

Preparing for Retirement

PEBB Health Insurance Options Checklist

When leaving employment and your employer coverage is ending

As an employee of a state agency, higher education institution, participating political subdivision, or a public K-12 School District - Educational Service District (ESD) – Charter School, you may be eligible for Public Employees Benefits Board (PEBB) *retiree insurance*. When the insurance you have with your employer (including *COBRA* or *Continuation of Coverage**) ends, you will have decisions to make about ongoing health insurance coverage.

PEBB provides a quality, comprehensive retiree insurance package. Your employer contributes to a fund that supports the premiums for PEBB retiree insurance. PEBB coverage may be a smart choice for you.

If you plan to either **enroll** or **defer** in PEBB retiree insurance, you must notify PEBB **no later than 60 days** after your employer insurance ends. Please review these materials to familiarize yourself with procedures to enroll now or defer (*protect*) this benefit for future enrollment.

If you currently have PEBB health insurance through your employer, you will receive information about **COBRA/Continuation Coverage from PEBB in the mail, and you can call 800-200-1004 with questions. If your employer group health insurance is **not** through PEBB, contact your employer's HR/Benefits/Payroll office for information on COBRA/Continuation Coverage.*

Call PEBB at 1-800-200-1004 or go online at: www.hca.wa.gov/pebb

- Request/View/Print a *Retiree Enrollment Guide*, which includes forms
- Get answers to your questions about PEBB retiree insurance.

Certain eligibility requirements and procedures must be met to **enroll** in or **defer** PEBB retiree insurance:

1. **Retirement eligibility requirements:** When your employer-paid coverage, CORBA coverage or continuation of coverage ends, you must meet the following criteria:
 - a. Department of Retirement Systems (DRS) **Plan 1 and 2** members:
 - Must meet the eligibility criteria of your retirement plan
 - Must immediately begin to receive a monthly retirement plan payment,
 - Unless DRS offers and you accept a lump sum actuarially equivalent payment, as allowed by the plan.
 - b. DRS **Plan 3** members:
 - Must meet the eligibility criteria of your retirement plan
 - You are **not** required to receive a retirement plan or lump sum payment
 - Must be at least age 55 and with at least 10 years of service in Plan 3, or
 - Be at least age 65 and with at least 5 years of service
 - c. Members of a Washington State Higher Education Retirement Plan (**HERP**) must:
 - Immediately begin to receive a monthly retirement plan payment, or
 - Meet your HERP plan's retirement eligibility criteria, or
 - Be at least age 55 with ten years of state service.

Retirement eligibility requirements continued...

- d. If your employer **does not** participate in a Washington State-sponsored retirement system:
 - You must meet the same age and years of service requirement as if you had been a member of the DRS Public Employee's Retirement System (PERS) Plan 1 or Plan 2.
 - You are not required to receive a monthly retirement plan payment.
2. **Procedural requirements:** PEBB must **receive** the *Retiree Coverage Election/Change Form A*, indicating you are **enrolling** in or **deferring** coverage:
 - **No later than 60 days** after your employer-paid coverage, COBRA coverage, or continuation of coverage ends
 - If retiring due to an approved **disability** retirement, you must meet PEBB eligibility and procedural requirements per [WAC 182-12-171](#) or [182-12-211](#). PEBB must receive **Form A**, and any other applicable forms, **no later than 60 days** after employer-paid coverage ends or the date of the DRS determination/approval letter.

If the PEBB Program **does not receive** the *Retiree Coverage Election/Change Form A* within your 60-day window you lose all rights to enroll in or defer PEBB retiree insurance, unless you regain eligibility in the future. To regain eligibility, you would have to return to work in a PEBB benefits-eligible position.

A. Enrolling in PEBB retiree insurance

1. If you are **enrolling** in PEBB retiree insurance when your employer-paid coverage, COBRA coverage or continuation of coverage ends:
 - a. **6 months** prior to retirement verify your retirement eligibility:
 - DRS Plan 1, 2 or 3 members, contact DRS (1-800-547-6657) or visit www.drs.wa.gov
 - Plan 1 and 2 members must immediately begin receiving their retirement plan payment when their employer coverage ends.
 - Contact your employer if you are a member of a HERP or non-Washington State-sponsored retirement system.
 - b. **3-6 months** prior to enrolling in PEBB retiree insurance:
 - Request a *Retiree Enrollment Guide* from PEBB.
 - Contact Social Security Administration (SSA) to:
 - If entitled, enroll in Medicare Parts A and B (*unless already enrolled*)
*Entitlement to Medicare typically begins at age 65
 - Ensure that any family members you wish to cover (*who are entitled to Medicare*) are enrolled in Medicare Parts A and B
 - Make certain you understand the Initial Enrollment Period (IEP) and Special Enrollment Period (SEP) for Medicare and how these timelines effect the start date of Medicare.
 - c. **30-60 days** prior to your employer paid coverage, COBRA coverage or continuation of coverage ending:
 - Submit the following to PEBB:
 - Your *Retiree Coverage Election/Change Form A* and any other applicable forms/documents
 - PEBB must receive the form no later than 60 days after your employer coverage ended
 - Payment for your first month's health coverage premium (and any applicable surcharges)
 - Unless using pension deduction

30-60 days prior to employer paid coverage ending continued....

- If entitled to Medicare Parts A and B:
 - Submit a copy of your Medicare ID card showing enrollment in Parts A and B
 - If enrolling family members who are entitled to Medicare, also submit a copy of their Medicare ID card(s) showing enrollment in Medicare A and B
 - If enrolling in the Medicare Supplement Plan F:
 - Group Medicare Supplement Enrollment Application: **Form B**
 - If enrolling in a Medicare Advantage Plan:
 - Medicare Advantage Plan Election **Form C**

B. Deferring enrollment in PEBB retiree insurance

1. If you are eligible for PEBB retiree insurance and wish to **defer** enrollment:

a. You must be continuously enrolled in:

- Other employer-based group medical insurance as an employee or the dependent of an employee; or
- Medicare Parts A and B and a Medicaid program that provides credible coverage (*your dependents may continue their PEBB health plan enrollment if they meet PEBB eligibility criteria and are not eligible for creditable coverage under a Medicaid program*); or
- Medical insurance as a retiree or the dependent of a retiree enrolled in a federal retiree plan* (e.g., Tricare); or
- Exchange coverage, if not eligible for Medicare Parts A and/or B*

*Those who defer for Federal retiree or exchange coverage have a one-time opportunity to enroll in PEBB coverage.

b. **30-60 days** prior to separating employment

- Request a *Retiree Enrollment Guide* from PEBB.
- Make 2 copies of your completed *Retiree Coverage Election/Change Form (A)*,
- Submit one copy to PEBB, and keep a copy for your files.
- The form must be **received** by PEBB **no later than 60 days** after your employer-paid coverage, COBRA coverage or continuation of coverage ends.

C. Enrolling in PEBB retiree insurance after having deferred coverage

1. If you are **enrolling** in PEBB retiree insurance after having had continuous insurance enrollment in qualifying coverage as required (see section B):

a. **3 months** prior to enrolling in PEBB retiree insurance:

- Request a *Retiree Enrollment Guide* from PEBB.
- Contact Social Security Administration (SSA) to:
 - If entitled, enroll in Medicare Parts A and B (*unless already enrolled*)

*Entitlement to Medicare typically begins at age 65

- Ensure that any family members you wish to cover (*who are entitled to Medicare*) are enrolled in Medicare Parts A and B

3 months prior to enrolling in PEBB retiree insurance continued...

- Make certain you understand the Initial Enrollment Period (IEP) and Special Enrollment Period (SEP) for Medicare and how these timelines effect the start date of Medicare.
- b. **30-60 days** prior to your qualifying coverage ending:
 - Submit the following to PEBB:
 - Your *Retiree Coverage Election/Change Form A* and any other applicable forms/documents
 - PEBB must receive the form no later than 60 days after your employer coverage ended
 - Payment for your first month's health coverage premium (and any applicable surcharges)
 - Unless using pension deduction
 - If entitled to Medicare Parts A and B:
 - Submit a copy of your Medicare ID card showing enrollment in Parts A and B
 - If enrolling family members who are entitled to Medicare, also submit a copy of their Medicare ID card(s) showing enrollment in Medicare A and B
 - If enrolling in the Medicare Supplement Plan F:
 - Group Medicare Supplement Enrollment Application: **Form B**
 - If enrolling in a Medicare Advantage Plan:
 - Medicare Advantage Plan Election **Form C**

Resources

PEBB Customer Service: 1-800-200-1004 | 360-725-0440

DRS Customer Service: 1-800-547-6657 | 360-664-7000

[PEBB retiree website](#)

[Retiree Enrollment Guide](#)

[PEBB retiree insurance forms webpage](#)

[PEBB Continuation Coverage Election Notice](#)

[Department of Retirement Systems website](#)

For more information on Medicare

[How PEBB retiree plans work with Medicare](#)

[Social Security Administration](#): 1-800-772-1213 (TTY 1-800-325-0778)

[Medicare](#): 1-800-MEDICARE (1-800-633-4227)

Statewide Health Insurance Benefits Advisors ([SHIBA](#)): 1-800-562-6900