PEBB EMPLOYEE BENEFITS

Public Service Recognition Week May 6, 2022



Introduction



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Agenda

- 1 The "Value" of Your Benefits
- 2 Medical & Dental Plan Options
- 3 Life Insurance & Long-term Disability Insurance
- 4 FSA & DCAP
- 5 Making Changes





PEBB

Purchases and coordinates insurance benefits for eligible public employees and retirees

HCA administers PEBB benefit programs

We offer "high quality" benefits to more than 300,000 PEBB Program members





VALUE of Your Benefits



The "Hidden Paycheck"



Total Compensation Package Includes:

> Your hourly or salary wage

- Pay bills
- Put food on the table
- Fun and entertainment

Your benefits

- Health & wellness benefits
- Paid time off
- Contributions to Social Security & Medicare
- Contributions to retirement plan

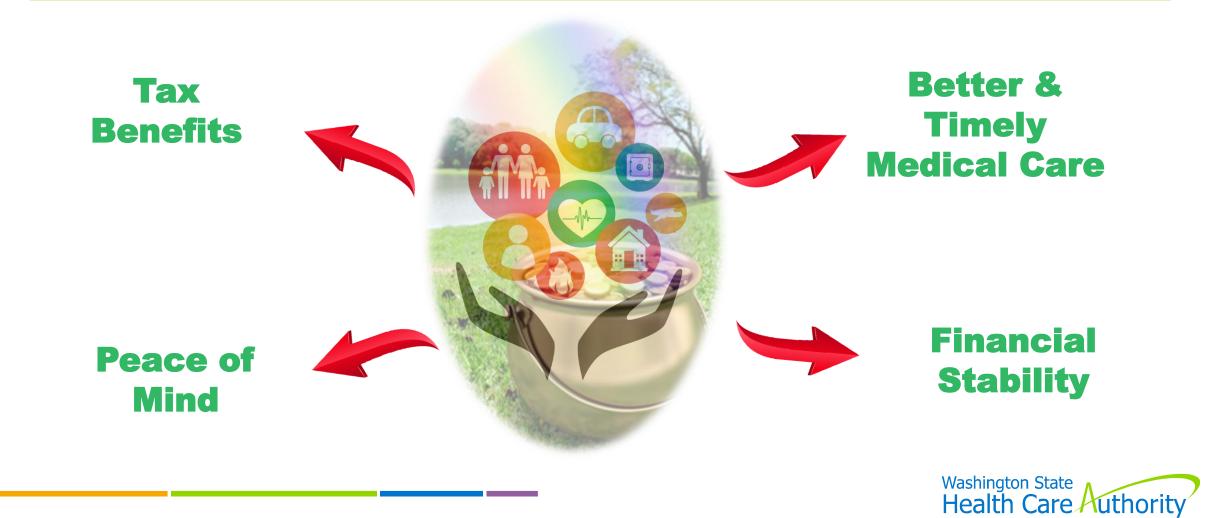


Show Me the Money!





Often Overlooked "Value" of Your Benefits



YOUR PEBB Benefits



Comprehensive Health & Wellness Coverage



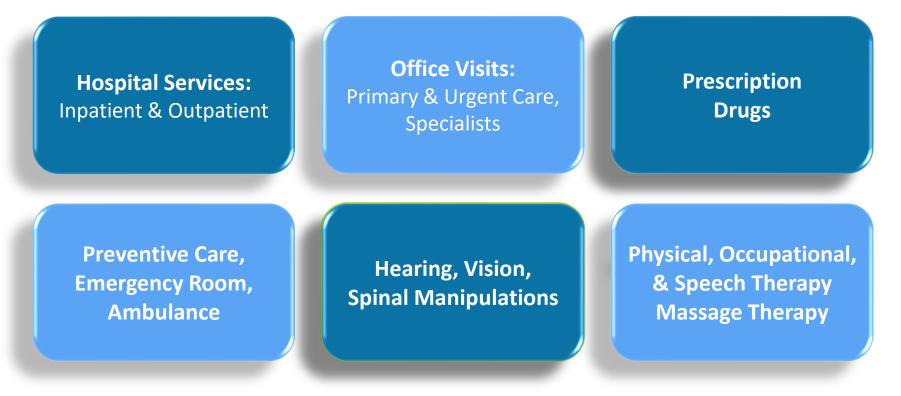


MEDICAL PLANS



What Does Your Medical Plan Cover?

All plans cover the same basic health care services:





Participating Provider Plans (PPO)

Things to Consider

- Choose your doctors?
- Choose doctors anywhere?
- Choose your specialists for "specialty" care?
- Pay more for the premium?
- Pay a **percentage** of the bill?

PROS

- Larger network of providers
- Self-refer for specialty care

CONS

- Higher premiums
- Pay a percentage of the bill, versus a predetermined copay



PPO Plans Offered

Uniform Medical Plan (UMP)

- Classic
- Select
- Plus Puget Sound High Value Network (PSHVN)
- Plus UW Medicine Accountable Care Network



Managed Care Plans (HMO)

Things to Consider

- Primary care provider (PCP) who coordinates your care?
- Limited network of providers?
- "One-stop-shopping" for services?
- Pay a "copay"?

PROS

- PCP coordinates your health care
- Some specialty services available without a referral
- Most medical services in single location
- Predetermined copay versus percentage of the bill

CONS

- Must use "network" providers
- Out-of-network care may not be covered for non-emergency services
 Washington State

Health Care Authority

HMO Plans Offered

Kaiser Permanente

- Kaiser NW Classic
- Kaiser WA Classic
- Kaiser WA SoundChoice
- Kaiser WA Value



Consumer Directed High Deductible Plans (CDHP)

Things to Consider

- Relatively healthy?
- Rarely seek medical care?
- Interested in a savings account to help pay for medical expenses, now and in the future?

PROS

- Health savings account (HSA)
 - Employer contributes:
 - \$58/month (\$700/year) single subscriber
 - \$116/month (\$1,400/year) subscriber & deps
 - You can contribute tax free
 - Money carries over each year
- Lower monthly premiums

CONS

- Higher deductible
- Higher out-of-pocket limit
- Higher medical costs for care for chronic conditions



CDHP w/HSA Plans Offered

Uniform Medical Plan & Kaiser Permanente

- UMP CDHP
- Kaiser NW CDHP
- Kaiser WA CDHP



VISION



VISION included in your medical plan

All plans cover:

- Glasses
- Contact lenses
- Routine annual eye exam





DENTAL PLANS



What Does Your Dental Plan Cover?

All plans cover the same basic dental services:





Two "Types" of Dental Plans

PPO Plan

- Choose any dental provider
- Pay % of allowed amount (coinsurance)
 - After meet deductible
- \$1,750 "cap" on your benefits each plan year
 - Per enrollee

Managed Care Plans

- Choose dentist from a limited network
- Specialty dental care managed by primary dentist
- No deductible
- Pay predetermined copay for dental services
- Unlimited dental benefits each year



Three Plans to Choose From

PPO Plan Uniform Dental 	Managed Care Plans DeltaCare Willamette Dental
Uniform Dental & DeltaCare both administered by Delta Dental	
	Washington State



LIFE INSURANCE



"Value" of Life Insurance







Employer-Paid



Basic Life Insurance

- Covers the employee's life
- No evidence of insurability required
- \$35,000 death benefit
- Pays employee's designated beneficiaries in event of employee death

Basic AD&D

- Covers the employee
- Provide benefits for certain injuries/death resulting from covered accident
- \$5,000 benefit



Employee Buyup Options – Supplemental Life

Up to \$1 million for employee's life

• Evidence of insurability required

Up to \$500,00 for spouse/SRDP's life

- Not to exceed one-half the supplemental amount of employee
- Evidence of insurability required

Up to \$20,000 for each child's life

- No evidence of insurability required
- One premium covers all children



Employee Buyup Options – Supplemental AD&D

Employee - up to \$250,000

Spouse/SRDP - up to \$250,00

Each child - up to \$25,000

• One premium covers all children

Evidence of Insurability Not Required for AD&D Insurance



LONG TERM DISABILITY





What is Long-term Disability (LTD) Coverage? When an employee is sick, injured, or pregnant and **unable to perform** the duties of their job

 After 90-day benefit waiting period

Percent of income replacement

Can help:

- Pay the bills
- Protect your lifestyle
- Safeguard your savings



How Many Paychecks Could You Afford to Miss?



can help you maintain your lifestyle



Employer-paid

LTD Benefit

60% of first \$400/month in earnings







Employee-paid

Buyup Options LTD Benefit

60% of first \$16,667/month in earnings up to \$10,000/month

50% of first \$16,667/month in earnings up to **\$8,333/month**



Decline employee-paid coverage Still enrolled in employer-paid coverage – up to \$240/month



FSA/DCAP Flexible Spending Arrangement Dependent Care Assistance Plan







What is an FSA and DCAP?

Allows you to set aside money, on pre-tax basis for qualifying:

- Out-of-pocket health care costs, or
- Childcare/eldercare expenses



Medical FSA

Pre-Tax Savings

 Helps pay health expenses you would be paying for anyway





Limited Purpose FSA

Pre-Tax Savings

 Helps pay dental & vision expenses you would be paying for anyway Only for employees enrolled in Consumer Directed High Deductible Plan (CDHP)







Benefits of DCAP

Pre-Tax Savings

 Helps pay daycare/eldercare expenses you would be paying for anyway



And finally...





Retiree Insurance

- Medical
- Vision
- Dental
- Life Insurance



hca.wa.gov/employee-retiree-benefits/retirees/attend-retirement-webinar

MAKING CHANGES to your benefits





Annual Open Enrollment

• November 1-30

Special Open Enrollment

• When incur "qualifying" life event



To Learn More



Your Benefits Resources

- Your payroll or benefits office staff
- PEBB Public employees website

hca.wa.gov/employee-retiree-benefits/public-employees

- Insurance carriers directly
 - Online, "Contact Us"





"For Your Benefit" Newsletter

In this week's mail:



PO Box 42684 Olympia, WA 98504-2684

For Your Benefit Your PEBB benefits newsletter

For Your Benefit Public Employees Benefits Board (PEBB) Program

General Audience Edition | May 2022

Which kind of medical plan serves you best?

which are described below.

If you have eligible dependents, they must enroll in the same doing so can help catch issues early and guide you through plan as you. Generally, once you choose your plan, you must the health system. You can confirm whether a provider is stay enrolled for the entire year (unless you qualify for a in-network before your visit by using the online provider special open enrollment). Whichever plan you choose, you can decide where are PPO plans.

to receive care. We encourage you to research different UMP Classic to receive care. We encourage you to rescruct other they are in providers and places of service, and whether they are in the plan's network. Some might charge a different amount for the same services. Call the plan's customer service of plas-UW Medicine Accountable Care Network (not use your plan's online cost transparency tool to help you estimate your expenses at different providers. You can also find costs for nearly 100 medical treatments and services Consumer-directed health plans (CDHPs) at the Washington Health Care Compare website at CDHPs have lower monthly premiums and a higher annual wahealthcarecompare.com. After you search for a treat-deductible than other types of plans. A major feature of a

Managed-care plans

your health care needs. Generally, you must get a referral from of pocket for expenses before meeting your deductible. your PCP to see other providers. Some outpatient specialty The following are CDHPs. (They are not available to Mediservices are available in network medical offices without a care enrollees.) referral. You can change PCPs at any time, for any reason, Kaiser Permanente NW CDHP¹

This type of plan may not pay benefits if you see a provider outside the network (except for emergency services). These Inflans are noted with a set of the set of th within the network. plans are good options if you value the convenience of having **For Medicare enrollees** several providers in one location who can coordinate your. These medical plans are for PEBB retirees and continuation

are not available to Medicare enrollees.) Kaiser Permanente NW Classic¹

Kaiser Permanente WA Classic, Sound Choice, and Value
 Indition or benefits. Ingenefity, index parameters
 and help lower your costs for covered services.

When thinking about your medical plan during open Preferred provider organization (PPO) plans enrollment this fall, consider how it aligns with your values, PPOs usually allow you to see any approved provider. and how the structure of the plan could influence your overall However, you will usually pay less if the provider contracts care. You have a few kinds of medical plans to choose from, with the plan. These plans are good options if you value the freedom to see a variety of providers. While you may not be Usually, you must live in the plan's service area to enroll. required to choose a primary care provider with these plans,

search or calling the plan's customer service. The following

ment, be sure to use the "Estimate what you might pay" CDHP is a health savings account (HSA), which allows you feature to get results specific to your plan's coverage. and your employer (if applicable) to deposit money tax free. You may use your HSA to pay for certain medical expenses. including some your plan may not cover. Managed-care plans usually require you to choose a primary These plans may be good options for you if you do not care provider (PCP) in their network to meet or coordinate have many health care expenses or are willing to pay out

care for you. The following are managed-care plans. (They coverage members enrolled in Medicare Part A and Part B. We offer several types of plans to support your Medicare coverage. They interact with Medicare in different ways, called "coordination of benefits." In general, these plans offer more benefits

Continued on next page





Thank You for Attending

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