

WSSRA Retirees—The following is a message from the PEBB Program about increasing retiree premiums

We know that K-12 retirees who arrange for insurance coverage through the Public Employees Benefits Board (PEBB) Program are concerned about plan costs and coverages. We're also aware of the importance of maintaining plan choices and the different factors retirees weigh when selecting a plan.

Premiums are increasing for PEBB retirees in 2024

The [Public Employees Benefits \(PEB\) Board](#) met in July and authorized both Medicare and non-Medicare retiree premiums for 2024. Unfortunately, and although every effort was made to keep premiums as low as possible, some plans' premiums are increasing significantly next year. We know higher premiums are not good news, but we wanted to make sure you are informed of the options available to you.

2024 PEBB Medicare retiree single subscriber premiums

Medicare Retiree plans	Single subscriber premium*	
	2023	2024
Kaiser NW Senior Advantage	\$176.13	\$193.95
Kaiser WA Medicare Advantage and Original Medicare	\$174.59	\$188.62
UMP Classic	\$438.34	\$532.94
UnitedHealthcare PEBB Complete	\$145.63	\$160.58
UnitedHealthcare PEBB Balance	\$122.94	\$135.65
Premera Medicare Supplement Plan F (Retired)	\$115.16	\$119.05
Premera Medicare Supplement Plan F (Disabled)	\$196.69	\$207.45
Premera Medicare Supplement Plan G (Retired)	\$98.53	\$101.99
Premera Medicare Supplement Plan G (Disabled)	\$164.05	\$169.20

*These premiums are **already** reduced by the legislatively mandated Medicare subsidy of \$183 per month (or 50% of the monthly premium, whichever is less) and include the HCA administrative fee of \$5.96 per month for 2024.

2024 PEBB Non-Medicare retiree single subscriber premiums (excluding surcharges)

Non-Medicare Retiree plans	Single subscriber premium	
	2023	2024
Kaiser Permanente NW Classic	\$841.77	\$1,039.18
Kaiser Permanente NW CDHP	\$700.40	\$907.72
Kaiser Permanente WA Classic	\$836.57	\$933.56
Kaiser Permanente WA Value	\$764.09	\$919.37
Kaiser Permanente WA SoundChoice	\$715.63	\$777.41
Kaiser Permanente WA CDHP	\$699.88	\$738.98
Uniform Medical Plan Classic	\$805.36	\$831.68
Uniform Medical Plan Plus - PSHVN	\$766.95	\$816.50
Uniform Medical Plan Plus - UW	\$766.95	\$816.50
Uniform Medical Plan CDHP	\$704.42	\$747.79
Uniform Medical Plan Select	\$729.13	\$766.61

We want to let you know about this now, so that you can have as much time as possible before open enrollment starts in November to decide if your current plan is still the best option for you in 2024.

The PEBB Program's annual open enrollment is November 1–30. That is the time to make changes, if you want to do so. Changes made during open enrollment will be effective January 1, 2024, when the new premiums start. You can view additional information and resources on our Open Enrollment website at the end of September. If you want to make a plan change for 2024, forms will be available in mid-October.

UMP Classic Medicare is not going away

UMP Classic Medicare is not closing. If you decide UMP Classic Medicare is the best plan for you, then you can stay enrolled in it in 2024. If you decide switching to another plan for 2024 is best for you, then you can switch plans during open enrollment for coverage starting January 1, 2024.

If you pay your premium by pension deduction

Please check to see if your pension is enough to cover the 2024 premium for the medical plan you choose (and dental, if enrolled). You cannot pay the premium partially with your pension. If the pension is not enough, you can pay the full monthly premium amount with a check or money order or sign up for automatic payments made from your bank.

More information coming in October

In October you will receive a customized letter from the PEBB Program showing your current premium and the 2024 premium for your current plan. The letter will also give you a list of other plans available to you and their premiums.

Additionally, you'll receive the For Your Benefit newsletter in October with all the information you need for open enrollment, including important changes to your benefits.

You will receive multiple communications from HCA during open enrollment to alert you to look at the changes so you can make the best decision on what plan works best for you. Until the open enrollment sites are ready, you can access important information as you prepare for open enrollment at [PEBB and SEBB members: Prepare for open enrollment | Washington State Health Care Authority](#).

Also, for WSSRA Medicare members who use PEBB, an informational webinar is scheduled at 9:00 am on Tuesday, September 26. Please see the WSSRA website under “Webinars” for registration instructions.

What the PEBB Program is doing to address rising UMP Classic Medicare premiums

HCA, which administers the PEBB Program, is working hard to address retiree concerns about the affordability of UMP Classic Medicare. Over the past year HCA’s actions include:

- HCA senior leaders met with the Centers for Medicare & Medicaid Services (CMS) administrator. We also sent a letter to the state’s congressional delegation about the federal limits and impacts of UMP Classic Medicare not being eligible for valuable federal subsidies.
- Presented the PEBB Board an analysis on specific pharmacy benefit change ideas suggested by retirees in [April 2023](#). We reviewed ideas including changing pharmacy cost shares to copays; doubling the annual pharmacy out-of-pocket maximum to \$4,000; and creating a separate drug tier for high-cost specialty drugs. All these ideas were shown to either have no impact or increase overall costs for more than 95 percent of PEBB retirees (after taking into account the resulting increased costs of filling prescriptions).
- Performed a nationwide survey of public retiree Medicare offerings and presented to the Board on [June 8, 2023](#). Only a small number of states offer retiree plans similar to UMP Classic Medicare — but all of those plans have different benefit levels (such as, some do not include vision or hearing aid coverage, some have a Medicare Part D drug formulary, and some have no prescription coverage).
- Began analyzing the impacts if future UMP Classic Medicare drug coverage was changed to Medicare Part D coverage. There is no proposal or recommendation at this time. The PEBB Program will review the impacts on plans and on member finances, as well as formulary impacts, and present information to the Board for their consideration throughout the 2024 Board season.
- Started drafting a legislative report about the spring 2023 listening sessions and plan options for the Medicare portfolio. The report is due to the Legislature on December 1, 2023. It will be published on HCA’s website in December and presented to the Board at the February 2024 Board meeting.

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