



# PEBB Retiree Insurance

Public Employees Benefits Board Program  
Outreach & Training  
2022



# Disclaimer

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The information provided in this webinar 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

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- 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

# Public Employees Benefits Board (PEBB)

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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

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PEBB retiree insurance offers:

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

**Vision benefit is included in the medical plans**

# Deadline to Enroll

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

- **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.**

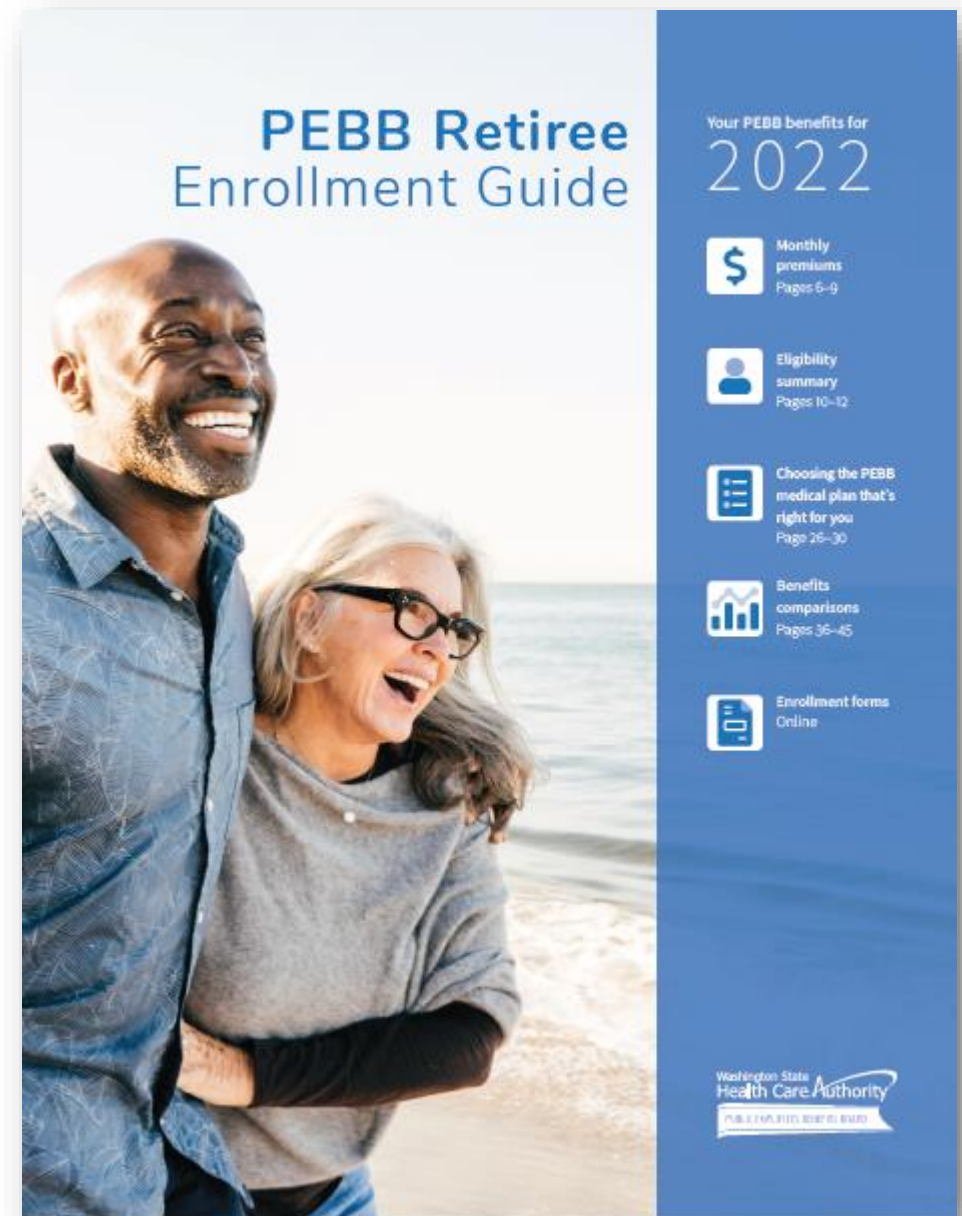
# 2022 PEBB Retiree Enrollment Guide

Call customer service to request a guide be mailed to you

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

Or visit the PEBB Retiree website to access or print the guide and forms

- **[www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb)**



# www.hca.wa.gov/erb



## Contact

- 1-800-200-1004

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 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](#)





# Eligibility

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PEBB Retiree Insurance

WAC 182-12-171

# PEBB Retiree Insurance Eligibility

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## Department of Retirement Systems (DRS) Plans 1 & 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
  - Contact DRS for plan 3
  - Contact your benefits office for higher-ed

Must apply to enroll or defer:

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



# Understanding When PEBB Retiree Insurance Begins

Your resignation date affects the date PEBB Retiree Insurance begins

- “**News**” article posted February 24, 2022 on [www.drs.wa.gov](http://www.drs.wa.gov)
  - Guidance for school employees retiring in July vs September
  - How to decide
    - Cost - current employer-paid benefits vs retiree health insurance coverage
    - Timing - when you want your Cost-of-Living Adjustment (COLA) to start

The screenshot shows the DRS website with a dark teal header. The logo 'DRS WASHINGTON STATE Department of Retirement Systems' is on the left, and a search bar is on the right. Navigation links include 'Plans', 'Life Events', 'About', 'Forms', 'Publications', and 'Employers'. The breadcrumb trail is 'Home | News | When is the best time for teachers to retire?'. The article is categorized under 'Publications' and 'News'. It is dated 'February 24, 2022'. The text explains that teachers often ask about retiring in July or September, and the answer depends on timing, specifically the Cost-of-Living Adjustment (COLA) and the Public Employees Benefits Board (PEBB) retiree health insurance. It provides two examples: one for resigning on June 30 (retiring in July 2021) and one for resigning on August 31 (retiring in September 2021). The article concludes that the pension benefit will start in September for both examples.

**When is the best time for teachers to retire?**

Posted on February 24, 2022

Teachers often ask us whether it's better to retire in July (when they stop working) or in September (when their contract ends).

The simple answer is: It's all about the timing. Choosing July or September will affect two factors:

- 1) When you receive your Cost-of-Living Adjustment (COLA)
- 2) Your Public Employees Benefits Board (PEBB) retiree health insurance

**About COLA**

After your first full year of retirement, your monthly benefit will be adjusted on July 1 every year. This change happens because of the Seattle Consumer Price Index percentage change — a maximum of 3% per year.

**About the PEBB Program**

While you are working, the School Employees Benefits Board (SEBB) Program offers employer-paid health insurance options for teachers and school employees. When you retire, this employer-supported insurance ends.

After retirement, The PEBB Program can provide you with insurance coverage. However, you must qualify and enroll no later than 60 days after your employer-paid COBRA or continuation coverage ends. Under PEBB, you will still be responsible to pay the Health Care Authority (HCA) for your health insurance costs.

The two examples below show how a June 30 versus an Aug. 31 resignation date can affect your retirement and health insurance coverage. You must tell your employer which date you want.

July retirement example:	September retirement example:
You resign from your position on June 30 so you can retire starting in July 2021.	You resign from your position on Aug. 31 so you can retire starting in September 2021.
You'll receive your pension benefit plus your salary for July and August.	Your pension benefit will start in September.



# When PEBB Retiree Insurance Begins

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



# July Retirement Example

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Resignation effective date



**June 1-30**

**June 30**

Employer-paid PEBB/SEBB  
benefits end



Retirement date



PEBB Retiree  
Insurance begins



**Timing is everything.**

# September Retirement Example

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Resignation effective date



**August 1-31**

**August 31**

Employer-paid PEBB/SEBB  
benefits end



Retirement date

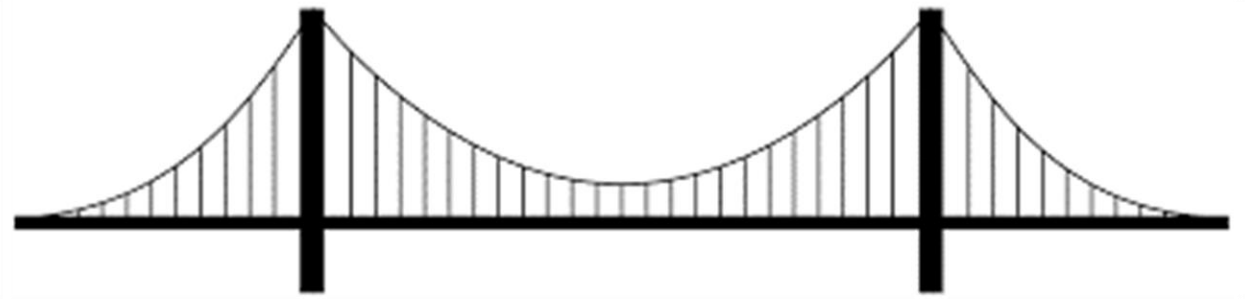


PEBB Retiree  
Insurance begins



**Resignation timing affects health benefits**

# COBRA Bridge



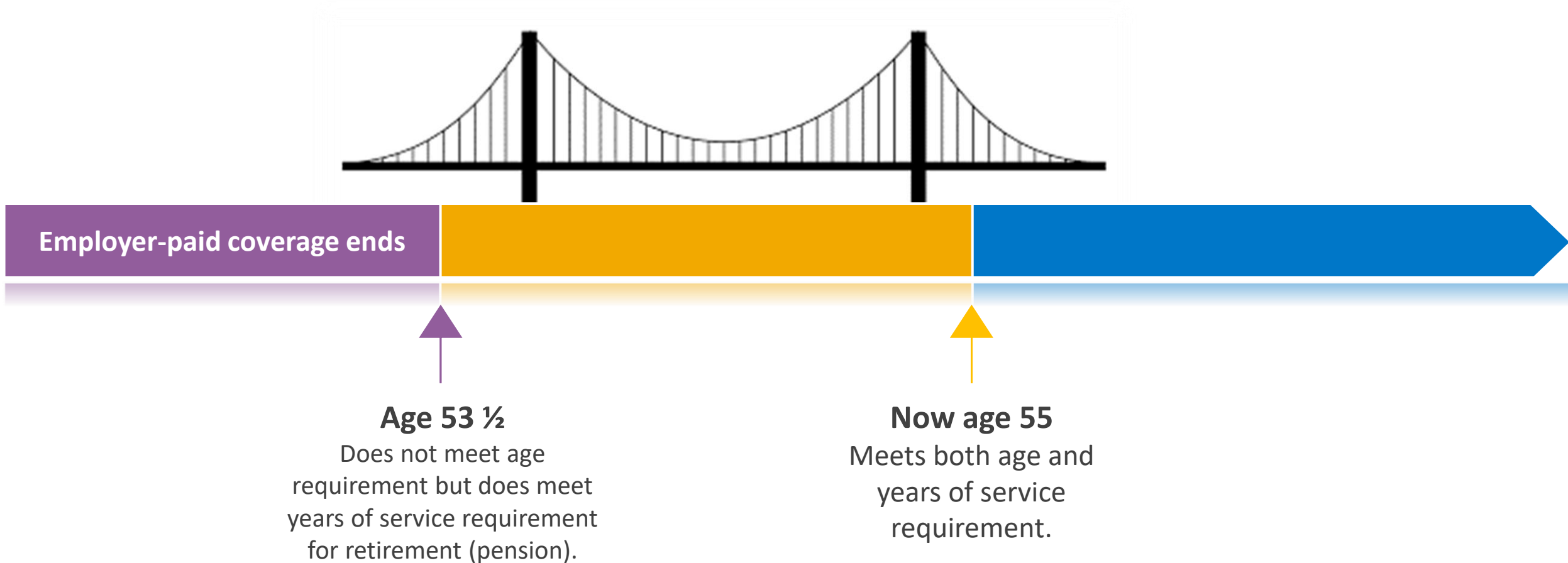
COBRA: An extension of some of your current employer's benefits, paid by the employee, and generally available for up to 18 months

- Employees may use up to **18 months of COBRA** as a bridge to PEBB retiree insurance coverage eligibility if at the time employment ends:

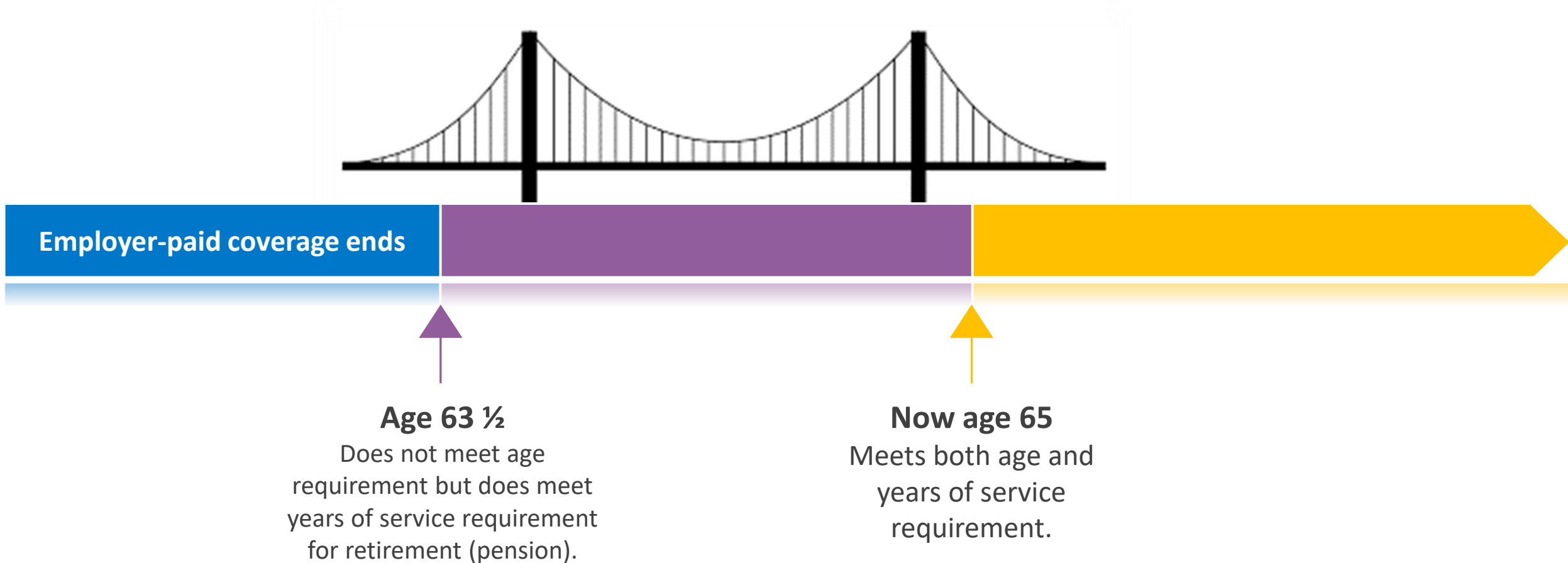
The employee **has met the years of service requirement** of the retirement plan but **has NOT met the age requirement**.



# COBRA Bridge Example: Retire at age 55



# COBRA Bridge Example: Retire at age 65



# Deferring Enrollment

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PEBB Retiree Insurance

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

# Deferring Enrollment

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Deferring means **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, and
- Type of medical coverage you are enrolling in that allows you to defer



# Deferring Enrollment

You may defer to be continuously enrolled in **other qualified medical coverage**

☒ **Defer:** Defer (postpone) my coverage. Except as stated below, this defers coverage for all eligible dependents.

Deferral date: 0 1 - 0 1 - 2 0 2 2

☐ **Enroll after deferring coverage:** 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 is deferred and the start date of a qualifying coverage, and between each qualifying coverage.

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.

- **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)
- **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.*

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

- Washington State  
Health Care Authority

# Dependent Eligibility

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# Eligible Dependents

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



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

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In the event of the death of the retiree, 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

# PEBB Medical Plans

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# Plan Availability

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

- Information on plan availability can be found
  - 2022 Retiree Enrollment Guide (pgs. 31-33)
  - PEBB website: Medical plans available by county page



# Non-Medicare Medical Plans

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Medical Plan Options & Premiums for retirees  
who are not enrolled in Medicare

# PEBB Non-Medicare Plans

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## Managed Care Plans (HMO)

- Kaiser Permanente WA
- Kaiser Permanente NW

\*Kaiser plan availability varies by service area in Washington and surrounding states

## Preferred Provider Plans (PPO)

- Uniform Medical Plan (UMP) administered by Regence BlueShield
  - Offers plans that provide nationwide & worldwide coverage, and
  - Plans whose coverage varies by service area in Washington

# What is Covered?

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All non-Medicare plans cover the same basic health care services.

**Hearing, Vision,  
Prescription Drugs**

**Ambulance,  
Emergency Room,  
Preventative Care**

## **Office Visits**

Primary care, Urgent care,  
Specialist, Chemotherapy &  
Radiation

**Spinal Manipulations**

**Physical,  
Occupational, &  
Speech Therapy**

## **Hospital Services**

Inpatient & Outpatient

# 2022 Non-Medicare Medical Plan Premiums

Medical Plans	Subscriber Only	Subscriber & Spouse	Subscriber & Child(ren)	Subscriber, Spouse, & Child(ren)
Kaiser Permanente NW Classic	\$768.23	\$1,531.47	\$1,340.66	\$2,103.90
Kaiser Permanente NW CDHP	\$643.88	\$1,277.21	\$1,133.46	\$1,708.47
Kaiser Permanente WA Classic	\$813.24	\$1,621.48	\$1,419.42	\$2,227.66
Kaiser Permanente WA CDHP	\$641.39	\$1,272.99	\$1,129.67	\$1,702.94
Kaiser Permanente WA SoundChoice	\$659.19	\$1,313.37	\$1,149.82	\$1,804.01
Kaiser Permanente WA Value	\$721.89	\$1,438.79	\$1,259.56	\$1,976.46



# 2022 Non-Medicare Medical Plan Premiums

Medical Plans	Subscriber Only	Subscriber & Spouse	Subscriber & Child(ren)	Subscriber, Spouse, & Child(ren)
UMP Classic	\$718.68	\$1,432.35	\$1,253.93	\$1,967.61
UMP Select	\$647.73	\$1,290.45	\$1,129.77	\$1,772.50
UMP CDHP	\$638.69	\$1,270.29	\$1,126.97	\$1,700.24
UMP Plus - PSHVN	\$687.13	\$1,369.26	\$1,198.73	\$1,880.86
UMP Plus – UW Medicine ACN	\$687.13	\$1,369.26	\$1,198.73	\$1,880.86

# Consumer Directed Health Plans (CDHP)

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

- The **PEBB Program contributes** to the HSA each month
  - **\$58.34 per month** for an individual subscriber
    - Up to \$700.08 annual
  - **\$116.67 per month** for a subscriber with one or more enrolled dependents
    - Up to \$1,400.04
- **Subscribers may also contribute** to the HSA up to the 2022 IRS annual limit
  - More information available in the 2022 PEBB Retiree Enrollment Guide (pages 26-27)

# CDHP with an HSA and Medicare

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Subscribers and their enrolled dependents **may not be enrolled in both Medicare and a CDHP w/HSA**

- Subscribers who become Medicare eligible while enrolled in a CDHP w/HSA must change their medical plan
  - **Changing medical plans after enrolling in Medicare** will require the out-of-pocket maximum and annual deductible to start over
- If any enrolled dependent enrolls in Medicare, the subscriber may:
  - **Change medical plan, or**
  - **Remove the dependent who is enrolled in Medicare**
    - These dependents will not be eligible to enroll in PEBB Continuation Coverage

# Premium Surcharge Attestations

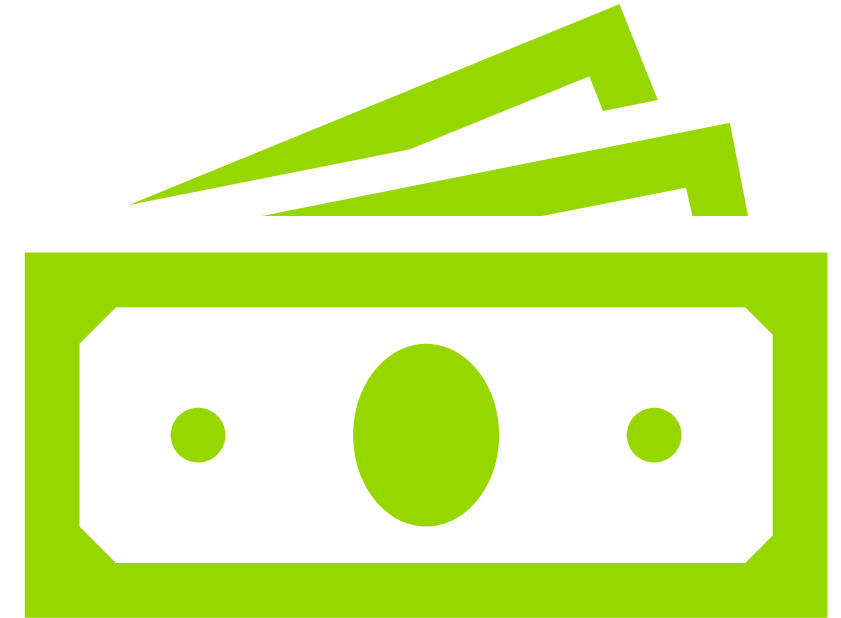
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Non-Medicare subscribers only

# Premium Surcharges

Non-Medicare retiree subscribers may pay a monthly premium surcharge

- Tobacco use premium surcharge: **\$25**
- Spousal or state-registered domestic partner coverage premium surcharge: **\$50**



**Premium surcharges do not apply to  
Medicare retiree subscribers**

# Medicare Medical Plans

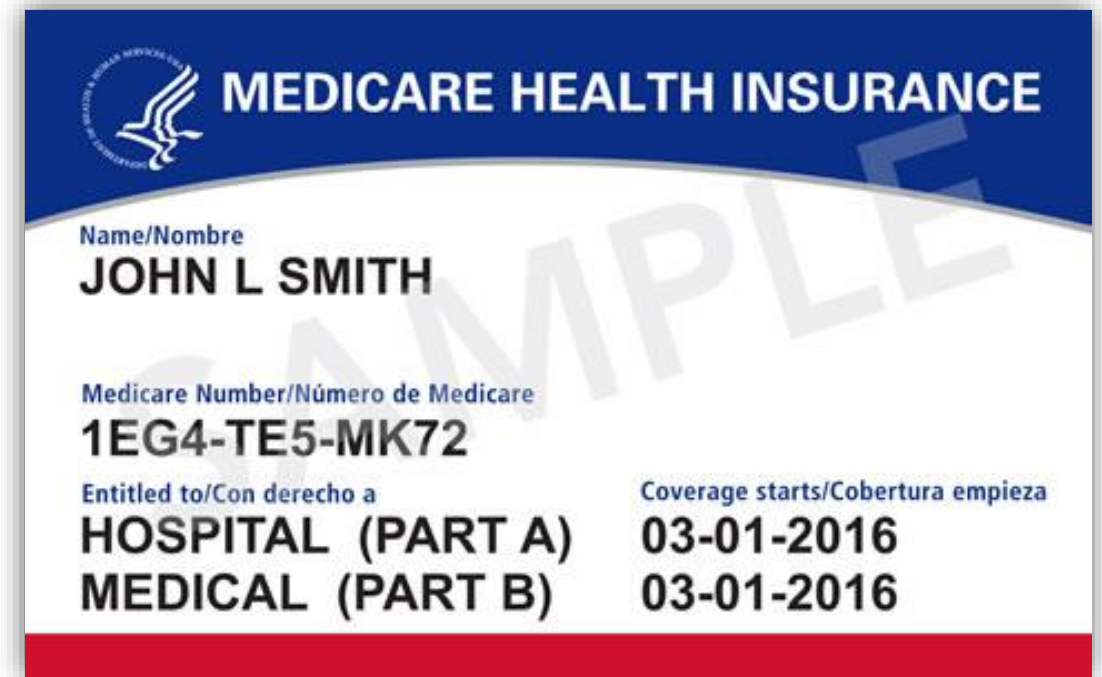
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Medical Plan Options & Premiums for retirees  
who are enrolled in Medicare

# Medicare

## Subscriber and any dependents enrolled in Medicare

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





# PEBB Medicare Plans

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

## 1. Medicare Advantage plans

- Kaiser Permanente NW Senior Advantage
- Kaiser Permanente WA Medicare Advantage
- United Healthcare (UHC) PEBB Complete
- United Healthcare (UHC) PEBB Balance

2023 Standard Medicare Part B monthly premium will be \$164.90 (Down from \$170.10)

# PEBB Medicare Plans cont.

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

## 2. Medicare Coordination of Benefits (COB) plans

- Kaiser Permanente WA Original Medicare
- UMP Classic Medicare

## 3. Premiera Blue Cross Medicare Supplement (Medigap) plans

- Plan G
- Plan F (closed to new enrollees as of January 1, 2020)

# Kaiser Permanente WA & NW United Healthcare Uniform Medical Plan

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Coverages and Premiums

# What is Covered?

**\*All PEBB Medicare plans EXCEPT Premera  
Blue Cross Medicare Supplement Plan G**

All\* medical plans cover the same basic health care services.

**Hearing, Vision,  
Prescription Drugs**

**Ambulance,  
Emergency Room,  
Preventative Care**

## **Office Visits**

Primary care, Urgent care,  
Specialist, Chemotherapy &  
Radiation

**Spinal Manipulations**

**Physical,  
Occupational, &  
Speech Therapy**

## **Hospital Services**

Inpatient & Outpatient

# 2022 Medicare Medical Plan Premiums- KPNW

Medical Plans	Subscriber Only	Subscriber & Spouse		Subscriber & Children		Subscriber, Spouse, & Children		
	1 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible	3 Medicare Eligible
Kaiser NW Senior Advantage	\$172.79	\$936.02	\$340.58	\$745.22	\$340.58	\$1,508.45	\$913.01	\$508.37

(KPNW) Non-Medicare enrolled in Kaiser Permanente NW Classic

# 2022 Medicare Medical Plan Premiums- KPWA

Medical Plans	Subscriber Only	Subscriber & Spouse		Subscriber & Children		Subscriber, Spouse, & Children		
	1 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible	3 Medicare Eligible
Kaiser WA Classic	N/A	\$983.93	N/A	\$781.87	N/A	\$1,590.11	\$952.57	N/A
Kaiser WA Medicare Plan	\$175.69	N/A	\$346.39	N/A				7.08
Kaiser WA SoundChoice	N/A	\$829.88	N/A	\$666.3				/A
Kaiser WA Value	N/A	\$892.58	N/A	\$713.36	N/A	\$1,430.25	\$884.06	N/A

(KPWA) Non-Medicare enrolled in Kaiser Permanente WA Classic, SoundChoice, or Value plan

# 2022 Medicare Medical Plan Premiums-UMP

Medical Plans	Subscriber Only	Subscriber & Spouse		Subscriber & Children		Subscriber, Spouse, & Children		
	1 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible	3 Medicare Eligible
UMP Classic Medicare	\$364.87	\$1,078.55	\$724.74	\$900.13	\$724.74	\$1,613.80	\$1,260.00	\$1,084.61
UHC PEBB Balance	\$125.99	\$839.67	\$246.98	\$661.25	Non-Medicare enrolled in Uniform Medical Plan Classic			
UHC PEBB Complete	\$148.68	\$862.36	\$292.36	\$683.94				



# Premera Blue Cross Medicare Supplement Plan G

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Coverages and Premiums

# What is Covered?

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

**Hospitalization**  
(Part A coinsurance +  
365 additional days)

**Medical Expenses  
(Part B coinsurance)**

Generally, 20% of  
Medicare approved  
expenses

**Skilled Nursing  
Facility Care**

**Hospice Care**

# What is Not Covered?

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

Hearing

Vision

Alternative Care

Acupuncture

Naturopathy

Prescription Drugs

Need to enroll in Part D  
prescription drug plan

# 2022 Medicare Medical Plan Premiums

Medical Plans	Subscriber Only	Subscriber & Spouse			Subscriber & Children	Subscriber, Spouse, & Children		
	1 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible: 1 retired 1 disabled	2 Medicare Eligible	1 Medicare Eligible	1 Medicare Eligible	2 Medicare Eligible: 1 retired, 1 disabled	2 Medicare Eligible
<b>Premera Plan G</b> Age 65+ Eligible by age	\$99.35	\$813.03	\$259.74	\$193.70				
<b>Premera Plan G</b> Under Age 65, Eligible by disability	\$165.39	\$879.07	\$259.74	\$325.79	\$700.65	\$1,414.33	\$795.75	\$861.05

**Non-Medicare enrolled in  
Uniform Medical Plan Classic**

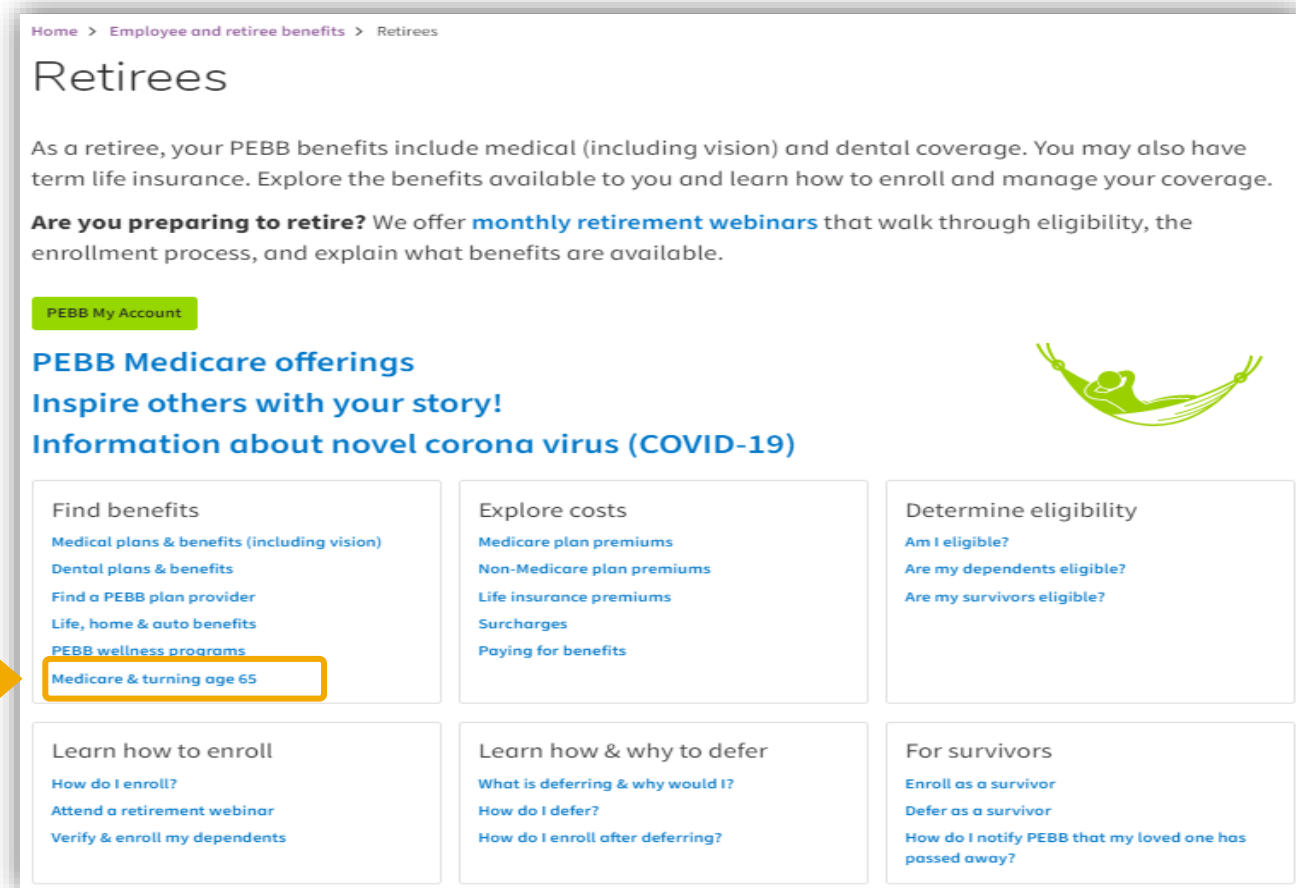
# PEBB Retiree Benefits & Medicare

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# 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)



<b>Find benefits</b> <ul style="list-style-type: none"><li>Medical plans &amp; benefits (including vision)</li><li>Dental plans &amp; benefits</li><li>Find a PEBB plan provider</li><li>Life, home &amp; auto benefits</li><li>PEBB wellness programs</li><li><b>Medicare &amp; turning age 65</b></li></ul>	<b>Explore costs</b> <ul style="list-style-type: none"><li>Medicare plan premiums</li><li>Non-Medicare plan premiums</li><li>Life insurance premiums</li><li>Surcharges</li><li>Paying for benefits</li></ul>	<b>Determine eligibility</b> <ul style="list-style-type: none"><li>Am I eligible?</li><li>Are my dependents eligible?</li><li>Are my survivors eligible?</li></ul>
<b>Learn how to enroll</b> <ul style="list-style-type: none"><li>How do I enroll?</li><li>Attend a retirement webinar</li><li>Verify &amp; enroll my dependents</li></ul>	<b>Learn how &amp; why to defer</b> <ul style="list-style-type: none"><li>What is deferring &amp; why would I?</li><li>How do I defer?</li><li>How do I enroll after deferring?</li></ul>	<b>For survivors</b> <ul style="list-style-type: none"><li>Enroll as a survivor</li><li>Defer as a survivor</li><li>How do I notify PEBB that my loved one has passed away?</li></ul>

# SEBB Employee Benefits & Medicare

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Planning to continue working past age 65?



# SEBB Employee Benefits & Medicare

Find information on how Medicare works with SEBB employee benefits

- **Medicare and SEBB benefits while employed** on SEBB School employee's webpage

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**  
[Medical plans & benefits](#)  
[Dental plans & benefits](#)  
[Vision plans & benefits](#)  
[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?](#)

# Planning to continue working past age 65?

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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 PEBB or SEBB employee coverage ends

- Enroll in Medicare Part B

**Social Security Administration: 1-800-772-1213**

# PEBB Dental Plans

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# PEBB Dental Plans

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## Managed Care Plans

- DeltaCare
- Willamette Dental

## Preferred-Provider (PPO)

- Uniform Dental Plan (UDP)

Retirees who elect dental coverage **must**:

- Enroll in medical coverage
- Enroll **all dependents** in the same dental account
  - You may change your plan each year
- Terminating dental coverage for dependents, also terminates medical coverage.

# PEBB Dental Plans

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## 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
  - UDP: 1-800-537-3406
  - DeltaCare: 1-800-650-1583
  - Willamette: 1-855-433-6825

# 2022 Dental Plan Premiums

Dental Plans	Subscriber Only	Subscriber & Spouse	Subscriber & Children	Subscriber, Spouse & Children
DeltaCare	\$39.53	\$79.06	\$79.06	\$118.59
Uniform Dental Plan	\$48.64	\$97.28	\$97.28	\$145.92
Willamette Dental	\$44.45	\$88.90	\$88.90	\$133.35

# Life Insurance

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Administered by MetLife

# Life Insurance

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## Options for continuing life insurance into retirement

### Portability Provision

An individual term life insurance policy

Contact MetLife to discuss your options **1-866-548-7139**

### Conversion Provision

A whole life insurance policy

Contact MetLife to discuss your options **1-866-548-7139**

### PEBB Retiree Term Life Insurance

To enroll, election form A must be received by the PEBB Program **no later than 60 days** after basic life insurance coverage ends.

**Dependents cannot be enrolled.**



# Enrollment Process & Premium Payment Options

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# Verify Your Retirement Eligibility

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## Department of Retirement Systems (DRS)

- Contact DRS about 6 months before your planned retirement date, or
- Visit the DRS website to request an estimate of your retirement benefit or register for a retirement planning seminar

- [www.drs.wa.gov](http://www.drs.wa.gov)

**Contact DRS: 1-800-547-6657**

- Watch a recorded videos or register for a live seminar or webinar.

- [www.drs.wa.gov/webinars/](http://www.drs.wa.gov/webinars/)

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

- Reach out to your benefits office or retirement plan for more information

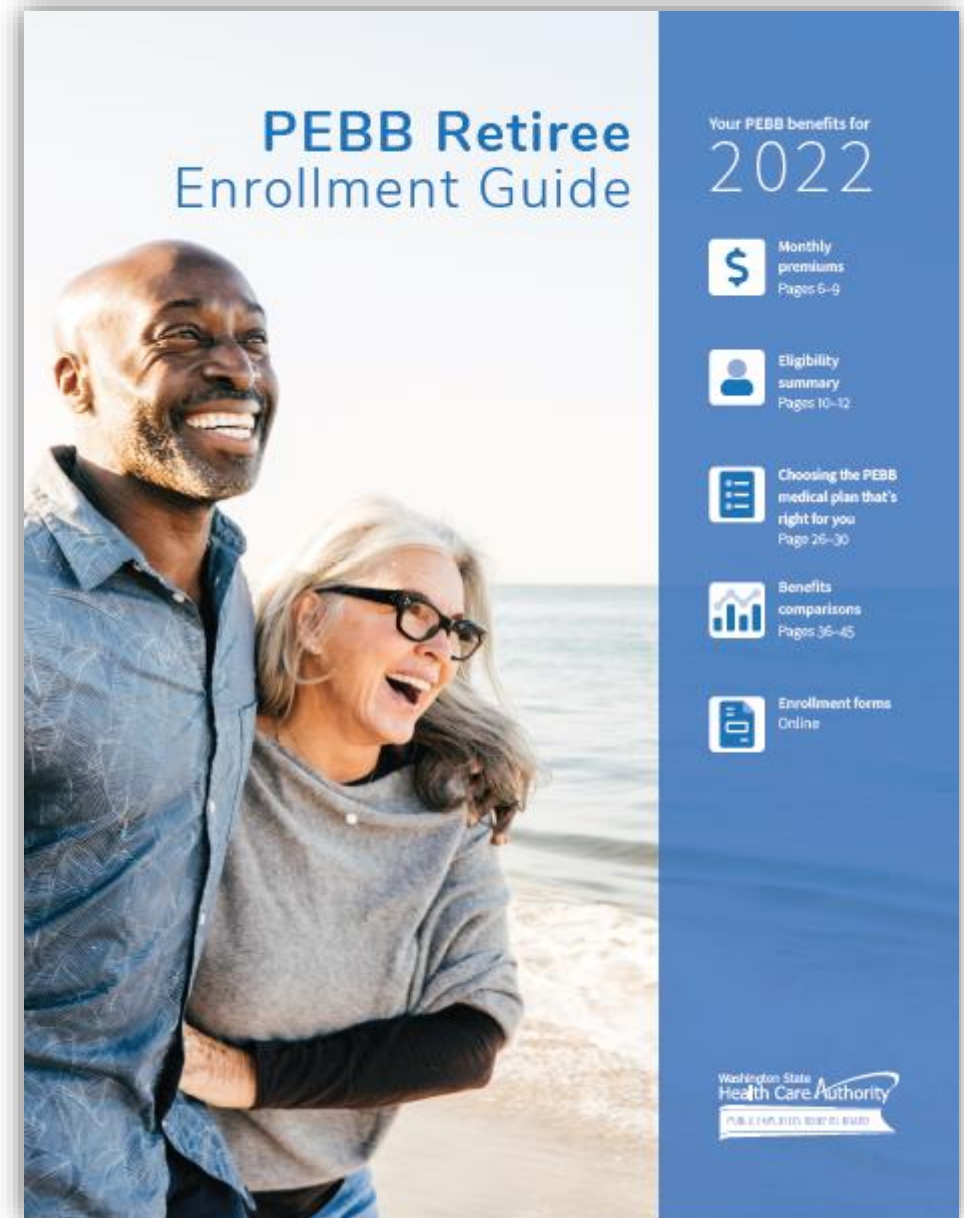
[Retiree Resources page: drs.wa.gov/life/retired/](http://drs.wa.gov/life/retired/)

[drs.wa.gov/life/retire/seminar/](http://drs.wa.gov/life/retire/seminar/)

# 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/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:

- Employer-paid coverage (for example, a state agency or public school)
- COBRA coverage
- Continuation coverage

### Understand the deadlines

The deadlines listed on this page indicate when the PEBB Program **must receive** all required forms and supporting documentation. This is not a postmark date. If we do not receive your materials by the required deadline, you may lose your opportunity to enroll.

(Retiree eligibility and enrollment timelines are extended due to [COVID-19](#) through an [emergency resolution](#).)

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

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

# Medical Benefits Comparison Tool

- ✓ Choose up to three plans
- ✓ Side-by-side comparison of medical benefits and costs
- ✓ Option to “Only show benefits that are different”.

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 \(COVID-19\)](#)

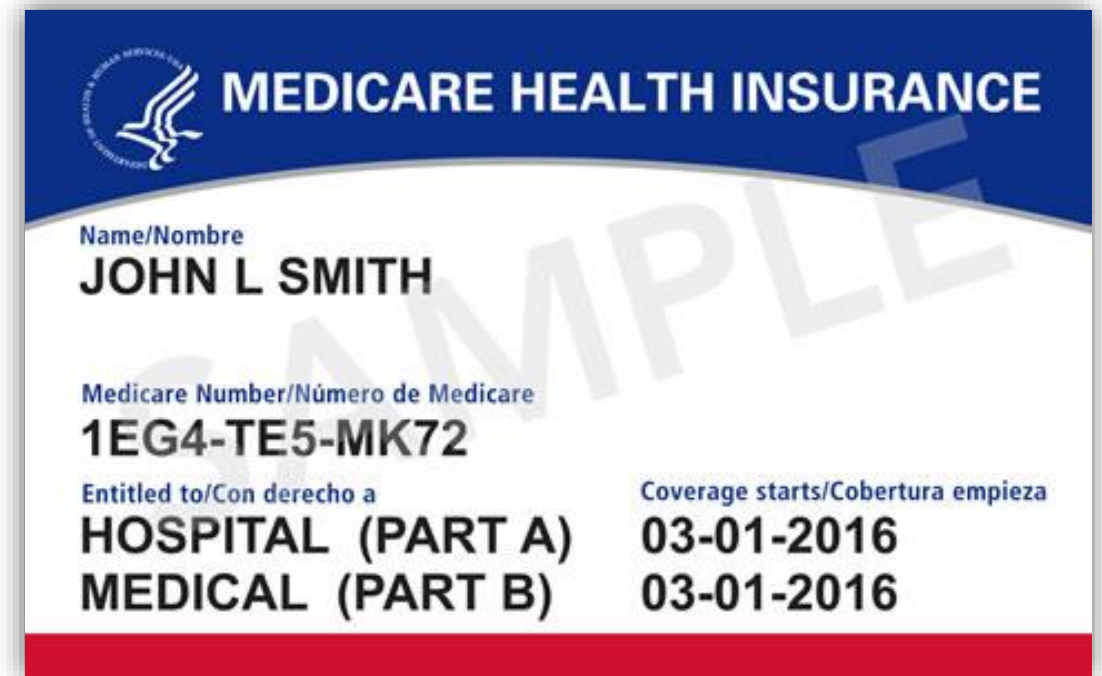


<b>Find benefits</b> <a href="#">Medical plans &amp; benefits (including vision)</a>  <a href="#">Find a PEBB plan provider</a> <a href="#">Life, home &amp; auto benefits</a> <a href="#">PEBB wellness programs</a> <a href="#">Medicare &amp; turning age 65</a>	<b>Explore costs</b> <a href="#">Medicare plan premiums</a> <a href="#">Non-Medicare plan premiums</a> <a href="#">Life insurance premiums</a> <a href="#">Surcharges</a> <a href="#">Paying for benefits</a>	<b>Determine eligibility</b> <a href="#">Am I eligible?</a> <a href="#">Are my dependents eligible?</a> <a href="#">Are my survivors eligible?</a>
<b>Learn how to enroll</b> <a href="#">How do I enroll?</a> <a href="#">Attend a retirement webinar</a> <a href="#">Verify &amp; enroll my dependents</a>	<b>Learn how &amp; why to defer</b> <a href="#">What is deferring &amp; why would I?</a> <a href="#">How do I defer?</a> <a href="#">How do I enroll after deferring?</a>	<b>For survivors</b> <a href="#">Enroll as a survivor</a> <a href="#">Defer as a survivor</a> <a href="#">How do I notify PEBB that my loved one has passed away?</a>

# Medicare

## Subscriber and any dependents enrolled in Medicare

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



# Enrolling in Coverage

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## To enroll in the 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, you may not select a UHC plan until annual open enrollment or a special open enrollment event occurs.

## To enroll in 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 coverage ends.

# Premium Payment & Options

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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 15<sup>th</sup> of each month)

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



# Retirement Timeline Recap

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



Contact DRS **6 months** before retirement date



Contact SSA **60-90 days** before retirement date



PEBB Program must receive forms **no later than 60 days** after your employer-paid, COBRA, or continuation coverage ends



Request PEBB Retiree Enrollment Guide **60 days** before employer-paid coverage ends



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



Forms must be received prior to the coverage effective date if electing UHC PEBB Balance or PEBB Complete



# Making Changes

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# Annual Open Enrollment

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

- Change medical or dental plan
- Add dental coverage
- Enroll or remove dependents
- 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

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At any time throughout the year, **subscribers** may:

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

**Non-Medicare subscribers** may also:

- Change tobacco use premium surcharge attestation
- Start, stop, or change HSA contributions

# Special Open Enrollment Event

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A qualifying event triggers a Special Open Enrollment

- Some examples Include:
  - **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

# Who to Contact

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# Who to Contact

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## Health Plans

- How your health plan works
- What prescriptions are covered
- What health care providers are part of your plan's network
- How claims are processed and ID cards

## Phone numbers for your health plan can be found:

- Retiree Enrollment Guide: pages 3-4
- PEBB website: [www.hca.wa.gov/pebb-retirees](http://www.hca.wa.gov/pebb-retirees)
- Benefits ID card

# Who to Contact cont.

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## 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 and confidential help with Medicare*

**1-800-562-6900**



# PEBB Customer Service

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Go to [www.hca.wa.gov/pebb-retirees](http://www.hca.wa.gov/pebb-retirees) for help with:

- Eligibility and enrollment
- Changes to your account
  - Medicare enrollment, divorce, etc.)
- Changing your name, address, or phone number
- Enrolling or removing dependents
- Finding forms
- Premium surcharge questions
- Eligibility complaints or appeals

**Go online to**  
[www.hca.wa.gov/pebb-retirees](http://www.hca.wa.gov/pebb-retirees)  
**or**  
**Send a secure message**  
<https://support.hca.wa.gov/hcasupport>  
**or**  
**Call 1-800-200-1004**  
Monday-Friday  
8:00 am – 4:30 pm


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

Retired and retiring employees may submit questions through the HCA Support secure messaging system.

- You must set up a secure login and SAW account to use this feature
  - Helps protect your privacy and sensitive health information

Welcome to the Washington State Health Care Authority support portal.


Please select the option below that best describes you.



Public

I am not an employee of Washington State. I am making a request on behalf of myself or someone else.

[Need instructions?](#)



State Government

I am an employee of Washington State. Note: Employees of some state agencies may need to use the Public link. Please see the instructions below for guidance.

[Need instructions?](#)

### Submit your forms

- **Electronically submit:** Send a secure online message to PEBB Customer Service by [registering for an account](#). Sign and date any forms you attach to a secure message. This is a separate account from PEBB My Account.
- **Mail to:**  
Washington State Health Care Authority  
PEBB Program  
PO Box 42684  
Olympia, WA 98504-2684
- **Fax to:** 1-360-725-0771

# Thank You!

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