



# 2021 SEBB Open Enrollment Quick Guide

## IMPORTANT INFORMATION FOR BENEFIT-ELIGIBLE EMPLOYEES

SEBB's 2nd annual open enrollment is just around the corner and you may have a lot of questions and concerns on your mind. This communication provides some highlights of open enrollment, who to contact with questions, actions you can take, and where to find resources to help you make the best decision possible. In order for you to make the most informed decisions about your benefits, please:

- Read this informational bulletin carefully and in its entirety.
- Review the links to a variety of resources posted at the end of this bulletin.
- Note that this guide is not all-encompassing. For more complete details, visit SEBB's open enrollment website at: <https://www.hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment>

Stay tuned for additional bulletins and updates from Shawn Martinez, Benefits Specialist, including an abbreviated benefits guide in the works from The Partners Group. Also visit the OHPS Employee Benefits webpage to access resources and links: <https://www.ohsd.net/Page/8355>.

## Dates to Remember

**September 25 - November 23:** Open enrollment information will be available on SEBB's webpage, including their virtual benefits fair available 24/7

**October 6:** Health Care Authority will mail/email the latest Intercom newsletter to employees.

**October 15:** Health Care Authority hosting Facebook Live event at 4:00pm

**October 26 - November 23:** Annual open enrollment dates

**November 30:** Deadline to qualify for \$125 SmartHealth wellness incentive

**January 1:** Start of new plan year

## SEBB Benefits Program Eligibility

Generally, you are eligible for SEBB benefits if you work in a school district and your employer anticipates you will be *compensated* at least 630 hours in the school year (SEB Board policy wording has been revised from *worked* to *compensated*). You may request a review of your eligibility status at any time throughout the year, which may change due to revisions in position or work schedule.

## What's Included in SEBB Benefits Package

Employer-paid benefits:

- Contribution toward medical premium
- Health Savings Account (HSA) for those who enroll in UMP High Deductible
- Wellness programs like SmartHealth
- Dental insurance
- Vision insurance
- Basic life insurance
- Basic accidental death & dismemberment (AD&D) insurance
- Basic long-term disability (LTD) insurance

Employee-paid benefits:

- Medical plan premium
- Supplemental life insurance
- Supplemental AD&D insurance
- Supplemental LTD insurance
- Medical Flexible Spending Arrangement (FSA)
- Dependent Care Assistance Program (DCAP)

## Plans

The SEBB Program will be offering the same plans that were offered for the 2020 plan year.

- Medical plans through Kaiser Permanente WA, Uniform Medical Plan, and Premera. **Note:** Premera plans are still unavailable to employees residing in Island County.
- Vision plans through Davis Vision, MetLife Vision, and EyeMed.
- Dental through Uniform Dental Plan (also known as the Delta Dental PPO), DeltaCare (the Delta Dental managed-care plan), and Willamette Dental Group. **Note:** Uniform Dental Plan is the only dental plan with provider availability on the island.
- Long-term disability insurance through The Standard Insurance Company
- Life insurance and accidental death & dismemberment insurance through MetLife Life Insurance.
- Health Savings Accounts through Health Equity.
- FSAs and DCAPs through Navia Benefit Solutions.

## Premiums and Rates

There are no school employee premiums for dental, vision, basic life, basic accidental death and dismemberment (AD&D), and basic long-term disability (LTD) insurance. These benefits are paid for by the employer. If you enroll in a medical plan, you will pay a monthly premium. If you purchase supplemental insurance (such as additional life, AD&D, or LTD), you will pay a monthly premium for that coverage.

Take a look at the additional attachments sent with this quick guide for information on medical benefit premiums. Links to this information can also be found on the HR Benefits webpage.

## Changes You Can Make

**If you do not want to make any changes to your health plans, you do not need to take action.**

However, if you cover a spouse or state-registered domestic partner in 2021, you may need to re-attest to the spouse or state-registered domestic partner coverage premium surcharge. The SEBB program will mail you a letter if you must re-attest to this premium surcharge for 2021. You can also check whether or not you need to re-attest in SEBB My Account starting October 26.

Changes you can make during the SEBB Program's annual open enrollment:

- Change your medical, dental, or vision plan
- Add a dependent to your medical, dental, or vision plan. **Note:** If you enroll a new dependent, you must provide proof of your dependent's eligibility with your enrollment form before your dependent can be enrolled on your account.
- Remove a dependent from your medical, dental, or vision plan.
- Reattest to the spouse or state registered domestic partner coverage premium surcharge.

- Waive your enrollment in medical coverage. **Note:** You must have other employer-based group medical coverage, a TRICARE plan, or Medicare to waive medical coverage. You cannot waive dental or vision coverage.
- Enroll in medical coverage if you previously waived SEBB medical for other employer-based group medical, a TRICARE plan, or Medicare.
- Enroll or re-enroll in a Medical Flexible Spending Arrangement (FSA) and/or the Dependent Care Assistance Program (DCAP). **You must re-enroll in the Medical FSA or DCAP every year if you wish to continue participating.**

## How to Make Changes

Changes made in SEBB My Account must be completed before midnight on November 23. If you can't use SEBB My Account, you may contact the Benefits Specialist to request a paper form starting October 26. Your forms and other required documents must be received by the end of the day on November 23.

In SEBB My Account, you can make changes to your medical, dental, vision, and long-term disability elections. For changes to other benefits, such as life insurance, accidental death & dismemberment insurance, Flexible Spending Arrangement, or Dependent Care Assistance Program you will need to visit the carriers' websites:

- Health Equity (HSA) - <https://learn.healthequity.com/sebb/hsa/>
- Navia Benefit Solutions (Medical FSA or DCAP) - [sebb.naviabenefits.com](http://sebb.naviabenefits.com)
- MetLife Insurance (Life and A&D) - <https://www.metlife.com/wshca-sebb/>

## How to prepare for open enrollment

If you would like to get a headstart on open enrollment, there are some things you can do to make life a little easier come October 26. Here are some ideas to help you be prepared:

- Make sure you have your SEBB My Account username and password handy. If you have forgotten your username and/or password, use the 'Forgot your username?' or 'Forgot your password?' hyperlinks to get a username reminder or password reset.
- Login to SEBB My Account and view your current coverage to help you decide if you'd like to make changes.
- Login to SEBB My Account and review your Residential and Mailing addresses to ensure it reflects your most current information (this can be found in the Profile section). Contact Shawn Martinez, the Benefits Specialist, for assistance if changes are needed.
- Check out SEBB's open enrollment webpage to learn more about 2021 benefits and plan changes.
- Visit SEBB's Virtual Benefits Fair.
- Give ALEX a try. ALEX is SEBB's interactive online benefits advisor, a virtual guide to helping you through the decision-making process.
- Attend the Health Care Authority's Facebook live event on Thursday, October 15 at 4:00pm. You'll learn about plan changes, get answers to your open enrollment questions, and more.
- Sign up for an open enrollment webinar. Dates and times are listed on SEBB's website.
- If you are planning to enroll a dependent not previously on your plan, get dependent verification documents ready that you will use to verify. For a full list of acceptable documents, see: <https://www.hca.wa.gov/employee-retiree-benefits/school-employees/dependent-verification>.
- Contact carriers if you have questions about coverage, costs, and locating a provider in their network.

## Who to contact with questions

**Employees should contact the plan providers directly for help with:**

- Benefit coverage questions
- ID cards
- Claims
- Making sure a doctor or dentist contracts with the plan
- Choosing a doctor or dentist
- Making sure prescriptions are covered

**Need help with SEBB My Account? Contact SEBB's call center:**

- October 26 - November 23, 2020
- 1-855-548-3100
- Monday through Friday, 8:00am - 5:00pm for help with:
  - Secure Access Washington (SAW) registration
  - SEBB My Account screen navigation
  - Uploading documents

**Contact the Benefits Specialist directly for help with:**

- Eligibility, enrollments, or changes to accounts
- Premium surcharge questions
- Updating name, address, phone number, and email
- Adding or removing dependents
- Payroll deduction information
- Getting paper forms

## Resources

**SEBB My Account** - Log in to your account, view current coverage, review address information, and make changes during open enrollment.

<https://myaccount.hca.wa.gov/auth>

**SEBB's Open Enrollment Webpage** - Find information to help you make your benefits decisions for 2021. <https://www.hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment>

**SEBB's Virtual Benefits Fair** - The Health Care Authority will not be offering in-person benefits fairs this year in an effort to follow the state guidelines for large gatherings during the COVID-19 pandemic. Visit and explore SEBB's Virtual Benefits Fair to learn more about all the benefits available. You will find links to videos, webinars, downloadable content, provider searches, and other information to help you choose the right benefits for you and your dependents. Use your computer, tablet, or smartphone to explore at your own pace.

<https://www.hca.wa.gov/employee-retiree-benefits/virtual-benefits-fair-sebb>

**SEBB's Online Benefits Advisor (ALEX)** - ALEX is SEBB's interactive online benefits advisor, a virtual guide to helping you through the decision making process. Give ALEX a try!

<https://www.myalex.com/washingtonstatehca/2021#intro>

**SEBB Open Enrollment Webinars** - Kaiser Permanente, Premera, Uniform Medical Plan, Willamette Dental Group, Navia Benefit Solutions, and The Standard Insurance Company will be offering webinars for open enrollment. Check out the open enrollment webinar page to see about signing up!

<https://www.hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb>