



PEBB Retiree Insurance

Public Employees Benefits Board Program
Outreach & Training
2023

Disclaimer

The information provided in this presentation applies to **both PEBB and SEBB employees** and is intended to be a **general overview** of the Public Employees Benefits Board (PEBB) Program's Retiree Insurance coverage.

The laws and rules that govern the PEBB Program, along with the specific certificate of coverage for each insurance benefit, are the final authority in deciding eligibility, defining enrollment periods, and determining benefits.

Agenda

- 1 Eligibility for Retiree Insurance
- 2 Deferring Coverage
- 3 PEBB Medical Plans
- 4 PEBB Dental Plans
- 5 Life Insurance Options
- 6 Enrollment Process & Premium Payment Options
- 7 Making Changes
- 8 Who to Contact

General Information

Public Employees Benefits Board (PEBB)

Administered by the Health Care Authority (HCA)

- PEBB Retiree Insurance offers access to comprehensive health insurance to:

Retiring and separating
public employees enrolled in
PEBB benefits

Retiring and separating
school employees enrolled in
SEBB benefits

PEBB Retiree Benefits

PEBB retiree insurance offers:

- **Medical** (includes Vision) and **Dental** Insurance
 - Non-Medicare and Medicare plan options
 - Preferred Provider Organization (PPO)
 - Managed-care options (HMO)
- **Life** insurance

Vision benefit is included
in the medical plans

Deadline to Enroll or Defer

If you plan to **enroll in** or **defer PEBB Retiree Insurance**:

- **PEBB Retiree Election Form A** and **any other required documents** must be received by the PEBB Program
- **No later than 60 days** after employer-paid, COBRA, or continuation coverage ends

If you miss the 60-day election period, **you lose all rights** to enroll in or defer PEBB retiree insurance coverage **unless you regain eligibility** in the future.

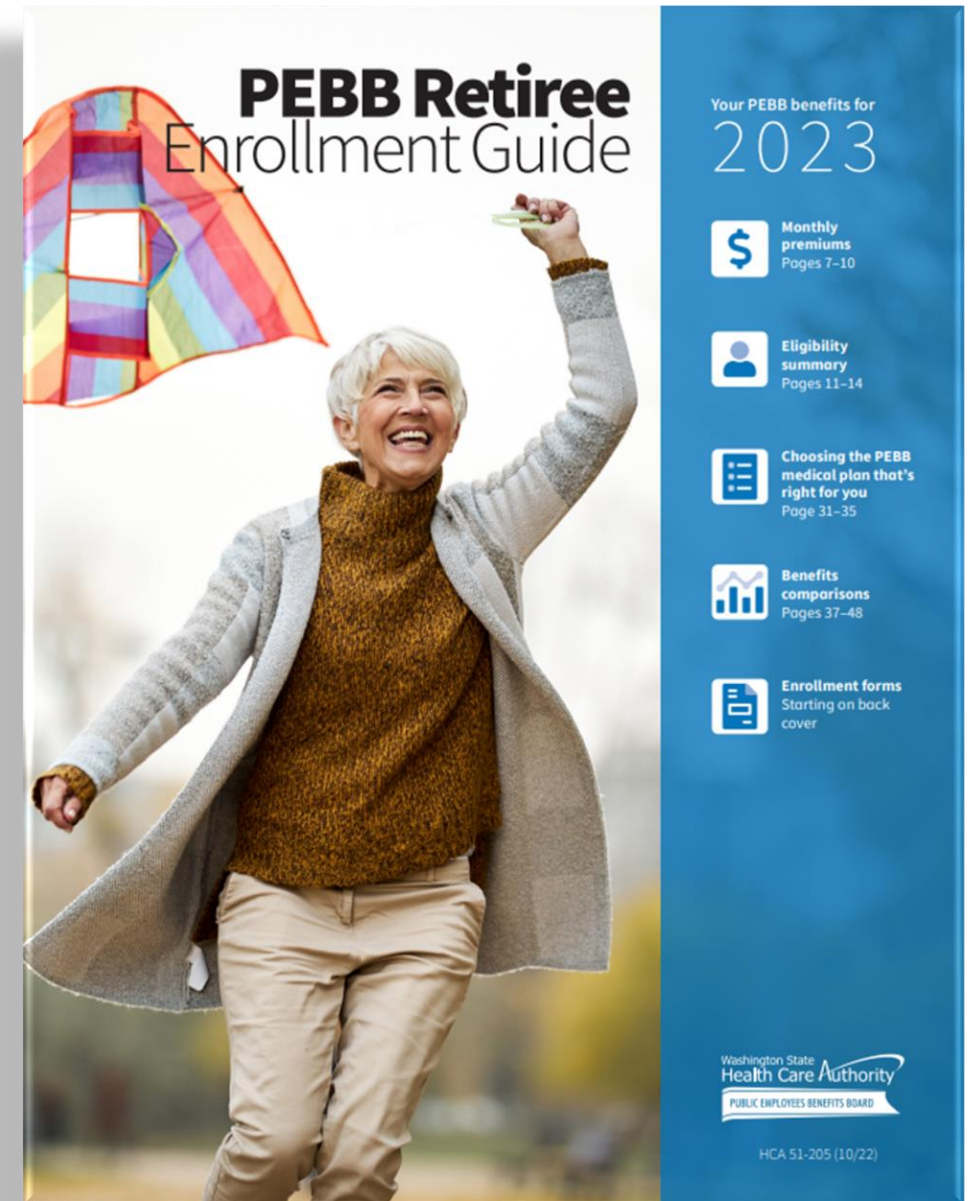
2023 PEBB Retiree Enrollment Guide

View or download the enrollment guide and forms online

- **PEBB Retirees website:**
 - Find forms and publications
 - hca.wa.gov/assets/pebb/51-0205-retiree-enrollment-guide-2023.pdf

Contact customer service to request a guide

- **1-800-200-1004**



hca.wa.gov/employee-retiree-benefits

Contact

- 1-800-200-1004

The screenshot displays the 'Employee and retiree benefits' page on the hca.wa.gov website. The page is organized into several sections, each with a title, a brief description, and a 'Learn more' link. The sections are: 'Public employees' (highlighted with a green border), 'School employees' (highlighted with a blue border), 'Retirees' (highlighted with a blue border), 'PEBB Continuation Coverage' (highlighted with a purple border), and 'SEBB Continuation Coverage' (highlighted with an orange border). Each section includes an icon representing the group (e.g., a person at a desk for public employees, a family for SEBB Continuation Coverage). At the bottom, there are links for 'How do I...' such as 'Compare medical plans (PEBB)', 'Find a PEBB provider', 'Contact PEBB', and 'Prepare for retirement'. The Washington State Health Care Authority logo is visible in the bottom right corner.

Home > Employee and retiree benefits

Employee and retiree benefits

PEBB Medicare offerings
Inspire others with your story!
Information about novel corona virus (COVID-19)

Public employees
As an employee of a state agency, higher education institution, or participating employer group, you have access to insurance options through the Public Employees Benefits Board (PEBB). These options include, but are not limited to, medical with vision, dental, life, auto, and home.
[Explore your PEBB benefits.](#)

School employees
As an employee of Washington's school districts and charter schools, and union-represented employees of educational service districts you have access to insurance options through the School Employees Benefits Board (SEBB). These options include, but are not limited to, medical, dental, vision, life, and AD&D.
[Explore your SEBB benefits.](#)

Retirees
As a retired public or school employee you have access to insurance options through the Public Employees Benefits Board (PEBB). These options include medical with vision, dental, life, auto, and home.
[Explore your retiree benefits.](#)

PEBB Continuation Coverage
After a loss of your PEBB employee coverage, you may continue your coverage temporarily through PEBB Continuation Coverage. Types of continuation coverage include COBRA and Unpaid Leave.
[Learn more about PEBB Continuation Coverage.](#)

SEBB Continuation Coverage
Temporary continuation of SEBB benefits are available to you as a school employee after a loss of your employer-based group health coverage. Types of continuation coverage include COBRA and Unpaid Leave.
[Learn more about SEBB Continuation Coverage.](#)

How do I...
[Compare medical plans \(PEBB\)](#)
[Find a PEBB provider](#)
[Contact PEBB](#)
[Prepare for retirement](#)

[Compare medical plans \(SEBB\)](#)
[Find a SEBB provider](#)
[Contact SEBB](#)

Washington State Health Care Authority

Eligibility

PEBB Retiree Insurance

WAC 182-12-171

PEBB Retiree Insurance Eligibility

Department of Retirement Systems (DRS) Plans 1 or 2

- **Vested & eligible** to retire when insurance coverage ends
- **Must immediately** begin receiving pension payment

Must apply to enroll or defer
no later than 60 days after
employer-paid, COBRA, or continuation coverage ends



PEBB Retiree Insurance Eligibility

DRS Plan 3 or Washington Higher Education Retirement Plan (HERP)

- **Vested & eligible** to retire when insurance coverage ends
- **Not required** to begin receiving pension payment
 - If Plan 3, contact DRS
 - If higher-ed, contact your benefits office

Must apply to enroll or defer
no later than 60 days after
employer-paid, COBRA, or continuation coverage ends



2024 PEBB Retiree Insurance Eligibility

Members of:

- PERS, SERS, or TRS Plan 2
- Any DRS Plan 3
- Washington Higher Education Retirement Plan (HERP)

Must apply to enroll or defer
no later than 60 days after
employer-paid, COBRA, or continuation coverage ends

Must be vested & eligible to retire when insurance coverage ends

- **Not required** to begin receiving pension payment
 - Plan 3, or PERS, SERS, or TRS Plan 2 - contact DRS
 - Higher-ed - contact your benefits office

Effective January 1, 2024.

Understanding When PEBB Retiree Insurance Begins

For school employees:

- Article posted on Department of Retirement Systems (DRS) website
- Guidance for **school employees** retiring in July vs September
 - How to decide
 - Costs –Employer-paid benefits vs retiree health insurance coverage during the last two months of your contract
 - Timing – when you want your COLA to start

[drs.wa.gov/notice-23-004-separation-dates-for-drs-and-sebb/](https://www.drs.wa.gov/notice-23-004-separation-dates-for-drs-and-sebb/)

<https://www.drs.wa.gov/tie-your-retirement-newsfeed/>

Publications

News

Outlook News

Annual Comprehensive Financial Report (ACFR)

Participating Employer Financial Information (PEFI)

Podcast: Fund Your Future with DRS

Teachers: Time your retirement

Posted on February 16, 2023

When it comes to retirement for teachers and school employees, a few months can have big impacts. Fully understanding how to time your retirement to maximize earnings, [Cost-of-Living Adjustments \(COLA\)](#) and your Public Employees Benefits Board (PEBB) retiree health insurance is important.

Basically, it comes down to two things:

- The cost of your current employer-paid benefits versus the cost of retiree health insurance coverage during the last two months of your contract
- When you want your COLA to start

COLA

Your monthly benefit will be adjusted on July 1 every year, starting the first full year after retirement. The COLA depends on the Seattle Consumer Price Index (CPI) percentage change, though the COLA is capped at 3% a year. If the CPI is higher than 3%, the additional COLA is banked and added to your benefit in future years when the CPI is less than 3%.

July retirement

If you separate from employment and end your contract in June you can retire starting in July 2023:

You'll receive your pension benefit plus your salary for July and August.

Your COLA will be applied starting on July 1, 2024.

Health insurance through SEBB program will end after June 30, 2023, and you will be responsible for your health insurance costs for July and August. However, if you're eligible and meet PEBB's procedural requirements, your retiree insurance coverage will start July 1, 2023.

September retirement

If you separate from employment and end your contract in August, you can retire starting in September 2023:

Your pension benefit will start in September.

The COLA won't go into effect until July 2025, but the one you missed will be banked, or set aside. This means that your COLA in 2025 could be bigger than it would have been if you had chosen to retire in July 2023.

You'll earn service credit for July and August unless you're in TRS Plan 1

You'll continue receiving SEBB program insurance coverage in July and August.

When PEBB Retiree Insurance Begins

Your employer-paid, COBRA, or continuation coverage will end the **last day of the month**, in which you resign or separate from employment.

PEBB Retiree Insurance Begins **the first day of the month** after your employer-paid, COBRA, or continuation coverage ends

July Retirement Example

Resignation effective date



June 1-30

June 30



Employer-paid benefits
END

Retirement date



PEBB Retiree Insurance
BEGINS



Employee's retirement date can be July 1 at the earliest (No service credit for July/August)

September Retirement Example

Resignation effective date



August 1-31

August 31



Employer-paid benefits
END

Retirement date



PEBB Retiree Insurance
BEGINS



Employee will earn service credit for July/August (except for TRS Plan 1)

January Retirement Example

Resignation effective date



December 1-31

December 31

Employer-paid benefits
END



Retirement date



PEBB Retiree
Insurance
BEGINS



Resignation timing affects pension benefits

COBRA Bridge

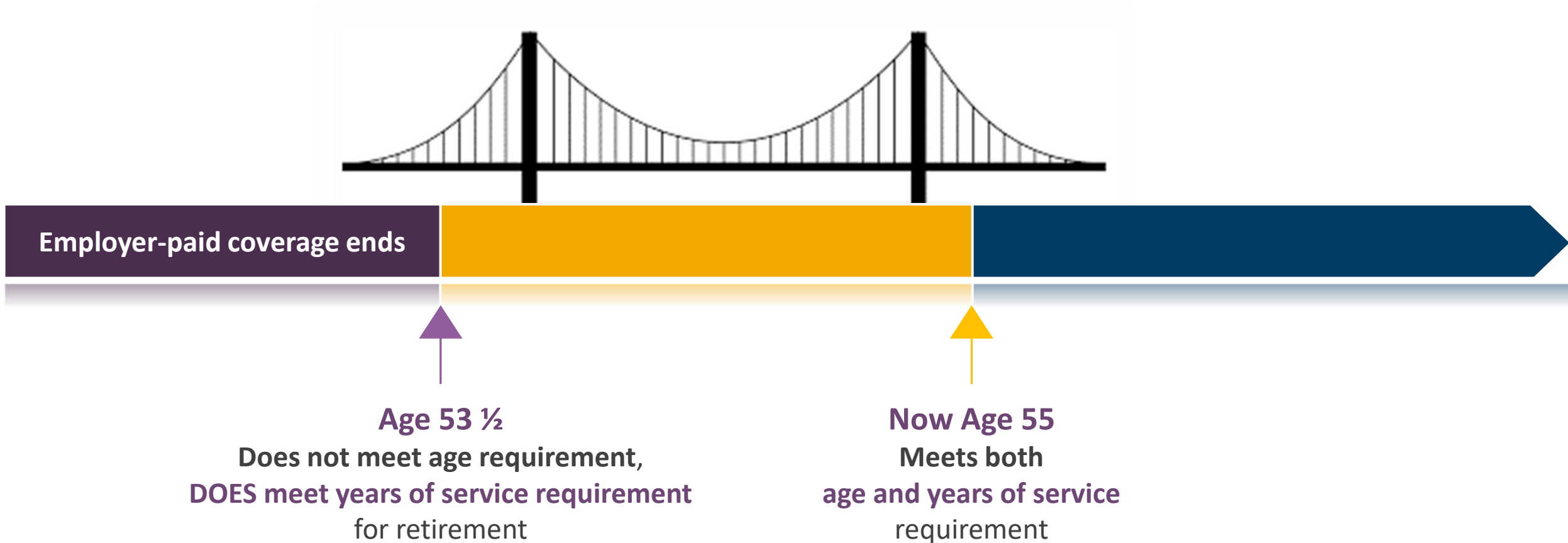


COBRA

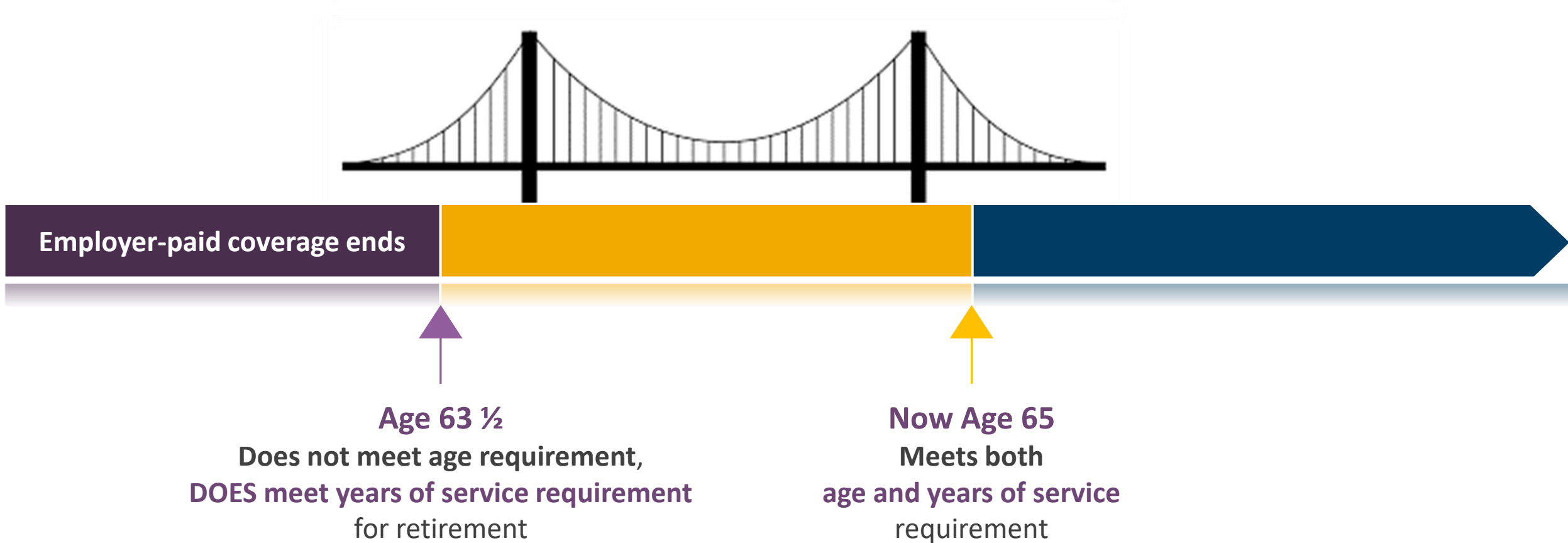
- An extension of some of your current employer's benefits, **paid by the employee**, and generally **available for up to 18 months**
- Employees may use **up to 18 months** of COBRA as a “**bridge**” to PEBB retiree insurance coverage eligibility if:

The employee **has met the years of service requirement** of their retirement plan, but **has not met the age requirement**

COBRA Bridge Example: Retire at Age 55



COBRA Bridge Example: Retire at Age 65



Deferring Enrollment

PEBB Retiree Insurance

WAC 182-12-200 & WAC 182-12-205

Deferring Enrollment

Deferring means **pausing** or **postponing** your enrollment in PEBB retiree insurance coverage, so you keep your eligibility to enroll later.

Retiree Election form A **must be received** by the PEBB Program **no later than 60 days** after employer-paid, COBRA, or continuation coverage ends

Election Form A needs to indicate:

- You are deferring
- Type of medical coverage you are enrolling in that allows you to defer

Deferring Enrollment

You may defer if you will be **continuously** enrolled in **other qualified medical coverage**

- **Employer based group medical**
 - As an employee or dependent of an employee
- **PEBB or SEBB Program**
 - As a dependent
- **Federal retiree plan*** (such as TRICARE)
 - As a retiree or a dependent of a retiree
- **Civilian Health & Medical Program of the Department of Veteran's Affairs*** (CHAMPVA)
 - As a dependent
- **Health Benefit Exchange***
 - (Non-Medicare subscriber only)
- **Medicare Parts A and B, and a Medicaid plan** that provides creditable coverage

**One-time opportunity to enroll in a PEBB retiree health plan after deferring.*

Retiree Election Form A

Complete Retiree Election Form A and submit to the PEBB Program.

No later than 60 days after employer-paid, COBRA, or continuation coverage ends!

Washington State Health Care Authority
PUBLIC EMPLOYEES BENEFITS BOARD

2023 PEBB Retiree Election Form (form A)

Complete this form to enroll in or defer (postpone) enrollment in PEBB retiree insurance coverage. If you wish to make a change to an existing retiree account, please use the *PEBB Retiree Change Form* (form E). All forms and documents mentioned and a self-paced tutorial about how to complete this form are available on HCA's website at hca.wa.gov/pebb-retirees.

Remember to read and sign Section 7. To enroll children, fill out Section 9. This form replaces all retiree enrollment/change forms submitted in the past.

Type or print in dark ink using all capital lettering in the spaces provided. Inaccurate, incomplete, or illegible information may delay coverage.

Example: J O H N

Enroll: (Check all that apply.)

☐ Medical only ☐ Medical and dental ☐ Retiree term life insurance

Defer: Defer (postpone) enrollment in coverage. Except as stated below, this defers coverage for all eligible dependents.

Deferral date:

Enroll after deferral: You will need to provide proof of continuous enrollment in one or more qualifying coverages (with start and end dates). A gap in coverage of 31 days or less is allowed between the date PEBB retiree insurance coverage was deferred and the start date of a qualifying coverage, and between each qualifying coverage during the deferral period.

Date other qualifying coverage ended:

If deferring or enrolling after deferring, check the box(es) below that apply to you.

☐ Enrolled as a dependent in a health plan sponsored by the PEBB Program, a Washington State educational service district, or a School Employees Benefits Board (SEBB) Program. This includes coverage under COBRA or continuation coverage.

☐ Enrolled in employer-based group medical as an employee or employee's dependent, including medical insurance continued under COBRA or continuation coverage. This does not include an employer's retiree coverage.

☐ Enrolled in medical coverage as a retiree or dependent of a retiree in a TRICARE plan or the Federal Employees Health Benefits Program. You have a one-time opportunity to enroll in a PEBB retiree health plan.

☐ Enrolled in a Medicaid program that provides creditable coverage and in Medicare Part A and Part B. You may continue to cover eligible dependents who are not eligible for creditable coverage under Medicaid.

☐ Enrolled in the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). You have a one-time opportunity to enroll in a PEBB retiree health plan.

Non-Medicare subscribers only: Enrolled in qualified health plan coverage through a health benefit exchange established under the Affordable Care Act. This does not include Medicaid (called Apple Health in Washington State). You have a one-time opportunity to enroll or reenroll in a PEBB retiree health plan.

⚠ The premium surcharges, if applicable, only apply to subscribers who are **not enrolled in Medicare Part A and Part B.**

Tobacco use premium surcharge

Response required if you are enrolling in medical coverage. The PEBB Program requires a \$25-per-account premium surcharge in addition to your monthly medical premium if you or an enrolled dependent (age 13 or older) uses a tobacco product.

Enroll After Deferring

To enroll in PEBB retiree insurance after deferring the PEBB Program must receive:

- Retiree election form A
- Proof of continuous enrollment in other qualified medical coverage

No later than 60 days after other qualifying coverage ends!

Washington State Health Care Authority
PUBLIC EMPLOYEES BENEFITS BOARD

2023 PEBB Retiree Election Form (form A)

Complete this form to enroll in or defer (postpone) enrollment in PEBB retiree insurance coverage. If you wish to make a change to an existing retiree account, please use the PEBB Retiree Change Form (form E). All forms and documents mentioned and a self-paced tutorial about how to complete this form are available on HCA's website at hca.wa.gov/pebb-retirees. Remember to read and sign Section 7. To enroll children, fill out Section 9. This form replaces all retiree enrollment/change forms submitted in the past. Type or print in dark ink using all capital letters in the spaces provided. Inaccurate, incomplete, or illegible information may delay coverage. Example: J O H N

Required General information

Retiree, employee, or school employee information only

If you are a surviving spouse, state-registered domestic partner (defined in WAC 182-12-109), or dependent, provide the deceased employee's or retiree's information below. Provide your personal information in Section 1.

Retiree, employee, or school employee last name Social Security number

Retirement plan

Retirement date (or separation date for 3 or higher-education retirement plans)

Check one:

☐ **Enrolling:** I am a new retiree or a surviving dependent requesting to enroll in coverage.

☒ **Deferring:** I am a new retiree or a surviving dependent deferring (postponing) my coverage. Select your reason for deferring in Section 1. See the PEBB Retiree Enrollment Guide for details about deferring.

☐ **Enrolling after deferring:** Date other qualifying medical coverage ended. With this form, you must provide proof of your continuous enrollment in other qualifying coverages since your date of deferral.

☐ **Separating:** Employee under plan 3 or a higher-education retirement plan, separating as a

For new nonrepresented employees of a Washington State educational service district who are retiring:

Educational Service District (ESD)

When does your current health plan coverage through your ESD, COBRA, or continuation coverage end?

Note: If you are applying to enroll in or defer retiree insurance coverage after your COBRA or continuation coverage ends, you must submit proof of your continuous health coverage with this form.

HCA 51-4031 (10/22)

Dependent Eligibility

Eligible Dependents

Non-Medicare subscribers or those enrolling a SRDP must provide dependent verification



Legal spouse or State-Registered Domestic Partner (SRDP)



Children up to age 26

Biological, stepchildren, legally adopted



Extended Dependents

Niece, nephew, grandchild



Dependent Child with a Disability

Age 26 and older

Surviving Dependents

In the event of retiree's death, the **surviving eligible dependent(s)** may **continue, enroll in** or **defer** retiree coverage

- An eligible surviving spouse/SRDP **may continue coverage indefinitely**, so long as **premiums are paid in full**, and
 - The spouse/SRDP **maintains enrollment in Medicare Parts A and B**, if eligible
- Dependents may continue coverage **until they lose eligibility**
 - PEBB Program WAC 182-12-260

Surviving eligible dependent(s) **must notify PEBB Program no later than 60 days** after the retiree's death to continue, enroll in or defer retiree coverage.

One Moment Please

while we transition to another speaker

PEBB Medical Plans

Plan Availability

Plan availability differs by **plan type** and **place of residence**

- Information on plan availability can be found
 - 2023 PEBB Retiree Enrollment Guide (pg. 7-9, 37-39)
 - PEBB Retiree website: Medical plans available by county page



Non-Medicare Medical Plans

Medical Plan Options & Premiums
for retirees not enrolled in Medicare

PEBB Non-Medicare plans

Kaiser Permanente NW	Kaiser Permanente WA	Uniform Medical Plan
Classic	Classic	Classic
CDHP	CDHP	CDHP
	SoundChoice	Select
	Value	UMP Plus PSHVN & UW ACN

PEBB Non-Medicare Plans

Managed Care Plans (HMO)

- Kaiser Permanente WA
- Kaiser Permanente NW

Plan availability varies
by service area in Washington
and surrounding states

Preferred Provider Plans (PPO)

- Uniform Medical Plan (UMP)
 - Administered by
Regence BlueShield

Provides nationwide & worldwide coverage

What Do the Medical Plans Cover?

All plans cover the same basic health care services:

Hospital Services:
Inpatient & Outpatient

Office Visits:
Primary & Urgent Care,
Specialists

**Prescription
Drugs**

**Preventative Care,
Emergency Room,
Ambulance**

**Hearing, Vision,
Spinal Manipulations**

**Physical, Occupational,
& Speech Therapy**

2023 PEBB Non-Medicare monthly premiums - KP

	Kaiser Permanente NW		Kaiser Permanente WA			
	Classic	CDHP	Classic	CDHP	SoundChoice	Value
Subscriber only	\$842	\$700	\$837	\$700	\$716	\$764
Subscriber & spouse	\$1,679	\$1,394	\$1,668	\$1,393	\$1,426	\$1,523
Subscriber & child(ren)	\$1,469	\$1,235	\$1,460	\$1,234	\$1,249	\$1,333
Subscriber, spouse, & child(ren)	\$2,306	\$1,871	\$2,292	\$1,869	\$1,959	\$2,093

Premiums are rounded to the nearest dollar.

2023 PEBB Non-Medicare monthly premiums - UMP

	Uniform Medical Plan			
	Classic	CDHP	Select	UMP Plus
Subscriber only	\$805	\$704	\$729	\$767
Subscriber & spouse	\$1,606	\$1,402	\$1,453	\$1,529
Subscriber & child(ren)	\$1,406	\$1,242	\$1,272	\$1,338
Subscriber, spouse, & child(ren)	\$2,206	\$1,882	\$1,996	\$2,100

Premiums are rounded to the nearest dollar.

Consumer Directed Health Plans (CDHP)

A CDHP is a high-deductible health plan with a health savings account (HSA)

- The **PEBB Program contributes** to the HSA each month:

Coverage Type	Per month	Per year	2023 IRS Maximum contribution amounts
Single contribution	\$58.34	\$700.08	\$3,850 annually
Family contribution	\$116.67	\$1,400.04	\$7,750 annually
Members age 55+	N/A	N/A	Additional \$1,000

For non-Medicare subscribers only!

PEBB Program & non-Medicare retiree contributions may not exceed the IRS maximum

CDHP with/HSA and Medicare Don't Mix

Members enrolled in Medicare are not eligible to enroll in a CDHP w/HSA

If subscriber enrolled in a CDHP w/HSA enrolls in Medicare, **subscriber must change their medical plan**

- **Changing medical plans after enrolling in Medicare** will require the annual deductible and out-of-pocket maximum to **start over**

If any enrolled dependent enrolls in Medicare, the subscriber may:

- **Change their medical plan, or**
- **Remove the dependent who is enrolled in Medicare**
 - Dependent(s) not eligible to enroll in PEBB Continuation Coverage

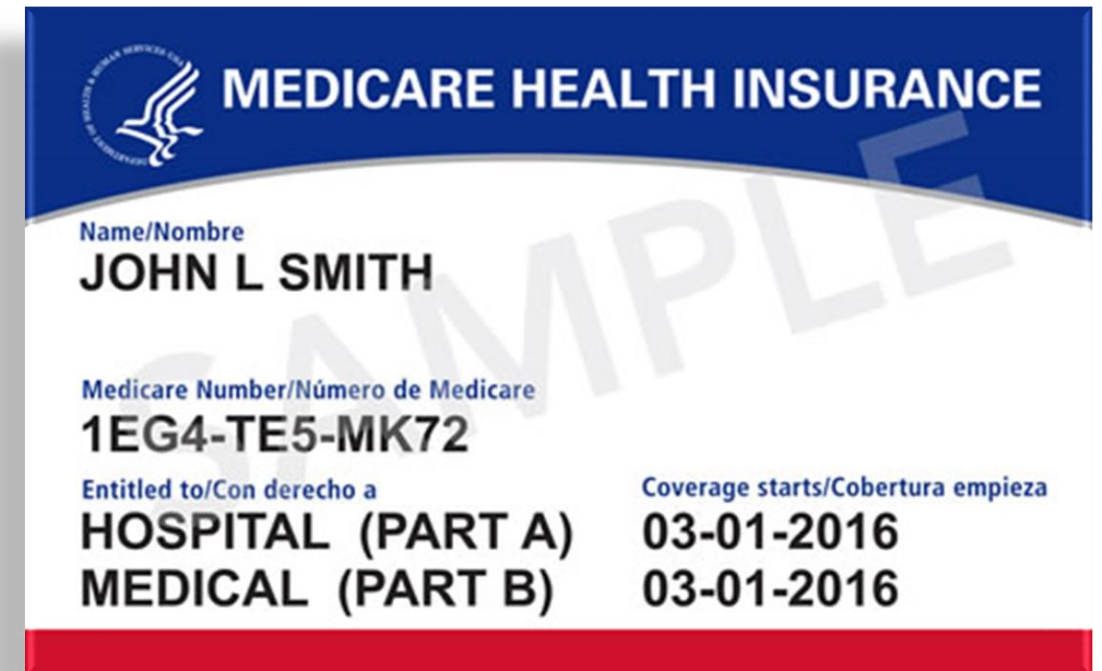
Medicare Medical Plans

Medical Plan Options for retirees
enrolled in Medicare Parts A & B

Medicare

Subscriber and **any dependents** enrolled in Medicare:

- Must submit a copy of:
 - **Medicare card, or**
 - **Entitlement letter**
- Showing the effective date of Medicare Parts A and Part B



PEBB Medicare Plans

Kaiser Permanente	Uniform Medical Plan	United HealthCare	Premera
NW Senior Advantage	Classic Medicare	PEBB Balance	Plan G
WA Medicare Advantage		PEBB Complete	Plan F
WA Original Medicare			(Closed to new enrollees as of January 1, 2020)

PEBB Medicare Plan types

The PEBB Program offers **three types** of Medicare Plans:

1. Coordination of
benefits (COB)

2. Medicare Advantage
(MA) & Medicare
Advantage plus
prescription drug (Part D)
coverage (MA-PD)

3. Medicare
Supplemental (Medigap)
without prescription drug
coverage

PEBB Medicare COB Plans

- UMP Classic Medicare
- Kaiser Permanente WA Original Medicare

What coverage is included?

- Original Medicare (Parts A & B)
 - Medicare **pays primary** on medical claims
 - Plan (UMP or Kaiser) **pays secondary** on medical claims
- Additional medical benefits
- **Creditable** prescription drug coverage



PEBB MA Plans

- Kaiser Permanente NW Senior Advantage
- Kaiser Permanente WA Medicare Advantage

What coverage is included?

- Original Medicare (Parts A & B)
- Additional medical benefits
- **Creditable** drug coverage



2

PEBB MAPD Plans

- **United Healthcare (UHC) PEBB Complete**
- **United Healthcare (UHC) PEBB Balance**

What coverage is included?

- Original Medicare (Parts A & B)
- Additional medical benefits
- **Part D** prescription drug coverage



Medicare Advantage Plans & Individual Medicare Plans

Members who want to enroll in a **PEBB Retiree Medicare Advantage health plan (MA or MAPD)**:

Kaiser Permanente NW Senior Advantage
Kaiser Permanente WA Medicare Advantage
United Healthcare PEBB Complete
United Healthcare PEBB Balance

- Cannot sign up for **another individual** Medicare plan (another MA/MAPD plan outside of PEBB, or Medicare Part D plan)
- If enroll in both, member's PEBB MA/MAPD coverage **will end!**
 - Medicare only allows enrollment in one Medicare prescription drug plan

PEBB Medicare Supplement Plans

- **Premera Plan G**
- **Premera Plan F**
 - Closed to new enrollment as of January 1, 2020



What coverage is included?

- Original Medicare (Parts A & B)
- Closes the gap between original Medicare coverage and out-of-pocket costs

PEBB Medicare Supplement Plans do not provide prescription drug coverage

Medicare Plan Comparison

Plan Features	Original Medicare		Medicare Advantage			Medicare Supplement
	UMP Classic	Kaiser WA Original Medicare	Kaiser NW Senior Advantage	Kaiser WA Medicare Advantage	UnitedHealthcare PEBB Balance/Complete	Premera Plan G
Nationwide Coverage	Yes	No	No	No	Yes	Yes
Medical Deductible	Yes	Yes	No	No	No	Yes
Pharmacy Deductible	Yes	No	No	No	Yes	N/A
Hearing Aids, Glasses/Contacts	Yes	Yes	Yes	Yes	Yes	No
Chiropractic, Acupuncture, Massage Therapy	Yes	Yes	Yes	Yes	Yes	Medicare Approved Only
Drug Coverage	Yes	Yes	Yes	Yes	Yes	No
Gym Membership	No	No	Yes	Yes	Yes	No

Medicare Plans

Coverages and Premiums

Kaiser Permanente WA & NW United Healthcare Uniform Medical Plan

Coverages and Premiums

What Is Covered?

All* plans cover the same basic health care services:

Hospital Services:
Inpatient & Outpatient

Office Visits:
Primary & Urgent Care,
Specialists

**Prescription
Drugs**

**Preventative Care,
Emergency Room,
Ambulance**

**Hearing, Vision,
Spinal Manipulations**

**Physical, Occupational,
& Speech Therapy**

*Except PEBB Medicare Premiera Blue Cross – Medicare Supplement Plan G

**2023 Monthly
premiums for members
enrolled in Medicare
Parts A and B**

		Kaiser Permanente NW		Kaiser Permanente WA			
		Senior Advantage	Classic (non-Medicare)	Medicare (Original or Advantage)	Classic (non-Medicare)	SoundChoice (non-Medicare)	Value (non-Medicare)
Subscriber only	1 Medicare eligible	\$176	-	\$175	-	-	-
Subscriber & spouse	1 Medicare eligible	-	\$1,013	-	\$1,006	\$885	\$934
	2 Medicare eligible	\$347	-	\$344	-	-	-
Subscriber & child(ren)	1 Medicare eligible	-	\$804	-	\$798	\$708	\$744
	2 Medicare eligible	\$347	-	\$344	-	-	-
Subscriber, spouse, & child(ren)	1 Medicare eligible	-	\$1,641	-	\$1,630	\$1,418	\$1,503
	2 Medicare eligible	-	\$975	-	\$968	\$877	\$914
	3 Medicare eligible	\$519	-	\$514	-	-	-

Note: Premiums do not include your Medicare Part B premium(\$164.90). (\$174.70 in 2024)

2023 PEBB Retiree Enrollment Guide, page 7

2023 Monthly premiums for members enrolled in Medicare Parts A and B		Uniform Medical Plan		UnitedHealth Care			
		Classic Medicare	Classic (non-Medicare)	PEBB Balance	UMP Classic (non-Medicare)	PEBB Complete	UMP Classic (non-Medicare)
Subscriber only	1 Medicare eligible	\$438	-	\$123	-	\$146	-
Subscriber & spouse	1 Medicare eligible	-	\$1,239	-	\$923	-	\$946
	2 Medicare eligible	\$872	-	\$241	-	\$286	-
Subscriber & child(ren)	1 Medicare eligible	-	\$1,039	-	\$723	-	\$746
	2 Medicare eligible	\$872	-	\$241	-	\$286	-
Subscriber, spouse, & child(ren)	1 Medicare eligible	-	\$1,839	-	\$1,524	-	\$1,546
	2 Medicare eligible	-	\$1,472	-	\$841	-	\$887
	3 Medicare eligible	\$1,305	-	\$359	-	\$427	-

Note: Premiums do not include your Medicare Part B premium(\$164.90). **(\$174.70 in 2024)**

2023 PEBB Retiree Enrollment Guide, page 7

Premiera Blue Cross Medicare Supplement Plan G

Coverages and Premiums

What is Covered?

Premera Blue Cross Medicare Supplement **Plan G** coverage includes:

Inpatient Hospital Care

(Part A deductible &
coinsurance,
+ 365 additional days)

Medical Services

(Part B coinsurance)

Typically, 20% of
Medicare-approved
services

Skilled Nursing Facility Care

Hospice Care

What is Not Covered?

Premera Blue Cross Medicare Supplement Plan G **DOES NOT** generally cover:

Hearing

Vision

Prescription Drugs

Need to enroll in Part D
prescription drug plan

Acupuncture

Naturopathy

**Chiropractic &
Massage Therapy**

2023 Monthly premiums for members enrolled in Medicare Parts A and B

		Premera Plan G			
		Plan G Age 65+, eligible by age	UMP Classic (non-Medicare)	Plan G Under age 65, eligible by disability	UMP Classic (non-Medicare)
Subscriber only	1 Medicare eligible	\$99	-	\$164	-
Subscriber & spouse	1 Medicare eligible	-	\$899	-	\$964
	2 Medicare eligible: 1 retired, 1 disabled	\$258	-	\$258	-
	2 Medicare eligible	\$192	-	\$323	-
Subscriber & child(ren)	1 Medicare eligible	-	\$699	-	\$764
Subscriber, spouse, & child(ren)	1 Medicare eligible	-	\$1,499	-	\$1,565
	2 Medicare eligible: 1 retired, 1 disabled	-	\$859	-	\$859
	2 Medicare eligible	-	\$792	-	\$923

Note: Premiums do not include your Medicare Part B premium(\$164.90). (\$174.70 in 2024)

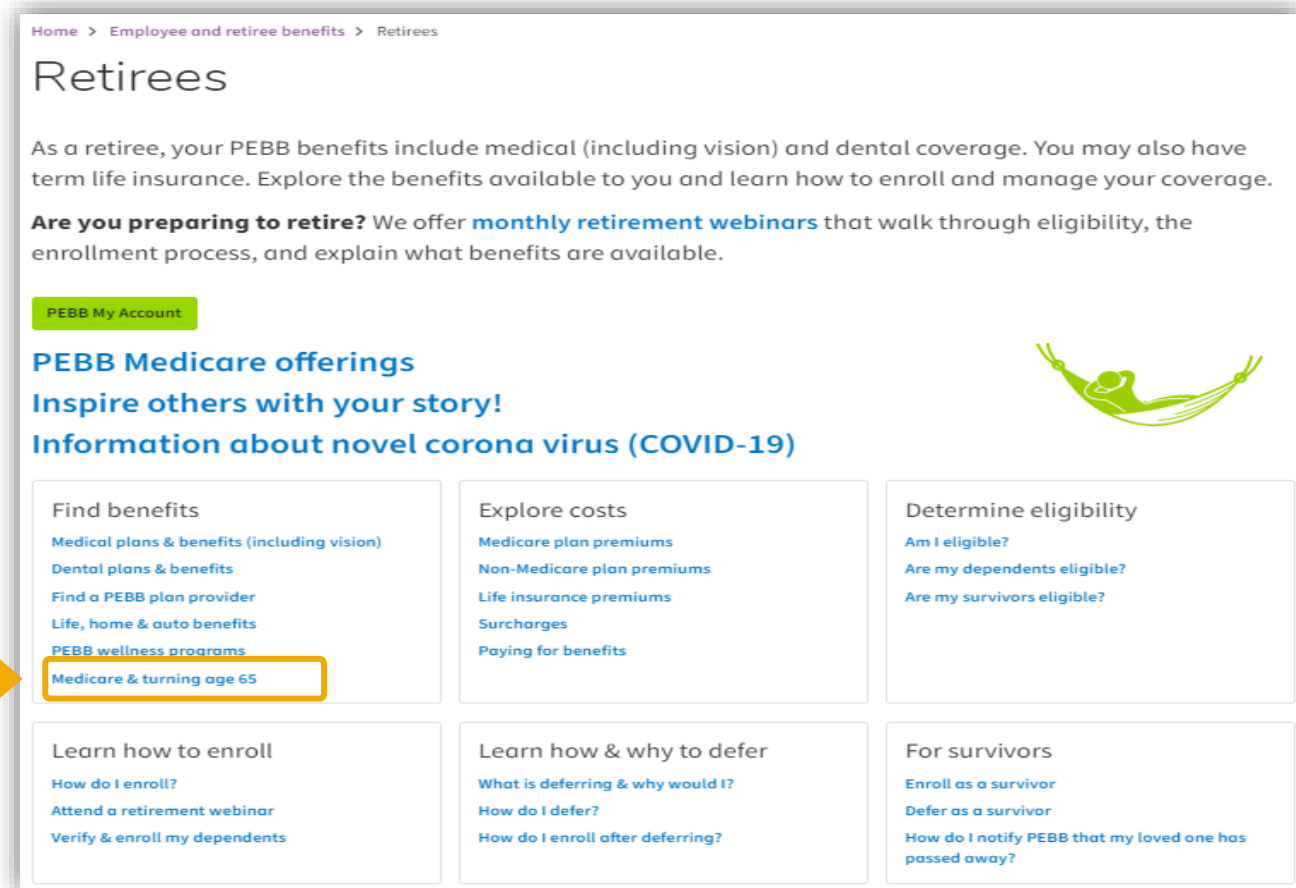
2023 PEBB Retiree Enrollment Guide, page 8

PEBB Retiree Benefits & Medicare

PEBB Retiree Benefits & Medicare

More information on PEBB medical plans with Medicare

- **Medicare** and **PEBB Program benefits** on PEBB Retiree webpage



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](#)

PEBB Medicare offerings

Inspire others with your story!

Information about novel corona virus (COVID-19)



Find benefits <ul style="list-style-type: none">Medical plans & benefits (including vision)Dental plans & benefitsFind a PEBB plan providerLife, home & auto benefitsPEBB wellness programsMedicare & turning age 65	Explore costs <ul style="list-style-type: none">Medicare plan premiumsNon-Medicare plan premiumsLife insurance premiumsSurchargesPaying for benefits	Determine eligibility <ul style="list-style-type: none">Am I eligible?Are my dependents eligible?Are my survivors eligible?
Learn how to enroll <ul style="list-style-type: none">How do I enroll?Attend a retirement webinarVerify & enroll my dependents	Learn how & why to defer <ul style="list-style-type: none">What is deferring & why would I?How do I defer?How do I enroll after deferring?	For survivors <ul style="list-style-type: none">Enroll as a survivorDefer as a survivorHow do I notify PEBB that my loved one has passed away?

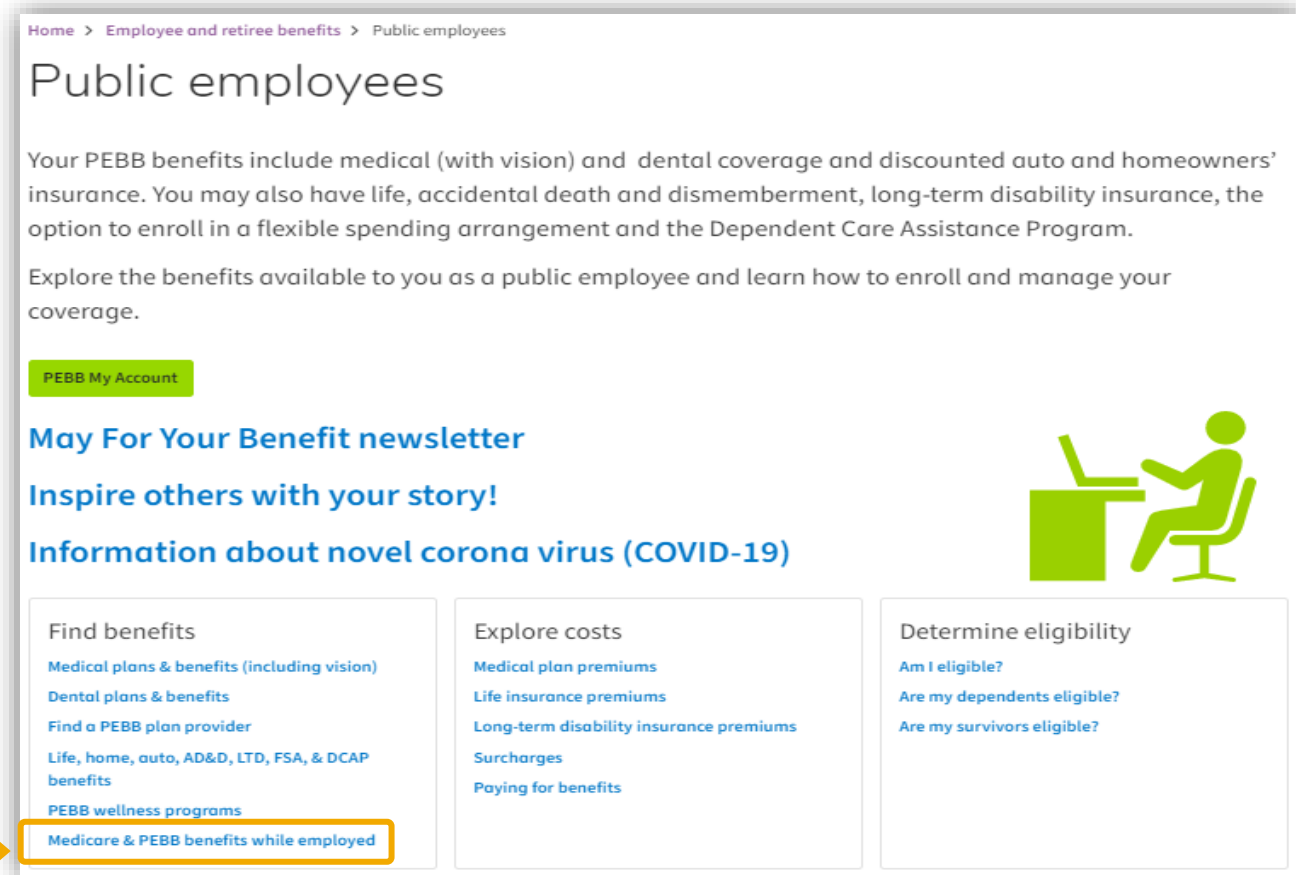
Employee Benefits & Medicare

Planning to continue working past age 65?

PEBB Employee Benefits & Medicare

Find information on how Medicare works with PEBB employee benefits

- **Medicare and PEBB benefits while employed** on PEBB Public employee's webpage



Home > Employee and retiree benefits > Public employees

Public employees

Your PEBB benefits include medical (with vision) and dental coverage and discounted auto and homeowners' insurance. You may also have life, accidental death and dismemberment, long-term disability insurance, the option to enroll in a flexible spending arrangement and the Dependent Care Assistance Program.


Explore the benefits available to you as a public employee and learn how to enroll and manage your coverage.

[PEBB My Account](#)

[May For Your Benefit newsletter](#)

[Inspire others with your story!](#)

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



Find benefits	Explore costs	Determine eligibility
Medical plans & benefits (including vision)	Medical plan premiums	Am I eligible?
Dental plans & benefits	Life insurance premiums	Are my dependents eligible?
Find a PEBB plan provider	Long-term disability insurance premiums	Are my survivors eligible?
Life, home, auto, AD&D, LTD, FSA, & DCAP benefits	Surcharges	
PEBB wellness programs	Paying for benefits	
Medicare & PEBB benefits while employed		

SEBB Employee Benefits and Medicare

Medicare and **SEBB** benefits while employed:

Home > Employee and retiree benefits > School employees

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](#)

[May Intercom newsletter](#)

[Inspire others with your story!](#)

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



Find benefits <ul style="list-style-type: none">Medical plans & benefitsDental plans & benefitsVision plans & benefitsFind a SEBB plan providerLife, LTD, FSA, & DCAP benefitsSEBB wellness programsMedicare & SEBB benefits while employed	Explore costs <ul style="list-style-type: none">Medical plan premiumsLife insurance premiumsLong-term disability insurance premiumsSurchargesPaying for benefits	Determine eligibility <ul style="list-style-type: none">Am I eligible?Are my dependents eligible?Are my survivors eligible?
---	---	--

Planning to continue working past age 65?

If **age 65+**, still working, and enrolled in PEBB or SEBB benefits through your employer you may:

- Sign up for Medicare Part A, and
- **Wait to sign up** for Medicare Part B

Contact the Social Security Administration **60-90 days** before your employee coverage ends

- Enroll in Medicare Part B

Social Security Administration: 1-800-772-1213

Dental Plans

PEBB Dental Plans

Preferred-Provider Plan (PPO)

- Uniform Dental Plan (UDP)

Managed Care Plans

- DeltaCare
- Willamette Dental

Retirees who elect dental coverage **must**:

- **Enroll in medical coverage**
- Enroll **all dependents** on your account in dental
 - Terminating dental coverage for dependents also terminates their medical coverage

Retirees can change their dental plan each year during annual open enrollment

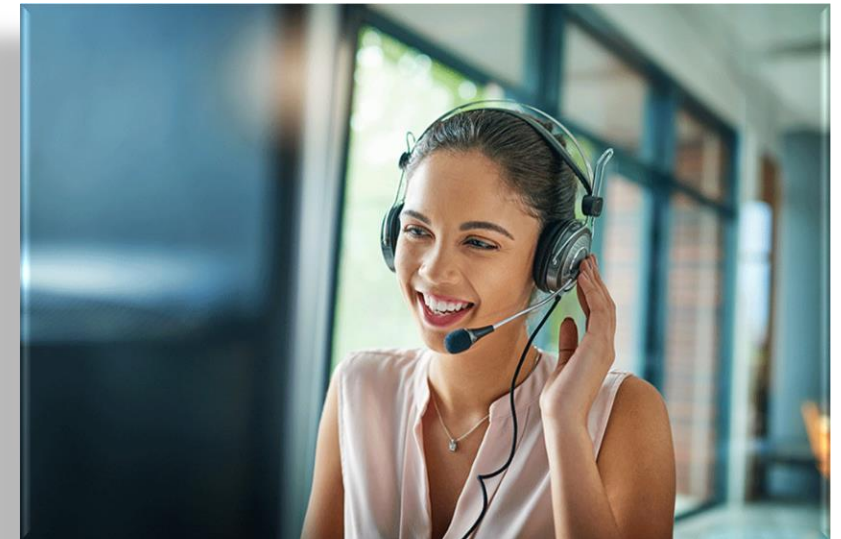
PEBB Dental Plans cont.

Delta Dental of Washington administers both:

- Uniform Dental Plan (PPO)
- DeltaCare (managed care plan)

The network of providers are different

- **Call the plan directly to verify** which network your dentist participates in
 - Uniform Dental Plan: 1-800-537-3406
 - DeltaCare: 1-800-650-1583
 - Willamette: 1-855-433-6825



2023 Dental plan monthly premiums

	PPO Plan	Managed Care Plans	
	Uniform Dental Plan	DeltaCare	Willamette Dental
Subscriber only	\$49	\$42	\$44
Subscriber & spouse	\$97	\$83	\$89
Subscriber & child(ren)	\$97	\$83	\$89
Subscriber, spouse, & child(ren)	\$146	\$125	\$133

Dental premium is in addition to PEBB retiree medical plan premium. Premiums are rounded to the nearest dollar.

Life Insurance

Administered by MetLife

Life Insurance

Options for continuing life insurance into retirement

Option
1

Portability Provision

An individual term life insurance policy

Contact MetLife directly to discuss your options

1-866-548-7139

Option
2

Conversion Provision

An individual whole life insurance policy

Contact MetLife directly to discuss your options

1-866-548-7139

Option
3

PEBB Retiree Term Life Insurance

Submit the PEBB Retiree Election Form (form A) and the MetLife Enrollment/Change Form to the PEBB Program **no later than 60 days** after basic life insurance coverage ends.

Dependents cannot be enrolled.

One Moment Please

while we transition to another speaker

Retirement Resources

Verify Your Retirement Eligibility

Department of Retirement Systems (DRS)

- Contact DRS about **6 months before** your planned retirement date
 - 1-800-547-6657
 - Submit questions/inquiries via DRS secure messaging system



Verify Your Retirement Eligibility cont.

Online Account Access

WELCOME

PERS 2 ▼

- Plan Summary
- Service Credit Detail
- Employment History
- Benefit Estimator
- Purchasing Service
- Purchasing Annuity

RETIREMENT

- Steps to Retirement

SERS 2 ▼

- Plan Summary
- Service Credit Detail
- Employment History
- Benefit Estimator
- Purchasing Service
- Purchasing Annuity

RETIREMENT

- Steps to Retirement

MY INVESTMENTS ▼

- DCP

MY DOCUMENTS

MY ACCOUNT

SCHEDULE APPOINTMENT

OTHER ▼

- DRS News

Contact Us

To contact us by email

Complete this form and click the 'Send' button.

Contact Information

Name:

E-mail Address:

Subject:

Comments:

To contact us by phone

You can call us at 360-664-7000 (Olympia area) or 800-547-6657

If you have:

- Questions about your retirement account
- Trouble logging in or registering for access
- Technical problems with the application

To contact us by U.S. mail

Steps to Retirement

We want to make applying for retirement as easy as possible. Below are some

Step 1 Retirement Eligibility

Step 2 [Plan for Retirement](#)

Step 3 Request an Estimate

Step 4 Apply for Retirement

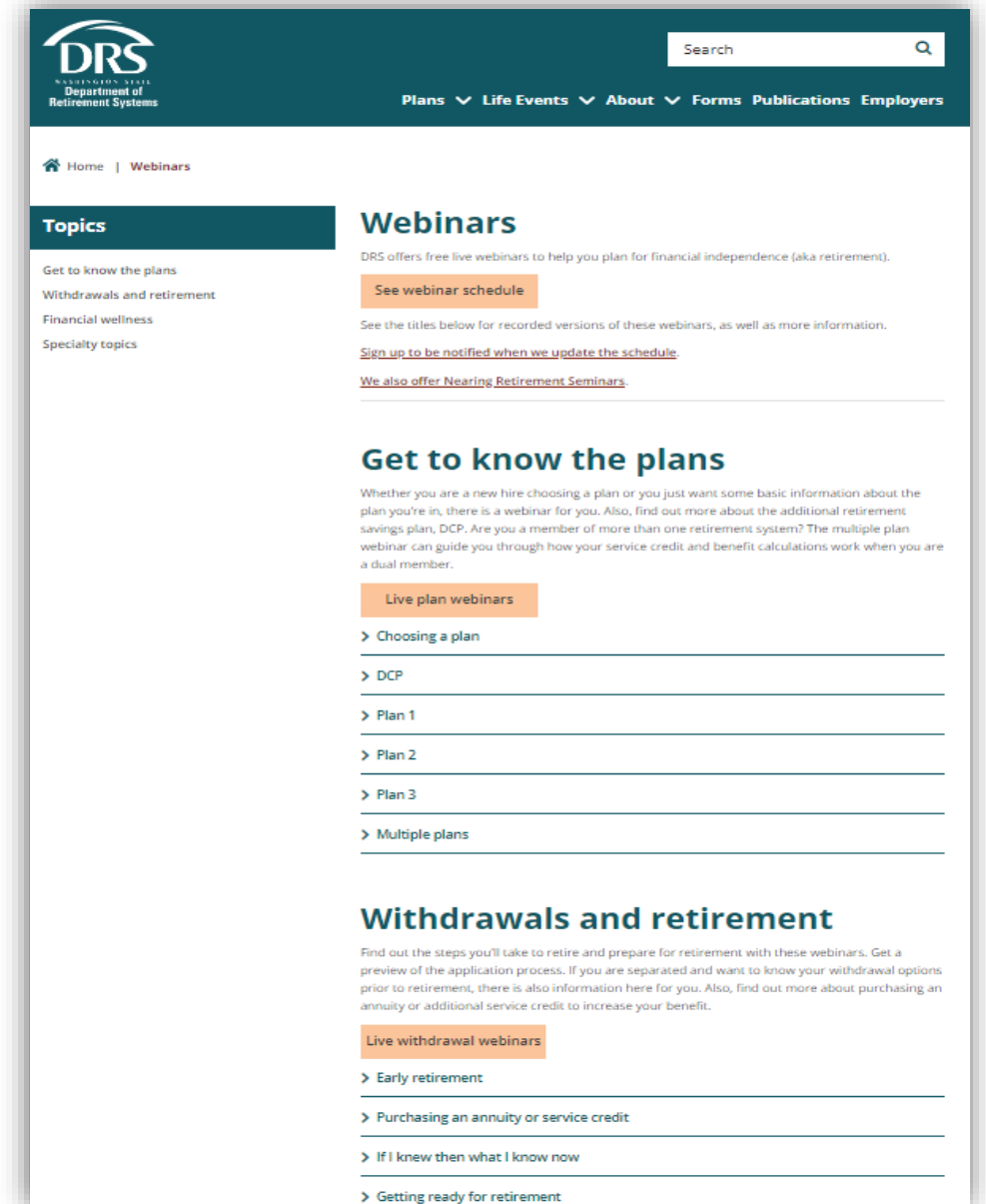
Retirement Resources

Department of Retirement Systems Visit the DRS website to:

- Watch recorded videos or register for a live seminar or webinar
 - www.drs.wa.gov/webinars/

Higher Education Retirement Plan (HERP) or non-DRS retirement plan

- Contact your benefits office or retirement plan for more information

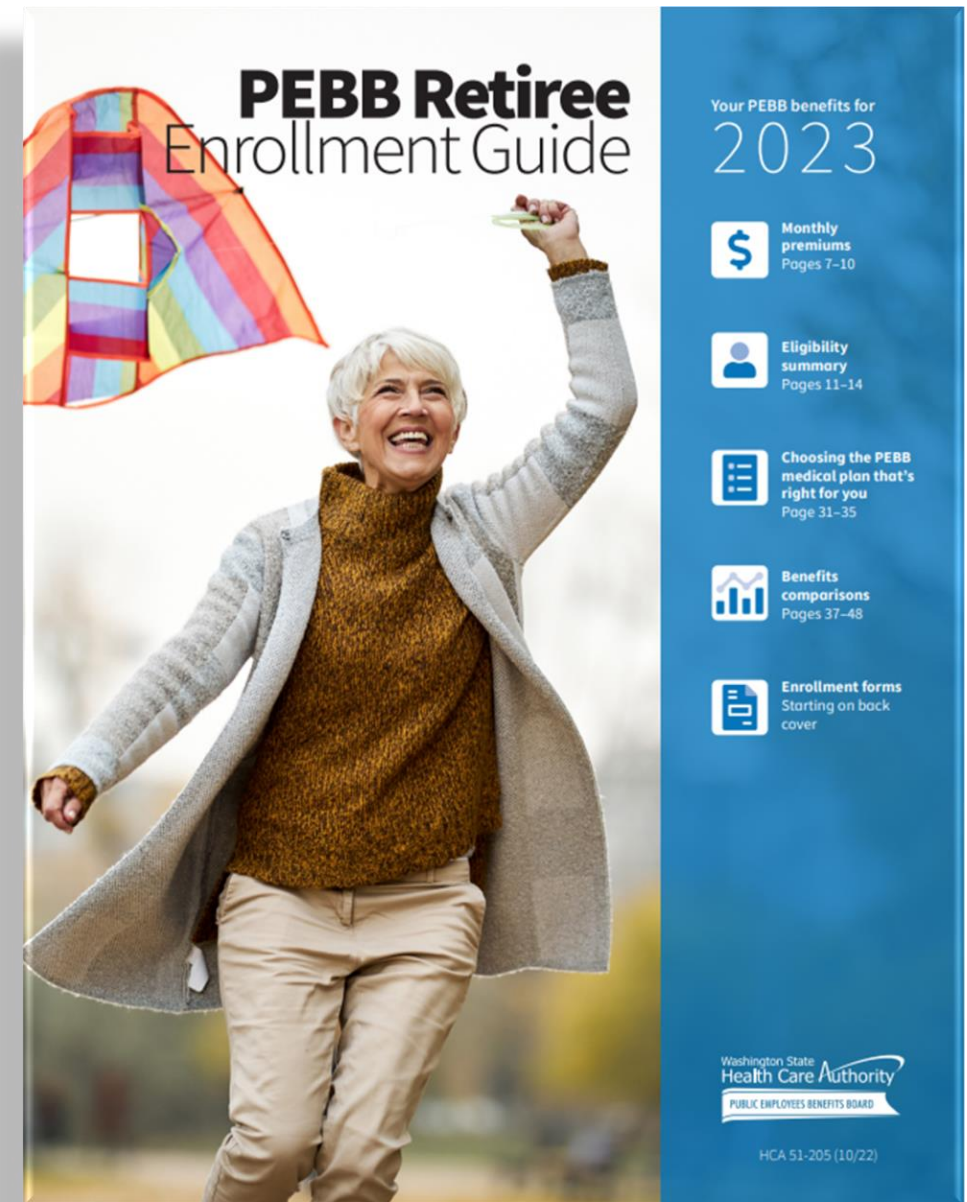


Enrollment Process & Premium Payment Options

Requesting Retiree Insurance Information

Approximately **60 days** before your coverage ends:

- **Call the PEBB Program**
 - 1-800-200-1004
 - Request a PEBB Retiree Enrollment Guide
- **Visit the PEBB Retiree website**
 - Print the guide and forms



Completing Retiree Enrollment Forms

Find out which forms you need and how to complete them

- Use the **step-by-step tutorial**


Home > Employee and retiree benefits > Retirees > How do I enroll?

How do I enroll?

Whether you're newly eligible or [enrolling after deferring coverage](#), the most important thing you need to do is submit the Retiree Election Form (form A) — along with any other required forms and documents based on your situation — by the required deadline. Once you have submitted your enrollment materials we will notify you of next steps.

On this page

- [About to retire? There is a limited time to enroll.](#)
- [Understand the deadlines](#)
- [Things you must do and their deadlines](#)
- [Criteria you must meet](#)
- [Find your forms](#)
- [Submit your materials](#)
- [Related laws and rules](#)



About to retire? There is a limited time to enroll.

If you are about to retire, you have **60 days after your current coverage ends** to submit an enrollment form to the PEBB Program showing that you want to enroll in PEBB retiree insurance coverage.

"Current coverage" includes:

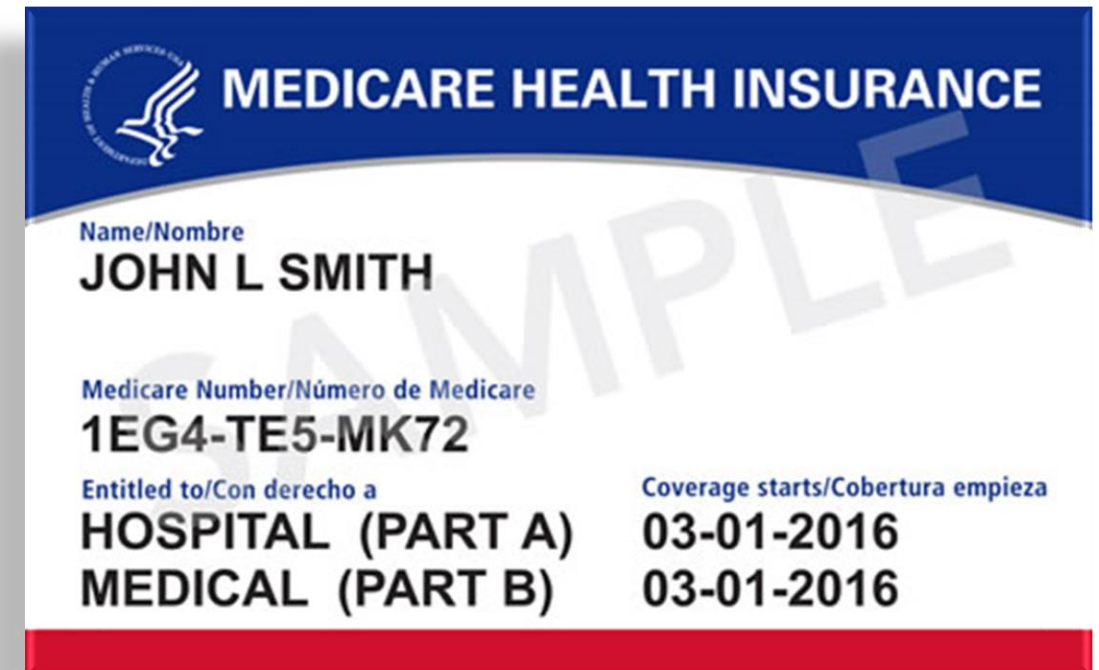
Need help completing the Retiree Election Form (form A)?

[Use the step-by-step tutorial](#)

Medicare Enrollment

Subscriber and any dependents - enrolled in Medicare

- Must submit a copy of the:
 - Medicare card, or
 - Entitlement letter
- Showing the effective date of Medicare Parts A and B



Enrolling in Coverage

UHC PEBB Complete or UHC PEBB Balance plan:

Forms must be received by the PEBB Program **prior to the coverage effective date.**

If forms are received **after** retiree coverage is set to begin:

- Subscriber and enrolled dependents **will be enrolled in UMP Classic during the gap months**
 - Prior to when the UHC plan coverage begins

Any other PEBB Retiree medical plan:

Forms must be received by the PEBB Program **no later than 60 days** after employer-paid, COBRA, or continuation coverage ends.

Election forms may be submitted to the PEBB Program as early as **90 days before employer coverage ends**

Election forms may be submitted to the PEBB Program as early as 90 days before coverage ends.

Premium Payment & Options

First premium payment is due to HCA **no later than 45 days after your 60-day election period ends.**

Pension deduction

You may get an invoice for first payment
(Due to DRS timing issues)

Automatic bank withdrawal

Submit PEBB Electronic Debit Service Agreement Form
(6-8 weeks approval)

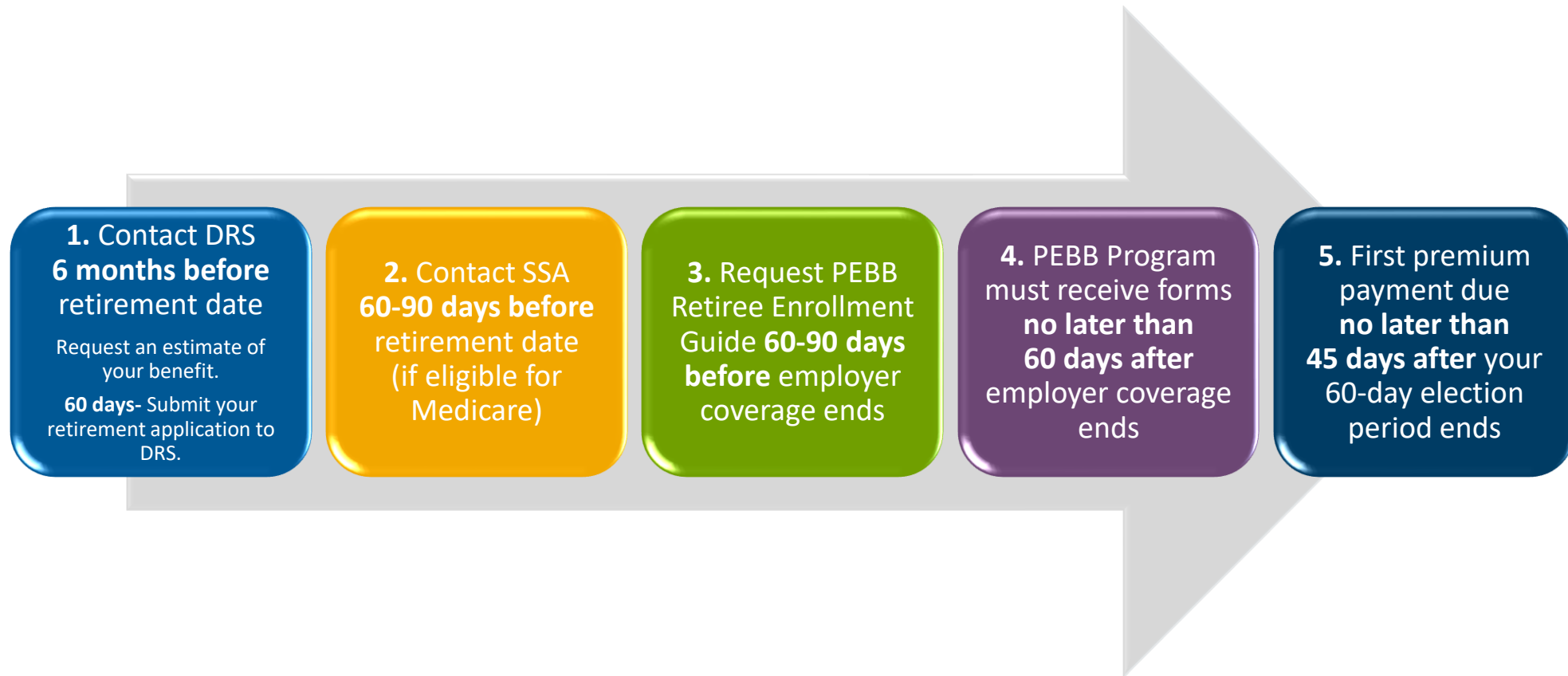
Personal check or money order

Receive and pay a monthly invoice from HCA
(Due 15th of each month)

Voluntary Employees' Beneficiary Association (VEBA)
1-888-828-4953

Retirement Timeline

Election forms may be submitted as early as 90 days before coverage ends.



Forms must be received prior to the coverage effective date if electing a UHC plan

Making Changes

Annual Open Enrollment

During the **month of November**, subscribers may:

- Change medical or dental plan
- Add dental coverage
- Enroll an eligible dependent
- Remove a dependent
- Terminate or defer (postpone) PEBB retiree insurance coverage
- Return from deferring with proof of continuous coverage



Required forms/documents must be received by the PEBB Program **no later than the last day** of annual open enrollment. **(November 30)**
Changes are effective January 1 of the following year.

Changes Outside of Open Enrollment

Any time throughout the year, subscribers may:

- Change name, address or phone number
- Terminate or defer (postpone) PEBB retiree insurance coverage
- Remove a dependent
- Change beneficiary information
 - Retiree term life insurance and/or
 - Health Savings Account (HSA) (non-Medicare subscribers)

Non-Medicare subscribers may also:

- Change tobacco use/spousal coverage premium surcharge attestation
 - Spousal coverage surcharge when due to qualifying special open enrollment event
- Start, stop, or change HSA contributions

Special Open Enrollment Event

A “**qualifying event**” triggers a Special Open Enrollment

- Examples:
 - **Marriage or registration of a partnership**
 - **Divorce/dissolution**
 - Required to remove a spouse/partner in the event of divorce/dissolution
 - **Enroll in Medicare**
 - Subscriber or dependent **loses eligibility for other qualifying coverage**

Required forms/documents must be received by the PEBB Program
no later than 60 days after the date of the event

To Learn More.....

PEBB Retiree Benefits and Medicare

Visit the PEBB Retirees website:

www.hca.wa.gov/retirees-age-65

- What are the different parts of Medicare?
- What must I do when I am eligible for Medicare?
- What are my medical plan options?
- Do I need to enroll in Part D?
- FAQs



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.

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[PEBB My Account](#)

[PEBB Medicare offerings](#)

[Inspire others with your story!](#)

[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?](#)

Medical Benefits Comparison Tool

Home > Employee and retiree benefits > Retirees > Medical plans & benefits

Medical plans and benefits

Explore the medical plans and benefits available to PEBB retiree subscribers and dependents.

- Benefits and coverage by plan
- Compare medical plans
- Behavioral health services by plan
- Medical plans available by county
- Kaiser Permanente NW plans

Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

- Kaiser Permanente WA plans

Kaiser Foundation Health Plan of Washington

- Medicare Supplement Plan F

Closed to new enrollment as of January 1, 2020.

- Medicare Supplement Plan G

Administered by Regence BlueShield and WSRxS

- Uniform Medical Plan (UMP)

Administered by Regence BlueShield and WSRxS

- UnitedHealthcare plans

- Health plans with health savings accounts (HSA) (non-Medicare subscribers only)

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

➔ Medical benefits comparison tool

Medical Benefit Comparison

Which year would you like information on?

© 2023

What type of enrollee are you?

Medical Benefit Comparison

Year: 2023
Enrollee Type: Retiree (Medicare)
Location: Thurston County, Washington
<< Modify Search

Use this tool to see plan highlights side-by-side. Benefits shown are in-network only, unless stated otherwise. You may have to pay a deductible before the plan covers services. Contact the plans or read the benefits booklet for out-of-network benefits and specific coverage details. Before selecting a plan, use the Plan provider search to make sure your provider is in network.

Choose up to three plans to compare

Retiree (Medicare) plans in Thurston County, Washington for 2023

- ☒ Kaiser Permanente WA Medicare Advantage
- ☒ Premiera Blue Cross Plan G
- ☐ Uniform Medical Plan (UMP) Classic (Medicare)
- ☒ UnitedHealthcare PEBB Balance
- ☐ UnitedHealthcare PEBB Complete

Note: Premiera Blue Cross also offers Medicare Supplement Plan F in this county. Plan F is closed to new enrollees.

UnitedHealthcare PEBB Balance, UnitedHealthcare PEBB Complete: available in all Washington, Oregon, and Idaho counties and nationwide (including American Samoa, Guam, the Northern Marianas, Puerto Rico and the US Virgin Islands).

If you're enrolled in Medicare Parts A and B, but your dependent(s) on your PEBB account are not Medicare eligible, they may have to enroll in a different plan.

Compare the plans you chose

☐ Only show benefits that are different.

Annual Cost	Kaiser Permanente WA Medicare Advantage	Premiera Blue Cross Plan G	UnitedHealthcare PEBB Balance
	Member pays	Member pays	Member pays
Medical deductible What is a medical deductible?	\$0	Part B deductible: \$226 / person	\$0
Medical out-of-pocket limit What is a medical out-of-pocket limit?	\$2,500 / person	\$226 / person	\$2,000 / person
Prescription drug deductible	None	N / A	\$100 (Tiers 2, 3, and 4)
Prescription drug out-of-pocket limit	None	N / A	\$2,000 / person

Retiree engagement webpage

- How is HCA connecting with retirees?
- How will feedback be used?
- Why are we doing retiree engagement?
- Actions HCA has taken
- FAQs
- Medicare myths

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 > About HCA > Programs & initiatives > Public Employees Benefits Board (PEBB) Program > What we're working on > Retiree engagement. The page title is 'Retiree engagement'. The main text states: 'We want to know what retirees like about the Public Employees Benefits Board (PEBB) Medicare medical plans and what could be better. The insights our members provide will help HCA and the PEB Board shape future policy discussions as well as how we communicate important information about changes.' Below this is a blue box titled 'Prepare for open enrollment' with text about the November 1-30, 2023, enrollment period and links to tips and 2024 changes. A 'On this page' section lists links: 'How is HCA connecting with retirees?', 'How will feedback be used?', 'Why are we doing retiree engagement?', 'Actions HCA has taken', 'FAQs', and 'Medicare myths'. The 'How is HCA connecting with retirees?' section describes listening sessions and forums. The 'How will feedback be used?' section lists three goals: better communication, guiding future benefit designs, and improving service. The 'Why are we doing retiree engagement?' section discusses concerns about rising UMP Classic Medicare premiums and the decision to keep it as a plan option.

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 > About HCA > Programs & initiatives > Public Employees Benefits Board (PEBB) Program > What we're working on > Retiree engagement

Retiree engagement

We want to know what retirees like about the Public Employees Benefits Board (PEBB) Medicare medical plans and what could be better. The insights our members provide will help HCA and the PEB Board shape future policy discussions as well as how we communicate important information about changes.

Prepare for open enrollment

Open enrollment is November 1 through 30, 2023. We've put together some tips to help you prepare. See [what's changing for 2024](#). Many medical plan premiums are increasing significantly for 2024. Read the [important information from the PEBB Program](#) about retiree premiums.

On this page

- [How is HCA connecting with retirees?](#)
- [How will feedback be used?](#)
- [Why are we doing retiree engagement?](#)
- [Actions HCA has taken](#)
- [FAQs](#)
- [Medicare myths](#)

How is HCA connecting with retirees?

HCA hosted retiree listening sessions (19 online and four in-person) and three public forums, inviting retirees to talk about PEBB Medicare plans and the care provided for themselves and their dependents. Retirees enrolled in any of the PEBB Medicare plans are invited. From cost to coverage, your voice can make a difference.

How will feedback be used?

HCA is committed to providing quality customer service to our members. We want to improve how we provide important information about benefits and changes. We will use feedback we receive during these sessions to:

- Ensure our communication materials better meet our members' needs.
- Report to the PEB Board to help guide future benefit designs and proposals.
- Inform HCA and the plans on how we can better serve our members.

Why are we doing retiree engagement?

In 2022, HCA expressed concern to the PEB Board about the rapidly rising UMP Classic Medicare premiums. Based on member feedback, the decision was made to keep UMP Medicare as a plan option. The PEB Board resolved to review this no sooner than 2024, however, the current HCA leadership has committed to taking no action on closing UMP Classic Medicare for the foreseeable future.

Who to Contact

Who to Contact

Health Plans

- How the health plan works
- Network health care providers
- Specific prescription coverage
- Claims
- ID cards

Health Plan Contact Information

- Retiree Enrollment Guide: pages 5-6
- PEBB website: www.hca.wa.gov/pebb-retirees
- Benefits ID card

Get help with Medicare

Medicare

1-800-633-4227

Social Security Administration

Medicare enrollment

1-800-772-1213

Statewide Health Insurance Benefits Advisors (SHIBA)

Office of insurance commissioner

Free, unbiased and
confidential help with
Medicare

1-800-562-6900

PEBB Customer Service

For questions about:

- Eligibility and enrollment
- Changes to your account
- Change your name, address, or phone#
- Enroll or remove dependents Forms
- Eligibility complaints or appeals
- Premium surcharge (non-Medicare)

Go online to
www.hca.wa.gov/pebb-retirees

Secure Messaging
support.hca.wa.gov/hcasupport

Call
1-800-200-1004
Monday- Friday
8 a.m. to 4:30 p.m.

Online 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](#)

support.hca.wa.gov/hcasupport

Key takeaways

- Use the PEBB Retiree website & Retiree Enrollment guide as a resource
- Enroll, defer or submit an SOE No later than 60 days
- PEBB Program must receive elections form even if you plan to defer
- Monthly medical premium to HCA is separate from your monthly Medicare Part B premium to SSA
- Subscribers must have medical to enroll in dental coverage
- Questions:
 - Contact PEBB customer service at 1-800-200-1004, M-F, 8 a.m.4:30 p.m.
 - Send a secure message through HCA Support
 - Walk into the HCA building during business hours

Thank You!

