



School Employees Benefits Board (SEBB) Program
April 2020

New law: SEBB eligibility related to COVID-19

With Washington State schools closed in response to the novel coronavirus (COVID-19) outbreak, a new law helps public school employees keep their eligibility for health benefits.

The Legislature approved Engrossed Substitute Senate Bill (ESSB) 6189, which addresses how school employees can maintain eligibility for their health benefits under the School Employees Benefits Board (SEBB) Program during the Governor's state of emergency. The bill was signed into law on March 17, taking effect immediately.

The new law states that school employees eligible for the employer contribution toward SEBB benefits as of February 29, 2020 will maintain their eligibility:

- During any school closures or changes in school operations for the school employee.
- While the school employee is quarantined, or required to care for a family member who is quarantined ("quarantine" is defined in the bill).
- To take care of a child when the child's school or day care facility is closed, or when their regular childcare provider is unable to provide services.

These exceptions are in effect only during the Governor's state of emergency related to the COVID-19 outbreak, which started February 29, 2020. The conclusion of the Governor's emergency is not yet defined.

When regular school operations resume, school employees maintain

their eligibility for SEBB benefits for the remainder of the school year:

- If they return to their regular work schedule in place before February 29, 2020; or
- If there is a change in their work schedule that, had it been in effect at the start of the school year, would have resulted in the school employee meeting the minimum hours for SEBB benefits.

School employees who already have met eligibility for SEBB benefits for this school year (that is, already worked 630 hours) will continue their SEBB coverage through August 31, 2020, unless employment is terminated or the individual resigns.



Thinking of retiring? Here are some things you need to know

Although the SEBB Program does not currently offer retiree coverage, you may be eligible to enroll in or defer (postpone) Public Employees Benefits Board (PEBB) retiree health insurance once your SEBB employer or continuation coverage ends. You must be a vested member and eligible to retire from a Washington State-sponsored retirement plan when your SEBB coverage ends.

Getting started

To enroll in or defer PEBB retiree health insurance, you will need to submit the

PEBB Retiree Coverage Election Form (form A) and any other required documents. You must enroll in medical to enroll in dental.

We recommend submitting your form(s) and document(s) to the PEBB Program two months before your retirement date, although you have up to 60 days after your employer or continuation coverage ends. Note: If you don't enroll or defer by the deadline, you cannot enroll in PEBB retiree health insurance in the future unless you regain eligibility.



Thinking of retiring? Here are some things you need to know

(continued from page 1)

Deferring coverage

If you meet the eligibility requirements and plan to enroll in other qualified medical coverage, like your spouse's employer-sponsored coverage, you may want to defer your PEBB retiree health insurance. Deferring lets you maintain eligibility so you can enroll at a later date.

If you defer enrollment in a PEBB retiree medical plan, you may not enroll in a PEBB dental plan. There are strict requirements for returning to PEBB retiree health plan coverage; see Washington Administrative Code (WAC) 182-12-205.

Medicare

If you or any of your dependents who enroll in PEBB retiree health insurance are eligible for Medicare, you (or they) must enroll and maintain enrollment in Medicare Part A and Part B.

We encourage you to apply for Medicare three months before turning age 65.

Once you or your dependent(s) enroll in Medicare Part A and Part B, we will reduce your medical premium to the lower Medicare rate (if applicable), and notify your medical plan of your Medicare enrollment. Medicare pays for covered services first, then your PEBB medical plan. If you are paying premium surcharge(s) in addition to your monthly medical premium, the premium surcharge(s) will end automatically when you enroll in Medicare Part A and Part B.

Life insurance and other benefits

If you enroll in PEBB retiree health insurance, you can also buy life, auto, and home insurance, and get discounts on gym memberships and tobacco cessation programs, depending on the medical plan you choose.

Timing is everything

Many school employees have the option of starting their retirement in July or September. Employees should consider when they want to start receiving their pension, and whether to enroll in PEBB retiree coverage.

Here's a look at two scenarios, provided by the Department of Retirement Systems (DRS).

July retirement

If you resign effective June 30 and start receiving your pension benefit July 1:

- You will be eligible to receive a cost-of-living adjustment (COLA) starting July 2021.
- You won't receive service credit for July and August.
- Your SEBB employer-sponsored health coverage will end June 30.
- If you choose to enroll, PEBB retiree health insurance will be effective July 1.

September retirement

If you resign effective August 31 and start receiving your pension benefit September 1:

- Your cost-of-living adjustment (COLA) won't go into effect until July 2022.
- You'll earn service credit for July and August.
- You'll continue to receive SEBB employer-sponsored health coverage in July and August.
- If you choose to enroll, PEBB retiree health insurance will be effective September 1.

Find out more

- To prepare for PEBB retiree health insurance, visit hca.wa.gov/prepare-to-retire.
- Learn more about PEBB retiree benefits, at hca.wa.gov/pebb-retirees.
- To request a *PEBB Retiree Enrollment Guide* (including forms), call 1-800-200-1004 (TRS: 711), select menu option 6.
- Contact DRS at drs.wa.gov or call 1-800-547-6657 for information about retirement plans.

Intercom is produced by the Washington State Health Care Authority for members of the School Employees Benefits Board (SEBB) Program. SEBB Program mailing address: School Employees Benefits Board Program, PO Box 42720, Olympia, WA 98504-2720.

Are you protected if you can't work?

Paula Williamson dreads the days when employees tell her they can't work anymore because of a serious illness or injury. As a human resources professional at the Washington State Health Care Authority, she helps employees understand their options when the worst happens.

Sometimes they're dealing with a long-term illness like rheumatoid arthritis or lung disease and have struggled to work as long as they can. Sometimes they're facing something unexpected, like a cancer diagnosis or an injury from a car accident, and they're unable to work while they recover.

Research done by the Center for Retirement Research at Boston College found that almost no one expects to become disabled during their career. But the Social Security Administration says that more than a quarter of people currently in their 20s will become disabled during their work years.

Very few are financially prepared.

"People ask me what they can expect to receive from their basic long-term disability insurance, and they're shocked when they find out it's nowhere near enough to pay their mortgage or buy groceries," Paula says. "It's a terrible message to give someone."

The SEBB Program offers long-term disability (LTD) insurance as part of its basic (employer-paid) benefits package. Your basic LTD benefit pays a maximum of \$400 a month.

However, you can help fill the gap with supplemental LTD insurance. If you are unable to work, it pays 60 percent of what you earned before you became disabled (called your predisability earnings), up to \$10,000 monthly. For example, if your predisability earnings are \$4,000 a month, supplemental LTD would pay you \$2,400 a month.

Paula encourages people to get supplemental LTD insurance.

"If you never need it — that's great for you," she says. "But if you do, supplemental LTD will ensure a large portion of your earnings are protected if you are unable to work due to a disabling condition."

Special LTD opportunity

During the 2020 annual open enrollment, the SEBB Program is offering an opportunity to enroll in supplemental LTD. If you did not sign up before, this fall will be a great time to reconsider this important benefit.

Advantages of enrolling in supplemental LTD during the 2020 plan year:

- Online enrollment via SEBB My Account. Normally, you would have to use a paper application to enroll in supplemental LTD outside of normal enrollment periods.
- No evidence of insurability (proof of good health) required during the 2020 plan year when enrolling for the first time in SEBB LTD coverage.

Quick facts

Enroll: During the 2020 annual open enrollment in the fall. Enrolling is easy on SEBB My Account at myaccount.hca.wa.gov.

Coverage effective: January 1, 2021

Waiting period before receiving LTD benefit: The longer of:

- 90 days;
- The period of existing sick leave, paid time off, or other salaried continuation plan, excluding vacation leave;
- The end of your benefits through Washington's Paid Family and Medical Leave.

Premiums: Are based on your age and predisability earnings. Visit standard.com/mybenefits/sebb/premium-ltd.html to calculate your LTD premium.

Learn more: hca.wa.gov/sebb-ltd.

This opportunity is available only for school employees eligible for SEBB benefits.

- The SEBB 12-month pre-existing exclusion period begins on the effective date of insurance. Employees who had prior continuous LTD coverage through December 31, 2019 may receive credit toward the 12-month SEBB LTD pre-existing condition exclusion period.

Changing jobs? Take SEBB with you

You shouldn't have to worry about your benefits when you're changing jobs — and if you're eligible for SEBB Program benefits, they may transfer with you. You will have the same benefits, with uninterrupted coverage, if you move to another Washington school district, charter school, or participating educational service district (ESD.)

This is true so long as:

- You are eligible and enrolled in SEBB benefits with the employer you are leaving.
- You will be eligible for SEBB benefits with your new employer.
- You start your new job within the same month or the month following leaving your old job.

Different county, different options

If you move to a different county or take a job at a different school district, charter school or ESD, your available health plan options may change. Visit hca.wa.gov/sebb-employee and select "Medical plans and benefits" to see your plan options. If you need to change plans, contact your payroll or benefits office.

New law protects you from surprise bills

When you go to a network health facility, such as a hospital or ambulatory surgical facility, you might receive services from an out-of-network provider, such as a surgeon, anesthesiologist, radiologist, or laboratory services. In the past, that out-of-network provider could send you a “surprise bill” or “balance bill” that you weren’t expecting.

Balance billing is when a provider bills you for the difference between the billed amount and the allowed amount. The allowed amount is the most your insurance plan pays for a specific service or supply. For example, if the billed amount is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30.

You’re protected from out-of-network providers and facilities charging you a balance bill in some situations, thanks to the Balance Billing Protection Act that took effect this year in Washington.

Emergency care

You cannot be balance billed if you receive emergency care from out-of-network providers and facilities in Washington, Oregon, and Idaho. You will only be responsible for paying the network rate coinsurance and copayment for these services.

Surgery or ancillary services at a network facility

You cannot be balance billed if you have surgery or ancillary services (such as radiology, pathology, laboratory, hospital, or anesthesiology) at a network facility in Washington, Oregon, or Idaho and your surgeons or ancillary providers are out-of-network. You will only be responsible for paying the network rate coinsurance or copayment for these services.

Learn more

To make sure you are not overcharged, compare your explanation of benefits (EOB) with what a provider charges you after your plan pays. If you have questions, call your plan’s customer service. Find contact information by visiting hca.wa.gov/erb then selecting school employee or retiree, and clicking *Contact the plans*.

To learn more about surprise medical billing and how to file a complaint or appeal, visit the Office of the Insurance Commissioner (OIC) website at insurance.wa.gov or call the OIC consumer hotline at 1-800-562-6900 during regular work hours.



What’s Your Why?

Whether you inspire students, offer essential administrative support, or provide valuable services, the work you do matters, and you need to be your best — both on and off the clock. That is why we offer you SmartHealth. Try the fun, secure, easy-to-use website that supports you on your journey toward living well.

What is SmartHealth?

SmartHealth is the voluntary wellness program that is included in your School Employees Benefits Board (SEBB) benefits. It supports your physical, emotional, financial, and work well-being through fun activities. Whether

you are trying something new or adding to what you already do, SmartHealth has something for everyone.

SmartHealth’s theme for 2020 is *What’s Your Why?* Your why, or your purpose, is what is most important to you. Research supports the power of knowing your why and its connection to living a happier, healthier, and longer life.

Your why can be something big or small. It may change over time. You might even have more than one, but it always supports your beliefs and values. Your why may be family, friends, career, community, charity, pets — the list goes on.

Your why is what motivates and inspires you to be your best every day. Have fun exploring, supporting, and celebrating what matters the most to you on SmartHealth.

How do I get started?

Just go to smarthealth.hca.wa.gov.

One more why!

Not only does SmartHealth support your why, you could also qualify for a \$125 wellness incentive credited to your medical deductible or health savings account (HSA) the following year. Learn more at hca.wa.gov/sebb-smarthealth.

“My *Why* is to make a positive *difference* in the lives of as many people as possible”



Your time to live tobacco free: Your SEBB benefits can help

You may know that smoking harms nearly every organ in your body and is the leading cause of preventable death. But did you know that quitting smoking can add as much as a decade to your life expectancy? Quitting is not easy — but you have free resources through your SEBB benefits that can help.

Your medical plan

Below are the special programs your SEBB medical plan offers. Learn more at hca.wa.gov/tobacco-free-sebb.

Kaiser Permanente Northwest

Offers a variety of resources to help you quit smoking, like online or telephone health coaching.

Kaiser Permanente Washington

Offers Quit for Life, which includes five phone calls with a Quit Coach®, individual counseling or group session, free prescription medications through mail order, and online tracking tools. You'll get unlimited follow-up support via phone or web coaching.

Premiera Blue Cross

Offers preventive services, plus prescription and over-the-counter medications.

Uniform Medical Plan (UMP)

Offers nicotine replacement therapy, counseling, and Quit for Life, which includes five phone calls with a Quit Coach®, individual counseling or group session, free prescription medications through mail order, and online tracking tools. You'll get unlimited follow-up support via phone or web coaching.

Help for teens who use nicotine

For teens 17 and younger enrolled on your SEBB medical coverage, ask your medical plan about programs they offer.

Teens who use tobacco products can call 1-800-QUIT-NOW for free quit coaching. They can also sign up for a free vaping cessation app at doh.wa.gov/quit.

Other free resources to help teens quit can be found on the Smokefree Teen website at teen.smokefree.gov.

SmartHealth

Join SmartHealth, the SEBB Program's voluntary wellness program. Learn about vaping, heart health, eating healthy, and many activities that support a tobacco-free life. Visit smarthealth.hca.wa.gov.

Bonus reason to quit

In addition to saving money on tobacco purchases, quitting can help you avoid paying the monthly \$25 tobacco use premium surcharge. You can report that you and your enrolled dependents are tobacco free if you do any of the following:

- Quit using tobacco for at least two months.
- Enroll in your SEBB medical plan's tobacco cessation program (for age 18 and older).
- Access the resources of Smokefree Teen at teen.smokefree.gov (for age 13 to 17).

To report a change in tobacco use, do either of these:

- Change your attestation in SEBB My Account at myaccount.hca.wa.gov under "Premium surcharge attestations."
- Submit the *2020 SEBB Premium Surcharge Attestation Change Form* to your payroll or benefits office if you're an employee. If you're a SEBB Continuation Coverage member, send it to the SEBB Program at the address on the form. The form is available at hca.wa.gov/erb under *Forms & publications*.

More resources to help you

Washington State Department of Health

How to quit (includes links to free apps): doh.wa.gov/quit

American Lung Association Stop smoking facts: lung.org/stop-smoking/smoking-facts

Centers for Disease Control

Quit smoking: cdc.gov/quit

Electronic cigarettes: cdc.gov/tobacco/basic_information/e-cigarettes

Get this newsletter by email

Get *Intercom* and other news from the SEBB Program in your email inbox. Go to SEBB My Account at **myaccount.hca.wa.gov** to sign up for email service. Go to “Profile” and open “Contact Information” to add your email address. Then go to “Coverage Summary” and check the box for receiving email notifications.

Update your contact information

Keep your mailing and email address current to make sure you get important information about your SEBB benefits.

To update your email address

If you signed up for the SEBB Program’s email service, log in to SEBB My Account at **myaccount.hca.wa.gov** and select “Profile,” then open “Contact Information” to update your email address.

To update your mailing address

- Employees: Contact your payroll or benefits office. The SEBB Program cannot update your address.
- SEBB Continuation Coverage members: Write the last four digits of your Social Security number on your written request so we can identify your account.

Mail your address change to:

Health Care Authority
SEBB Program
PO Box 42720
Olympia, WA 98504-2720