

# SEBB Benefits Administrator Training-Part 2

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**Welcome! Thank you for participating in today's webinar**

**The presentation will begin around 10:00 a.m.**

- All attendees will be muted. Please do not unmute yourself if the program allows you to.
- We can not assist with technical issues and apologize if they keep you from participating.
- This webinar will be recorded and posted on the Benefits Administrator webpage.
- **Closed Captioning is available** – click on **"Show Captions"** at bottom of screen 



# SEBB Benefits Administrator Training-Part 2

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## Addressing questions during the webinar

- Please use the “**Question**” feature to send questions throughout the webinar.
- We will address questions:
  - Throughout the presentation by topic when appropriate.
  - At the end of the presentation – in summary – as time allows.
  - Questions not answered during the presentation will be addressed after the presentation via email, phone, or HCA Support
- **Please send employee related questions or scenarios via HCA Support.**
- **Contact Outreach & Training (O&T) @ 1-800-700-1555 for urgent matters.**





# SEBB Benefits Administrator Training-Part 2

School Employees Benefits Board (SEBB)

Outreach & Training

December 2023

Washington State  
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

# What we'll cover today

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- 1 Employee resources
- 2 Eligibility worksheets
- 3 Eligibility requirements
- 4 Dependent eligibility & verification
- 5 SEBB Benefits
- 6 Additional SEBB Benefits
- 7 Benefits 24/7 Resources
- 8 Reminders, Tips & Resources



# Employee Resources

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

# Employee Resource

## School Employees website

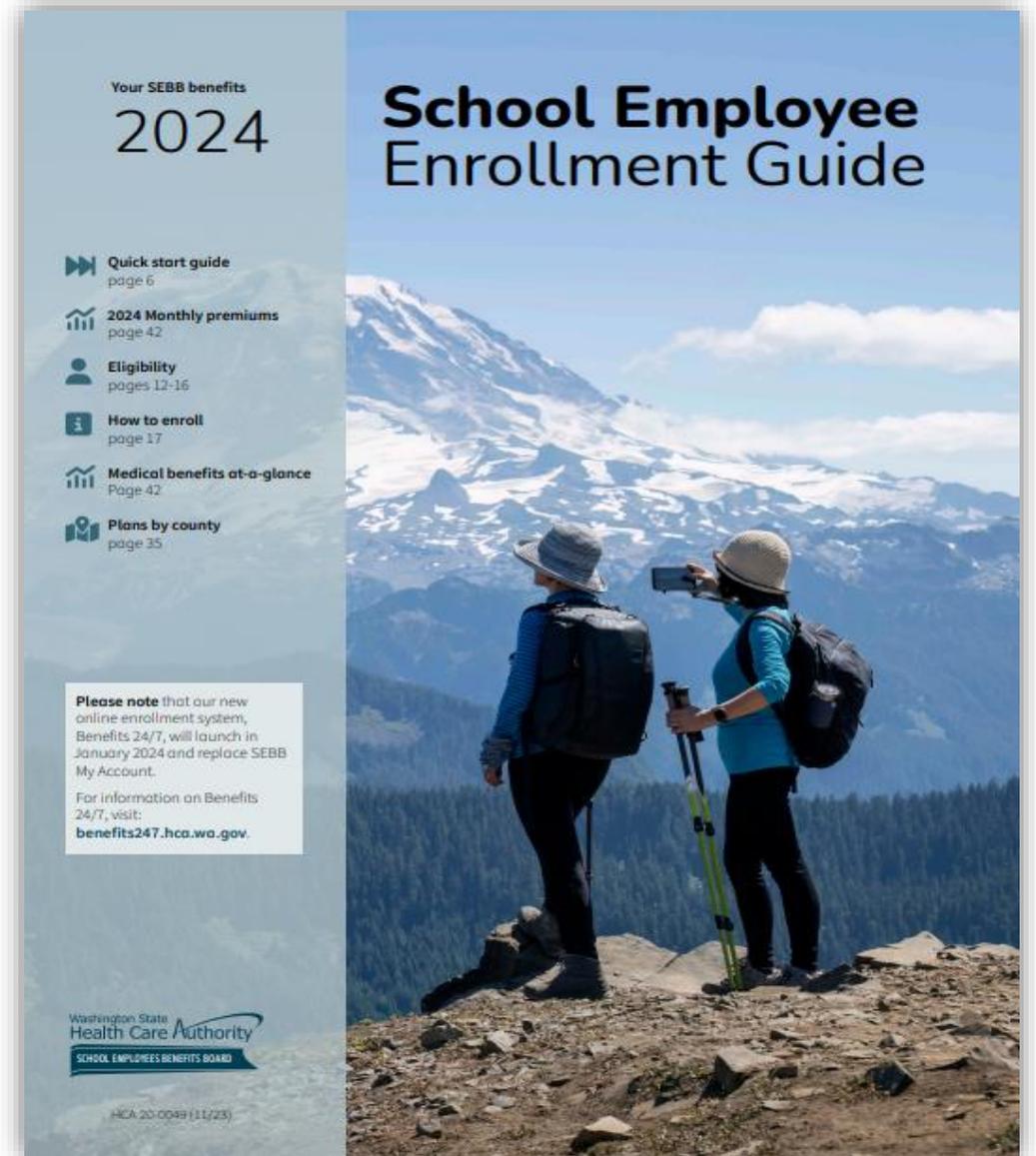
- Medical, dental and vision plans & benefits
- Life, LTD, FSA, & DCAP benefits
- SEBB wellness programs
- Premium surcharges
- Determine eligibility and manage benefits
- Learn how to enroll and get help
- Logging into SMA

The screenshot displays the Washington State Health Care Authority website. At the top, the logo and navigation menu are visible, including links for 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. A search bar and 'In a crisis? Login' link are also present. A prominent banner for 'PEBB and SEBB members: Prepare for open enrollment' is featured, with a 'What you need to know' button. Below this, two informational boxes warn about 'Bad actors spoofing SecureAccess Washington (SAW)' and 'Apple Health public health emergency (PHE)'. The 'Free or low-cost health care' section includes an icon of a doctor and a 'Find affordable health care' button. The 'Employee and retiree benefits' section features a family icon and an 'Explore PEBB and SEBB' button, which is highlighted with a yellow border.

# Employee Resource

## School Employee Enrollment Guide now available to order!

- Order materials on the BA website
  - Forms and publications
    - Order materials
- Includes Benefits 24/7-use SEBB My Account until Benefits 24/7 launches
- Intended for newly eligible school employees only



# Employee Resource

## Quarterly SEBB Intercom newsletters

- Employees can also find information:
  - Edition of the SEBB Intercom Newsletter
  - Mailed/emailed **every quarter** to school employees



School Employees Benefits Board (SEBB) Program  
School Employees Edition October 2023

### Ready, set, enroll: 2024 open enrollment

Open enrollment is October 30 through November 20, 2023. Find forms on the *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe).

**What is open enrollment?**  
Open enrollment is a period of time that happens once a year, typically in the fall, when you can make changes to your coverage.

**What can I change during open enrollment?**  
You can make the changes listed below during open enrollment, October 30 through November 20. Changes are effective January 1, 2024.

**Use SEBB My Account ([myaccount.hca.wa.gov](https://myaccount.hca.wa.gov)) to:**

- Change your medical, dental, or vision plan.
- Add or remove a dependent.
- Waive medical coverage if you have other employer-based group medical, a TRICARE plan, or Medicare.
- Enroll in medical coverage if you previously waived.
- Attest to the spouse or state-registered domestic partner coverage premium surcharge. (You will receive a letter if you need to reattest.)
- Update your tobacco attestations if you have changes.

If you are unable to use SEBB My Account, you can use the *School Employee Enrollment* or *School Employee Change* form. They are available from your payroll or benefits office. **Your payroll or benefits office must receive your form by November 20.**

**Visit Navia Benefit Solutions to enroll in FSA or DCAP**  
Enroll in a flexible spending arrangement (FSA) or the Dependent Care Assistance Program (DCAP) on Navia's website at [sebb.naviabenefits.com](https://sebb.naviabenefits.com). You can also submit the *Navia Open Enrollment* form to Navia. You must enroll in these benefits again every year you want to participate. See page 5 for more about FSA/DCAP.

**5 tips for a smooth open enrollment**

1. **Check** the plans available in the county you live or work in to make sure your plan is still available.
2. **Review what's changing.** Find your monthly premiums and look over any changes to your current plan. Some premiums are increasing significantly for 2024.
3. **Make any changes in SEBB My Account**, like changing your medical plan or removing dependents, by November 20, 2023.
4. **Stay connected.** Sign up for emails and follow HCA on social media.
5. **Need help?** Ask your payroll or benefits office.

HCA 20-0119 (10/23) 1

# SEBB Virtual Benefits Fairs (VBF)

Virtual benefits fair provides:

- Benefit options/information via *"online experience"*
- Downloadable content
- Informative pre-recorded videos and direct interactive webinars
- 24/7 access via a computer, tablet, or smartphone

The screenshot displays 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 "Virtual benefits fair (SEBB)" and includes a description: "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." Below this, there is a section for "Other partner benefits" with a dropdown menu showing "Washington 529 College Savings Plans". The "Medical insurance" section features several video thumbnails: "KAISER PERMANENTE Northwest", "KAISER PERMANENTE Washington", "KAISER PERMANENTE Washington Options", "Premera Blue Cross", and "Uniform Medical Plan". The "Dental insurance" section is partially visible at the bottom.

# Employees Resource

## About Benefits 24/7 webpage

- Launch rescheduled to January 2024
- Am I required to use Benefits 24/7?
- Will my enrollment information transfer?
- How do I set up my new Benefits 24/7 account?
- Who is Benefits 24/7 for?

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 > About Benefits 24/7 (SEBB)

**Bad actors are spoofing SecureAccess Washington (SAW)**

Washingtonians who use the SecureAccess Washington (SAW) portal to access state services should be on the lookout for spoofed internet ads that pretend to be government links to SAW. The only correct SAW address is <https://secureaccess.wa.gov>. [Learn more.](#)

### About Benefits 24/7 (SEBB)

HCA is introducing a new online enrollment system called Benefits 24/7. Benefits 24/7 will integrate online account access for subscribers from the Public Employees Benefits Board (PEBB) and School Employees Benefits Board (SEBB) Programs into one platform to allow for streamlined support and maintenance. This modernized web-based enrollment system will have a new look and expanded capabilities, providing self-service options for members.

#### Launch rescheduled to January 2024

The launch date for Benefits 24/7 has been rescheduled to January 2024. The launch was scheduled to occur in June 2023.

HCA wanted to provide more time to ensure a successful launch. HCA took members' and employers' feedback into account when determining the new launch date. We will resend the Benefits 24/7 Quick Start Guides. Please continue to use [SEBB My Account](#).

The decision to launch in January considered several factors:

- There is a 10 to 15 percent school employee turnover in August and September, which adds unnecessary risk with introducing a new enrollment system. We want Benefit Administrators to be able to focus their attention on new school employee eligibility determinations without also having to help all school employees understand the system changes.
- During PEBB and SEBB open enrollments in October and November, we anticipate members will be more engaged with the enrollment system this year to make health plan changes. We want members to be focused on selecting the plan that best meets their needs for 2024 instead of navigating a new enrollment system. Members should continue to use [SEBB My Account](#) or enrollment forms as needed to make enrollment changes.
- After open enrollment, in December, HCA staff and employers are continuing to key enrollment forms in time to transfer new enrollments to the carriers. This data transfer allows the carriers to distribute new ID cards and other communications to their new members before coverage starts January 1. Introducing a new enrollment system during this critical period could create a barrier to timely enrollment.

#### Am I required to use Benefits 24/7?

No. Paper forms will continue to be available. You will not lose coverage if you do not use Benefits 24/7.

#### Will my enrollment information transfer?

Yes. Benefits 24/7 is replacing SEBB My Account. Your enrollment information will move from SEBB My Account to Benefits 24/7. Your current enrollment information will not be affected.

#### How do I set up my new Benefits 24/7 account?

We will provide information to set up your new Benefits 24/7 account once the system is available. Until then, there is no action you need to take. Please continue to use [SEBB My Account](#).



# Eligibility worksheets

SEBB Program Administrative Policy 11-1 Providing a notice to a school employee

**For new employees starting after January 1, 2024.**

# Providing notice of determination

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Eligibility worksheets determine and provide required notification of employee eligibility or ineligibility for the employer contribution toward SEBB Benefits.

- When providing notice of the determination of eligibility
  - SEBB organizations **must provide written notice** of the determination
    - **Upon hire** and
    - When an employee experiences a **change in eligibility status**.

# When should the notice be provided?

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Provide notification within a **reasonable time frame** as part of the hiring process.

- Eligible employees **must have no less than 10 calendar days** after the date of receiving notice to elect coverage.
- Eligible employees have **no later than 31-days** to elect coverage or submit required forms for SEBB benefits.

**Example:** Employee's date of eligibility is **September 3**, and they are provided notice of eligibility:

- **No later than September 24**, employee has until **October 4**
  - **On September 30**, employee has until **October 10**

# Determining and providing notification

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Eligibility worksheets serve as the approved method for determining eligibility for SEBB benefits and providing required notification.

Serve as a record the employer has provided the required notification

Facilitate decisions compliant with RCW and WAC

Provide required notice and information

Provide guidance and suggestions for the employer and employee

SEBB Orgs must determine employee eligibility for SEBB benefits at the start of each school year (**September 1**).

SEBB Program may request review of completed worksheets.

SEBB Policy 11-1

[hca.wa.gov/sebb-benefits-admins/eligibility/eligibility-worksheets](https://hca.wa.gov/sebb-benefits-admins/eligibility/eligibility-worksheets)

# How to use the eligibility worksheets

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Select an appropriate worksheet

Always “open” a new worksheet for each new employee

Complete and save worksheet either electronically or as a hard copy

Have the employee sign & date the worksheet.

BA signs & dates, provides a signed copy to the employee and files copy in employees' personal file

Employees who are **unavailable to sign**, SEBB Program will accept :

Email, email read receipt or electronic signatures

Any other written response from the employee acknowledging receipt

A copy of the tracking information, if sent through the mail

Make a note on worksheet if employee is unwilling or unavailable

# Eligibility Series Worksheets

Description of each worksheet series	
<b>A-series</b>	The A-series worksheets are for <u>all new hires</u> , including <u>transferring employees</u> .
<b>B-series</b>	The B-series worksheets are for employees who have a <u>change or revision in work pattern</u> resulting in either gaining or losing eligibility.
<b>C-series</b>	The C-series worksheets are for benefits-eligible employees who are <u>leaving work temporarily or permanently</u> (e.g., approved leave, layoff, termination, retirement, death).
<b>D-series</b>	The D-series worksheets are for employees who are <u>returning to work</u> from certain types of leave, after employment ended due to layoff, for the next school year, or within the same school year.
<b>E-series</b>	The E-series worksheets are for employees <u>adding eligible dependents</u> to SEBB benefits.

Let's take a look!

# Worksheet reminders

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Worksheets are available on the SEBB BA website

- Worksheets are updated regularly

Complete the worksheet in Excel, not by hand.

Always open a new worksheet from the BA website as updates can occur

Access and complete eligibility worksheets from the eligibility worksheet webpage

SEBB organizations **must use the worksheets** provided by the SEBB Program to determine eligibility and enrollment in benefits.

# Benefits Admin Resource

## Eligibility worksheets

- Providing notice of the determination of eligibility
- When should the notice be provided?
- What tools are approved for determining and providing required notice of eligibility?
- Using the A through E series eligibility worksheets
- Eligibility worksheets

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and navigation links for 'In a crisis?' and 'Login'. The main navigation bar lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail reads: Home > SEBB benefits administrators > Eligibility > Eligibility resources > Eligibility worksheets. The page title is 'Eligibility worksheets'. The introductory text states: 'The School Employees Benefits Board (SEBB) Program provides eligibility worksheets to determine and provide required notification of employee eligibility for the employer contribution toward SEBB benefits.' Below this is a box titled 'On this page' containing three links: 'Providing notice of the determination of eligibility', 'Using the A through E series eligibility worksheets', and 'Eligibility worksheets'. The main heading is 'Providing notice of the determination of eligibility'. The text explains that SEBB organizations must provide written notice of the determination of eligibility (or ineligibility) for the employer contribution toward SEBB benefits to an employee upon hire and when an employee experiences a change in eligibility. A blue callout box states: 'Eligibility for SEBB benefits must be determined according to the criteria in WAC 182-31-040 and 182-31-050.' The section 'When should the notice be provided?' explains that the notice should be provided within a reasonable time frame as part of the hiring process. Employees who meet the eligibility criteria, have 31-days after they become eligible for SEBB benefits to complete and submit required enrollment forms indicating their enrollment elections. However, eligible employees must have no less than ten calendar days after the date of receiving notice to elect coverage. For example, if an employee's date of eligibility is September 3 and they are provided notice of eligibility:

- No later than September 24, the employee has until October 4 to make elections (31 days after September 3).
- On September 30, the employee will have until October 10 to make elections.

A blue callout box states: 'It is not required to provide written notice (a worksheet) to employees who remain eligible when returning to the same SEBB organization for the following school year.' The final heading is 'What tools are approved for determining and providing required notice of eligibility?'



# Eligibility requirements

**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?

**WAC 182-31-040** How do school employees establish eligibility for the employer contribution toward school employees benefits board (SEBB) benefits and when do SEBB benefits begin?

# Eligibility

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School employees may be eligible for the employer contribution towards SEBB benefits if they work for a SEBB Organization:

- **WA State School District**
- **Charter School**
- **Educational Service District (ESD)**
  - Union-represented employees
  - Non-union represented employees
    - Effective January 2024

# Employee categories

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## Newly hired employees

- Anticipated to work at least 630 hours in the school year
- Who worked 630 hours in each of the two previous school years and are returning to the same type of position or combination of positions with the same SEBB organization are presumed to be eligible at the start of the school year.
  - SEBB organization can rebut this presumption by notifying the employee, in writing, of the specific reasons they are not anticipated to work at least 630 hours in the current school year

# Employee categories cont.

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Ineligible employees who become eligible due to:

- Revised work pattern and now anticipated to work at least 630 hours
- Actually, end up working 630 hours in the school year
- Not anticipated to work 630 hours during the current school year due to time of year they are hired, but are anticipated next school year:
  - **9–10-month school employee** criteria based on hours worked in 6 of the last 8 weeks of school
  - **12-month school employee** criteria based on hours worked in 6 of the last 8 weeks of the school year (August 31)

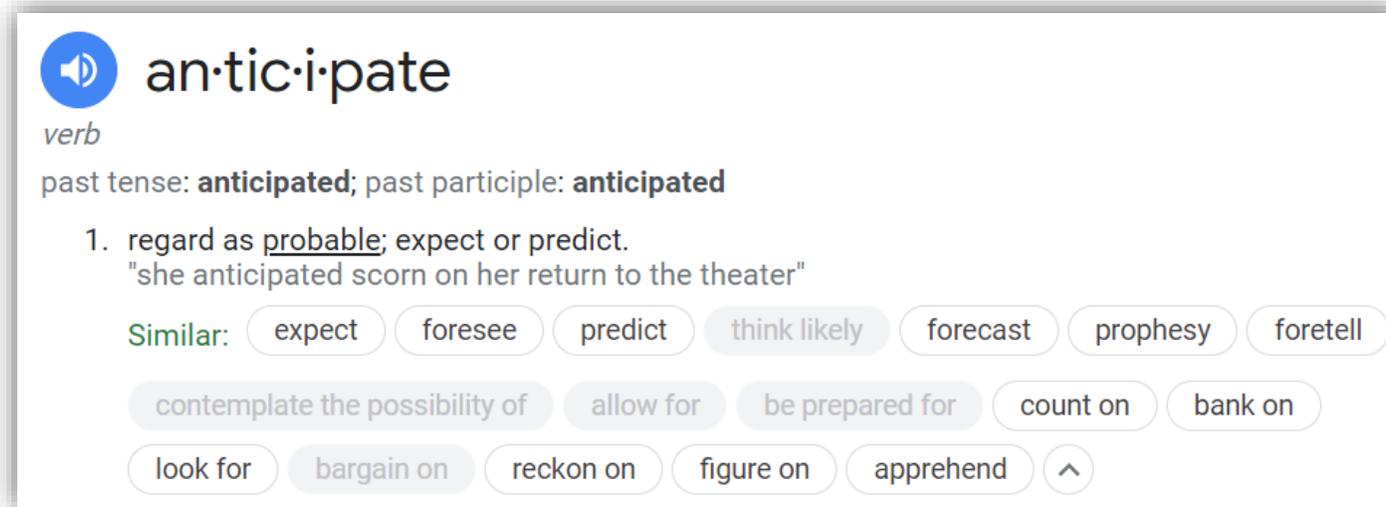
Employees eligible due to their SEBB organization engaging in local negotiations regarding SEBB benefits eligibility criteria

# 1. Anticipated to work at least 630 hours

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School employees may become eligible upon:

- **SEBB Benefits eligible**
  - Anticipated to work at least 630 hours in the school year
    - WAC 182-31-040



The screenshot shows a dictionary entry for the verb 'anticipate'. It includes a speaker icon, the word 'an·tic·i·pate', the part of speech 'verb', and the past tense and past participle forms: 'past tense: **anticipated**; past participle: **anticipated**'. The first definition is '1. regard as probable; expect or predict.' followed by an example sentence: '"she anticipated scorn on her return to the theater"'. Below the definition are two rows of 'Similar:' words in rounded rectangular buttons: 'expect', 'foresee', 'predict', 'think likely', 'forecast', 'prophecy', 'foretell' in the first row; and 'contemplate the possibility of', 'allow for', 'be prepared for', 'count on', 'bank on' in the second row. A third row contains 'look for', 'bargain on', 'reckon on', 'figure on', 'apprehend', and an upward arrow icon.

All employees must be notified of eligibility determination.

[hca.wa.gov/sebb-benefits-admins/eligibility/newly-eligible-employees](https://hca.wa.gov/sebb-benefits-admins/eligibility/newly-eligible-employees)

## 2. Hired Mid-Year

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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.

### 9–10 month school employee

- Anticipated to be compensated for at least **17.5 hours a week**
- **6 of the last 8 weeks** from the week that contains the **last day of school**
- Holidays included

### 12 month school employee

- Anticipated to be compensated for at least **17.5 hours a week**
- **6 of the last 8 weeks** from the week that contains **August 31 (last day of the school year)**
- Holidays included

School employee must be returning to the same SEBB org.

[hca.wa.gov/sebb-benefits-admins/eligibility/newly-eligible-employees](https://hca.wa.gov/sebb-benefits-admins/eligibility/newly-eligible-employees)

# 3. Stacking Hours

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Employees **may** stack hours by:

- Working **multiple** positions within **one** SEBB organization

Employees **cannot** stack hours from different:

- School districts
- ESDs, or
- Charter schools



# 4. Revision of anticipated work pattern/change

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

- **Revision of anticipated work pattern**

- 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.

- **Work pattern change**

- School employee who is **not anticipated** to work at least 630 hours in the school year becomes eligible on the date they actually worked 630 hours in the school year.

All employees must be notified of eligibility determination.

[hca.wa.gov/sebb-benefits-admins/eligibility/newly-eligible-employees](http://hca.wa.gov/sebb-benefits-admins/eligibility/newly-eligible-employees)

# 5. Two year look back

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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**

SEBB organization can rebut this presumption by notifying the employee, in writing, of the specific reasons they are not anticipated to work at least 630 hours in the current school year

# 6. Transfers

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Benefits will continue uninterrupted if:

- Employee is enrolled in SEBB benefits, and
- Moving from **one SEBB org** to **another** in an **eligible position**
- **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 health plan is no longer available

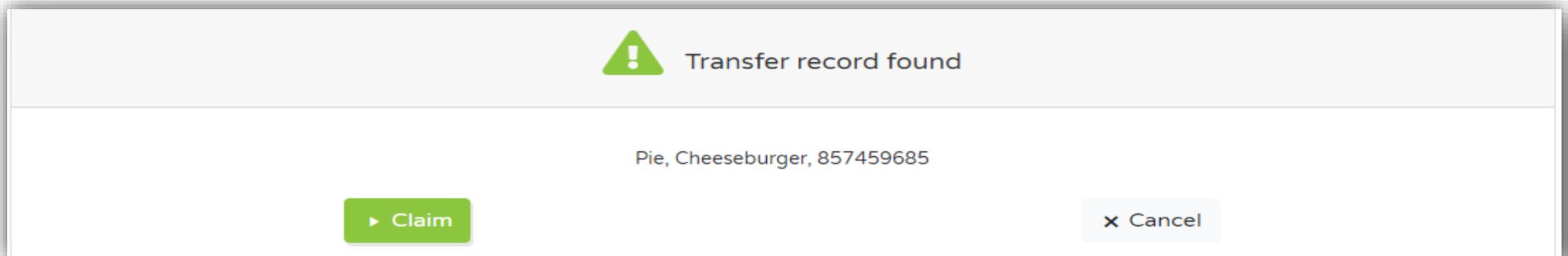
Employees who experience a break in coverage will have to establish eligibility with the new SEBB organization.

# Transferring employees in SMA

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Adding a newly eligible employee who has been transferred or terminated by previous SEBB Organization in SMA.

- **Add as a new subscriber** and **enter SSN**
- Message shows employees **“Transfer record found”**
- Click **“Claim”** to transfer employees account to new SEBB Organization



# 7. Locally eligible

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School employees may become eligible upon:

- **Locally eligible**
  - Eligible under terms of local collective bargaining agreement, 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

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

- **Must** provide a CBA\*, and all eligible school employees information under the CBA to the Health Care Authority (HCA) by the start of the school year (September 1)

All employees must be notified of eligibility determination.

[hca.wa.gov/sebb-benefits-admins/eligibility/newly-eligible-employees](https://hca.wa.gov/sebb-benefits-admins/eligibility/newly-eligible-employees)

# Returning eligible employees

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Benefits will continue 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.

Benefit elections remain until **December 31**.

Employee may make new elections during annual OE with coverage effective January 1.

Employees can make some changes anytime through the year.

# Employees not returning next school year

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Complete and provide the appropriate C series worksheet

Terminate coverage **no earlier than the month before** for employees leaving or ineligible for the next school year in SEBB My Account.

Terminate coverage **BEFORE** the **12<sup>th</sup> cut off day of each month** to remove the subscriber from the next months billing file.

Keying termination **AFTER** the **12<sup>th</sup> day of each month** will show the subscriber on the next months billing file.

Credit will show up on the **following month** after the billing file is received.

Coverage will not end automatically at the end of the school year. **(August 31)**

SEBB Program will mail the SEBB Continuation Coverage Election Notice **no later than 14 days** after coverage has been terminated

- Election notice includes enrollment forms
- Employee may request a PEBB Retiree Enrollment guide
  - Contact PEBB Customer Service at **1-800-200-1004**

# Benefits Admin Resource

## Newly eligible employees

- Eligibility for SEBB benefits
- Employee categories
- Determining eligibility using worksheets
- What worksheets provide for
- Using the worksheets
- SEBB stipulation for worksheet use

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation bar lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail reads: Home > SEBB benefits administrators > Eligibility > Eligibility resources > Newly eligible employees. The page title is 'Newly eligible employees'. Below the title is a paragraph: 'Information applicable to all school employees when determining eligibility for School Employees Benefits Board (SEBB) insurance.' A 'On this page' section contains two links: 'Eligibility for SEBB benefits' and 'Determining eligibility using worksheets'. The main content area is titled 'Eligibility for SEBB benefits' and contains several paragraphs of text and a bulleted list of employee categories.

Washington State Health Care Authority

Search In a crisis? Login

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

Home > SEBB benefits administrators > Eligibility > Eligibility resources > Newly eligible employees

## Newly eligible employees

Information applicable to all school employees when determining eligibility for School Employees Benefits Board (SEBB) insurance.

On this page

- [Eligibility for SEBB benefits](#)
- [Determining eligibility using worksheets](#)

### Eligibility for SEBB benefits

Employees establish eligibility based on categories described in [WAC 182-31-040](#) and [182-30-130](#). Eligibility is determined solely by the criteria of the category that most closely describes their work.

All hours worked by an employee in their capacity as a school employee must be included in the calculation of hours for determining eligibility. All hours for which a school employee receives compensation from a school employees benefits board (SEBB) organization during an approved leave (e.g., sick leave, personal leave, bereavement leave) or a paid holiday must be included when determining how many hours a school employee is anticipated to work, or did work, in the school year.

The definition of school year allows school districts to start school in August and use the upcoming school year funds. If the school employee is working in August for the school year that is about to start the hours count towards the new school year. For example, if a school employee is working in August 2023 as part of their contract for the 2023-2024 school year the hours count towards the 2023-2024 school year. Those hours wouldn't be applied to the 2022-2023 school year. Whether the first day of school is in August or September the work is to support the upcoming school year and the hours should be counted towards the new school year.

### Employee categories

- Newly hired employees
  - Anticipated to work at least 630 hours in the school year
  - Who worked 630 hours in each of the two previous school years and are returning to the same type of position or combination of positions with the same SEBB organization are presumed to be eligible at the start of the school year.
    - The SEBB organization can rebut this presumption by notifying the employee, in writing, of the specific reasons they are not anticipated to work at least 630 hours in the current school year (and how to appeal).
- Ineligible employees who become eligible due to:
  - Revised work pattern so as to now be anticipated to work at least 630 hours in the school year
  - Actually end up working 630 hours in the school year
  - Not being anticipated to work 630 hours during the current school year due to time of year they are hired, but are anticipated to do so the next school year:
    - 9-10 month school employee criteria based on hours worked in 6 of the last 8 weeks of school



# Dependent eligibility & verification

SEBB Program Administrative Policy 31-1 Verifying dependent eligibility before enrollment

# Eligible Dependents

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**Legal spouse or State-Registered Domestic Partner (SRDP)**



**Children up to age 26**

Biological, stepchildren, legally adopted



**Extended Dependents**

Grandchild, niece, nephew, etc... w/legal responsibility  
\*Verified by SEBB



**Dependent Child with a Disability**

Children ages 26 or older  
Disability occurred before age 26 \*Verified by SEBB

Washington State  
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

# Adding eligible dependents

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Employees adding eligible dependents must submit valid DV documents before their dependents can be enrolled.

Enrollment elections and DV must be submitted in SEBB My Account or received by the Benefits Administrator as follows:

**When newly eligible:**

No later than 31 days

**During annual OE:**

No later than the last day of OE

**During a SOE:**

No later than 60 days

# Dependent verification (DV)

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Employees who fails to submit timely dependent verification by the deadline will be unable to enroll dependents until:

- Next annual open enrollment (effective January 1), or
- Special open enrollment event occurs

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.

[hca.wa.gov/sebb-benefits-admins/enrollment/dependents](http://hca.wa.gov/sebb-benefits-admins/enrollment/dependents)

# Benefits Admin Resource

## Dependents

- Worksheets for determining dependent eligibility
- Requirements to enroll dependents
- Why is DV required?
- What are valid DV documents?
- How do BAs process DV?
- Adding a newborn or adopted child
- When dependent eligibility ends

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation bar lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail reads 'Home > SEBB benefits administrators > Enrollment > Enrollment resources > Dependents'. The page title is 'Dependents'. Below the title is a brief description: 'Find information about dependent eligibility and enrollment in School Employees Benefits Board (SEBB) benefits.' A section titled 'On this page' lists several links: 'Worksheets for determining dependent eligibility for SEBB benefits', 'Requirements to enroll eligible dependents', 'Why is dependent verification required?', 'What are valid dependent verification documents?', 'How do BAs process dependent verification?', 'Adding a newborn or adopted child', 'When dependent eligibility for SEBB benefits ends', and 'Surviving dependents'. The main content area features a section titled 'Worksheets for determining dependent eligibility for SEBB benefits' with a detailed paragraph and a bulleted list of informational worksheets. At the bottom, there is a dropdown menu with the text 'Who are eligible dependents?' and a downward arrow.



# When Coverage begins

**WAC 182-31-040** How do school employees establish eligibility for the employer contribution toward school employees benefits board (SEBB) benefits and when do SEBB benefits begin?

# When Coverage Begins

---

What is a date of eligibility?

**When a school employee becomes eligible for the employer contribution towards SEBB Benefits.**

What is an effective date?

**The date benefits begin.**

Can the date of eligibility and effective date be the same or a different date?

# When does coverage begin?

---

**Example:** Newly eligible school employee's first day of work is between September 1 and the first day of school

- Date of eligibility is the **first day of work**
- Coverage is effective on the **first day of work**

<b>Example:</b>	<u>First Day of School</u> <b>September 8</b>	<u>Eligibility Date</u> <b>September 8</b>	<u>Effective Date</u> <b>September 8</b>
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# When does coverage begin?

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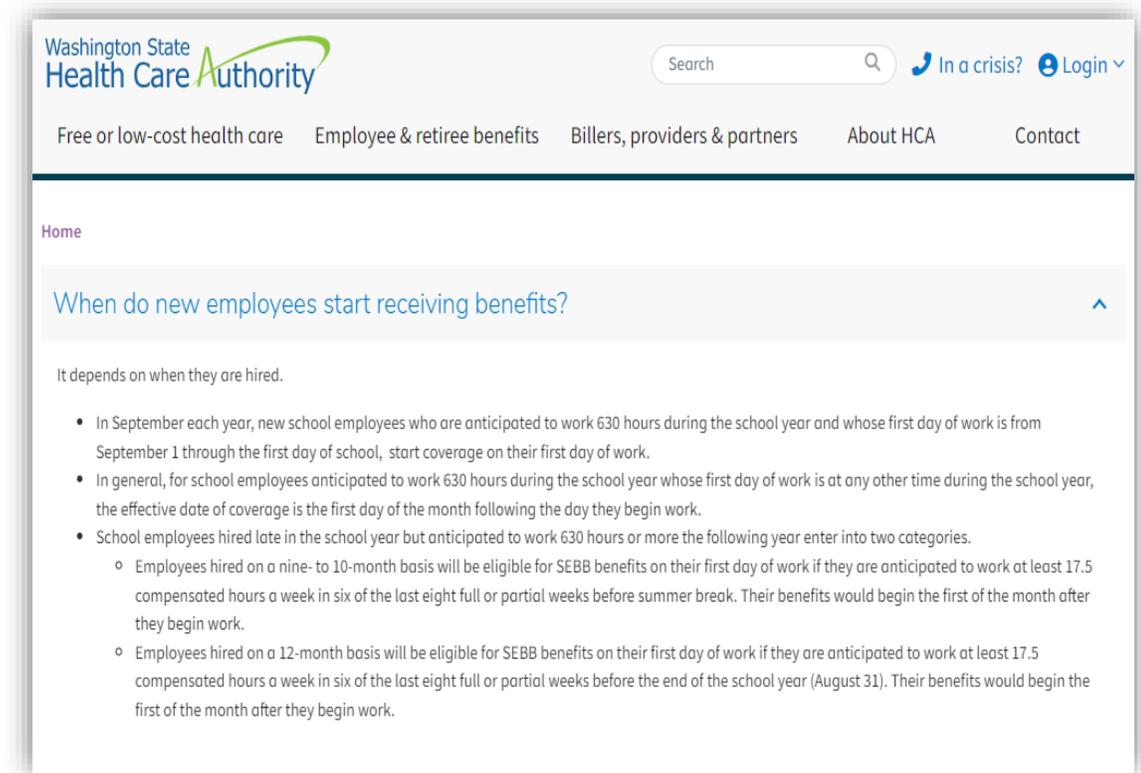
**Example:** Newly eligible school employee's first day of work is:

- Any other day of the school year, or
- Regaining eligibility following a period of leave
  - **Eligible on first day of work**
  - Coverage effective on **first day of the following month**

<b>Example:</b>	<u>First Day of Work</u>	<u>Eligibility Date</u>	<u>Effective Date</u>
	<del>October 26</del>	<del>September 1</del>	<b>September 1</b>

# Benefits Admin Resource

## When do new employees start receiving benefits?



The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation menu contains 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The page content is titled 'When do new employees start receiving benefits?' and includes a 'Home' link. The text states: 'It depends on when they are hired.' followed by a bulleted list of conditions for benefit eligibility.

Washington State Health Care Authority

Search In a crisis? Login

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

Home

### When do new employees start receiving benefits?

It depends on when they are hired.

- In September each year, new school employees who are anticipated to work 630 hours during the school year and whose first day of work is from September 1 through the first day of school, start coverage on their first day of work.
- In general, for school employees anticipated to work 630 hours during the school year whose first day of work is at any other time during the school year, the effective date of coverage is the first day of the month following the day they begin work.
- School employees hired late in the school year but anticipated to work 630 hours or more the following year enter into two categories.
  - Employees hired on a nine- to 10-month basis will be eligible for SEBB benefits on their first day of work if they are anticipated to work at least 17.5 compensated hours a week in six of the last eight full or partial weeks before summer break. Their benefits would begin the first of the month after they begin work.
  - Employees hired on a 12-month basis will be eligible for SEBB benefits on their first day of work if they are anticipated to work at least 17.5 compensated hours a week in six of the last eight full or partial weeks before the end of the school year (August 31). Their benefits would begin the first of the month after they begin work.



# Enrollment

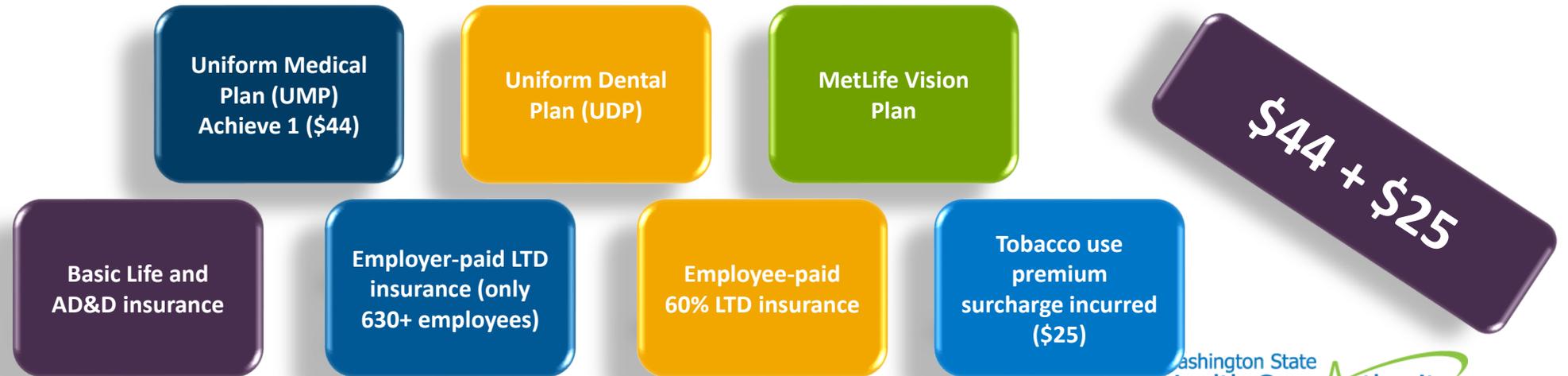
**WAC 182-30-080** When must a newly eligible school employee, or a school employee who regains eligibility for the employer contribution, elect school employees benefits board (SEBB) benefits and complete required forms?

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

# Default Enrollment

Elections or required forms must be submitted **within 31 days after the date of eligibility**.

Employees who **do not submit required forms** to enroll or waive your enrollment by the deadline will be automatically enrolled (**defaulted**) as a single subscriber in the following benefits:



Employees will be charged a monthly medical premium and the tobacco use premium surcharge

# Default enrollment

---

## Employees who default:

- Cannot enroll:
  - **Dependents**
  - **Flexible Spending Arrangement (FSA)**
  - **Dependent Care Assistance Program (DCAP)**
- Cannot make changes or add dependents until:
  - **Annual Open Enrollment (OE), effective January 1**
  - **Special Open Enrollment (SOE) event occurs**

# Benefits Admin Resource

## Employee enrollment

- Enrollment requirements
- Adding eligible dependents to coverage
- Dual enrollment
- Waiving medical coverage

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The navigation menu lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail is 'Home > SEBB benefits administrators > Enrollment > Enrollment resources > Employee enrollment'. The main heading is 'Employee enrollment'. Below it, a paragraph explains that the page provides information about enrollment requirements and processes for when employees become eligible for the employer contribution toward School Employees Benefits Board (SEBB) benefits. A 'On this page' section lists four links: 'Enrollment requirements', 'Adding eligible dependents to coverage', 'Dual enrollment', and 'Waiving medical coverage'. A blue box titled 'Providing notice of the determination of eligibility' contains text stating that SEBB Organizations must provide written notice of the determination of eligibility (or ineligibility) to employees upon hire and when an employee experiences a change in eligibility or work pattern. The notice should be provided within a reasonable time frame as part of the hiring process and employees must have no less than 10 calendar days after the date of notice to elect coverage. (SEBB Policy 11-1). A link is provided to learn about determining eligibility and providing required the notification using the eligibility worksheets. Below this, the 'Enrollment requirements' section states that newly eligible employees must complete and submit their enrollment elections and dependent verification (DV) documents (if applicable), no later than 31 days after becoming eligible for SEBB benefits (WAC 182-30-080). The 'How do newly eligible employees complete their enrollment?' section is titled 'Medical, dental, vision, and employee-paid long-term disability (LTD) insurance'. It explains that employees can elect medical, dental, and vision coverage for themselves and their eligible dependents, and upload dependent verification (DV) documents online using SEBB My Account or by submitting the School Employee Enrollment form and DV to their benefits administrator (BA). It also states that eligible employees will be automatically enrolled in employee-paid long-term disability (LTD) insurance at the 60-percent coverage level. They can use SEBB My Account or the LTD Enrollment/Change form to reduce to the 50-percent coverage level or decline employee-paid LTD at any time. Finally, it notes that if forms (and required DV if applicable) are received within the required timeframe, BAs enter the enrollment elections in SEBB My Account on behalf of their employees.



# Waiving medical coverage

**WAC 182-31-080** When may a school employee waive enrollment in school employees benefits board (SEBB) medical and when may they enroll in SEBB medical after having waived enrollment?

# Waiving enrollment

---

School employees may **waive** SEBB medical if enrolled in:

- **Other employer-based group medical insurance**(including SEBB and PEBB)
- **TRICARE**
- **Medicare**

School employee must submit required forms to their Benefits office or SEBB My Account to waive SEBB medical:

- **When newly eligible: No later than 31 days** after the date the employee becomes eligible for SEBB benefits
- **During annual open enrollment (OE): No later than the last day** of OE
- **During a special open enrollment (SOE): No later than 60 days** after the date of the event that created the SOE

If employee waives medical, their dependents cannot be enrolled in medical

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

# Waiving enrollment

---

School Employees who **waive** enrollment in SEBB medical must enroll in:

- **Dental**
- **Vision**
- **Basic life insurance**
- **Basic AD&D insurance**
- **Employer-paid LTD insurance (only 630+ employees)**

Employees may only **waive SEBB medical, dental, and vision** coverage if enrolled in PEBB medical and dental as a subscriber or a dependent.

If employee waives medical, their dependents cannot be enrolled in medical

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

# Returning from waive

---

School employees may **enroll** in SEBB medical after waiving:

- During Annual Open Enrollment
  - Coverage will begin January 1 of following year
  - No proof of other coverage required
- During a Special Open Enrollment
  - Form must be received **no later than 60 days** after the event
  - **Requires proof** of the qualifying event
  - Coverage begins **first of following month** for most SOE events
    - Exception: Birth, Adoption, etc...

# Benefits Admin Resource

## Waiving medical coverage

- How do employees waive medical coverage?
- Enrolling in medical coverage after waiving

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation bar lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The page title is 'Waiving medical coverage'. The content explains that employees can waive SEBB medical coverage during specific timeframes if they are enrolled in other employer-based group medical (including SEBB and PEBB), a TRICARE plan, or Medicare. It lists three scenarios: 'When newly eligible' (no later than 31 days), 'During annual open enrollment (OE)' (no later than the last day of OE), and 'During a special open enrollment (SOE)' (no later than 60 days after the event). It notes that dependents cannot be enrolled if the employee waives coverage. Employees who waive SEBB medical must enroll in SEBB benefits: Dental, Vision, Basic life insurance, Basic AD&D insurance, and Employer-paid LTD insurance. A footnote explains that dental and vision can also be waived if enrolled in PEBB medical. The page also includes sections for 'How do employees waive medical coverage?' and 'Enrolling in medical coverage after waiving', both with brief introductory text.

Washington State Health Care Authority

Search In a crisis? Login

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

## Waiving medical coverage

Employees may waive enrollment in SEBB medical during the following timeframes if they are enrolled in other employer-based group medical (including SEBB and PEBB), a TRICARE plan, or Medicare ([WAC 182-31-080](#)):

- **When newly eligible:** No later than 31 days after the date the employee becomes eligible for SEBB benefits.
- **During annual open enrollment (OE):** No later than the last day of OE.
- **During a special open enrollment (SOE):** No later than 60 days after the date of the event that created the SOE.

If an employee waives medical coverage for themselves, their dependents cannot be enrolled in medical.

Employees who waive enrollment in SEBB medical must enroll in the following SEBB benefits:

- Dental\*\*,
- Vision\*\*,
- Basic life insurance,
- Basic AD&D insurance, and
- Employer-paid LTD insurance\*.
  - Eligible employees will also be enrolled in employee-paid LTD insurance\* unless they decline the coverage.
  - \*Employees eligible for SEBB benefits due to locally negotiated eligibility criteria are not eligible for LTD insurance.

\*\*In addition to waiving SEBB medical, an employee may also waive enrollment in dental and vision only if they are enrolled in PEBB medical (with vision) and dental. See the [dual enrollment](#) section on this webpage for more information.

### How do employees waive medical coverage?

Employees can waive SEBB medical by making their elections in SEBB My Account or they can submit the [School Employee Enrollment form](#) to their BA by the required deadline.

### Enrolling in medical coverage after waiving

Employees who waive SEBB medical, may enroll in medical during annual open enrollment or if a qualifying special open enrollment event occurs.

Learn more about [when employees may make changes](#).



# SEBB Benefits



# Medical Plans

WAC 182-30-040 Premium payments and premium refunds.

# SEBB Benefits Eligible

---

SEBB organization must offer the following benefits to eligible school employees and their dependents:

## Medical

- Wellness benefits

## Dental

## Vision

## Basic & Supplemental Life & AD&D

## Employer & Employee-paid LTD

## Flexible Spending Arrangement (FSA)

## Dependent Care Assistance Program (DCAP)

# Benefits Admin Resource

## SEBB Benefits

- Medical
- Vision
- Dental
- Long-term disability
- Life and accidental death & dismemberment
- FSA and DCAP Program

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 has a breadcrumb trail: "Home > SEBB benefits administrators > SEBB benefits". The title "SEBB benefits" is prominently displayed. A paragraph describes the SEBB Program, listing various benefits like medical, dental, vision, life insurance, AD&D, LTD, FSAs, and DCAP. There is a "SEBB My Account" button with an external link icon. Below that are links for "Visit the SEBB employee website", "Forms and publications", and "HCA Support (submit a question)" with an external link icon. On the right side, there is an icon of a person holding an umbrella. At the bottom left of the content area, there is a box titled "Explore benefits" with a list of links: "Medical", "Vision", "Dental", "Long-term disability", "Life and accidental death & dismemberment", and "Flexible Spending Arrangements & Dependent Care Assistance Program".

# Employee & Retiree benefits website

## Medical plan premiums

- Medical plan premiums
- Before you enroll
- Surcharges in addition to medical plan premiums
- Premiums for other benefits

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation bar lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail is 'Home > Employee and retiree benefits > School employees > Medical plan premiums'. The page title is 'Medical plan premiums'. Below the title, it says 'Find out the monthly cost of your medical plan.' There is a section titled 'On this page' with four links: 'Medical plan premiums', 'Before you enroll', 'Surcharges in addition to medical plan premiums', and 'Premiums for other benefits'. The main content area is titled 'Medical plan premiums 2023' and contains a list of four plans: 'Kaiser Permanente NW', 'Kaiser Permanente WA', 'Premera', and 'Uniform Medical Plan (UMP)', each with a dropdown arrow. Below this is a section 'Before you enroll' with two numbered steps: '1. Make sure you live in the plan's service area.' and '2. Contact the plan or check the plan's provider director to make sure your providers are in the plan's network.' The next section is 'Surcharges in addition to medical plan premiums' with the text 'You will pay the following surcharges in addition to your monthly medical premium if they apply to you.' and a bullet point: '• A \$25-per-account surcharge will apply if you or any dependent enrolled in SEBB medical coverage uses tobacco products.'

## Medical

The School Employees Benefits Board (SEBB) Program provides a variety of medical plans for SEBB Organizations.

Have a Health Savings Account related question, including managing employee payroll contributions?

Contact HealthEquity's SEBB employer contact, Lana Pech at [lpetch@healthequity.com](mailto:lpetch@healthequity.com).

On this page

[Medical plan availability](#)

[SEBB Program medical plans](#)

[Member ID cards](#)

### Medical plan availability

Medical plans offered by the SEBB Program are available to benefits-eligible employees based on their county of residence. Some employees may have more plan options if they work in a district that crosses county lines.

Learn more about [medical plans available by county and school districts](#).

### SEBB Program medical plans

Before selecting a plan or provider, employees should [compare medical plans](#) to find out what services are covered, which providers are in-network, and the costs for care.

#### Kaiser Foundation Health Plan of the Northwest

[Plan 1](#) ▼

[Plan 2](#) ▼

[Plan 3](#) ▼

# Benefits Admin Resource

## Medical

- Plan availability
- Medical plans
- Member ID cards



# Health Savings Account (HSA)



HealthEquity®

# HSA Employer Contribution

2024 HSA **employer contribution** amounts at:

Coverage Type	2024	
Single subscriber	\$31.25 per month	\$375 per year
All other tiers	\$62.50 per month	\$750 per year

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

- Qualifying plans typically have lower premiums
- TAX FREE** HSA contributions are tax-free (federal and state\*)  
\*Eligible HSA contributions are taxed by these states: CA and NJ
- Your contributions lower your tax liability
- 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 into employees HSA

[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)

# HSA Annual Maximum Contribution

2024 IRS Maximum HSA employee contribution amounts:

Coverage Type	2024
Single subscriber	\$4,150 per year
All other tiers	\$8,300 per year
Members age 55+	Additional +\$1,000 per year

■ Indicates an increase  
■ Indicates an decrease

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) **must not exceed** the IRS maximum.

Employees can increase or decrease HSA contributions at anytime during the year.



# IRS Minimum Deductibles

## 2024 IRS Minimum Deductible for UMP HDHP.

Coverage Type	2024
Single subscriber	\$1,600
All other tiers	\$3,200

- Indicates an increase
- Indicates a decrease

**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](#)

# Benefits Admin Resource

## Health savings accounts (HSAs)

- What is a health savings account?
- What is a high-deductible health plan (HDHP)?
- Is an HDHP right for me?
- Am I eligible?
- What contributions are allowed?
- What happens to my HSA when I leave the HDHP?
- Are there special considerations if I enroll in an HDHP mid-year?

Washington State Health Care Authority

Search In a crisis? Login

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

Home > Employee and retiree benefits > School employees > Medical plans & benefits > Health savings accounts (HSAs)

## Health savings accounts (HSAs)

Health savings accounts (HSAs) are available to subscribers enrolled in a SEBB high-deductible health plan (HDHP). You can use your HSA to pay for IRS-qualified, out-of-pocket medical expenses.

The HSA is compatible with a [Limited Purpose Flexible Spending Arrangement \(FSA\)](#) and the [Dependent Care Assistance Program \(DCAP\)](#).

On this page

- [What is a health savings account \(HSA\)?](#)
- [What is a high-deductible health plan \(HDHP\)?](#)
- [Is an HDHP right for me?](#)
- [Am I eligible?](#)
- [What contributions are allowed?](#)
- [What happens to my HSA when I leave the HDHP?](#)
- [Are there special considerations if I enroll in an HDHP mid-year?](#)

### What is a health savings account (HSA)?

An HSA is a tax-exempt account, which means money you contribute is not taxed. When you enroll in an HDHP, you are automatically enrolled in an HSA. The SEBB Program contributes to your HSA each month.

With an HSA you can pay for:

- [IRS qualified out-of-pocket medical expenses](#) (like deductibles, copays, and coinsurance) including some expenses and services that your health plans may not cover.
- Qualified expenses for your spouse or other tax dependents, even if they aren't covered on your medical, dental, and vision plans.

Your HSA balance can grow over the years, earn interest, and build savings that you can use to pay for health care as needed. The money is yours, even if you change health plans, get a new job, or retire.

**Need to manage your HSA?**

[Visit HealthEquity](#)



# Premium surcharges

WAC 182-30-050 What are the requirements regarding premium surcharges?

# Premium surcharge

## Tobacco use premium surcharge

- A **monthly \$25 surcharge per account** will be added, regardless of the number of tobacco users enrolled on the account, including the monthly medical premium, if:
  - Employee or any dependent(s), **age 13 and older** and enrolled in SEBB medical, uses a tobacco product.
  - "Tobacco use" means tobacco products **used within the past two months**.
  - Does **not include** the religious or ceremonial use of tobacco.

## Spouse or state-registered domestic (SRDP) partner coverage premium surcharge

- A **monthly \$50 surcharge per month** will be added, in addition to an employee's medical premium, if:
  - Employee is enrolling a spouse or SRDP in **SEBB medical**, and
  - Spouse/SRDP has chosen **not to enroll in medical coverage available through their own employer**, which is comparable to the Public Employees Benefits Board (PEBB) Program's UMP Classic plan.

Surcharges do not apply if not enrolled in SEBB medical

# Benefits Admin Resource

## Premium surcharges

- Tobacco use premium surcharge
- Spouse or SRDP coverage premium surcharge
- Employees may be required to reattest to the spousal surcharge during annual OE
- How can I learn which employees are required to reattest?
- How do I access the Attestations Report?

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and navigation links for 'In a crisis?' and 'Login'. Below the header is a navigation menu with links for 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The main content area has a breadcrumb trail: 'Home > SEBB benefits administrators > Enrollment > Enrollment resources > Premium surcharges'. The title is 'Premium surcharges'. The introductory text states: 'Information for all employers regarding the premium surcharges associated with enrolling in a School Employees Benefits Board (SEBB) medical plan.' Below this is a 'On this page' section with links to 'Tobacco use premium surcharge', 'Spouse or state-registered domestic partner coverage premium surcharge', 'Employees may be required to reattest to the spousal surcharge during annual OE', 'How can I learn which employees are required to reattest?', and 'How do I access the Attestations Report?'. A paragraph follows: 'The Legislature requires two premium surcharges that employees will pay for, if applicable, in addition to their monthly medical plan premium (WAC 182-30-050):' followed by a bulleted list of the two surcharges. A light blue box contains the question 'What if SEBB medical is waived?' with the answer 'The surcharges do not apply when SEBB medical is waived.' The next section is titled 'Tobacco use premium surcharge' and explains that a 'monthly \$25 surcharge' will be added to an employee's medical premium if they use tobacco products. It defines 'Tobacco use' and provides a link for more information. A final note states that employees are not required to attest to the surcharge if SEBB medical is waived or for dependents under 13. At the bottom, there is a dropdown menu with the text 'When are employees required to attest to the tobacco surcharge?'.



# Dental Plans

Eligible school employees pay no monthly premiums for dental insurance benefits.

# Dental Plans

---

SEBB offers three dental plans to choose from:

## Managed Care Plans

- **DeltaCare (Group#09601)**
- **Willamette Dental (Group WA 733)**

## Preferred Provider Plan

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

Check with your dental plan to see if your provider is in the plan's network.

- All eligible employees
- Employer paid
- May not waive
- No cost to add dependents

\* Indicates default dental plan.

[hca.wa.gov/sebb-benefits-admins/dental](https://hca.wa.gov/sebb-benefits-admins/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!**

# Benefits Admin Resource

## Dental

- Dental plan availability
- SEBB Program dental plans
- Member ID cards

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for "In a crisis?" and "Login". The navigation menu lists "Free or low-cost health care", "Employee & retiree benefits", "Billers, providers & partners", "About HCA", and "Contact". The breadcrumb trail is "Home > SEBB benefits administrators > SEBB benefits > Explore benefits > Dental". The main heading is "Dental". The text states: "The School Employees Benefits Board (SEBB) Program provides a variety of dental plans for SEBB Organizations." The section "Dental plan availability" notes that plans are available to all eligible employees and advises comparing dental plans before selection. The "SEBB Program dental plans" section includes a "Cost for dental coverage" box stating the cost is included in the total rate. Below this is a list of plans: DeltaCare, Uniform Dental Plan, and Willamette Dental Group, each with a dropdown arrow. The "Member ID cards" section explains that a welcome packet is mailed and lists that DeltaCare will mail ID cards, the Uniform Dental Plan (UDP) does not, and Willamette does not. A link to the UDP website is provided. A final note directs employees to contact their dental plan for questions.



# One Moment Please

while we transition to another speaker



# Vision Plans

Eligible school employees pay no monthly premiums for vision insurance benefits.

# Vision Plans

---

SEBB offers three vision plans to choose from:

- **Davis Vision by MetLife**
- **EyeMed**
- **MetLife Vision\***

The network of providers are different

- Call the plan to verify which network your provider participates in

Vision plans offered by the SEBB Program are available to all benefit eligible employees.

- All eligible employees
- Employer paid
- May not waive
- No cost to add dependents

\* Indicates default vision plan.

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

# Benefits Admin Resource

## Vision

- Plan availability
- SEBB Program vision plans

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and navigation links for "In a crisis?" and "Login". The main navigation bar lists "Free or low-cost health care", "Employee & retiree benefits", "Billers, providers & partners", "About HCA", and "Contact". The breadcrumb trail reads: Home > SEBB benefits administrators > SEBB benefits > Explore benefits > Vision. The page title is "Vision". The main content area states: "The School Employees Benefits Board (SEBB) Program provides a variety of vision plans for SEBB Organizations." Below this is a section titled "Plan availability" with the text: "Vision plans offered by the SEBB Program are available to all benefits eligible employees. Before selecting a plan or provider, employees should [compare vision plans](#) to find out what services are covered, which providers are in-network, and the costs for care." The next section is "SEBB Program vision plans", which contains a light blue box with the heading "Cost for vision coverage" and the text: "The cost for vision coverage is included in the total [rate](#), paid by the employer for eligible employees." Below this is a list of vision plans: "Davis Vision by MetLife", "EyeMed", and "MetLife Vision", each with a downward arrow icon.



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

Life and accidental death and dismemberment (AD&D) insurance administration manual (MetLife)

# Life Insurance

---

## Employee Basic Life

- \$35,000 coverage
- Employer paid
- May not waive

## Supplemental Life

- Life insurance coverage
  - Up to \$1 million
  - Purchase in \$10,000 increments
- Guaranteed Issue
  - Up to \$500,000
  - If applying during first annual open enrollment period or
  - Within 31-day election window

### Supplemental Life

Employee pays for:

- Employee
- Spouse / SRDP
- Child(ren)

# Evidence of Insurability (EOI)

---

EOI is required when applying for Supplemental Life insurance

## Newly Eligible

Requesting >  
**Employee \$500,000**  
**Spouse/SRDP**  
**\$100,000**

## Making Changes

after **31-day**  
election period

## Special Open Enrollment

After **60-day SOE**  
when adding  
a spouse/SRDP

# Accidental Death & Dismemberment (AD&D)

---

## Employee Basic AD&D

- \$5,000 coverage
- Employer paid
- May not waive

## Supplemental AD&D

- Employee Coverage
  - Up to \$250,000
  - Purchase in \$10,000 increments

### Supplemental AD&D

Employee pays for:

- Employee
- Spouse / SRDP
- Child(ren)

(EOI Never Required)

# Basic and Supplemental Life Insurance and Accidental Death & Dismemberment Insurance

Administration Manual for  
Benefits Administrators



Basic and Supplemental  
Life Insurance and  
Accidental Death &  
Dismemberment Insurance

Administration Manual for  
Benefits Administrators

Last updated: November 2022

# Benefits Admin Resource

## Life and Accidental Death & Dismemberment

- What are basic and supplemental life and AD&D insurance?
- What are MetLife Advantages?
- Enrolling in life and AD&D insurance
- When does coverage begin?
- When are changes effective?
- Enrollment extension

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 breadcrumb trail is: Home > SEBB benefits administrators > SEBB benefits > Explore benefits > Life and accidental death & dismemberment. The main heading is "Life and accidental death and dismemberment". The text explains that the SEBB Program provides life and accidental death and dismemberment benefits (AD&D) for all SEBB organizations, and that Metropolitan Life Insurance Company (MetLife) processes enrollment and claims. A blue call-to-action box says "Access life and AD&D resources, including forms and documents." with a button to "Visit MetLife's website". Below this, there are sections for "Life and AD&D administration manual" (with a link to the manual), "Life and AD&D forms and publications" (with links to COC forms, MyBenefits portal, enrollment/change form, beneficiary designation form, cancellation form, and notification form), and "Additional information regarding Life and AD&D insurance" (with a link to the enrollment and billing guide). A footer section contains contact information for benefits administrators, client services consultant Chelsi Leverenz, and related forms and publications.



# Long-term Disability Insurance

SEBB Administration Manual for SEBB Benefits Administrators

# Employer-paid LTD and Employee-paid LTD

## Employer-paid LTD

Employer-Paid LTD insurance rates will **remain the same** for the 2024 plan year at no cost to the employee.

### Minimum Benefit

\$100/month

### Maximum Benefit

(\$400/month)

60 % of the first \$667 of your predisability earnings (monthly base pay), reduced by deductible income.

## Employee-paid LTD

Employee-Paid LTD insurance rates will **remain the same** for the 2024 plan year.

### Minimum Benefit

\$100/month

### Maximum Benefit

(60%)\$10,000/month or

(50%)\$8,333/monthly

of the first \$667 of your predisability earnings (monthly base pay), reduced by deductible income.

Benefits start after the benefit-waiting period

[hca.wa.gov/sebb-benefits-admins/long-term-disability](https://hca.wa.gov/sebb-benefits-admins/long-term-disability)

Washington State  
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

# Employee-paid LTD coverage options

---

All eligible school employees will be offered **three options**:



School employees who decline will remain enrolled in employer-paid LTD coverage.

[hca.wa.gov/sebb-benefits-admins/sebb-benefits/long-term-disability](https://hca.wa.gov/sebb-benefits-admins/sebb-benefits/long-term-disability)

# Long-Term Disability (LTD) Insurance

SEBB Administration Manual  
for SEBB Benefits Administrators



Employer-paid and Employee-paid

## Long-Term Disability (LTD) Insurance

SEBB Administration Manual  
*for SEBB Benefits Administrators*

# Benefits Admin Resource

## Long-term disability

- LTD Administration Manual
- LTD Process Map for BAs
- LTD FAQ for benefits administrators
- Billing administration checklist
- Plan Booklet
- Enrollment/Change form
- Evidence of Insurability
- Claim packet

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and navigation links for "In a crisis?" and "Login". The main navigation bar lists "Free or low-cost health care", "Employee & retiree benefits", "Billers, providers & partners", "About HCA", and "Contact". The breadcrumb trail reads: Home > SEBB benefits administrators > SEBB benefits > Explore benefits > Long-term disability. The page title is "Long-term disability". The main content area explains that the Public Employees Benefits Board (PEBB) Program provides long-term disability (LTD) benefits for all SEBB organizations. It notes that the Standard Insurance Company processes claims and provides customer service for these benefits. A blue callout box states: "Access LTD resources, including the option to file a claim online." Below this, a dark blue button says "Visit the Standard's website". A light blue box highlights the 2023 employer-paid monthly LTD rate of \$2.10. The page also includes information about enrollment outside the 31-day window, the maximum monthly benefit of \$10,000, and a list of reasons why employees might need supplemental LTD insurance coverage.

Washington State Health Care Authority

Search In a crisis? Login

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

Home > SEBB benefits administrators > SEBB benefits > Explore benefits > Long-term disability

## Long-term disability

The Public Employees Benefits Board (PEBB) Program provides long-term disability (LTD) benefits for all SEBB organizations.

The Standard Insurance Company processes claims and provides customer service for these benefits.

Newly eligible SEBB employees will be automatically enrolled in employee-paid LTD insurance at the 60 percent coverage level. Employees can elect a 50 percent coverage level or decline the employee-paid benefit at any time in SEBB My Account. A 90-day benefit waiting period will apply to both the 60 percent and 50 percent coverage levels.

The monthly **employee-paid LTD premium** is based on the elected coverage level (either 60 percent or 50 percent), the employee's age, and their monthly predisability earnings (base pay).

**Access LTD resources, including the option to file a claim online.**

[Visit the Standard's website](#)

### The employer-paid monthly LTD rate for 2023

The employer-paid monthly LTD rate of \$2.10 will remain the same for the 2023 plan year.

Employees who decide to enroll in or increase coverage outside of their 31-day eligibility window will have to complete and submit the [Long-Term Disability Enrollment/Change form](#) to their payroll or benefits office for processing in SEBB My Account and the [Evidence of Insurability \(EOI\) form](#) to The Standard Insurance Company for approval. Benefits administrators will keep the enrollment form and await Standard's EOI decision before enrolling the employee in SEBB My Account.

The maximum monthly benefit for employee-paid LTD is \$10,000, which would be based on a monthly salary of \$16,667. BAs should ensure that they are not calculating the premium on a monthly salary that is more than \$16,667.

To learn more, review the [LTD FAQ for Benefits Administrators](#) and visit the [Long-term disability insurance](#) page for school employees.

### Why employees might need supplemental LTD insurance coverage

- The SEBB basic (employer-paid) LTD benefit pays only a maximum benefit of \$400 a month. Employees must enroll in the supplemental LTD insurance to receive the higher maximum monthly benefit up to \$10,000, based on their salary.
- Consider whether they could meet their financial commitments if they were unable to work for an extended time due to an illness or injury. LTD insurance will help them pay for things such as groceries, bills, rent/mortgage, family care, and other living expenses.



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

**WAC 182-30-100** When may a school employee enroll, or revoke an election and make a new election under the premium payment plan, medical flexible spending arrangement (FSA), limited purpose FSA, or dependent care assistance program (DCAP)?

# Navia Benefits

SEBB Program allows eligible employees to set aside money from their paychecks on a pretax basis to pay for qualified expenses each plan year (**January 1-December 31**).

## Medical Flexible Spending Arrangement (FSA)

- Spend on eligible out-of-pocket **medical expenses, including annual deductibles, copays, coinsurance, Rx, dental and vision expenses**
- Subscriber and qualified dependents
- Cannot have Medical FSA and HSA
- Funds are available immediately

## Limited Purpose FSA (LPFSA)

- 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)

- 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

Personal expense accounts that allow participants to set aside a portion of their salary pre-tax.

[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)

# 2024 Contribution Limits

	Medical FSA	Limited Purpose FSA	DCAP
Minimum annual contribution	\$120	\$120	\$120
Maximum annual contribution	<b>\$3,050</b> (Up from \$2,850)	<b>\$3,050</b> (Up from \$2,850)	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

Visit Navia website for more information.

[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)

# 2024 Carryover Limit

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Medical FSA and Limited Purpose FSA carryover amount will increase to **\$610** (Up from \$570) effective: **January 1, 2024**

**Applies to Medical FSA and Limited Purpose FSA.**  
(Does NOT apply to DCAP)

**To receive carryover, employee must enroll in the 2024 plan year or have at least \$120 left in their 2023 FSA.**

**Any amount under \$120 will be forfeited unless participants enroll in an FSA for 2024.**

**Any funds above \$610 will be forfeited to HCA.**

**Employees who enroll in the HDHP w/HSA in 2024 will be eligible to receive carryover. Carryover will move into a LPFSA.**

Medical FSA and LPFSA unused FSA funds up to \$610 will be rolled over to 2025.

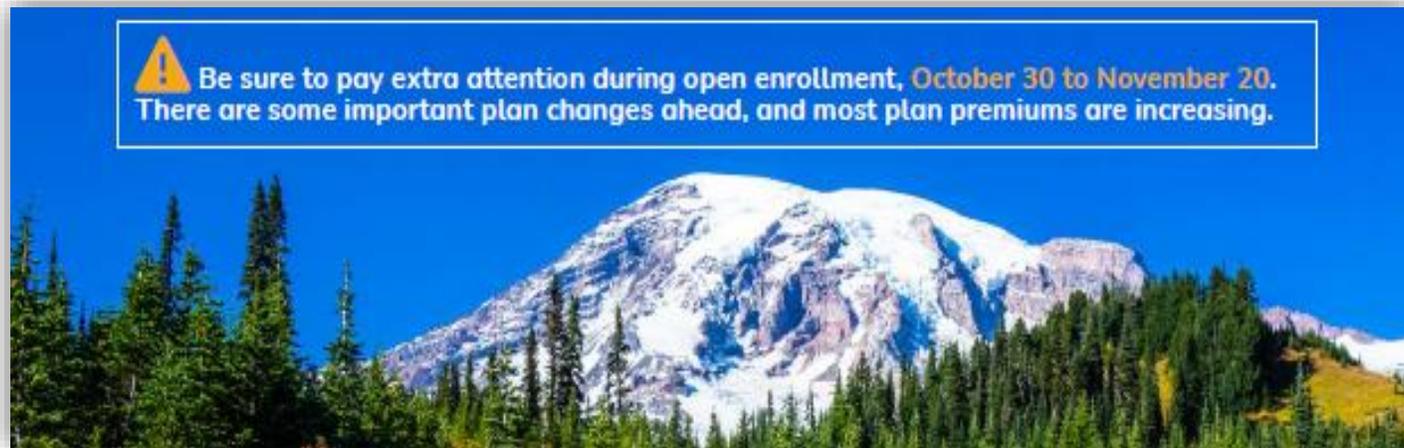
[hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program](https://hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program)

# Plan Year Deadlines

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Last day to incur services/expenses by **December 31, 2023.**

Last day to submit reimbursement claims by **March 31, 2024.**



# Benefit Admin Resource

## Navia Website Forms & Documents

- 2024 FSA Enrollment Guide
- 2024 DCAP Enrollment Guide
- 2024 Limited Purpose FSA Enrollment Guide
- All 2024 forms and letters



### **2024 School Employees Benefits Board (SEBB) Program Medical Flexible Spending Arrangement (FSA) Enrollment Guide**

How you can use your pre-tax earnings to pay for health care expenses



# Benefits Admin Resource

## Flexible Spending Arrangements and Dependent Care Assistance Program.

- What is an FSA or DCAP Program?
- Who is eligible to participate?
- When can employees enroll or make changes?
- Transferring to another SEBB organization
- Loss of eligibility or ending employment

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation bar lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail reads: Home > SEBB benefits administrators > SEBB benefits > Explore benefits > Flexible Spending Arrangements & Dependent Care Assistance Program. The page title is 'Flexible Spending Arrangements and Dependent Care Assistance Program'. The introductory text states: 'The School Employees Benefits Board (SEBB) Program provides Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP) benefits for SEBB organizations. Navia Benefits Solutions processes claims and provides customer service for these benefits.' Below this is a table of contents for the page with the following links: 'What is a Flexible Spending Arrangement or the Dependent Care Assistance Program?', 'Who is eligible to participate?', 'When can employees enroll or make changes?', 'Transferring to another SEBB organization', 'Loss of eligibility or ending employment', 'Processing enrollments and changes', 'Payroll deduction guidelines', and 'Administrative fees and responsibilities'. The main content area starts with the heading 'What is a Flexible Spending Arrangement or the Dependent Care Assistance Program?' followed by a paragraph: 'The SEBB Program's Medical Flexible Spending Arrangement (FSA), Limited Purpose FSA, and Dependent Care Assistance Program (DCAP) allow eligible employees to **set aside money** from their paychecks **on a pretax basis to pay for qualified expenses each plan year** (January 1-December 31).' Below this is a note: 'For a summary of the Medical FSA, Limited Purpose FSA, and DCAP benefits, click on each item below.' On the right side of the page, there is a blue call-to-action box that says 'Ready to submit payroll files and signed forms?' with a button that says 'Visit Navia's employer portal' with an external link icon.



# SmartHealth

**At no extra cost**, Washington Wellness helps organizations participating in the School Employees Benefits Board (SEBB) Program build, grow, and sustain an effective wellness program.

- Smart Health
- Living Tobacco Free

# Smart Health

The **\$125** SEBB Health incentive.

- Deadlines for completing the financial incentive requirements:

Subscriber Type	Deadline
Current SEBB medical plan subscriber	<b>November 30, 2024</b>
<b>New</b> SEBB medical plan subscriber with a medical effective date in <b>January-September 2024</b>	<b>November 30, 2024</b>
<b>New</b> SEBB medical plan subscriber with a medical effective date in <b>October-December 2024</b>	<b>December 31, 2024</b>

## 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.

# Employee and retiree benefits website

## SmartHealth (SEBB)

- SmartHealth
- Living tobacco free
- Diabetes Prevention Program
- Work with Washington Wellness

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation menu lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail reads 'Home > Employee and retiree benefits > SEBB wellness programs'. The page title is 'SEBB wellness programs'. The main content area states: 'You have free wellness programs available to you through your SEBB medical plan. Learn more below.' It lists three programs: 'SmartHealth', 'Diabetes Prevention Program', and 'Living tobacco free', each with a brief description and a 'Learn more' link. A 'Pages in this section' box at the bottom lists the three program pages.



# Making Changes

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

# Benefits Admin Resource

## When employees may make changes

- Annual open enrollment
  - Making changes during annual open enrollment
  - How do employees make changes during annual open enrollment?
  - Changes that can/cannot be made in SEBB My Account
- Special open enrollment
- Changes that can be made at any time

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation menu lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail reads: Home > SEBB benefits administrators > Enrollment > Enrollment resources > When employees may make changes. The page title is 'When employees may make changes'. The introductory text states: 'Find information for benefits administrators (BAs) about how and when employees may change their School Employees Benefits Board (SEBB) coverage. Most changes can be made during annual open enrollment or during a special open enrollment.' Below this is a 'On this page' section with three links: 'Annual open enrollment', 'Special open enrollment', and 'Changes that can be made at any time'. The main content section is titled 'Annual open enrollment' and explains that during annual open enrollment (October 30-November 20 for 2023), employees can make changes to their SEBB benefits effective January 1. A bulleted list details the changes: 'Change medical, dental, and vision plans.', 'Add or remove eligible dependents.' (with a sub-point about dependent verification), 'Waive medical coverage' (with sub-points about waiving SEBB medical for PEBB medical and waiving SEBB dental and vision), 'Enroll in a medical plan' (if previously waived), 'Attest or reattest' to spouse or domestic partner coverage, 'Enroll or reenroll in a' Medical Flexible Spending Arrangement (FSA) or Limited Purpose FSA and/or the DCAP (with a sub-point about reenrollment), and 'Enroll in or opt out of the state's premium payment plan'. Below this is the section 'How do employees make changes during annual open enrollment?' which states that most changes can be made using SEBB My Account, while others require a form. The page concludes with the heading 'Changes that can be made in SEBB My Account'.



# Special Open Enrollment (SOE)

SEBB Program Administrative Policy 45-2 Special Open Enrollment (SOE)  
Addendum 45-2A Special Open Enrollment (SOE) matrix: summary of permitted election changes

# What is a special open enrollment?

---

A qualifying event that occurs outside of annual open enrollment that allows an employee to make changes to their coverage.

- Employees have **no later than 60 days** after the SOE event
  - Change must be consistent with the event that triggered the SOE
  - SEBB Administrative Policy 45-2, Addendum 45-2A

Remind employees to complete enrollment as soon as possible

- For most SOE events coverage effective date is prospective
  - Coverage begins on the first of the month following

# Special Open Enrollment Matrix

## Addendum 45-2A

### Special open enrollment (SOE) matrix: Summary of permitted election changes (effective 1/1/2024)

This matrix only summarizes special open enrollment events in chapters 182-30 and 182-31 WAC and the corresponding actions that are allowed. It does not describe other circumstances such as initial eligibility, open enrollment, termination for loss of eligibility, or National Medical Support Notices. Notification of the SOE event **must be received no later than sixty (60) days after the event occurs**, except for birth/adoption SOE event #3.

► Provides example(s) of Internal Revenue Service (IRS) "consistency rule;" the election change must be allowable under Internal Revenue Code and Treasury regulations and correspond to and be consistent with the event that creates the SOE.

Events below may create a <u>Special Open Enrollment</u> :		Valid documents for proof of the event that created the Special Open Enrollment (SOE) are listed below.	Change Health Plan Election	Enroll Eligible Dependent(s) in Health Plan Coverage	Remove Eligible Dependent(s) from Health Plan Coverage	Waive Enrollment in Medical	Return from Waived Enrollment in Medical	Enroll In or Change Premium Payment Plan	Enroll In or Change Medical FSA or Limited Purpose FSA	Enroll In or Change DCAP
		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.	("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) <b>182-30-090</b>	("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) <b>182-31-150</b>	("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) <b>182-31-150</b>	(School employees Only) <b>182-31-080</b>	(School employees Only) <b>182-31-080</b>	(School employees Only) <b>182-30-100</b>	(School employees Only) <b>182-30-100</b>	(School employees Only) <b>182-30-100</b>
<b>1</b>	<b>MARRIAGE</b>  The subscriber acquires a new dependent due to marriage.  <i>The required form must be received no later than 60 days after the date of marriage.</i>	• Marriage certificate	► Allowed only if the subscriber enrolls a new spouse.  <b>Effective Date</b> The new plan effective date is the first of the month after the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the effective date is that day.	► The subscriber may enroll a new spouse and any dependent children of the spouse. Existing uncovered dependents may <u>not</u> be enrolled.  <b>Enrollment Date</b> Enrollment is effective the first day of the month after the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment date is that day.	► Allowed only if the dependent enrolls in the new spouse's employer-based group health plan.  <b>Remove Date</b> Remove the dependent from coverage the last day of the month of the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the remove date is the last day of the previous month.	► Allowed only if the school employee enrolls in medical under the new spouse's employer-based group health plan.  <b>Waive Date</b> Waive coverage the last day of the month of the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the waive date is the last day of the previous month.	► The school employee may enroll in order to enroll a new spouse or children acquired through the marriage. Existing uncovered dependents may not be enrolled.  <b>Enrollment Date</b> Enrollment is effective the first day of the month after the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment begins on that day.	► Premium payment plan changes are allowed when consistent with a change in SEBB health plan enrollment.  Premiums may be collected pre-tax if a spouse and/or dependents qualify as tax dependents (unless otherwise requested).	► The school employee may enroll or increase election for a tax-dependent spouse or tax-dependent children, or decrease election if the school employee or tax-dependent children gain eligibility and enroll in a new spouse's health plan or FSA.  The enrollment or change is effective the first day of the month following the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment or change in election begins on that day.	► The school employee may enroll or increase election if gaining a new IRC Section 21(b)(1) qualifying individual, or decrease or cease election if a new tax-dependent spouse is not employed or makes a DCAP coverage election under their plan.  The enrollment or change is effective the first day of the month following the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment or change in election begins on that day.

[SEBB Program policy addendum 45-2A: Special open enrollment matrix](#)

[hca.wa.gov/assets/pebb/sebb-policy-addendum-45-2A-soe-matrix-2024.pdf](https://hca.wa.gov/assets/pebb/sebb-policy-addendum-45-2A-soe-matrix-2024.pdf)

# Employee and retiree benefits website

## Special open enrollment

- What changes can I make?
- How do I make changes?
- Related laws and rules

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and navigation links for 'In a crisis?' and 'Login'. The main navigation bar lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail reads: Home > Employee and retiree benefits > School employees > What is special open enrollment? The page title is 'Special open enrollment'. The main text explains that certain life events allow for changing benefits outside of annual open enrollment, such as moving to a new county, getting married, or having a child. A 'On this page' section lists links for 'What changes can I make?', 'How do I make changes?', and 'Related laws and rules'. Below this, the section 'What changes can I make?' provides details on allowed changes and a link to the 'special open enrollment matrix'. A callout box asks 'Do you need to change your coverage?' and includes a 'Sign in to SEBB My Account' button. A list of enrollment events includes: Marriage or registering a domestic partnership, Birth or adoption, Newly eligible extended dependent, Loss of other coverage, and You have a change in employment status.



# SEBB Organization Obligations & Appeals

**WAC 182-31-030** What are the obligations of a school employees benefits board (SEBB) organization in the application of school employee eligibility?

**WAC 182-32** Appeals practices and procedures

# Employer Obligations

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SEBB orgs are responsible for:

- Determining eligibility,
- Notifying employees of eligibility determination,
- Routinely monitoring all school employee work hours, and
- Supporting SEBB program auditing

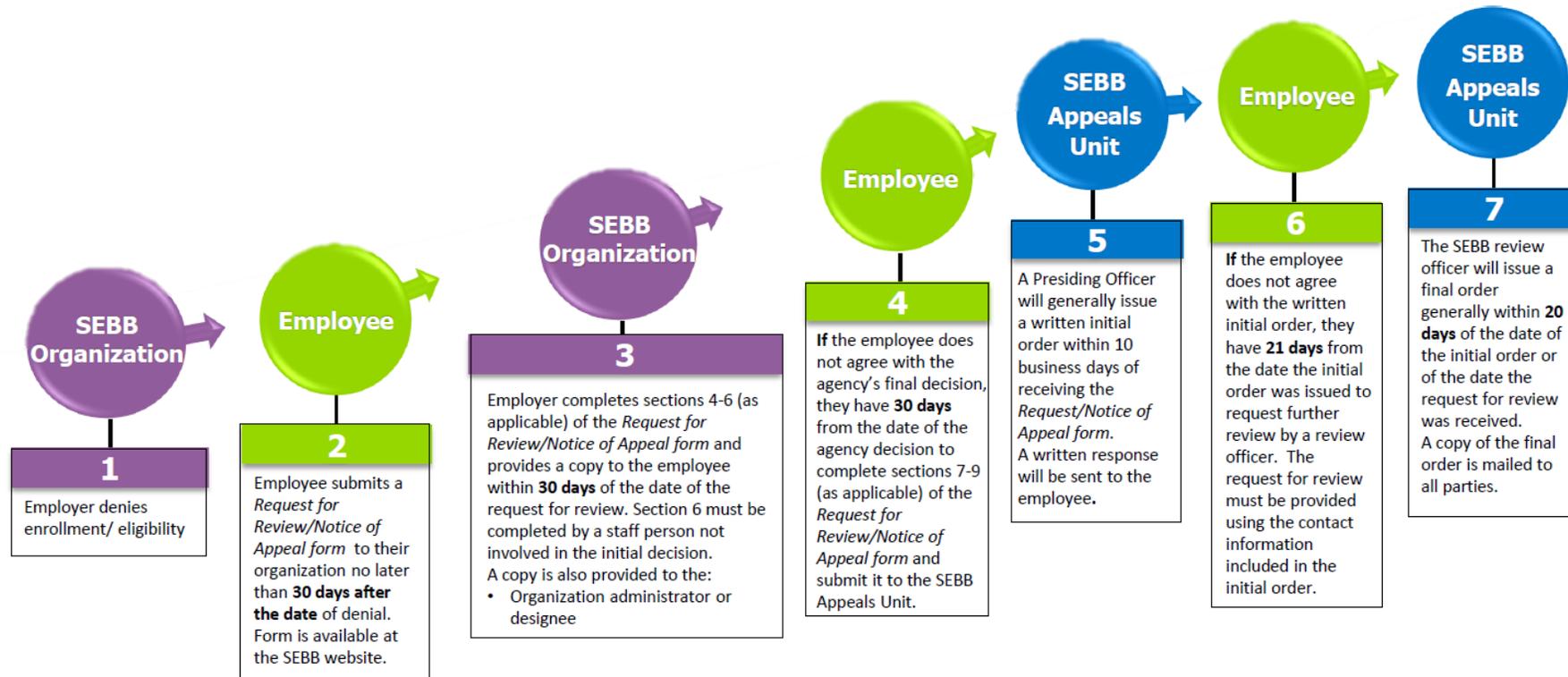
Mistakes are costly—to employer and employee

- Appeals
- Error correction and recourse
- Back premiums due
- Penalties
- Employee's (or dependent's) health may be compromised

WAC 182 -31 -030 – SEBB Organization obligations

# Appeals Process

The employer is responsible for making all eligibility or enrollment decisions to ensure that RCW, WAC, and SEBB policies are followed.



# Appeals form Instructions

## Disagree with a decision made by the employer

- Appeal to the employer

## Disagree with a review decision by the employer

- Appeal to the SEBB Appeals Unit

## Disagree with SEBB Program decision

- Appeal to the SEBB Program
- Do not use this form. Follow instructions on the decision letter received

## Disagree with SEBB medical dental or vision plan or contracted vendor decision

- Appeal to the medical, dental or vision plan
- Do not use this form. Contact the medical, dental or vision plan or contracted vendor for appeal instructions

## SEBB Employee Request for Review/Notice of Appeal

Type or print clearly in dark ink and use all capital, block lettering in the spaces provided. Example: J O H N .

Keep a copy of your form for your records.

Use this appeal form if you are a current or former employee (or their dependent). Follow the instructions under the heading that describes your situation.

**If you disagree with a decision made by the employer and you are requesting the employer's review about premium surcharges or eligibility for or enrollment in:**

- A premium payment plan
- Medical coverage
- Dental coverage
- Vision coverage
- Life insurance
- Accidental death and dismemberment (AD&D) insurance
- Long-term disability (LTD) insurance
- Medical Flexible Spending Arrangement (FSA) or Limited Purpose FSA
- Dependent Care Assistance Program (DCAP)

Complete Sections 1 through 3 of this form and submit to the employer's payroll or benefits office.

The employer must receive this form **no later than 30 calendar days** after the date on the denial notice regarding the decision you are appealing.

**If you disagree with a review decision made by the employer and you are requesting a SEBB Appeals Unit review of the employer's decision**

Complete Section 7, sign and date Section 9 of this form, and submit it to the SEBB Appeals Unit.

The SEBB Appeals Unit must receive this form **no later than 30 calendar days** after the employer's written review decision date in Section 4.

**If you disagree with a decision from the SEBB Program about:**

- Eligibility for or enrollment in:
  - A premium payment plan
  - Medical Flexible Spending Arrangement (FSA) or Limited Purpose FSA
  - Dependent Care Assistance Program (DCAP)
  - Life insurance
  - AD&D insurance
  - LTD insurance
- Eligibility to participate in SmartHealth or receive a wellness incentive
- Eligibility and enrollment for a dependent, extended dependent, or dependent child with a disability
- Premium surcharges
- Premium payments

**Do not use this form.**

Follow the appeal instructions on the decision letter you received from the SEBB Program.

**If you disagree with a decision made by a SEBB medical, dental, or vision plan or contracted vendor about:**

- A benefit or claim
- Completion of SmartHealth requirements or a request for a reasonable alternative to a SmartHealth requirement
- Life insurance and AD&D insurance premium payments

**Do not use this form.**

Contact the medical, dental, or vision plan or contracted vendor to request information on how to appeal the decision.

# Benefits Admin Resource

## Appeals process

- General guidance for SEBB Organization level appeals
- Where do current or former employees and their dependents appeal decisions?

Washington State Health Care Authority

Search In a crisis? Login

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

Home > SEBB benefits administrators > Enrollment > Appeals and corrections > Appeals process

## Appeals process

This information is applicable to benefit administrators responding to employee appeals.

Looking for information about the [appeals process for educational service districts](#) who have nonrepresented employees enrolled in the PEBB Program?

On this page

- [General guidance for SEBB Organization level appeals](#)
- [Where do current or former employees and their dependents appeal decisions?](#)

### General guidance for SEBB Organization (employer) level appeals

- The **employer is responsible** for making all eligibility or enrollment decisions to ensure that RCW, WAC, and SEBB policies (including those in SEBB publications) are followed. This applies to the original decision made by the SEBB organization, as well as responses to any appeals considered.
- Outreach and Training (O&T) staff are available to offer guidance in the process or applicable RCW, WAC, or SEBB policy. However, O&T cannot make the decision for the SEBB organization.
- When an employee disagrees with a decision made by the SEBB organization, they can request an administrative review of that decision by completing sections 1-3 of the [Employee Request for Review/Notice of Appeal form](#) and submitting it to their organization's payroll or benefits office no later than 30 days after the date of the initial denial notice/decision they are appealing.
- An employee who disagrees with their employer's written decision in response to a request for administrative review has 30 days from the date of the employer decision to request a Brief Adjudicative Proceeding (BAP) by sending the completed Employee Request for Review/Notice of Appeal form to the SEBB appeals unit. The employee should be directed to the instructions found on the form. The employer should not send the appeal on the employee's behalf.

**What if the SEBB Organization agrees with the employee that a wrong decision or action occurred?**

The SEBB Organization resolves the issue without continuing the appeals process. Learn how to [correct SEBB Organization errors](#). Neither the organization nor the employee should submit an appeal to the SEBB Program.

### Where do current or former employees and their dependents appeal decisions?

- For a decision made by the SEBB organization with regard to eligibility for benefits, enrollment, or the premium surcharge, the employee may submit a request for review of the decision to the SEBB Organization by the process outlined in [WAC 182-32-2020](#). See chart below.
- For a decision made by the SEBB program with regard to eligibility for benefits, enrollment, premium payments, a premium surcharge, or eligibility to participate in the SEBB (SmartHealth) wellness incentive program or receive a SEBB wellness incentive, the current or former employee or employee's



# Correcting SEBB Organization and contracted vendor enrollment errors

SEBB Program Administrative Policy 11-3 Correcting School  
Employees Benefits Board Organization and contracted vendor  
enrollment errors

# Lower Limit & Current Process Month Calendar

## How do organizations correct enrollment errors?

- Benefits 24/7 limits the dates BAs can enter associated with eligibility, changes, and terminations.
- Table displays how far back BAs can enter an eligibility, change, or termination date (lower limit date range) based on date entered (process month date range).

**Example:** January 12, 2024, BAs can enter a date as far back as any date in the month of November 2023.

Contact Outreach and Training using [HCA Support](#) for any issues.

<https://www.hca.wa.gov/assets/perspay/sebb-lower-limit-calendar-2024.pdf>

### 2024 SEBB Lower Limit Calendar

#### For benefits administrators

Benefits 24/7 limits the dates BAs can enter that are associated with eligibility, changes, and terminations.

The table below displays how far back BAs can enter an eligibility, change, or termination date (lower limit date range) in Benefits 24/7 based on when the date is entered (process month date range).

**For example,** on January 12, 2024, BAs can enter a date in Benefits 24/7 going as far back as any date in the month of November 2023. However, on January 13, 2024, Benefits 24/7 will limit the date a BA can enter to any date in December 2023.

If Benefits 24/7 prevents you from entering the appropriate date, contact Outreach and Training using [HCA Support](#).

Process month date range	Lower limit date range
12/16/2023 – 1/12/2024	November 1-30, 2023
1/13/2024 – 2/15/2024	December 1-31, 2023
2/16/2024 – 3/15/2024	January 1-31, 2024
3/16/2024 – 4/15/2024	February 1-29, 2024
4/16/2024 – 5/15/2024	March 1-31, 2024
5/16/2024 – 6/14/2024	April 1-30, 2024
6/15/2024 – 7/15/2024	May 1-30, 2024
7/16/2024 – 8/15/2024	June 1-30, 2024
8/16/2024 – 9/13/2024	July 1-31, 2024
9/14/2024 – 10/15/2024	August 1-31, 2024
10/16/2024 – 11/15/2024	September 1-30, 2024
11/16/2024 – 12/13/2024	October 1-31, 2024

# Benefits Admin Resource

## Correcting SEBB organization errors

- Enrollment errors
- How do organizations correct enrollment errors?
- Correcting errors within the lower limit
- Correcting errors outside the lower limit (error correction)
- Reconciling premium payments and premium surcharges

The screenshot shows the Washington State Health Care Authority website. The page title is "Correcting SEBB organization errors". The breadcrumb trail is: Home > SEBB benefits administrators > Enrollment > Appeals and corrections > Correcting SEBB organization errors. The main content area includes a section for "Enrollment errors" with a list of error types and a "What is the lower limit?" section. The page also features a search bar, navigation links, and a footer with the Washington State Health Care Authority logo and the School Employees Benefits Board logo.

Washington State Health Care Authority

Search In a crisis? Login

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

Home > SEBB benefits administrators > Enrollment > Appeals and corrections > Correcting SEBB organization errors

### Correcting SEBB organization errors

SEBB organizations must correct their enrollment errors as described on this page, in [WAC 182-30-060](#) and [School Employees Benefits Board \(SEBB\) Program Administrative Policy 11-3](#).

On this page

- [Enrollment errors](#)
- [How do organizations correct enrollment errors?](#)
- [Correcting errors within the lower limit](#)
- [Correcting errors outside the lower limit \(error correction\)](#)
- [Reconciling premium payments and premium surcharges](#)

#### Enrollment errors

The types of errors which require correction are as follows:

- **Failure to timely notify an employee of their eligibility** for SEBB benefits and the organization contribution ([WAC 182-31-030 \(2\)](#)).
- **Failure to enroll an employee, or their dependents, as elected** by the employee, if the election was timely.
- **Failure to accurately reflect an employee's premium surcharge attestation** on the employee's account.
- **Providing incorrect information** regarding SEBB benefits to an employee **which the employee relied upon**.
- **Failure to enroll an employee in default enrollment** when the elections were not received timely ([WAC 182-30-080 \(1\)\(b\)](#)).
- **Enrolling an employee or their dependent** in SEBB benefits **when they were not eligible**, and it is clear there was no fraud or intentional misrepresentation by the employee involved ([WAC 182-31-040](#) or [182-31-140](#)).

#### How do organizations correct enrollment errors?

The process to correct SEBB organization errors depends on whether or not the effective date of the correction falls within the lower limit.

**What is the lower limit?**

The lower limit is 60 days before the current process month. For example, if the current process month is June, 60 days before would be April, so the lower limit would allow an enrollment effective date to be entered in SEBB My Account as far back as April 1 and a termination effective date as far back as April 30. Review the [lower limit and current process month calendar](#) to determine the lower limit at a given time.

#### Correcting errors within the lower limit

In most cases, an enrollment error may be resolved by the SEBB Organization in accordance with [SEBB Program rules and policies](#), if the effective date of the correction falls within the lower limit. In other words, the error may be resolved directly by the organization if SEBB My Account will allow you to enter the enrollment correction.

Employees should be notified of any corrections that impact the employee or their dependent's enrollment.

If the effective date of the correction falls outside the lower limit, the organization must complete the [error correction process](#).

Washington State Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD



# Dual Enrollment

**WAC 182-31-070** Is dual enrollment in school employees benefits board (SEBB) and public employees benefits board (PEBB) prohibited?

# Dual Enrollment

---

Eligible employees and dependents are **limited to a single enrollment in medical, dental, and vision plans** in either the SEBB Program or Public Employees Benefits Board (PEBB) Program.

If dual enrollment occurs, and **no action is taken** to resolve dual enrollment during an eligible enrollment period

- Programs **will automatically enroll or disenroll** an individual as described in the Dual Enrollment Q&A for BAs and WAC 182-31-170(6).

**SEBB/PEBB works the same for both programs.**

# Benefits Admin Resource

## Dual enrollment

- Dual eligibility in the SEBB Program
- Dual eligibility in the SEBB and PEBB Programs

Washington State Health Care Authority

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### Dual enrollment

Eligible **employees and dependents are limited to a single enrollment** in medical, dental, and vision plans in either the SEBB Program or Public Employees Benefits Board (PEBB) Program.

If dual enrollment occurs, and no action is taken to resolve dual enrollment during an eligible enrollment period, the programs will automatically enroll or disenroll an individual as described in the [Dual Enrollment Q&A for BAs](#) and [WAC 182-31-170\(6\)](#).

Learn about the steps to take when you encounter dual enrollment in SEBB My Account by reviewing [Chapter 3 of the SEBB My Account manual](#).

#### Dual eligibility in the SEBB Program

Employees eligible for the employer contribution toward SEBB benefits under more than one employer (dual eligibility) must choose to enroll in benefits under only one employer.

#### What if an eligible SEBB employee is also eligible for SEBB benefits as a dependent?

Employees who are also eligible as a dependent under their spouse's, state-registered domestic partner's, or parent's SEBB coverage (dual eligibility), may choose one of the following options during an eligible enrollment period:

1. **Enroll in SEBB medical** under their own account as an employee, or
2. **Waive enrollment in SEBB medical** under their own account and enroll in SEBB medical as a dependent, or
3. **Waive enrollment in SEBB medical** under their own account if they are enrolled in other employer-based group medical, a TRICARE plan, or Medicare.

Employees who waive SEBB medical for either of the reasons listed above must enroll in the following SEBB benefits under their own account through their employer:

- Dental,
- Vision,
- Basic life insurance,
- Basic AD&D insurance, and
- Employer-paid LTD insurance\*.
  - Eligible employees will also be enrolled in employer-paid LTD insurance\* unless they decline the coverage.
  - \*Employees eligible for SEBB benefits due to locally negotiated eligibility criteria are not eligible for LTD insurance.

Learn more about [waiving SEBB medical coverage](#).

#### Dual eligibility in the SEBB and PEBB Programs



# Offering Optional Benefits

[RCW 41.05.740](#)

[RCW 41.05.300-310](#)

[RCW 28A.400.280\(2\)](#)

[RCW 28A.400.350\(6\)](#)

# Benefits Admin Resource

## FAQs for school administrators

- Can a school district allow payroll deductions for nonconflicting optional benefits?
- Can SEBB organizations offer additional FSA, HSA, or DCAP benefits?
- Can SEBB organizations offer liability insurance?
- Does the SEBB Program have any authority over retirement benefits?

Washington State Health Care Authority

Search In a crisis? Login

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

Home > SEBB benefits administrators > Administrative tools & resources > Tools and resources > FAQs for school administrators

### FAQs for school administrators

The following frequently asked questions (FAQs) help you understand the SEBB Program and how it affects your school district, educational service district, or charter school.

Search  FAQ topic

Filter Reset

- Can a school district allow payroll deductions for nonconflicting optional benefits (long-term care, travel, pet, etc.)?
- Can SEBB organizations offer additional FSA, HSA, or DCAP benefits?
- Can SEBB organizations offer liability insurance?
- Does the SEBB Program have any authority over retirement benefits?
- What benefits are the School Employees Benefits Board (SEBB) Program authorized to offer?
- What is considered "offering" a benefit that would conflict with the SEBB Program's authority?
- What is the state law history on SEBB organizations' authority to offer optional benefits?
- Why can't a school district offer cancer insurance, critical illness, emergency transportation, and medical indemnity plans when the SEBB Program does not offer these specific insurance types?



# When eligibility for benefits ends

**WAC 182-31-050** When does eligibility for the employer contribution for school employees benefits board (SEBB) benefits end?

# When does coverage end?

Employer contribution ends on the last day of the month in which the school year ends (August 31)

Coverage ends effective on the last day of the month the employee is eligible for the employer contribution

Benefits may end earlier if:

If the...	...then eligibility for the employer contribution will end on...
<b>SEBB organization terminates</b> the employment relationship.	The last day of the month in which the employer-initiated termination notice is effective.
<b>School employee terminates</b> the employment relationship.	The last day of the month in which the school employee's resignation is effective.
<b>School employee's work pattern is revised</b> such that the school employee is no longer anticipated to work six-hundred thirty hours during the school year.	The last day of the month in which the change is effective.
<b>School employee returns from approved leave without pay and</b> maintained or established eligibility as described in WAC 182-31-040 (4)(d), who subsequently has a change in work pattern that, had the work pattern been in effect at the start of the school year, would not have resulted in the school employee being anticipated to work the minimum hours to meet SEBB eligibility for the employer contribution in the school year.	The last day of the month in which the change is effective.
<b>Nine-to-ten-month school employee</b> , hired late in the year and eligible for the employer contribution as described in WAC 182-31-040 (4)(c)(i), who subsequently has a change in work pattern such that the school employee is no longer eligible under the criteria described in WAC 182-31-040 (4)(c)(i).	The last day of the month in which the change is effective.
<b>Twelve-month school employee</b> , hired late in the year and eligible for the employer contribution as described in WAC 182-31-040 (4)(c)(ii), who subsequently has a change in work pattern such that the school employee is no longer eligible under the criteria described in WAC 182-31-040 (4)(c)(ii).	The last day of the month in which the change is effective.
<b>School employee hired later in the year</b> and eligible for the employer contribution as described in WAC 182-31-040 (4)(c), who is no longer anticipated to work six hundred thirty hours the next school year.	The last day of the month in which the change in the anticipation occurs.

# Approved Leave

---

School employees who **has not** yet worked 630 hours and is on approved:

- **Leave without pay (LWOP)**
- **Worker's comp**
- **Active duty (military) leave**
- **Layoff**
- **Or is applying for disability retirement**

May continue benefits by **self-paying** premiums

- Not eligible for employer contribution

If a school employee on approved leave **has worked 630 hours**, eligibility for employer contribution continues.

# Family Medical Leave Act (FMLA)

---

School employees who **has not** yet worked 630 hours and is on approved **FMLA**:

- Will continue eligibility for the employer contribution
- Employee must continue paying monthly premiums

School employees that exhausts the period of leave approved under FMLA:

- May continue benefits by **self-paying** premiums
- Not eligible for employer contribution

# Regaining eligibility

---

## School employees who loses and later regains eligibility

- Required forms must be returned within **31 days**
  - School employee who self-paid for supplemental life insurance after losing eligibility will have that level of coverage re-instated without EOI
    - Effective the first day of the month in which they return and are anticipated to work 630 hours
  - School employee who was eligible to continue supplemental life but discontinued that coverage
    - Must submit EOI to re-enroll
- If required forms are not returned within **31 days**, school employee will be defaulted

# Terminating Coverage

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- Terminate coverage no earlier than the month before for employees leaving or ineligible for the next school year.
- Keying terminations in SMA before the 12th day of each month will remove the subscriber from the next months billing file.
- Keying termination in SMA after the 12th day of each month cut off date of each month will show the subscriber on the next months billing file. Credit will show up on the following month after the billing file is received.

# Benefits Admin Resource

## When eligibility for benefits ends

- When eligibility ends for the employer contribution
- COBRA
- PEBB retiree insurance
- SEBB organization requirements
- Information for employees
- Employees applying to enroll in COBRA

The screenshot shows the Washington State Health Care Authority website. The page title is "When eligibility for benefits ends". The breadcrumb trail is: Home > SEBB benefits administrators > Eligibility > Eligibility resources > When eligibility for benefits ends. The page content includes a "Find information regarding employees and their covered dependents when the employment relationship is terminated." section, followed by an "On this page" section with links to: "When eligibility ends for the employer contribution", "COBRA", "PEBB retiree insurance", "SEBB organization requirements", "Information for employees", "Employees applying to enroll in COBRA", and "Employees applying to enroll in PEBB retiree coverage". Below this is a section titled "When eligibility ends for the employer contribution" with a paragraph explaining that the employer contribution ends the last day of the month in which the school year ends (WAC 182-31-050), but may end earlier under certain circumstances. A table follows, detailing these circumstances.

If the...	...then eligibility for the employer contribution will end on...
SEBB organization terminates the employment relationship.	The last day of the month in which the employer-initiated termination notice is effective.
School employee terminates the employment relationship.	The last day of the month in which the school employee's resignation is effective.



# SEBB Continuation Coverage

**WAC 182-31-090** When is an enrollee eligible to continue school employees benefits board (SEBB) benefits under Consolidated Omnibus Budget Reconciliation Act (COBRA)?

**WAC 182-31-100** What options for continuation coverage are available to school employees and their dependents during certain types of leave or when employment ends due to a layoff?

**WAC 182-31-130** What options for continuation coverage are available to dependents who cease to meet the eligibility criteria as described in WAC 182-31-140 or 182-30-130?

Washington State Health Care Authority

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Home > SEBB benefits administrators > Enrollment > Continuation coverage and retirement > SEBB Continuation Coverage (COBRA)

## SEBB Continuation Coverage (COBRA)

The Health Care Authority administers SEBB Continuation Coverage (COBRA), a temporary extension of SEBB medical, vision, and/or dental coverage, for eligible members (employees and dependents) who lose eligibility for the employer contribution toward SEBB benefits.

Employees may qualify for [SEBB Continuation Coverage \(Unpaid Leave\)](#), which may allow a longer coverage period and additional benefits.

On this page
<a href="#">Who is eligible?</a>
<a href="#">How do eligible SEBB members enroll?</a>
<a href="#">When does coverage begin?</a>
<a href="#">How long does coverage last?</a>
<a href="#">Continuing life insurance under portability or conversion</a>
<a href="#">Continuing participation in a Flexible Spending Arrangement</a>

The Health Care Authority (HCA) is responsible for verifying that all enrollees are notified of their continuation coverage rights within the required time frame. To satisfy this requirement, the HCA has assumed the responsibility for distributing continuation coverage materials, including the:

- [Initial Notice of COBRA and Continuation Coverage rights](#)
- [SEBB Continuation Coverage Election Notice](#)

**When will SEBB send the Continuation Coverage Election notice?**

When an employee's SEBB coverage is terminated in the insurance system, the SEBB Program will mail the SEBB Continuation Coverage Election Notice to them **no later than 14 days** after their coverage has been terminated.

### Who is eligible?

Each member (employee or dependent) who loses their SEBB health plan coverage due to a **qualifying event** has an **independent right to elect to continue** medical coverage, vision coverage, dental coverage, or a combination of all three by enrolling in SEBB Continuation Coverage (COBRA) on a self-pay basis.

For example, if an employee loses their SEBB employer-based group health plan due to a qualifying event, their eligible spouse or state-registered domestic partner (SRDP) may choose continuation coverage, even if the employee does not. Either the employee or their spouse or SRDP may choose continuation coverage for any dependent children.

# Benefits Admin Resource

## SEBB Continuation Coverage (COBRA)

- Who is eligible?
- How do eligible SEBB members enroll?
- When does coverage begin?
- How long does coverage last?
- Continuing life insurance under portability or conversion
- Continuing participation in a Flexible Spending Arrangement

# Benefits Admin Resource

## SEBB Continuation Coverage (Unpaid Leave)

- Who is eligible?
- How do employees enroll?
- When does coverage begin?
- How long does coverage last?
- Continuing participation in a Flexible Spending Arrangement

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation bar lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail reads: Home > SEBB benefits administrators > Enrollment > Continuation coverage and retirement > SEBB Continuation Coverage (Unpaid Leave). The page title is 'SEBB Continuation Coverage (Unpaid Leave)'. The main text states: 'The Health Care Authority administers SEBB Continuation Coverage (Unpaid Leave), a temporary extension of SEBB medical, vision, dental, and life and accidental death and dismemberment insurance for employees who lose eligibility for the employer contribution toward SEBB benefits due to going on certain types of leave.' Below this is a link for 'Looking for SEBB Continuation Coverage (COBRA)?'. A 'On this page' section lists links: 'Who is eligible?', 'How do employees enroll?', 'When does coverage begin?', 'How long does coverage last?', and 'Continuing participation in a Flexible Spending Arrangement'. A paragraph explains that the HCA is responsible for verifying notification of continuation coverage rights. A list of links includes 'Initial Notice of COBRA and Continuation Coverage rights' and 'SEBB Continuation Coverage Election Notice'. A highlighted box asks 'When will SEBB send the Continuation Coverage Election notice?' and answers: 'When an employee's SEBB coverage is terminated in the insurance system, the SEBB Program will mail the SEBB Continuation Coverage Election Notice to them **no later than 14 days** after their coverage has been terminated.' The 'Who is eligible?' section states: 'Employees who lose eligibility for the employer contribution toward SEBB benefits due to a qualifying event **may choose to continue** medical coverage, vision coverage, dental coverage (or a combination of all three), and life and accidental death and dismemberment insurance by enrolling in SEBB Continuation Coverage (Unpaid Leave) on a self-pay basis.'



# PEBB Retiree Health Insurance

**WAC 182-12-171** When is a retiring employee or a retiring school employee eligible to enroll in public employees' benefits board (PEBB) retiree insurance coverage?

# Benefit Admin Resource

For public and school employees eligible to retire

- Medical plans & benefits (including vision)
- Dental plans & benefits
- Benefits while traveling
- Find a PEBB plan provider
- Life, home & auto benefits
- PEBB wellness programs
- Medicare & turning age 65

The screenshot shows the Washington State Health Care Authority website. The header includes the logo, a search bar, and links for 'In a crisis?' and 'Login'. The main navigation bar lists 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. The breadcrumb trail is 'Home > Employee and retiree benefits > Retirees'. The page title is 'Retirees'. The main content area explains that as a retiree, PEBB benefits include medical (including vision) and dental coverage, and may also include term life insurance. It offers 'monthly retirement webinars' for those preparing to retire. A green button labeled 'PEBB My Account' is visible. Below this, there are links for 'Retiree engagement', 'May For Your Benefit newsletter', and 'Benefits 24/7 to replace PEBB My Account'. An illustration of a person in a hammock is on the right. At the bottom, there are three columns of links: 'Find benefits' (with sub-links for medical and dental plans), 'Explore costs' (with sub-links for Medicare and Non-Medicare plan premiums), and 'Determine eligibility' (with sub-links for 'Am I eligible?' and 'Are my dependents eligible?').



# Funding Process

# Funding Rate/ Rate Letter

## The state sets the funding rate

- Employer medical contribution
- Full premium contribution for dental, vision, basic life, basic AD&D, and basic LTD
- K-12 remittance fee
- Administrative costs

New Funding Rate: **\$1,100** per eligible employee per month effective: **Sept 1 - Aug 31, 2024**

This amount is due to the HCA even if an employee waives medical coverage.

[hca.wa.gov/assets/perspay/sebb-fall-rate-letter-2024.pdf](https://hca.wa.gov/assets/perspay/sebb-fall-rate-letter-2024.pdf)



August 30, 2023

To: Payroll and Benefits Offices of K-12 School Districts, Charter Schools, and Educational Service Districts  
From: Amy Corrigan, Management Analyst 5  
Outreach and Training  
Subject: SEBB Program Rates – Effective January 1, 2024

### Overview

The monthly base rate (employer contribution) of \$1,100 per eligible employee for health care contributions will remain unchanged until August 31, 2024. This is the amount due to the Health Care Authority (HCA) even if an employee chooses to waive medical coverage. Employees may only waive SEBB medical, dental, and vision coverage if enrolled in PEBB medical and dental as a subscriber or a dependent.

### Medical, dental, and vision insurance

Monthly premiums for the employee contribution for medical coverage effective January 1, 2024, are attached. Dental and vision coverage are employer-paid and are included in the employer contribution; there are no monthly employee premiums for dental or vision coverage.

The base rate breakout does not represent the actual cost of providing benefits to employees during the calendar year. The amounts shown below break out the base rate, which may vary from actual costs.

January 1, 2024 through August 31, 2024	
Benefit	Base Rate Breakout
Net medical and admin fees	\$989.24
Dental	\$92.17
Vision	\$12.53
Life	\$3.96
Long-term Disability	\$2.10
<b>Total base rate</b>	<b>\$1,100</b>

### SEBB Program annual open enrollment

The School Employees Benefits Board (SEBB) Program's annual open enrollment is October 30 through November 20, 2023, 11:59 p.m. In October, the SEBB Program will mail the *Intercom* newsletter to employees at the address we have on record or will send it electronically to those who subscribed to the email subscription. This is the only notice the SEBB Program will send to employees about the SEBB annual open enrollment. Information will also be available on the [SEBB Program](#) website in October.

HCA 20-0154 (8/23)





# Insurance Accounting

Accounting training manual

# Billing & Payments

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## Monthly Billing Cycle

### Invoice available in SEBB My Account:

- 16th of each month-
- Before the month of coverage

### Month of coverage

### Payment Due:

- No later than 5th of the following month
- After the month of coverage

### Must remit exact premium billed

- Wait to “take the credit” or pay the extra months’ premiums until you see it on your invoice.

# Example: Monthly Billing Cycle (January)

---

Billing available in  
SEBB My Account



**December 16, 2023**

**January 1-31**

**February 5, 2024**

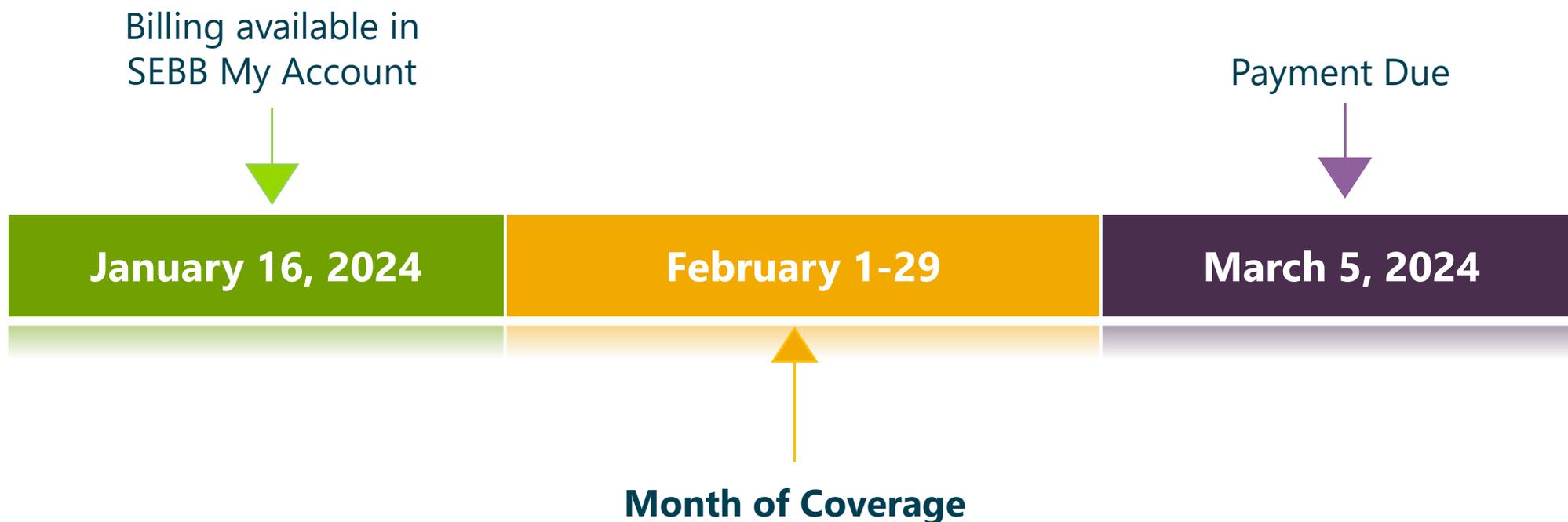
Payment Due



**Month of Coverage**

# Example: Monthly Billing Cycle (February)

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# 2024 SEBB Insurance Accounting Manual

Washington State  
Health Care Authority

2024 SEBB Insurance  
Accounting Manual

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**SEBB organizations**

# Benefits Admin Resource

## Accounting

- Accounting manual and resources
- Monthly billing cycle for HCA invoicing
- Supplemental benefits billing
- Life and AD&D insurance
- Long-term disability (LTD) insurance
- FSA and DCAP

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 breadcrumb trail reads: "Home > SEBB benefits administrators > Administrative tools and resources > Tools and resources > Accounting". A yellow warning banner states: "Bad actors are spoofing SecureAccess Washington (SAW)" and provides a link to "Learn more". The main heading is "Accounting", followed by the text: "Access the accounting manual and related billing resources for benefits administrators (BAs).". Below this is the section "Accounting manual and resources" with a bulleted list of links: "Accounting training manual 2023 | 2024", "Sample of district billing file with adjustments", and "Lower limit calendar 2023 | 2024" (with a sub-link for "SEBB Policy 19-1A: Termination due to loss of eligibility or enrollment error 2023 | 2024"). The next section is "Monthly billing cycle for HCA invoicing", which explains that invoices are available in SEBB My Account on the 16th of each month and payment is due by the 5th of the following month. It also provides an example for February coverage. The final section is "Supplemental benefits billing" with a sub-heading "Life and accidental death and dismemberment (AD&D) insurance", noting that MetLife manages the billing and claims.



# Benefits 24/7 Resources

SEBB My Account will be replaced by Benefits 24/7 in **January 2024**.

# Benefits Admin Resource

## Training materials and recordings

- **Benefits 24/7**
  - Instructional videos
- Supplemental benefits billing information
- Eligibility worksheets
- Dependent eligibility
- Open enrollment
- **Miscellaneous topics**
  - Recorded webinars

Washington State Health Care Authority

Search In a crisis? Login

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

Home > SEBB benefits administrators > Training resources > Need training? > Training materials & recordings

### Training materials and recordings

Access recorded webinars, instructional videos, presentations, and supporting materials on SEBB related topics developed specifically for BA training.

Outreach and Training (O&T) provides periodic training for benefits administrators (BAs) to enhance their knowledge and skills in administering SEBB benefits effectively.

Trainings provided in webinar format are recorded and added to this webpage along with instructional videos, presentations, and supporting materials for easy access by BAs.

[Looking for upcoming trainings?](#)

[Visit the Training schedule page](#)

#### Benefits 24/7

- Instructional videos
- Recorded webinars
- Presentations

#### Supplemental benefits billing information

Find training materials for the following supplemental benefits.

- Life and Accidental Death and Dismemberment (AD&D) insurance
- Long-term disability (LTD)
- Flexible Spending Arrangements (FSAs) and Dependent Care Assistance Program (DCAP)

#### Eligibility worksheets

- Recorded webinars

# Benefits Admin Resource

## SEBB BA website for Benefits 24/7

- Administering SEBB in Benefits 24/7
  - Preparing for Benefits 24/7 go-live
  - Navigating to Benefits 24/7
  - How is BA access managed in Benefits 24/7?
  - What training is available to BAs?
  - How will employees be informed about Benefits 24/7?
  - Who is Benefits 24/7 for?
  - What is changing and not changing?

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 breadcrumb trail reads: "Home > SEBB benefits administrators > Administrative tools and resources > Tools and resources > Administering SEBB in Benefits 24/7".

A yellow banner at the top of the page contains the following text: "Bad actors are spoofing SecureAccess Washington (SAW). Washingtonians who use the SecureAccess Washington (SAW) portal to access state services should be on the lookout for spoofed internet ads that pretend to be government links to SAW. The only correct SAW address is <https://secureaccess.wa.gov>. [Learn more.](#)"

### Administering SEBB in Benefits 24/7

The Health Care Authority (HCA) is introducing a new online enrollment system called Benefits 24/7. Benefits 24/7 will integrate online account access for subscribers from the School Employees Benefits Board (SEBB) and Public Employees Benefits Board (PEBB) Programs into one platform to allow for streamlined support and maintenance. This modernized web-based enrollment system will have a new look and expanded capabilities, providing self-service options for members, and will be used by benefits administrators (BAs).

**On this page**

- [Benefits 24/7 launch rescheduled to January 2024](#)
- [Preparing for Benefits 24/7 go-live](#)
- [Navigating to Benefits 24/7](#)
- [Benefits 24/7 manuals](#)
- [What training is available to BAs?](#)
- [How will employees be informed about Benefits 24/7?](#)
- [Who is Benefits 24/7 for?](#)
- [What is changing?](#)
- [What is not changing?](#)

### Benefits 24/7 launch rescheduled to January 2024

The launch date for Benefits 24/7 has been rescheduled to January 2024. The launch was scheduled to occur in June 2023.

HCA wanted to provide more time to ensure a successful launch. HCA took members' and employers' feedback into account when determining the new launch date.

The decision to launch in January considered several factors:

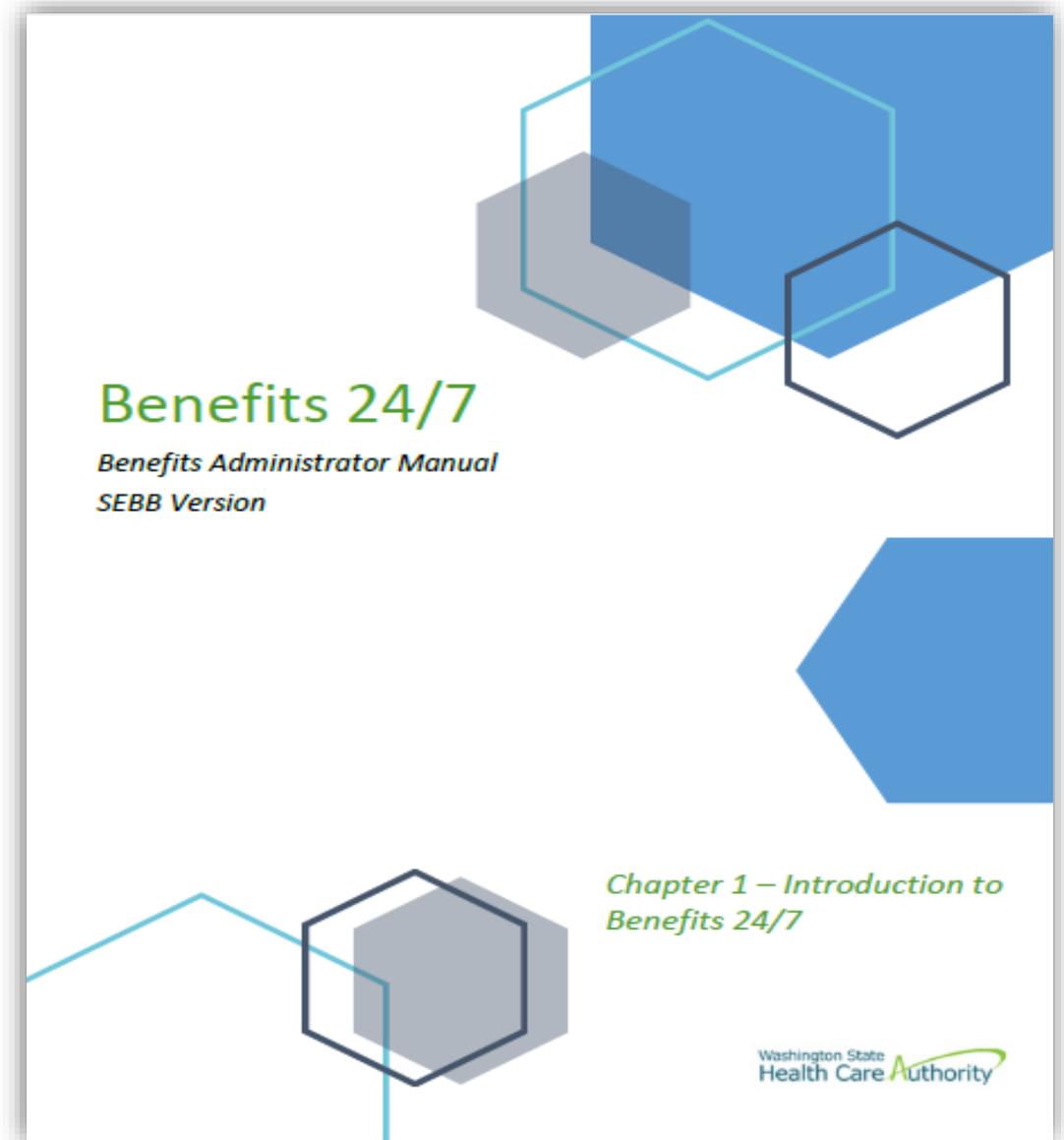
- There is a 10 to 15 percent turnover of school employees in August and September, which introduces unnecessary risk when implementing a new enrollment system. We want benefits administrators (BAs) to be able to focus on determining the eligibility of new school employees without also having to assist all school employees in understanding the system changes.
- During the SEBB annual open enrollment period in October and November of this year, we anticipate that employees will be more engaged with the enrollment system as they make changes to their health plans. Our goal is for employees to concentrate on selecting the plan that best suits their needs for 2024, rather than navigating a new enrollment system. Employees should continue to use [SEBB My Account](#) or enrollment forms as needed to make

# Benefits Admin Resource

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## Benefits Admin Benefits 24/7 Manual

- Benefits Admin website
  - Forms and publications



# Benefits Admin Resource

## Benefits 24/7 BA Manuals

### Forms and publications

- Chapter 1: Intro to Benefits 24/7
- Chapter 2: Managing Benefits 24/7
- Chapter 3: Managing employee accounts
- Lower Limit Calendar 2024

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 "Forms and publications" and provides information about SEBB My Account resources. A blue call-to-action box asks "Want to have SEBB materials delivered to your organization?" with an "Order materials" button. The page lists "Benefits 24/7 manuals and resources" and includes a list of links for various documents, such as "Chapter 1: Introduction to Benefits 24/7", "Chapter 2: Managing Benefits 24/7", "Chapter 3: Managing employee accounts", "Eligibility file specifications", "Eligibility upload error messages", and "Lower limit and current process month calendar". A note states that the Benefits 24/7 online enrollment system will not be available until launch in January 2024.

Login is not available until launch in January 2024.

[hca.wa.gov/sebb-benefits-admins/forms-and-publications](https://hca.wa.gov/sebb-benefits-admins/forms-and-publications)



# Reminders, Tips & Resources

# Benefit Admin Resource

## SEBB BA website

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

## Outreach & Training

- **1-800-700-1555**

## Register for GovDelivery

- Notices and updates

## Register for HCA Support

- Secure messaging system

The screenshot shows the Washington State Health Care Authority website page for SEBB benefits administrators. The page features a navigation bar with links for 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. A search bar and 'In a crisis?' link are also present. The main content area is titled 'SEBB benefits administrators' and includes a breadcrumb trail 'Home > SEBB benefits administrators'. Below the title, there are links for 'Eligibility worksheets', 'Forms and Publications', and 'HCA Support (submit a question)'. The page is organized into four main sections, each with an icon and a call-to-action button: 1. 'Eligibility' (icon of two people talking) with a button 'Learn about eligibility and find resources.' 2. 'Enrollment' (icon of a person with a briefcase) with a button 'Learn about the enrollment process.' 3. 'SEBB benefits' (icon of a person with an umbrella) with a button 'Explore SEBB benefits.' 4. 'Administrative tools and resources' (icon of a person with a wrench) with a button 'Find tools and resources to help you administer benefits.'

# 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

# SEBB BA Training

Available to all BA's

Send training request using the HCA Support portal

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

SEBB My Account, BA Website, HCA Support application overview, and Q&A session.

Benefits administrator inquiry  
For public and school benefits administrator general questions.

[Find tools for PEBB benefits administrators](#)  
[Find tools for SEBB benefits administrators](#)

\* Please indicate which program your inquiry is related to  
 PEBB  SEBB

\* What does your inquiry relate to?  
Training request

\* Details ⓘ  
Please include full SSN, first and last name of subscriber or dependents, dates, etc. ✖

Attachments are limited to 5 (one per attachment button) and the max file size per attachment is : 125MB. Files larger than this will fail.  
Allowable File Types (.DOC, .XLS, .PDF, .TXT, .CSV, .JPG, .JPEG, .GIF, .RTF, .DOCX, .PPTX, .XLSX, .PNG, .MP4)

Attachment

Attachment

Attachment

Attachment

Attachment





# Upcoming webinars

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**December 7, 2023/ 1 p.m.:** ESD New BA Training Part 2

**December 13, 2023/ 10 a.m.:** ESD New BA Training Part 2

**December 14, 2023/ 1 p.m.:** ESD New BA Training Part 2

**January 9, 2024/10 a.m.:** Preparing for the launch of Benefits 24/7

**January 26, 2024/10 a.m.:** SEBB Benefits 24/7 Post launch webinar

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)



# Thank you for participating

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## Questions & Answers