

# Your SEBB benefits preview

## SEBB benefits coming to you soon

Starting in 2020, if you are eligible, you will receive health insurance and other benefits through the School Employees Benefits Board (SEBB) Program. For eligibility information and general FAQs, visit [hca.wa.gov/sebb-employee](http://hca.wa.gov/sebb-employee).

## Enrollment is this fall

The initial enrollment period for SEBB benefits is October 1 through November 15, 2019. Benefit coverage begins January 1, 2020.

## What the SEBB Program will offer

- Medical plans
- Dental plans
- Group vision plans
- Life and accidental death and dismemberment (AD&D) insurance
- Long-term disability (LTD) insurance
- Medical Flexible Spending Arrangement (FSA)
- Dependent Care Assistance Program (DCAP)

HCA will provide more detailed information on plan and benefit offerings, including your monthly premiums, your cost shares, and the availability of plans in your area, before the first SEBB Program open enrollment in fall 2019.

## Medical plans

The SEBB Program will offer several medical plans, all with high-quality care and services. We estimate that 90 percent of the state's providers will be included in the SEBB Program plan networks. If you are eligible for SEBB benefits, your employer will pay a large part of the monthly premium and you will pay the employee share of a monthly premium and cost shares (such as

deductibles and copays) pertaining to your medical plan.

All medical plans will feature:

- Routine preventive care covered 100% within network
- Prescription drug benefits
- Ambulance, emergency care, and hospital care
- Mental health care
- Physical, occupational, and speech therapy
- Chiropractic and massage care

Both managed care and preferred provider plans will be available.

## Managed-care medical plans

Managed-care plans use a network of specific providers. You must see a network provider for your care. We'll offer a variety of managed-care medical plans through commercial carriers. These plans feature a range of premiums and cost shares.

We are currently in negotiations with:

- Kaiser Foundation Health Plan of the Northwest
- Kaiser Foundation Health Plan of Washington

Not all of the managed-care plans will be available in every county. We'll provide details on availability before the first open enrollment period.

## Preferred-provider medical plans

Preferred-provider plans have a network of approved providers. Going outside the network for care is allowed, but generally incurs greater cost shares (such as deductibles and copays).

The plans include:

- **Achieve 2:** Broad coverage with affordable premiums and deductible

- **Achieve 1:** Similar to Achieve 2, with lower premiums and higher cost shares
- **HDHP:** High-deductible health plan with a pretax health savings account (HSA) to pay for IRS-qualified medical expenses
- **UMP Plus:** Features low premiums and deductibles, along with local provider networks providing coordinated care (*Available only in Grays Harbor, King, Kitsap, Pierce, Skagit, Snohomish, and Thurston counties*)

## Dental plans

Your employer will pay the monthly dental premiums for you and any eligible dependents you choose to enroll. You will pay the cost shares.

The SEBB Program offers both managed-care and preferred-provider plans.

### Managed-care dental plans

We will offer managed-care dental plans through Delta Dental of Washington (DeltaCare) and Willamette Dental. Both plans will offer:

- No annual maximum, no deductible, and no copay for general office visits.
- Diagnostic and preventive care (including routine and emergency exams, x-rays, teeth cleaning, fluoride treatment and sealants) covered at 100 percent.

### Preferred-provider dental plan

Our preferred-provider dental plan is Uniform Dental Plan (UDP), administered by Delta Dental of Washington. The plan has statewide coverage.

Some of UDP's features include:

- General office visits covered at 100 percent after the deductible.
- Routine and emergency exams (x-rays, teeth cleaning, fluoride treatment, sealants and periodontal evaluations) covered at 100 percent.
- Porcelain-metal or stainless steel crowns and dental implants covered at 50 percent.

## Vision plans

Your employer will pay the monthly vision premiums for you and any eligible dependents you choose to enroll. You will pay the cost shares. Negotiations are in progress with Davis Vision, EyeMed, and MetLife to offer vision plans. These plans will feature:

- Routine eye exams covered at 100 percent.
- In general, frames covered up to \$150 and then 80% of the balance over \$150, every two years.

## Life and AD&D insurance

You will be enrolled in basic life and accidental death and dismemberment (AD&D) insurance through MetLife, at no cost to you. This includes:

- Basic life insurance with a \$35,000 benefit
- Basic AD&D insurance with a \$5,000 benefit

You can also purchase supplemental life and AD&D insurance for yourself, as well as for your spouse or state-registered domestic partner and dependents.

## Long-term disability insurance

The SEBB Program will offer basic long-term disability insurance (LTD), through The Standard Insurance Company, at no cost to you. This has a maximum monthly benefit of \$400. (The SEB Board expects to revisit this benefit before the first annual open enrollment in 2019.)

You can also purchase supplemental LTD insurance with a maximum monthly benefit of \$10,000.

**The SEB Board may make changes to the benefit plans before the first annual open enrollment in fall 2019.**