



PEBB EMPLOYEE BENEFITS

Public Service Recognition Week
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Washington State
Health Care Authority

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
- 6 How to Learn More

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!



\$936/month

\$11,232/year

Often Overlooked “Value” of Your Benefits

**Tax
Benefits**



**Peace of
Mind**



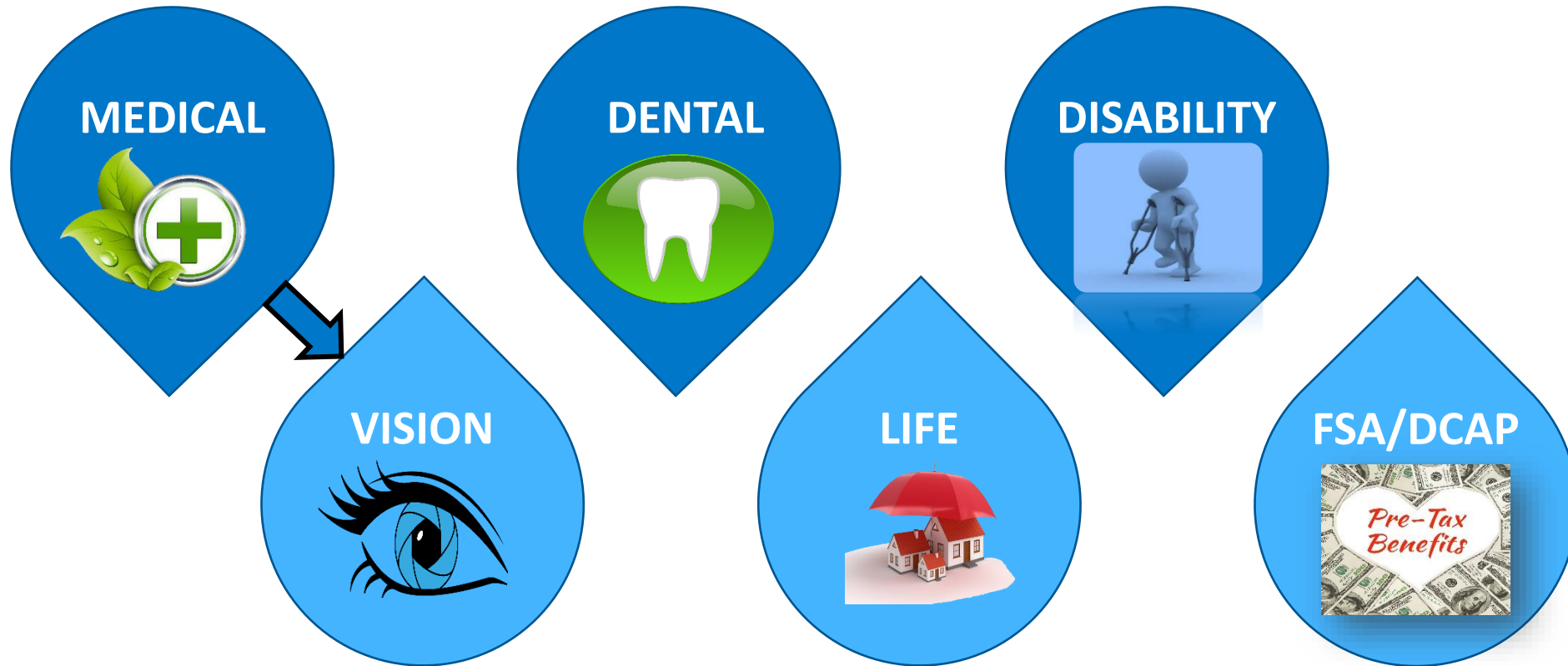
**Better &
Timely
Medical Care**



**Financial
Stability**

YOUR PEBB Benefits

Comprehensive Health & Wellness Coverage



MEDICAL PLANS

What Does Your Medical Plan Cover?

All plans cover the same basic health care services:

Hospital Services:
Inpatient & Outpatient

Office Visits:
Primary & Urgent Care,
Specialists

**Prescription
Drugs**

**Preventive Care,
Emergency Room,
Ambulance**

**Hearing, Vision,
Spinal Manipulations**

**Physical, Occupational,
& Speech Therapy
Massage Therapy**

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

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 & depts
 - 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*

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?



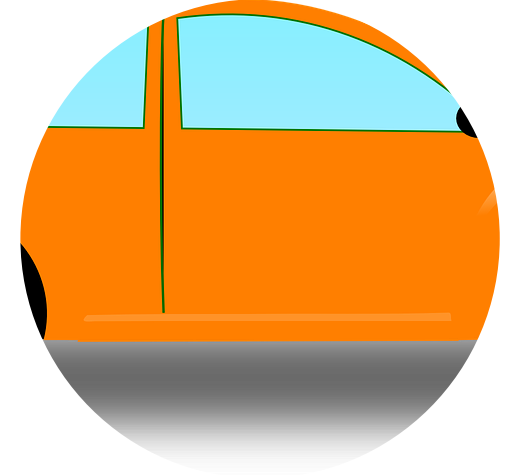
Groceries



College Tuition



Housing Costs



Car Insurance

LONG-TERM DISABILITY INSURANCE
can help you maintain your lifestyle

Employer-paid

LTD Benefit



60% of first \$400/month in earnings

up to

\$240/month

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

A graphic featuring the letters 'FSA' in a large, blue, sans-serif font. The letters are slightly blurred and set against a light blue background that has a white outline resembling the state of Washington.A graphic with a dark blue, textured background. The text 'What is DCAP?' is written in a white, bold, sans-serif font. 'What is' is on the top line, and 'DCAP?' is on the bottom line, both slanted upwards from left to right.

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**

MAKING CHANGES to your benefits



Annual Open Enrollment

- November 1-30

Special Open Enrollment

- When incur “qualifying” life event

To Learn More

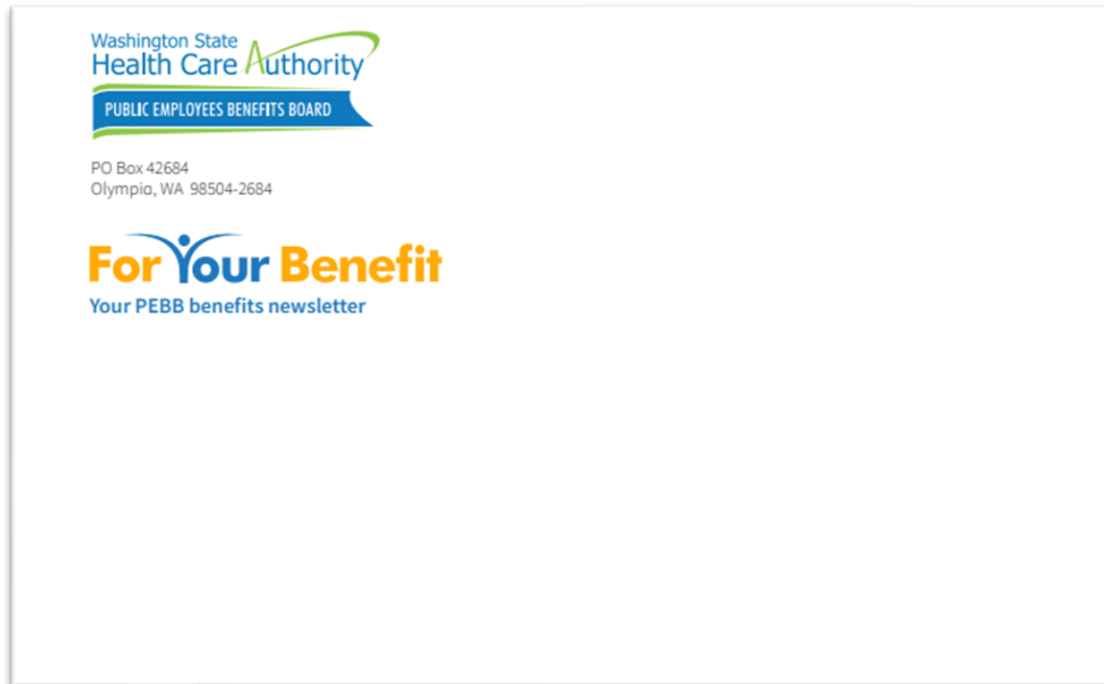
Your Benefits Resources

- **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:



Thank You
for Attending

