



2023 SEBB Pre-Annual Open Enrollment

School Employees Benefits
Outreach & Training
October 20, 2023.

Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

What we'll cover today

- 1 General OE Information
- 2 Medical Plans & Premiums
- 3 Medical Plan changes
- 4 2024 Rules & policy changes
- 5 Dental, Vision, Life, AD&D, LTD, FSA & DCAP changes
- 6 SEBB My Account (SMA)/ Benefits 24/7 Update
- 7 Who to Contact
- 8 Reminders, Tips & Resources



General OE Information

Annual Open enrollment: **October 30 - November 20, 2023**

Changes effective: **January 1, 2024**

Any 2024 forms must be received by the benefits office no earlier than October 30 and no later than November 20.

Important Dates

Dates	Event
September 29	SEBB Annual open enrollment information available on the SEBB OE website SEBB 2024 Virtual Benefits Fair information available online 24/7 SEBB premium increase postcard mailed emailed, and available online (1 of 4)*
October 2	SEBB premium increase letters mailed to employees*
October 10	SEBB October Intercom newsletter mailed, emailed, and available online
October 27	Spousal/SRDP premium surcharge reminder letters mailed to employees who must reattest
October 30	Annual open enrollment begins/SEBB MY Account opens for 2024 changes SEBB 2024 forms and publication available online
November 1 -14	Fifteen In-person benefits fairs offered throughout the State of Washington
November 20	Last day to enroll or make changes to your account
November 30	Last day for most to qualify for SmartHealth \$125 wellness incentive (If eligible)
January 1, 2024	New plan year begins. Open enrollment changes become effective

*Available in Spanish online only

SEBB Open Enrollment website

SEBB open enrollment information available **September 29, 2023**.

SEBB OE website provides:

- Details about what's changing in 2024
- Premiums, benefits comparisons, and premium surcharge information
- Links to in-person benefits fairs schedule, virtual benefits fairs, and carrier webinars

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 > Employee and retiree benefits > SEBB open enrollment'. The page title is 'Open enrollment (SEBB)'. The main content area states: 'Review information to help you make benefits decisions for 2024. Open enrollment is October 30 through November 20, 2023.' It lists two bullet points: 'Enrollments, changes, and premiums are effective January 1, 2024.' and 'SEBB My Account and forms to make changes will be available October 30.' Below this is a section 'On this page' with links: 'Premiums for many plans are increasing significantly', 'Important changes to benefits and plans', 'How much will it cost?', 'Do I need to do anything?', 'Medical, dental, and vision plan information', and 'More to explore'. The 'Premiums for many plans are increasing significantly' section is expanded, showing text about Kaiser Permanente premium increases. A blue callout box on the right says 'There are many important changes to 2024 benefits and plans' with a link 'See everything that's changing'. Below the premium section, it says 'We encourage you to consider various factors when choosing a medical plan:' followed by a list of factors. At the bottom, a 'Resources' section lists links like 'View premiums', 'Compare medical plan benefits', 'Contact the plans', 'Visit the virtual benefits fair', 'Attend an in-person benefits fair', and 'Attend a webinar'.

Visit the [SEBB Open Enrollment webpage](https://hca.wa.gov/employee-retiree-benefits/open-enrollment-sebb) for more information on changes.

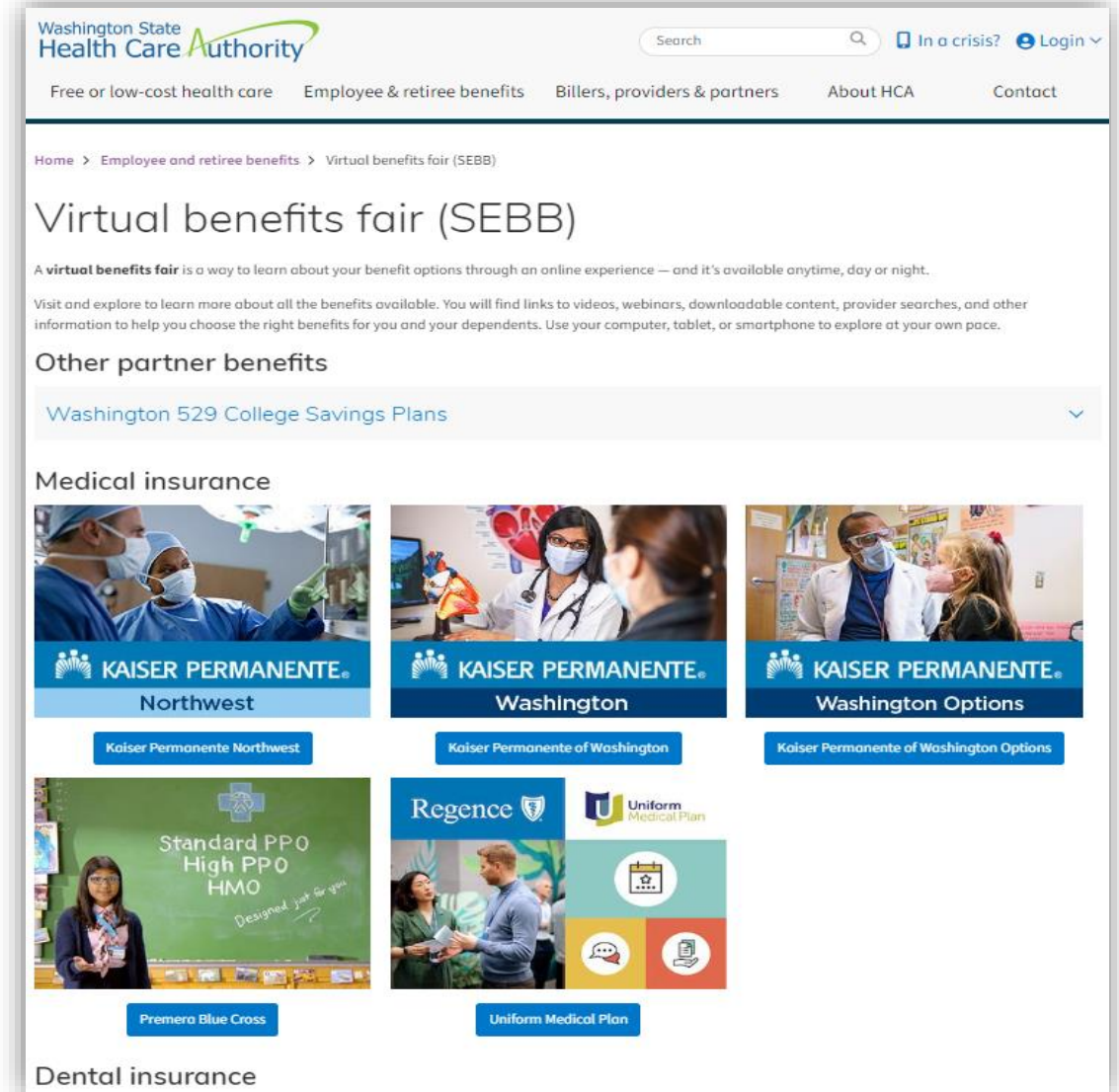
hca.wa.gov/employee-retiree-benefits/open-enrollment-sebb

SEBB Virtual Benefits Fairs (VBF)

Available **September 29, 2023.**

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



Visit [SEBB Open Enrollment webpage](https://hca.wa.gov/employee-retiree-benefits/sebb-virtual-benefits-fair/virtual-benefits-fair-sebb) for more information.

hca.wa.gov/employee-retiree-benefits/sebb-virtual-benefits-fair/virtual-benefits-fair-sebb

Employee Resource

School employee's website

- Open enrollment, in-person benefits fairs schedule and the October Intercom newsletter quick links are in the Top three links on the landing page for quick access

The screenshot shows the Washington State Health Care Authority website for school employees. 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 > Employee and retiree benefits > School employees'. A yellow alert box states: 'Certain Kaiser Permanente NW workers on strike; Kaiser Permanente WA plans not impacted'. Below this, a paragraph explains that Kaiser Permanente NW has notified that some pharmacy, health care, and service workers are on strike, but this does not affect members enrolled in Kaiser Permanente WA plans. The main heading is 'School employees', followed by a paragraph about SEBB benefits. A green 'SEBB My Account' button is present. Below this, three main links are highlighted: 'Open enrollment (SEBB)', 'In-person benefits fairs (SEBB)', and 'October Intercom newsletter'. To the right of these links is an illustration of two people at a desk. At the bottom, there are three columns of links: 'Find benefits' (Medical plans & benefits, Dental plans & benefits, Vision plans & benefits, Benefits while traveling, Find a SEBB plan provider, Life, LTD, FSA, & DCAP benefits, SEBB wellness programs, Medicare & SEBB benefits while employed), 'Explore costs' (Medical plan premiums, Life insurance premiums, Long-term disability insurance premiums, Surcharges, Paying for benefits), and 'Determine eligibility' (Am I eligible?, Are my dependents eligible?, Are my survivors eligible?).

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

Certain Kaiser Permanente NW workers on strike; Kaiser Permanente WA plans not impacted

Kaiser Permanente NW has notified us that some pharmacy, health care, and service workers are on strike. Kaiser Permanente NW serves PEBB and SEBB members in southwest Washington and Oregon. This does **not** affect members enrolled in Kaiser Permanente WA plans. [Learn more.](#)

School employees

Your SEBB benefits include medical, dental, vision, life and AD&D, flexible spending arrangements, -- just to name a few. Explore benefits available to you as a school employee and learn how to enroll and manage your coverage.

[SEBB My Account](#)

[Open enrollment \(SEBB\)](#)
[In-person benefits fairs \(SEBB\)](#)
[October Intercom newsletter](#)

Find benefits

- Medical plans & benefits
- Dental plans & benefits
- Vision plans & benefits
- Benefits while traveling
- Find a SEBB plan provider
- Life, LTD, FSA, & DCAP benefits
- SEBB wellness programs
- Medicare & SEBB benefits while employed

Explore costs

- Medical plan premiums
- Life insurance premiums
- Long-term disability insurance premiums
- Surcharges
- Paying for benefits

Determine eligibility

- Am I eligible?
- Are my dependents eligible?
- Are my survivors eligible?

Employee Communications

SEBB premium increase postcard (1 of 4) mailed emailed and available online **September 29, 2023.**

- Employee awareness that premiums for many plans are increasing significantly
- Postcards direct employees to the open enrollment webpages
- Employees will receive both a postcard and an email if subscribed
 - Additional dates mailed/emailed:
 - October 18 (2 of 4), November 1(3 of 4) and November 8 (4 of 4)



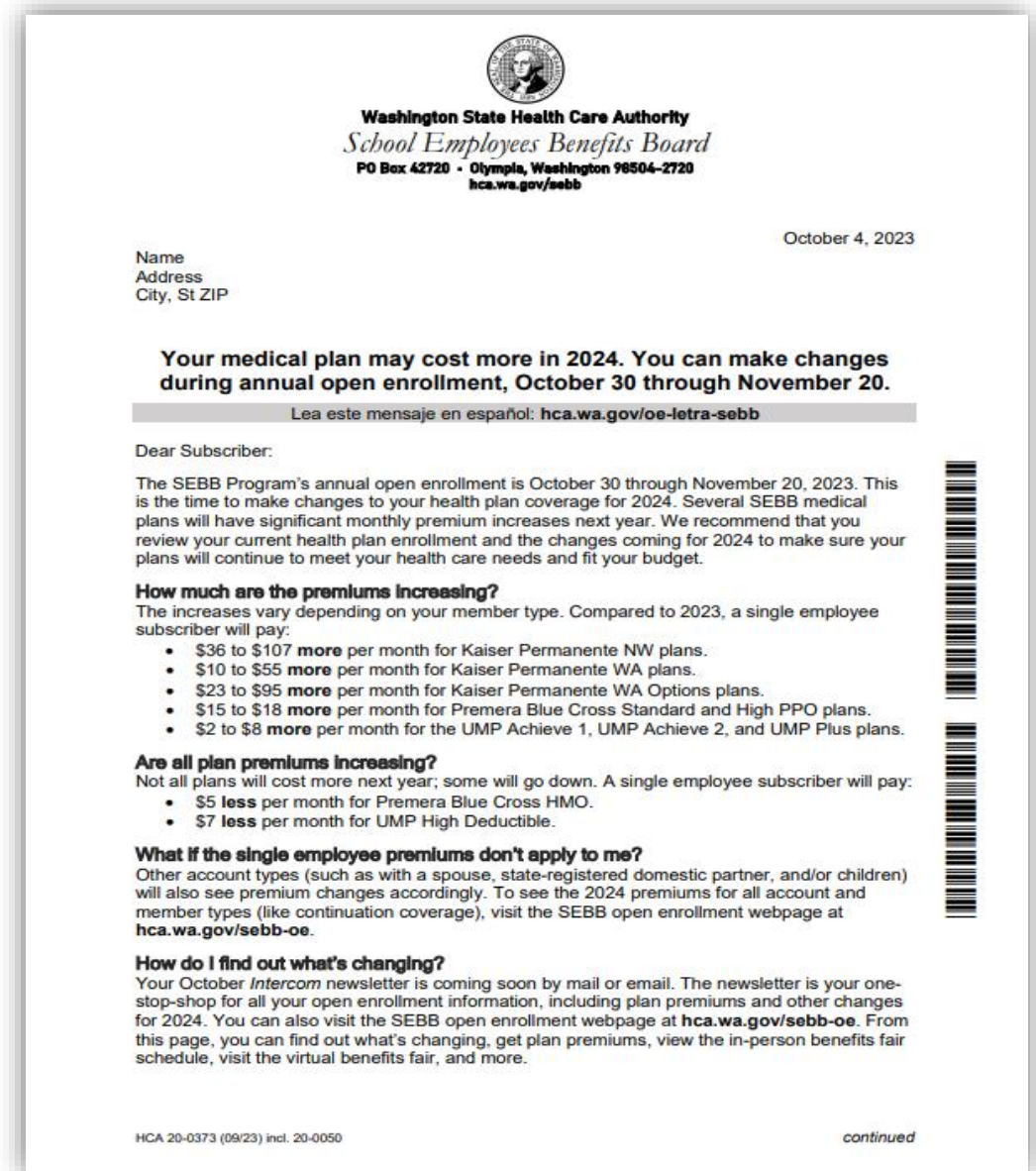
(Available in Spanish online only)
hca.wa.gov/assets/pebb/sebb-oe-postcard-2-sp.pdf



Employee Communications

Premium increase letter mailed **October 2, 2023.**

- Notification of current medical plan's premium may be increasing in 2024
- Directs employees where to find more information
- Spanish translation available (online only)



SEBB Open Enrollment (OE) Intercom Newsletter

October edition of the SEBB Intercom Newsletter

- Mailed or emailed on **October 10, 2023**
- Available online **October 13, 2023**
- Only notice the SEBB Program sends to employees about open enrollment
 - Newsletter can also be found on the open enrollment webpages, SEBB My Account, and under Quick links in the main menu



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

hca.wa.gov/assets/pebb/sebb-intercom-employees-october-2024.pdf

2024 UMP (SEBB) Open Enrollment (OE) Newsletter

UMP members can find information:

- UMP OE newsletters mailed or emailed to UMP members on **October 20, 2023**
- UMP cost-savings letter will be mailed on **October 25, 2023**
 - UMP Achieve 2 members eligible for UMP Plus showing cost savings by enrolling in UMP Plus
 - Includes a table of premium savings for each account type



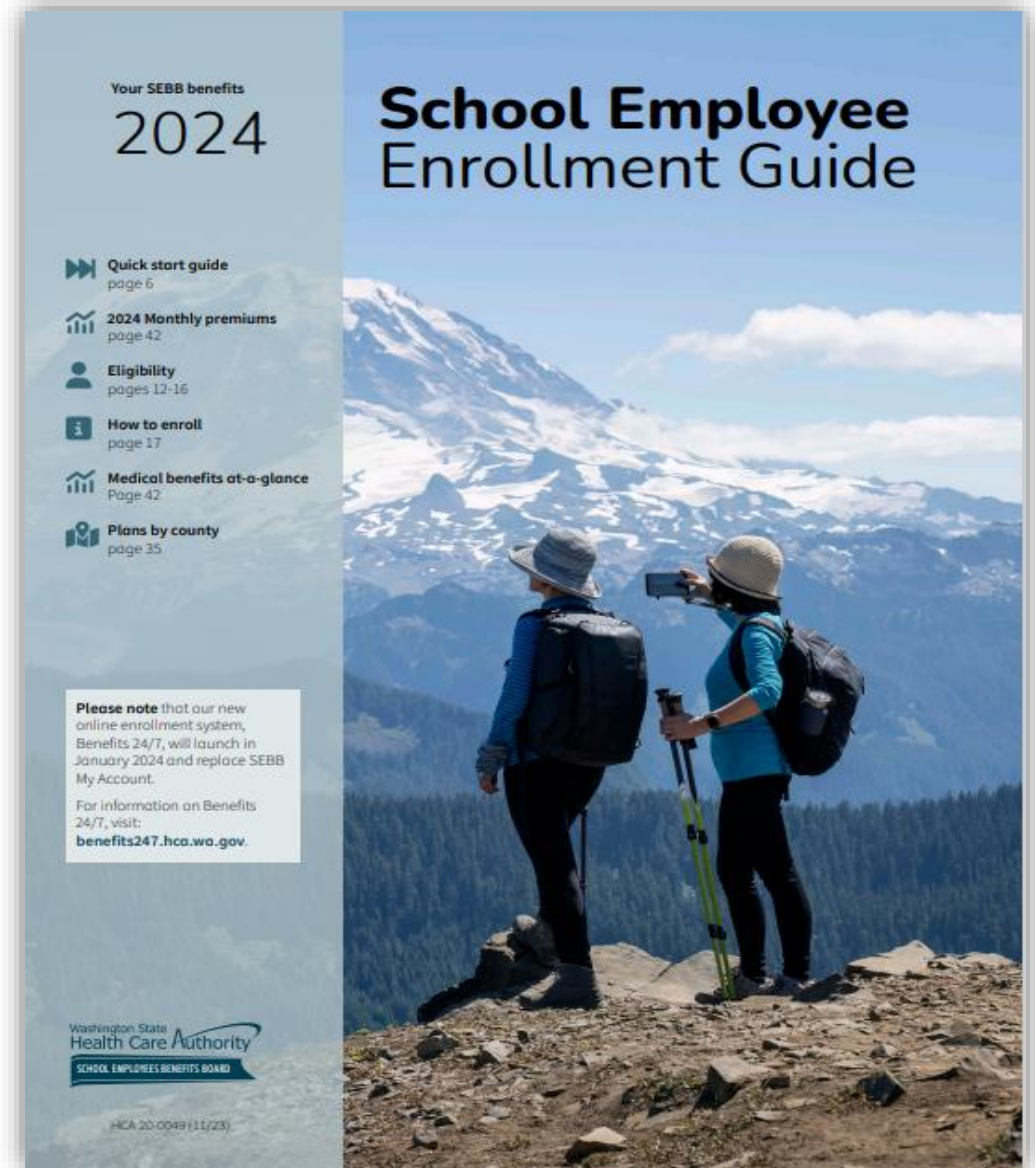
Open enrollment, premiums, plan options, benefit changes and much more.....

hca.wa.gov/employee-retiree-benefits/newsletters-sebb

2024 School Employee Enrollment Guide

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

- SEBB 2024 forms available online **October 30, 2023**
- SEBB Employee Enrollment guide available online **October 19, 2023**
- Order materials on the BA webpage
- Includes Benefits 24/7-use SEBB My Account until Benefits 24/7 launches
- Intended for newly eligible school employees only

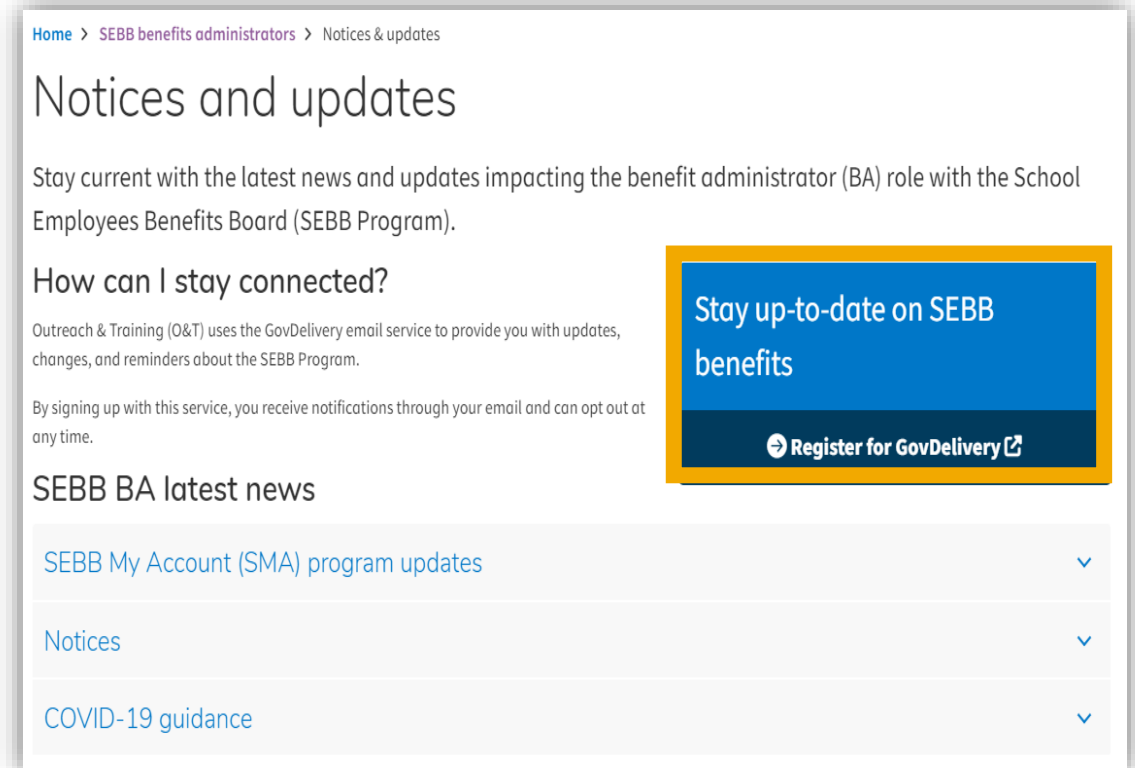


Sign Up for GovDelivery

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

SEBB Benefits Admin's website

- Notices and updates
 - Register for GovDelivery



Employer Communication

SEBB Program provides 10 forwardable email messages for SEBB Organizations.

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



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

Message Schedule:

- Message 2 - Open enrollment resources sent to you 10.28 to share on 10.31
- Message 3 - Medical plan changes and dental confusion sent to you on 10.31 to share on 11.2
- Message 4 - Premium surcharge attestation sent to you on 11.2 to share 11.4
- Message 5 - FSA/DCAP sent to you on 11.4 to share on 11.7
- Message 6 - Dual enrollment prohibited sent to you on 11.7 to share on 11.9
- Message 7 - HDHP with an HSA sent to you on 11.9 to share on 11.11
- Message 8 - Check your beneficiaries sent to you on 11.11 to share on 11.14
- Message 9 - Open enrollment reminders sent to you on 11.14 to share on 11.16
- Message 10 - Final reminders sent to you in 11.16 to share on 11.18

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

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



2023 SEBB Benefits Fairs

SEBB Program is offering 15 in-person benefits fairs throughout the State of Washington between **November 1-14**.



Group	Times
Retirees	11 a.m. - 3 p.m. Except Pullman: 10 a.m. - 2 p.m.
Employees	4-7 p.m. Except Pullman: 3-6 p.m.
Carrier Presentations	
Navia	4:30 p.m. – 5:00 p.m. Except Pullman: 3:30 p.m.-4:00 p.m.
Kaiser Permanente:	5:30 p.m. – 6:00 p.m. Except Pullman: 4:30 p.m.-5:00 p.m. (No presentation in Vancouver, Port Angeles)

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

hca.wa.gov/employee-retiree-benefits/benefits-fairs-sebb

In-Person Benefits Fair Schedule (Western Washington)

Date	Time	Location	Address
November 01, 2023, Wednesday	11:00 a.m. - 7:00 p.m.	Vancouver	Clark Community College (Gaiser Hall) 1933 Fort Vancouver Way, Vancouver, WA 98663
November 02, 2023, Thursday	11:00 a.m. - 7:00 p.m.	Centralia	Southwest Washington Fairgrounds (Community Events Building) 1909 S Gold St, Centralia, WA 98531
November 03, 2023, Friday	11:00 a.m. - 7:00 p.m.	Olympia/ Lacey	South Puget Sound Community College (Lacey Campus Building) 4220 6th Ave SE Lacey, WA 98503
November 06, 2023, Monday	11:00 a.m. - 7:00 p.m.	Bellingham	Whatcom Community College (Pavilion (PAV)) 237 W Kellogg Rd, Bellingham, WA 98226
November 07, 2023, Tuesday	11:00 a.m. - 7:00 p.m.	Everett	Everett Community College (Henry M. Jackson Conference Center) 2000 Tower St. Everett, WA 98201
November 08, 2023, Wednesday	11:00 a.m. - 7:00 p.m.	Seattle	Shoreline Community College (Building 9000 (Pagoda Student Union Building)) 16101 - Greenwood Avenue N. Shoreline, WA 98133
November 09, 2023, Thursday	11:00 a.m. - 7:00 p.m.	Tacoma	Clover Park Technical College (McGavick Conference Center) 4500 Steilacoom Blvd SW, Lakewood, WA 98499
November 14, 2023, Tuesday	11:00 a.m. - 7:00 p.m.	Port Angeles	Red Lion Hotel Port Angeles Harbor (Main Building) 221 N. Lincoln, Port Angeles, WA 98362
November 14, 2023, Tuesday	11:00 a.m. - 7:00 p.m.	Bremerton	Olympic College (Student Center) 1600 Chester Ave, Bremerton, WA 98337
Note: Retirees: 11-3PM, SEBB/PEBB Employees: 4-7 PM, Carrier presentation will be held throughout the Benefit fair.			

In-Person Benefits Fair Schedule (Eastern Washington)

Date	Time	Location	Address
November 01, 2023, Wednesday	11:00 a.m. - 7:00 p.m.	Spokane	Spokane Community College (Lair Student Center) 1801 N Greene St, Spokane WA 99217
November 02, 2023, Thursday	11:00 a.m. - 7:00 p.m.	Cheney	Eastern Washington University (Hargreaves Hall) 616 Study Ln, Cheney, WA 99004
<u>November 03, 2023, Friday</u>	<u>10:00 a.m. - 6:00 p.m.</u>	<u>Pullman</u>	<u>Washington State University</u> <u>(Compton Union Building)</u> <u>1500 Glenn Terrell Mall , Pullman, WA 99163</u>
November 06, 2023, Monday	11:00 a.m. - 7:00 p.m.	Pasco	Columbia Basin Community College (Hawk Union Building (H Building)) 2600 N. 20th Ave. Pasco, WA 99301
November 07, 2023, Tuesday	11:00 a.m. - 7:00 p.m.	Yakima	Yakima Convention & Event Center 10 N. 8th Street, Yakima, WA 98901
November 08, 2023, Wednesday	11:00 a.m. - 7:00 p.m.	Ellensburg	Central Washington University (Student Union and Recreation Center (SURC)) 1007 N. Chestnut St. Ellensburg, WA 98926
Note: Retiree: 11-3 PM, SEBB/PEBB Employee: 4-7 PM, Carrier presentation will be held throughout the Benefit fair. Pullman, WA- Retiree: 10-2 PM, SEBB/PEBB Employees: 3-6 PM			

Carrier Booths

MEDICAL (includes vision)	DENTAL
Regence BlueShield/UMP	Delta Dental of Washington DeltaCare Uniform Dental Plan (UDP) Willamette Dental Group
UMP Plus Puget Sound High Value Network (PSHVN) UW Medical Accountability Care Network (UWM ACN)	Additional Benefits
Kaiser Foundation Health Plan of Washington (KPNW unavailable in Pullman)	WA State Health Care Authority (HCA)
United Healthcare (UHC) PEBB Complete PEBB Balance	Washington Wellness (Web MD)
Premera Medicare Supplement Plans F & G	MetLife
	Moda/UMP Rx
	Omada Diabetes Prevention
	Department of Retirement Systems (DRS)
	VEBA

Not all carriers will be available at each benefit fair.

Open Enrollment Member Checklist

OE Employee Checklist

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

OE Employee Checklist

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



Making changes

Changes effective: **January 1, 2024**

Changes that can be made during OE

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

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

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

**Enroll in medical
coverage**
(If previously waived SEBB
medical for other employer-
based group medical, a
TRICARE plan, or Medicare.)

**Attest or reattest to
the spouse or SRDP
coverage premium
surcharge**

**Enroll or reenroll in a
Medical FSA, Limited
purpose FSA or
DCAP**

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

Changes that can be made at anytime

Change employee's or dependent's name or address

(Updated by benefits office)

Change employee's email address or phone number

(Updated by employee)

Remove a dependent from coverage when they lose eligibility

(SOE Event)

Apply, cancel, change coverage amounts, and update beneficiary information for supplemental life and AD&D insurance

(EOI may be required)

Reduce coverage level, decline coverage, or enroll in employee-paid LTD insurance

(EOI may be required)

Start, stop, or change the employee HSA contribution

(Change HSA beneficiary info)

Change tobacco use premium surcharge attestation

Sign up to receive SEBB program email subscription service using SMA

How to make changes during OE?

Employees can make most changes using SMA (preferred) or submit the *2024 School Employee Change form* to their Benefits office no later than **11:59 p.m. on November 20, 2023.**

- Need help with SMA visit the "*Help with SEBB My Account login page*".

Employees should print a copy of their *Statement of Insurance*.

Use SEBB My Account at anytime to view current coverages for:

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

Supplemental life and AD&D is available via MetLife portal

What if I do not make any changes?

Employees are **not required** to make any changes.

- Unless their health plan is unavailable in the county where they live or work

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

- Open Enrollment confirmation letters mailed starting **December 8, 2023**, to employees who made changes during open enrollment.

**NO CHANGES
REQUIRED**



2024 Medical Plans & Premiums

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

New monthly employee premiums effective: **January 1, 2024**

2024 SEBB Medical Premiums (KP)

Kaiser Permanente	9/01/23 through 8/31/24	Employee Contributions: 2023-2024							
Plan Name	Base Rate	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
		2023	2024	2023	2024	2023	2024	2023	2024
KP NW 1	\$1,100	\$31	\$67	\$62	\$134	\$54	\$117	\$93	\$201
KP NW 2	\$1,100	\$57	\$105	\$114	\$210	\$100	\$184	\$171	\$315
KP NW 3	\$1,100	\$89	\$196	\$178	\$392	\$156	\$343	\$267	\$588
KPWA Core 1	\$1,100	\$38	\$48	\$76	\$96	\$67	\$84	\$114	\$144
KPWA Core 2	\$1,100	\$43	\$98	\$86	\$196	\$75	\$172	\$129	\$294
KPWA Core 3	\$1,100	\$120	\$149	\$240	\$298	\$210	\$261	\$360	\$447
KPWA SoundChoice	\$1,100	\$74	\$115	\$148	\$230	\$130	\$201	\$222	\$345
*KPWAO Summit PPO 1	\$1,100	\$77	\$100	\$154	\$200	\$135	\$175	\$231	\$300
*KPWAO Summit PPO 2	\$1,100	\$106	\$143	\$212	\$286	\$186	\$250	\$318	\$429
*KPWAO Summit PPO 3	\$1,100	\$142	\$237	\$284	\$474	\$249	\$415	\$426	\$711

■ Indicates an increase in monthly premiums for 2023.

■ Indicates a decrease in monthly premiums for 2023.

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

hca.wa.gov/employee-retiree-benefits/school-employees/medical-plan-premiums#medical-premiums

2024 SEBB Medical Premiums (Premera)

Premera Blue Cross	9/01/23 through 8/31/24	Employee Contributions: 2023-2024							
Plan Name	Base Rate	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
		2023	2024	2023	2024	2023	2024	2023	2024
Premera Blue Cross High PPO	\$1,100	\$97	\$115	\$194	\$230	\$170	\$201	\$291	\$345
Premera Blue Cross Standard PPO	\$1,100	\$49	\$64	\$98	\$128	\$86	\$112	\$147	\$192
*Premera Blue Cross HMO	\$1,100	\$25	\$20	\$50	\$40	\$44	\$35	\$75	\$60

■ Indicates an increase in monthly premiums for 2023.

■ Indicates a decrease in monthly premiums for 2023.

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

hca.wa.gov/employee-retiree-benefits/school-employees/medical-plan-premiums#medical-premiums

2024 SEBB Medical Premiums (UMP)

Uniform Medical Plan	9/01/23 through 8/31/24	Employee Contributions: 2023-2024							
Plan Name	Base Rate	Employee		Employee and Spouse/ Partner		Employee and Child(ren)		Full Family	
		2023	2024	2023	2024	2023	2024	2023	2024
UMP Achieve 1	\$1,100	\$42	\$44	\$84	\$88	\$74	\$77	\$126	\$132
UMP Achieve 2	\$1,100	\$105	\$113	\$210	\$226	\$184	\$198	\$315	\$339
UMP High Deductible	\$1,100	\$28	\$21	\$56	\$42	\$49	\$37	\$84	\$63
UMP Plus - PSHVN	\$1,100	\$83	\$86	\$166	\$172	\$145	\$151	\$249	\$258
UMP Plus - UW	\$1,100	\$83	\$86	\$166	\$172	\$145	\$151	\$249	\$258

■ Indicates an increase in monthly premiums for 2023.

■ Indicates a decrease in monthly premiums for 2023.

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

hca.wa.gov/employee-retiree-benefits/school-employees/medical-plan-premiums#medical-premiums



2024 Health Savings Account (HSA)

Changes effective: **January 1, 2024**

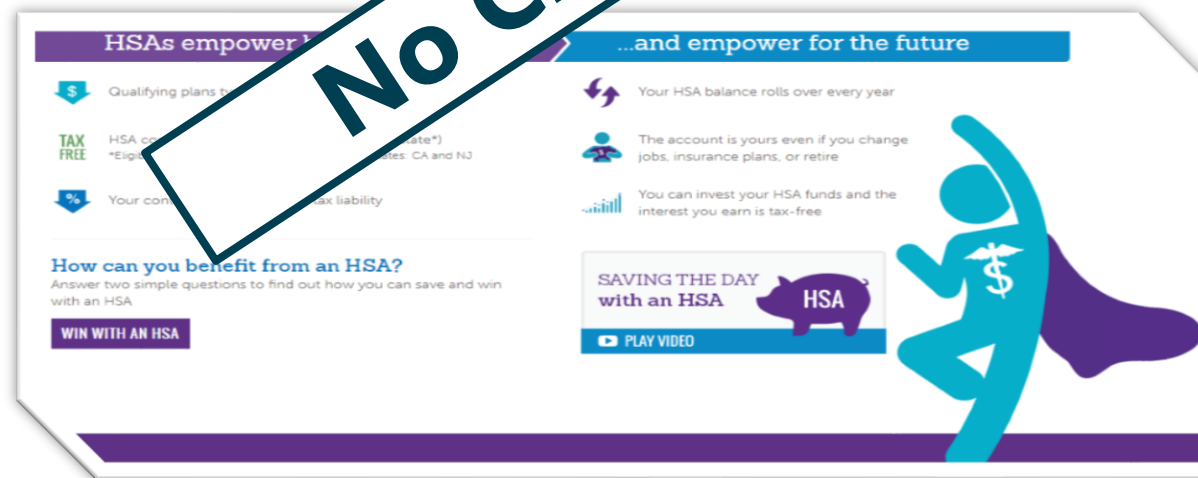


HealthEquity®

2024 HSA Employer Contribution

2024 HSA employer contribution amounts at:

Coverage Type	2023	2024
Single subscriber	\$31.25 per month	\$375.00 per year
All other tiers	\$62.50 per month	\$750.00 per year



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

2024 HSA Annual Maximum Contribution

2024 IRS Maximum HSA employee contribution amounts:

Coverage Type	2023	2024
Single subscriber	\$3,850	\$4,150
All other tiers	\$7,750	\$8,300
Members age 55+	Additional +\$1,000 per year	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) **may not exceed** the IRS maximum.

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


2024 IRS Minimum Deductibles

Increased 2024 **IRS Minimum Deductible** for UMP HDHP.

Coverage Type	2023	2024
Single subscriber	\$1,500	\$1,600
All other tiers	\$3,000	\$3,200

■ Indicates an increase
■ Indicates an 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](#)



2024 SEBB Medical Plan changes

The School Employees Benefits Board (SEB Board) has authorized the following changes effective **January 1, 2024**.



Kaiser Foundation Health Plan

Kaiser Foundation Health Plan of Northwest (KPNW)



Kaiser Foundation Health Plan of Washington (KPWA)

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



KPNW, KPWA, KPWAO

Benefit Changes:

- Hearing aids: Members can use the hearing aid benefit of \$3,000 per ear every 36 months (3 Years)
- No cost sharing for abortion of a pregnancy
- No cost sharing for diagnostic and supplemental breast exams

KPWA, KPWAO

- Chiropractic, acupuncture, and massage (CAM): Members will have 24 covered visits per year for each benefit (Up from 20 visits)
- Prescriptions: Members can refill maintenance drugs at network retail pharmacies. Removed First Fill program
- Added \$10 co-pay for telehealth
- Added office visit cost shares, except for preventive, telehealth, and prescription
- Stop waiving copays for 17 years and younger primary care, except preventive care visits will still have no copay
- Treatment for metabolic disorders: Members will pay plan deductibles and coinsurance for treatment for metabolic disorders, including for phenylketonuria (PKU).

KPWA

Benefit Changes:

- Added \$20 primary care office visit copay for SoundChoice
- Removed first \$500 discount on diagnostic X-Ray, and lab coverage
 - Standard cost sharing will be based on the entire amount
 - Core 1 and Core 2 plans only

Copays for many services are changing. Visit [KPWA](#) for more information.



Premera Blue Cross plan

Premera Blue Cross High PPO

Premera Blue Cross Standard PPO

Premera Blue Cross HMO



Premera Benefit Changes

Benefit Changes:

- Hearing aids: Members can use the hearing aid benefit of \$3,000 per ear every 36 months (3 Years)
- No cost sharing for abortion of a pregnancy
- No cost sharing for diagnostic and supplemental breast exams
- Service Area
 - Premera HMO will expand to King County.
- No medical or pharmacy benefit changes



Uniform Medical Plan (UMP)

UMP Achieve 1

UMP Achieve 2

UMP High Deductible

UMP Plus-PSHVN

UMP Plus UW Medicine ACN



UMP-Hearing Aids/Abortion

Benefit Changes:

- Hearing aids: Members can use the hearing aid benefit up to \$3,000 per ear for prescribed hearing loss, every 3 years.
 - UMP High Deductible is subject to member deductible
- No cost sharing for abortion of a pregnancy
 - Covered at preventive rate for covered voluntary and involuntary termination of pregnancy (abortion or miscarriage)
 - Subject to cost sharing for UMP High Deductible

UMP-Diabetes Management Program

Benefit Changes:

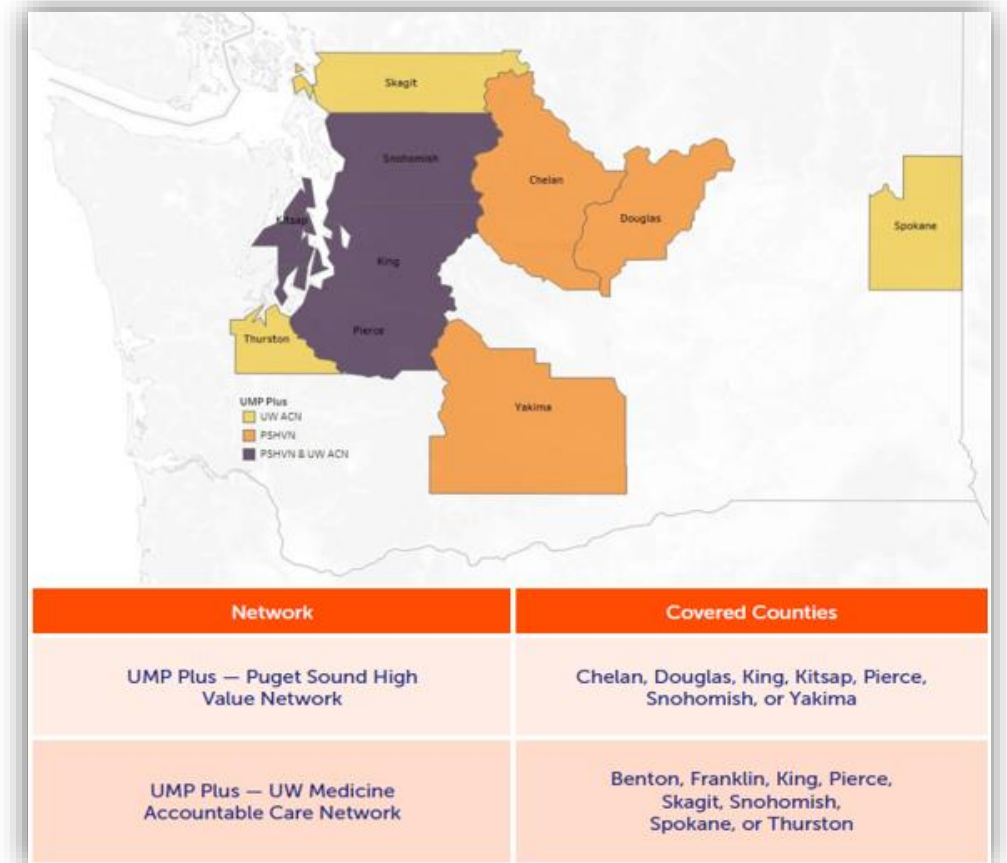
- New online diabetes management program offering personalized support.
 - Available to members with Type 1 or Type 2 diabetes
 - Includes extensive support tools such as glucose tracking, live coaching, and emotional care to help improve health and manage diabetes



UMP Plus-Service Areas

Benefit Changes:

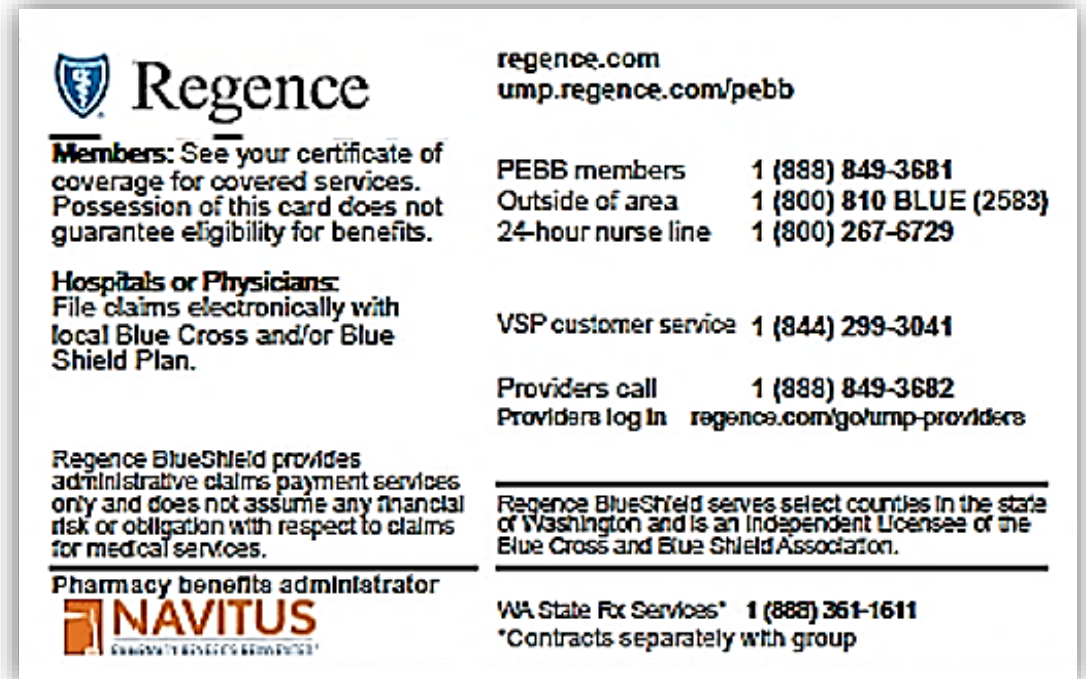
- UMP Plus County
 - Puget Sound High Value Network (PSHVN): No change to service area
 - UW Medicine Accountable Care Network (UW ACN):
 - Leaving Kitsap County
 - Entering Benton and Franklin counties
 - 2024 service area will be:
 - Benton, Franklin, King, Pierce, Skagit, Snohomish, Spokane and Thurston counties



UMP-New ID Cards

Benefit Changes:

- New member ID cards for 2024 for most UMP plan members
 - 24-hour nurse line phone number changing for most plans
 - Except UMP Plus – UW Medicine ACN members
 - Do not utilize 24-hour nurse line through Regence

A mockup of a Regence UMP ID card. The card features the Regence logo at the top left. Below the logo, it provides contact information for members, hospitals/physicians, and providers. It also includes a disclaimer about Regence BlueShield's role and a note about pharmacy benefits. The bottom of the card features the NAVITUS logo.

Regence

Members: See your certificate of coverage for covered services. Possession of this card does not guarantee eligibility for benefits.

Hospitals or Physicians: File claims electronically with local Blue Cross and/or Blue Shield Plan.

Regence BlueShield provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims for medical services.

Pharmacy benefits administrator

NAVITUS

regence.com
ump.regence.com/pebb

PEBB members 1 (888) 849-3681
Outside of area 1 (800) 810 BLUE (2583)
24-hour nurse line 1 (800) 267-6729

VSP customer service 1 (844) 299-3041

Providers call 1 (888) 849-3682
Providers log in regence.com/go/ump-providers

Regence BlueShield serves select counties in the state of Washington and is an Independent Licensee of the Blue Cross and Blue Shield Association.

WA State Rx Services* 1 (888) 361-1611
*Contracts separately with group

UMP-Outpatient Dialysis Services

Benefit Changes:

- Outpatient Dialysis Services
 - Members pay standard rate for **initial** outpatient treatment period (three months)
 - Unavailable to UMP High Deductible health Plan members
- For UMP plan members diagnosed with end stage renal disease (ESRD)
 - Does not apply to UMP HDHP members
 - Once the **supplemental** treatment period begins, member will pay 0% of the allowed amount for covered outpatient dialysis services
 - Member will also be eligible for Medicare Part B coverage and to have their Medicare Part B premiums reimbursed by the plan

UMP COVID-19 Test Kits

Benefit Changes:

- Effective: **July 1, 2023**
 - All UMP plans will cover (under prescription drug benefit):
 - Up to two over the counter COVID-19 diagnostic tests
 - Per member
 - Per month
 - Up to \$12 per test kit, with no member cost share





2024 Rules & policy changes

SEBB rules changes effective: **January 1, 2024**

PEBB ESD employees moving to SEBB

- Non-represented ESD employees were not included in the initial launch of the SEBB Program on January 1, 2020
- Eligible non-represented ESD employees will be moving to SEBB with new elections and benefit changes effective January 1, 2024



Verifying Dependent Eligibility Policy 31-1

Dependent Verification – Spouse/SRDP

- Evidence (does not have to live together) that the marriage/partnership still valid (longer than 6 months)
 - Utility bill within the last 6 months showing both employee and spouse's name, life insurance beneficiary document, a bank statement
 - Separate utility bills with the same address showing employee or spouse's/SRDP's names on it

Dependent Child with Disability Policy 36-1

Employee and Child's medical provider must complete *SEBB Certification of a Child with a Disability form* within 90 days from the date the form is due.

Dependent moves from one subscriber account to another or the employee elects to waive medical and dependent child is enrolled in dental and vision.

- Child must be recertified by the SEBB Program to continue enrollment

Special Open Enrollment (SOE) Policy 45-2

Employer notice requirement when employee experiences an SOE event.

- When employee informs employer of intent to make an enrollment change or change their election under the state's salary reduction plan
 - SEBB Organization must use SOE Matrix (Addendum 45-2A) to assist the employee in determining whether the employee or dependent has experienced a special open enrollment event
 - Inform employees of the changes they can make consistent with that event

Change in Employment Location SOE #8

Employee has a change in employment location that affects medical plan availability.

- Current medical plan is no longer available
 - Must select a new medical plan as described in WAC 182-30- 085(3)
- Has one or more new medical plans available
 - May select to enroll in a newly available plan

Change in Residence SOE #11

Employee or dependent has a change in residence that affects health plan availability.

- Current medical plan is no longer available
 - Must select a new medical plan as described in WAC 182-30-085(3)
- Current dental plan does not have available providers within 50 miles of the employee or dependent's new residence
 - May select a new dental plan

Substantial Decrease in Providers SOE #22

(New) Special Open Enrollment Event

When SEBB program determines there is a substantial decrease in the providers available under a SEBB medical plan

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

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

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

HCA will decide when this SOE event has occurred.

<https://www.hca.wa.gov/assets/pebb/sebb-policy-addendum-45-2A-soe-matrix-2024.pdf>

PEBB Retiree Insurance Eligibility change

PERS, TRS, SERS Plan 2 members

- Must meet years of service requirement, and
- Must meet age requirement, and
- (Currently) Immediately begin to receive their monthly pension benefit
- **(NEW) Not required to begin receiving monthly pension benefit**



House Bill 1008, effective January 1, 2024

hca.wa.gov/employee-retiree-benefits/sebb-rules-and-policies



2024 SEBB Program Premium surcharges

Tobacco use premium surcharge

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

Premium Surcharges

Tobacco use premium surcharge

- No changes

Spouse or SRDP premium surcharge

- *SEBB Premium Surcharge Attestation Help Sheet* will be discontinued after 2023. Information will now be included on the *2024 SEBB Premium Surcharge Attestation Change Form* and *2024 Employee Enrollment/Change Form*
- **New rate** for determining if surcharge applies
 - Will spouse's/SRDP's share of the medical premium through their employer be less than **\$117.81** per month in 2024? (Down from \$137.76)

Spouse or SRDP premium surcharge

Employees required to reattest will be mailed up to **three notifications**.

- SEBB Program will mail a letter on **October 27, 2023** to employees who **must** reattest for 2024
- SEBB spousal surcharge grace period letters mailed on **December 1, 2023**
- Employees who did not attest by December 31, 2023
 - Spousal surcharge payment letters (includes appeal rights) will mail on **January 15, 2024**, to employees who did not reattest or attested the surcharge applies notifying them they will be charged the premium surcharge for 2024

Review *"Subscribers Who Need To Reattest"* report in SMA.

hca.wa.gov/employee-retiree-benefits/school-employees/surcharges

How to Reattest

Employees **must** reattest to the Spouse/SRDP premium surcharge? (if applicable)

During Annual Open Enrollment: October 30 - November 20, 2023	SEBB My Account or Submit SEBB Premium Surcharge Attestation Change form
During grace period: November 21 - December 31, 2023	Submit SEBB Premium Surcharge Attestation Change form only

Not attesting between **October 30 – December 31** will result in:

- Employee **defaulting to incur the \$50 monthly surcharge**
 - Effective: **January 1, 2024**
 - In addition to their monthly PEBB medical premium



2024 SEBB Program Dental Plans

Uniform Dental Plan (UDP)

DeltaCare

Willamette Dental Group



Delta Dental of Washington



Willamette
Dental Group

Eligible employees pay no monthly premiums for dental insurance benefits.



Dental Benefits & Plans

The same dental plans are available for 2024 plan year at no cost to the employee:

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

DeltaCare
(Group #09601)

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

DeltaCare – No changes

Willamette Dental Plan – No changes

Call the plan directly to verify which network your provider participates in.
hca.wa.gov/sebb-benefits-admins/sebb-benefits/dental

Uniform Dental Plan (UDP) changes

Benefit changes:

- No deductibles for children up to age 15
- Crowns will be covered at 70% (Up from 50%)
- Fillings: Composite materials will be covered the same as amalgam for posterior teeth
- Increased TMJ (temporomandibular joint dysfunction) limits:
 - \$1,000 Annually
 - \$5,000 Lifetime

Delta Dental of Washington Plans

Delta Dental of Washington

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

Network of providers

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

Don't confuse these dental plans!

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



2024 SEBB Program Vision Plans

Davis Vision

EyeMed Vision

MetLife Vision



Eligible employees pay no monthly premiums for vision insurance benefits.



Vision Benefits & Plans

The same vision plans are available for 2024 plan year at no cost to the employee:



There are **no changes** with vision benefits for 2024.

Call the plan directly to verify which network your provider participates in.
hca.wa.gov/sebb-benefits-admins/vision



2024 Life and Accidental Death and Dismemberment (AD&D) Insurance



Basic Life and AD&D

Supplemental Life and AD&D

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



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

Basic Life and AD&D

- Benefits and rates will **remain the same for 2024 plan year** at no cost to the employee
 - No change

Supplemental Life and AD&D Insurance

- Benefits and rates **remain the same for 2024 plan year**
 - Unless employee changes age brackets or increases/decreases coverage
 - Life insurance rate increase becomes effective: January of following year
 - No change

No Change



2024 Long-Term Disability (LTD) Insurance

Employer-paid Long-term disability (LTD)

Employee-paid Long-term disability (LTD)



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



Long-Term Disability (LTD) Insurance

Employer-paid Long-term disability (LTD)

- Benefits and rates will **remain the same** for **2024 plan year** at no cost to the employee.
 - No Change

Employee-paid Long-term disability (LTD)

- Benefits and rates will **remain the same for 2024 plan year**
- All newly eligible employees will be **auto-enrolled** in employee-paid LTD, at the **60% coverage level**
 - No Change

EOI not required to decrease or decline employee-paid LTD.



2024 Flexible Spending Arrangement (FSA) & Dependent Care Assistance Program (DCAP)

Medical Flexible Spending Arrangement (FSA)

Limited Purpose FSA (LPFSA)

Dependent Care Assistance Program (DCAP)



Navia Benefits Overview

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.

sebb.naviabenefits.com/benefits/

2024 Contribution Limits

	Medical FSA	Limited Purpose FSA	DCAP
Minimum annual contribution	\$120	\$120	\$120
Maximum annual contribution	\$3,050 (Up from \$2,850)	\$3,050 (Up from \$2,850)	Single or Married filing jointly \$5,000 annually If married filing separately \$2,500 annually
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	Yes

Visit Navia website for more information.

hca.wa.gov/sebb-benefits-admins/flexible-spending-arrangements-and-dependent-care-assistance-program

2024 Carryover Limit

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.

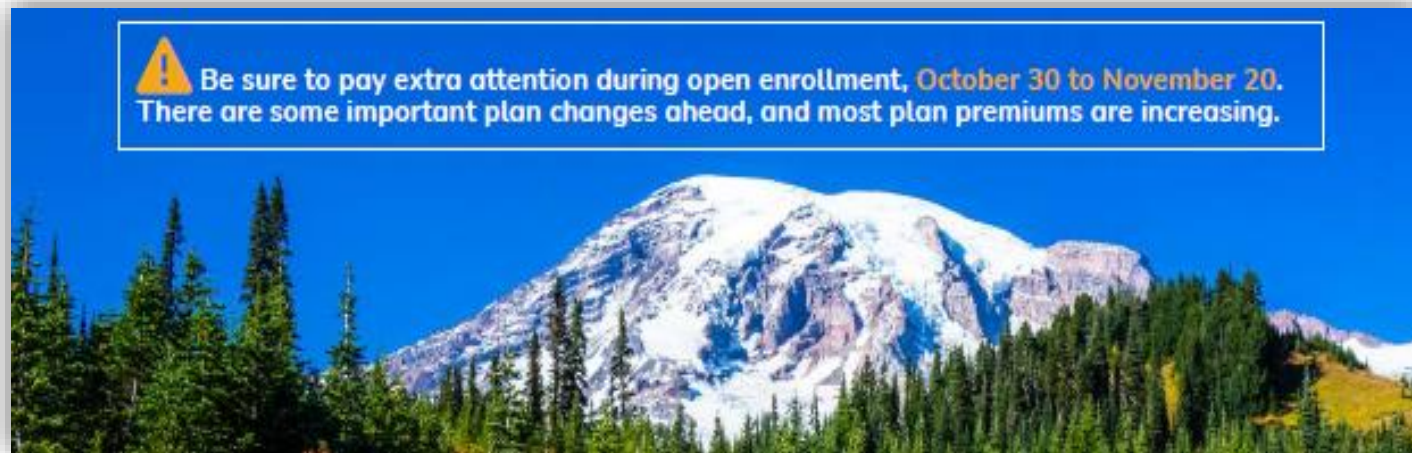
Medical FSA and LPFSA unused FSA funds up to \$610 will be rolled over to 2025.

hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program

Plan Year Deadlines

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

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



FSA & DCAP Reminders

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

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

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

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

May **NOT** enroll in a Medical FSA and HDHP w/HSA must choose one by **December 31, 2023**.
(Disenroll from Medical FSA and remain in HDHP w/HSA)

May **NOT** enroll in a Medical FSA if employee or spouse/SRDP is enrolled in a HDHP in **2024**

All enrollments must be received by Navia or the employer no later than **November 20, 2023**.

hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program

Making changes to your elections?

Employees can change or remove their election through the end of SEBB annual open enrollment. (**November 20, 2023**)

Option #1

Online – Login to the employee portal using their SAW account at sebb.naviabenefits.com

Option #2

Complete a paper enrollment form and return it to Navia via email:

election@naviabenefits.com or

fax: (425) 233-6366

For more information contact Navia

Monday through Friday

7 a.m. - 5 p.m. PST.

ESTeam4@naviabenefits.com or

(425) 452-3488

Send Navia submitted form from employees to BA via upload in the employer portal.

hca.wa.gov/sebb-benefits-admins/sebb-benefits/flexible-spending-arrangements-and-dependent-care-assistance-program

FSA/DCAP Webinar

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

- **Friday, October 27 at 10 a.m.**
- Hosted by O&T and presented by Navia Benefit Solutions

Watch a recording posted on the BA website.

- Training materials
 - Open enrollment

Contact Navia Benefits at ESTeam4@naviabenefits.com or (425) 452-3488.
hca.wa.gov/sebb-benefits-admins/training-schedule

Home > SEBB benefits administrators > Training resources

Training resources

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

[SEBB My Account](#)

[Eligibility worksheets](#)

[Benefits administrator's FAQs](#)

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

Need training?

[Training schedule](#)

[Training materials](#)

How do I...

[Find forms and publications](#)



[Find SEBB Program rates](#)

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

[Find manuals](#)

[Find rules and policies](#)

[Learn about the SEB Board](#)





2024 SmartHealth

Smart[]Health



SmartHealth changes

WebMD will be the SmartHealth carrier effective **January 1, 2024.**

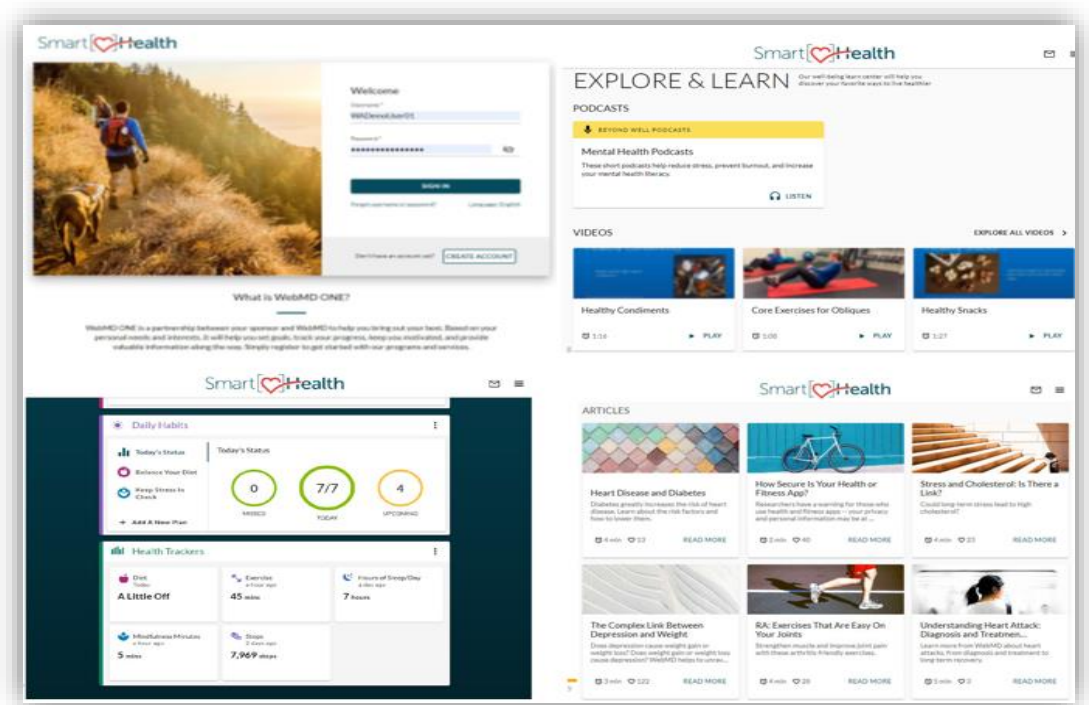
New SmartHealth website will be available starting **January 2, 2024.**

What **is** changing

- Limeade to WebMD web-based platform and mobile app
- **New features:** Daily Habits, Health Tracker, Mental Health Podcasts, Wellness Videos and Curated WebMD Articles

What **is not** changing

- Incentive eligibility, value, requirements, deadlines
- SmartHealth activities/challenges
- SmartHealth name and branding



SmartHealth \$125 Incentive and deadlines

The **\$125** SmartHealth incentive will **remains the same** for 2024.

- Deadlines for completing the financial requirements:
 - Current SEBB medical plan subscribers and New SEBB medical plan subscribers with a medical effective date between **January - September 2023**
 - **Deadline: November 30, 2023**
 - New SEBB medical plan subscribers with a medical effective date between **October - December 2023**
 - **Deadline: December 31, 2023**

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.

Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD



SEBB My Account (SMA)/Benefits 24/7 Update

How do employees enroll in SMA?

Visit HCA website

- Click "Explore PEBB and SEBB"
- Click Explore your SEBB Benefits
 - Click SEBB My Account green button **or**
 - Login to SMA using drop down



Google Chrome is the preferred browser. Edge, Firefox, and Safari will also work.
hca.wa.gov/employee-retiree-benefits/school-employees

Trouble Logging into SMA


“Access Management” role required in SMA for BA’s.

◦ View enrollment and eligibility data for subscribers
◦ Access to reports

[+ Add system user](#)

First name	Last name	Email	Access Management	Admin	Edit	Finance	Read Only	Access Ended	Manage
<input type="text" value="Jane"/>	<input type="text" value="Doe"/>	<input type="text" value="janed@abcschools.c"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	Save

[+ Manage API access](#)



Employee access: Please check and remove any spaces in employees name under employment tab.
BA access: Please check that email address is entered into SAW exactly how it is in SMA!

Trouble Logging into SMA

1. Click 'Manage Subscribers'
2. Enter employee search criteria & click search
3. Verify employee identity and information. (SSN/ DOB)
4. Check the box next to employee's name.
5. Click 'Disassociate this subscriber account?'

ABERDEEN SCHOOL DISTRICT 005

Manage subscribers

Use this section to perform the following actions for subscribers (employees):

- Review your subscriber's current account information and coverage selections.
- View and/or print your subscriber's Statement of Insurance.
- Review your subscriber's enrollment, dependents and benefit elections.

Search Add new subscriber Manage associated subscriber

	First name	Middle name	Last name	SSN	Birth date	Member type	Employer name
<input checked="" type="checkbox"/>	Tester	H	McGee	XXX-XX-5309	10/12/1961	Subscriber	ABERDEEN SCHOOL DISTRICT 005

1 - 1 of 1 items

Disassociate this subscriber account?

The member will be prompted to re-claim their account upon next login.

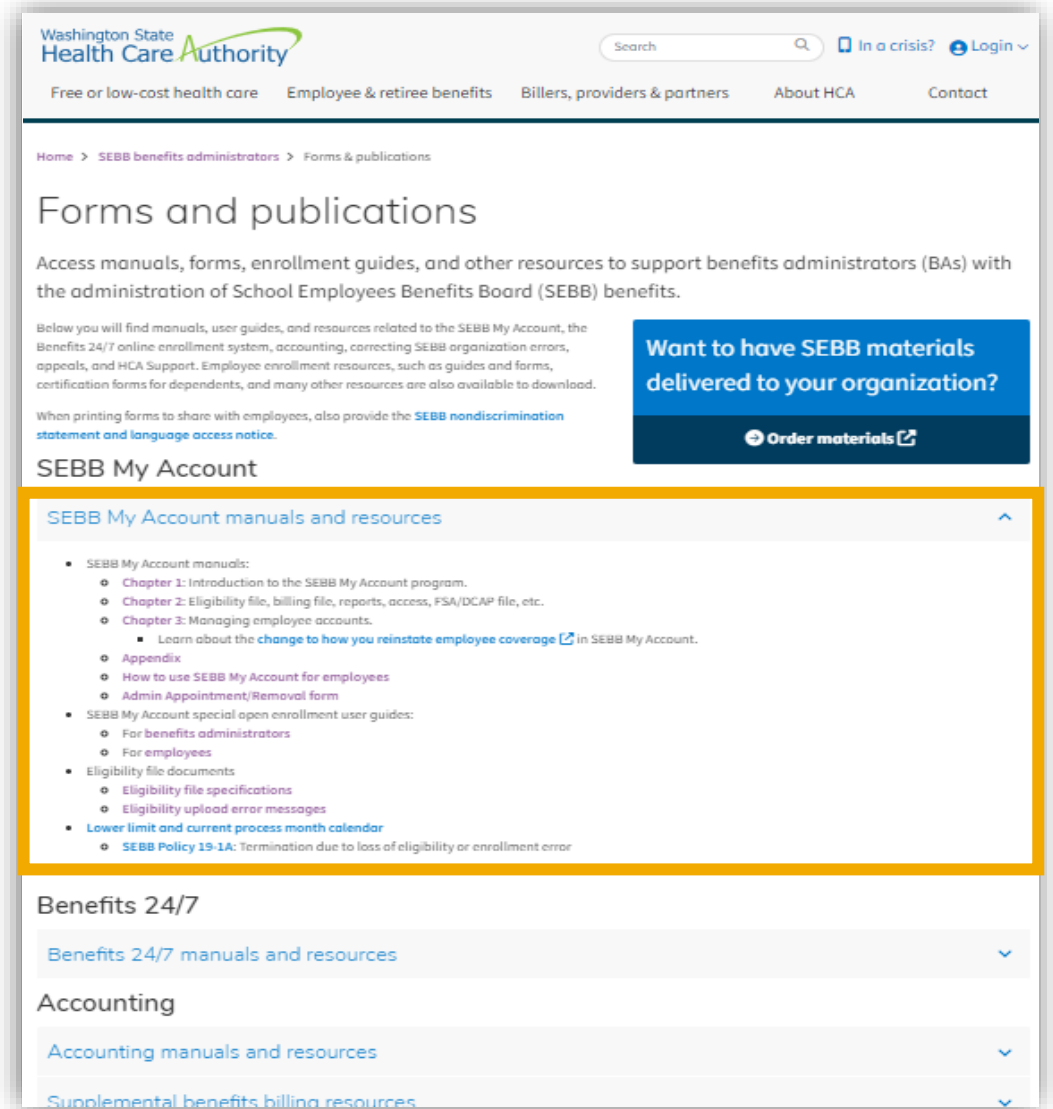
Important Note: Disassociating the subscribers account does not affect enrollment, it simply releases the login to be reclaimed by the subscriber.

hca.wa.gov/sebb-benefits-admins/manuals#sebb-my-account

SMA Employee User Guide

Added New guide available to provide new employees on "How to use SEBB My Account" SEBB BA website:

- Forms and publications
 - SEBB My Account manuals and resources
 - How to use SEBB My Account for employees



SEBB My Account (SMA) Update

GovDelivery sent **August 18, 2023.**

- SEBB My Account (SMA) updated with the following changes:
 - Dependents who become eligible employee for SEBB benefits:
 - SMA will no longer term medical coverage prior to the eligible subscriber making elections or the end of 31-day eligibility period
 - Benefits administrator's will have the full 60 days to verify or deny a special open enrollment event.

Washington State
Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

Month Day, Year

Updates and Reminders

August 18, 2023

Updates

SEBB My Account (SMA) was updated this week with the following changes:

- When a dependent becomes eligible for benefits, the system will no longer term medical prior to the eligible subscriber making elections or the end of 31-day eligibility period.
- Benefits administrator's will now have the full 60 days to verify or deny a special open enrollment event.

Reminders

- Employees should not be directed to use the Customer Service or Outreach and Training 800 numbers. If the employee has a question that the benefits administrator cannot answer, the benefits administrator should contact Outreach and Training. If employees call the 800 numbers, they will be directed back to their benefits administrator. Responding to employee calls also delays or ability to respond to your calls.
- If you have not already done so, please have the SEBB My Account (SMA) administrator update the first day of school on the Organizational Profile tile in SMA. If you are unable to update the first day of school or need instructions to update the first day of school, send an [HCA Support](#) ticket with the new date and Outreach and Training will update the date for you.

Benefits 24/7 Update

GovDelivery sent **October 11, 2023.**

- Rescheduled for **January 16, 2024**
- Continue to use SEBB My Account and forms
- Register for a Benefits 24/7 Readiness webinars
- Employee notice will be included in the October Intercom newsletter

New Launch Date for Benefits 24/7

Dear Benefit Administrators,

We're excited to inform you that **Benefits 24/7**, our new enrollment platform for PEBB and SEBB members, is set to launch on **January 16, 2024**. Until this date, members should continue using the existing platforms, whether it's PEBB My Account, SEBB My Account, or the traditional forms for enrollment changes.

Reasons for the Rescheduled Launch Date:

1. **Minimizing Confusion:** We've strategically chosen a date post-open enrollment to avoid any confusion. With the usual turnover of school employees in August and September, introducing a new system amidst the school year's commencement would add an unnecessary layer of complexity. This approach ensures Benefit Administrators can concentrate on new school employee eligibility determinations without simultaneously guiding employees through system changes.
2. **Open Enrollment Focus:** We anticipate a significant number of PEBB and SEBB members will be reevaluating their health plans due to premium and benefit changes for 2024. Our aim is for members to prioritize choosing the most suitable plans during the fall open enrollment without the added challenge of a new system.
3. **Strategic Timing:** Launching Benefits 24/7 in mid-January, post-holidays, presents a calmer period for both employees and Benefit Administrators, ensuring a smoother transition.

Keeping Everyone Informed:

- Members will be informed of this revised launch date via the PEBB and SEBB Benefits 24/7 webpages.
- Quick start guides will be dispatched to all members ahead of the launch, providing essential insights into the new system.

Support and Training:

Our Outreach and Training team is gearing up to host **Benefits 24/7 readiness webinars** prior to the launch. These sessions aim to equip you with all the necessary knowledge to navigate the new system with ease. Stay tuned; we'll notify you once these webinars are open for registration.

Thank you for your dedication and adaptability during this transition. We're

Benefits 24/7 BA training videos

Benefits 24/7 Instructional videos
available on the BA website

- Training materials and recordings
 - Benefits 24/7
 - Instructional videos
 - Miscellaneous topics
 - Recorded webinars
 - Presentations

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 > Training resources > Need training? > Training materials & recordings. The page title is 'Training materials and recordings'. The main text states: 'Access recorded webinars, instructional videos, presentations, and supporting materials on SEBB related topics developed specifically for BA training.' It also mentions that Outreach and Training (O&T) provides periodic training for benefits administrators (BAs) to enhance their knowledge and skills in administering SEBB benefits effectively. A blue button on the right says 'Looking for upcoming trainings?' with a link to 'Visit the Training schedule page'. The 'Benefits 24/7' section is highlighted with an orange box and contains a list of instructional videos: 'Overview of the Benefits 24/7 online enrollment system', 'Enrolling an employee and their dependents', 'Dual enrollment', and 'Rehire/restore employee eligibility'. Below this are sections for 'Recorded webinars' and 'Presentations'. The 'Supplemental benefits billing information' section lists 'Life and Accidental Death and Dismemberment (AD&D) insurance', 'Long-term disability (LTD)', and 'Flexible Spending Arrangements (FSAs) and Dependent Care Assistance Program (DCAP)'.

Benefits 24/7 BA Manuals

Available on the BA website on
October 16, 2023.

- Forms and publications webpage
 - Chapter 1: Introduction to Benefits 24/7
 - Chapter 2: Managing Benefits 24/7
 - Chapter 3: Managing employee accounts
- Administering SEBB in Benefits 24/7 webpage

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 > Forms & publications'. The page title is 'Forms and publications'. The main content area states: 'Access manuals, forms, enrollment guides, and other resources to support benefits administrators (BAs) with the administration of School Employees Benefits Board (SEBB) benefits.' It then lists various resources available for download, including manuals, user guides, and enrollment guides. A blue call-to-action box on the right asks 'Want to have SEBB materials delivered to your organization?' with a button 'Order materials'. Below this, there are expandable sections for 'SEBB My Account manuals and resources' and 'Benefits 24/7 manuals and resources'. The 'Benefits 24/7' section contains a notice that the online enrollment system will not be available until January 2024 and lists resources for benefits administrators (BAs), including 'Benefits 24/7' (login not available until launch), 'Benefits 24/7 manuals' (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' (SEBB Policy 19-1A: Termination due to loss of eligibility or enrollment error 2023 | 2024). A link to 'Learn more on the Administering SEBB in Benefits 24/7 webpage' is at the bottom.



Who to Contact



Who to Contact?

Contact the BA

- Eligibility, enrollment, or changes to accounts
- Premium surcharge questions
- Changing name, address, phone number and email
- Adding or removing dependents
- Payroll deduction information
- Getting paper forms

Contact the plans

- Benefit coverage questions
- ID cards
- Claims
- Making sure healthcare providers contracts with the plan
- Choosing a doctor or dentist
- Making sure prescriptions are covered

Who to Contact?

Contact HealthEquity

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

Contact MetLife

- Life insurance & AD&D insurance
- metlife.com/wshca-sebb
- **1-833-854-9624**

Contact Navia Benefit Solutions

- Medical or Limited purpose FSA and DCAP
- sebb.naviabenefits.com
- **1-800-669-3539**

No new elections or eligibility worksheet required for employees.

Who to Contact?

Contact Standard Insurance Company

- Long-term disability insurance
- standard.com/employee-benefits/washington-state-hca-sebb
- **1-833-229-4177**

Contact SmartHealth Wellness Program

- smarthealth.hca.wa.gov/contact
- Monday - Friday
7 a.m. to 7 p.m.
- **1-800-947-9541**

Websites, phone #'s, mailing addresses

- hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment
- Find a SEBB plan provider
hca.wa.gov/employee-retiree-benefits/sebb-continuation-coverage/find-sebb-plan-provider

No new elections or eligibility worksheet required for employees.



Reminders, Tips & Resources

Benefit Administrator Resources

SEBB BA website

- hca.wa.gov/sebb-benefits/admin

Outreach & Training

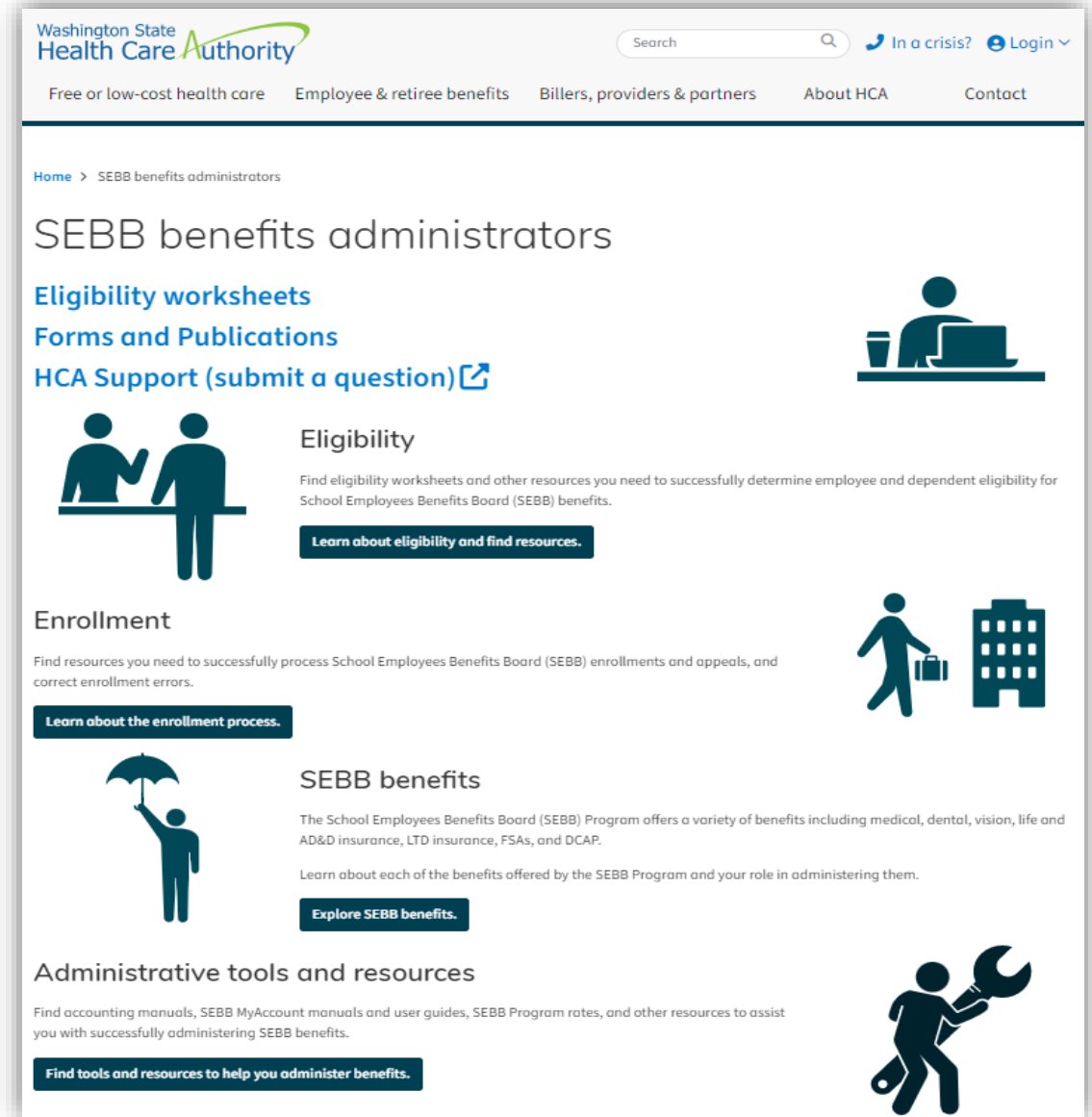
- **800-700-1555** or via HCA Support

Register for GovDelivery

- Notices and updates

Register for HCA Support

- Secure messaging system



New base funding rate

GovDelivery sent **July 13, 2023.**

- Employer base funding rate will change from \$1,026 to \$1,100
- Effective September 1, 2023 through August 31, 2024
- Rate letter is available on the BA website (Rates page)

New base funding rate

The employer base funding rate will change from \$1,026 to \$1,100 per employee per month on September 1, 2023 for school year 2023-24. The employer base funding rate is the rate the employer pays each month for each employee, also referred to as the funding rate.

The new rate is effective September 1, 2023 through August 31, 2024. Employee contributions remain unchanged until January 2024.

The [rate letter](#) is available on the BA website, [Rates](#) page.

Reminder: Update the first day of school in SMA

Updating the first day of school before entering newly eligible employees for September ensures the employee's effective date of benefits will be calculated correctly by SMA. The effective date for benefits is determined differently in September than the rest of the year. If the newly eligible employee's first day of work is on or after September 1, but not later than the first day of school for the current school year, the employee is eligible for the employer contribution on the first day of work and benefits begin that day.

Update the first day of school

The BA with administrator access must:

1. Go to the Organizational profile in SMA.
2. Update the date in the 'First day of school' field. If there are multiple dates within the district, enter the latest date.
3. Click 'Submit changes'.

Update the first day of school in SMA no later than August 1, 2023.

If you have any issues updating the first day of school, send a request through HCA Support.

Employee Resource

Medical Benefits Comparison Tool

Learn more on the Compare medical plans webpage

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

The screenshot shows the HCA website's 'Medical plans and benefits' page for school employees. The page features a search bar, a navigation breadcrumb trail, and a list of links to various medical plan resources. A prominent blue callout box on the right encourages users to 'Get a side-by-side comparison of common medical benefits and costs for service' with a 'Compare medical plans' button. Below the main content, there are sections for 'Wellness programs' and 'Related forms and publications'.

HCA In a crisis? Login

Home > Employee and retiree benefits > School employees > Medical plans & benefits

Medical plans and benefits

Explore the medical plans and benefits available to SEBB employee subscribers and dependents.

- [Benefits and coverage by plan](#) lists the plans' benefits booklets, Summary of Benefits and Coverage (SBC), and preauthorization criteria.
- [Compare medical plans](#) using benefit comparisons or the [virtual benefits fair](#).
- [Behavioral health services by plan](#). Find out what behavioral health services are available to you, based on your plan.
- [Medical plans available by county](#). Find out which plans are offered in the county you live or work in.
- [Kaiser Permanente NW plans](#). Provides information for Kaiser Foundation Health Plan of the Northwest plans.
- [Kaiser Permanente WA plans](#). Provides information for Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. plans.
- [Premera plans](#). Provides information for Premera plans.
- [Uniform Medical Plan \(UMP\) plans, administered by Regence BlueShield and WSRxS](#). Provides information for UMP.
- [Health plans with health savings accounts \(HSAs\)](#). Things to consider when choosing a high-deductible health plan.

Get a side-by-side comparison of common medical benefits and costs for service.

[Compare medical plans](#)

Need help choosing a plan? Visit the [virtual benefits fair](#).

Wellness programs

- [Diabetes prevention](#)
- [SmartHealth](#)
- [Living tobacco free](#)

Related forms and publications

- [School employee premiums, deductibles, out-of-pocket maximums 2023](#)
- [Medical Plans Available by County \(SEBB\) 2023](#)

Related links

- [Kaiser Permanente NW for school employees](#)
- [Kaiser Permanente WA for school employees](#)
- [Premera for school employees](#)
- [Uniform Medical Plan for school employees](#)
- [Find a provider](#)

Dependent Verification (DV)

DV is due at the same time as other required enrollment forms

- No later than November 20, 2023 **after** annual open enrollment
- No later than 31 days **after** the date of eligibility
- No later than 60 days **after** the special open enrollment event

Follow-up with employees when DV documents are:

Missing

Invalid

Illegible

Incomplete

SOE Events during Open Enrollment

SEBB Organizations should check to ensure changes submitted during open enrollment are not a Special Open Enrollment (SOE) event which could have a **different effective date**.

Marriage/
Registering a SRDP



Birth or Adoption



Dependent loses
eligibility



Loss of other
coverage



Reporting Optional Benefits

School Districts are prohibited from offering any form of basic or optional benefits that compete with benefits offered by SEBB or under the authority of HCA.

Reporting Optional Benefits	Due date
Reporting optional benefits survey sent one month before due date.	November 1
School districts must report optional benefits no later than:	December 1

Find more information on the BA website under FAQs for school administrators.
hca.wa.gov/sebb-benefits-admins/faqs-school-administrators

UMP HDHP w/HSA Reminders

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

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

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

- Their spouse/SRDP is enrolled in a **Medical FSA** for 2024
 - Even if the spouse/SRDP is not enrolled in the employee's PEBB medical

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

hca.wa.gov/sebb-benefits-admins/sebb-benefits/health-savings-accounts

Terminating Coverage Reminders

Terminate coverage

- 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.**
- Do not submit an HCA support ticket requesting credit.

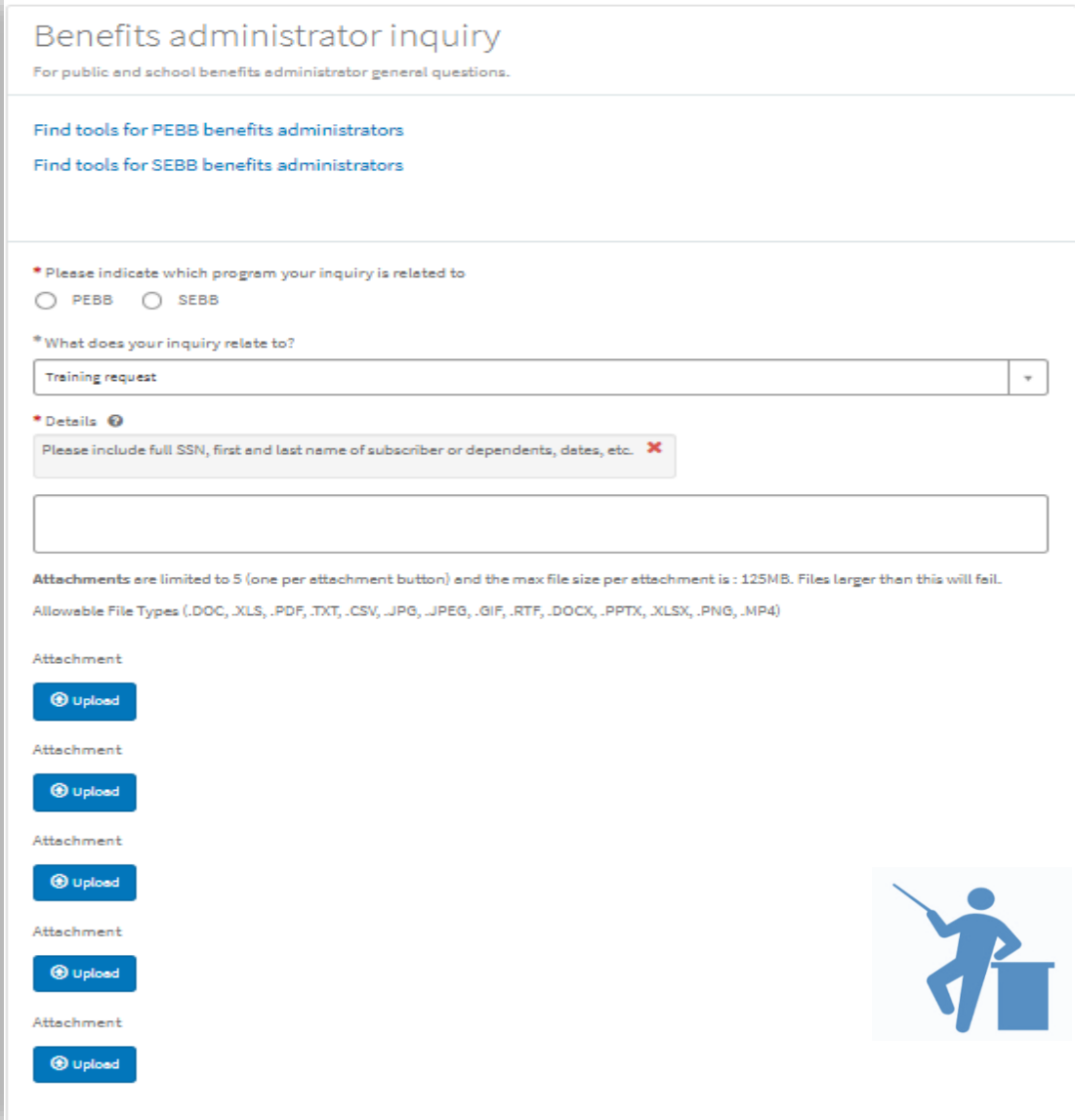
SEBB BA Training

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.



The screenshot shows a web form titled "Benefits administrator inquiry" with the subtitle "For public and school benefits administrator general questions." Below the title are two links: "Find tools for PEBB benefits administrators" and "Find tools for SEBB benefits administrators". The form contains several sections: a radio button selection for "Please indicate which program your inquiry is related to" (PEBB or SEBB), a dropdown menu for "What does your inquiry relate to?" (currently set to "Training request"), a "Details" section with a red error message "Please include full SSN, first and last name of subscriber or dependents, dates, etc." and a large text input field, and an "Attachments" section with five "Upload" buttons. A note states: "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)". In the bottom right corner of the form area is an icon of a person standing next to a trash can.

PEBB Retiree Health Insurance Webinars

Outreach and Training (O&T) is offering bi-monthly PEBB Retiree Insurance webinars.

- Employees can register on the HCA Retiree website
- Access or print the 2024 PEBB Retiree Enrollment Guide
 - www.hca.wa.gov/pebb
- Contact PEBB Customer Service at **1-800-200-1004**
 - Retirees and Continuation Coverage members only

hca.wa.gov/employee-retiree-benefits/retirees/attend-retirement-webinar

HCA

In a crisis? Login

Home > Employee and retiree benefits > Retirees

Retirees

As a retiree, your PEBB benefits include medical (including vision) and dental coverage. You may also have term life insurance. Explore the benefits available to you and learn how to enroll and manage your coverage.

Are you preparing to retire? We offer [monthly retirement webinars](#) that walk through eligibility, the enrollment process, and explain what benefits are available.

[PEBB My Account](#)

[Open enrollment](#)

[October For Your Benefit newsletter](#)

[Information about novel corona virus \(COVID-19\)](#)

Find benefits

- [Medical plans & benefits \(including vision\)](#)
- [Dental plans & benefits](#)
- [Find a PEBB plan provider](#)
- [Life, home & auto benefits](#)
- [PEBB wellness programs](#)
- [Medicare & turning age 65](#)

Explore costs

- [Medicare plan premiums](#)
- [Non-Medicare plan premiums](#)
- [Life insurance premiums](#)
- [Surcharges](#)
- [Paying for benefits](#)

Determine eligibility

- [Am I eligible?](#)
- [Are my dependents eligible?](#)
- [Are my survivors eligible?](#)

Learn how to enroll

- [How do I enroll?](#)
- [Attend a retirement webinar](#)
- [Verify & enroll my dependents](#)

Learn how & why to defer

- [What is deferring & why would I?](#)
- [How do I defer?](#)
- [How do I enroll after deferring?](#)

For survivors

- [Enroll as a survivor](#)
- [Defer as a survivor](#)
- [How do I notify PEBB that my loved one has passed away?](#)

HCA Support Portal

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



Public inquiry

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

[View login instructions](#)



Agency to agency inquiry

I am a(n):

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

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

[View login instructions](#)

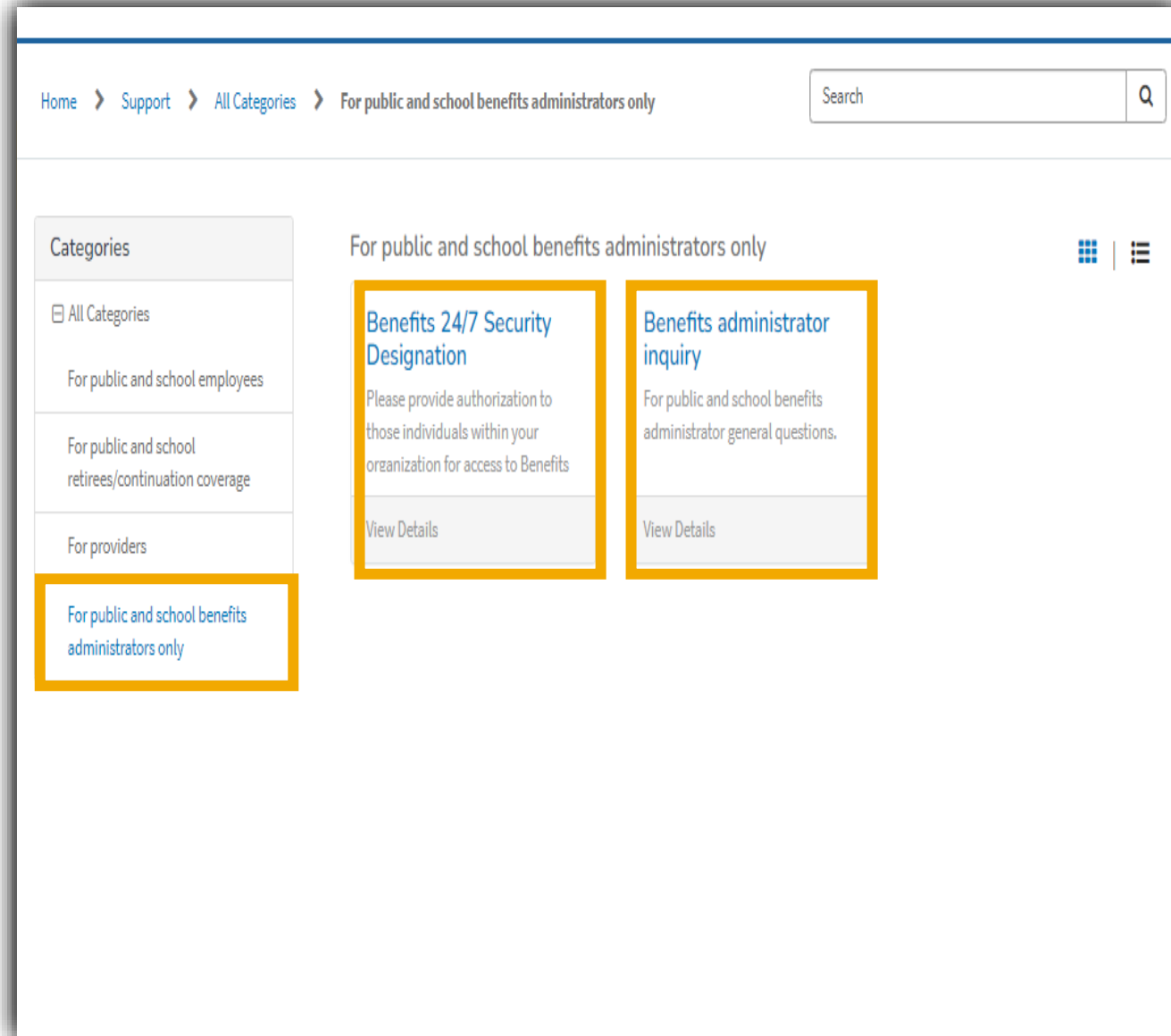
Send Outreach and Training (O&T) a secure message!

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

HCA Support Portal

Make a request

- For public and school benefits administrators only
 - **Benefits administrator inquiry**
 - Send O&T a secure message
 - **Benefits 24/7 Security Designation**
 - Add/Remove Admin Access role



HCA Support Portal Tips

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 Open Enrollment webinars

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

- Medical plan carriers are hosting webinars
- Webinars are hosted through: Microsoft Teams, ON24, and Zoom

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 > Employee and retiree benefits > SEBB open enrollment > Open enrollment webinars (SEBB). A yellow banner contains a notice about Kaiser Permanente NW workers on strike, stating that Kaiser Permanente WA plans are not impacted. The main heading is 'Open enrollment webinars (SEBB)'. Below it, text states: 'The following medical plan carriers are hosting webinars for open enrollment. Webinars are hosted through: Microsoft Teams, ON24, and Zoom.' A list of carriers is shown with expandable sections: 'Kaiser Permanente WA (including KPWA Options)', 'Premera', and 'Uniform Medical Plan'. The 'Uniform Medical Plan' section is expanded, showing that UMP is hosting several webinars through Zoom. It includes a 'Registration is required' notice and a 'How do I register?' section with instructions to click the registration link. The 'Dates and times' section lists 'SEBB open enrollment (all plans)' with two dates: 'Monday, October 30' (4 to 5 p.m. Pacific) and 'Friday, October 19' (4 to 5 p.m. Pacific), each with a 'Register for UMP webinar' link. The 'UMP Plus-PSHVN' section also lists the same dates and times with a 'Register for UMP Plus-PSHVN' link.

Important OE websites

SEBB Open enrollment

hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment

SEBB Open enrollment webinars

hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb

SEBB Virtual Benefits Fair

hca.wa.gov/employee-retiree-benefits/virtual-benefits-fair-sebb

SEBB October Intercom Newsletter

hca.wa.gov/assets/pebb/sebb-intercom-employees-october-2023.pdf

SEBB Continuation Coverage October Intercom Newsletter

hca.wa.gov/assets/pebb/sebb-intercom-continuation-coverage-october-2023.pdf

Upcoming webinars

October 27, 2023: SEBB FSA and DCAP OE webinar

January 9, 2024: Preparing for the launch of Benefits 24/7

January 26, 2024: SEBB Benefits 24/7 Post launch webinar

Where to register:

- 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



Q&A

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

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

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

Thank you for participating!

