SEBB OPEN ENROLLMENT

OCTOBER 26 - NOVEMBER 23, 2026

Changes become effective January 1, 2027

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Benefits are managed through the Washington State Health Care Authority (HCA) under the School Employees Benefits Board (SEBB) program. Current medical, dental, vision, and employee-paid LTD benefits will carry over to 2027 if no changes are made during the annual open enrollment.

Medical premiums are changing for 2027.

Make changes or enroll online through Benefits 24/7 at: **benefits247.hca.wa.gov**

All changes must be made by **NOVEMBER 23, 2026**

Enrollments, changes, and premiums are effective January 1, 2027

Requires annual re-enrollment during the open enrollment period for continued participation:

- Medical Flexible Spending Arrangement (FSA)
- Limited FSA
- Dependent Care Assistance Program (DCAP)

Open enrollment starts
October 26, 2026

Arriving In Your Mailbox

SEBB Intercom newsletter from WA Health Care Authority (HCA) will be mailed to address on file early-October 2026.

Plan Ahead

SEBB requires verification for new dependents. Verification documents must be provided during the open enrollment period.

QUESTIONS?

Resources are available at **fwps.org/benefits** including:

- SEBB Open Enrollment Links
- SEBB Virtual Benefit Fair
- SEBB Medical Premiums
- Information about medical, dental, and vision plans
- SEBB In Person Benefit Fairs (Hosted by the HCA)
- SEBB Open Enrollment Webinars (Hosted by plan carrier)
- How To's

Email: **benefits@fwps.org**

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Department of
BUSINESS SERVICES

The annual SEBB Open Enrollment is October 26 through November 23, 2026. Any changes made to your SEBB benefits are effective January 1, 2027. Current medical, dental, vision, and employee-paid LTD benefits will carry over to 2027 if no changes are made during open enrollment. Navia re-enrollment is required for continued participation in FSA, Limited Purpose FSA, and DCAP.

2027 Key Highlights:

- SmartHealth program ending December 31, 2027
- FSAs
  - 2026 annual maximum increased to $3,400
  - Must re-enroll each year for continued participation
- HSA
  - Annual maximum contribution to $4,400 single subscribers, and $8,750 for families
- Re-attest to the spouse or SRDP coverage premium surcharge
  - If you do not re-attest, you may be charged the $50 monthly premium surcharge in addition to your monthly medical premium

Changes allowed during Open Enrollment:

- Change medical, dental, and/or vision plan
- Add eligible dependents to medical, dental, and/or vision plan
  - Dependent verification documentation is required for new dependents before open enrollment ends November 23, 2026
- Remove a dependent from medical, dental, and/or vision plan
- Waive enrollment in medical (Employees only)
  - Must have other employer-based group medical coverage, TRICARE or Medicare to waive medical coverage
- Enroll in medical coverage if previous waived medical
- Enroll or re-enroll in a Flex Spending Arrangement (FSA), Limited Purpose Flex Spending Arrangement (Limited Purpose FSA) and/or a Dependent Care Assistance Program (DCAP)

Where to enroll or make changes:

- Medical, Dental, Vision, and Supplemental LTD
  - Benefits 24/7 (https://benefits247.hca.wa.gov)
  - Benefits carryover if no changes are made
- 2027 Medical FSA, Limited FSA, or DCAP
  - Navia Benefits (https://sebb.naviabenefits.com)
  - Must re-enroll each year for continued participation

Changes allowed at any time:

- Health Savings Account (HSA)
  - Start, stop, or change your contribution by submitting a new authorization form to the Payroll Department
- Supplemental Life Insurance
  - Apply for, cancel, or change coverage amounts on MetLife's My Benefits portal
- Employee-paid Long-Term Disability (LTD)
  - Change or cancel enrollment by submitting an enrollment/change form to the Payroll Department
- Tobacco Surcharge Attestation on Benefits 24/7
- Update Beneficiary
  - HSA by completing the Health Savings Beneficiary Designation form
  - Life Insurance on MetLife's My Benefits portal
  - Retirement on DRS website

Next Steps:

All enrollments and changes (including dependent verification documents) must be completed no later than November 23, 2026.

Please visit www.fwps.org/benefits for more information, or contact benefits@fwps.org with any questions.