2023-24 SEBB Open Enrollment

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Getting Started

Tips and Tricks for a successful open enrollment

Be sure to plan for Tech issues



Google Chrome

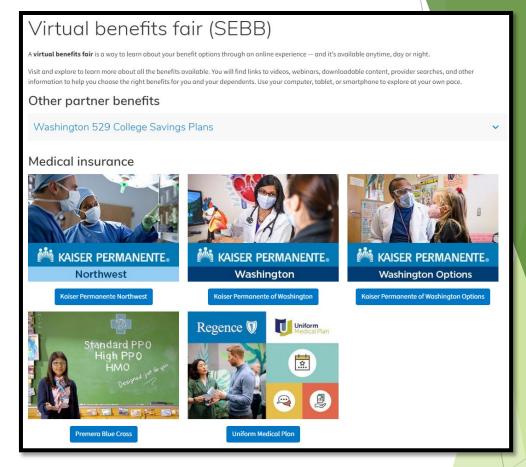
- Use Google Chrome as your browser
- Set aside 30-60 minutes to complete Open Enrollment
 - Make sure you have time to do plan and benefits research for any changes you need.
- Don't wait until the last minute! The SEBB cannot grant extensions for system/network outages or missing deadlines.
 - Plan to verify and submit well in advance of the November 20 deadline.
- Links to the resources, including a copy of this presentation will be shared at the end.

2024 Highlights

- Payroll & Benefits Website https://www.spokaneschools.org/sebb
 - Newsletters and updates from the SEBB
 - Links accessible from work or home 24/7



Virtual and Recorded Open enrollment webinars





Premiums for some plans are increasing significantly for 2024. You should check your current medical, dental, and vision plans for benefit and premium changes. If you do not want to change plans, and they are still available in your county for next year, you do not need to do anything to stay enrolled in the same plans.

Plan are hosting plan-specific open enrollment webinars. Register and watch at the SEBB OE website https://www.hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb

SEBB Notices



Health Care Authorit

SCHOOL EMPLOYEES BENEFITS BOARD

Big changes are coming in 2024

Pay extra attention during the School Employees Benefits Board (SEBB) Program's open enrollment Accidentally tossed these important notices? Links to all the SEBBS mailings are available on our website.



Washington State Health Care Authority School Employees Benefits Board

PO Box 42720 - Olympia, Washington 98504-2720 hca.wa.gov/sebb

October 4, 2023

Name Address City, St ZIP

Your medical plan may cost more in 2024. You c during annual open enrollment, October 30 throu

Lea este mensaje en español: hca.wa.gov/oe-let

Dear Subscriber:

The SEBB Program's annual open enrollment is October 30 through is the time to make changes to your health plan coverage for 2024. S plans will have significant monthly premium increases next year. We review your current health plan enrollment and the changes coming for plans will continue to meet your health care needs and fit your budge

How much are the premiums increasing?

The increases vary depending on your member type. Compared to 20





Ready, set, enroll: 2024 open enrollment

Open enrollment is October 30 through November 20, 2023. Find forms on the *Open enrollment* webpage at hca.wa.gov/sebb-oe.

What is open enrollment?

Open enrollment is a period of time that happens once a year, typically in the fall, when you can make changes to your coverage.

What can I change during open enrollment?

You can make the changes listed below during open enrollment, October 30 through November 20. Changes are effective January 1, 2024.

Premiums for some plans are increasing significantly for 2024. You should check your current medical, dental, and vision plans for benefit and premium changes. If you do not want to change plans, and they are still available in your county for next year, you do not need to do anything

✓ Use SEBB My Account (myaccount.hca.wa.gov) to:

- · Change your medical, dental, or vision plan.
- Add or remove a dependent.
- Waive medical coverage if you have other employer-based group medical, a TRICARE plan, or Medicare.
- Enroll in medical coverage if you previously waived.
- Attest to the spouse or state-registered domestic partner coverage premium surcharge. (You will receive a letter if you need to reattest.)
- Update your tobacco attestations if you have changes.

If you are unable to use SEBB My Account, you can use the School Employee Enrollment or School Employee Change form. They are available from your payroll or benefits office. Your payroll or benefits office must receive your form by November 20.

Visit Navia Benefit Solutions to enroll in FSA or DCAP

Enroll in a flexible spending arrangement (FSA) or the Dependent Care Assistance Program (DCAP) on Navio's

Big changes are coming in 2024

Pay extra attention during the School Employees Benefits Board (SEBB) Program's open enrollment, October 30–November 20.

October 30–November 20. There are important plan

changes ahead, and most plans are increasing their premiums.

HCA 20-0375 (10/23)



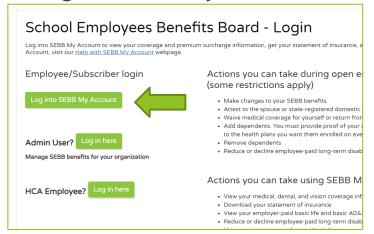
Logging in to SEBB My Account

From SPS Payroll & Benefits Site

- https://www.spokaneschools.org/sebb
 - Select SEBB My Account Login

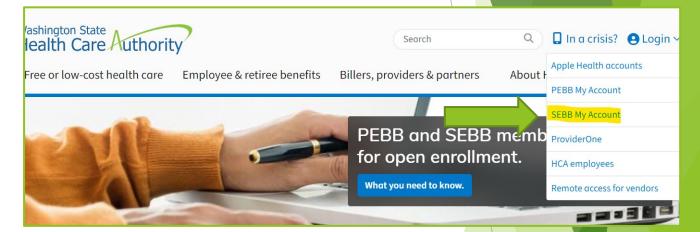
SEBB My Account Login
Log into SEBB My Account to view your coverage and premium surcharg working with SEBB My Account, visit the HCA Help with SEBB My Account

Select Log into SEBB My Account

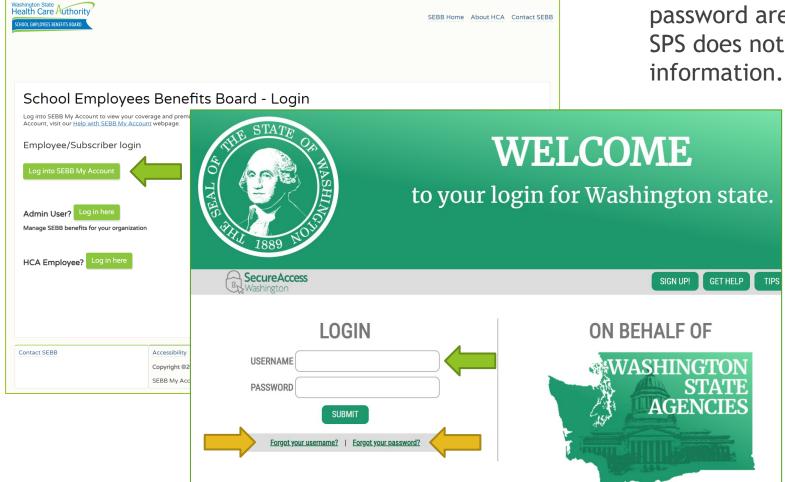


From the Health Care Authority (HCA) Site

- https://www.hca.wa.gov/
 - Select SEBB My Account



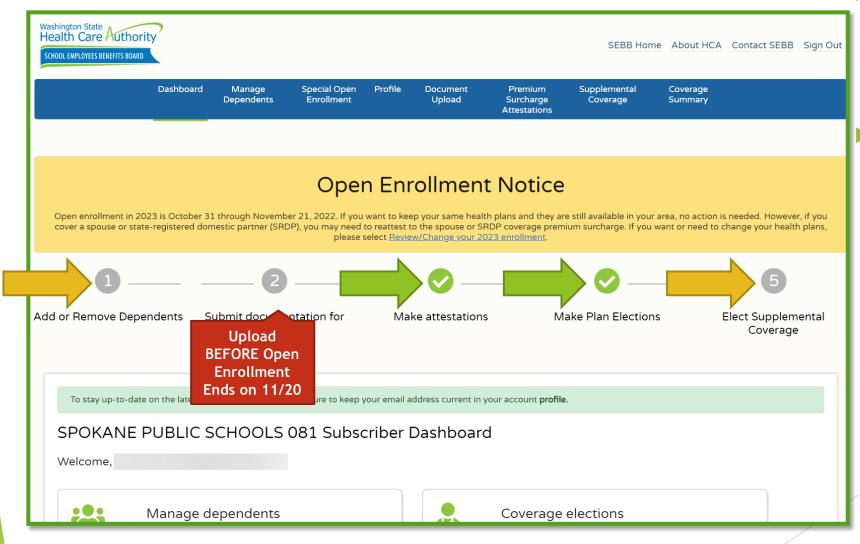
Employee/Subscriber login with SAW security authentication



Your SAW username and password are unique to you, and SPS does not have access to that information.

Please use the Forgot your username? and Forgot your password? Links to reset your account if needed.

Open Enrollment Dashboard

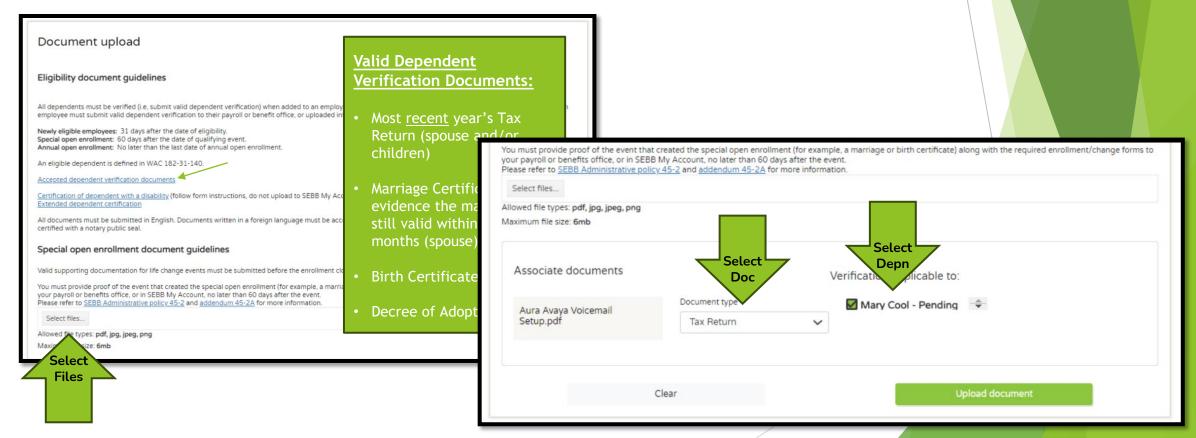


- Pay careful attention to the screen navigation.
- or remove dependents, you'll need to complete that portion and upload supporting documentation before you move onto attestations and plan elections.

Uploading Dependent Verification

Adding <u>new</u> dependents (spouse and/or child):

You must provide verification documents when you add dependents to your medical, dental, and/or vision coverage. The verification documents must be uploaded into SEBB My Account no later than the last day of open enrollment, November 20th 11:59pm.



Surcharges

- Tobacco use premium surcharge A monthly \$25 premium surcharge per account if you or a dependent (age 13 and older) enrolled on your SEBB medical plan uses a tobacco product.
- Spouse or state-registered domestic partner coverage premium surcharge A monthly \$50 premium surcharge if you have a spouse or state-registered domestic partner enrolled on your SEBB medical plan, and they have elected not to enroll in their employer-based group medical insurance.

- What happens if I do not attest? You will be charged the \$25 or \$50 (or both!) premium surcharges in addition to your monthly medical premium.
- Do I need to attest every year? If you will cover your spouse or SRDP on your medical coverage for the next plan year, you may need to attest to the surcharge during open enrollment. You will get a letter from the SEBB Program if you need to attest.
- When can I report a change*? You can only report a change to the Spouse/SRDP surcharge in the following situations:
 - During open enrollment.
 - Within 60 days of a change in your spouse's or SRDP's employer-based group medical insurance.

^{*}Tobacco surcharge can be updated by the employee at any time in SEBB My Account

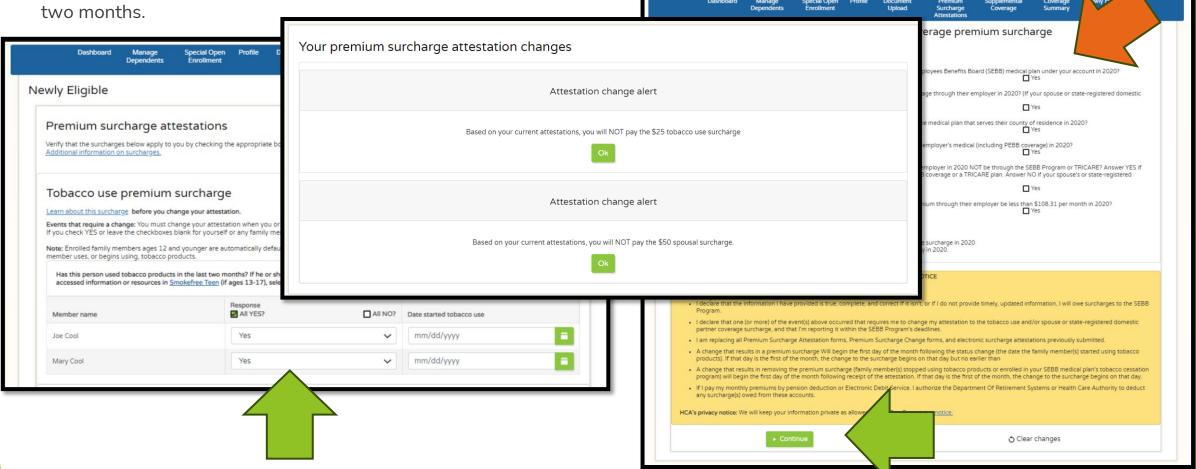
Surcharge Attestations

Tobacco Use:

You must attest to whether you and all dependents, 13 years of age or older, you are enrolling under your coverage have used tobacco products within the last two months.

Spouse/SRDP Coverage Premium:

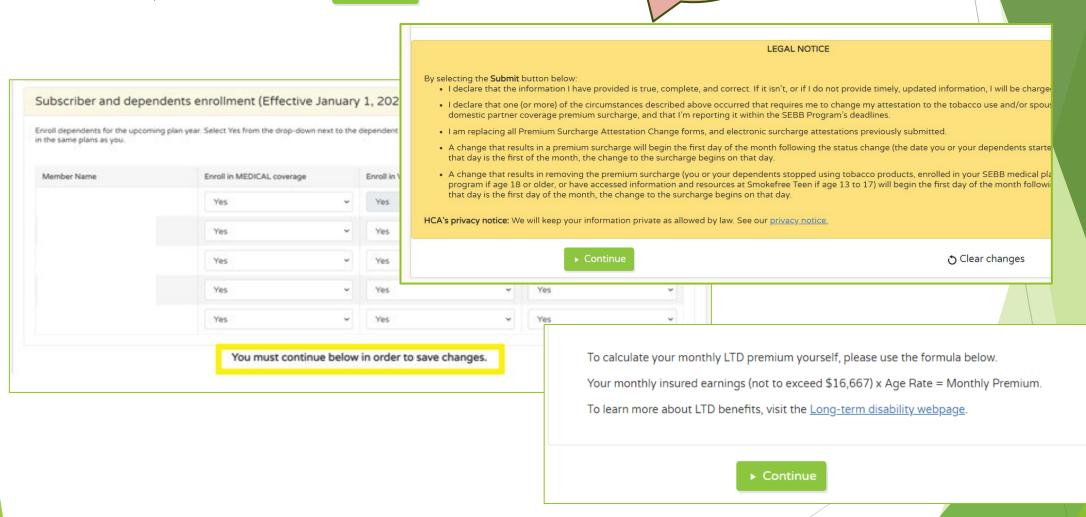
You need to attest to this surcharge if you are enrolling your spouse or state-registered domestic partner on your SEBB medical coverage.



Confirm Elections

At the end of each page where changes are recorded, there will be a continue button.

This is the only way your changes will be saved!



Elections Complete! Download confirmation of changes

Download this 2-page summary to confirm you've saved your changes.

Download a summary of coverage elections





SUMMARY OF COVERAGE ELECTIONS

THIS IS A SUMMARY OF YOUR COVERAGE ELECTIONS WITH THE HEALTH CARE AUTHORITY. THIS IS NOT A STATEMENT OF INSURANCE.

Washington State Health Care Outhority

SCHOOL EMPLOYEES BENEFITS BOARD

SUMMARY OF COVERAGE ELECTIONS

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METLIFE AT 1-833-854-9624.

EMPLOYER-PAID COVERAGES

Washington State
Health Care Authority

Return to coverage elections

\$35,000.00 Life MetLife

\$5,000.00 AD&D Employee AD&D

OPTIONAL COVERAGES

PLEASE VISIT METLIFE AT <u>mybenefits.metlife.com/wasebb</u> TO VIEW YOUR OPTIONAL INSURANCE ELECTIONS, OR CALL METLIFE AT 1-833-854-9624.

HCA LONGTERM DISABILITY INSURANCE COVERAGE

HCA LIFE INSURANCE COVERAGE
ALL LIFE INSURANCE IS ADMINISTERED BY METLIFE. IF YOU HAVE QUESTIONS ABOUT YOUR COVERAGE, CONTACT

EMPLOYER-PAID LTD

EMPLOYEE-PAID LTD: 60% DEFAULT PLAN RATE



Open Enrollment Member Checklist

OE Employee Checklist

- ✓ Log in to SEBB My Account to ensure account information is current, such as home address
- ✓ Consider signing up for email communications
- ✓ Prepare a list of questions to ask plans
- ✓ Make a list of prescriptions to research coverage for potential plan changes
- ✓ Review the significant changes this year in premiums and benefits for many plans
- Read open enrollment materials (newsletters and website).

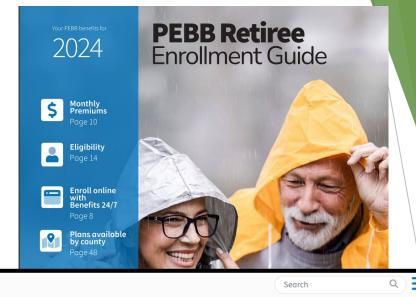
OE Employee Checklist

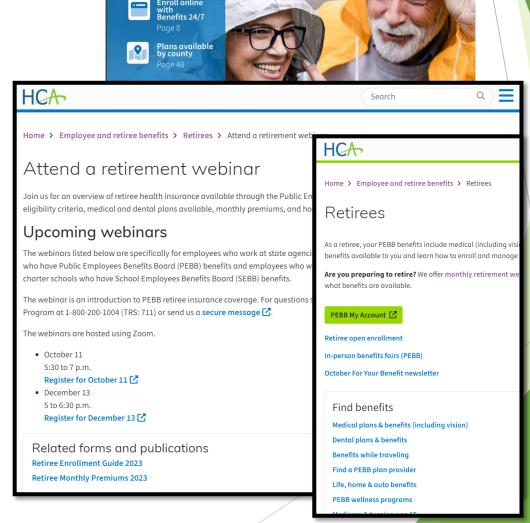
- ✓ Change plans (or waive coverage) if applicable
- ✓ Add or drop dependents
- ✓ Attest to surcharges
- ✓ Elect Flexible Spending Account (FSA) or Limited Purpose FSA/Dependent Care Assistance Program (DCAP)
- ✓ Complete SmartHealth incentive
- ✓ Review Life and Long-Term Disability (LTD) coverage
- ✓ Designate beneficiaries



Retiring soon and have questions about PEBB?

- Check out the <u>2024 PEBB Retiree</u> Enrollment Guide
- Register for a monthly retirement webinar that walks through eligibility, the enrollment process, and explains what benefits are available.
- More information can be found at the HCA's PEBB website.
- ► House Bill 1008:
 - **Effective January 1, 2024**, DRS Plan 2 subscribers are <u>not</u> required to begin receiving a monthly pension benefit to be eligible for PEBB





Reminder! These items have changed in 2024







Premiums for some plans are increasing significantly for 2024. You should check your current medical, dental, and vision plans for benefit and premium changes. If you do not want to change plans, and they are still available in your county for next year, you do not need to do anything to stay enrolled in the same plans.



- Premium Changes
 - Even if you do not change your Medical coverage your premiums will change. Visit the SEBB Medical plan premiums page for more detail.
- Premium Surcharges: You May Need to re-attest
 - Even if you do not make changes, if your spouse or state-registered domestic partner is covered on your SEBB benefits, you may be required to re-attest to the spouse or SRDP coverage premium surcharge each year during annual open enrollment.
 - ► The HCA sends notices to all employees required to reattest.
- FSA Medical & FSA Dependent Care
 - Require re-enrollment every year
 - Enroll on-line only

SEBB Open Enrollment Resources

- SEBB My Account User Guide
- SEBB Open Enrollment Resource Page
 - ► Benefits and plan changes
 - Premiums
 - ► Plan comparisons
 - ► Fairs, newsletters, and webinars
- Spokane Public Schools Open Enrollment Page
 - ▶ 2024 Changes to be aware of
 - Open enrollment resources
 - ► SEBB Messages for Employees
- SEBB My Account Login (direct link to login page)

A copy of this presentation will be sent to all attendees, the links above are accessible within the presentation document.

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