

# YOUR ADDITIONAL SEBB BENEFITS PREVIEW

Your first annual open enrollment for benefits through the School Employees Benefits Board (SEBB) Program is coming this fall, for coverage starting January 1, 2020. Here's a preview of your benefits beyond medical, dental, and vision.

## Life and accidental death and dismemberment (AD&D) insurance

- Basic (employer-paid; at no cost to you) life benefit \$35,000
- Basic (employer-paid) AD&D benefit \$5,000
- No evidence of insurability (doctor's exam or survey) required for basic life and AD&D
- Supplemental (employee-paid) life and AD&D for yourself and your family



## Long-term disability insurance (LTD)

- Basic (employer-paid) monthly maximum benefit \$400
- No evidence of insurability required for basic LTD
- Supplemental (employee-paid) monthly maximum benefit \$10,000
- No evidence of insurability (doctor's exam or survey) required for supplemental insurance during first annual enrollment.



## Medical Flexible Spending Arrangement (FSA)

- Set aside pretax money from your paycheck
- Pay out-of-pocket medical expenses for you and your family
- Funds must be spent by March 15 of the following plan year
- The funds will not transfer if you leave the SEBB Program



## Dependent Care Assistance Program (DCAP)

- Set aside pretax money from your paycheck
- Pay qualifying child care and elder care expenses
- Expenses must be incurred before December 31, but you can file claims until March 31 of the following plan year. DCAP funds do not roll over, year to year



## Health savings account (HSA)

- Tax-exempt account
- Pay out-of-pocket medical expenses for you and your tax dependents
- Must be paired with a high-deductible health plan
- Can carry over from year to year
- The funds may transfer if you take a job outside the SEBB Program



OCT

1

NOV

15

First annual open enrollment is Oct. 1 to Nov. 15, 2019. Coverage begins January 1, 2020.



Learn more at

[hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee)