



Understanding Eligibility

School Employees Benefits
Outreach & Training

2020

Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD



Eligibility

[WAC 182-31-040](#)

How do school employees establish eligibility for the employer contribution toward SEBB benefits and when do SEBB benefits coverage begin?

[WAC 182-30-130](#)

What are the requirements for a school employees benefits board (SEBB) organization engaging in local negotiations regarding SEBB benefits eligibility criteria?

Defining Terms

What is a school year?

September 1 - August 31

What is a plan year?

January 1 - December 31

What is a week?

Sunday - Saturday

Defining Terms

What does the *date of eligibility* mean?

The date when a school employee becomes eligible for the employer contribution toward SEBB benefits.

What does the *effective date* mean?

The date when a school employee's benefits begin.

SEBB Eligible Employees

The following benefits are available to eligible school employees:

- **Medical** – wellness benefits
- **Dental**
- **Vision**
- **Life & AD&D** – basic and **supplemental**
- **LTD** – basic and **supplemental**
- **Medical Flexible Spending Arrangement (FSA)**
- **Dependent Care Assistance Program (DCAP)**

Medical = May be waived

Supplemental and **additional benefits** = Employee paid

Required enrollment

Determining eligibility - worksheets



SEBB provides worksheets as the method for determining eligibility.

- The worksheets are made up of four workplace scenarios:
 - **“A” Series:** New hires
 - **“B” Series:** Existing employees who have a change in employment status.
 - **“C” Series:** Benefits-eligible employees who are leaving work
 - **“D” Series:** Employees who are returning to work
 - Still under development

SEBB Organizations must provide written notice upon hire, becoming eligible or losing eligibility for the employer contribution due to termination or work pattern change. SEBB Program administrative Policy 11-1.

Establishing Eligibility

School employees may establish eligibility by:

- Anticipated to work at least 630 hours in the school year
- Stacking Hours
- Hired Mid-year
- Revision of anticipated work pattern
- Actually works 630 hours
- Locally eligible criteria
- Returning from loss of eligibility due to going on approved leave

Establishing Eligibility

School employees become eligible if:

- **SEBB Eligible**

- **Anticipated to work at least 630 hours** in the school year
 - WAC 182-31-040
- All hours worked in their capacity as a school employee must be included in the calculation of hours for determining eligibility.
- Approved paid leave (e.g., sick leave, personal leave, bereavement leave) or a paid holiday must be included
 - Effective January 1, 2020 (Policy resolution 2020-01)



Stacking Hours

Employees **may** stack hours by:

- Working multiple positions within one SEBB organization

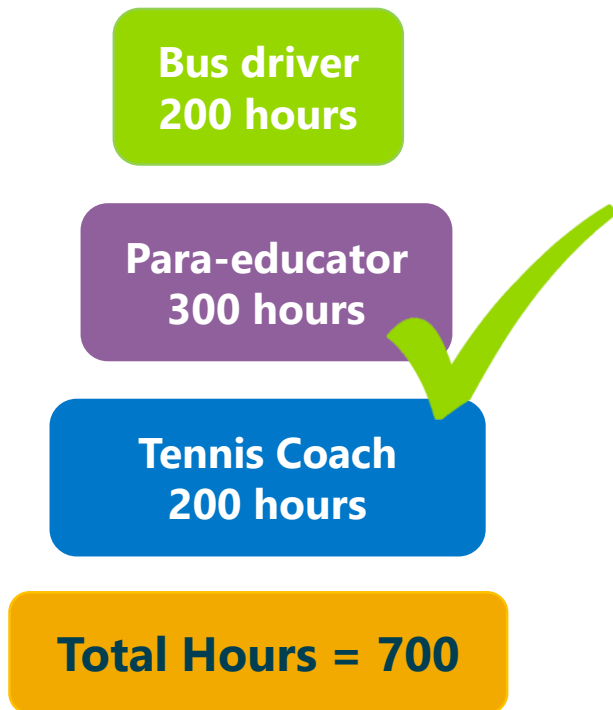
Employees **cannot** stack hours from **different:**

- School districts
- ESDs, or
- Charter schools

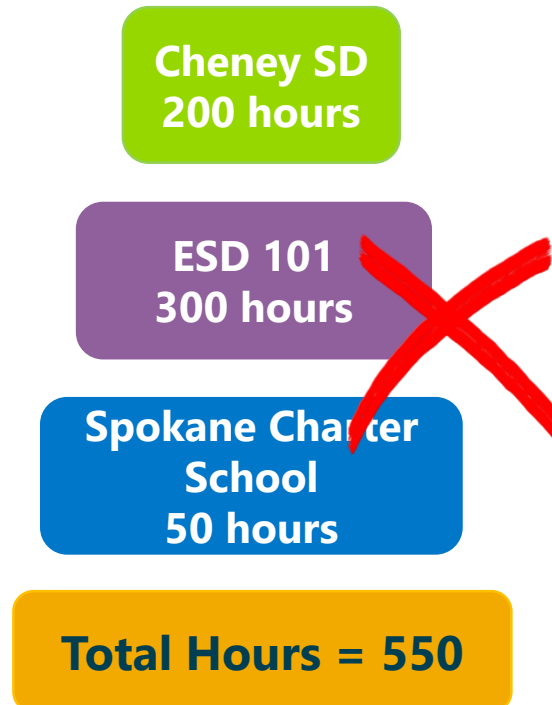


Stacking Hours

Kent School District



Para-Educator



Para-Educator



Hired Mid-Year: 9-10 Month Employee

*School employee is **not anticipated** to work 630 hours due to time of year they are hired, but is anticipated to work 630 hours next school year*

- **9 to 10 month** school employee
 - Anticipated to be compensated for at least 17 ½ hours a week
 - 6 of the last 8 weeks from the week that contains the *last day of school*

School employee must be returning to the same SEBB org.

Hired Mid-Year: 9-10 Month Employee

9 to 10 Month School Employee

Employee starts work on **February 10**, last day of school is **June 17**

First day of work



Last day of school



Must be compensated 17 ½ hours a week for 6 of these 8 weeks



Hired Mid-Year: 12 Month Employee

*School employee is **not anticipated** to work 630 hours due to time of year they are hired, but is anticipated to work 630 hours next school year*

- **12 month** school employee
 - Anticipated to be compensated for at least 17 ½ hours a week
 - 6 of the last 8 weeks from the week that contains *August 31* (last day of the school year)

School employee must be returning to the same SEBB org.

Hired Mid-Year: 12 Month Employee



12 Month School Employee

Employee's first day of work is on **March 1**

First day of work



Last day of school year



Must be compensated 17 ½ hours a week for 6 of these 8 weeks



Establishing Eligibility

Revision of anticipated work pattern

School employee who was not determined to be eligible upon hire may become eligible

- If the employer revises an employee's anticipated work hours in such a way that they are **now anticipated** to work 630 hours in the school year, the employee becomes eligible when the **revision is made**.



All employees must be notified of eligibility determination.

Establishing Eligibility

Employee works 630 hours in the school year

School employee who was not determined to be eligible upon hire may become eligible

- On the day that 630 hours ***worked is reached***



Employee Eligibility: Two Year Lookback

A school employee is **presumed eligible** if:

- Worked the **past two** school years
- At least **630 hours** per year, and
- Returning to the **same type of position(s)** and to the **same SEBB org**
 - Ex. teacher, para-educator, food service worker, custodian, etc.

The SEBB organization may rebut this by notifying the school employee, in writing, of the specific reasons why the employee is not anticipated to work 630 hours in the upcoming school year.

Returning For Next School Year WAC 182-30-080

Benefits will continue **uninterrupted** from one school year to the next if:

- **Enrolled in SEBB benefits** at the end of a school year,
- Anticipated to work at least **630 hours** in the next year, and
- Working in the **same** SEBB organization

*Employees **will not** make new elections when continuing benefits.*

Transferring Employees

WAC 182-30-080

Benefits will continue **uninterrupted** if:

- Moving from **one** SEBB org to **another** in an **eligible position**
- Employee is enrolled in SEBB benefits, and
- Without a **one calendar month break in coverage**
 - (Within the same month or a consecutive month)

Employees **will not** make new elections when continuing benefits unless a health plan is unavailable.

If the employee experiences a break in coverage then they will have to establish eligibility with the new SEBB org.

Transferring Employees

WAC 182-30-080

No break in coverage

Cheney SD
Eligible
Sept 1 – Dec 20

ESD 101
Eligible
Jan 15

Transfer Employee
Coverage effective
Jan 1

Not eligible to eligible position

Cheney SD
Not eligible
Sept 1 – Nov 7

ESD 101
Eligible
Nov 15

New hire
Not a "transfer"
Coverage effective
Dec 1

More than 1 month break in coverage

Tumwater SD
Eligible
Sept 1 – Dec 20

Olympia SD
Eligible
Feb 1

New hire
Not a "transfer"
Coverage effective
March 1

Locally Eligible Criteria

WAC 182-30-130

School employees may become eligible upon:

- **Locally eligible**

- Eligible under terms of local Collective Bargaining Agreement (CBA), and
- Anticipated to work **between 180-629 hours** in the school year
 - The range of hours is negotiated through the CBA
 - Can't be less than 180 hours, can't be more than 629 hours
 - WAC 182-30-130

All employees must be notified of eligibility determination.

Locally Eligible Employees

The following benefits are available to eligible school employees via WAC 182-30-130:

- **Medical** – wellness benefits
- **Dental**
- **Vision**
- **Life & AD&D** – basic only
- **LTD** – basic and supplemental
- ~~**Medical Flexible Spending Arrangement (FSA)**~~
- ~~**Dependent Care Assistance Program (DCAP)**~~

Medical = May be waived
Required enrollment

Locally Eligible Employees

WAC 182-30-130

If a SEBB organization engages in *local negotiations* regarding eligibility for school employees who work under 630 hours:

- Must provide a CBA, and
- Information on all eligible school employees under the CBA
 - **Send to the Health Care Authority (HCA) by the start of the school year (September 1)**
 - RCW 41.05.740 (6)(e)

Approved FMLA / PFML

WAC 182-31-110

Eligible employees may continue SEBB benefits if approved for:

- The federal **Family Medical Leave Act (FMLA)**
 - SEBB Org responsible for determining eligibility
- **Paid family and medical leave program (PFML)**
 - If also on approved FMLA or when PFML extends beyond FMLA
 - Employment Security Department (ESD) responsible for determining eligibility

Approved FMLA / PFML

WAC 182-31-110

Eligible employees will lose eligibility for the employer contribution if their premium remains **unpaid for 60 days**:

- Benefits will be **terminated retroactive** to the last day of the month for which the monthly premium and premium surcharges were paid

Eligible employees who exhaust the period of leave approved under FMLA or paid family and medical leave:

- May continue SEBB benefits by **self-paying** the premium and premium surcharges - with no contribution from the SEBB organization

Approved Leave

Eligible employees do not automatically lose eligibility for the employer contribution by going on approved LWOP

- Eligibility continues if the employee has already worked or is still anticipated to work at least 630 hours in the school year
- **Do not lose eligibility** for the employer contribution if the SEBB Org **is not able to collect premiums** from them
- Eligibility for the employer contribution can end if the SEBB Org can **no longer anticipate** the employee will work at least 630 hours in the school year due to going on LWOP



Returning From Approved Leave

WAC 182-30-080




School employees who return from approved LWOP will maintain or establish eligibility for the employer contribution if:

- Work schedule would have resulted in the employee being **anticipated to work 630 hours** to meet SEBB eligibility **at the start of the school year**
- Date of eligibility is the date they **return from approved leave**
- Coverage is effective the first day of the month following the return to work
- Effective January 1, 2020 (Policy resolution 2020-02)

SEBB My Account

SEBB eligible

- Anticipated to work at least 630 hours in the school year




Eligibility Type*	Employee monthly salary	Hire date*
SEBB (630 or more hours/year) ▼	0	04/13/2020 
Is this employee represented?*	Effective start date*	
Yes ▼	04/13/2020 	
Eligibility reason*	Date of Eligibility*	
Newly Eligible Member ▼	04/13/2020 	

SEBB My Account will automatically calculate when coverage begins.

SEBB My Account

Locally eligible

- Anticipated to work between 180-629 hours in the school year
- Eligible under terms of local Collective Bargaining Agreement (CBA)

Eligibility Type*	Employee monthly salary	Hire date*
Local (629 or less hours/year) ▼	0	04/13/2020 
Is this employee represented?*	Effective start date*	
Yes ▼	04/13/2020 	
Eligibility reason*	Date of Eligibility*	
Newly Eligible Member ▼	04/13/2020 	

SEBB My Account will automatically calculate when coverage begins.



Let's Review

Eligibility Review

School employees may establish eligibility by:

- **Anticipated to work at least 630 hours in the school year**
- **Stacking Hours**
- **Hired Mid-year**
- **Revision of anticipated work pattern**
- **Actually works 630 hours**
- **Locally eligible criteria**
- **Returning from loss of eligibility due to going on approved leave**



Resources

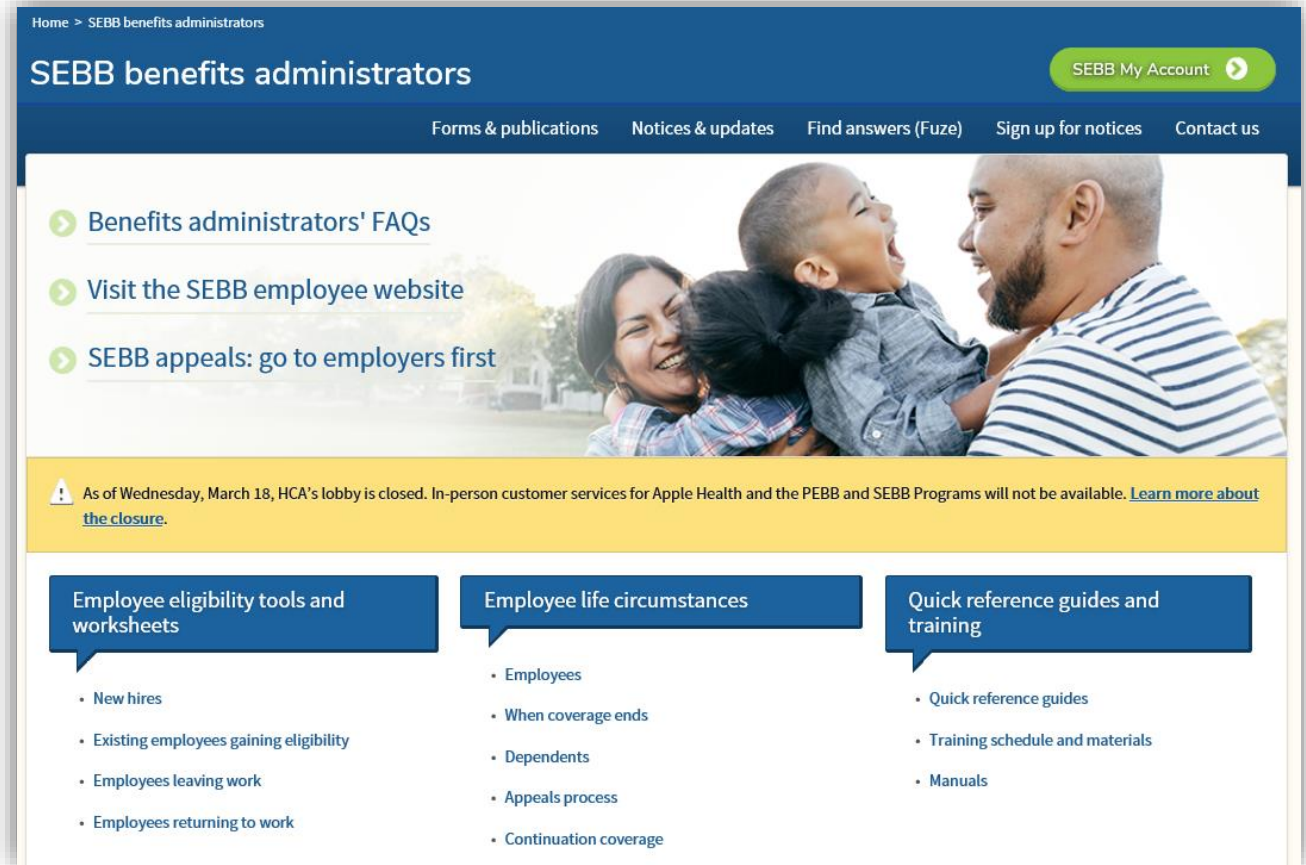
Benefit Administrator Resources

SEBB BA website

- Employee eligibility tools and worksheets

Outreach & Training for guidance

- **1-800-700-1555**
- Online via **FUZE** secure messaging system



Home > SEBB benefits administrators

SEBB benefits administrators

SEBB My Account

Forms & publications | Notices & updates | Find answers (Fuze) | Sign up for notices | Contact us

- Benefits administrators' FAQs
- Visit the SEBB employee website
- SEBB appeals: go to employers first

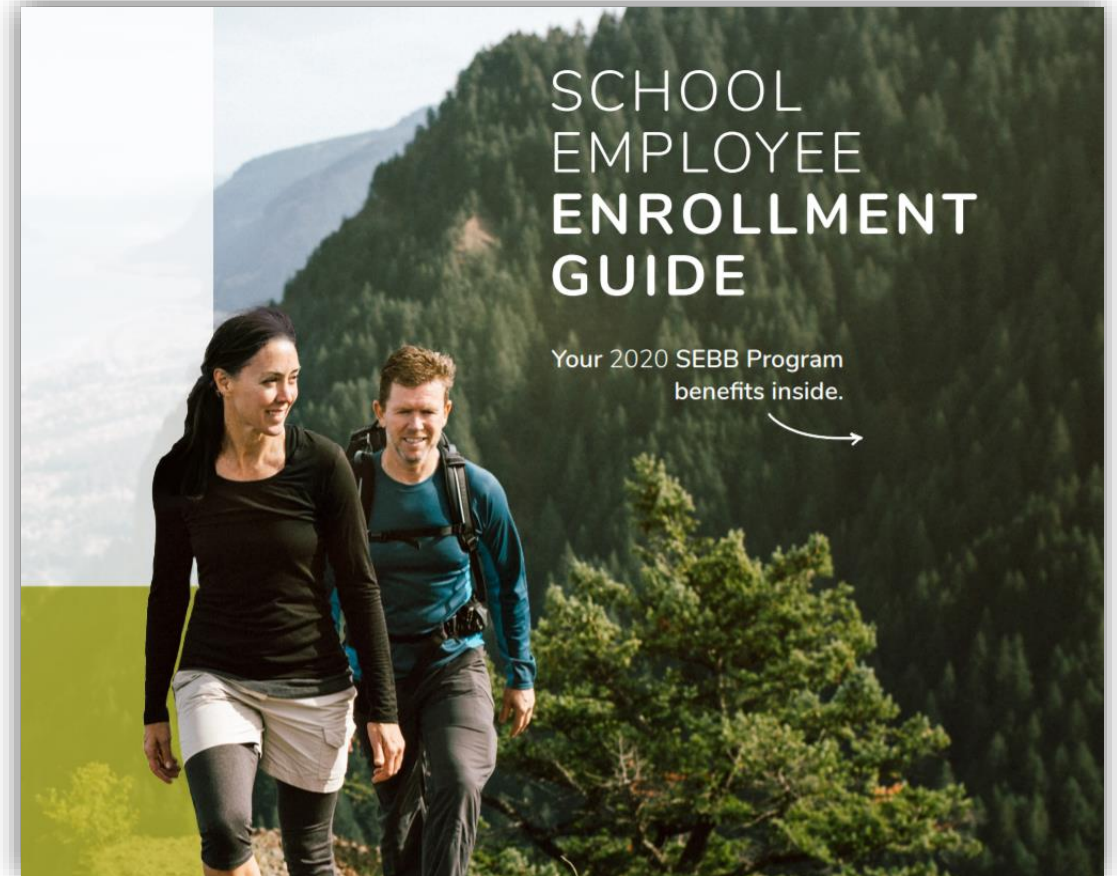
As of Wednesday, March 18, HCA's lobby is closed. In-person customer services for Apple Health and the PEBA and SEBB Programs will not be available. [Learn more about the closure.](#)

- Employee eligibility tools and worksheets**
 - New hires
 - Existing employees gaining eligibility
 - Employees leaving work
 - Employees returning to work
- Employee life circumstances**
 - Employees
 - When coverage ends
 - Dependents
 - Appeals process
 - Continuation coverage
- Quick reference guides and training**
 - Quick reference guides
 - Training schedule and materials
 - Manuals

Employee Resources

School Employee Enrollment Guide

- Eligibility
 - Pages 12-13
- When Coverage Begins
 - Page 18



Upcoming Webinars

May 1: Preparing for the end of the school year

O&T will continue to conduct more webinars for Benefit Administrators.
Stay Tuned for the upcoming schedule!

How to register: <https://www.hca.wa.gov/sebb-benefits-admins/training-schedule>



Questions & Answers

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 FUZE.
- Employee specific questions or scenarios should be sent through FUZE.
- Please send any suggestions for future webinar topics via the “questions” feature.

Thank you for participating!

