



School Employees Benefits Board (SEBB) Program  
May 2026

## No surprises, please!

After a visit with a provider, receiving an unexpected bill can be stressful. You can follow these steps to help you reduce stress, learn what you owe, and possibly get relief.

### 1. Contact your plan

You should contact your health plan first and ask if the bill is correct. A plan representative will likely check if the provider's office filed the claim correctly. They can also check if an error was made by the plan while processing the claim. If the representative needs more time, they might recommend that you request a payment deferment. This places a temporary hold, often for 60 days, before payment is due. This allows time for charges to be confirmed or adjusted before you make a payment. The representative may suggest additional steps.

You can find your plan's contact information at [hca.wa.gov/erb](https://hca.wa.gov/erb), select your member type, and then select *Contact the plans* under *Get help*.

### 2. Determine why you received the bill

There are some common reasons patients receive an unexpected bill:

- An out-of-network provider provided care.
- Your plan required prior authorization.
- Your plan does not cover the service or medication or does not cover it for the specified reason.
- Your plan may require you to use an alternative, equivalent medication before the prescribed medication is covered.

If you contact your health plan for assistance, the plan representative might find another reason for the bill.

### 3. Arrange payment relief

If you do owe an unexpected bill, you may be able to arrange a payment plan or request financial assistance with the debt holder. In some cases, you may also qualify to file an appeal with your health plan.

## Avoid surprises

Here are a few tips to help you avoid an unexpected bill:

- When seeing a provider for the first time or at the start of a new year, check that they are in network by using your plan's online provider directory or calling your plan directly. Remember, even though one provider at a facility is in network, it does not guarantee that another provider will be.
- If you know you will need care that is not preventive care, such as surgery, you can request a cost estimate from your plan before receiving the care.
- Make time to review what your plan covers and the cost. Your plan's benefits booklet is a good resource for understanding your coverage and potential costs. To find this information, visit [hca.wa.gov/erb](https://hca.wa.gov/erb), select your member type, then select either medical, vision, or dental plans under *Find benefits*. A good time to review your plan details is during open enrollment.

By staying aware of what your plan covers and the costs, you take an important step towards receiving the care you need and protecting yourself from an unexpected bill.

## No Surprises Act

Sometimes emergencies happen and we have no choice over who provides our care. The No Surprises Act ensures that you are not charged out-of-network costs for emergency care, even if a provider is out-of-network. Emergency care can include care provided in locations such as an emergency or trauma room, intensive care unit (ICU), or neonatal intensive care unit (NICU), and sometimes ambulatory services. **Note:** You will still be responsible for any copays or coinsurance, but at the in-network rates.

Learn more on the Washington State Office of the Insurance Commissioner website at [insurance.wa.gov/protections-surprise-medical-billing](https://insurance.wa.gov/protections-surprise-medical-billing).

# Safety first: Storing and disposing of prescription drugs

Prescription medications are an important part of treatment for many conditions, but they can be dangerous if used, stored, or disposed of incorrectly. This is especially true of strong pain medications such as opioids, which have a high potential for misuse.

Here are some tips on how to securely store your prescriptions while you're using them and properly dispose of them when you're done.

## Keep your medicines safe

Take your prescriptions only as directed by a health care provider. Both prescription and over-the-counter medications should be kept in their original containers (many of these have locking or child-resistant lids). Don't leave medicine in places that are easily accessible to children, pets, or visitors to your home.

A few safe storage options include:

- A locked cabinet or safe
- Locking bags or pill bottles – ideal for travel and daily medicine security
- Lock boxes – great for organizing multiple prescriptions

Locking devices can be purchased online or at some pharmacies, but you may also find them through community resources found at [getthefactsrx.com/storage-disposal](https://getthefactsrx.com/storage-disposal). Your pharmacy may participate in the Starts with One Pharmacy Safe Storage program, which provides locking bags and other resources at no cost. You can learn more about this program at [getthefactsrx.com/pharmacy](https://getthefactsrx.com/pharmacy).



## Taking multiple medications

If you have multiple prescriptions, make sure to discuss potential interactions with your provider or pharmacist for your safety. If you choose to use a pill organizer or other non-original container to keep track of your medications, ensure it's kept secure and separate from other prescriptions in your home and labeled for your use only.

## Safe disposal

If your provider or pharmacy gives you specific instructions for medication disposal, you should follow those instructions. If they don't provide instructions, there are local, state, and national resources to help you get rid of unused or expired drugs.

**Find a take-back program near you.** Washington state offers several programs with safe medication return sites at participating pharmacies, hospitals, and law enforcement offices. Most drugs are accepted. You may also request a free mail-back envelope to dispose of medications. Learn more at [medtakebackwashington.org](https://medtakebackwashington.org).

**Attend a take-back event.** These events in April and October are free and confidential. Visit [dea.gov/takebackday](https://dea.gov/takebackday) to find upcoming events near you.

**Check with your pharmacy.** Your local pharmacy may have a drop box for disposing of medication or used medical supplies (for example, syringes or other sharps). They may also participate in take-back events. Contact your pharmacy for details.



## Learn more

The Starts with One campaign is funded by the Washington State Health Care Authority and provides education and resources about pain management, prescription opioids, and safe storage and disposal. This includes the Pharmacy Safe Storage program, which has 76 pharmacy partners across Washington state providing education about safe storage and distributing free locking bags for opioid prescriptions. Visit [getthefactsrx.com](https://getthefactsrx.com) for more resources.

The Washington State Department of Health offers additional guidelines and resources for safe medication return at: [doh.wa.gov/SafeMedicationReturn](https://doh.wa.gov/SafeMedicationReturn).

# Stay covered when you retire

If you're planning to retire soon, here is an introduction to your retiree insurance options and the enrollment process.

## Eligibility

You may be eligible if you are a retiring or separating employee of a Washington state school district, educational service district, charter school, or SEBB-participating employer group. You may also be eligible as a surviving dependent of an enrolled employee. Your health insurance coverage options in retirement are under the Public Employees Benefits Board (PEBB) Program.

If you are eligible to enroll, you may also be eligible to defer (postpone) enrollment and enroll in the future. Learn about deferring at [hca.wa.gov/defer-coverage](https://hca.wa.gov/defer-coverage).

## Coverage choices

Your PEBB retiree medical plan options depend on where you live and whether you are enrolled in Medicare Part A and Part B.

If you aren't enrolled in Medicare and enroll in PEBB retiree medical coverage, you may also choose dental and vision coverage. **You cannot enroll in only dental or vision coverage.** Most PEBB Medicare plans include routine vision care under medical coverage, but non-Medicare plans do not.

If you cover dependents, everyone must enroll in the same medical, dental, and vision plans (with some exceptions, based on eligibility for Medicare Part A and Part B).

If you had SEBB employee life insurance, you may be eligible to port or convert to an individual policy. MetLife will send you information.

## Important steps

### Start the process (3–12 months before retirement)

Contact the Department of Retirement Systems (DRS) at [drs.wa.gov](https://drs.wa.gov) for an estimate of your pension benefit. If you don't have a DRS retirement plan, contact your employer to find out if you have a retirement plan and when you would be eligible to retire.

### Enroll in Medicare (3 months before you turn 65)

Call the Social Security Administration (SSA) at 1-800-772-1213 (TTY: 1-800-325-0778) or visit [ssa.gov](https://ssa.gov) to begin the process of enrolling in Medicare Part A and Part B.

Once you or your dependent enrolls in **both** Medicare Part A and Part B, provide proof to the PEBB Program by sending a copy of the Medicare card or benefit verification letter. If you or your dependent is not eligible for Medicare, send a copy of the Medicare denial letter.

**If you retire before age 65**, you can enroll in a non-Medicare PEBB retiree medical plan until you are eligible for Medicare Part A and Part B.

### Enroll in retiree coverage (2–3 months before retirement)

Enroll in or defer PEBB retiree insurance coverage using Benefits 24/7 at [benefits247.hca.wa.gov](https://benefits247.hca.wa.gov) or use the *PEBB Retiree Election Form* (form A). Submit any supporting documents, proof of Medicare (if eligible), and your first payment. You will not be enrolled until payment, including applicable premium surcharges, is received.

## Resources

Learn about plans, benefits, costs, retiree webinars, and more at [hca.wa.gov/pebb-retirees](https://hca.wa.gov/pebb-retirees). You can also request a *PEBB Retiree Enrollment Guide* or ask enrollment and eligibility questions by sending a secure message using HCA Support at [support.hca.wa.gov](https://support.hca.wa.gov) or calling 1-800-200-1004 (TRS: 711).



In most cases, you have **60 days** after your employer-paid, COBRA, or continuation coverage ends to enroll in or defer PEBB retiree insurance coverage. If you miss this election period, you will lose your right to enroll later.

# Is stress managing you?

Stress is a natural part of life. Today's fast-paced world can make stress feel overwhelming.

## How your body reacts to stress

Our bodies are designed to react to stress by triggering physical changes that prepare us to face danger or get to safety quickly. This is commonly known as a "fight or flight" response. When stress occurs, your nervous system activates and releases hormones like cortisol and adrenaline. You may notice tense muscles, trouble sleeping, or a change in appetite. That's your nervous system trying to tell you, "I don't feel right."

Cortisol is a primary stress hormone that controls your mood, motivation, and fear. It also regulates blood pressure, controls the sleep/wake cycle, keeps inflammation down, and manages how your body uses carbohydrates, fats, and proteins. Too much cortisol from constant stress causes inflammation in the body, potentially causing headaches, memory problems, and heart disease.

Meanwhile, adrenaline causes your heart to race and your palms to sweat. Ongoing stress and excessive adrenaline can cause high blood pressure and anxiety.

## Managing stress

There will never be more than 24 hours in the day, and there will always be responsibilities that need attention. While you don't always have control over the stressors in your life, you do have control over how you respond to and manage stress. The truth is, you have a lot more power over stress than you may think.

Here are some strategies to help reduce stress, boost your mood, and regain a sense of balance:

**Breathe.** Deep breathing exercises help activate your body's relaxation response. Try breathing in for a count of four, holding for four, and exhaling for four. This simple technique can help lower heart rate and calm your nervous system.



**Reframe your thinking.** When stress hits, your thoughts can spiral. Challenge negative or unhelpful thoughts by looking for gratitude. Shifting your focus to what's going well in your life can help break the cycle. Keep a gratitude journal or take a moment each day to reflect on three things you're thankful for.



**Spend time in nature.** Nature has a calming effect on the mind and body. Whether it's a walk in the park, a hike in the woods, or simply sitting outside, taking time to connect with nature can lower stress levels and improve your mood.



## Stress vs. anxiety

Both stress and anxiety can affect your mind and body. While occasional stress and anxiety are normal, they shouldn't control your life.

**Stress is the physical or mental response to an external cause.** It may be a one-time or short-term occurrence, or it can happen repeatedly over time. This can include preparing for an event, meeting a deadline, or moving. Stress goes away when the situation is resolved.

**Anxiety is your body's reaction to stress and can occur even if there is no current threat.** It usually involves a persistent, overwhelming feeling of fear or dread that interferes with daily life. Anxiety is what we feel when we are worried, tense, or afraid, particularly about things that are about to happen, or that we think could happen in the future. Maybe you're worried about a loved one, an upcoming surgery, or speaking in public.

Learn more on the National Institute of Mental Health website at: [nimh.nih.gov/anxietydisorders](https://www.nimh.nih.gov/anxietydisorders).

**Unplug from technology.** Constant notifications and screen time can increase stress and anxiety. Set aside time each day to disconnect from your phone, computer, or social media. Use this time to recharge and engage in activities that nurture your well-being.



**Connect with others.** Let someone know how you are feeling. Talking with a counselor, therapist, or a person you trust can help decrease feelings of loneliness, improve your mood, and provide emotional support.



Stress doesn't have to control your life. By staying present, taking care of your body, and seeking support when needed, you can create a more balanced life. Managing stress is a journey. Taking small steps each day can make a big difference.

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## Seek help

If you feel overwhelmed and self-help isn't working, talk with your primary care provider about options to manage your stress.

## Resources

Find what support your medical plan offers on our *Behavioral health services by plan* webpage at [hca.wa.gov/bh-sebb](https://hca.wa.gov/bh-sebb).

Mental health education and resources:

- Mental Health America (MHA), [mhanational.org](https://mhanational.org)
- National Alliance on Mental Illness (NAMI), [nami.org](https://nami.org)
- National Institute of Mental Health (NIMH), [nimh.nih.gov](https://nimh.nih.gov)

## Additional benefits to support healthy living

Your medical plan covers benefits that can work together with traditional medicine to support your overall wellness, but these benefits are covered in a slightly different way. It's important to understand how these services are covered so you don't end up paying for them out-of-pocket.

**Acupuncture and chiropractic therapies** are covered under all medical plans. You can visit an acupuncturist or chiropractor without a referral. Uniform Medical Plan (UMP), Kaiser Permanente WA, and Premera plans cover 24 visits per year. Kaiser Permanente NW plans cover 20 visits per year, but do not have a limit for visits if you have a referral. These therapies have a copay or coinsurance per visit.

**Massage therapy** is covered under all medical plans. UMP, Kaiser Permanente WA, and Premera plans cover 24 visits per year. Kaiser Permanente NW plans cover 20 visits per year. You will need a prescription for UMP, Kaiser Permanente NW, and Kaiser Permanente WA plans to have massage therapy covered, but Premera plans do not require a prescription or referral. Massage therapy has a copay or coinsurance per visit.

**Naturopathic doctors** are covered under all medical plans, but not all services they recommend or prescribe are. For example, most plans do not cover herbal or dietary supplements. These services may also have a copay or coinsurance per visit.

## Before receiving care

To make sure that you don't end up paying for these services out-of-pocket, start with these steps:

- **Check your benefits booklet** to make sure services you receive are covered. Find benefits booklets at [hca.wa.gov/erb](https://hca.wa.gov/erb), select your member type (School employees or SEBB Continuation Coverage), and then select *Medical plans and benefits*.
- **Check your plan's provider directory** to find covered providers. Visit [hca.wa.gov/erb](https://hca.wa.gov/erb), select your member type, and then select *Find a SEBB plan provider*.
- **Contact your medical plan** if you have questions, need help confirming a provider is in your plan's network, or need help confirming a service is covered. Visit [hca.wa.gov/erb](https://hca.wa.gov/erb), select your member type, and then select *Contact the plans* under *Get help*. Your plan's customer service number is also listed on your medical plan ID card.



## A smart move for your health

SmartHealth is a voluntary wellness program included in your SEBB benefits that supports you on your journey toward living well. If you want to manage your stress, move your body more, or practice mindfulness, SmartHealth has activities and resources to help.

### Get rewarded for wellness

By participating in SmartHealth, you can also qualify for a \$125 wellness incentive for 2027. Complete the well-being assessment and enough activities of your choice to earn 2,000 points by November 30, 2026. Below are some ideas to get you started:

- **Well-being assessment, 800 points:** Get a personalized health report in 10 minutes and unlock your SmartHealth experience.
- **The Million Steps Challenge, 200 points:** Track 1 million steps in 2026.
- **Washington Experience Giveaway, 50 points:** If you haven't yet, enter for your chance to win a \$500 gift card.
- **Discover Pass Free Days, 50 points:** Explore Washington State Parks on one or more free days when the Discover Pass is not required.
- **Side Quests, 75 points each:** Complete a choose your own adventure plan by identifying a wellness goal and creating a plan to achieve it (limit of six per year) or participate in a duel and compete against friends to see who can make the most progress towards a health goal (limit of four per year).

### Start earning today

Log in to your account at [smarthealth.hca.wa.gov](https://smarthealth.hca.wa.gov) or download the Wellness at Your Side app (code: smarthealth) to get started. Learn more about SmartHealth by visiting the HCA website at [hca.wa.gov/sebb-smarthealth](https://hca.wa.gov/sebb-smarthealth).

## Have you heard about the SEB Board?

The School Employees Benefits (SEB) Board meets from January to July every year to discuss and vote on SEBB Program benefits. Their meetings are always open to the public. The SEB Board sets eligibility requirements; approves premiums for medical, dental, and vision plans; and approves benefits of all participating health insurance plans, among other policy decisions.

### Can I be involved?

**Yes.** You can attend board meetings if you wish to keep up with benefit and policy changes and make comments at meetings to advocate for SEBB Program member needs. You can also submit comments before the meetings to be considered by the Board. If you want to hear more about future board meetings, you can sign up to receive email notifications. Visit [hca.wa.gov/seb-board-meetings](https://hca.wa.gov/seb-board-meetings) for more information.

# Get the most from your DCAP

Today's household can take many forms and often includes aging parents as well as children. The Dependent Care Assistance Program (DCAP), administered by Navia Benefit Solutions, can help your dollars go further for some common family expenses. Read on to see if a DCAP account is right for you and your family, and for ways to use your funds if you are already enrolled.

## Make your dollars work smarter

DCAP helps with the costs of care for your dependents while you are working or attending school. You decide how much to contribute, up to \$7,500 per year, or \$3,500 per person per year for married couples who file income taxes separately, and it is deposited in equal amounts from each paycheck. (**Note:** If you enroll mid-year, be sure to adjust for the remainder of the year.) Because your contribution is deposited directly to your DCAP, you are not taxed on the funds and your money goes further.

You have options for how you can use your DCAP to pay for expenses. You can set up reoccurring withdrawals from your DCAP for regular expenses. DCAP works like a bank account, so you can also submit claims for reimbursement for expenses. It is important to keep documentation of expenses for this purpose. Additionally, you can use the Navia debit card.

## For children ages 12 or younger

DCAP can be used for these common expenses:

- Day care and day camp (overnight camp is excluded)
- Babysitting services, including by a family member
- Preschool, kindergarten, or registration fees (enrichment classes are excluded)

Expenses for children ages 13 or older may qualify if you are caring for a dependent with a disability.



## For elder family members

If you're responsible for the care of your parents or another adult dependent, there are a lot of different expenses you may encounter. For instance, your elderly family member may need assistance with daily living (bathing, taking medication, cooking, or getting from place to place). Qualifying expenses include care that is in your home or another location that is not a 24-hour nursing facility. The care received cannot be medical care such as that received in a hospital.

## Learn more

You can enroll in a DCAP during open enrollment, when you first become eligible for SEBB benefits, or following a special open enrollment event. For questions about enrollment or eligibility, contact your payroll or benefits office. To learn more about DCAP, visit Navia's website at [sebb.naviabenefits.com](https://sebb.naviabenefits.com).

HCA complies with all applicable federal and Washington State civil rights laws and is committed to providing equal access to our services. If you need an accommodation or require documents in another format, please call 1-800-200-1004 (TRS: 711) or visit [hca.wa.gov/about-hca/nondiscrimination-statement](https://hca.wa.gov/about-hca/nondiscrimination-statement).

La HCA cumple con todas las leyes vigentes federales y del Estado de Washington sobre derechos civiles y tiene el compromiso de ofrecer un acceso equitativo a nuestros servicios. Si necesita alguna facilidad, o si requiere documentos en otro formato o idioma, llame al 1-800-200-1004 (TRS: 711) o visite [hca.wa.gov/about-hca/nondiscrimination-statement](https://hca.wa.gov/about-hca/nondiscrimination-statement).

Управление здравоохранения (HCA) соблюдает все применимые федеральные законы и законы штата Вашингтон в отношении гражданских прав и обязуется обеспечивать равный доступ к своим услугам. Если вам потребуются специальные услуги или документы в другом формате или на другом языке, позвоните по телефону 1-800-200-1004 (TRS: 711) или посетите сайт [hca.wa.gov/about-hca/nondiscrimination-statement](https://hca.wa.gov/about-hca/nondiscrimination-statement).



Your SEBB health benefits newsletter

We want to hear from you!

Tell us about your experience with behavioral health benefits at [hca.wa.gov/bh-sebb](https://hca.wa.gov/bh-sebb)

There may be updates or corrections to this document. For the most current version, visit HCA's website at [hca.wa.gov/erb](https://hca.wa.gov/erb) under *Forms & publications*.