

# SEBB Program Benefits

## About us

### The School Employees Benefits Board (SEBB) Program

Starting in 2020, all employees of Washington State school districts and charter schools, and represented employees of Washington's educational service districts (ESDs), will receive benefits for their eligible employees through the SEBB Program. These will replace the health and insurance benefits districts currently provide. The first SEBB Program open enrollment is October 1–November 15, 2019. Benefits begin January 1, 2020.

## Benefits

### What the SEBB Program will offer

SEBB Program benefits will include:

- Fully and self-insured medical plans with prescription drug benefits
- Health savings accounts for high-deductible medical plans
- Dental plans
- Vision plans
- Life and accidental death and dismemberment (AD&D) insurance
- Long-term disability insurance
- Medical Flexible Spending Arrangement (FSA)
- Dependent Care Assistance Program (DCAP)

The School Employees Benefits Board (SEB Board) is evaluating proposed benefit designs (the services plans will cover and at what cost) and will make preliminary decisions by the end of 2018.

### The SEB Board may make changes to the approved benefit designs until summer 2019.

### Your plan costs

HCA will provide member cost-sharing information (your share of costs for services such as deductibles and copays) and monthly premiums after contracts with the

benefit carriers are in place and the SEB Board finishes its benefit design decisions. This will be done by fall 2019, before the SEBB Program's first open enrollment.

## Medical plans

### Self-insured medical plans

The SEBB Program will offer several self-insured plans similar to the Public Employees Benefits Board (PEBB) Program's Uniform Medical Plan (UMP) products for 2020.

- Two plans with the same covered services and exclusions, provider networks, and clinical policies as the UMP Classic plan, but with differences in deductibles and coinsurances and higher treatment limits for some services.
- A high-deductible plan with the same covered services and exclusions, provider networks, and clinical policies as the UMP Consumer-Directed Health Plan.

The SEBB Program may also offer:

- A plan with the same covered services and exclusions, the same provider networks (Puget Sound High Value Network and/or University of Washington Accountable Care Network), and same clinical policies as UMP Plus.

### Fully insured medical plans

The SEBB Program will offer a variety of fully insured plans. Negotiations are in progress with Kaiser Foundation Health Plan of the Northwest, Kaiser Foundation Health Plan of Washington, Kaiser Foundation Health Plan of Washington Options, Inc., Premera Blue Cross, and Providence Health Plan. These plans are anticipated to have deductibles at four levels: \$125, \$250, \$750 and \$1,250, with out-of-pocket maximums ranging from \$2,000 to \$5,100 for an individual subscriber and \$4,000 to \$10,200 for a subscriber, spouse or state-registered domestic partner and child(ren).

## Dental plans

### Self-insured dental plan

The SEBB Program will offer a self-insured dental plan administered by Delta Dental of Washington, with the same covered services, provider networks and clinical policies as the Uniform Dental Plan:

- An annual maximum of \$1,750.
- A deductible of \$50 for an individual or \$150 for subscriber, spouse or state-registered domestic partner and child(ren).
- General office visits covered at 100 percent after the deductible.
- Routine and emergency exams (x-rays, teeth cleaning, fluoride treatment, sealants and periodontal evaluations) covered at 100 percent.
- Fillings, root canals, and local anesthesia covered at 80 percent.
- Porcelain-metal or stainless steel crowns and dental implants covered at 50 percent.
- Orthodontia covered at 50 percent, until the plan has paid a maximum of \$1,750 for the member's lifetime (separate from the annual maximum).

### Fully insured plans

The SEBB Program will offer fully insured dental plans through Delta Dental (DeltaCare) and Willamette Dental, with the same covered services and exclusions, provider networks, clinical policies and copays as the DeltaCare and Willamette Dental plans, respectively, under the PEBB Program. Both plans will offer:

- No annual maximum, a \$0 deductible and no copay for general office visits.
- Diagnostic and preventive care (including routine and emergency exams, x-rays, teeth cleaning, fluoride treatment and sealants) covered at 100 percent.
- Fillings covered with a copay between \$10 and \$50.
- Orthodontia covered over \$1,500 per case.

## Vision plans

The SEBB Program will offer fully insured vision plans. Negotiations are in progress with Davis Vision, EyeMed and MetLife.

- Routine eye exams are covered at 100 percent under any of the three plans.

- In general, frames are covered up to \$150 every 24 months, and then 80 percent of the balance over \$150.

## Life and AD&D insurance

### Basic life insurance

The SEBB Program will offer employer-paid basic life insurance with a \$35,000 death by any cause benefit to eligible employees.

### Basic AD&D insurance

The SEBB Program will offer an employer-paid accidental death and dismemberment benefit of \$5,000.

### Supplemental life and AD&D insurance

The SEBB Program will also offer employee-paid supplemental life and AD&D insurance for subscribers, as well as spouses or state-registered domestic partners and dependents.

## Long-term disability insurance

The SEBB Program will offer:

- An employer-paid plan with a maximum monthly benefit of \$400.\*
- A supplemental employee-paid plan with a maximum monthly benefit of \$10,000.  
*\*The SEB Board expects to revisit this benefit in 2019.*

## Optional (non-SEBB) benefits

Districts may offer optional benefits as long as the benefits are outside the authority of the SEB Board.

Examples of employer optional benefits include:

- Voluntary Employees Beneficiary Association (VEBA) plans
- Cancer insurance
- Travel insurance
- Pet insurance

Districts must annually report their optional benefit offerings to the SEB Board and HCA for review and evaluation beginning in fall 2019. A district's optional benefit offerings may be paid by the employee, the employer, or both.