



School Employees Benefits Board (SEBB) Program  
October 2022

Open enrollment is October 31 to November 21

## Changes to SEBB benefits for 2023

All changes are effective January 1, 2023, unless otherwise noted. For 2023 monthly premiums, see page 3. Learn more about the changes listed below and other changes on the *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe).

### Change to all health plans

Limit the amount members will pay to no more than \$35 per month for covered insulin to comply with insulin affordability legislation.



#### Kaiser Permanente Northwest (KPNW) will:

- Increase the maximum out-of-pocket amounts for the NW 1, 2, and 3 plans as follows:
  - NW 1 plan to \$4,500 for a single subscriber and \$9,000 for all other subscribers.
  - NW 2 plan to \$4,000 for a single subscriber and \$8,000 for all other subscribers.
  - NW 3 plan to \$2,500 for a single subscriber and \$5,000 for all other subscribers.
- Transfer certain accumulators, such as deductibles and out-of-pocket limits, for the existing plan year when subscribers and their enrolled dependents change between the SEBB Program and the Public Employees Benefits Board Program during a special open enrollment and stay with KPNW. This does not apply to the consumer-directed health plan.
- Introduce Advanced Care at Home, which will offer members a chance to recover at home rather than in a hospital when clinically appropriate.

#### Kaiser Permanente Washington (KPWA) and Kaiser Permanente Washington Options (KPWA Options) will:

- Transfer certain accumulators, such as deductibles and out-of-pocket limits, for the existing plan year when subscribers and their enrolled dependents change between the SEBB Program and the Public Employees Benefits Board (PEBB) Program during a special open enrollment and stay with KPWA. Accumulator transfers apply to KPWA only. KPWA Options is not available to the PEBB Program.
- Replace the KPWA Options Access Preferred Provider Organization (PPO) plans with the new Summit PPO plans. Island, Lewis, Mason, Skagit, and Whatcom counties will not be included in the Summit PPO plans' service area. (See *Some plans are changing* on page 5.)

*Continued on next page*

## Important dates

### Early October

Annual open enrollment information is available on the *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe). Get the schedule for webinars to help you learn about your options.

The SEBB virtual benefits fair is open 24/7 at [hca.wa.gov/vbf-sebb](https://hca.wa.gov/vbf-sebb).

### October 31

Annual open enrollment begins for coverage in 2023. Use SEBB My Account at [myaccount.hca.wa.gov](https://myaccount.hca.wa.gov) to make changes. Forms are posted at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe).

### November 1 to 10

In-person benefits fairs are scheduled at eight locations around the state. Look for the one nearest you on page 4 and get more details at [hca.wa.gov/sebb-fairs](https://hca.wa.gov/sebb-fairs).

### November 2

Tune in for a Facebook Live Q&A about open enrollment at 4 p.m. at [facebook.com/wahealthcareauthority](https://facebook.com/wahealthcareauthority).

### November 21

Last day to enroll or make changes to your account. Open enrollment closes at 11:59 p.m.

### November 30

Last day for most subscribers to qualify for the SmartHealth \$125 wellness incentive for 2023 (if you're eligible) at [smarthealth.hca.wa.gov](https://smarthealth.hca.wa.gov).

### January 1, 2023

New plan year begins. Open enrollment changes become effective.

- Implement the First Fill program for maintenance drugs only, which allows the first prescription to be filled at any in-network pharmacy. Subsequent refills must be filled via mail order or at a Kaiser Permanente retail pharmacy.
- Introduce Advanced Care at Home, which will offer members a chance to recover at home rather than in a hospital when clinically appropriate.



#### **Premera Blue Cross will:**

- No longer offer the Peak Care Exclusive Provider Organization (EPO) as a plan option.
- Introduce the Premera Health Maintenance Organization (HMO) plan as a new plan option for 2023. (See *Some plans are changing* on page 5.)
- Increase pharmacy cost-shares in the preferred provider organization (PPO) plans:
  - High PPO: generic, preferred, nonpreferred, and specialty pharmacy cost-shares.
  - Standard PPO: generic pharmacy copay. All other cost-shares will stay the same.
- Increase office visit copays for the High PPO and Standard PPO plans to \$25 per nonspecialist office visit and \$50 per specialist office visit.
- Increase the visit limits for acupuncture, chiropractic, and massage to 24 visits each per year with a \$25 copay per visit. Members will no longer need to meet their deductible prior to coverage for these services.



#### **Uniform Medical Plan (UMP) will:**

- Transfer certain accumulators, such as deductibles and out-of-pocket limits, for the existing plan year when subscribers and their enrolled dependents change between the SEBB Program and the Public Employees Benefits Board Program during a special open enrollment and stay with UMP.
- Increase the deductible for the UMP High Deductible plan to \$1,500 for single subscribers and \$3,000 for all other subscribers. This deductible increase is required to maintain compliance with IRS rules, so that a subscriber can make eligible health savings account (HSA) contributions in 2023.
- Provide coverage before meeting the deductible for a specific list of high-value drugs for the UMP High Deductible plan.

- No longer apply out-of-network amounts paid for dialysis services toward the medical out-of-pocket limit. Like other benefits, the plan will pay for dialysis services based on the allowed amount and network status of the provider.
- Provide myStrength, a self-paced, online behavioral health program, in addition to existing behavioral health options.
- Add Costco as a network mail-order pharmacy option in addition to the current option, Postal Prescription Services.

## **DeltaCare®**

#### **DeltaCare will:**

- Increase pediatric coverage to 100 percent for children through age 19, less applicable copays.
- Remove optional treatment fees for elective materials, such as composite fillings for rear teeth.

#### **Rule changes**

All changes to SEBB rules will be available on the HCA website at [hca.wa.gov/sebb-rules](https://hca.wa.gov/sebb-rules) and take effect January 1, 2023. Here are some changes that might affect you:

- If you are called to active duty in the uniformed services and you lose eligibility for the employer contribution toward SEBB benefits, you regain eligibility for the employer contribution toward SEBB benefits the day you return from active duty. Your employer-paid SEBB benefits will begin the first day of the month in which you return from active duty.
- If you are on a leave of absence and maintain eligibility for the employer contribution, you will have your employee-paid long-term disability (LTD) insurance premiums waived for the first 90 days.
- When an employee's dependent has a change in their own employment status that affects the dependent's or another dependent's (such as a dependent child) eligibility for the employer contribution toward the dependent's employer-based group health plan, it creates a special open enrollment.

#### **Other changes**

- The IRS raised the health savings account (HSA) annual maximum contribution to \$3,850 for single subscribers and \$7,750 for families. Members age 55 and above may continue to contribute \$1,000 more in addition to these amounts.
- The annual maximum contribution for Medical and Limited Purpose Flexible Spending Arrangements (FSAs) increased to \$2,850.

# 2023 SEBB medical monthly premiums

These premiums are effective January 1, 2023. You do not pay premiums for dental, vision, basic life, basic accidental death and dismemberment, or employer-paid long-term disability insurance benefits.

Managed-care plans								
	Kaiser Permanente Northwest <sup>1</sup>			Kaiser Permanente Washington				Premiera Blue Cross
	NW 1	NW 2	NW 3	Core 1	Core 2	Core 3	SoundChoice	HMO
Subscriber only	\$31	\$57	\$89	\$38	\$43	\$120	\$74	\$25
Subscriber & spouse <sup>2</sup>	\$62	\$114	\$178	\$76	\$86	\$240	\$148	\$50
Subscriber & children	\$54	\$100	\$156	\$67	\$75	\$210	\$130	\$44
Subscriber, spouse, <sup>2</sup> & children	\$93	\$171	\$267	\$114	\$129	\$360	\$222	\$75

Preferred provider organization (PPO) plans									
	Kaiser Permanente Washington Options			Uniform Medical Plan <sup>3</sup>				Premiera Blue Cross	
	Summit PPO 1	Summit PPO 2	Summit PPO 3	Achieve 1	Achieve 2	High Deductible	UMP Plus <sup>4</sup>	High PPO	Standard PPO
Subscriber only	\$77	\$106	\$142	\$42	\$105	\$28	\$83	\$97	\$49
Subscriber & spouse <sup>2</sup>	\$154	\$212	\$284	\$84	\$210	\$56	\$166	\$194	\$98
Subscriber & children	\$135	\$186	\$249	\$74	\$184	\$49	\$145	\$170	\$86
Subscriber, spouse, <sup>2</sup> & children	\$231	\$318	\$426	\$126	\$315	\$84	\$249	\$291	\$147

## Premium surcharges

Two premium surcharges may apply, in addition to your monthly medical premium. You will be charged for them if the conditions described below apply or if you do not attest to the surcharges.

- A monthly \$25-per-account premium surcharge will apply if you or any dependent (age 13 and older) enrolled in SEBB medical uses tobacco products.
- A monthly \$50 premium surcharge will apply if you enroll a spouse or state-registered domestic partner, and they have chosen not to enroll in

another employer-based group medical plan that is comparable to the Public Employees Benefits Board Program's UMP Classic.

For more guidance on whether these premium surcharges apply to you, see the *SEBB Premium Surcharge Attestation Help Sheet* on the HCA website at [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee) under *Forms & publications*.

<sup>1</sup> Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

<sup>2</sup> Or state-registered domestic partner

<sup>3</sup> Administered by Regence BlueShield and Washington State Rx Services

<sup>4</sup> UMP Plus includes UMP Plus–Puget Sound High Value Network and UMP Plus–UW Medicine Accountable Care Network. The premium is the same for both.

# Meet us at the in-person benefits fairs

During open enrollment, you can learn more about your health plan and other insurance options by attending one of the SEBB Program benefits fairs. All are from 4 to 7 p.m., except Pasco, which is 3 to 6 p.m. Additional retirement overviews are held one hour before the fairs start. Find maps, parking information, mask requirements, and additional details at

[hca.wa.gov/sebb-fairs](https://hca.wa.gov/sebb-fairs). Please check the website for any late changes before you go.

And don't forget the virtual benefits fair is open 24/7 at [hca.wa.gov/vbf-sebb](https://hca.wa.gov/vbf-sebb). If you have had COVID-19 symptoms or a positive COVID test within the past five days, please help keep others healthy by attending the virtual benefits fairs instead of the in-person ones.

City	Location	Date
Bellevue	<b>Bellevue College</b> , Main Campus, Building C	November 10
Bellingham	<b>Western Washington University</b> , Viking Union Building 565	November 9
Olympia	<b>Lacey Community Center</b>	November 8
Pasco	<b>Columbia Basin College</b> , H Building	November 2
Spokane	<b>Spokane Community College</b> , Lair Student Center	November 1
Vancouver	<b>Clark College</b> , Main Campus, Penguin Union Building	November 7
Wenatchee	<b>Wenatchee Valley College</b> , Mish ee Twie Building	November 4
Yakima	<b>Yakima Convention Center</b>	November 3

## Let's stay in touch!



Would you like to stay informed of SEB Board meetings and policy decisions? Join our email list.

Visit [hca.wa.gov/seb-board-meetings](https://hca.wa.gov/seb-board-meetings).

In the *Want to receive meeting notices?* box, click *Sign up to receive emails*.

Submit your email address. If you are signed up for other emails, you can also change or remove them under *Preferences*.



Would you like to receive *Intercom* and other general updates in your inbox? Sign up for email delivery.

Visit SEBB My Account at [myaccount.hca.wa.gov](https://myaccount.hca.wa.gov).

Go to *Profile* and open *Contact information* to add your email address.

Then go to *Coverage Summary* and check the box for receiving email notifications.



Is your mailing address up to date?

Certain sensitive and personal account information, including eligibility decisions or payment deadlines, can't be emailed.

Contact your payroll or benefits office to update your address and phone number. You can't update your mailing address in SEBB My Account.





# How to make changes during open enrollment

You can make the changes listed below during the SEBB Program's annual open enrollment, October 31 through November 21. Changes are effective January 1, 2023.

If you do not want to change health plans and they are still available in your county for next year, you do not have to take action to remain enrolled in the same plan (see *Some plans are changing*, below).

**Changes made in SEBB My Account must be completed before midnight on November 21.** Visit [myaccount.hca.wa.gov](https://myaccount.hca.wa.gov).

If you haven't used SEBB My Account recently (or are setting up a new account), you'll notice the enhanced security features. You'll be prompted to complete the steps to set up multifactor authentication the first time you log in.

If you can't use SEBB My Account, contact your payroll or benefits office to request the *School Employee Change* form, starting October 31. **Your payroll or benefits office must receive your forms and other required documents by November 21.**

## Change your medical, dental, or vision plan

Log in to SEBB My Account or submit the *School Employee Change* form.

## Add a dependent

Log in to SEBB My Account or submit the *School Employee Change* form. You must provide proof of your dependent's eligibility. A list of documents to prove eligibility is available on HCA's website at [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee) under *Verify & enroll my dependents*.

## Remove a dependent

Log in to SEBB My Account or submit the *School Employee Change* form.

## Waive medical, dental, or vision coverage

Log in to SEBB My Account or submit the *School Employee Change* form. You must have other employer-based group medical coverage, a TRICARE plan, or Medicare to waive medical coverage.

You can only waive SEBB dental or vision coverage if you enroll in Public Employees Benefits Board medical and dental coverage. Learn more on the HCA website at [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee) under *Waive my medical coverage*.

## Enroll in medical coverage if you previously waived

Log in to SEBB My Account or submit the *School Employee Enrollment* form.

## Enroll in an FSA or DCAP

Enroll in a flexible spending arrangement (FSA) or the Dependent Care Assistance Program (DCAP) on the Navia Benefit Solutions website at [sebb.naviabenefits.com](https://sebb.naviabenefits.com) or submit the *Navia Open Enrollment* form to Navia. You must enroll in these benefits every year if you want to participate. See *FSA and DCAP reminders* page 8.

## Reattest to the spouse or state-registered domestic partner coverage premium surcharge

The SEBB Program will mail you a letter if you must reattest for 2023. You can also check whether you need to reattest in SEBB My Account, starting October 31.

Reattest in SEBB My Account or submit the *SEBB Premium Surcharge Attestation Change Form*.

## Questions?

Visit our *Open enrollment* webpage at [hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe) or contact your payroll or benefits office.

# Some plans are changing

The plan you are currently enrolled in may not be available for 2023. You may need to enroll in a new plan.

**The Kaiser Permanente Washington Options (KPWA Options) Access PPO 1, 2, and 3 plans are closing.** If you are currently enrolled in one of these, you will need to enroll in a new plan. If you do not enroll in a new plan during open enrollment, the SEBB Program will automatically enroll you in:

- The new KPWA Options Summit PPO 1, 2, or 3 if you live or work in a county where one of these plans is offered.
- UMP Achieve 1 if you do not live or work in a county where KPWA Options Summit PPO 1, 2, or 3 is offered.

**The Premiera Peak Care Exclusive Provider Organization (EPO) plan is closing.** If you are currently enrolled in it, you will need to enroll in a new plan. If you do not enroll in a new plan during open enrollment, the SEBB Program will automatically enroll you in the new Premiera Health Maintenance Organization (HMO) plan.



## Who to contact for help

**Contact your plan carrier** if you have questions about the topics below. For phone numbers and web addresses, visit [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee) and select *Get help* and *Contact the plans*.

- Benefits
- ID cards
- Claims
- Checking if your provider is in their network
- Choosing a provider
- Making sure your prescriptions are covered

**Contact your employer's payroll or benefits office** for questions about:

- Eligibility and enrollment
- Premium surcharges
- Changing your name, address, or phone number
- Finding forms
- Adding or removing dependents
- Payroll deductions
- Eligibility and enrollment for life and long-term disability insurance

## New website alert! See what's changed

HCA's website recently got a new look. The site was reorganized, based on data and testing provided by users like you. Visit our refreshed website at [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee).

### What you can expect

**Navigation.** You'll find information that's right for you through a large expandable menu. Look under *Employee and retiree benefits* and select *School employees*.

**Simplified content.** We know your benefits are important to you, and we value your time. We revised the webpages to make it easier to scan for relevant information.

**Colorways.** To help you know you're in the right section of the website, we added color to identify member types. School employees are dark blue.



## Try these online tools and resources

### Drop by the virtual benefits fair

It's a great way to learn about your benefits anytime, day or night, without leaving your home. You'll find links to videos and plan comparisons to help you choose the right benefits for you and your family.

### Attend webinars

Register and attend live and recorded webinars hosted by our medical and dental plan carriers.

### Change your coverage easily using SEBB My Account

During open enrollment, make changes and attest to the spouse or state-registered domestic partner (SRDP) coverage premium surcharge using SEBB My Account.

### Visit the Open enrollment webpage

- Find your premiums.
- Compare medical, dental, and vision plan benefits and premiums.
- Change your plans and attest to the spouse or SRDP premium surcharge using SEBB My Account.
- Register for a webinar.
- Read the Summary of Benefits and Coverage (SBC) for details about medical plan benefits.

### Quick links

**Open enrollment:**  
[hca.wa.gov/sebb-oe](https://hca.wa.gov/sebb-oe)

**Virtual benefits fair:**  
[hca.wa.gov/vbf-sebb](https://hca.wa.gov/vbf-sebb)

**SEBB My Account:**  
[myaccount.hca.wa.gov](https://myaccount.hca.wa.gov)

**Employee and retiree benefits:**  
[hca.wa.gov/erb](https://hca.wa.gov/erb)



# Share Your Story Spotlight

We asked our community of members — school and public employees, retirees, and continuation coverage members — to share some of the ways their benefits have impacted their lives. Thank you to those who have shared their stories! We received a great response, and we hope you enjoy the story we featured. Would you like to share your story and inspire others? Visit [hca.wa.gov/share-your-story](https://hca.wa.gov/share-your-story) to get started.

## David and Gina, Issaquah, WA

“Having health coverage is so important. When my husband turned 50, as a ‘present’ for him I set up his first colonoscopy! Little did we know how much this would impact our lives. We were both in shock as we learned that he had stage three colon cancer.

“The thoughts and concerns that run through your mind range from critical to ridiculous — What if he dies? How can we pay for this? What are the next steps? Are we going to lose everything? The questions were endless. We took a big breath and answered them one at a time, one day at a time, one treatment at a time, one surgery at a time.

“One of the things that gave us a big sigh of relief was the call from the hospital that shared after we paid the deductible, everything else would be covered. We were no longer in fear of not being able

to pay our bills if he missed too much work.

“We are now one and a half years into trying to get him healthy. We have done chemo, radiation and four surgeries. We know that there are still more surgeries ahead and lots of testing to keep him healthy, but we celebrate that for now he

is cancer-free and on the road to recovery!

“Having good medical coverage isn’t just a need, it is peace of mind, financial security and being able to get the care you need even before you know you need it!”



## Don't confuse these dental plans 🦷

The SEBB Program offers two dental plans that are easily confused. Sometimes members intend to enroll in one plan but accidentally enroll in the other. During open enrollment, be careful to choose the one you want.

**DeltaCare (Group 09601) is a managed-care plan with a narrow network.** You must choose a primary care dentist within their network or you will be assigned a primary care dentist. Your primary care dentist must give you a referral to see a specialist. This plan will not pay claims if you see a provider outside of their network.

**Uniform Dental Plan (UDP)(Group 09600) is a preferred-provider plan.** You may choose and change any dental provider at any time, but you will usually have lower out-of-pocket costs if you see in-network providers.

Compare your dental plan options on HCA's website at [hca.wa.gov/sebb-employee-dental](https://hca.wa.gov/sebb-employee-dental). Before you enroll in a dental plan, check with the plan (DeltaCare or UDP, not the provider) to see if your provider is in the plan's network and confirm the group number. You can call the dental plan's customer service or use the plan's online directory.



# Your FSA funds may carry over to 2023

If you are enrolled in a Medical Flexible Spending Arrangement (FSA) or a Limited Purpose FSA for 2022, unused funds up to \$570 may carry over to 2023. If you don't enroll in an FSA for 2023, any amount over \$570 or under \$120 will be forfeited to the Health Care Authority after December 31, 2022.

To carry over your unused funds up to \$570, you must either enroll in the Medical FSA or Limited Purpose FSA for 2023 or have at least \$120 left in your 2022 balance.

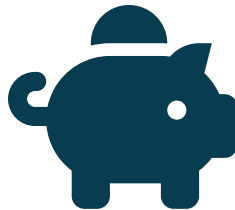
## FSA and DCAP reminders

You must enroll in the Medical FSA, Limited Purpose FSA, or Dependent Care Assistance Program (DCAP) for each year you want to participate. Enroll in these benefits during annual open enrollment, October 31 through

November 21, on Navia's website at [sebb.naviabenefits.com](https://sebb.naviabenefits.com).

For the Medical FSA and Limited Purpose FSA, you choose how much to contribute each year — between \$120 and \$2,850 for 2023.

Please note that you cannot enroll in both a Medical FSA and Uniform Medical Plan (UMP) High Deductible with a health savings account (HSA) in the same year, but you can enroll in a Limited Purpose FSA and in UMP High Deductible. You cannot enroll in both the Medical FSA and the Limited Purpose FSA in the same year. The Limited Purpose FSA is for eligible dental and vision expenses only.



## Deadlines for claims

### Medical/Limited Purpose FSA

expenses must be incurred by December 31, 2022. You must submit all claims to Navia Benefit Solutions for reimbursement by March 31, 2023.

### DCAP enrollees

have until December 31, 2022 to incur expenses and submit claims against their 2021 or 2022 DCAP funds. (This extra 12 months for 2021 enrollees is a one-time leniency because of the COVID-19 pandemic.)

## Questions?

Visit [sebb.naviabenefits.com](https://sebb.naviabenefits.com) or call 1-800-669-3539 between 5 a.m. and 5 p.m., Monday through Friday.

# Two times you can change your coverage

Once you are enrolled in the SEBB Program, you can change your coverage:

## During annual open enrollment

The annual open enrollment happens every fall. This year open enrollment starts October 31 and continues through November 21. Open enrollment provides an opportunity for you to change your medical, dental, and vision plans, and to add or remove dependents (see *How to make changes during open enrollment* on page 5). Those changes are effective on January 1 of the following year.

## During a special open enrollment

A special open enrollment happens when you have a life event, such as getting married or having a baby. Depending on the event, certain changes are allowed outside of open enrollment. The Internal Revenue Service has rules about what events qualify and what changes you can make. To find out more, visit [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee) and select *Change my coverage*.



# Your medical plan can help you kick tobacco

You've heard all the reasons tobacco is bad for you, but we know quitting is difficult. Your medical plan can help you live tobacco free and save \$25 a month by not having to pay the tobacco use premium surcharge.

You and your enrolled dependents 18 and older can sign up for a tobacco cessation program through your medical plan. Visit our *Living tobacco free* webpage at [hca.wa.gov/tobacco-free-sebb](https://hca.wa.gov/tobacco-free-sebb) for how to get started.

For enrolled dependents 17 and under, contact your medical plan for programs they offer. Additional resources are available at [teen.smokefree.gov](https://teen.smokefree.gov).

## Summary of Benefits and Coverage available to you

### Required federal notice

The Affordable Care Act requires the SEBB Program and its medical plans to provide a Summary of Benefits and Coverage (SBC). These documents help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC for your current SEBB medical plan, go to the *Medical plans and benefits* webpage at [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee) (or the plan's website) to view or print it. Or, call your plan to ask for a paper copy at no charge. Your plan can also provide copies translated into other languages.

For other SEBB medical plans, call the SEBB Program at 1-800-200-1004 (TRS: 711).



## Annual notice of creditable prescription drug coverage

### Required federal notice

You will receive this notice each year in this newsletter, and you will also receive this notice if your SEBB coverage changes. You may request a copy of this notice at any time by calling the SEBB Program at 1-800-200-1004 (TRS: 711).

If you or a family member is (or will soon be) enrolled in Medicare, you may hear about your opportunity to enroll in Medicare Part D for prescription drug coverage.

All SEBB medical plans provide creditable prescription drug coverage, so you do not have to enroll in Medicare Part D. The prescription drug coverage offered by these SEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

When you enroll in Medicare, you can keep your SEBB medical plan and not pay a penalty if you enroll in your Part D plan later.

If you enroll in a Medicare Part D plan, your SEBB medical plan may not coordinate prescription drug benefits with your Part D plan.

### If you lose or terminate your current SEBB medical plan

To avoid paying a Medicare Part D plan late-enrollment penalty, you should enroll in a Medicare Part D plan within 63 days after your SEBB medical plan ends. If you enroll after the 63-day deadline, your Part D plan's monthly premium may increase, depending on how long you didn't have creditable prescription drug coverage.

### For questions about Medicare Part D

Visit the Centers for Medicare & Medicaid Services website at [medicare.gov](https://www.medicare.gov) or call 1-800-633-4227.

PO Box 42720  
Olympia, WA 98504-2720



**This is your only 2023 open enrollment notice**  
The information you need is inside.