



PEBB Retiree Insurance

Public Employees Benefits Board (PEBB) Program
Outreach & Training
2024

Disclaimer

The information provided in this presentation applies to **both PEBB and SEBB employees** and is intended to be a **general overview** of the Public Employees Benefits Board (PEBB) Program's Retiree Insurance coverage.

The laws and rules that govern the PEBB Program, along with the specific certificate of coverage for each insurance benefit, are the final authority in deciding eligibility, defining enrollment periods, and determining benefits.

What we'll cover today

- 1 Eligibility for Retiree Insurance
- 2 Deferring Coverage
- 3 PEBB Medical Plans & Premiums
- 4 PEBB Dental Plans & Premiums
- 5 Life Insurance Options
- 6 Enrollment Process & Premium Payment Options
- 7 Making Changes
- 8 Who to Contact

General Information

Public Employees Benefits Board (PEBB)

Administered by the Health Care Authority (HCA)

- PEBB Retiree Insurance offers access to comprehensive health insurance to:

Retiring and separating
public employees enrolled in
PEBB benefits

Retiring and separating
school employees enrolled in
SEBB benefits

PEBB Retiree Benefits

PEBB retiree insurance offers:

- **Medical** (includes Vision) and **Dental Insurance**
 - Medicare and Non-Medicare plan options
 - Preferred Provider Organization (PPO)
 - Managed-Care Options (HMO)
- **Life Insurance**

**Vision benefit is included
in the medical plans**

Deadline to Enroll or Defer

If you plan to **enroll in** or **defer PEBB Retiree Insurance**:

- **PEBB Retiree Election Form A** and **any other required documents** must be received by the PEBB Program
 - Use Forms A and B to enroll in Premera Blue Cross Medicare Supplement Plan G
- **No later than 60 days** after employer-paid, COBRA, or continuation coverage ends

If you miss the 60-day election period, **you lose all rights** to enroll in or defer PEBB retiree insurance coverage **unless you regain eligibility** in the future.

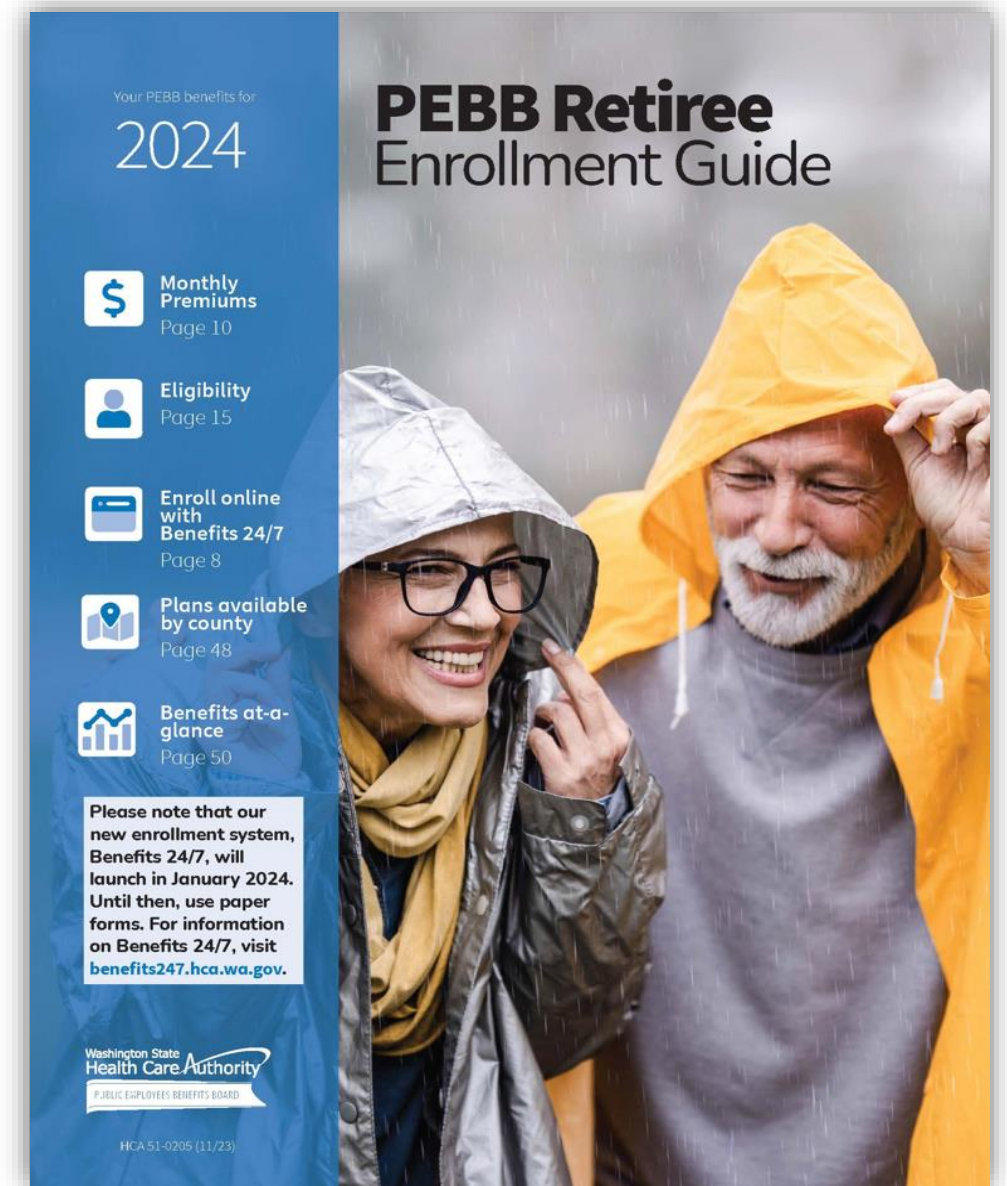
2024 PEBB Retiree Enrollment Guide

View or download the enrollment guide and forms online

- **PEBB Retirees website:**
 - Find forms and publications

Contact customer service to request a guide

- **1-800-200-1004**



hca.wa.gov/employee-retiree-benefits

Contact

- 1-800-200-1004

The screenshot displays the 'Employee and retiree benefits' page on the hca.wa.gov website. The page is organized into several sections, each with a title, a brief description, and a link to explore further. The sections are: Public employees (green), School employees (blue), Retirees (blue), PEBB Continuation Coverage (purple), and SEBB Continuation Coverage (orange). Each section includes an icon representing the group (e.g., a family for public employees, a person at a desk for school employees, a person in a hammock for retirees, a family with an umbrella for PEBB Continuation Coverage, and a family with an umbrella for SEBB Continuation Coverage). At the bottom, there are links for 'How do I...' such as 'Compare medical plans (PEBB)', 'Find a PEBB provider', 'Contact PEBB', and 'Prepare for retirement'. There are also links for 'Compare medical plans (SEBB)', 'Find a SEBB provider', and 'Contact SEBB'. The Washington State Health Care Authority logo is visible in the bottom right corner.

Home > Employee and retiree benefits

Employee and retiree benefits

PEBB Medicare offerings
Inspire others with your story!
Information about novel corona virus (COVID-19)

Public employees
As an employee of a state agency, higher education institution, or participating employer group, you have access to insurance options through the Public Employees Benefits Board (PEBB). These options include, but are not limited to, medical with vision, dental, life, auto, and home.
[Explore your PEBB benefits.](#)

School employees
As an employee of Washington's school districts and charter schools, and union-represented employees of educational service districts you have access to insurance options through the School Employees Benefits Board (SEBB). These options include, but are not limited to, medical, dental, vision, life, and AD&D.
[Explore your SEBB benefits.](#)

Retirees
As a retired public or school employee you have access to insurance options through the Public Employees Benefits Board (PEBB). These options include medical with vision, dental, life, auto, and home.
[Explore your retiree benefits.](#)

PEBB Continuation Coverage
After a loss of your PEBB employee coverage, you may continue coverage temporarily through PEBB Continuation Coverage. Types of continuation coverage include COBRA and Unpaid Leave.
[Learn more about PEBB Continuation Coverage.](#)

SEBB Continuation Coverage
Temporary continuation of SEBB benefits are available to you as a school employee after a loss of your employer-based group health coverage. Types of continuation coverage include COBRA and Unpaid Leave.
[Learn more about SEBB Continuation Coverage.](#)

How do I...
[Compare medical plans \(PEBB\)](#)
[Find a PEBB provider](#)
[Contact PEBB](#)
[Prepare for retirement](#)

[Compare medical plans \(SEBB\)](#)
[Find a SEBB provider](#)
[Contact SEBB](#)

Washington State Health Care Authority

Eligibility

PEBB Retiree Insurance

WAC 182-12-171

PEBB Retiree Insurance Eligibility

Members of:

- PERS, SERS, or TRS Plan 2
- Any DRS Plan 3
- Washington Higher Education Retirement Plan (HERP)

Must apply to enroll or defer
no later than 60 days after
employer-paid, COBRA, or continuation coverage ends

Must be vested & eligible to retire when insurance coverage ends

- **Not required** to begin receiving pension payment
 - Plan 3, or PERS, SERS, or TRS Plan 2 - contact DRS
 - Higher-ed - contact your benefits office

PEBB Retiree Insurance Eligibility cont.

All other members:

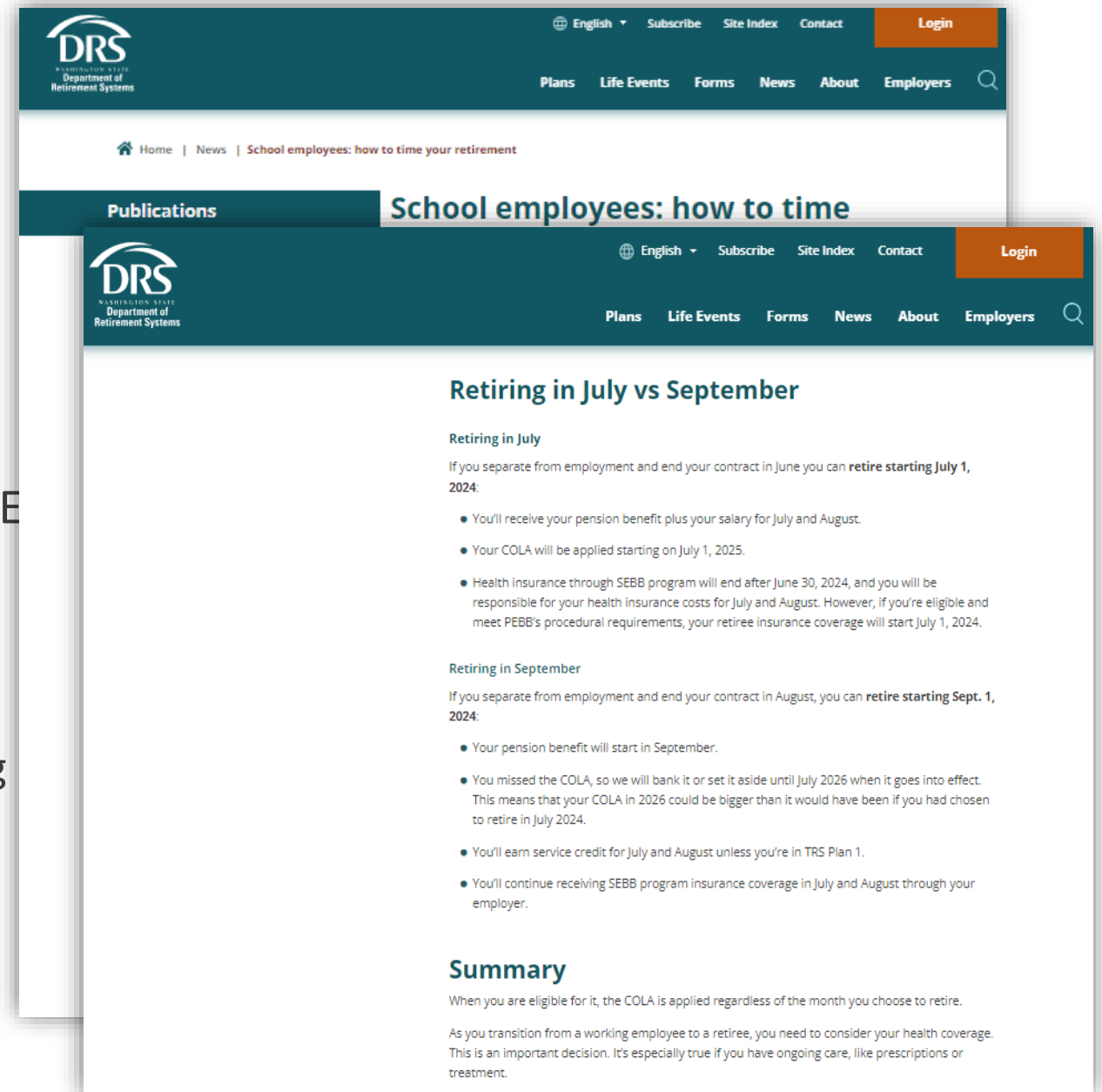
- **Must be vested & eligible** to retire when insurance coverage ends
- **Must immediately** begin receiving pension payment

Must apply to enroll or defer
no later than 60 days after
employer-paid, COBRA, or continuation coverage ends

Understanding When PEBB Retiree Insurance Begins

For school employees:

- Your resignation date affects the date PEBB Retiree Insurance begins
- “News” article on Department of Retirement Systems (DRS) website
 - Guidance for **school employees** retiring July vs September



When PEBB Retiree Insurance Begins

The first day of the month after
your employer-paid, COBRA, or continuation coverage ends

Your employer-paid, COBRA, or continuation coverage will end
the last day of the month,
in which you resign or separate from employment

Example: July Retirement

Resignation effective date



June 1-30

June 30



Employer-paid benefits
END

Retirement date



PEBB Retiree Insurance
BEGINS

Employee's retirement date can be July 1 at the earliest (No service credit for July/August)

Example: September Retirement

Resignation effective date



August 1-31

August 31



Employer-paid benefits
END

Retirement date



PEBB Retiree Insurance
BEGINS

Employee will earn service credit for July/August (except for TRS Plan 1)

COBRA Bridge

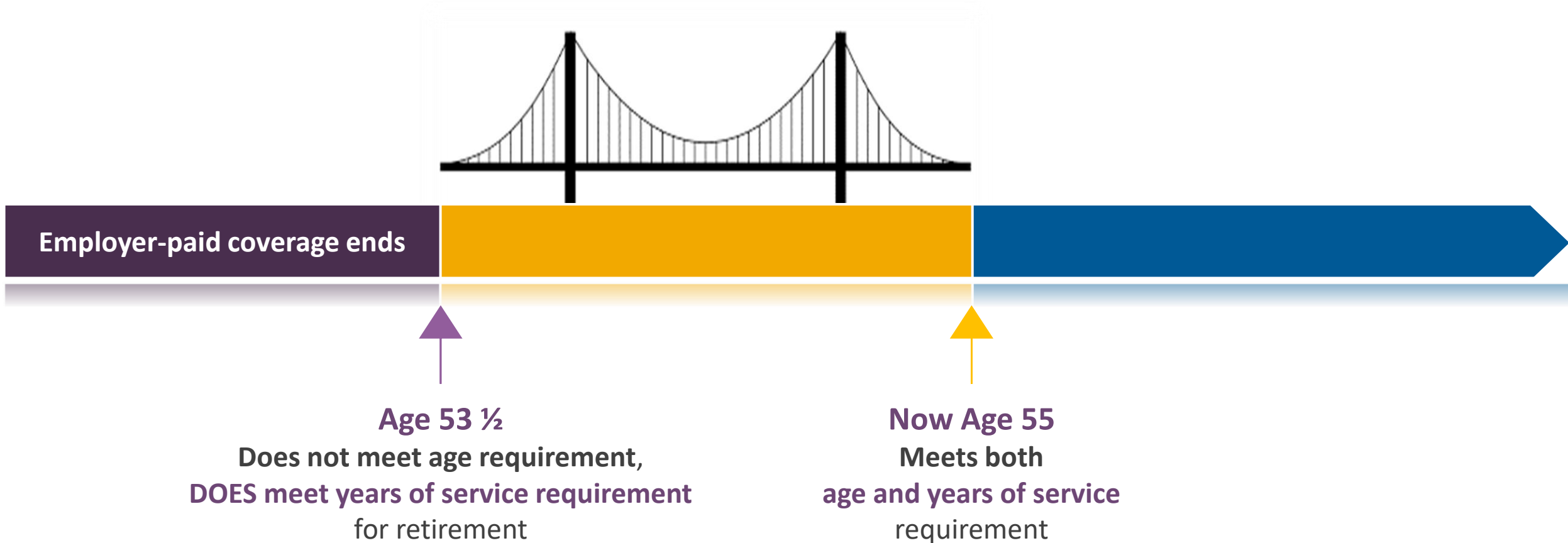


COBRA

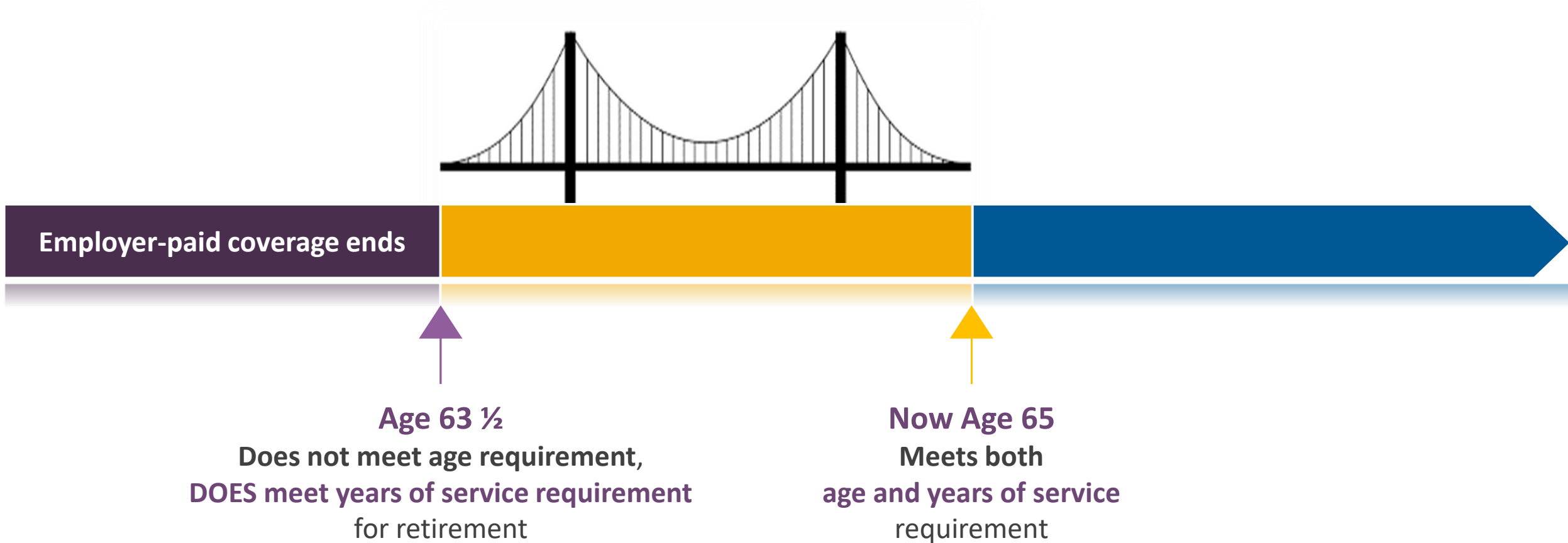
- An extension of some of your current employer's benefits, **paid by the employee**, and generally **available for up to 18 months**
- Employees may use **up to 18 months** of COBRA as a “**bridge**” to PEBB retiree insurance coverage eligibility if:

The employee **has met the years of service requirement** of their retirement plan, but **has not met the age requirement**

COBRA Bridge Example: Retire at Age 55



COBRA Bridge Example: Retire at Age 65



Deferring Enrollment

PEBB Retiree Insurance

WAC 182-12-200 & WAC 182-12-205

Deferring Enrollment

Deferring means **pausing** or **postponing** your enrollment in PEBB retiree insurance coverage, so you **keep your eligibility to enroll later**.

Retiree Election form A **must be received** by the PEBB Program **no later than 60 days** after employer-paid, COBRA, or continuation coverage ends

Election Form A must indicate:

- You are deferring
- Type of medical coverage you are enrolling in that allows you to defer

Deferring Enrollment

You may defer if you will be **continuously** enrolled in **other qualified medical coverage**

- **Employer based group medical**
 - As an employee or dependent of an employee
- **PEBB or SEBB Program**
 - As a dependent
- **Federal retiree plan*** (such as TRICARE)
 - As a retiree or a dependent of a retiree
- **Civilian Health & Medical Program of the Department of Veteran's Affairs*** (CHAMPVA)
 - As a dependent
- **Health Benefit Exchange***
 - (Non-Medicare subscriber only)
- **Medicare Parts A and B, and a Medicaid plan** that provides creditable coverage

**One-time opportunity to enroll in a PEBB retiree health plan after deferring.*

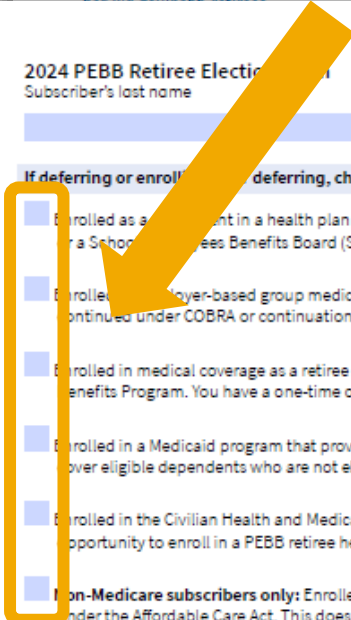
Retiree Election Form A

Complete Retiree Election Form A and submit to the PEBB Program.

No later than 60 days after employer-paid, COBRA, or continuation coverage ends!

2024 PEBB Retiree Enrollment Guide, page 22-24

hca.wa.gov/assets/pebb/51-4031-retiree-election-form-a-2024.pdf



2024 PEBB Retiree Election Form (form A)

Washington State Health Care Authority
PUBLIC EMPLOYEES BENEFITS BOARD

Benefits 24/7, the new online enrollment system, will be available January 2024.

Complete this form to enroll in or defer (postpone) enrollment in PEBB retiree insurance coverage. If you wish to make a change to an existing retiree account, go to the online enrollment system or use the PEBB Retiree Change Form (form E). To review eligibility guidelines for retiree coverage (per WAC 182-12-171), see the Retiree eligibility section of the Retiree Enrollment Guide. All forms and documents mentioned and a self-paced tutorial about how to complete this form are available on HCA's website at <https://www.hca.wa.gov/pebb>.

Complete this enrollment form to choose your plan coverage. If more information is needed, the PEBB Program will contact you. You will not lose your coverage.

2024 PEBB Retiree Election Form A

Subscriber's last name Social Security number

If deferring or enrolling in coverage while deferring, check the box(es) below that apply to you.

- ☐ Controlled as a dependent in a health plan sponsored by the PEBB Program, a Washington State educational service district, or a School Employees Benefits Board (SEBB) Program. This includes coverage under COBRA or continuation coverage.
- ☐ Controlled as an employer-based group medical as an employee or employee's dependent, including medical insurance continued under COBRA or continuation coverage. **This does not include an employer's retiree coverage.**
- ☐ Controlled in medical coverage as a retiree or dependent of a retiree in a TRICARE plan or the Federal Employees Health Benefits Program. You have a one-time opportunity to enroll in a PEBB retiree health plan.
- ☐ Controlled in a Medicaid program that provides creditable coverage and in Medicare Part A and Part B. You may continue to cover eligible dependents who are not eligible for creditable coverage under Medicaid.
- ☐ Controlled in the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). You have a one-time opportunity to enroll in a PEBB retiree health plan.
- ☐ **Non-Medicare subscribers only:** Enrolled in qualified health plan coverage through a health benefit exchange established under the Affordable Care Act. This does not include Medicaid (called Apple Health in Washington State). You have a one-time opportunity to enroll or reenroll in a PEBB retiree health plan.
- ☐ **Separating:** Eligible under Plan S or a higher-education retirement plan, separating as of (mm/dd/yyyy)

For new nonrepresented employees of a Washington State educational service district who are retiring:

Educational Service District (ESD)

When does your current health plan coverage through your ESD, COBRA, or continuation coverage end? (mm/dd/yyyy)

Note: If you are applying to enroll in or defer retiree insurance coverage after your COBRA or continuation coverage ends, you must submit proof of your continuous health coverage with this form.

Enroll After Deferring

To enroll in PEBB retiree insurance **after deferring** the PEBB Program must receive:

- **Retiree election form A**
- **Proof of continuous enrollment** in other qualified medical coverage

No later than 60 days after other qualifying medical coverage ends!

2024 PEBB Retiree Election Form
(form A)

Washington State Health Care Authority
PUBLIC EMPLOYEES BENEFITS BOARD

Benefits 24/7, the new online enrollment system, will be available January 2024.

Complete this form to enroll in or defer (postpone) enrollment in PEBB retiree insurance coverage. If you wish to make a change to an existing retiree account, go to the online enrollment system or use the PEBB Retiree Change Form (form E). To review eligibility guidelines for retiree coverage (per WAC 182-12-171), see the Retiree eligibility section of the Retiree Enrollment Guide. All forms and documents mentioned and a self-paced tutorial about how to complete this form are available on HCA's website at hca.wa.gov/pebb-retirees.

Remember to read Section 8 and sign Section 9. To enroll children, fill out Section 3. This form replaces all retiree election or change forms submitted in the past.

Type or print in dark ink using all capital lettering in the spaces provided. Inaccurate, incomplete, or illegible information may delay coverage. Example: J O H N

Complete this enrollment form to choose your plan coverage. If more information is needed, the PEBB Program will contact you. You will not lose your coverage.

Required	General information
Retiree, employee, or school employee information only	
If you are a surviving spouse, state-registered domestic partner (defined in WAC 182-12-109), or dependent, provide the deceased employee's or retiree's information below. Provide your personal information in Section 1.	
Retiree, employee, or school employee last name	Social Security number
Washington state-sponsored retirement plan	
Retirement date (or separation date for P or higher-education retirement plans)	
Check one:	
<input type="checkbox"/> Enrolling: I am a new retiree or surviving dependent requesting to enroll in coverage.	
<input type="checkbox"/> Deferring: I am a new retiree or a surviving dependent deferring (postponing) my coverage. Select your reason for deferral below. See the PEBB Retiree Enrollment Guide for details about Section 4.	
<input type="checkbox"/> Enrolling after deferring: Date other qualifying medical coverage ended: <input type="text"/>	
With this form, you must provide proof of your continuous enrollment in other qualifying coverages (qualifying coverages)	

HCA 51-4031 (10/28)

1

Dependent Eligibility

Eligible Dependents

Non-Medicare subscribers or those enrolling a SRDP must provide dependent verification



Legal spouse or State-Registered Domestic Partner (SRDP)



Children up to age 26

Biological, stepchildren, legally adopted



Extended Dependents

Niece, nephew, grandchild



Dependent Child with a Disability

Age 26 and older

Surviving Dependents

In the event of the retiree's death, the **surviving eligible dependent(s)** may **continue, enroll in** or **defer** retiree coverage

- An eligible surviving spouse/SRDP **may continue coverage indefinitely**, so long as **premiums are paid in full**, and
 - The spouse/SRDP **maintains enrollment in Medicare Parts A and B**, if eligible
- Dependents may continue coverage **until they lose eligibility**
 - PEBB Program WAC 182-12-260

Surviving eligible dependent(s) **must notify PEBB Program no later than 60 days** after the retiree's death to continue, enroll in or defer retiree coverage.

PEBB Medical Plans

Plan Availability

Based on:

- Where you live
- Your eligibility for Medicare



PEBB Non-Medicare Plans

Medical Plan Options & Premiums
for retirees
not enrolled in Medicare

PEBB Non-Medicare Plans

Managed Care Plans (HMO)

More restricted network of providers

- Not available in all geographical locations
- Primary care doctor manages most of your healthcare
 - Including specialty care

Preferred Provider Plans (PPO)

Large network of providers

- Available nationwide & worldwide
- Choose your doctors
- Self-refer for specialty care

Plan differences include annual deductible/out-of-pocket maximums, copay/coinsurance, pages 48-52

PEBB Non-Medicare Plans (cont'd)

Managed Care Plans (HMO)

- Kaiser Permanente WA
- Kaiser Permanente NW
 - Clark & Cowlitz counties

Preferred Provider Plans (PPO)

- Uniform Medical Plans (UMP)
 - Administered by
Regence BlueShield

What the Medical Plans Cover

All plans cover the same basic health care services:

Hospital Services:
Inpatient & Outpatient

Office Visits:
Primary & Urgent Care,
Specialists

**Prescription
Drugs**

**Preventative Care,
Emergency Room,
Ambulance**

**Hearing, Vision,
Spinal Manipulations**

**Physical, Occupational,
& Speech Therapy**

Kaiser Permanente - Non-Medicare Plan Premiums

2024

	Managed Care (HMO) Plans					
	Kaiser Permanente WA				Kaiser Permanente NW	
	Classic	Value	SoundChoice	CDHP	Classic	CDHP
Subscriber Only	\$933.56	\$919.37	\$777.41	\$738.98	\$1,039.18	\$907.72
Subscriber & Spouse	\$1,861.16	\$1,832.77	\$1,548.87	\$1,470.63	\$2,072.40	\$1,808.12
Subscriber & Child(ren)	\$1,629.26	\$1,604.42	\$1,356.00	\$1,302.30	\$1,814.10	\$1,597.60
Subscriber, Spouse, & Child(ren)	\$2,556.86	\$2,517.83	\$2,127.45	\$1,975.63	\$2,847.32	\$2,439.67

Uniform - Non-Medicare Plan Premiums

2024	Preferred Provider Organization (PPO) Plans				
	Uniform Medical Plan				
	Classic	CDHP	Select	Plus PSHVN	Plus UW ACN
Subscriber Only	\$831.68	\$747.79	\$766.61	\$816.50	
Subscriber & Spouse	\$1,657.40	\$1,488.26	\$1,527.27	\$1,627.04	
Subscriber & Child(ren)	\$1,450.97	\$1,317.73	\$1,337.10	\$1,424.41	
Subscriber, Spouse, & Child(ren)	\$2,276.69	\$1,999.87	\$2,097.76	\$2,234.95	

Premium Surcharges

For non-Medicare subscribers only

Tobacco Use Premium Surcharge

- If you or an enrolled dependent (age 13 and older)
- Uses a tobacco product
- Pay \$25 monthly surcharge
- Per account

Spouse/SRDP Coverage Premium Surcharge

- If your enrolled spouse/SRDP
- Elects not to enroll in their employer-based group medical
- Pay \$50 monthly surcharge

Consumer Directed Health Plans (CDHP)

A CDHP is a high-deductible health plan with a health savings account (HSA)

- The **PEBB Program contributes** to the HSA each month
 - **\$58.34 per month** for an individual subscriber
 - Up to \$700.08/year
 - **\$116.67 per month** for a subscriber with one or more enrolled dependents (non-Medicare)
 - Up to \$1,400.04/year

Only **non-Medicare** subscribers
can participate in a CDHP plan

HSA Contribution Limits

Subscribers can contribute monies to their HSA:

- IRS **maximum contribution** amounts for 2024*
 - Subscriber only
 - **\$4,150**
 - Subscriber with one or more enrolled dependents (non-Medicare)
 - **\$8,300**
 - Subscribers age 55 or older may contribute additional \$1,000 per year

*The PEBB Program & non-Medicare retiree contributions may not exceed the IRS maximum

CDHP Enrollment Once Medicare Eligible

If subscriber enrolled in CDHP w/HSA, and becomes eligible/enrolls in Medicare mid-year, subscriber **must** change medical plan

- Results in the annual deductible and out-of-pocket maximum starting over

If any enrolled dependent becomes eligible/enrolls in Medicare, the subscriber may:

- **Change their medical plan, or**
- **Remove the dependent who is enrolled in Medicare**
 - Dependent(s) not eligible to enroll in PEBB Continuation Coverage

Members enrolled in Medicare are not eligible to enroll in a CDHP w/HSA

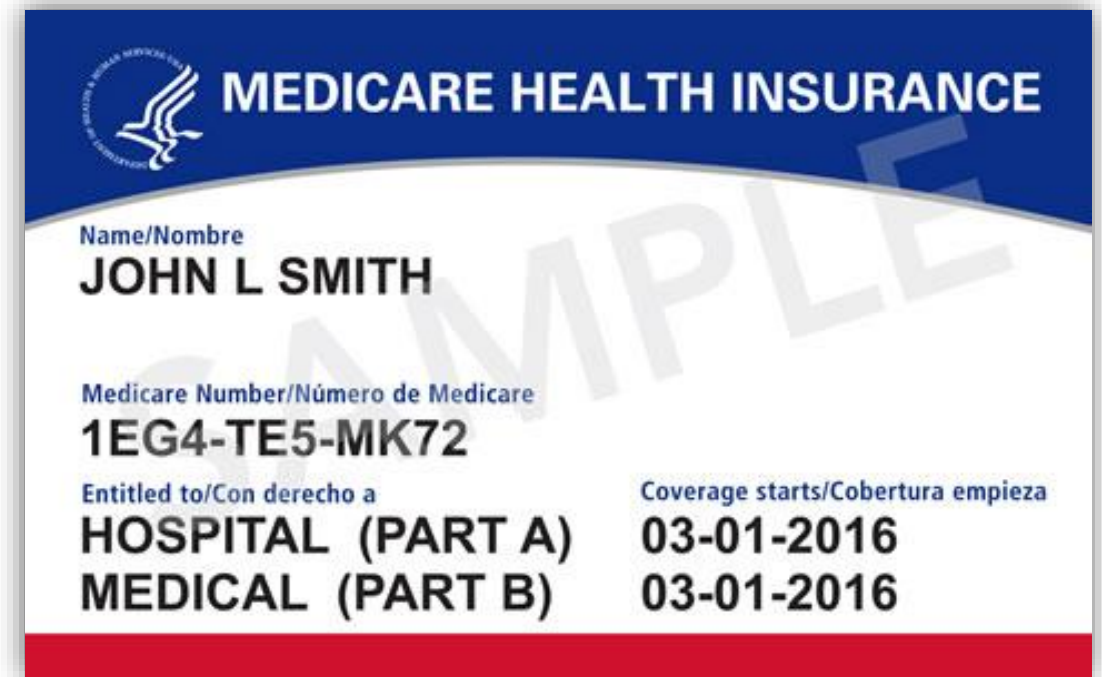
PEBB Medicare Plans

Medical Plan Options
for retirees enrolled in Medicare Parts A & B

Medicare

Subscriber and any dependents enrolled in Medicare:

- Must submit a copy of:
 - **Medicare card, or**
 - **Entitlement letter**
- Showing the effective date of Medicare Parts A and Part B



PEBB Medicare Plans

The PEBB Program offers **three types** of Medicare Plans:

1. Coordination of Benefits (COB)
2. Medicare Advantage (MA) and Medicare Advantage plus prescription drug (Part D) coverage (MAPD)
3. Medicare Supplement (Medigap) without prescription drug coverage

PEBB Medicare COB Plans

- UMP Classic Medicare
- Kaiser Permanente WA Original Medicare

What coverage is included?

- Original Medicare (Parts A & B)
 - Medicare **pays primary** on medical claims
 - PEBB Plan (UMP or Kaiser) **pays secondary** on medical claims
- Additional medical benefits
 - Including services Medicare may not cover
- **Creditable** prescription drug coverage *

* At least as good as, or better than, Medicare Part D drug coverage



PEBB MA Plans

- Kaiser Permanente NW Senior Advantage
- Kaiser Permanente WA Medicare Advantage

What coverage is included?

- Original Medicare (Parts A & B)
- Additional medical benefits
- **Creditable** drug coverage*



* At least as good as, or better than, Medicare Part D drug coverage

PEBB MAPD Plans

- UnitedHealthcare (UHC) PEBB Complete
- UnitedHealthcare (UHC) PEBB Balance

What coverage is included?

- Original Medicare (Parts A & B)
- Additional medical benefits
- **Part D** prescription drug coverage



Medicare Advantage Plans & Individual Medicare Plans

If member wants to enroll in a **PEBB** Retiree Medicare Advantage health plan (MA or MAPD):

Kaiser Permanente NW Senior Advantage
Kaiser Permanente WA Medicare Advantage
United Healthcare PEBB Complete
United Healthcare PEBB Balance

- Cannot sign up for another **individual** Medicare plan (another MA/MAPD plan outside of PEBB, or Medicare Part D plan)
- If enroll in both, member's PEBB MA/MAPD coverage will end
 - Medicare only allows enrollment in one Medicare prescription drug plan

PEBB Medicare Supplement Plans

- **Premera Plan G**
- **Premera Plan F**
 - Closed to new enrollment as of January 1, 2020



What coverage is included?

- Original Medicare (Parts A & B)
- Closes the gap between original Medicare coverage and out-of-pocket costs

PEBB Medicare Supplement Plans do not provide prescription drug coverage

Things to Consider

When choosing your plan:

- Is it available where you live?
- Are your doctors on the plan?
- How much is the monthly premium?
- How much are you willing to pay for your annual deductible?
- What is the annual out-of-pocket maximum you will have to pay before the plan pays 100%?
- How are your prescriptions covered?
- What do you pay each time you receive medical services?
 - Copay or coinsurance?

Medicare Plans Comparison

Plan Features	Original Medicare		Medicare Advantage			Medicare Supplement
	UMP Classic	Kaiser WA Original Medicare	Kaiser NW Senior Advantage	Kaiser WA Medicare Advantage	UnitedHealthcare PEBB Balance/Complete	Premera Plan G
Nationwide Coverage	Yes	No	No	No	Yes	Yes
Medical Deductible	Yes	Yes	No	No	No	Yes
Pharmacy Deductible	Yes	No	No	No	Yes	N/A
Hearing Aids, Glasses/Contacts	Yes	Yes	Yes	Yes	Yes	No
Chiropractic, Acupuncture, Massage Therapy	Yes	Yes	Yes	Yes	Yes	Medicare Approved Only
Drug Coverage	Yes	Yes	Yes	Yes	Yes	No
Gym Membership	No	No	Yes	Yes	Yes	No

All plans provide **emergency/urgent care services** nationwide and worldwide; contact plans directly for details

Medicare Plans Comparison (cont'd)

Plan Features	Original Medicare		Medicare Advantage			Medicare Supplement
	UMP Classic	Kaiser WA Original Medicare	Kaiser NW Senior Advantage	Kaiser WA Medicare Advantage	UnitedHealthcare PEBB Balance/Complete	Premera Plan G
Nationwide Coverage	Yes	No	No	No	Yes	Yes
Medical Deductible	Yes	Yes	No	No	No	Yes
Pharmacy Deductible	Yes	No	No	No	Yes	N/A
Hearing Aids, Glasses/Contacts	Yes	Yes	Yes	Yes	Yes	No
Chiropractic, Acupuncture, Massage Therapy	Yes	Yes	Yes	Yes	Yes	Medicare Approved Only
Drug Coverage	Yes	Yes	Yes	Yes	Yes	No
Gym Membership	No	No	Yes	Yes	Yes	No

All plans provide **emergency/urgent care services** nationwide and worldwide; contact plans directly for details

Medicare Plans

Coverages and Premiums

Medicare Part B Premium
\$175/month

What the Plans Cover

All* plans cover the same basic health care services:

Hospital Services:
Inpatient & Outpatient

Office Visits:
Primary & Urgent Care,
Specialists

**Prescription
Drugs**

**Preventative Care,
Emergency Room,
Ambulance**

**Hearing, Vision,
Spinal Manipulations**

**Physical, Occupational,
& Speech Therapy**

***Except** PEBB Medicare Premiera Blue Cross – Medicare Supplement Plan G

**2024
Monthly Premiums
for members enrolled in
Medicare Parts A and B**
(Medicare Part B premium
not included)

		Kaiser Permanente NW		Kaiser Permanente WA			
		Senior Advantage	Classic (non-Medicare)	Medicare (Original or Advantage)	Classic (non-Medicare)	Value (non-Medicare)	SoundChoice (non-Medicare)
Subscriber only	1 Medicare eligible	\$193.95	-	\$188.62	-	-	-
Subscriber & spouse	1 Medicare eligible	-	\$1,227.17	-	\$1,116.22	\$1,102.03	\$960.07
	2 Medicare eligible	\$381.94	-	\$371.29	-	-	-
Subscriber & child(ren)	1 Medicare eligible	-	\$968.87	-	\$884.32	\$873.67	\$767.21
	2 Medicare eligible	\$381.94	-	\$371.29	-	-	-
Subscriber, spouse, & child(ren)	1 Medicare eligible	-	\$2,002.09	-	\$1,811.92	\$1,787.08	\$1,538.66
	2 Medicare eligible	-	\$1,156.86	-	\$1,066.99	\$1,056.34	\$949.88
	3 Medicare eligible	\$569.93	-	\$553.95	-	-	-

2024

**Monthly Premiums
for members enrolled in
Medicare Parts A and B**

**(Medicare Part B premium
not included)**

		Uniform Medical Plan		UnitedHealthcare			
		Classic Medicare	UMP Classic (non-Medicare)	PEBB Balance	UMP Classic (non-Medicare)	PEBB Complete	UMP Classic (non-Medicare)
Subscriber only	1 Medicare eligible	\$532.94	-	\$135.65	-	\$160.58	-
Subscriber & spouse	1 Medicare eligible	-	\$1,358.66	-	\$961.37	-	\$986.30
	2 Medicare eligible	\$1,059.92	-	\$265.34	-	\$315.21	-
Subscriber & child(ren)	1 Medicare eligible	-	\$1,152.23	-	\$754.94	-	\$779.87
	2 Medicare eligible	\$1,059.92	-	\$265.34	-	\$315.21	-
Subscriber, spouse, & child(ren)	1 Medicare eligible	-	\$1,977.95	-	\$1,580.66	-	\$1,605.59
	2 Medicare eligible	-	\$1,679.21	-	\$884.63	-	\$934.50
	3 Medicare eligible	\$1,586.90	-	\$395.03	-	\$469.83	-

Premera Blue Cross Medicare Supplement Plan G

Coverages and Premiums

What Supplement Plan G Covers

Inpatient Hospital Care

(Part A deductible &
coinsurance,
+ 365 additional days)

Medical Services

(Part B coinsurance)

Typically, 20% of
Medicare-approved
services

Skilled Nursing Facility Care

Hospice Care

What Plan G Doesn't Cover

Hearing

Vision

Prescription Drugs

Need to enroll in Part D
prescription drug plan

Acupuncture

Naturopathy

**Chiropractic &
Massage Therapy**

2024
Monthly Premiums
for members enrolled in
Medicare Parts A and B

(Medicare Part B premium not included)

Premera Plan G

		Plan G Age 65+, eligible by age	UMP Classic (non-Medicare)	Plan G Under age 65, eligible by disability	UMP Classic (non-Medicare)
Subscriber only	1 Medicare eligible	\$101.99	-	\$169.20	-
Subscriber & spouse	1 Medicare eligible	-	\$927.71	-	\$994.92
	2 Medicare eligible: 1 retired, 1 disabled	\$265.23	-	\$265.23	-
	2 Medicare eligible	\$198.02	-	\$332.44	-
Subscriber & child(ren)	1 Medicare eligible	-	\$721.28	-	\$788.49
Subscriber, spouse, & child(ren)	1 Medicare eligible	-	\$1,547.00	-	\$1,614.21
	2 Medicare eligible: 1 retired, 1 disabled	-	\$885.27	-	\$885.27
	2 Medicare eligible	-	\$817.31	-	\$951.73

Employee Benefits & Medicare

Planning to continue working past age 65?

SEBB Employee Benefits & Medicare

Medicare and **SEBB** benefits while employed:




Home > Employee and retiree benefits > School employees

School employees

Your SEBB benefits include medical, dental, vision, life and AD&D, flexible spending arrangements, -- just to name a few. Explore benefits available to you as a school employee and learn how to enroll and manage your coverage.

[SEBB My Account](#)

[May Intercom newsletter](#)
[Inspire others with your story!](#)
[Information about novel corona virus \(COVID-19\)](#)



Find benefits <ul style="list-style-type: none">Medical plans & benefitsDental plans & benefitsVision plans & benefitsFind a SEBB plan providerLife, LTD, FSA, & DCAP benefitsSEBB wellness programsMedicare & SEBB benefits while employed	Explore costs <ul style="list-style-type: none">Medical plan premiumsLife insurance premiumsLong-term disability insurance premiumsSurchargesPaying for benefits	Determine eligibility <ul style="list-style-type: none">Am I eligible?Are my dependents eligible?Are my survivors eligible?
---	---	--

Working Past Age 65

- Age 65+, and
- Still working, and
- Enrolled in PEBB/SEBB benefits through your employer

***You may:**

- Sign up for Medicare Part A, and
- Wait to enroll in Medicare Part B

**Applies to enrolled spouse/SRDP age 65+*

Contact Social Security Administration

- **60-90 days before** your PEBB/SEBB employee coverage ends
- To enroll in Medicare Part B (required for enrollment in PEBB retiree coverage)

Social Security Administration
1-800-772-1213

PEBB Dental Plans

PEBB Dental Plans

Preferred-Provider (PPO)

- **Uniform Dental Plan (UDP)**
 - Choose your dental providers

Managed Care Plans

- **DeltaCare**
- **Willamette Dental**
 - More restricted network of providers

Retirees who elect dental coverage must:

- Enroll in medical coverage
- Enroll **all dependents** on your account in dental
 - Terminating dental coverage for dependents also terminates their medical coverage

PEBB Dental Plans (cont'd)

Delta Dental of Washington administers both:

- Uniform Dental Plan (PPO)
- DeltaCare (managed care plan)

The network of providers are different

- **Call the plan directly to verify** which network your dentist participates in
 - Uniform Dental Plan: 1.800.537.3406
 - DeltaCare: 1.800.650.1583
 - Willamette: 1.855.433.6825

2024 Dental Plan Premiums

	PPO Plan	Managed Care Plans	
	Uniform Dental Plan	DeltaCare	Willamette Dental
Subscriber Only	\$48.92	\$41.50	\$48.87
Subscriber & Spouse	\$97.74	\$83.00	\$97.84
Subscriber & Child(ren)	\$97.84	\$83.00	\$97.74
Subscriber, Spouse, & Child(ren)	\$146.76	\$124.50	\$146.61

Dental premium is in addition to subscriber's PEBB retiree medical plan premium

Life Insurance

Administered by MetLife

Life Insurance

Options for continuing life insurance into retirement

PORTABILITY PROVISION

Individual term life
insurance policy

CONVERSION PROVISION

Whole life
insurance policy

PEBB RETIREE TERM LIFE INSURANCE

Complete & submit required forms
to the PEBB Program
no later than 60 days after
your PEBB/SEBB

basic life insurance coverage ends

\$5,000, \$10,000, \$15,000 or \$20,000
policies available

no health questions or medical exam

Contact MetLife directly to discuss your options

PEBB - 1.866.548.7139

SEBB – 1.833.854.9624

Retirement Resources

Verify Your Retirement Eligibility

Department of Retirement Systems (DRS)

- Contact DRS about **6 months before** your planned retirement date
 - 1-800-547-6657
 - Submit questions/inquiries via DRS secure messaging system



Verify Your Retirement Eligibility cont.

Online Account Access

WELCOME

PERS 2 ▼

- Plan Summary
- Service Credit Detail
- Employment History
- Benefit Estimator
- Purchasing Service
- Purchasing Annuity

RETIREMENT

- Steps to Retirement

SERS 2 ▼

- Plan Summary
- Service Credit Detail
- Employment History
- Benefit Estimator
- Purchasing Service
- Purchasing Annuity

RETIREMENT

- Steps to Retirement

MY INVESTMENTS ▼

- DCP

MY DOCUMENTS

MY ACCOUNT

SCHEDULE APPOINTMENT

OTHER ▼

- DRS News

Contact Us

To contact us by email

Complete this form and click the 'Send' button.

Contact Information

Name:

E-mail Address:

Subject:

Comments:

To contact us by phone

You can call us at 360-664-7000 (Olympia area) or 800-547-6657

If you have:

- Questions about your retirement account
- Trouble logging in or registering for access
- Technical problems with the application

To contact us by U.S. mail

Steps to Retirement

We want to make applying for retirement as easy as possible. Below are some

Step 1 Retirement Eligibility

Step 2 [Plan for Retirement](#)

Step 3 Request an Estimate

Step 4 Apply for Retirement

Retirement Resources

Department of Retirement Systems

Visit the DRS website to:

- Watch recorded videos or register for a live seminar or webinar

Higher Education Retirement Plan or non-DRS retirement plan

- Contact your benefits office or retirement plan for more information

drs.wa.gov/life/retire/seminar/#seminar-videos

The screenshot shows the Washington State Department of Retirement Systems (DRS) website. The header includes the DRS logo, navigation links (English, Subscribe, Site Index, Contact, Login), and a secondary menu (Plans, Life Events, Forms, News, About, Employers). The main content area is titled 'Nearing Retirement Seminars' and includes a 'Table of Contents' with links to 'Nearing Retirement Seminar' and 'Seminar videos'. The page provides information about upcoming seminars, including a 'Subscribe' link for notifications, details about the seminar format (online and in-person), and a list of items to review before attending. A 'Join the live seminars' section features a 'Seminar registration' button. The 'Nearing Retirement Seminar' section explains the purpose of the seminar and lists materials for review, such as the 'VEBA information sheet', 'Retirement Planning Checklist', 'PEBB and retiree health care webinars', and 'Statewide Health Insurance Benefits Advisors (SHIBA)'.

Retirement Resources

Department of Retirement Systems

Visit the DRS website to:

- Review Retirement Planning Checklist
 - Start planning
 - 3-12 months before retiring
 - 1-3 months before retiring
 - At and during retirement
 - Tips for a better retirement
 - Contacts

drs.wa.gov/life/retire/check/

The screenshot shows the DRS website's 'Retirement Planning Checklist' page. The header includes links for Site Index, Subscribe, Contact, and Member Login. A search bar is present. The main navigation bar lists Plans, Life Events, About, Newsroom, Forms, and Employers. The breadcrumb trail shows Home > Retiring > Retirement Planning Checklist. A 'Table of Contents' sidebar lists: Start planning, 3-12 months before retiring, 1-3 months before retiring, At and during retirement, and Contacts. The main content area is titled 'Retirement Planning Checklist' and includes a 'Print Version' link. The text states: 'The earlier you begin planning for retirement, the better prepared you'll be. If you haven't already sought financial planning advice, now is a great time. This checklist can help you successfully transition into retirement. You might be able to increase your retirement income or even retire sooner than you had planned.' The checklist is organized into sections: 'Start planning' (with links to sign up for an online account, verify service credit years, calculate retirement income, and review your plan), '3-12 months before retiring' (with links to request an official estimate and complete payment for optional service credit), and '1-3 months before retiring' (with links to contact DRS for changes, apply for retirement through the online account, and decide when to begin receiving payments).

Enrollment Process & Premium Payment Options

Requesting Retiree Insurance Information

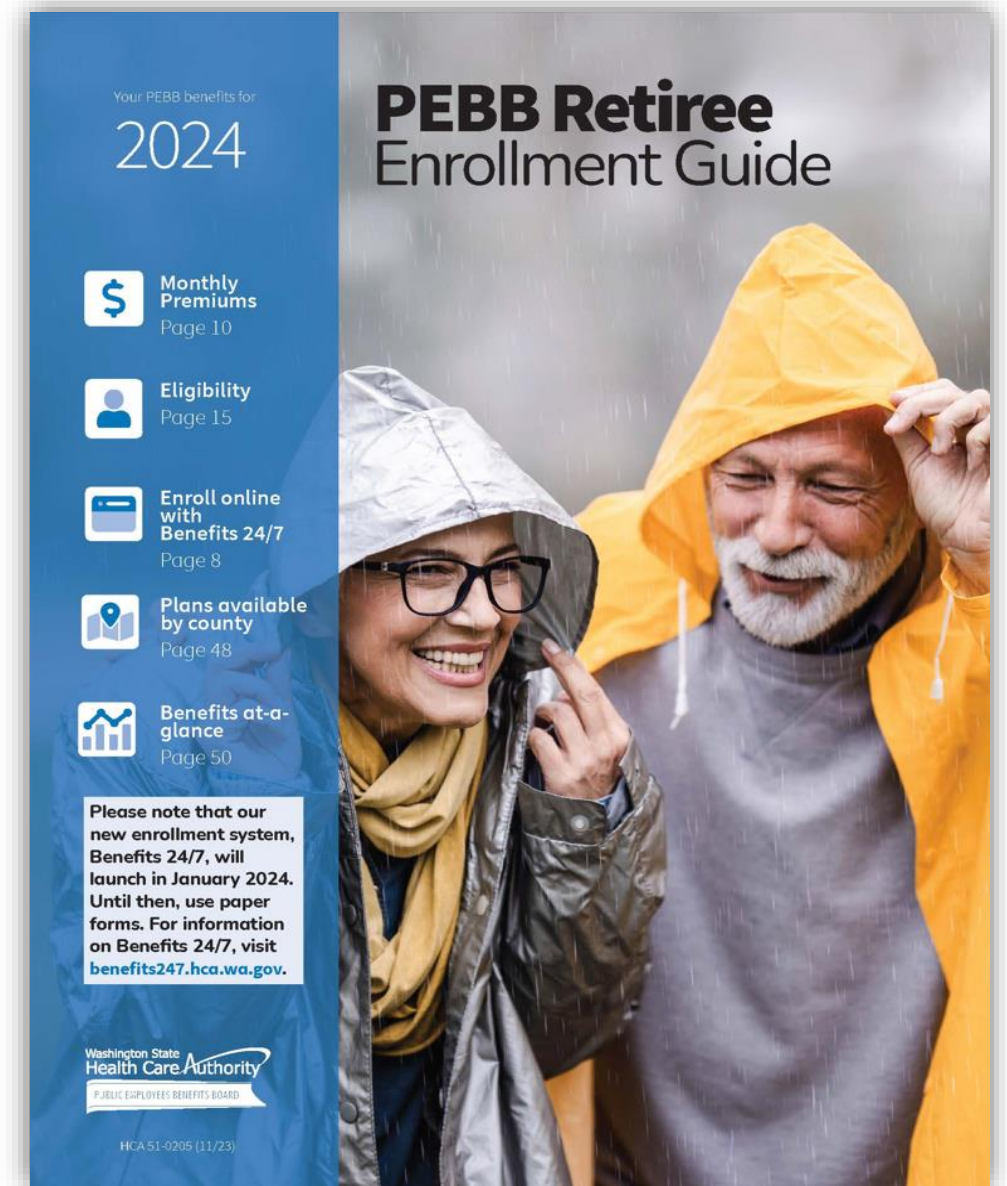
Approximately **60 days before** your coverage ends:

View or download the enrollment guide and forms online

- **PEBB Retirees website:**
 - Find forms and publications

Contact customer service to request a guide

- **1-800-200-1004**
- **Request a PEBB Retiree Enrollment Guide**



Completing Retiree Enrollment Forms

Find out which forms you need and how to complete them

- Use the **step-by-step tutorial**
- **Form A** – all plans
Form B – Premera Plan G supplement plan

[Home](#) > [Employee and retiree benefits](#) > [Retirees](#) > [How do I enroll?](#)

How do I enroll?

Whether you're newly eligible or [enrolling after deferring coverage](#), the most important thing you need to do is submit the Retiree Election Form (form A) — along with any other required forms and documents based on your situation — by the required deadline. Once you have submitted your enrollment materials we will notify you of next steps.

On this page

[About to retire? There is a limited time to enroll.](#)

[Understand the deadlines](#)

[Things you must do and their deadlines](#)

[Criteria you must meet](#)

[Find your forms](#)

[Submit your materials](#)

[Related laws and rules](#)



About to retire? There is a limited time to enroll.

If you are about to retire, you have **60 days after your current coverage ends** to submit an enrollment form to the PEBB Program showing that you want to enroll in PEBB retiree insurance coverage.

"Current coverage" includes:

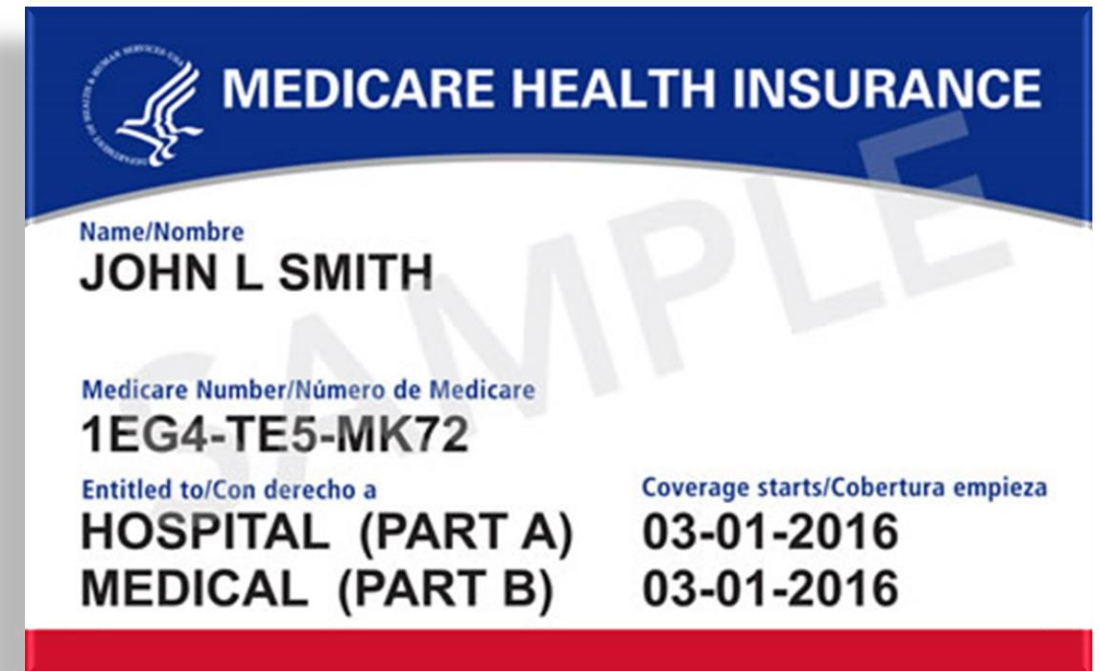
Need help completing the Retiree Election Form (form A)?

[Use the step-by-step tutorial](#)

Medicare requirement

Subscriber and **any dependents** are eligible for Medicare must be enrolled in Medicare Part A and Part B.

- Must submit a copy of the:
 - Medicare card, or
 - Entitlement letter
- Showing the effective date of Medicare Parts A & B



Enrolling in Coverage

UHC PEBB Complete or UHC PEBB Balance plan:

Forms must be received by the PEBB Program **prior to the coverage effective date.**

If forms are received **after** retiree coverage is set to begin:

- Subscriber and enrolled dependents **will be enrolled in UMP Classic during the gap months**
 - Prior to when the UHC plan coverage begins

Any other PEBB Retiree medical plan:

Forms must be received by the PEBB Program **no later than 60 days** after employer-paid, COBRA, or continuation coverage ends.

Election forms may be submitted to the PEBB Program as early as **90 days before employer coverage ends**

Election forms may be submitted as early as 90 days before coverage ends.

Premium Payment & Options

First premium payment is due to HCA **no later than 45 days after your 60-day election period ends.**

Pension deduction

May get an invoice for first payment
(Due to DRS timing issues)

Automatic bank withdrawal

Submit Electronic Debit Service (EDS) Agreement form
(6-8 weeks approval)

Personal check or money order

Receive and pay a monthly invoice from HCA
(Due 15th of each month)

Voluntary Employees' Beneficiary Association (VEBA)

(Cannot pay your monthly premiums directly to the PEBB Program.)

veba.org/ 1-888-828-4953

Retirement Example Timeline

Election forms may be submitted as early as **90 days** before coverage ends.

1. Contact **Department of Retirement Services (DRS)**

3-12 months before retirement date

(Submit your retirement application to DRS 60 days before retirement)

2. Contact **Social Security Administration (SSA)**

60-90 days before retirement date
(If eligible for Medicare)

3. Request **PEBB Retiree Enrollment Guide**

60 days before employer coverage ends

4. PEBB Program must receive forms **no later than 60 days** after employer coverage ends
(Attach copy of Medicare card if eligible for Medicare)

5. First premium payment due **no later than 45 days** after your **60-day** election period ends

Forms must be received prior to the coverage effective date if electing a UHC plan

Making Changes

Annual Open Enrollment

During the **month of November**, subscribers may:

- Change medical or dental plan
- Add dental coverage
- Enroll an eligible dependent
- Remove a dependent
- Terminate or defer (postpone) PEBB retiree insurance coverage
- Return from deferring with proof of continuous coverage



Required forms/documents must be received by the PEBB Program **no later than the last day** of annual open enrollment. **(November 30)**
Changes are effective January 1 of the following year.

Changes Outside of Open Enrollment

Any time throughout the year, subscribers may:

**Change name, address
or phone number**

**Terminate or defer
(postpone) your PEBB
retiree insurance
coverage**

Remove a dependent

**Change beneficiary
information**

- Retiree term life insurance
- Health Savings Account (HSA) (non-Medicare subscribers)

Non-Medicare subscribers may also:

- Change your tobacco use premium surcharge attestation
- Change spouse or SRDP coverage premium surcharge attestation due to SOE event
- Start, stop, or change HSA contributions

Special Open Enrollment (SOE) Event

A “**qualifying event**” triggers a Special Open Enrollment

- Examples:
 - **Marriage or registering a state-registered domestic partnership**
 - **Divorce/dissolution**
 - Required to remove a spouse/partner in the event of divorce/dissolution
 - **Enroll in Medicare**
 - Subscriber or dependent **loses eligibility for other qualifying coverage**

Required forms/documents must be received by the PEBB Program
no later than 60 days after the date of the event

To Learn More.....

PEBB Retiree Benefits and Medicare

Visit the PEBB Retirees website:

www.hca.wa.gov/retirees-age-65

- What are the different parts of Medicare?
- What must I do when I am eligible for Medicare?
- What are my medical plan options?
- Do I need to enroll in Part D?
- FAQs



Home > Employee and retiree benefits > Retirees

Retirees

As a retiree, your PEBB benefits include medical (including vision) and dental coverage. You may also have term life insurance. Explore the benefits available to you and learn how to enroll and manage your coverage.

Are you preparing to retire? We offer [monthly retirement webinars](#) that walk through eligibility, the enrollment process, and explain what benefits are available.

[PEBB My Account](#)

[PEBB Medicare offerings](#)

[Inspire others with your story!](#)

[Information about novel corona virus \(COVID-19\)](#)

Find benefits

- [Medical plans & benefits \(including vision\)](#)
- [Dental plans & benefits](#)
- [Find a PEBB plan provider](#)
- [Life, home & auto benefits](#)
- [PEBB wellness programs](#)
- [Medicare & turning age 65](#)

Explore costs

- [Medicare plan premiums](#)
- [Non-Medicare plan premiums](#)
- [Life insurance premiums](#)
- [Surcharges](#)
- [Paying for benefits](#)

Determine eligibility

- [Am I eligible?](#)
- [Are my dependents eligible?](#)
- [Are my survivors eligible?](#)

Medical Benefits Comparison Tool

Home > Employee and retiree benefits > Retirees > Medical plans & benefits

Medical plans and benefits

Explore the medical plans and benefits available to PEBB retiree subscribers and dependents.

- Benefits and coverage by plan
- Compare medical plans
- Behavioral health services by plan
- Medical plans available by county
- Kaiser Permanente NW plans

Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

- Kaiser Permanente WA plans

Kaiser Foundation Health Plan of Washington

- Medicare Supplement Plan F

Closed to new enrollment as of January 1, 2020.

- Medicare Supplement Plan G

- Uniform Medical Plan (UMP)

Administered by Regence BlueShield and WSRxS

- UnitedHealthcare plans

- Health plans with health savings accounts (HSA) (non-Medicare subscribers only)

Get a side-by-side comparison of common medical benefits and costs for service.

➔ Medical benefits comparison tool

Medical Benefit Comparison

Year: 2024
Enrollee Type: Retiree (Medicare)
Location: Thurston County, Washington

<< Modify Search

Use this tool to see plan highlights side-by-side. Benefits shown are in-network only, unless stated otherwise. You may have to pay a deductible before the plan covers services. Contact the plans or read the benefits booklet for out-of-network benefits and specific coverage details.

Before selecting a plan, use the Plan provider search to make sure your provider is in network.

Choose up to three plans to compare

Retiree (Medicare) plans in Thurston County, Washington for 2024

☒ Kaiser Permanente WA Medicare Advantage

☒ Premera Blue Cross Plan G

☐ Uniform Medical Plan (UMP) Classic (Medicare)

☐ UnitedHealthcare PEBB Balance

☒ UnitedHealthcare PEBB Complete

Note: Premera Blue Cross also offers Medicare Supplement Plan F in this county. Plan F is closed to new enrollees.

UnitedHealthcare PEBB Balance, UnitedHealthcare PEBB Complete: available in all Washington, Oregon, and Idaho counties and nationwide (including American Samoa, Guam, the Northern Marianas, Puerto Rico and the US Virgin Islands).

If you're enrolled in Medicare Parts A and B, but your dependent(s) on your PEBB account are not Medicare eligible, they may have to enroll in a different plan.

Compare the plans you chose

☐ Only show benefits that are different.

Annual Cost	Kaiser Permanente WA Medicare Advantage	Premera Blue Cross Plan G	UnitedHealthcare PEBB Complete
	Member pays	Member pays	Member pays
Medical deductible What is a medical deductible?	\$0	Part B deductible: Visit Medicare's website for updates	\$0
Medical out-of-pocket limit What is a medical out-of-pocket limit?	\$2,500	Part B deductible: Visit Medicare's website for updates	\$500
Prescription drug deductible	None	N / A	\$100 (Tiers 2, 3, and 4)
Prescription drug out-of-pocket limit	None	N / A	\$2,000

Who to Contact

Who to Contact

Health Plans

- Specific benefit questions
- How the health plan works
- Network health care providers
- Specific prescription coverage
- Claims
- ID cards

Health Plan Contact Information

- PEBB Retiree Enrollment Guide: page 6-7
- PEBB Retiree website: www.hca.wa.gov/pebb-retirees
- Benefits ID card

Need help with Medicare

Medicare

1-800-633-4227
[medicare.gov](https://www.medicare.gov)

Social Security Administration (SSA)

Medicare enrollment

1-800-772-1213
[ssa.gov](https://www.ssa.gov)

Statewide Health Insurance Benefits Advisors (SHIBA)

Office of insurance commissioner

**Free, unbiased and
confidential help with
Medicare**

1-800-562-6900
insurance.wa.gov/shiba

PEBB Customer Service

For questions about:

- Eligibility and enrollment.
- Making changes to your account
- How to change your name, address, or phone number.
- Enrolling or removing dependents.
- Finding downloadable forms.
- Premium surcharge questions.
- Eligibility complaints or appeals.

Online

hca.wa.gov/pebb-retirees

Send us a secure message

support.hca.wa.gov

Phone

1-800-200-1004

Monday – Friday

8 a.m. to 4:30 p.m.

Visit our Office

Health Care Authority
626 8th Avenue SE
Olympia, WA 98501

Online HCA Support Portal

Welcome to the Washington State Health Care Authority support portal. Please select the option below that best describes you.



Public inquiry

I am a resident of Washington State and do not currently work for a state agency. I am making a request on behalf of myself or someone else.

[View login instructions](#)



Agency to agency inquiry

I am a(n):

- Active employee of a Washington State agency that uses WaTech's Office 365 managed services.
- PEBB benefits administrator and I am making a request related to my work with HCA.

Note: If you are a SEBB benefits administrator or your agency does not use WaTech's Office 365 managed service, please use the public login.

[View login instructions](#)

support.hca.wa.gov/hcasupport

Key takeaways

Use PEBB Retiree website
and PEBB Retiree
Enrollment guide as a
resource

Subscribers must have
medical to enroll in dental
coverage. Cannot enroll in
dental only.

Enroll, defer or submit an
SOE no later than 60 days

PEBB Program must receive
elections form even if you
plan to defer

- Medical and dental premium go to HCA
- Medicare Part B premium go to SSA

Questions: Contact PEBB
customer service, send us a
secure message or visit HCA
during business hours

Thank You!

