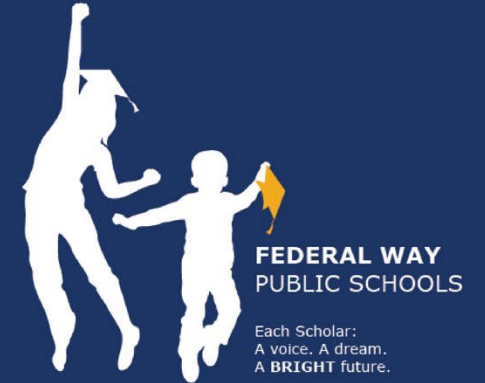


Benefits Orientation

School Employees Benefits Board

Patty McDugle – Benefits Specialist



New Employee
Orientation

one



THE EARLY YEARS

two



WHOLE CHILD

three



ACTIVE LEARNERS

four



CONTENT-AREA
COMPETENCE

five



PERSISTENCE TO
GRADUATION

Who is eligible for benefits under SEBB...

Employees

Any employee anticipated to work 630 hours in a school year. A school year is defined as September 1 to August 31

Dependents

- Legal spouse or state-registered domestic partner
- Children up to age 26
- Children with disabilities over age 26
- Extended dependents (grandchild, niece, nephew, etc.)
 - Legal custody



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SEBB Dependent Verification

All dependent documents must be submitted through Benefits 24/7.

Required Verification Documents

- Spouse
 - Most recent year's Federal Tax Return, or
 - Marriage certificate, and
 - Proof of common residence, or
 - Proof of financial interdependency (shared bank statement)
- State-registered domestic partner
 - Certificate of state-registered domestic partnership, and
 - Proof of common residence, or
 - Proof of financial interdependency (shared bank statement)
- Children up to age 26
 - Most recent year's Federal Tax Return, or
 - Birth certificate
- Disabled Dependent
 - Certification of Child With a Disability form (HCA form)
- Extended Dependent
 - Extended Dependent Certification form (HCA form), and
 - Court order

Dependent verification **must** be completed during enrollment period.



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Benefits available under SEBB...

Required

- Medical
- Dental
- Vision
- Basic Life and AD&D
- Long Term Disability (LTD)

Optional

- Flexible Spending Arrangements (FSAs)
- Dependent Care Assistance Program (DCAP)
- Employee-paid LTD
- Health Savings Account (HSA) – must be enrolled in the UMP High Deductible Medical Plan
- Supplemental Life/AD&D



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When can you enroll or make changes?

Initial eligibility

- 31 days from
 - New hire start date
 - Date became eligible
- Coverage begins the following month

Annual Open Enrollment (OE)

- Typically in October or November
 - Coverage changes begin January 1 of the following year

Special Open Enrollment (SOE)

- 60 days from the date of qualifying event
- Coverage begins the following month the SOE is completed



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Where to enroll in benefits...

benefits247.hca.wa.gov

Log into Benefits 24/7 by:

Creating or logging into a Secure Access Washington account

You may not enroll prior to your eligibility date listed on your SEBB eligibility worksheet.


Employee / Subscriber / External Admin
login

[Log in to Benefits 24/7](#)

Manage PEBB benefits for your organization

Internal Admin / HCA User

[Log in here](#)


Your login for Washington state.

[SIGN UP!](#) [GET HELP](#) [TIPS ON](#)

LOGIN


USERNAME

PASSWORD

[SUBMIT](#)

[Forgot your username?](#) | [Forgot your password?](#)

ON BEHALF OF





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Medical Benefits

Plan availability is based on the county you reside or work

Managed-care Plans

- 3 Kaiser Permanente NW
- 4 Kaiser Permanente WA
- 1 Premera Blue Cross

Medical plans have an employee out-of-pocket monthly premium.

Preferred-provider Organization Plans (PPO)

- 3 Kaiser Permanente WA Options Summit PPO
- 2 Premera Blue Cross
- 5 Uniform Medical Plans (administered by Regence BluesShield)

Waive Medical

- Must be enrolled in other employer-based group medical insurance, a TRICARE plan, or Medicare -- Apple Health does not qualify for you to waive SEBB medical.



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Dental Benefits

Family plans at no cost to the employee.

Managed-care Plans

(Must have a primary dental provider in that plan's network.)

- DeltaCare
 - Plan administrator: Delta Dental of WA
 - Plan network: DeltaCare SEBB
- Willamette Dental Group Plan
 - Plan administrator: Willamette Dental of WA, Inc
 - Plan network: Willamette Dental Group, P.C.

Preferred-provider Organization Plans (PPO)

(May choose a dental provider.)

- Uniform Dental Plan (UDP)
 - Plan administrator: Delta Dental of WA
 - Plan network: Delta Dental PPO



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Vision Benefits

Family plans at no cost to the employee.

Plan Options

- Davis Vision
- EyeMed
- MetLife

Basic Coverage

- Routine eye exams are covered at 100% once per year
- Frames and Lenses renew every January 1 on even years



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Life and AD&D Benefits

Basic

(district paid)

- \$35,000 life
- Up to \$5,000 AD&D

*Supplemental Life and AD&D is billed directly to you from MetLife and premiums will **not** be deducted from your paycheck.*

Supplemental

(employee-paid)

- Employee: up to \$1,000,000
 - Guaranteed issuance of \$500,000
 - Increments of \$10,000
- Spouse/State-Registered Domestic Partner: up to \$500,000
 - Not to exceed ½ of employee
 - Guaranteed issuance of \$100,000
 - Increments of \$5,000
- Child(ren): up to \$20,000
 - Increments of \$5,000



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Long Term Disability (LTD) Benefits

Benefit Waiting Period

(which is the longer of...)

- 90 Days
- Period of sick leave, wellness leave, or other salaried continuation plan (excludes vacation leave and shared leave)
- Period Washington Paid Family and Medical Leave

Employer-Paid LTD (basic)

- Minimum: \$100/month
- Maximum: \$400/month

Employee-Paid LTD

- 60% plan (**automatically enrolled in**): Up to 60% of pre-disability salary
 - Maximum: \$10,000/month
- 50% plan: Up to 50% of pre-disability salary
 - Maximum: \$8,333/month
- Decline coverage



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Medical FSA and DCAP Benefit

Flexible Spending Arrangements (FSA)

- Medical FSA
 - Cannot be enrolled in the UMP High Deductible Medical Plan
- Limited Purpose FSA
 - Must be enrolled in the UMP High Deductible Medical Plan
- Election:
 - \$120/year up to IRS limit
 - Deducted pre-tax
- Full amount available on the first day benefits become effective
- Carry over subjected to IRS limits

DCAP

(Dependent Care Assistance Program)

- Election:
 - Up to \$5,000/year (single person or married couple filing a joint income tax return)
 - Up to \$2,500/year (married person filing a separate income tax return)
- Use it or **lose** it – no carry over



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SmartHealth Benefit

Incentives

- Subscribers only
 - High-deductible health plans: One-time deposit into subscriber's health savings account (HSA)
 - All other plans: One-time reduction to subscriber's medical plan deductible



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What if you don't enroll or waive before the deadline?

Defaulted to

- Employee only coverage
- No dependent coverage
- Unable to change until next annual open enrollment

Monthly cost to employee

- Medical premium
- Tobacco surcharge
- Employee-paid 60% LTD premium

Default Coverages

- Medical: UMP Achieve 1
- Dental: Uniform Dental Plan
- Vision: MetLife
- Basic Life and AD&D
- Employer-paid LTD
- Employee-paid 60% LTD



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WA Cares Fund Long-Term Care

Important Information

- Beginning July 1, 2023, all employers in Washington are required to collect the WA Cares Fund premium via mandatory payroll deduction from all employees, unless they have been granted an exemption from the Employment Security Department.
- WA Cares is self-funded by worker contributions and investment earnings on those contributions. The current premium is 0.58 percent of an employee's gross wages.
- Benefits become available July 1, 2026, for those who meet a contribution requirement as well as a care need requirement.

Approved Exemption Letter

- The payroll department must receive a copy of an employee's approved exemption letter prior to the mandatory deduction being stopped from their paycheck.

More information is available at www.wacaresfund.wa.gov



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Contact Information

Patty McDugle – Payroll Benefits - ext. 2060
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Patricia Pama– Payroll Retirement - ext. 2064
ppama@fwps.org

Benefit Resource

WA Health Care Authority
www.hca.wa.gov/sebb-employee



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**FEDERAL WAY
PUBLIC SCHOOLS**

Each Scholar:
A voice. A dream.
A **BRIGHT** future.

Retirement Information



Retirement

- Retirement is mandatory for all eligible employees
- **TRS** – Teachers' Retirement System
- **SERS** – School Employees' Retirement System



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Prior Members

- **Plan 2** – Complete the Beneficiary Form
- **Plan 3** – Complete the Member Information Form and the Beneficiary Form. You have 90 days to select a new contribution rate & investment option.



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New Members – 90 Days to Choose your Plan

Plan 2 – Defined Benefit

- **It is important to note the state automatically places you into plan 2 (their default plan) until you submit your Member Information Form**
- Benefit is calculated as:
 $2\% \times \text{Service Credit Years} \times \text{Average Final Compensation}$
- Employer & Employee contribution rates are set by the state and are subject to change
(Most current rates may be found on DRS website www.drs.wa.gov)



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Plan 3 – Two Components

Defined Benefit

- Like Plan 2 - defined benefit guaranteed for life
- Benefit calculated as:
 $1\% \times \text{Service Credit Years} \times \text{Average Final Compensation}$
- Fully funded from the district. Employer rates are set by the state and are subject to change.

Defined Contribution- Rate & Investments

- Portion you (employee) contributes towards
- Benefit is based on what you contribute to the plan & how the investments you select perform
- You select your contribution rate, rates range from 5 – 15%
- Members cannot change rate unless change employers
- You choose how your contributions are invested



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Plan 3 – Investment Options

WSIB

- Washington State Investment Board
- Your contributions are invested through the state in a Total Allocation Portfolio (TAP)
- TAP is a monthly valued fund that is a diversified portfolio of US & International stocks, bonds, private equity & real estate investments

SELF

- Self- Directed Investment Program
- You select & monitor your own mix of investment funds. You can be as conservative or aggressive as you'd like.
- Build & Monitor - Select your own mix of individual funds and decide how much to invest in each one
- One-Step Investing – You pick one of 12 Strategy Funds closest to your target retirement date. Each fund is diversified and automatically rebalances your asset mix as you move towards your retirement date.



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Reminder

New Members

- Have 90 days to make a plan decision
- Will automatically be placed in plan 2
- Will default to plan 2 if no choice is made

Returning Plan 3 Members

- Have 90 days to select a new rate & investment program
- Will not contribute to retirement until forms have been submitted
- Will default to 5% with self investing if no choice is made

Once you make your decision or are defaulted you may not make changes.



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Resources

- Key features of both plans may be found on page 10 of the choice booklet
- DRS Website – www.drs.wa.gov
 - **Financial Modeling Software** to compare the projected retirement benefits for Plan 2 & 3
 - **Online Benefit Estimators** to calculate your future benefit allowing you to run a variety of scenarios to see what works best for you



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Forms

Member Information Form

- Dated within 90 Days **after start date**
- Do not cross anything off or make corrections to the form. Must redo form if any errors
- Contact the payroll department for a new form

Beneficiary Form

- Make sure to include Social Security Numbers for beneficiaries
- Sign into DRS account to update beneficiaries



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Optional Retirement Plans

All employees have the opportunity to participate in optional retirement plans

- 457 Deferred Compensation Program (DCP)
 - For information, please visit www.drs.wa.gov/dcp
- 403(b) Tax Sheltered Annuity (TSA)
 - For information, please visit www.ncompliance.com

You may also visit the payroll department or call extension 2064



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Contact Information

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