

# TAHOMA SCHOOL DISTRICT BENEFITS ORIENTATION

TSD Payroll & Benefits Department

2024 Benefit Year



- ▶ Federally-Required Notices

- ▶ SUMMARY OF BENEFITS & COVERAGE (SBC) NOTICE
- ▶ CHILDREN'S HEALTH INS. PROGRAM (CHIP) NOTICE
- ▶ HEALTH EXCHANGE NOTICE

DOCUMENTS CAN BE FOUND HERE:

[TSD STAFF BENEFITS - TAHOMA SCHOOL DISTRICT \(TAHOMASD.US\)](https://tahomasd.us)

# Washington Health Care Authority-School Employees Benefits Board (SEBB)

- Our benefits are with the State of Washington Health Care Authority
- There are specific laws that govern our SEBB benefits
  - <https://www.hca.wa.gov/employee-retiree-benefits/rules-and-policies/sebb-rules-and-policies>
- You are eligible for SEBB benefits if you are anticipated to work 630 hours per school year.
  - 3.5+hrs/day for a 180-day school year contract is eligible
- We offer Medical, Dental, Vision, Life Insurance, Accidental Death & Dismemberment Insurance, and Long-Term Disability Insurance
  - Medical can be waived
  - Dental and Vision are mandatory benefits, and they are paid by TSD

# SCHOOL EMPLOYEES BENEFITS BOARD (SEBB)

- All SEBB enrollment is completed online. Resources and information regarding insurance plans are available online.
  - SEBB Information
    - <https://www.hca.wa.gov/employee-retiree-benefits/school-employees>
  - SEBB 2024 Enrollment Guide
    - <https://www.hca.wa.gov/assets/pebb/20-0049-school-employee-enrollment-guide-2024.pdf>
  - SEBB Virtual Benefits Fair
    - <https://www.hca.wa.gov/employee-retiree-benefits/virtual-benefits-fair-sebb>

# SCHOOL EMPLOYEES BENEFITS BOARD (SEBB)

- You will have 31-days, from your date of eligibility (usually your hire date), to complete your SEBB enrollment.
- We offer 14 different medical plans with three different insurance providers.
- We offer 3 different dental plans.
- We offer 3 different vision plans.
- We offer company paid basic Life Insurance, AD&D Insurance, LTD Insurance and a Wellness Benefit.
- Please claim your online SEBB MyAccount (Benefits 24/7) to begin your enrollment.

<https://benefits247.hca.wa.gov>

# SEBB FUNDING RATE

- SEBB requires that each school district pay a monthly contribution for each SEBB eligible employee. This contribution is called a funding rate.
- Currently the funding rate is \$1 100 per month that TSD pays for each SEBB eligible employee to The Health Care Authority-SEBB program monthly.
- TSD pays this amount even if the employee waives medical.
- The Health Care Authority also pays \$650-\$950 per SEBB eligible employee.
- The funding rate pays for:
  - A portion of medical
  - Dental and Vision
  - Basic Life and AD&D Plans
  - Basic Employer Paid Long-Term Disability

January 1, 2024 through August 31, 2024	
Benefit	Base Rate Breakout
Net medical and admin fees	\$989.24
Dental	\$92.17
Vision	\$12.53
Life	\$3.96
Long-term Disability	\$2.10
<b>Total base rate</b>	<b>\$1,100</b>

# SEBB-DEFAULT INFORMATION

- If you do not make your benefit election choices within your 31-day window, you will **DEFAULT**.
- Default benefits are:
  - Employee only medical: Uniform Medical Plan (UMP) Achieve 1 for **\$44** per month.
    - You will be assigned as a tobacco user for a charge of **\$25** per month
  - Uniform Dental Plan
  - MetLife Vision
  - Basic Life and AD&D Insurance
  - Employer Paid LTD
  - Total monthly default amount is **\$69** per month
  - You will also default into the Employee Paid Long-Term Disability insurance at the 60% Plan rate-this is an additional monthly payroll deduction based upon your age and your base salary.
- **You can only make changes to your account once a year during annual open enrollment, unless you qualify for a special open enrollment due to a qualifying event. It is very important to complete your newly eligible enrollment timely and accurately.**

# LOGGING INTO SEBB MYACCOUNT (BENEFITS 24/7)

- You will be sent a benefits email when you become eligible for SEBB.
- The email will have information on how to access your SEBB online account, information regarding SEBB benefits and retirement pension information.
- The biggest feedback given is that it is difficult to get into SEBB MyAccount (benefits 24/7), so please use the following slides as a resource to help you claim your SEBB online account.
- <https://benefits247.hca.wa.gov>

## Benefits 24/7 Login

Log in to Benefits 24/7 to manage benefits for yourself and your dependents, attest to premium surcharges, enroll in PEBB retiree coverage, and get your statement of insurance.

If you need help accessing Benefits 24/7, including resetting your security questions and answers:

- Visit the [Help with Benefits 24/7](#) webpage.
- Employees: Contact your payroll or benefits office.
- Retirees and continuation coverage subscribers: Contact us through HCA Support.

**Tip:** Use the preferred browser, Google Chrome, for best results.

### Subscriber / Benefits administrator login

Use this log in option if you are a subscriber or a benefits administrator whose agency does not use Active Directory.

You will be redirected to the SecureAccess Washington log in page first to access Benefits 24/7.

[Log in to Benefits 24/7](#)

### HCA admin / PEBB benefits administrator

Use this log in option if you are an HCA admin or a PEBB benefits administrator whose agency uses Active Directory.

[Log in here](#)



# WELCOME

to your login for Washington state.



SIGN UP!

GET HELP

TIPS ON

## LOGIN

USERNAME

PASSWORD

SUBMIT

[Forgot your username?](#) | [Forgot your password?](#)

## ON BEHALF OF



secureaccess.wa.gov/public/saw/pub/displayRegister.do

Apps



SecureAccess  
Washington

USERNAME

PASSWORD

[Forgot your user](#)

FIRST NAME

LAST NAME

**EMAIL**

USERNAME

**PASSWORD REQUIREMENTS**

- Add at least 10 more characters
- Add a special character or a lower case letter or an uppercase letter or a number

PASSWORD

CONFIRM PASSWORD

I'm not a robot 

[Privacy Notice](#)

gton state.

ON UP! GET HELP TIPS ON

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Your Personal,  
Regularly-Used  
Email





# WELCOME

to your login for Washington state.



SIGN UP!

GET HELP

TIPS ON

### LOGIN

USERNAME

PASSWORD

[Forgot your username?](#) | [Forgot your password?](#)

ON BEHALF OF



## Verification

Thank you for logging in to SEBB My Account - Please provide the following information so we can first verify that we have you in our SEBB subscriber records.

### Subscriber verification - Step 1 of 2

Subscriber last name\*

Subscriber date of birth\*

Last 4 digits of subscriber SSN\*

[Verify my information](#)

[Contact HCA](#)

[Accessibility](#) [Language Access](#) [Non-discrimination](#) [Privacy practices](#)

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SEBB My Account v.1.0.91024.2

## Verification

Thank you for logging in to SEBB My Account - Please provide the following information so we can first verify that we have you in our SEBB subscriber records.

### Subscriber verification - Step 2 of 2

We found the following record matching the information you provided:

Name: Jane Sample  
Employer: Tahoma School District 409

Please select three security questions and enter your answers - these questions will be used if you need to recover your account in the future.

Security question 1\*

Security question 1 answer\*

Security question 2\*

Security question 2 answer\*

Security question 3\*

Security question 3 answer\*

[Claim this account & go to dashboard](#)

[Back](#)

## Benefits 24/7 Terms of Use:

### 1. General description

This agreement is between:

The Health Care Authority (HCA), the School Employees Benefits Board (SEBB) Program, the Public Employee Benefits Board (PEBB) Program, the State of Washington, and its officials, agents, and employees

AND

Users of the "Benefits 24/7" system.

This agreement controls when the programs may use and share an email address registered with the "Benefits 24/7" system with the program's contracted business partners. READ THIS USER AGREEMENT CAREFULLY BEFORE CHECKING EITHER BUTTON BELOW.

This agreement does not cover instances in which you give your email address (or other information) directly to our contracted business partners. In such instances, the contracted business partner's terms of use will govern. Please check the terms of use and privacy policies of other entities before providing any information to them through their websites.

### 2. How the program will use your email address

If you provide an email address for the email subscription service, you will receive up-to-date benefit information by email. This is faster and less costly than direct mail. HCA will not send account-specific communications by email.

Unless required by law, the program will not disclose your personal email address in public record disclosure requests.

### 3. Keeping your email address up-to-date

When you provide an email address for the email subscription service, we will assume that is the most accurate and up-to-date way to reach you. If your email address is incorrect or changes, you will be responsible for updating it in the "Benefits 24/7" system. Neither the program nor your employer can do this for you.

To sign up for the program's email subscription service, select the My Medical/Dental Coverage page in Benefits 24/7. Choose Subscribe/Unsubscribe to Email Service and enter your email address (we recommend using your personal email address).

Accept

Decline

There will be a Newly Eligible tab also

The screenshot displays the PEBA My Account website interface. At the top, there is a navigation bar with the 'Benefits 24/7' logo on the left and links for 'PEBA Home', 'About HCA', 'Contact PEBA', and 'Sign Out' on the right. Below this is a purple navigation menu with tabs for 'Dashboard', 'Manage Dependents', 'Special Open Enrollment', 'Profile', 'Tobacco Attestations', 'Supplemental Coverage', 'Current Coverage', and 'Continuation Coverage'. The main content area features a purple header with the text 'Welcome to PEBA My Account. This is where you can manage your enrollment in PEBA benefits.' Below this, the user's account information is shown: 'Tahoma School District #409' and 'Subscriber Dashboard'. A personalized greeting reads 'Welcome, Robert Sebb!'. A prominent blue notification box with a yellow border states 'Newly Eligible' for the period '04/01/2023 - 05/01/2023' for coverage starting 'May 1, 2023'. A purple callout box labeled 'Start Here' has an arrow pointing to this notification. At the bottom, there are two main action buttons: 'Profile' (with a person icon) and 'Current Coverage' (with an umbrella icon), each with a brief description of their function.

# Review & Confirmations


**Step 4 Confirmation**  
 You're all done! You can download a summary of your elections below.

[Download summary](#)

Current Message | Account Info

[Dashboard](#) | [My Info](#) | [Manage Dependents](#) | [Profile](#) | [Review Coverage Elections](#) | [Current Coverage](#) | [Supplemental Benefits](#)

**Step 4: Review & Confirmations**

[Step 1: Eligibility](#) | [Step 2: Add Dependents](#) | [Step 3: Review](#) | **Step 4: Review & Confirmations** | [Step 5: Confirmation](#)

### Dependent review

Please review the information below for accuracy associated with the dependents added to your account and make any necessary changes.

**Dependent Information:**

Member Name	Relationship	Medical	Dental	Vision	Health Savings	Supplemental
Jane Doe	Spouse	Selected	Selected	Selected	Not Selected	Not Selected
John Doe	Child	Selected	Selected	Selected	Not Selected	Not Selected
Jane Doe	Child	Selected	Selected	Selected	Not Selected	Not Selected

**Provide proof:**

To add dependents with non-identical birth dates, you must provide proof of relationship to the dependent. This can be done by providing a birth certificate, marriage certificate, or other legal document. For more information, see the "Provide Proof" section of the "Add Dependents" page.

**Legal Notice:**

As a member of the Washington State Health Care Authority, you are required to provide proof of relationship to the dependent. This can be done by providing a birth certificate, marriage certificate, or other legal document. For more information, see the "Provide Proof" section of the "Add Dependents" page.

[Back](#) | [Next](#) | [Download summary](#)

Current Message | Account Info

[Dashboard](#) | [My Info](#) | [Manage Dependents](#) | [Profile](#) | [Review Coverage Elections](#) | [Current Coverage](#) | [Supplemental Benefits](#)

**Step 4: Review & Confirmations**

[Step 1: Eligibility](#) | [Step 2: Add Dependents](#) | [Step 3: Review](#) | **Step 4: Review & Confirmations** | [Step 5: Confirmation](#)

### Confirm selections

**Medical Selection Message**

**Dental Selection Message**

**Vision Selection Message**

**Please review the information below**

If you need to make a change, select the "Change" button. If you need to make a change, select the "Change" button.

Subscriber	Coverage effective date	Medical Plan	Dental Plan	Vision Plan
Jane Doe	01/01/2024	Selected	Selected	Selected
John Doe	01/01/2024	Selected	Selected	Selected
Jane Doe	01/01/2024	Selected	Selected	Selected

[Back](#) | [Next](#) | [Download summary](#)

Current Message | Account Info

[Dashboard](#) | [My Info](#) | [Manage Dependents](#) | [Profile](#) | [Review Coverage Elections](#) | [Current Coverage](#) | [Supplemental Benefits](#)

**Step 4: Confirmation**

[Step 1: Eligibility](#) | [Step 2: Add Dependents](#) | [Step 3: Review](#) | [Step 4: Review & Confirmations](#) | **Step 5: Confirmation**

### Summary of coverage elections

**Member Name** | **Medical coverage effective date** | **Dental coverage effective date** | **Vision coverage effective date**

Jane Doe	01/01/2024	01/01/2024	01/01/2024
John Doe	01/01/2024	01/01/2024	01/01/2024
Jane Doe	01/01/2024	01/01/2024	01/01/2024

**Medical coverage provided by:** SHP Advance 2

**Dental coverage provided by:** United Dental Plan (Group A000) administered by United Dental of Washington

**Vision coverage provided by:** Health Vision, administered by VisionSource Life Insurance Company (MedNet)

[Back](#) | [Next](#) | [Download summary](#)



# Dependent Verification Documentation

- **Legally Married Spouse**
  - Most recent joint Federal Tax Return, OR
  - Marriage Certificate AND Proof that the Marriage is still Valid (Current Bill or Statement that you are both listed with address)
- **State Registered Domestic Partner**
  - Domestic Partnership Certificate AND Proof that the Partnership is still valid (Current Bill or Statement you are both listed with address)

# Dependent Verification Documentation

## ➤ **Child Under Age 26 (Biological/Adopted/Step)**

- Most recent Federal Tax Return (listing the child), OR
- Birth Certificate/Certificate of Adoption (And marriage certificate to enroll stepchildren)

## ➤ **Extended Dependent (Nephews/Nieces, Grandchildren, Legal Guardian, etc.)**

- Extended Dependent Certification Form AND Court Order
- <https://www.hca.wa.gov/assets/pebb/20-0084-sebb-extended-dependent-certification-2022.pdf>

## ➤ **Disabled Child over Age 26**

- Certification of a Child with a Disabilities Form
- <https://www.hca.wa.gov/assets/pebb/20-0061-sebb-certification-child-with-disability-2022.pdf>

Attest to whether the tobacco use premium surcharge applies to you by checking the appropriate box. Then, select Confirm and Next buttons to submit.

[Learn about this surcharge](#) before you make your attestation.

PEBB Program requires a \$25-per-account premium surcharge in addition to your monthly medical premium if you or an enrolled dependent (age 13 or older) uses a tobacco product. Tobacco use is defined as any use of tobacco products within the past two months. It does not include the religious or ceremonial use of tobacco. If you check Yes in this section you will be charged the \$25 premium surcharge.

If a provider finds that ending tobacco use or participating in your medical plan's tobacco cessation program will negatively affect your or your dependent's health, see more information in the [PEBB Program Administrative Policy 91-1](#).

Note: Enrolled dependents age 12 and younger are automatically defaulted to NO. You do not need to attest when the dependent turns age 13 unless the dependent uses, or starts using, tobacco products.

**Be sure to carefully answer all necessary Attestation questions for yourself and your family members.**

### How to report a change in tobacco use

You can report a change in tobacco use anytime if:

- You or any dependent age 13 and older starts using tobacco products.
- You or your enrolled dependent have not used tobacco products within the past two months.
- You or your enrolled dependent who is age 18 or older and uses tobacco products enrolls in the free tobacco cessation program through your PEBB medical plan.
- Your enrolled dependent who is age 13 to 17 and uses tobacco products accesses the tobacco cessation resources on the [SmokefreeTeen website](#).

# SEBB ATTESTATIONS

- When enrolling in SEBB Medical insurance, you will need to attest to at least one, if not two, items:
  - **Tobacco Use Attestation** – must confirm the “tobacco use status” of every family member on Medical over the age of 13.
    - If any enrolled family member uses tobacco, or you fail to attest, there is a \$25 surcharge
    - Tobacco Use Premium Surcharge (per family per month)
    - Tobacco use means any use of tobacco products within the past two months. Tobacco use, however, does not include the religious or ceremonial use of tobacco.
    - E-cigarettes and FDA-approved Quit Aids are not considered tobacco products.
  - **Spouse / Reg. DP Other Coverage Attestation** – must confirm whether or not your enrolled spouse / domestic partner has access to another Medical plan.
    - If yes, you may be charged the **\$50** SP/DP Coverage Premium Surcharge (per month)
    - <https://www.hca.wa.gov/assets/pebb/20-0040-sebb-premium-surcharge-attestation-help-sheet-2022.pdf>
- You can update your attestations at any time by filling out the attestation form below and submitting to benefits.
  - <https://www.hca.wa.gov/assets/pebb/20-0041-sebb-premium-surcharge-attestation-change-form-2022.pdf>

## Newly Eligible Notice

You are newly eligible for SEBB benefits! Follow the steps below to begin your medical, dental, and vision plan selections for coverage beginning Jan 1, 2020. Begin by selecting Step 1, when adding dependents. Proceed to Step 3, Make attestations, if not adding dependents. You will be able to make or alter coverage elections until Jan 2, 2020.

1

Add or Remove Dependents

2

Submit dependent documentation

3

Make attestations

4

Make plan elections

**DON'T FORGET TO ENROLL YOUR FAMILY MEMBERS ONTO THE INSURANCE PLANS AT THE TOP OF THIS PAGE!!!**

Employment   Manage Dependents   Special Open Enrollment   Profile   Document Upload   Coverage Elections   Premium Surcharge Attestations

Supplemental Coverage   Coverage Summary   Newly Eligible

### Download a summary of coverage elections

[Download](#)   [Return to coverage elections](#)

Proceed to [Supplemental Coverage](#) options (LTD, Life/AD&D, HSA, FSA/DCAP, SmartHealth)

[Contact HCA](#)

**DOWNLOAD YOUR SUMMARY OF COVERAGE ELECTIONS!**  
This is the **ONLY** confirmation you will receive that you have completed your enrollment correctly.  
**CHECK IT FOR ACCURACY!**

[Dashboard](#)

[Manage Dependents](#)

[Coverage Elections](#)

[Special Open Enrollment](#)

[Profile](#)

[Document Upload](#)

[Premium Surcharge Attestations](#)

[Supplemental Coverage](#)

[Coverage Summary](#)

[Newly Eligible](#)

## Newly Eligible Notice

You are newly eligible for SEBB benefits! Select 'Newly Eligible' above to make your elections for coverage beginning [Jan 1, 2020](#).

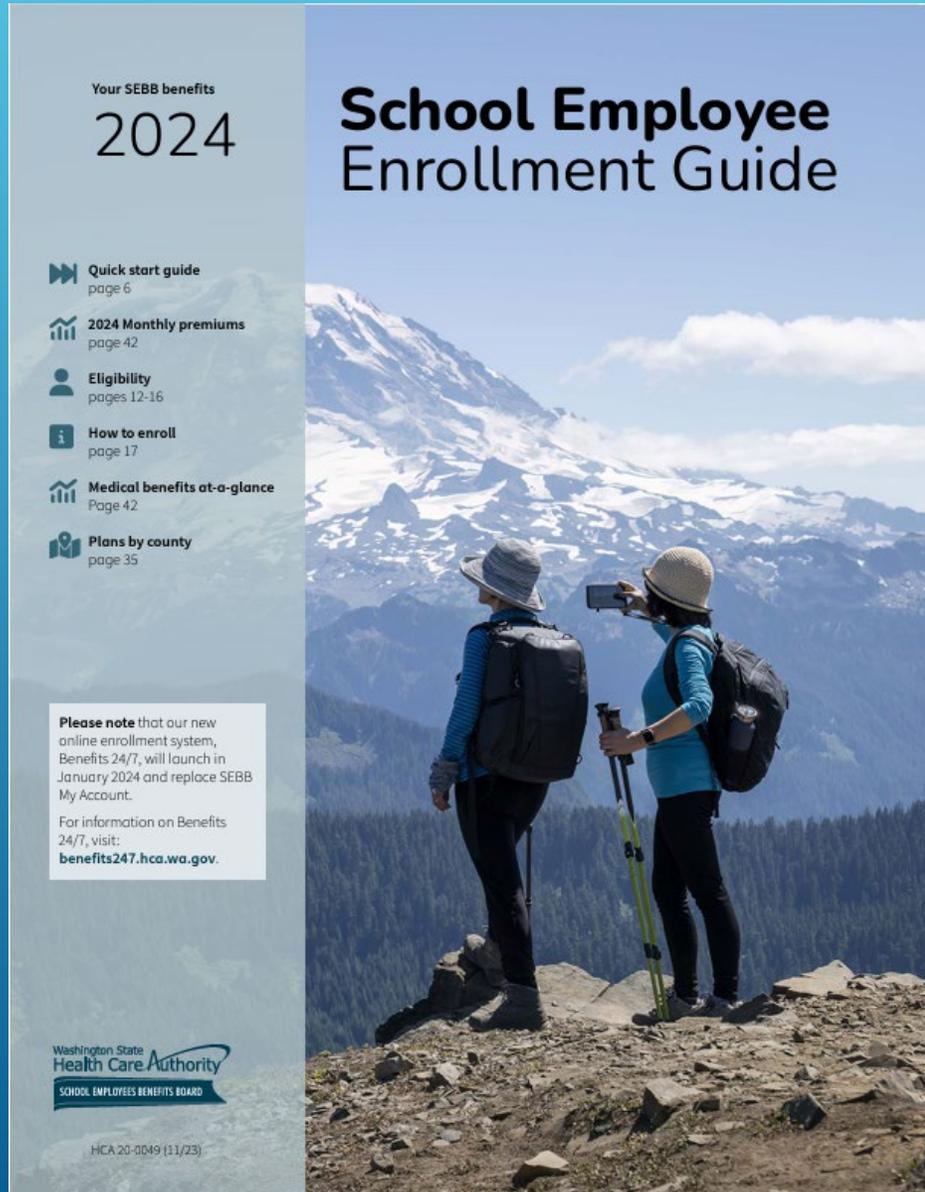
**Supplemental Insurance Options (i.e., additional optional Benefits that you pay for) are available here!**

Your supplemental coverage options

# SEBB VIRTUAL BENEFITS FAIR

- SEBB's Virtual Benefits Fair is an online resource to find information on all insurance plan offerings. This resource is recommended to help you determine which plans will be best for you and your family.
  - Contact Information for insurances
  - Insurance specific website access
  - Summary of Benefits for all plans
  - Certificate of Coverages for all plans
  - Webinars/Presentations
  - How to find a provider
  - Access to forms and guides on all plans
- <https://www.hca.wa.gov/employee-retiree-benefits/virtual-benefits-fair-sebb>

# SEBB Enrollment Guide



The SEBB Enrollment Guide will also help you navigate the benefits offered in SEBB.

You will receive a copy of this guide in your enrollment email. It is also available on the TSD website or found here:

<https://www.hca.wa.gov/assets/pebb/20-0049-school-employee-enrollment-guide-2024.pdf>

If you would like a paper copy of the guide, please reach out to the benefits/payroll department.

# SEBB Enrollment Guide-Insurance Contact Information (Pages 2-3)

## Who to contact for help

### Contact the plans directly for help with:

- Benefit questions
- ID cards
- Claims
- Checking to see if a health care provider is in the plan's network
- Choosing a health care provider
- Making sure your prescriptions are covered
- Checking if your wellness incentive was applied to your deductible

### Contact your payroll or benefits office for help with:

- Eligibility for coverage and enrollment questions or changes
- Accessing paper forms
- Premium surcharge questions
- Updating your contact information (name, address, phone, etc.)
- Enrolling or removing dependents
- Payroll deduction information (including pretax or post-tax contributions)
- Appeals (see page 79)

### Help with Benefits 24/7

See "How to use Benefits 24/7" on page 10.

### Medical plans

**Kaiser Permanente Northwest 1, 2, 3**  
[my.kp.org/sebb](http://my.kp.org/sebb)  
1-800-813-2000 (TRS: 711)

**Kaiser Permanente Washington Core 1, 2, 3, SoundChoice**  
[kp.org/wa/sebb](http://kp.org/wa/sebb)  
1-888-901-4636 (TRS: 711)

**Kaiser Permanente Washington Options Summit PPO 1, 2, 3**  
[kp.org/wa/sebb](http://kp.org/wa/sebb)

1-888-901-4636 (TRS: 711)

**Premera HMO, High PPO, Standard PPO**  
[premera.com/sebb](http://premera.com/sebb)

1-800-807-7310 (TRS: 711)

**Uniform Medical Plan (UMP) Achieve 1, Achieve 2, High Deductible**

Administered by Regence BlueShield and Washington State Rx Services

**Medical services:**  
[ump.regence.com/sebb](http://ump.regence.com/sebb)  
1-800-628-3481 (TRS: 711)

**Prescription drugs:**  
[ump.regence.com/sebb/benefits/prescriptions](http://ump.regence.com/sebb/benefits/prescriptions)  
1-888-361-1611 (TRS: 711)

**UMP Plus–Puget Sound High Value Network**

Administered by Regence BlueShield and Washington State Rx Services

**Medical services:**  
[pugetsoundhighvaluenetwork.org](http://pugetsoundhighvaluenetwork.org)  
1-877-345-8760 (TRS: 711)

**Prescription drugs:**  
[ump.regence.com/sebb/benefits/prescriptions](http://ump.regence.com/sebb/benefits/prescriptions)  
1-888-361-1611 (TRS: 711)

**UMP Plus–UW Medicine Accountable Care Network**

Administered by Regence BlueShield and Washington State Rx Services

**Medical services:**  
[sebb.uwmedicine.org](http://sebb.uwmedicine.org)  
1-888-402-4238 (TRS: 711)

**Prescription drugs:**  
[ump.regence.com/sebb/benefits/prescriptions](http://ump.regence.com/sebb/benefits/prescriptions)  
1-888-361-1611 (TRS: 711)

### Dental plans

**DeltaCare**  
Administered by Delta Dental of Washington  
[deltadentalwa.com/sebb](http://deltadentalwa.com/sebb)  
1-800-650-1583

**Uniform Dental Plan**  
Administered by Delta Dental of Washington  
[deltadentalwa.com/sebb](http://deltadentalwa.com/sebb)  
1-800-537-3406

**Willamette Dental Group**  
[willamettedental.com/sebb](http://willamettedental.com/sebb)  
1-855-433-6825 (TRS: 711)

### Vision plans

**Davis Vision by MetLife**  
Underwritten by Metropolitan Life Insurance Company  
[metlife.com/wshca-sebb](http://metlife.com/wshca-sebb)  
1-877-377-9353  
TTY: 1-800-523-2847

**EyeMed Vision Care**  
Underwritten by Fidelity Security Life Insurance Company  
[eyemedvisioncare.com/hcsebb](http://eyemedvisioncare.com/hcsebb)  
1-800-699-0993  
TTY: 1-844-230-6498

**MetLife Vision Plan**  
Underwritten by Metropolitan Life Insurance Company  
[metlife.com/wshca-sebb](http://metlife.com/wshca-sebb)  
1-833-854-9624  
TTY: 1-800-428-4833 (TRS: 711)

### FSA and DCAP

**Navia Benefit Solutions**  
[sebb.naviabenefits.com](http://sebb.naviabenefits.com)  
1-800-669-3539 or 425-452-3500

HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format, please contact your payroll or benefits office.

### HSA for UMP High Deductible

**HealthEquity**  
[learn.healthequity.com/sebb](http://learn.healthequity.com/sebb)  
1-844-351-6853 (TRS: 711)

### Life and AD&D insurance

**Metropolitan Life Insurance Company (MetLife)**

**Enrollment and management:**  
[mybenefits.metlife.com/wasebb](http://mybenefits.metlife.com/wasebb)

**Info, docs, and more:**  
[metlife.com/wshca-sebb](http://metlife.com/wshca-sebb)  
1-833-854-9624 (TRS: 711)

### Long-term disability (LTD) insurance

**Standard Insurance Company**  
[standard.com/mybenefits/wash-state-hca-sebb](http://standard.com/mybenefits/wash-state-hca-sebb)  
1-833-229-4177

### Voluntary wellness program

**SmartHealth**  
**Log in and complete activities:**  
[smarthealth.hca.wa.gov](http://smarthealth.hca.wa.gov)  
**Eligibility and deadlines:**  
[hca.wa.gov/sebb-smarthealth](http://hca.wa.gov/sebb-smarthealth)  
1-800-947-9541

# Medical Plans-Kaiser Core (HMO) Plans

- <https://www.hca.wa.gov/employee-retiree-benefits/schoolemployees/kaiser-permanente-wa>
- The three (3) Kaiser Core (HMO) Plans are:
  - Kaiser Permanente WA Core 1 – Core Network
  - Kaiser Permanente WA Core 2 – Core Network
  - Kaiser Permanente WA SoundChoice – Core Network

## Medical Plans-Kaiser Options (PPO) Plans

- <https://www.hca.wa.gov/employee-retiree-benefits/schoolemployees/kaiser-permanente-wa>
- The three (3) Kaiser Options (PPO) Plans are:
  - Kaiser Perm. WA Options Access PPO 1 – Access PPO Network + Kaiser Core
  - Kaiser Perm. WA Options Access PPO 2 – Access PPO Network + Kaiser Core
  - Kaiser Perm. WA Options Access PPO 3 – Access PPO Network + Kaiser Core
- Kaiser PPO plans have referral services to hospital networks such as Swedish and UW.

# Medical Plans- Premera Plans

- <https://www.hca.wa.gov/employee-retiree-benefits/schoolemployees/premera>
- The three (3) Premera Plans are:
  - Premera High PPO – Heritage Prime Network
  - Premera Standard PPO – Heritage Prime Network
  - Premera Peak Care EPO – Tahoma (Limited) Network
- Premera plans go to hospital networks such as MultiCare, Valley and Overlake

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

- <https://www.hca.wa.gov/employee-retiree-benefits/schoolemployees/uniform-medical-plan-ump>
- The five (5) UMP Regence Plans are:
  - UMP Achieve 1
  - UMP Achieve 2
  - UMP High Deductible Plan
    - Health Savings Account
  - UMP Plus Puget Sound High Value Network
  - UMP Plus UW Medicine Acct. Care Network
- UMP is owned by the State of Washington and is widely accepted

# Waiving Medical Coverage

- The SEBB Program will allow employees to waive Medical insurance in three (3) specific circumstances:
  - You have coverage through **Another Employer Group Plan**
  - You have coverage through **Medicare**
  - You have coverage through **TRICARE**
- Can I waive Medical coverage if I would prefer to purchase Medical insurance in the WA State Exchange ([WAHealthPlanFinder.org](http://WAHealthPlanFinder.org))?
  - No, coverage in the State Exchange is not considered an eligible waiver.
  - You are also not allowed to waive SEBB Medical for “no insurance”

## SEBB Dental Plans (Pages 48 & 49)

What you pay ↘	Managed Care Plans		Preferred Provider Organization (PPO)	
	DeltaCare (Group 09601)	Willamette Dental Group (Group WA733)	Uniform Dental Plan (Group 09600 Delta Dental PPO)	
			PPO and out-of-state	Non-PPO
<b>Annual costs</b>				
Deductible	None		\$50/person, \$150/family	
Annual maximum	None		You pay amounts over \$1,750	
<b>Services</b>				
Crowns	\$100 to \$175		30%	40%
Dentures	\$140 for complete upper or lower		50%	60%
Fillings	\$10 to \$50		20%	30%
Nonsurgical TMJ	30% up to \$1,000/yr., and any amount over \$5,000 in member's lifetime	\$0 up to \$1,000/yr., then any amount over \$5,000 in member's lifetime	30% up to \$1,000/yr., then any amount over \$5,000 in member's lifetime	
Oral surgery	\$10 to \$50 to extract a tooth		20%	30%
Orthodontia	Up to \$1,500 per case		50% up to \$1,750, then any amount over \$1,750 in member's lifetime	
Orthognathic surgery	30% up to \$5,000, then any amount over \$5,000 in member's lifetime		30% up to \$5,000, then any amount over \$5,000 in member's lifetime	
Periodontic services (treatment of gum disease)	\$15 to \$100		20%	30%
Preventive services	\$0		\$0 (10% out-of-state)	20%
Root canals (endodontics )	\$100 to \$150		20%	30%

HCA is committed to providing equal access to our services. If you need an accommodation, or require documents in another format, please contact the following. **Employees:** Your payroll or benefits office. **SEBB Continuation Coverage members:** Call us at 1-800-200-1004 (TRS: 711).

SEBB offers three different dental plan options. Dental is a mandatory benefit and is paid by TSD.

A PPO Plan by Delta Dental of Washington-Uniform Dental Plan

A Managed Care Plan by Delta Dental of Washington-DeltaCare

A Managed Care Plan by Willamette Dental Group

## Special Note About Dental

- It is very important that you research which insurance your dentist accepts so that you can select the correct dental insurance.
- If you select incorrectly, you will not be able to change your plan until the next annual open enrollment for benefits effective the following year.
- Employees get confused that SEBB offers two Delta Dental Plans.
  - DeltaCare and Uniform Dental Plan are both Delta Dental Plans
- DeltaCare is a managed care plan. Managed care plans do not have an annual max benefit, but you don't have as many choices for dentists in network.
- Uniform Dental Plan is a PPO plan. A PPO plan has a max benefit of \$1750 per year, but offer more flexibility of choices for dentists in network.
- You can contact your dentist to find out which of the three plans they accept

## SEBB Vision Plans (Pages 51-52)

SEBB offers three different vision plan options. Vision is a mandatory benefit and is paid by ASD.

Davis Vision

EyeMed Vision

MetLife Vision

Please contact your vision provider to ask which insurance they accept.

Each plan offers routine eye exam benefit annually. For children they will qualify for hardware benefits annually, adults have a hardware benefit every other year.

Adults 19+ (What you pay)	Davis Vision by MetLife	EyeMed	MetLife
<b>Vision care services</b>			
<b>Routine eye exam</b> (once per year starting January 1)	\$0 (\$40)	\$0 (\$84)	\$0 (\$45)
<b>Frames</b> (renews every January 1 of even years)	\$0 up to \$150, then 80% of balance (\$50); \$0 at Visionworks or for any of the Davis Vision Frame Collection	\$0 up to \$150, then 80% of balance (\$75)	\$0 up to \$150, then 80% of balance (\$70); or \$85 allowance at Costco, Walmart, or Sam's Club
<b>Lenses</b> (renews every January 1 of even years)	\$0 (single \$40; bifocal \$60; trifocal \$80; lenticular \$100)	\$0 (single \$25; bifocal \$40; trifocal \$55; lenticular \$55)	\$0 (single \$30; bifocal \$50; trifocal \$65; lenticular \$100)
<b>Progressive lenses</b> (renews every January 1 of even years)	\$50 to \$175 (\$60)	\$55 to \$175 (\$55)	\$0 to \$175 (\$50)
<b>Lens enhancements</b>			
<b>Anti-reflective coating</b>	\$35 to \$85	\$45 to \$85 (\$5)	\$41 to \$85
<b>Scratch-resistant</b>	\$0	\$0 (\$5)	\$17 to \$33
<b>Polycarbonate</b>	\$30	\$40	\$31 to \$35
<b>Photochromic/transitions</b>	\$65	\$75	\$47 to \$82
<b>Polarized</b>	\$75	80% of retail price	80% of retail price
<b>Tinting</b>	\$0	\$15	\$17 to \$44
<b>UV treatment</b>	\$12	\$15	\$0
<b>Contact lenses (instead of glasses)</b>			
<b>Conventional</b>	\$0 up to \$150, then 85% of balance (\$105); or 4 boxes from Collection lenses	\$0 up to \$150, then 85% of balance (\$150)	\$0 up to \$150, then 100% of balance (\$105)
<b>Disposable</b>	\$0 up to \$150, then 85% of balance (\$105); or 8 boxes from Collection lenses	\$0 up to \$150, then 100% of balance (\$150)	\$0 up to \$150, then 100% of balance (\$105)
<b>Medically necessary</b>	\$0 (\$225)	\$0 (\$300)	\$0 (\$210)
<b>Additional member treatments</b>			

# Optional Supplemental Plans with SEBB

- SEBB offers supplemental insurance plans to our eligible staff. The following are our SEBB Supplemental Plans:
  - Supplemental Life and Accidental Death and Dismemberment Insurance
  - Supplemental Employee Long-Term Disability Insurance
  - Flexible Spending Arrangement (FSA), Limited Purpose FSA and Dependent Care Assistance Program (DCAP)
  - SmartHealth Wellness Benefit

# MetLife-Life Insurance & AD&D Insurance

- The SEBB Program's school employee benefits package includes basic life and AD&D insurance **at no cost to you** if you are eligible for SEBB benefits. It provides a benefit of \$35,000 for death from any cause and up to \$5,000 in case of AD&D.
- MetLife Beneficiary Form
  - Please keep a copy of the form for your records and then submit directly to MetLife.
  - <https://www.hca.wa.gov/assets/perspay/sebb-metlife-beneficiary-form.pdf>
- Supplemental Life and AD&D insurance is not a payroll deduction and MetLife will send you billing via the mail.
- SEBB-MetLife Website:
  - <https://www.hca.wa.gov/employee-retiree-benefits/school-employees/life-insurance>
- SEBB-MetLife Enrollment Form
  - <https://www.hca.wa.gov/assets/pebb/sebb-metlife-enrollment-form.pdf>

# The Standard-Employee Paid Long-Term Disability

- LTD insurance protects a portion of your salary if you are unable to work due to serious injury or illness. When you enroll in LTD coverage, it pays you a percentage of your monthly earnings if you become disabled and cannot work more than 90 days.
  - 60% Plan Option
  - 50% Plan Option
  - DECLINE Option
- If eligible, you will automatically be enrolled in employer-paid LTD insurance, even if you waive medical coverage. You do not need to provide evidence of insurability (proof of good health).
  - <https://www.hca.wa.gov/employee-retiree-benefits/school-employees/long-term-disability-insurance>
- The Standard LTD Enrollment/Change Form
  - [https://www.standard.com/eforms/7533\\_756494a.pdf](https://www.standard.com/eforms/7533_756494a.pdf)
- The Standard Enrollment Calculator
  - <https://www.standard.com/mybenefits/sebb/premium-ltd.html>

# NAVIA-DEPENDENT CARE ASSISTANCE PROGRAM

- DCAP allows you to redirect a portion of your salary on a pre-tax basis to pay for your qualified day care costs for your dependents (e.g. preschool, babysitting, before/after school care, in-home care for a disabled dependent). The funds are deducted from your pay before FICA and federal income taxes are calculated and can result in savings up to 40%.
- Here are some ways DCAP can help you:
  - Setting aside a portion of your pay in DCAP reduces your annual taxable income and helps you pay for out-of-pocket dependent care expenses.
  - DCAP reimburses qualified dependent care expenses so you and your spouse (if married) can attend school or work or look for work. If you have a stay-at-home spouse, you cannot enroll in the DCAP.
  - Eligible expenses include babysitting, daycare, prekindergarten, and registration fees.
- Navia DCAP Enrollment Form-Submit to benefits dept
  - <https://docs.naviabenefits.com/files/SEBB-Midyear-Enrollment-Form-1.pdf>

# Navia-Flexible Spending Arrangement and Limited Purpose FSA

- The Medical FSA allows you to set aside pretax money from your salary to pay for out-of-pocket health care expenses. The funds are deducted from your pay before FICA and Federal income taxes are calculated and can result in savings up to 40%.
- The Limited Purpose FSA allows you to set aside pretax money from your salary to pay for out-of-pocket dental and vision expenses. The funds are deducted from your pay before FICA and Federal income taxes are calculated and can result in savings up to 40%. This benefit is intended for subscribers enrolled in UMP High Deductible.
- Setting aside a portion of your pay with an FSA reduces your annual taxable income and makes it easier to pay for out-of-pocket health expenses.
- The full amount you set aside for your calendar FSA contribution is available on your first day of coverage for expenses.
- Your FSA helps you pay for deductibles, copays, coinsurance, dental, vision, and many other expenses.
- You can use your FSA for your or your dependent's health care expenses, even if they are not enrolled in your SEBB medical, dental, or vision plan.
- Navia FSA/Limited FSA Enrollment Form
  - <https://docs.naviabenefits.com/files/SEBB-Midyear-Enrollment-Form-1.pdf>

# HealthEquity-Health Savings Account

- You must select UMP High Deductible Plan to enroll in a health savings account.
- An HSA is a tax-exempt account used to pay for IRS qualified out-of-pocket medical expenses (such as deductibles, copays, and coinsurance) including some expenses and services that your health plans may not cover. Anyone can deposit funds into an HSA on your behalf. You can deduct any amount you contribute from your taxable income, giving you a tax savings.
- You can spend HSA funds on qualified expenses for your spouse or other tax dependents, even if they aren't covered on your medical, dental, and vision plans. Plus, the funds in your HSA roll over from year to year. That means your HSA balance can grow over the years, earn interest, and build savings that you can use to pay for health care as needed, or pay for Medicare Part B premiums.
- Additional payroll monthly contribution form
  - <https://www.hca.wa.gov/assets/pebb/20-0086-school-employee-hsa-deduction-authorization-2024.pdf>
- Health Equity
  - <https://learn2.healthequity.com/sebb/hsa/>

# SmartHealth-Wellness Benefit

- SmartHealth is Washington State's voluntary wellness program that supports you on your journey toward living well. It uses a secure and easy-to-use website that offers fun activities to help you reach your wellness goals, such as sleeping better, eating healthier, and reducing stress. Whether you are trying something new or adding to what you already do, SmartHealth has something for everyone. As you progress on your wellness journey, you can qualify for a SmartHealth wellness incentive.
- SmartHealth offers a \$125 wellness incentive. To get your \$125, you must be enrolled in SEBB medical coverage as a subscriber in 2021 and 2022.
- <https://www.hca.wa.gov/employee-retiree-benefits/sebb-smarthealth>

# Washington Department of Retirement Systems (DRS)

- Enrollment in a Retirement plan is **Mandatory!** You retire with the State of Washington DRS, not with the school district.
  - Please reach out to DRS with your questions regarding retirement.
    - [www.drs.wa.gov](http://www.drs.wa.gov)
    - 1-800-547-6657
  - You have 90 calendar days to select your retirement plan, or you will be **defaulted to Plan 2** (once you are defaulted, you will be locked into this plan for the entirety of the time you work for WA State School Districts).
  - Two Retirement plans to choose from:
    - Plan 2-Defined Benefit Plan (aka Pension)
    - Plan 3 Part Defined Benefit, Part Defined Contribution (similar to 401(k))

# DRS Plan 2 Overview

- Plan 2-Defined Benefit
  - DRS manages all aspects of Plan 2
  - The monthly payroll deduction for TRS Plan 2 will be 8.05%
  - The monthly payroll deduction for SERS Plan 2 will be 7.76%
- Defined Monthly Benefit= $2\% \times \text{Service Credit Years} \times \text{AFC}$ 
  - AFC is the average of your 60 consecutive highest paid Service Months; not including severance, nor payments for unused sick/vacation/annual leave

# DRS Plan 3 Overview

- Plan 3-Defined Benefit & Defined Contribution
  - Six (6) Contribution Rates to choose from:
    - **A 5%; B 5.0-6.0-7.5%; C 6.0-7.5-8.5%; D 7%; E 10%; F 15%**
    - You are **locked into the contribution rate while at TSD**
    - Investment Programs: Self Directed OR the Washington State Investment Board
    - You may **change your investment program at any time**
  - Defined Monthly Benefit=  $1\% \times \text{Service Credit Years} \times \text{AFC}$ 
    - AFC-Average of your 60 consecutive highest paid Service Months, not including severance, nor payments for unused sick/vacation/annual leave
    - Defined Contribution Benefit= the value of your contributions and their investment returns.

# Payroll

- **Skyward-Employee Access** can be used to view your W2, paystub, contract and salary.
- **Pay Days:** Pay Day is always the last business day of the month.
- **Direct Deposit:** Direct Deposit is mandatory at TSD. If you do not have a bank account for direct deposit, please contact Payroll (425-413-3469) for assistance.
- **W4's and Withholding:** W4 withholding may be changed any time by completing and submitting a new W4 to Payroll. You can find a W4 form by going to the IRS website.

# QUESTIONS?

- ▶ [Kim Peltzer -- Kpeltzer@TahomaSD.US](mailto:Kpeltzer@TahomaSD.US) (Benefits)
- ▶ [Jodie Day -- jday@TahomaSD.US](mailto:jday@TahomaSD.US) (Payroll Specialist)