	\$208	\$151	\$182	\$258	\$312

■ Indicates an increase  
■ Indicates an decrease

*Premiums are rounded to the nearest dollar.*

Base Rate due to HCA even if an employee chooses to waive medical coverage.

[hca.wa.gov/assets/pebb/20-0048-sebb-employee-monthly-premiums-2025.pdf](https://hca.wa.gov/assets/pebb/20-0048-sebb-employee-monthly-premiums-2025.pdf)





# 2025 Health Savings Account (HSA)

Changes effective: **January 1, 2025**



HealthEquity®

# 2025 HSA Employer Contribution

HSA employer contribution remain the same for 2025.

Coverage Type	2024	2025
Individual	\$31.25 per month	\$375.00 per year
Family	\$62.50 per month	\$750.00 per year

**No Change**

**HSAs empower health...and empower for the future**

- Qualifying plans typically have a tax advantage.
- TAX FREE** HSA contributions are tax-free when used for qualified medical expenses.
- Your contributions are tax-deductible.
- Your HSA balance rolls over every year.
- The account is yours even if you change jobs, insurance plans, or retire.
- You can invest your HSA funds and the interest you earn is tax-free.

**How can you benefit from an HSA?**  
Answer two simple questions to find out how you can save and win with an HSA.

**WIN WITH AN HSA**

**SAVING THE DAY with an HSA**

**PLAY VIDEO**

Employer contributions deposited on the last day of each month!

[hca.wa.gov/employee-retiree-benefits/school-employees/health-savings-accounts-hsas](https://hca.wa.gov/employee-retiree-benefits/school-employees/health-savings-accounts-hsas)

# 2025 HSA Annual Maximum Contribution

Increased IRS Maximum employee contribution.

Coverage Type	2024	2025
Individual	\$4,150	\$4,300
Family	\$8,300	\$8,550
Members age 55+	Additional +\$1,000 per year	Additional +\$1,000 per year

Submit *School Employee Authorization for Payroll Deduction to Health Savings Account (HSA) form* to their payroll and benefits office or Contact HealthEquity if making direct contributions (after-tax basis).

**Reminder:** All contributions including SmartHealth \$125 wellness incentives (if earned) **may not exceed** the IRS maximum.

Employees can increase or decrease HSA contributions anytime during the year!




# 2025 UMP High Deductible Health Plan

Increased IRS Annual Deductible.

Coverage Type	2024	2025
Individual	\$1,600	\$1,650
Family	\$3,200	\$3,300


**INVEST YOUR HSA**



By taking advantage of the investment options, you can maximize your tax-free earning potential.

[HOW TO INVEST YOUR HSA](#)


**ADVISOR™**  
powered by  
HealthEquity Advisors, LLC



Receive personalized guidance and advice on how to diversify and invest your HSA funds through Advisor.

[LEARN MORE](#)


**SAVE NOW, CASH IN LATER**



Earn tax-free interest on your HSA balance when you pay medical expenses out of pocket and reimburse yourself later.

[VIEW VIDEO](#)

**FUTURE BALANCE CALCULATOR**



Estimate how much you'll be saving with your HSA dollars and in taxes for retirement

[VIEW CALCULATOR](#)





# One Moment Please

while we transition to another speaker



# 2025 SEBB Medical Plan changes

Changes effective **January 1, 2025.**

# All SEBB plans changes

---

- **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.





# Kaiser Foundation Health Plan

Kaiser Foundation Health Plan of Northwest (KPNW)



Kaiser Foundation Health Plan of Washington (KPWA)

Kaiser Foundation Health Plan of Washington Options, Inc. (KPWAO)



# KPNW/KPWA/KPWAO changes

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- **myStrength discontinued:** Members no longer have access to myStrength, now known as Teladoc Health, as of **July 31, 2024**.
  - Effective **August 1, 2024**, app is no longer available for new registrations
  - Members currently using myStrength were emailed about changes and can continue to access app until **December 31, 2024**
  - Kaiser encourages members to explore alternative self-care apps such as Calm and Headspace Care, available to members (Calm members 13+ and Headspace Care 18+) with a kp.org account



# KPWA/KPWAO changes

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- **Advanced Care at Home program discontinued.** Members will have access to services at home through their care providers, as available.

- Cost-shares 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
  - Plan may waive cost-sharing for dialysis and reimburse members for the Medicare Part B premium





# Premera Blue Cross plan

Premera Blue Cross High PPO

Premera Blue Cross Standard PPO

Premera Blue Cross HMO



# Premera Blue Cross changes

Premera Blue Cross	Service Area Changes
Premera High PPO	<p><b>No longer available in Clallam and Mason counties.</b>  <i>(Employees who both live and work in these counties must select a new plan for 2025)</i>  <i>See 2025 SEBB employee plans available by county</i></p>
Premera Standard PPO	<p><b>No longer available in Clallam, Jefferson, and Mason counties.</b>  <i>(Employees who both live and work in these counties must select a new plan for 2025)</i>  <i>See 2025 SEBB employee plans available by county</i></p>
Premera Blue Cross HMO	<p><b>No change</b></p>

**Employees who work in a county served by their Premera High PPO or Premera Standard PPO plan in 2025 are still eligible to remain enrolled in their plan and are not required to change plans.**

Default plan will be UMP Achieve 1 if no plan is chosen.

[hca.wa.gov/about-hca/news/announcements/changes-sebb-benefits-2025](https://hca.wa.gov/about-hca/news/announcements/changes-sebb-benefits-2025)







# Uniform Medical Plan (UMP)

UMP Achieve 1

UMP Achieve 2

UMP High Deductible

UMP Plus-PSHVN

UMP Plus UW Medicine ACN



# UMP changes

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- **Diagnostic and supplemental breast exam coverage:**  
Covered at no cost share to UMP members.
  - UMP High Deductible members need to meet their deductible before the plan will pay



- **Washington State Rx Services (WSRxS):**  
Name changed to ArrayRx.
- **Doctor on Demand:** Virtual Care expanding to provide enhanced Primary Care Access.

# UMP Service Area Changes

## UMP Plus Plans

**Puget Sound High Value Network  
(PSHVN)**

**No longer available in**

**Chelan and Douglas County**

*(Employees who both live and work in these counties must select a new plan for 2025)*

*See 2025 SEBB employee plans available by county*

**Confluence Health-**

**No longer part of UMP Plus-PSHVN**

**2025 Service Area**

King, Kitsap, Pierce, Snohomish, Yakima

UMP Achieve 1 will be the default plan if no plan is chosen.

[hca.wa.gov/about-hca/news/announcements/changes-sebb-benefits-2025](https://hca.wa.gov/about-hca/news/announcements/changes-sebb-benefits-2025)



# 2025 Premium surcharges

Tobacco use premium surcharge

Spouse or State-Registered Domestic Partner (SRDP) premium surcharge

# Premium Surcharges



## Tobacco use premium surcharge

- Tobacco use premium surcharge will **remain at \$25 per account per month**,
  - Regardless of the number of tobacco users enrolled on the account
  - In addition to the monthly medical premium




## Spouse or SRDP premium surcharge

- Spouse or state-registered domestic partner coverage premium surcharge will **remain at \$50 per month**
  - In addition to the monthly medical premium
- **New rate** for determining if surcharge applies
  - Question #6: Will spouse's/SRDP's share of the medical premium through their employer be less than **\$126.36** per month in 2025? (Up from \$117.81)

# Spouse or SRDP Reattestation

SEBB Program will mail three notifications letters to employees who are required to reattest for 2025.

 Notification Type	Mailed
(#1) Spousal surcharge reminder letter	October 25, 2024
(#2) Grace period notification letter	December 4, 2024
(#3) 2025 Spousal surcharge premium payment notification letter for employees who did not reattest by December 31, 2024, or who attested the surcharge applies. (Includes appeal rights)	January 15, 2025

**Note:** Subscribers who must reattest will have a notification banner to reattest in Benefits 24/7.

Review *"Subscribers Who Need To Reattest"* report in Benefits 24/7.

[hca.wa.gov/employee-retiree-benefits/school-employees/surcharges](https://hca.wa.gov/employee-retiree-benefits/school-employees/surcharges)

# Spousal Attestation Report

← Back to search results

Admin Dashboard | Dependent Verification | Special Enrollment Verification | Subscribers | Access | Reports | Profile

Currently managing: KENT SCHOOL DISTRICT 415

## Reports Tool

Search | Display | Results

Download

Subscriber Last Four Of Social	Subscriber First Name	Subscriber Last Name	Dependent Last Four Of Social	Dependent First Name	Dependent Last N
0182	JENNIFER	GARZON	2032	German	Garzon Bedoya
0203	CHERYL	HENDRICKS	7805	James	Hendricks
0208	THOMAS	JAUCH JR	5563	Jordannah	Jauch
0224	JENNIFER	EATON STEWART	3324	Terry	Stewart
0370	COURTNEY	ARAPIS	1529	Nicholas	Arapis
0374	CAROLYN	RUFFO GARCIA	2262	Edgar	Garcia Villalobos
0386	MAEGAN	RATHBUN	4814	Ryan	Rathbun
0406	SARAH	RAVINDRANATH	7467	Barnabas	Ravindranath
0691	JACKI	OAKES	3096	Travis	Oakes
0699	REBEKAH	LEE	0400	Daniel	Lee
0783	ANGELA	BROWN	9918	Mike	Brown
0990	ANGELIA	BENSON	6364	Daniel	Benson

# How to Reattest

Timeline	Process
Annual Open Enrollment: October 28 - November 25, 2024	Benefits 24/7 or Submit 2025 SEBB Premium Surcharge Attestation Change form
Grace Period: November 26 - December 31, 2024	Submit 2025 SEBB Premium Surcharge Attestation Change form ONLY!

Not attesting between **October 28 – December 31** will result in:

- **Defaulting to incur the \$50 monthly surcharge**
  - Effective **January 1, 2025**
  - In addition to the monthly medical premium







# 2025 Dental Plans

Uniform Dental Plan (UDP)

DeltaCare

Willamette Dental Group



Delta Dental of Washington



Willamette  
Dental Group

Eligible employees pay no monthly premiums for dental insurance benefits.



# Dental Plans

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The same dental plans are available for 2025 plan year at no cost to employees.

**Uniform Dental Plan (UDP)**  
(Group #9600)



**Willamette Dental Group**  
(Group WA 733)

Call the plan directly to verify which network your provider participates in.  
[hca.wa.gov/sebb-benefits-admins/sebb-benefits/dental](https://hca.wa.gov/sebb-benefits-admins/sebb-benefits/dental)

# Delta Dental of Washington Plans

## Delta Dental of Washington

- Administers both:
  - **DeltaCare** (Group 09601)
    - Managed care plan (Narrow network)
  - **Uniform Dental Plan (UDP)** (Group 09600)
    - Preferred-provider plan

## Network of providers

- Different network of providers
- Call the plan directly to verify which network your dentist participates in not the provider
- Visit the contact the plan section of the SEBB webpage for plan contact information

**Don't confuse these dental plans!**

Call the plan directly to verify which network your dentist participates in.  
[hca.wa.gov/employee-retiree-benefits/school-employees/contact-plans](http://hca.wa.gov/employee-retiree-benefits/school-employees/contact-plans)



# 2025 Vision Plans

Davis Vision

EyeMed Vision

MetLife Vision



Eligible employees pay no monthly premiums for vision insurance benefits.



# Vision Plans

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The same vision plans are available for 2025 plan year at no cost to employees.



Call the plan directly to verify which network your provider participates in.  
[hca.wa.gov/sebb-benefits-admins/vision](https://hca.wa.gov/sebb-benefits-admins/vision)

# Vision Benefit changes

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## What's covered?

- Yearly routine eye exam
- Dependents under 19 receive a pair of glasses (or contacts in lieu of glasses) every year
- Vision hardware benefit increased from \$150 to **\$200 every two years** to be spent on a pair of prescription eyeglasses (frame and lenses) or contact lenses in lieu of frame and lenses
- **Two-year benefit reset** occurs in numerically-**odd years (2025, 2027, 2029, etc.)**



# 2025 Life and Accidental Death and Dismemberment (AD&D) Insurance

Basic Life and AD&D

Supplemental Life and AD&D



Eligible employees pay no monthly premiums for basic life and AD&D insurance benefits.



# Life and Accidental Death and Dismemberment (AD&D) Insurance

---

## Basic Life and AD&D

- Benefits and rates will **remain the same** for the **2025 plan year** at no cost to the employee

## Supplemental Life and AD&D Insurance

- Benefits and rates will **remain the same for 2025 plan year**
  - Unless an employee changes age brackets or increases their coverage)
    - Life insurance rate increase becomes effective: January of following year

**No Change**





# 2025 Long-Term Disability (LTD) Insurance

Employer-paid Long-term disability (LTD)

Employee-paid Long-term disability (LTD)



Eligible employees pay no monthly premiums for employer-paid LTD insurance benefits.



# Long-Term Disability (LTD) Insurance

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## Employer-paid Long-term disability (LTD)

- Benefits and rates will **remain the same for 2025 plan year** at no cost to the employee
  - Employer funded

## Employee-paid Long-term disability (LTD)

- Benefits will **remain the same for 2025 plan year**
  - **Rates will decrease effective January 1, 2025**
  - Employee funded
  - Newly eligible employees will be auto-enrolled at 60% coverage level

EOI not required to decrease or decline employee-paid LTD.  
[hca.wa.gov/sebb-benefits-admins/sebb-benefits/long-term-disability](https://hca.wa.gov/sebb-benefits-admins/sebb-benefits/long-term-disability)

# Employee-paid LTD Rates

Decreased Employee-paid LTD Rates.

	2024	2025	2024	2025
Age	60% Benefit (default)	60% Benefit (default)	50% Benefit (buy-down)	50% Benefit (buy-down)
<30	0.0011	0.0009	0.0007	0.0006
30-34	0.0015	0.0012	0.0009	0.0007
35-39	0.0023	0.0018	0.0014	0.0011
40-44	0.0032	0.0026	0.0019	0.0015
45-49	0.0044	0.0035	0.0026	0.0021
50-54	0.0060	0.0048	0.0036	0.0029
55-59	0.0072	0.0058	0.0044	0.0035
60-64	0.0075	0.0060	0.0045	0.0036
65+	0.0076	0.0061	0.0046	0.0037

■ Indicates an increase  
■ Indicates a decrease



# 2025 Flexible Spending Arrangement (FSA) & Dependent Care Assistance Program (DCAP)

Flexible Spending Arrangement (FSA)

Limited Purpose FSA

Dependent Care Assistance Program (DCAP)



# Navia Benefits

## Flexible Spending Arrangement (FSA)

- Set aside pre-tax money from your paycheck to spend on eligible out-of-pocket health care costs
- Subscriber and qualified dependents
- Cannot have FSA and HSA
- Funds are available immediately

## Limited Purpose FSA (LPFSA)

- Set aside pre-tax money from your paycheck to spend on eligible out-of-pocket dental and vision expenses
- Intended for members enrolled in the UMP High-Deductible Health Plan with an HSA
- Subscriber and qualified dependents
- Funds are available immediately

## Dependent Care Assistance Program (DCAP)

- Set aside pre-tax money from your paycheck to pay for qualifying childcare or elder care expenses.
- Reimburses **qualifying childcare or elder care expenses**
- Include babysitting, day care, elder day care, preschool, and registration fees while the employee works, is looking for work, or attends school full-time
- Funds will be available as payroll deductions are taken

FSA was formerly known as Medical FSA.

[hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program](https://hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program)

# Annual Contribution Limits

## Increased maximum Annual FSA election amount

	FSA	Limited Purpose FSA	DCAP
Minimum annual contribution	\$120	\$120	\$120
Maximum annual contribution	<b>\$3,200</b> (Up from \$3,050)	<b>\$3,200</b> (Up from \$3,050)	Single or Married filing jointly <b>\$5,000 annually</b> If married filing separately <b>\$2,500 annually</b>
Compatible with HDHP/HSA	No	Yes	Yes
Eligible Expense Types	Medical, Rx, Dental, Vision	Dental, Vision	Dependent care costs, ex. Day care, elder care
Allows Carryover	Yes	Yes	No

Members may edit or cancel their elections through the end of open enrollment.

[hca.wa.gov/sebb-benefits-admins/flexible-spending-arrangements-and-dependent-care-assistance-program](https://hca.wa.gov/sebb-benefits-admins/flexible-spending-arrangements-and-dependent-care-assistance-program)



# Carryover Limit

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Increased FSA and Limited Purpose FSA carryover amount from \$610 to **\$640** effective **January 1, 2025**.

Employees can carry over up to \$640 of unused funds at the end of 2024.

Applies to the FSA and Limited Purpose FSA (LPFSA).

Does NOT apply to DCAP.

To receive carryover, employee must enroll in the 2025 plan year or have at least \$120 left in their 2024 FSA.

Any funds above \$640 will be forfeited.

Employees who enroll in the UMP High Deductible health plan with HSA in 2025 will still be eligible to receive carryover. Carryover will move into a LPFSA.

FSA and high deductible health plan (HDHP) don't mix!

# Expense and Claim Deadlines

2024 Plan Year	
Plan Year Starts	January 1, 2024
Plan Year Ends	December 31, 2024
Last day to incur expenses	December 31, 2024
Last day to submit claims for reimbursement to Navia	March 31, 2025

**FSA and LPFSA-The minimum amount you can elect for the year is \$120 and the maximum amount you can elect for the year is \$3,200.**

Enrollments must be received by Navia or Benefits Office no later than November 25, 2024

[hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program](https://hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program)



# How to enroll

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Employees can change or remove their election through the end of SEBB annual open enrollment. (**November 25, 2024, 11:59 p.m.**)

## Option #1

Online – Log in and enroll on the Navia Benefit Solutions website

[sebb.naviabenefits.com](http://sebb.naviabenefits.com)

## Option #2

Complete Navia's 2025 Annual Open Enrollment form, available on Navia's Forms & Documents webpage, and submit as instructed on the form to:

[election@naviabenefits.com](mailto:election@naviabenefits.com) or

**fax:** (425) 233-6366

## For more information contact Navia

Monday through Friday  
7 a.m. - 5 p.m. PST.

[SEBBadmin@naviabenefits.com](mailto:SEBBadmin@naviabenefits.com) or  
(425) 452-3488

BAs can send to Navia via upload in the Employer Portal at [sebb.naviabenefits.com](http://sebb.naviabenefits.com).

[hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program](http://hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program)

# FSA & DCAP Reminders

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Participants **MUST** enroll/  
reenroll each year during  
annual OE

Enrollment does **NOT**  
automatically continue year  
to year

May enroll in a DCAP and  
FSA or LPFSA in the same  
plan year

May **NOT** enroll in both an  
FSA and LPFSA in the same  
plan year

May **NOT** enroll in an FSA  
and HDHP w/HSA must  
choose one by  
**December 31, 2024.**  
(Disenroll from FSA and  
remain in HDHP w/HSA)

May **NOT** enroll in an FSA if  
employee or spouse/SRDP  
is enrolled in a HDHP in  
2025. May enroll in a  
LPFSA

Navia Benefits Solutions must receive your enrollment no later than November 25, 2024.

[hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program](https://hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program)

# FSA/DCAP Webinar

Register on the BA webpage for the Navia FSA/DCAP webinar on:

- **Friday, October 25 at 10 a.m.**
- Hosted by O&T and presented by Navia Benefit Solutions

Watch a recorded webinar posted on the BA website.

- Training materials
  - Open enrollment

Home > SEBB benefits administrators > Training resources

## Training resources

In this section, you can access resources to assist new benefits administrators (BAs), register for periodic training, access training materials, and view recordings of past trainings.

[SEBB My Account](#)

[Eligibility worksheets](#)

[Benefits administrator's FAQs](#)

[HCA Support \(FUZE replacement\)](#)

Need training?

[Training schedule](#)

[Training materials](#)

How do I...

[Find forms and publications](#)

[Find SEBB Program rates](#)

[Submit a question \(HCA support\)](#)

[Find manuals](#)

[Find rules and policies](#)

[Learn about the SEB Board](#)

Contact Navia Benefits @[SEBBadmin@naviabenefits.com](mailto:SEBBadmin@naviabenefits.com) or (425) 452-3488.

[hca.wa.gov/sebb-benefits-admins/training-schedule](https://hca.wa.gov/sebb-benefits-admins/training-schedule)

# FSA/DCAP Employer Responsibilities

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1. Submit open enrollment FSA/DCAP forms to Navia weekly.
2. Set up payroll deductions for the first 2025 payroll in January.
  - Employees' 2025 enrollments file will be available in Benefits 24/7 the week of **December 11, 2024**. Use this file to set up deductions.
3. Once payroll deductions begin, report deductions to Navia via file each pay period. Send payment to HCA.
  - *Open Enrollment forms* will be available on the SEBB Navia website on **October 28, 2024**
    - <https://sebb.naviabenefits.com/forms-documents/>

FSA's and high deductible health plans don't mix!



# One Moment Please

while we transition to another speaker



# 2025 SmartHealth

Smart [  ] Health



# SmartHealth \$125 Incentive and deadlines

The **\$125** SmartHealth incentive will **remain the same** for 2025.

- Deadlines for completing the financial requirements:
  - Current SEBB medical plan subscribers with a medical effective date between **January - September 2024**
    - **Deadline: November 30, 2024**
  - New SEBB medical plan subscribers with a medical effective date between **October - December 2024**
    - **Deadline: December 31, 2024**

**No Change**

## High-Deductible Health Plan:

One-time deposit of \$125 into the Health Savings Account (HSA) at the end of January.

## All other plans:

\$125 reduction to the SEBB medical plan deductible at the end of January.



# 2025 Rules & policy changes

Changes effective: **January 1, 2025**



# Substantial Decrease in Providers SOE #22

## Special Open Enrollment Event

SEBB program will determine if there is a substantial decrease in providers available under a SEBB medical plan.

- SEBB program will notify impacted employees and provide instructions
- Employee may make changes to their medical plan election

**Addendum 45-2A**  
**Special open enrollment (SOE) matrix: Summary of permitted election changes (effective 9/1/2024)**

<i>Events below may create a Special Open Enrollment:</i>		Valid documents for proof of the event that created the Special Open Enrollment (SOE) are listed below. This list is not all inclusive. See SEBB policy 31-1 for additional valid verification documents. Documents listed in this column are used to verify evidence of the SOE.	Change Health Plan Election ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-30-090	Enroll Eligible Dependent(s) in Health Plan Coverage ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150	Remove Eligible Dependent(s) from Health Plan Coverage ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150	Waive Enrollment in Medical (School employees Only) 182-31-080	Return from Waived Enrollment in Medical (School employees Only) 182-31-080	Enroll In or Change Premium Payment Plan (School employees Only) 182-30-100	Enroll In or Change FSA or Limited Purpose FSA (School employees Only) 182-30-100	Enroll In or Change DCAP (School employees Only) 182-30-100
<b>22</b>	<b>SUBSTANTIAL DECREASE IN PROVIDERS</b> The SEBB program determines that there has been a substantial decrease in the providers available under a SEBB medical plan.	A subscriber may make changes to their medical plan election under this event only after the SEBB program: <ul style="list-style-type: none"> <li>• Determines that there has been a substantial decrease in the providers available under a SEBB medical plan;</li> <li>• Informs the subscriber; and</li> <li>• Provides instructions to the subscriber for changing a medical plan election under this event.</li> </ul>	<ul style="list-style-type: none"> <li>• A medical plan change is allowed only if the SEBB program determines that there has been a substantial decrease in the providers available under a SEBB medical plan.</li> </ul>	SOE Not Allowed	SOE Not Allowed	SOE Not Allowed	SOE Not Allowed	<ul style="list-style-type: none"> <li>• Premium payment plan changes are allowed only if the SEBB program determines that there has been a substantial decrease in the providers available under a SEBB medical plan.</li> </ul>	SOE Not Allowed	SOE Not Allowed

HCA will decide when this SOE event has occurred and allow as a selection.

[hca.wa.gov/assets/pebb/sebb-policy-addendum-45-2A-92024.pdf](https://hca.wa.gov/assets/pebb/sebb-policy-addendum-45-2A-92024.pdf)



# Troubleshooting Benefits 24/7 Access

# Troubleshooting Benefits 24/7

## Release/Unlock subscriber account

- **Step 1**-Check box next to name
- **Step 2**-Click Manage Associated subscriber

Added to release/unlock previously claimed subscriber SAW account

Used when subscriber has forgotten answers to their security questions

- Verify subscriber information

The screenshot displays the 'Benefits 24/7' web application interface. At the top, there is a navigation bar with links for 'PEBB Home', 'SEBB Home', 'Contact PEBB/SEBB', and 'Sign Out'. Below this is a main navigation menu with tabs for 'Admin Dashboard', 'Subscribers', 'Access', 'Dependent Verification', 'Special Enrollment Verification', 'Self Pay Dashboard', 'Organizations', 'Reports', 'Settings', and 'History'. The current page is titled 'ANACORTES SCHOOL DISTRICT 103 Manage Subscribers'. It features a search bar with 'flint' entered and a 'Search' button. Below the search bar is a table of subscribers with columns for 'First name', 'Middle name', 'Last name', 'SSN', 'Birth date', 'Member type', and 'Employer name'. The table contains one entry: 'SUSAN FLINT' with SSN 'XXX-XX-6012' and employer 'ANACORTES SCHOOL DISTRICT 103'. A checkbox is checked next to the name. Below the table is a pagination control showing '1 - 1 of 1 items'. A yellow box highlights the 'Release/unlock subscriber account?' button. To the right of this button, it says 'The member will be prompted to re-claim their account upon next login.' Below the button is a 'Currently managing: SUSAN FLINT' section with tabs for 'Dashboard', 'Eligibility', 'Manage Dependents', 'Special Open Enrollment', 'Profile', 'Tobacco Surcharge Attestations', 'Current Coverage', and 'Spousal Attestations'. At the bottom, there is a blue footer with the text 'Welcome to Benefits 24/7.'

# Troubleshooting Benefits 24/7 cont.

Visit the help with Benefits 24/7 webpage.

- Get started
  - Create a SecureAccess Washington (SAW) account
  - Log in to Benefits 24/7
- Help with my login
- How do I enroll when newly eligible?

Security answers must have a minimum of four characters

Benefits 24/7 employee login assistance phone number **1-866-335-0043.**

[hca.wa.gov/employee-retiree-benefits/help-benefits-24/7](https://hca.wa.gov/employee-retiree-benefits/help-benefits-24/7)

Washington State Health Care Authority

Free or low-cost health care Employee & retiree benefits Billers, providers & partners About HCA Contact

Home > Employee and retiree benefits > Help with Benefits 24/7

## Help with Benefits 24/7

**Benefits 24/7** is our new online benefits enrollment system that replaced PEBB My Account and SEBB My Account. Your enrollment information will transfer from PEBB My Account and SEBB My Account.

Benefits 24/7 follows the Americans with Disabilities Rehabilitation Act (ADA) and Website Content Accessibility Guidelines (WCAG) 2.0.

On this page

- [What can I do in Benefits 24/7?](#)
- [Get started](#)
- [Help with my login](#)
- [How do I enroll when newly eligible?](#)
- [Sign up for email subscription service](#)

### What can I do in Benefits 24/7?

Use **Benefits 24/7** to enroll in coverage, verify your dependents, attest to premium surcharges, make changes due to a life event, view your coverage elections, make open enrollment changes, apply for continuation coverage or PEBB retiree insurance coverage, and defer retiree insurance coverage.

### How do I change my address?

- **Employees:** Contact your payroll or benefits office.
- **Retirees and continuation coverage subscribers:** [Send us a secure message](#) or call 1-800-200-1004 (TRS: 711).

**Workday users continue to use Workday**

Benefits 24/7 is not available to Pierce County, Washington State University, and University of Washington employees. Please use Workday.  
**Exception:** You can use Benefits 24/7 to request to enroll in PEBB retiree insurance coverage.

### Get started

Use these steps to set up your Benefits 24/7 account.

- [Things to know before you register](#)
- [Create a SecureAccess Washington \(SAW\) account](#)

**Manage your benefits year-round**

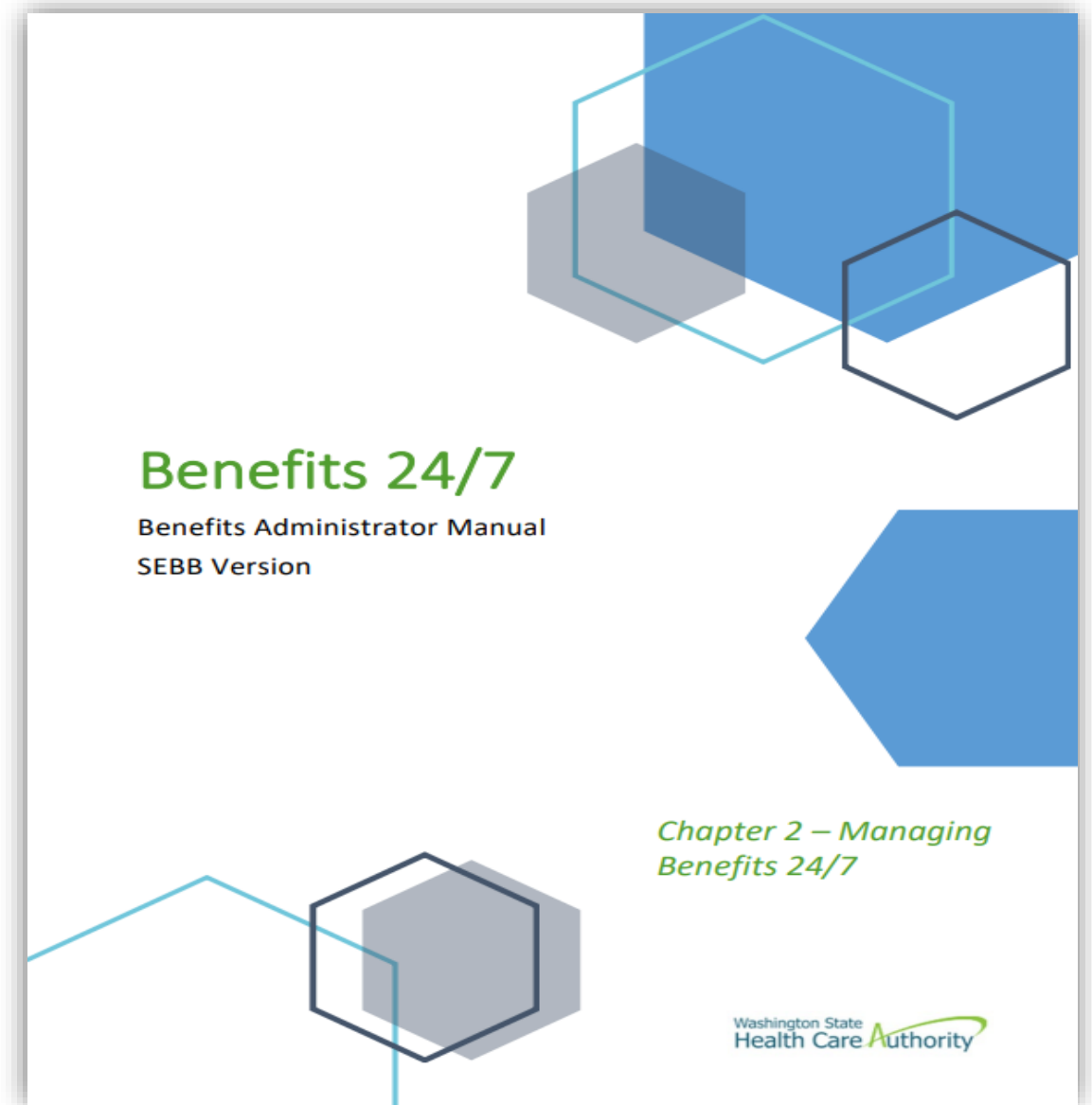
[Log in to Benefits 24/7](#)

# Troubleshooting Benefits 24/7 cont.

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## Benefits 24/7 BA Manual Chapter 2

- Need instructions on Troubleshooting employee access
  - Employee attempting to claim their account for the first time:  
**Page 13-14**
  - Releasing an old SAW account for an employee: **Pages 15-16**



Releasing an employee account requires Benefits 24/7 Admin access.

[hca.wa.gov/assets/perspay/sebb-b247-chapter-2.pdf](https://hca.wa.gov/assets/perspay/sebb-b247-chapter-2.pdf)



# Who to Contact



# Who to Contact?

## Contact the BA

- Eligibility, enrollment
- Premium surcharge
- Help with Benefits 24/7
- Changing name, address, phone number and email
- Adding or removing dependents
- Premium payments/ Payroll deductions
- Finding paper forms

## Contact the plans

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

# Who to Contact?

## HealthEquity

- Health Savings Account (HSA) for UMP High Deductible Health Plan
- [learn.healthequity.com/sebb/hsa](http://learn.healthequity.com/sebb/hsa)
- **1-844-351-6853**

## MetLife

- Life insurance & AD&D insurance
- [metlife.com/wshca-sebb](http://metlife.com/wshca-sebb)
- **1-833-854-9624**

## Navia Benefit Solutions

- FSA and DCAP
- [sebb.naviabenefits.com](http://sebb.naviabenefits.com)
- **1-800-669-3539**

No new elections or eligibility worksheet required for employees.  
[hca.wa.gov/employee-retiree-benefits/school-employees/contact-plans](http://hca.wa.gov/employee-retiree-benefits/school-employees/contact-plans)



# Who to Contact?

## Standard Insurance Company

- Long-term disability insurance
- [standard.com/employee-benefits/washington-state-hca-sebb](http://standard.com/employee-benefits/washington-state-hca-sebb)
- **1-833-229-4177**

## SmartHealth Wellness Program

- [smarthealth.hca.wa.gov/contact](http://smarthealth.hca.wa.gov/contact)
- WebMD Customer Service
- Monday - Friday  
6 a.m. to 6 p.m.
- **1-800-947-9541**

## Websites, phone #'s, mailing addresses

- [hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment](http://hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment)
- Find a SEBB plan provider  
[hca.wa.gov/employee-retiree-benefits/sebb-continuation-coverage/find-sebb-plan-provider](http://hca.wa.gov/employee-retiree-benefits/sebb-continuation-coverage/find-sebb-plan-provider)

No new elections or eligibility worksheet required for employees.  
[hca.wa.gov/employee-retiree-benefits/school-employees/contact-plans](http://hca.wa.gov/employee-retiree-benefits/school-employees/contact-plans)



# Reminders, Tips & Resources

# Benefit Admin Resource

## SEBB Benefits Administrator website

- Eligibility, Enrollment, Benefits, Administrative tools and resources, and Training Resources

## Contact Outreach & Training

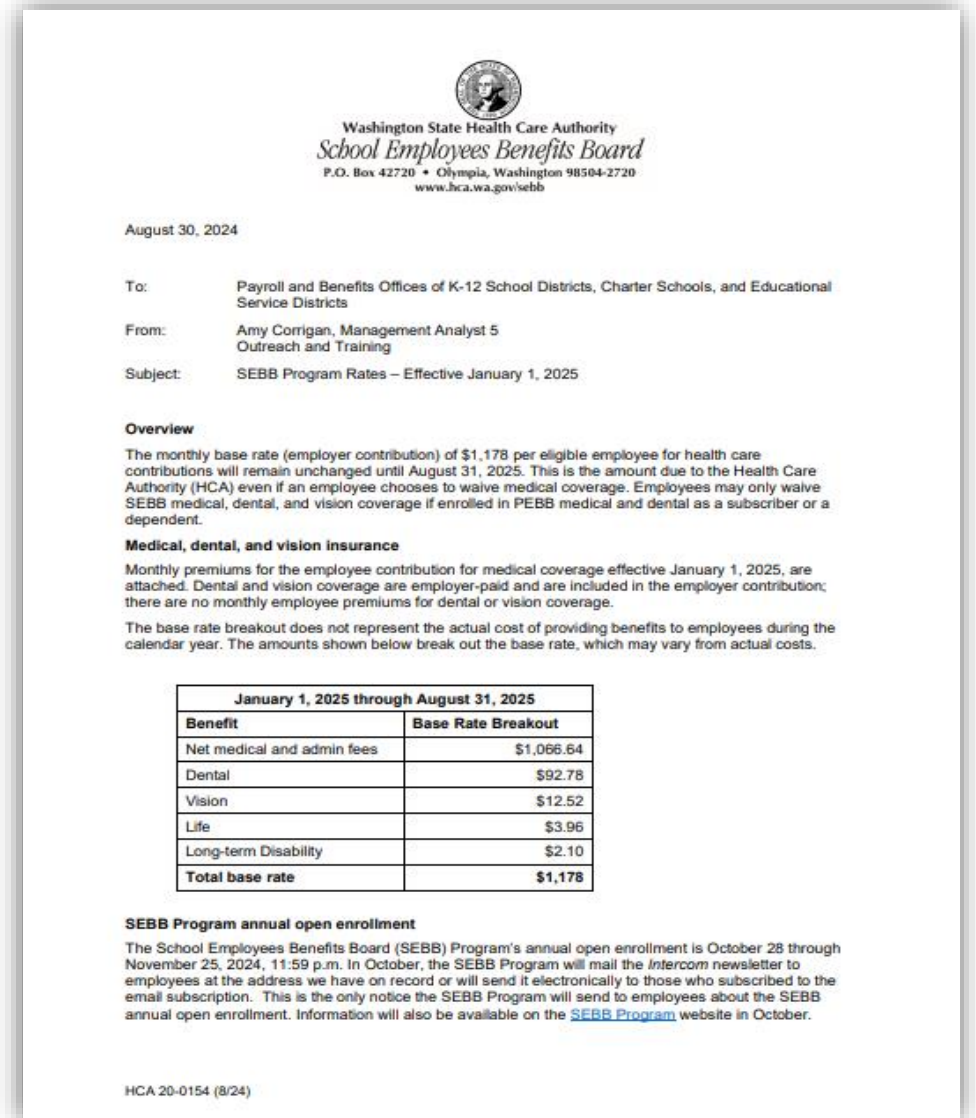
- **1-800-700-1555**
- Online via **HCA Support** secure messaging system
  - [support.hca.wa.gov/hcasupport](https://support.hca.wa.gov/hcasupport)

The screenshot shows the Washington State Health Care Authority website. At the top, there is a search bar and navigation links for "In a crisis?" and "Login". Below the header, there are menu items: "Free or low-cost health care", "Employee & retiree benefits", "Billers, providers & partners", "About HCA", and "Contact". The main content area is titled "SEBB benefits administrators" and includes a breadcrumb trail "Home > SEBB benefits administrators". There are four main sections, each with an icon and a call-to-action button: 1. "Eligibility worksheets Forms and Publications HCA Support (submit a question)" with an icon of a person at a computer and a button "Learn about eligibility and find resources." 2. "Enrollment" with an icon of a person walking with a briefcase and a button "Learn about the enrollment process." 3. "SEBB benefits" with an icon of a person holding an umbrella and a button "Explore SEBB benefits." 4. "Administrative tools and resources" with an icon of a person with a wrench and a button "Find tools and resources to help you administer benefits."

# New base funding rate

GovDelivery sent on **July 12, 2024.**

- Employer base funding rate increased from **\$1,100** to **\$1,178** per eligible employee per month
- Effective **September 1, 2024** through **August 31, 2025**
- Rate letter posted on **September 9, 2024** and available on the BA website
  - SEBB Program rates
    - SEBB organization rates
      - 2024 rates



# Employee Resource

## Medical Benefits Comparison Tool

### Learn more on the Compare medical plans webpage

- Things to think about when choosing a medical plan
- How do I compare the plans?
- Plan differences to consider
- What type of plan should I select?

The screenshot shows the HCA website's "Medical plans and benefits" page. At the top, the HCA logo is on the left, and "In a crisis? Login" is on the right. Below the logo is a breadcrumb trail: "Home > Employee and retiree benefits > School employees > Medical plans & benefits". The main heading is "Medical plans and benefits". Below this is a sub-heading: "Explore the medical plans and benefits available to SEBB employee subscribers and dependents." A list of links follows, including "Benefits and coverage by plan", "Compare medical plans", "Behavioral health services by plan", "Medical plans available by county", "Kaiser Permanente NW plans", "Kaiser Permanente WA plans", "Premera plans", "Uniform Medical Plan (UMP) plans, administered by Regence BlueShield and WSRxS", and "Health plans with health savings accounts (HSAs)". A blue callout box on the right contains the text "Get a side-by-side comparison of common medical benefits and costs for service." and a button labeled "Compare medical plans". Below the list is a grey box with the text "Need help choosing a plan? Visit the virtual benefits fair." Further down, there is a "Wellness programs" section with links for "Diabetes prevention", "SmartHealth", and "Living tobacco free". At the bottom, there are two boxes: "Related forms and publications" with links for "School employee premiums, deductibles, out-of-pocket maximums 2023" and "Medical Plans Available by County (SEBB) 2023"; and "Related links" with links for "Kaiser Permanente NW for school employees", "Kaiser Permanente WA for school employees", "Premera for school employees", "Uniform Medical Plan for school employees", and "Find a provider".

# Dependent verification (DV)

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DV is due at the same time as other required enrollment forms. Dependent will not be verified or enrolled if DV documents are not received by the deadline.

- No later than **November 25, 2024, after** annual open enrollment
- No later than **31 days after** the date of eligibility
- No later than **60 days after** the special open enrollment event

Follow-up with employees when DV documents are:

Missing

Invalid

Illegible

Incomplete

A list of acceptable DV documents is outlined in [SEBB Policy 31-1](#).

# Reminder: UMP HDHP w/HSA

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Employees changing plans from a UMP HDHP w/HSA to any other medical plan:

- Stop any payroll deduction for their HSA
- Stop any direct contributions to HealthEquity

Employees are **not eligible** to enroll in an UMP HDHP w/HSA if:

- Their spouse/SRDP is enrolled in an **FSA** for 2025
  - Even if the spouse/SRDP is not enrolled in the employee's PEBB medical

Contact HealthEquity for questions @ 1-844-351-6853.

[hca.wa.gov/sebb-benefits-admins/sebb-benefits/health-savings-accounts](https://hca.wa.gov/sebb-benefits-admins/sebb-benefits/health-savings-accounts)

# Benefit Admin Resource

## SEBB Benefits Admin Training

### Send training request using HCA Support

- Attn: Training Request
- Provide dates & times available, how many hours and subjects

Benefits 24/7, Benefits Admin website and HCA Support application overview and Q&A

Welcome to the Washington State Health Care Authority support portal. Please select the option below that best describes you.



Public inquiry



Agency to agency inquiry

I am a resident of Washington State and do not currently work for a state agency. I am making a request on behalf of myself or someone else.

[View login instructions](#)

I am a(n):

- Active employee of a Washington State agency that uses WaTech's Office 365 managed services.
- PEBB benefits administrator and I am making a request related to my work with HCA.

Note: If you are a SEBB benefits administrator or your agency does not use WaTech's Office 365 managed service, please use the public login.

[View login instructions](#)



# HCA Support Portal

Welcome to the Washington State Health Care Authority support portal. Please select the option below that best describes you.



## Public inquiry

I am a resident of Washington State and do not currently work for a state agency. I am making a request on behalf of myself or someone else.

[View login instructions](#)



## Agency to agency inquiry

I am a(n):

- Active employee of a Washington State agency that uses WaTech's Office 365 managed services.
- PEBB benefits administrator and I am making a request related to my work with HCA.

Note: If you are a SEBB benefits administrator or your agency does not use WaTech's Office 365 managed service, please use the public login.

[View login instructions](#)

Send Outreach and Training (O&T) a secure message!

<https://support.hca.wa.gov/hcasupport>

# HCA Support Portal Tips

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When sending HCA Support messages, remember the following:

Submit tickets using the BA inquiry tile. Do not submit tickets in general support as a BA.

Select a category based on the scenario/question

Include Full details, SEBB Organization, sub agency number, phone number  
Employee first, last name, DOB and Full SSN

HCA Support request get auto-assigned.

O&T responds in the order in which received.

Please **do not share** the following:

Outreach and Training  
1-800-700-1555

(Benefit Administrators only)

O&T staff email addresses or direct phone numbers

# Open Enrollment Resources

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SEBB Open enrollment

[hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe)

SEBB Open enrollment  
webinars

[hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb](https://hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb)

SEBB October Intercom  
Newsletter

[hca.wa.gov/employee-retiree-benefits/newsletters-sebb](https://hca.wa.gov/employee-retiree-benefits/newsletters-sebb)

SEBB Benefits Fairs

[hca.wa.gov/employee-retiree-benefits/benefits-fairs-sebb](https://hca.wa.gov/employee-retiree-benefits/benefits-fairs-sebb)

SEBB Virtual Benefits Fair

[hca.wa.gov/vbf-sebb](https://hca.wa.gov/vbf-sebb)

Benefits 24/7

[Benefits247.hca.wa.gov](https://Benefits247.hca.wa.gov)

Compare medical plan benefits

[hca.wa.gov/compare-medical-sebb](https://hca.wa.gov/compare-medical-sebb)

# Upcoming Webinars

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**October 25:** SEBB Navia OE webinar 2024

Where to register:

- [hca.wa.gov/sebb-benefits-admins/training-schedule](https://hca.wa.gov/sebb-benefits-admins/training-schedule)

All webinars are recorded and posted to the BA website.

- [hca.wa.gov/sebb-benefits-admins/training-materials-and-recordings](https://hca.wa.gov/sebb-benefits-admins/training-materials-and-recordings)

# Q&A

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We will now address some of the questions that did not get answered during the webinar.

- Any questions that do not get addressed today will be responded to by phone, email or HCA Support request
- Employee specific questions or scenarios should be sent through HCA Support request

After the webinar, participants will receive a follow up email that includes a brief survey. We would greatly appreciate your feedback.

# Thank you for participating!

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