

# SEBB Program

## Insider tips

### 10 things you need to know

#### 1. Enroll with SEBB My Account

The new online system, SEBB My Account, is easy and quick. Instructions will be available in coming months online at [hca.wa.gov/sebb-employee](http://hca.wa.gov/sebb-employee) and in the *School Employee Initial Enrollment Guide*, which we will mail to you in mid-September. You can use SEBB My Account with any online device, including tablets and smartphones, to enroll during the first annual open enrollment, October 1 through November 15. If you do not have internet access, paper enrollment forms will be available.

#### 2. If you want to waive medical coverage, you must take action

You can waive SEBB medical coverage during the SEBB Program's first annual open enrollment if you are enrolled in other employer-based group medical insurance, a TRICARE plan, or Medicare. You must indicate that you want to waive medical coverage, either in SEBB My Account or a paper enrollment form.

However, if you are eligible for SEBB benefits, you must enroll in SEBB dental, vision, basic life and accidental death and dismemberment (AD&D), and basic long-term disability insurance, regardless of whether you waive SEBB medical coverage. See the [Waiving medical coverage](#) webpage for more about what happens if you waive medical coverage.

#### 3. If you're eligible, you must enroll

If you are eligible for SEBB benefits but don't submit your benefit choices during the first annual open enrollment, you will be defaulted as a single subscriber into medical, dental, vision, and other benefits and you will be required to pay the employee share of the medical premium

First annual open enrollment is October 1 through November 15, 2019.

and the tobacco surcharge. More information will be in the *School Employee Initial Enrollment Guide*.

#### 4. Attend a virtual benefits fair

We are introducing something special this year — an online virtual benefits fair. It's like an old-fashioned benefits fair, but you can visit at your convenience anywhere you have internet access and a computer, tablet, or smartphone.

The virtual benefits fair will be open during the first annual open enrollment. It will include "booths" for the plans, videos, and downloadable information, as well as ALEX, a new online support tool to help you decide on medical, dental, and vision plans. After checking out everything at the virtual benefits fair, you can access *SEBB My Account* and select your plans. If you have questions, check with your payroll and benefits office.

#### 5. Be your best with SmartHealth

SmartHealth is a voluntary wellness program that supports you on your journey toward living well. The secure, easy-to-use, mobile-friendly website offers tips and tools through fun activities aimed at helping you achieve your wellness goals, such as sleeping better, eating healthier, and planning for retirement.

Whether you're trying something new or adding to what you already do, SmartHealth has something for everyone. More details will be available closer to the first annual open enrollment.

## 6. Most K-12 PEBB members are moving to the SEBB Program

If you're a K-12 employee who is currently enrolled in the Public Employees Benefits Board (PEBB) Program, your PEBB coverage will likely change to the SEBB Program for 2020.

For K-12 PEBB members who are eligible for the SEBB Program, you will need to enroll during the first annual open enrollment, October 1 through November 15, 2019.

You will need to enroll your dependents, if you want to continue covering them for the 2020 plan year, but you won't have to provide documents that prove their eligibility if they are currently enrolled in PEBB.

## 7. Save money with a Medical FSA

You can set aside pretax money in a Medical Flexible Spending Arrangement (FSA) to spend on medical, dental, and vision expenses for you and your qualified dependents, even if they are not enrolled on your SEBB coverage. The plan year runs from January 1 to December 31.

There's a grace period until March 15 of the following year to incur expenses. For example, all 2020 plan year expenses must be incurred by March 15, 2021, and claimed by March 31, 2021.

Please note that you cannot enroll in both a high-deductible health plan (HDHP) with a health savings account (HSA) and a Medical FSA. If you are currently enrolled in a Medical FSA with a carryover, we recommend you spend all your funds by December 31, 2019. There will be no carryover for your current Medical FSA funds into the Medical FSA available through the SEBB Program for the 2020 plan year. If your current FSA offers a grace period, you may still be able to take advantage of it. Talk to your payroll or benefits office to learn how to handle this transition.

## 8. You might pay premium surcharges

The Legislature requires **two surcharges** be added to your monthly medical premiums if they apply to you.

### Tobacco use premium surcharge

If you or any dependent age 13 or over enrolled on your SEBB medical plan use tobacco products, you will be charged a monthly \$25-per-account premium surcharge in addition to your monthly medical premiums.

### Spouse or state-registered domestic partner coverage premium surcharge

If your spouse or state-registered domestic partner is enrolled on your SEBB medical plan instead of an employer-based group medical plan that is comparable to **PEBB's UMP Classic**, you will be charged a monthly \$50 premium surcharge in addition to your monthly medical premiums.

## 9. Retirees remain in PEBB

All retirees will remain under the PEBB Program at least through 2021. Newly retiring school employees will enroll in PEBB.

## 10. More info coming

Watch your mailbox in June for *Intercom*, the SEBB Program newsletter. Although exact premiums and health plan options will not be available at that time, the newsletter will briefly cover topics such as who's eligible, how to enroll, how to verify and enroll your dependents, and premium surcharges.

In mid-September, the SEBB Program will mail the *School Employee Initial Enrollment Guide*, which will include details on available plans, premiums, plan availability by county, and other information you need to enroll in the SEBB Program.