Washington State Health Care Authority
SCHOOL EMPLOYEES BENEFITS BOARD

Changes to SEBB benefits for 2027

The School Employees Benefits Board (SEB Board) has authorized the following changes **effective January 1, 2027**. The School Employees Benefits Board (SEBB) Program will provide more information about these and other changes before the annual open enrollment, October 26 through November 23, 2026.

Policy changes

All changes to SEBB rules will be available at SEBB Rules and policies and take effect January 1, 2027, unless otherwise noted. The SEB Board has passed resolutions that make the following changes:

- **Moving out of a medical plan's coverage area:** If a subscriber moves their residence or employment location and their medical plan is no longer available in the new location, they must change their medical plan within the timeframe allowed by the special open enrollment. If they don't choose a new medical plan within the timeframe, the Health Care Authority will enroll them in a new medical plan.
- **SEBB Continuation Coverage eligibility is expanding** to include nonrepresented educational service district (ESD) school employees and their dependents.

Changes to all SEBB plans

- **Health savings accounts (HSAs):** The IRS raised the health savings account annual maximum contribution to $4,500 for single subscribers and $9,000 for families.
- **Flexible spending arrangements (FSAs):** The annual maximum contribution for Medical and Limited Purpose FSAs increased to $3,400.
- **Dependent Care Assistance Program (DCAP):** The annual maximum contribution for the DCAP increased to $7,500 for a single subscriber or married couple filing joint income tax return and to $3,750 for each married person if filing separate income tax returns.

Health plan changes

KAISER PERMANENTE®

Kaiser Permanente of the Northwest (KPNW):

- Hearing aids will no longer be capped at a specific dollar amount. Members must see an in-network provider to receive hearing aids or they will not be covered by the plan, and the member will have to pay for them out-of-pocket. Members can use the hearing aid benefit every 36 months.
- ClassPass Affinity (access to discounted fitness and wellness perks) will no longer be offered after December 31, 2025.

Kaiser Permanente of Washington (KPWA) and KPWA Options:

- Hearing aids will no longer be capped at a specific dollar amount. Members must see an in-network provider to receive hearing aids or they will not be covered by the plan, and the member will have to pay for them out-of-pocket. Members can use the hearing aid benefit every 36 months.
- ClassPass Affinity (access to discounted fitness and wellness perks) will no longer be offered after December 31, 2025.

Premera Blue Cross:

- ***Prescriptions: The copays for a 90-day supply of prescription drugs are changing. All copays will be based on a 30-day supply. As a result, the copay for a 90-day supply of prescription drugs (mail order or retail) will increase.***
- ***Hearing aids will no longer be capped at a specific dollar amount. Members can use the hearing aid benefit every 36 months.***

Uniform Medical Plan (UMP):

- **UMP Plus–Puget Sound High Value Network (PSHVN) and UMP Plus–UW Medicine Accountable Care Network (ACN)** will no longer be offered. If you are enrolled in one of these plans, you must choose a new plan during open enrollment or you (and your enrolled dependents) will be automatically enrolled in UMP Achieve 2. Learn more.
- **Hearing aids** will no longer be capped at a specific dollar amount. Members must see an in-network provider to receive hearing aids or they will not be covered by the plan, and the member will have to pay for them out-of-pocket. Members can use the hearing aid benefit every 36 months.
- **Diagnostic and supplemental breast exams** are covered without member cost share. This change is effective retroactive to January 1, 2025.
- **Deductible for UMP High Deductible:** The IRS raised the minimum deductible for high-deductible health plans to $1,700 for single subscribers and $3,400 for families.
- **Health savings accounts (HSAs), included for UMP High Deductible members:** The IRS raised the health savings account annual maximum contribution to $4,400 for single subscribers and $8,750 for families.

LTD Insurance

- **Employer-paid LTD:** The monthly benefit for basic (employer-paid) LTD insurance will increase to $450.
- **Employee-paid long-term disability (LTD)** insurance rates will decrease effective January 1, 2027.

Rule Changes

All changes to SEBB rules will be available on the HCA website at hca.wa.gov/sebb-rules and take effect January 1, 2027, unless otherwise noted. Here are some changes that might affect you:

• Dual enrollment: School employees or public employees and their dependents may be enrolled in medical, vision, and dental benefits in either the SEBB or the PEBB Program (not both). They may waive their enrollment only if they are enrolled in another employer-based group medical plan, such as a school employee enrolling in PEBB benefits. If they try to enroll in some SEBB and some PEBB benefits, they will be auto-enrolled or disenrolled according to WAC 182-12-123 and 182-31-070.

• Continuation coverage for school board members when their terms end: When school board members' terms end or they leave office, they may continue enrollment in SEBB medical, dental, or vision benefits for the maximum number of months allowed under COBRA on a self-pay basis.

• Continuation coverage for dependents of school board members: When school board members' terms end or they leave office, their dependents may enroll in medical, dental, or vision for a maximum of 36 months on a self-pay basis.