

WSSRA Presentation: PEBB Non-Medicare Retiree Portfolio Open Enrollment 2026

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Agenda

- ▶ PEBB Retiree Non-Medicare Plans
- ▶ What is a CDHP?
- ▶ PEBB Non-Medicare Premiums
- ▶ Split Accounts
- ▶ Vision and Dental Plans
- ▶ 2027 Medical Plan Changes
- ▶ Open enrollment
- ▶ Q & A

Non-Medicare Retiree Intro

- ▶ All retirees are in PEBB regardless of Medicare eligibility
- ▶ Non-Medicare plan options are the same as those available to *Active* PEBB employees
- ▶ Stand alone vision plans available for non-Medicare eligible members
 - ▶ Optional for retirees (just like dental)
 - ▶ Must enroll in PEBB retiree medical to enroll in Vision

PEBB Retiree Non-Medicare Plans

Kaiser Permanente Northwest

- ▶ Non- Medicare plans available:
 - ▶ KP NW Classic
 - ▶ KP NW CDHP
- ▶ These plans are available in Clark and Cowlitz counties in Washington and select counties in Oregon

Kaiser Permanente Northwest

Annual Cost	Kaiser Permanente NW CDHP	Kaiser Permanente NW Classic
	Member pays	Member pays
Medical deductible What is a medical deductible?	\$1,750 / person \$3,500 / family	\$300 / person \$900 / family
Medical out-of-pocket limit What is a medical out-of-pocket limit?	\$5,100 / person \$10,200 / family	\$2,500 / person \$5,000 / family
Prescription drug deductible	Combined with medical deductible	None
Prescription drug out-of-pocket limit	Combined with medical out-of-pocket limit	Combined with medical out-of-pocket limit

Kaiser Permanente of Washington

- ▶ Non-Medicare Plans available
 - ▶ KP WA Classic
 - ▶ KP WA CDHP
 - ▶ KP WA SoundChoice
 - ▶ KP WA Value
- ▶ KP WA Classic, KP WA CDHP, and KP Value available in these Washington counties:
 - ▶ Benton, Columbia, Franklin, Island, King, Kitsap, Lewis, Mason, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman, and Yakima
- ▶ KP WA SoundChoice available in these Washington counties:
 - ▶ King, Kitsap, Pierce, Snohomish, Spokane, and Thurston

Kaiser Permanente of Washington

Annual Cost	Kaiser Permanente WA CDHP	Kaiser Permanente WA Classic	Kaiser Permanente WA Value	Kaiser Permanente WA SoundChoice
	Member pays	Member pays	Member pays	Member pays
Medical deductible	\$1,750 / person	\$175 / person	\$250 / person	\$125 / person
What is a medical deductible?	\$3,500 / family	\$525 / family	\$750 / family	\$375 / family
Medical out-of-pocket limit				
What is a medical out-of-pocket limit?	\$5,100 / person \$10,200 / family	\$2,000 / person \$4,000 / family	\$3,000 / person \$6,000 / family	\$2,000 / person \$4,000 / family
Prescription drug deductible	Combined with medical deductible	\$100 / person \$300 / family Does not apply to Value or Tier 1 drugs.	\$100 / person \$300 / family Does not apply to Value or Tier 1 drugs.	\$100 / person \$300 / family Does not apply to Value or Tier 1 drugs.
Prescription drug out-of-pocket limit	Combined with medical out-of-pocket limit	\$2,000 / person \$8,000 / family	\$2,000 / person \$8,000 / family	\$2,000 / person \$8,000 / family

Uniform Medical Plans

- ▶ Non-Medicare Uniform Medical plans
 - ▶ UMP Classic
 - ▶ UMP Consumer-Driven Health Plan (CDHP)
 - ▶ UMP Select
- ▶ These plans are available in:
 - ▶ All Washington counties and nationwide

Uniform Medical Plans

Annual Cost	Uniform Medical Plan (UMP) CDHP	Uniform Medical Plan (UMP) Classic	Uniform Medical Plan (UMP) Select
	Member pays	Member pays	Member pays
Medical deductible What is a medical deductible?	\$1,750 / person \$3,500 / family	\$250 / person \$750 / family	\$750 / person \$2,250 / family
Medical out-of-pocket limit What is a medical out-of-pocket limit?	\$4,200 / person \$8,400 / family (Not to exceed \$7,000 per member)	\$2,000 / person \$4,000 / family	\$3,500 / person \$7,000 / family
Prescription drug deductible	Combined with medical deductible	\$100 / person \$300 / family Applies to Tier 2 drugs only	\$250 / person \$750 / family Applies to Tier 2 drugs only
Prescription drug out-of-pocket limit	Combined with medical out-of-pocket limit	\$2,000 / person \$4,000 / family	\$2,000 / person \$4,000 / family

What is a CDHP?

- ▶ A CDHP (Consumer-Directed Health Plan) is a high-deductible health plan (HDHP), with a health savings account (HSA). CDHPs offer lower premiums, a higher medical deductible, and a higher medical out-of-pocket limit than most traditional health plans.
- ▶ Kaiser Permanente NW, Kaiser Permanente WA, and Uniform Medical Plan offer CDHPs.

Health Savings accounts (HSAs)

- ▶ HSAs are only available to members enrolled in a PEBB consumer-directed health plan (CDHP). You can use your HSA to pay for IRS-qualified, out-of-pocket medical expenses.
- ▶ The IRS has annual limits for contributions from all sources into HAS:
 - ▶ For **2027**, the contribution limit for an HSA is \$4,500 (subscriber only), and \$9,000 (subscriber and one or more dependents).
 - ▶ Members ages 55 or older may contribute up to \$1,000 more annually in addition to these limits.

CDHP Eligibility and Medicare

- ▶ To be eligible to enroll in a CDHP, you cannot be enrolled in Medicare Part A or Part B
- ▶ Recommended to stop HAS contributions six months prior to Medicare eligibility
 - ▶ You won't forfeit any unspent funds in your HSA after enrolling in a different plan. You can spend your HSA funds on qualified medical expenses in the future. However, you and the PEBB Program can no longer contribute to your HSA.

2027 Non-Medicare Retiree Premiums

Plan	Monthly Premium
Kaiser Permanente NW Classic	\$1,000.95
Kaiser Permanente NW CDHP	\$905.46
Kaiser Permanente WA Classic	\$1,000.95
Kaiser Permanente WA CDHP	\$905.46
Kaiser Permanente WA SoundChoice	\$1,001.93
Kaiser Permanente WA Value	\$997.94
UMP Classic	\$995.52
UMP CDHP	\$911.75
UMP Select	\$932.72

Why does non-Medicare coverage cost more?

- ▶ As a retiree you no longer have access to the Employer Contribution (which is how the Legislature has funded reductions in premiums for employees)
- ▶ You don't have access to the Medicare Explicit Subsidy, which is also funded by the Legislature
- ▶ As appropriate, tobacco use and spousal surcharges are applied
- ▶ Alternatives
 - ▶ Defer PEBB coverage
 - ▶ Other employer plans available?
 - ▶ Health Benefit Exchange (HBE)
 - ▶ COBRA

Split Accounts

Split Accounts

- ▶ Describes an account where one person is enrolled in Medicare and the other(s) are not
- ▶ Premium rate is a combination of Medicare and non-Medicare coverage
- ▶ Some internal restrictions are in place which determine the corresponding non-Medicare plan available when accounts are split

2027 Split Account Premiums

(excluding Tobacco & Spousal surcharges)

Medicare/Non-Medicare Plan	Premium for Subscriber/Spouse
Kaiser NW Senior Advantage/KP NW Classic	\$1,169.64
Kaiser WA Medicare Advantage/KP WA Classic	\$1,216.39
Kaiser WA Medicare Advantage/KP WA Value	\$1,213.38
Kaiser WA Medicare Advantage/KP WA Sound Choice	\$1,217.37
UMP Classic Medicare/UMP Classic	\$1,385.10
United PEBB Complete/UMP Classic	\$1,331.95
United PEBB Balance/UMP Classic	\$1,268.69

Vision Plans

- ▶ Routine vision coverage is carved out of medical coverage
 - ▶ Davis Vision
 - ▶ EyeMed
 - ▶ MetLife Vision
- ▶ These plans are **not** available for **Medicare retirees**
 - ▶ Routine vision is included in medical plan coverage with exception of Premera Plans F & G
- ▶ Vision coverage for medical conditions (e.g., eye diseases, glaucoma or cataracts) will remain under medical plan coverage

Vision Benefits

- ▶ Hardware benefit will reset in **odd** years
- ▶ Core benefits are the same across all 3 plans
- ▶ Specific plan benefits are available on HCA website (www.hca.wa.gov)

2027 Non-Medicare Retiree Standalone Vision Premiums

- ▶ Davis Vision - \$5.02
- ▶ EyeMed - \$6.57
- ▶ MetLife Vision - \$8.30
- ▶ Medicare plans already *include* vision coverage

2027 Retiree Dental Premiums

- ▶ Applies whether Medicare eligible or not
- ▶ Delta Care (managed care plan) - \$46.48
- ▶ Willamette (managed care plan) - \$59.84
- ▶ Uniform Dental Plan - \$55.01

2027 Medical Plan Changes

Kaiser Permanente NW

- ▶ **Non-emergency medical transportation** by wheelchair and gurney vans will be available at \$0 copay (with prior authorization) to specific locations such as a hospital, skilled nursing facility, or hospital home. Consumer-Directed Health Plan (CDHP) members must first meet the deductible.

Kaiser Permanente WA

- ▶ **Non-emergency medical transportation** by wheelchair and gurney vans will be available at \$0 copay (with prior authorization) to specific locations such as a hospital, skilled nursing facility, or hospital home. CDHP members must first meet the deductible.
- ▶ **Provider network name change for non-Medicare:** Classic, CDHP, and Value plans will use the SoundChoice network. There will be no changes to providers due to the name change. Members will receive a new ID card.
- ▶ **Post-mastectomy bras for non-Medicare members** will no longer be limited to two every six months.
- ▶ **Urine drug screening for non-Medicare members** is subject to member cost-sharing.

Uniform Medical Plan

- ▶ **Centers of Excellence program for non-Medicare members** for total joint replacement and spine surgery ends December 31, 2026.

PEBB Open Enrollment

2026 Open Enrollment

- ▶ PEBB Open Enrollment is **October 26 to November 23**
- ▶ Changes made go into effect 01/01/2027
- ▶ Forms must be **received** by HCA by November 23
- ▶ OE starts on ***last*** Monday in October
- ▶ OE ends on Monday ***before*** Thanksgiving

Making Changes

- ▶ Make changes online with Benefits 24/7
 - ▶ Option available 10/26
- ▶ Make changes by submitting forms via mail or fax
 - ▶ Submit Form A-OE
 - ▶ Additional forms may be needed depending on plan selection
 - ▶ Forms must be received in office by 11/23
- ▶ Don't want to change? No action needed!

Benefits Fairs

- ▶ Details regarding locations and daily schedule can be found on HCA Website and are also included in PEBB Retiree Newsletters
- ▶ Fourteen HCA hosted fairs across the state
- ▶ Four University of Washington hosted fairs around Seattle area
- ▶ Fairs are open to ALL (SEBB, PEBB, retirees)
- ▶ PEBB retiree presentations from HCA, UnitedHealthcare, Premiera Plan G, Regence UMP, Kaiser WA and Kaiser NW
- ▶ Virtual benefits fair has information about plans and is available 24/7

Resources

- ▶ HCA Website – www.hca.wa.gov
 - ▶ Virtual benefits fair
 - ▶ Retiree Open Enrollment page
 - ▶ Premiums

- ▶ PEBB Customer Service 1-800-200-1004
 - ▶ Monday-Friday 8am-4:30pm
 - ▶ Lobby Services 8am-4pm

Questions?

HCAPEBBMedicare@hca.wa.gov

Appendix

- ▶ PEBB Retiree website

- ▶ <https://www.hca.wa.gov/employee-retiree-benefits/retirees>

- ▶ PEBB Retiree Open Enrollment website

- ▶ <https://www.hca.wa.gov/employee-retiree-benefits/retiree-open-enrollment>

- ▶ 2027 PEBB Retiree Monthly Premiums

- ▶ <https://www.hca.wa.gov/assets/pebb/51-0275-retiree-monthly-premiums-2027.pdf>

- ▶ Benefits 24/7 Tool

- ▶ <https://benefits247.hca.wa.gov/auth>