

GLOSSARY

ACN:	Accountable Care Network
ACA:	Affordable Care Act
AD&D:	Accidental Death and Dismemberment
CDHP:	Consumer Directed Health Plan
EOI:	Evidence of Insurability
FSA:	Flexible Spending Arrangement
	HC-FSA: Health Care Flexible Spending Arrangement
	DC-FSA: Day Care Flexible Spending Arrangement
HCA:	Health Care Authority
HMO:	Health Maintenance Organization
HSA:	Health Savings Account
HVN:	High Value Network
LTD:	Long Term Disability Insurance
PEBB:	Public Employee Benefits Board
PPO:	Preferred Provider Organization
STD:	Short Term Disability Insurance
SRDP:	State Registered Domestic Partnership
UMP:	Uniform Medical Plan
WTWT:	Washington Teamsters Welfare Trust

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Eligibility	
Who is eligible for PEBB benefits?	<p>The PEBB employee benefit group (employees who were eligible for County Regence and Kaiser medical plans in 2019) will transfer to PEBB benefits January 1, 2020. PEBB benefits include: medical/vision, dental, life, accidental death & dismemberment (AD&M) and long term (LTD) disability insurance coverage.</p> <p>County Flexible Spending Arrangement (FSA) and Short-Term Disability (STD) will still be available to through the same carriers.</p> <p>PEBB eligible employees can enroll their spouse/state-registered Domestic Partner (SRDP) and child(ren) up to age 26 on any PEBB coverage upon their own enrollment.</p>
Who are PEBB eligible Dependents?	<ul style="list-style-type: none"> • Spouse or SRDP. • Child(ren) up to age 26 through birth, adoption, marriage, or a state-registered domestic partnership. • Child(ren) with a disability, age 26 and older, provided the disability occurred before age 26. • Extended dependent child(ren) includes a child (such as a grandchild or niece) for whom you or your spouse/SRDP are the legal guardian or have legal custody.
Can I enroll a disabled child age 26 and older on my coverage?	<p>Yes, if conditions are met. Children age 26 and older may be eligible for PEBB coverage if their developmental or physical disability occurred before age 26, they are incapable of self-sustaining employment, and they depend on you for support and on-going care.</p> <p>To enroll an overage child with a disability who is 26 or older:</p> <ul style="list-style-type: none"> • Request Certification of Child with Disability form from Benefits. You and your child’s medical provider are required to complete a portion of this form. Submit with your open enrollment.
Can I enroll an extended dependent child on my coverage?	<p>Yes, if conditions are met. Children (such as a grandchild or niece) for whom you or your spouse/SRDP are the legal guardian or have legal custody may be eligible for PEBB coverage.</p> <p>To enroll an extended (legal) dependent:</p> <ul style="list-style-type: none"> • Request an Extended Dependent Certification form from Benefits. Submit with your open enrollment.
Can I enroll a domestic partner on my coverage (State Registered Domestic Partner/SRDP)?	<p>Yes, if conditions are met. PEBB follows the Washington state definition of domestic partner and allows state-registered domestic partners (SRDP) to enroll on PEBB benefits. If you have a SRDP, they are eligible for PEBB coverage.</p> <p>For more information visit the Washington Secretary of State website: www.sos.wa.gov/corps/domesticpartnerships/</p>
Is the County’s definition of domestic partner different than PEBB’s?	<p>Yes. Pierce County required employees to self-report that their relationship meets certain criteria to qualify for domestic partner enrollment on County benefits. This is not the same as Washington state-registration, which requires at least one partner to be age 62 or older, then meet other criteria.</p> <p>For more information visit the Washington Secretary of State website: www.sos.wa.gov/corps/domesticpartnerships/</p>

Eligibility

What does it mean when it says, “no individual can be covered under two PEBB plans?”

PEBB does not allow dual enrollment on any PEBB plan. This means no individual can be covered under two PEBB plans at once, regardless of where they are employed. You will also need to coordinate enrollment for your spouse/SRDP and child(ren) so there is no dual enrollment.

If your spouse/SRDP has PEBB coverage through their employer:

- **Medical coverage:**
 - You can waive the County’s PEBB medical coverage and enroll on your spouse/SRDP’s employer PEBB medical coverage, or
 - You and your spouse/SRDP can enroll on the County’s coverage, if your spouse/SRDP waives their employer’s PEBB medical coverage, or
 - You can each enroll on your own employer’s PEBB medical coverage.
- **Dental coverage:**
 - You will each enroll on your employer’s PEBB dental coverage.

If you are both County employees and are both PEBB eligible:

- **Medical coverage:**
 - One of you can waive the County PEBB medical coverage and enroll on the other’s County PEBB medical coverage; or
 - You can each enroll on your own County PEBB medical coverage.
- **Dental coverage:**
 - You will each enroll on your own County PEBB dental coverage.

If you are both County employees and one of you is Washington Teamsters Welfare Trust (WTWT) eligible:

- **Medical coverage:**

WTWT does not allow individuals to waive medical coverage.

 - You can both enroll on the WTWT medical plan and waive your PEBB medical coverage. We encourage you to contact the plan to see if dual coverage is a benefit to you. Or,
 - You can each enroll on your own WTWT or County PEBB medical coverage.
- **Dental coverage:**
 - The PEBB eligible employee will enroll on the County PEBB dental coverage.
 - You and your spouse/SRDP can enroll on each other’s dental coverage, or on your own coverage.

If your spouse/SRDP is eligible for School Employees Benefit Board (SEBB) coverage through their employer:

- The Health Care Authority recognizes PEBB and SEBB as different plans, which means the “dual coverage” rule does not apply.
- We encourage you to contact **PEBB Benefit Services at 800-200-1004** and your spouse/SRDP to contact SEBB to see if dual coverage is a benefit to you.
 - You will also want to consider the monthly premium costs you pay verse what your spouse/SRDP pays each month.

What if I’m a Washington Teamsters Welfare Trust (WTWT) eligible employee?

Employees in the WTWT benefit group will have the same benefit options for 2020 as they did for 2019. This includes WTWT medical and County dental, life, and disability coverage in accordance with the union labor agreement.

County Flexible Spending Arrangement (FSA) will also still be available 2020 through the same carrier.

Enrollment

<p>Do I need to complete a 2020 PEBB enrollment form if I'm waiving my County medical and/or dental coverage?</p>	<p>Yes. All PEBB eligible employees must complete the 2020 PEBB, Standard Insurance, and MetLife Enrollment/Change forms included in the Open Enrollment packet.</p> <p>You have the option to waive your County PEBB medical coverage, but you must submit enrollment forms to enroll Dental, Basic Life Insurance and Basic Long-Term Disability (LTD) coverage.</p> <div style="background-color: #e1eef6; padding: 10px; text-align: center;"> <p>Failure to Enroll = Default enrollment</p> <p>If you do not submit your PEBB Open Enrollment packet to the Risk – Benefits office by December 3, 2019, PEBB will default your enrollment to:</p> <p><u>Employee only</u> - UMP Classic medical plan; UDP dental plan. + \$25 monthly tobacco surcharge will also be applied.</p> <p>AND</p> <p>You will not be able to enroll dependents or change plans until January 1, 2021 (unless there is a “qualifying life event” for special mid-year enrollment.)</p> </div>
<p>Can Benefits staff use my information from Workday to complete my enrollment form?</p>	<p>No. Benefits staff cannot complete your enrollment form for you. Incomplete enrollment forms will be returned to the employee.</p> <p>Employees are encouraged to use Workday to help complete your enrollment forms:</p> <ul style="list-style-type: none"> • Reviewing current benefit and dependent enrollment; and • Collecting all information required for dependent enrollment, e.g., SSN, date of birth, and contact information (if different than yours).
<p>How do I submit my open enrollment forms and dependent verification documents?</p>	<p>Open Enrollment forms and dependent verification documents must be submitted to:</p> <ul style="list-style-type: none"> • Routing Mailstop: Risk – Benefits 955 Building; or • Mailing to: Pierce County – Risk Management 955 Tacoma Ave. S., Suite 303 Tacoma WA 98402 <p>A self-addressed, stamped envelope is included in the open enrollment packet sent to your home for your convenience.</p>
<p>How can I get help with my open enrollment?</p>	<p>Benefits staff are available to help you and your family complete your open enrollment.</p> <ul style="list-style-type: none"> • Review a short instructional video, click here. • Office hours are 8:00 to 4:30 Monday – Friday at 955 Tacoma Ave S, Suite 303. • Schedule time with Benefits staff online at PCWABenefits.timetap.com. • Contact Benefits: <ul style="list-style-type: none"> Benefits Main: 253-798-7462 Jessie Matsch: 253-798-7479 MaryBeth DiCarlo: 253-798-6281 Email: PCBenefits@piercecountywa.gov

Medical

<p>I have a lot of questions about medical plan providers, benefits, prescription coverage, etc.</p>	<p>Review the plans or contact plan providers when you have questions about providers, benefit details (including Rx coverage), copayments, coinsurance, deductibles, etc.:</p> <p>www.hca.wa.gov/employee-retiree-benefits/public-employees/contact-plans</p> <p>United Medical Plan (UMP) Customer Service: 888-849-3681. Kaiser Permanente PEBB Member Services: 866-648-1928.</p>
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Medical

<p>What is the difference between PPO and managed-care plans?</p>	<p>Preferred Provider Organization (PPO) Plans PPO plans allow you to self-refer to any approved provider type, in most cases, and usually pays a higher level of coverage if the provider contracts with the plan. PEBB offers four PPO medical plan options through Uniform Medical Plan (UMP), administered by Regence.</p> <ul style="list-style-type: none"> • Medical services: Find preferred providers. • Prescription Drugs: Find a network pharmacy. <p>Managed-Care Plans Managed-care plans may require you to select a primary care provider (PCP) within its network to fulfill or coordinate all your health needs. The plan may not pay benefits if you see a noncontracted provider. PEBB offers four managed-care medical plan options through Kaiser Permanente.</p>						
<p>Which medical plan is most like the plan I'm on now?</p>	<p>Pierce County cannot advise you on which plan is best for you and your family. However, the following plans are most comparable in terms of coverage and service provider network:</p> <table border="1" data-bbox="456 726 1442 840"> <thead> <tr> <th>Current County Plan</th> <th>PEBB Plan (beginning Jan. 1, 2020)</th> </tr> </thead> <tbody> <tr> <td>Regence PPO</td> <td>Uniform Medical Plan (UMP) Classic – by Regence</td> </tr> <tr> <td>Kaiser Permanente HMO</td> <td>Kaiser Permanente WA Classic</td> </tr> </tbody> </table> <p>More information: www.piercecountywa.gov/pebb. Contact the plans when you have questions about providers, benefit details (including RX coverage), copayments, coinsurance, deductibles, etc.: www.hca.wa.gov/employee-retiree-benefits/public-employees/contact-plans</p>	Current County Plan	PEBB Plan (beginning Jan. 1, 2020)	Regence PPO	Uniform Medical Plan (UMP) Classic – by Regence	Kaiser Permanente HMO	Kaiser Permanente WA Classic
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<p>Can I waive medical coverage?</p>	<p>Yes. You can waive your PEBB medical coverage.</p>						
<p>Will my pre-existing medical condition be covered under the new PEBB medical plans?</p>	<p>Yes. PEBB adheres to the Affordable Care Act (ACA) requirement which prohibits a medical plan from charging more, denying coverage, or refusing to cover treatment due to a pre-existing condition.</p>						
<p>Is there a lifetime maximum under PEBB medical plans?</p>	<p>No. PEBB adheres to the Affordable Care Act (ACA) requirement which prohibits a medical plan to applying a lifetime maximum to benefits paid during an individual's lifetime.</p>						
<p>Will I be able to see my current medical provider on the new PEBB plan?</p>	<p>PEBB offers plans with comparable provider networks. Pierce County cannot advise you on which plan is best for you and your family.</p> <p>View the plans if you have questions regarding specific providers: www.hca.wa.gov/employee-retiree-benefits/public-employees/contact-plans.</p>						
<p>What is a CDHP medical plan?</p>	<p>A consumer-directed health plan (CDHP) is a high deductible health plan. When you enroll in a CDHP, you are automatically enrolled in a tax-free Health Savings Account (HSA) that you can use to pay out of pocket medical expenses such as deductibles, copays and coinsurance. The PEBB HSA is automatically funded by employer contributions and enrollees have the option to contribute to their account through payroll deductions.</p>						
<p>How does the medical plan deductible work?</p>	<p>Typically you must pay the annual deductible before the plan's coverage is applied. After you pay your deductible, you will be responsible for any copayment or coinsurance for covered services and your insurance pays the rest. The annual deductible does not apply to Preventative Care services.</p>						

Medical

How does the prescription deductible work?	Typically you must pay the annual deductible for prescription drugs before the plan's coverage is applied. The PEBB plan prescription deductible is separate from the medical service deductible. Not all PEBB plans have a prescription drug deductible and some plans waive the prescription drug deductible for value tier drugs.
How does the medical plan out-of-pocket limit work?	The medical out-of-pocket limit is the most you will pay during a calendar year for covered services from a network provider. Once the per member limit is met, the plan pays 100% of the allowed amount for covered services by network providers for that member. The family limit is the limit for your entire family, regardless of dependent enrollment.
How does the prescription out-of-pocket limit work?	The prescription drug out-of-pocket limit is the maximum you will pay for covered prescription drugs and products during a calendar year. Once the per member limit is met, the plan pays 100% of the allowed amount for covered prescription drugs and products for that member. The family limit is the limit for your entire family, regardless of dependent enrollment.

Dental

I have a lot of questions about dental coverage.	<p>Contact the plans directly when you have questions about providers, benefit details, co-insurance, deductibles, etc.: www.hca.wa.gov/employee-retiree-benefits/public-employees/contact-plans</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Carrier</th> <th style="text-align: left;">Plan Group</th> <th style="text-align: left;">Contact</th> </tr> </thead> <tbody> <tr> <td>Uniform Dental Plan (UDP) Customer Service</td> <td>3000</td> <td>800-537-3406</td> </tr> <tr> <td>DeltaCare Customer Service</td> <td>3100</td> <td>800-650-1583</td> </tr> <tr> <td>Willamette Customer Service</td> <td>WA82</td> <td>855-433-6825</td> </tr> </tbody> </table>	Carrier	Plan Group	Contact	Uniform Dental Plan (UDP) Customer Service	3000	800-537-3406	DeltaCare Customer Service	3100	800-650-1583	Willamette Customer Service	WA82	855-433-6825
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What is the difference between PPO dental and managed-care dental plans?	<p>Preferred Provider Organization (PPO) Plans PPO dental plans allow you to see any dental provider, but you'll usually pay less out-of-pocket if you go to a preferred provider.</p> <p>PEBB offers one PPO dental plan option: Uniform Dental Plan (UDP) is administered by Delta Dental. UDP uses the Delta Dental PPO Group 3000 network.</p> <p>Managed-Care Plans Managed-care dental plans only allow you to see providers in their network. You'll have a primary care provider who oversees your care and authorizes specialist referrals. You will be responsible for all costs if you select an out-of-network provider.</p> <p>PEBB offers two managed-care dental plan options: DeltaCare uses the DeltaCare (Group 3100) network. Willamette uses the Willamette Dental Group network.</p>												
Which dental plan is most like the plan I have now?	<p>Pierce County cannot advise you on which plan is best for you and your family. However, the following plans are most comparable in terms of coverage and service provider network:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Current County Plan</th> <th style="text-align: left;">HCA/PEBB Plan (beginning Jan. 1, 2020)</th> </tr> </thead> <tbody> <tr> <td>Delta Dental</td> <td>Uniform Dental Plan – administered by Delta Dental or Delta</td> </tr> <tr> <td>Willamette</td> <td>Willamette Dental of WA</td> </tr> </tbody> </table> <p>For more information: www.piercecountywa.gov/pebb</p>	Current County Plan	HCA/PEBB Plan (beginning Jan. 1, 2020)	Delta Dental	Uniform Dental Plan – administered by Delta Dental or Delta	Willamette	Willamette Dental of WA						
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Will I be able to see my current dental provider on the new PEBB plan?	Pierce County cannot advise you on which plan is best for you and your family. PEBB offers plans with comparable provider networks. We recommend you contact the plans with questions regarding specific providers: www.hca.wa.gov/employee-retiree-benefits/public-employees/contact-plans .
How does the dental plan deductible work?	Typically you must pay the annual deductible before the plan's coverage is applied. The annual deductible does not apply to Class I Diagnostic & Preventative Services.

Flexible Spending Arrangement (FSA) / Health Savings Account (HSA)

FSA & HSA

FSA and HSA	Can I enroll in an FSA if I'm enrolled in an HSA?	No. Per IRS rules, if you are enrolled in a CDHP health plan with an HSA, you cannot also enroll in a Flexible Spending Arrangement (FSA).													
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FSA and HSA	What happens to funds carried over from my 2019 FSA account if I enroll in an HSA for 2020?	Per IRS rules, you cannot use any funds carried over from your 2019 FSA account if you enroll in an HSA for 2020. See also "What is the new FSA Carryover feature?"													

Flexible Spending Arrangement (FSA) / Health Savings Account (HSA)

Flexible Spending Arrangement (FSA)

FSA	What is an FSA?	<p>The Flexible Spending Arrangement (FSA) allows participants to have pre-tax dollars deducted from their pay check to pay for eligible out-of-pocket expenses that are normally paid for using after-tax dollars.</p> <ul style="list-style-type: none"> • The Health Care FSA (HC-FSA) allows participants to use their FSA account to pay for eligible medical, dental, and vision costs including deductibles, co-payments, co-insurances and other health expenses. • The Day Care Reimbursement Account (DC-FSA) allows participants to pay for work-related child or elder care costs with pretax dollars. • You can maintain both an HC-FSA and a DC-FSA at the same time.
FSA	What is the FSA Annual Contribution Limit?	<p>2020 FSA Limits:</p> <ul style="list-style-type: none"> • Health Care: \$2,750 • Dependent Care: \$5,000 <p>2019 FSA Limits:</p> <ul style="list-style-type: none"> • Health Care: \$2,700 • Dependent Care: \$5,000
FSA	How do I enroll in a 2020 FSA?	The FSA program requires annual enrollment. Complete a 2020 Navia FSA Enrollment form to enroll in a 2020 Flexible Spending Arrangement.
FSA	How do I stop my 2019 FSA?	No action is required. Your 2019 FSA will automatically end December 31, 2019.
FSA	What is the new FSA Carryover feature?	The Carryover feature allows participants to roll over up to \$500 of unused health FSA funds to use the following plan year. (Any amount in excess of \$500 at year-end will be forfeited). Carryover funds will be applied to your account May 15, 2020, after the claim run-out period. The Carryover feature does not apply to unused daycare FSA funds.
FSA	What happens to the 2019 FSA Carryover funds I don't enroll in a 2020 FSA?	Any funds carried over from your 2019 FSA will be available for you to use for eligible health care expenses after May 15, 2020 even if you do not enroll in a 2020 FSA.
HSA	What is an HSA?	<p>A Health Savings Account (HSA) is a tax-advantaged spending and savings account that can be used to pay for qualified medical expenses. HSAs are only available if you choose a CDHP high deductible plan.</p> <p>If you elect a CDHP (high deductible) plan you will automatically be enrolled in an HSA.</p> <ul style="list-style-type: none"> • HSA participants receive an automatic employer contribution based on enrollment: <ul style="list-style-type: none"> ○ \$58.34 per month for employee only enrollment; or ○ \$116.67 per month for employee plus one or more dependent enrollment. • You can elect to contribute additional pre-tax dollars from your pay. To do this, you will need to request an Employee Authorization for Payroll Deduction for Health Savings Account form from Benefits and submit with your enrollment. Visit the HCA website to learn more about the HSA plan.
HSA	Who is eligible for an HSA?	Employees who enroll in a PEBB CDHP plan are automatically enrolled in an HSA. You are not eligible for a CDHP with HSA if you or a covered family member are entitled to Medicare Part A or B.

Flexible Spending Arrangement (FSA) / Health Savings Account (HSA)

Health Savings Account (HSA)

HSA	What is the HSA Annual Contribution Limit?	<p>The HSA annual contribution limit is based on your CDHP enrollment (employee only or employee + one or more dependent) and includes all contributions from employer and employee and the \$125 SmartHealth incentive (if earned).</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Individual</td> <td>\$3,550</td> </tr> <tr> <td>Family</td> <td>\$7,100</td> </tr> <tr> <td>Catch up (for age 55+)</td> <td>Additional \$1,000</td> </tr> </table>	Individual	\$3,550	Family	\$7,100	Catch up (for age 55+)	Additional \$1,000
Individual	\$3,550							
Family	\$7,100							
Catch up (for age 55+)	Additional \$1,000							
HSA	What happens to the HSA account when I leave the CDHP or County employment?	<p>You won't forfeit any unspent funds in your HSA after enrolling in a different plan or leaving County employment. You can spend your HSA on qualified medical expenses in the future.</p> <p>HealthEquity will charge you a monthly fee if you have less than \$2,500 in your HSA after December 31 of the current plan year.</p>						

Surcharges

What is a Tobacco Use Surcharge?

A **\$25 monthly surcharge will be deducted from your pay** if you or any enrolled spouse/SRDP or child (under age 13) are:

- Has used a tobacco product in the last two months prior to enrollment **AND** enrolled in a PEBB medical plan; **OR**
- If you do not attest to the tobacco use question for you and all enrolled dependents.

This surcharge can be removed if you attest that the tobacco user(s) have stopped using tobacco products for two months or have enrolled in a tobacco cessation program through your PEBB medical plan.

What is the Spouse/SRDP Surcharge?

There may be a \$50 monthly surcharge if you enroll a spouse/SRDP on a PEBB medical plan who has elected not to enroll in another employer-based group **medical** insurance of comparable cost and coverage. **Pierce County will pay the \$50 per month spousal surcharge, if applicable.** To determine if the surcharge applies, answer all six questions below:

2020 Premium Surcharge

	Questions	Yes	No
1	Are you covering your spouse or state-registered domestic partner in a Public Employees Benefits Board (PEBB) medical plan under your account in 2020?	✓	
2	Will your spouse/SRDP be eligible for medical coverage through their employers in 2020? (If your spouse/SRDP will not be employed in 2020, answer NO.)		
3	Will your spouse's/SRDP's employer offer at least one medical plan that serves your spouse's/SRDP's county of residence in 2020?		
4	Has your spouse/SRDP elected not to enroll in their employer's medical in 2020?		
5	Will the coverage offered by your spouse's/SRDP's employer in 2020 NOT be through the PEBB Program or TRICARE? <ul style="list-style-type: none"> • Answer YES if your spouse/SRDP's employer does not offer PEBB coverage or a TRICARE plan. • Answer NO if your spouse/SRDP's employer does offer PEBB coverage or a TRICARE plan. 		
6	Will your spouse's/SRDP's share of the medical premium through their employer be less than \$108.31 per month in 2020?		

- If you checked **no** to any of questions 2-6 above, the surcharge **does not apply**.
- If you checked **yes** to all questions above, you will use the Spousal Plan Calculator to determine if the surcharge applies. The calculator will be available online November 1, 2019 at www.hca.wa.gov/erb.

Long Term Disability (LTD)/Short Term Disability (STD)

Long Term Disability (LTD)

LTD	What is Long Term Disability (LTD) insurance?	<p>Basic LTD insurance is employer paid and provides 60% of the first \$400 of your monthly base pay (maximum \$240/month) in the event of disability due to serious injury or illness. Benefit claims approved by the insurance carrier are paid after 90 days.</p> <p>Supplemental LTD is available to purchase, in addition to your basic coverage. Supplemental LTD provides 60% of the first \$10,000 of your monthly base salary (maximum \$6,000/month). Benefit claims approved by the insurance carrier are paid after the policy waiting period.</p>																							
LTD	What is a Guaranteed Issue?	This initial PEBB Open Enrollment provides an opportunity to add this coverage with a “guaranteed issue.” All applications submitted after this initial PEBB Open Enrollment period will be subject to medical review and may be denied.																							
LTD	How much does Supplemental LTD cost?	<div style="background-color: #cccccc; text-align: center; padding: 5px;">How much does Supplemental LTD cost?</div> <table border="1" style="margin: 10px auto; border-collapse: collapse;"> <thead> <tr style="background-color: #0056b3; color: white;"> <th style="padding: 5px;">Benefit waiting period</th> <th style="padding: 5px;">Calculation Percentage</th> </tr> </thead> <tbody> <tr><td style="padding: 5px;">90 days</td><td style="padding: 5px;">0.60%</td></tr> <tr><td style="padding: 5px;">120 days</td><td style="padding: 5px;">0.36%</td></tr> <tr><td style="padding: 5px;">180 days</td><td style="padding: 5px;">0.28%</td></tr> <tr><td style="padding: 5px;">240 days</td><td style="padding: 5px;">0.27%</td></tr> <tr><td style="padding: 5px;">300 days</td><td style="padding: 5px;">0.25%</td></tr> <tr><td style="padding: 5px;">360 days</td><td style="padding: 5px;">0.24%</td></tr> </tbody> </table> <div style="background-color: #cccccc; text-align: center; padding: 5px; margin-top: 10px;">To calculate your monthly premium</div> <p>Multiply your monthly base pay by the percentage shown above for the desired benefit waiting period. Example:</p> <table style="margin-left: 40px;"> <tr><td>Monthly earnings*:</td><td>\$ 3,467</td><td></td></tr> <tr><td>90-day waiting period:</td><td>$\times 0.006$</td><td>(0.6% converts to .006 when multiplying)</td></tr> <tr><td>Monthly cost:</td><td>\$ 20.80</td><td>(rounded)</td></tr> </table> <p>*Monthly earnings: Hourly employees = Hourly pay x 2080 (annual hours)/12months rounded (rounded) Salary = Annual pay / 12 months (rounded)</p>	Benefit waiting period	Calculation Percentage	90 days	0.60%	120 days	0.36%	180 days	0.28%	240 days	0.27%	300 days	0.25%	360 days	0.24%	Monthly earnings*:	\$ 3,467		90-day waiting period:	$\times 0.006$	(0.6% converts to .006 when multiplying)	Monthly cost:	\$ 20.80	(rounded)
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LTD	How do I enroll in LTD insurance?	<p>To enroll in PEBB Supplemental LTD beginning January 1, 2020: You must elect coverage on the Standard Enrollment/Change form.</p>																							
LTD	What will happen with my current LTD insurance coverage?	<p>Your current County Long Term Disability (LTD) insurance policy will end effective Dec. 31, 2019.</p>																							

Long Term Disability (LTD)/Short Term Disability (STD)

Short Term Disability (STD)

STD	What is Short Term Disability (STD) insurance?	Short Term Disability (STD) insurance is available to purchase and provides a \$400 per week benefit in the event of disability due to illness or injury. Benefit claims approved by the insurance carrier are paid beginning on day one (1) for accident or injury and beginning on day eight (8) for illness.
STD	How much does Voluntary STD cost?	The cost is \$12.38 per month.
STD	How do I apply for STD?	To apply for STD coverage, submit the LifeMap Voluntary Benefits Employee Enrollment and Change form and Evidence of Insurability (EOI) forms included in your Open Enrollment packet to Risk – Benefits. Incomplete applications or EOI will not be processed.
STD	What will happen with my current STD coverage?	If you currently have STD coverage through the County, it will continue under the County's insurance carrier. You do not need to do anything to continue your coverage.
STD	How do I cancel my STD insurance?	To cancel your STD coverage: Complete the LifeMap Enrollment Change form included in your Open Enrollment packet.
STD	Do I need STD coverage now that the new Washington Paid Family & Medical Leave that will go into effect January 1, 2020?	Pierce County cannot advise you on which coverage is best for you and your family. Visit the Washington State Employment Security Department website or call (833)717-2273 for information about this program.

Life/Accidental Death and Dismemberment (AD&D) Insurance

Basic Life and AD&D Insurance

Life and AD&D Insurance (Life/AD&D)	How much Basic Life/AD&D insurance will I have?	Basic Life/AD&D insurance is employer paid and provides \$35,000 Basic Life and \$5,000 AD&D insurance for full time employees.																									
Life/AD&D Insurance	How are Life/AD&D beneficiaries designated?	<p>You (the employee) are the designated beneficiary for all dependent life insurance and AD&D.</p> <p>Beneficiary designations must equal 100% for Primary beneficiaries, and 100% for Contingent beneficiaries. An example is below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: left;">Primary Beneficiaries</th> </tr> </thead> <tbody> <tr> <td style="width: 40%;">Name, SSN, DOB, etc.</td> <td style="width: 15%;">Spouse</td> <td style="width: 10%;">50%</td> <td rowspan="3" style="width: 35%; text-align: right;">Total of Primary Beneficiaries = 100%</td> </tr> <tr> <td>Name, SSN, DOB, etc.</td> <td>Child</td> <td>25%</td> </tr> <tr> <td>Name, SSN, DOB, etc.</td> <td>Child</td> <td>25%</td> </tr> <tr> <th colspan="4" style="text-align: left;">If all the primary beneficiaries die before me, I designate as contingent beneficiaries:</th> </tr> <tr> <td>Name, SSN, DOB, etc.</td> <td>Mother</td> <td>50%</td> <td rowspan="2" style="text-align: right;">Total of Contingent Beneficiaries = 100%</td> </tr> <tr> <td>Name, SSN, DOB, etc.</td> <td>Sister</td> <td>50%</td> </tr> </tbody> </table>	Primary Beneficiaries				Name, SSN, DOB, etc.	Spouse	50%	Total of Primary Beneficiaries = 100%	Name, SSN, DOB, etc.	Child	25%	Name, SSN, DOB, etc.	Child	25%	If all the primary beneficiaries die before me, I designate as contingent beneficiaries:				Name, SSN, DOB, etc.	Mother	50%	Total of Contingent Beneficiaries = 100%	Name, SSN, DOB, etc.	Sister	50%
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Life/Accidental Death and Dismemberment (AD&D) Insurance

Optional Life Insurance

Optional Life Insurance	What is Optional Life Insurance?	<p>Optional Life insurance is available to purchase. You may purchase employee Optional Life Insurance in addition to your \$35,000 Basic Life insurance coverage.</p> <p>You may also purchase Optional Life Insurance for your spouse/SRDP and child(ren). You must enroll in coverage yourself to enroll dependents in coverage.</p>												
Optional Life Insurance	What is the Guaranteed Issue/Maximum Coverage	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Supplemental Life Insurance</th> <th style="width: 20%;">Guaranteed Issue (no medical review) Increments of \$10,000*</th> <th style="width: 40%;">Maximum Coverage Allowed (application and medical review) Increments of \$10,000</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>Up to \$500,000</td> <td>\$1,000,000</td> </tr> <tr> <td>Spouse/SRDP</td> <td>Up to \$100,000</td> <td>50% of employee policy</td> </tr> <tr> <td>Child</td> <td>Up to \$20,000 *(increments of \$5,000)</td> <td>\$20,000</td> </tr> </tbody> </table> <p>This initial PEBB Open Enrollment provides an opportunity to increase or add new coverage for yourself, your spouse/SRDP or child(ren) up to the “guaranteed issue” without medical review. All applications submitted after this initial PEBB Open Enrollment period will be subject to medical review and may be denied.</p> <p>To apply for coverage above the guaranteed issue: Submit the MetLife Statement of Health form included in your Open Enrollment packet for medical review and approval.</p>	Supplemental Life Insurance	Guaranteed Issue (no medical review) Increments of \$10,000*	Maximum Coverage Allowed (application and medical review) Increments of \$10,000	Employee	Up to \$500,000	\$1,000,000	Spouse/SRDP	Up to \$100,000	50% of employee policy	Child	Up to \$20,000 *(increments of \$5,000)	\$20,000
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Optional Life Insurance	How much does Optional Life Insurance cost?	<p style="text-align: center;">How much does Optional Life and AD&D insurance cost?</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="3" style="background-color: #003366; color: white;">RATE Employee & Spouse/SRDP Optional Life (per \$1,000 of coverage)</th> </tr> <tr> <th style="background-color: #003366; color: white;">Employee's Age (as of December 31, 2019)</th> <th style="background-color: #003366; color: white;">Non-Smoker</th> <th style="background-color: #003366; color: white;">Smoker</th> </tr> </thead> <tbody> <tr><td>Less than 25</td><td>\$ 0.028</td><td>\$ 0.037</td></tr> <tr><td>25-29</td><td>\$ 0.031</td><td>\$ 0.043</td></tr> <tr><td>30-34</td><td>\$ 0.034</td><td>\$ 0.057</td></tr> <tr><td>35-39</td><td>\$ 0.043</td><td>\$ 0.066</td></tr> <tr><td>40-44</td><td>\$ 0.064</td><td>\$ 0.073</td></tr> <tr><td>45-49</td><td>\$ 0.092</td><td>\$ 0.111</td></tr> <tr><td>50-54</td><td>\$ 0.143</td><td>\$ 0.170</td></tr> <tr><td>55-59</td><td>\$ 0.268</td><td>\$ 0.317</td></tr> <tr><td>60-64</td><td>\$ 0.411</td><td>\$ 0.482</td></tr> <tr><td>65-69</td><td>\$ 0.758</td><td>\$ 0.929</td></tr> <tr><td>70+</td><td>\$ 1.131</td><td>\$ 1.510</td></tr> </tbody> </table> <p style="margin-left: 40px;">Child Optional Life \$0.124 per 1,000 of coverage Covers all dependent child(ren)</p> <p style="text-align: center;">Steps to calculate your monthly premium</p> <ol style="list-style-type: none"> Find your rate(s) above. <ul style="list-style-type: none"> The rate for employee Optional Life insurance coverage is based on your age as of December 31, 2019 and if you are a non-smoker or smoker. Employee information: Age 42; non-smoker; \$200,000 Optional Life insurance. Employee rate: \$0.064/\$1,000 coverage. The rate for spouse/SRDP Optional Life insurance coverage is based on your age as of December 31, 2019 and if they are a non-smoker or smoker. Spouse information: Age 51; smoker; \$100,000 Optional Life insurance. Spouse rate: \$0.073/\$1,000 coverage. Use your rate(s) to calculate your monthly premium(s). Example: Employee premium: \$0.064 (rate) X 200 (coverage in thousands) = \$12.80. Spouse premium: \$0.073 (rate) X 100 (coverage in thousands) = \$7.30. 	RATE Employee & Spouse/SRDP Optional Life (per \$1,000 of coverage)			Employee's Age (as of December 31, 2019)	Non-Smoker	Smoker	Less than 25	\$ 0.028	\$ 0.037	25-29	\$ 0.031	\$ 0.043	30-34	\$ 0.034	\$ 0.057	35-39	\$ 0.043	\$ 0.066	40-44	\$ 0.064	\$ 0.073	45-49	\$ 0.092	\$ 0.111	50-54	\$ 0.143	\$ 0.170	55-59	\$ 0.268	\$ 0.317	60-64	\$ 0.411	\$ 0.482	65-69	\$ 0.758	\$ 0.929	70+	\$ 1.131	\$ 1.510
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Optional Life Insurance	How do I enroll in Optional Life Insurance?	<p>To enroll in PEBB Optional Life Insurance beginning January 1, 2020: You must elect coverage on the MetLife Enrollment/Change form. Enter your coverage amount where indicated.</p> <p>To apply for coverage above the guaranteed issue: Submit the MetLife Statement of Health form included in your Open Enrollment packet for medical review and approval.</p>																																							
Optional Life Insurance	What will happen with my current Optional Life Insurance?	<p>Your current County Optional Life Insurance policy will end effective Dec. 31, 2019.</p>																																							

Life/Accidental Death and Dismemberment (AD&D) Insurance

Optional AD&D Insurance

Optional AD&D Insurance	What is Optional AD&D Insurance?	<p>You may purchase employee Optional AD&D Insurance in addition to your \$5,000 Basic AD&D insurance coverage. Optional AD&D provides extra benefits for certain injuries or death resulting from a covered accident. AD&D does not cover death and dismemberment from non-accidental causes.</p> <p>You may also purchase Optional AD&D Insurance for your spouse/SRDP and child(ren). You must enroll in coverage yourself to enroll dependents in coverage.</p>								
Optional AD&D Insurance	What is Guaranteed Issue/Maximum Coverage	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #d9e1f2;">Supplemental Life Insurance</td> <td style="background-color: #d9e1f2;">Guaranteed Issue (No evidence of insurability is ever required.) Increments of \$10,000*</td> </tr> <tr> <td>Employee</td> <td>Up to \$250,000</td> </tr> <tr> <td>Spouse/SRDP</td> <td>Up to \$250,000</td> </tr> <tr> <td>Child</td> <td>Up to \$25,000 *(increments of \$5,000)</td> </tr> </table>	Supplemental Life Insurance	Guaranteed Issue (No evidence of insurability is ever required.) Increments of \$10,000*	Employee	Up to \$250,000	Spouse/SRDP	Up to \$250,000	Child	Up to \$25,000 *(increments of \$5,000)
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Optional AD&D Insurance	How much does Optional AD&D Insurance cost?	<p style="text-align: center;">How much does Optional AD&D insurance cost?</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <th colspan="2" style="background-color: #0056b3; color: white; padding: 5px;">Optional AD&D</th> </tr> <tr> <td style="padding: 5px;">Employee Voluntary AD&D</td> <td style="padding: 5px;">\$0.019 per \$1,000 of coverage</td> </tr> <tr> <td style="padding: 5px;">Spouse/SRDP Voluntary AD&D</td> <td style="padding: 5px;">\$0.019 per \$1,000 of coverage</td> </tr> <tr> <td style="padding: 5px;">Child Voluntary AD&D</td> <td style="padding: 5px;">\$0.016 per \$1,000 of coverage</td> </tr> </table> <p style="text-align: center;">Steps to calculate your monthly premium</p> <ul style="list-style-type: none"> Find your rate(s) above. The rate for Optional AD&D insurance coverage is a flat rate but varies per enrollee. Use your rate(s) to calculate your monthly premium(s). Example: <ul style="list-style-type: none"> Employee premium: \$0.019 (rate) X 200 (coverage in thousands) = \$3.80 for \$200,000 coverage. Child premium: \$0.016 (rate) X 25 (coverage in thousands) = \$0.40 for \$20,000 coverage. 	Optional AD&D		Employee Voluntary AD&D	\$0.019 per \$1,000 of coverage	Spouse/SRDP Voluntary AD&D	\$0.019 per \$1,000 of coverage	Child Voluntary AD&D	\$0.016 per \$1,000 of coverage
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Optional AD&D Insurance	How do I enroll in Optional AD&D Insurance?	<p>To enroll in PEBB Optional AD&D Insurance beginning January 1, 2020, you must elect coverage on the MetLife Enrollment/Change form. Enter your coverage amount where indicated. You must enroll in Optional AD&D Insurance to enroll your dependents in Optional AD&D Insurance.</p>								

Wellness

HubBub	Do I still get my \$10 HubBub Wellness credit with the PEBB plans?	<p>No. The \$10 monthly credit through HubBub will no longer be available.</p> <p>You can participate in the PEBB SmartHealth wellness program beginning in January 2020.</p>
SmartHealth	What are the SmartHealth incentives?	<p>Employees and spouse/SRDP enrolled on a PEBB medical plan can participate in SmartHealth. Only employees qualify for SmartHealth incentives.</p> <ul style="list-style-type: none"> Earn a \$25 Amazon gift card in 2020 by taking the SmartHealth Well-Being Assessment. You will receive the email gift card upon completing the assessment and can claim the gift card the same day. Earn a \$125 wellness incentive on SmartHealth by joining and tracking fun activities. Earn your points in 2020 to receive a \$125 credit towards your 2021 medical deductible or deposit to your HSA account (if enrolled).

Washington Teamsters Welfare Trust (WTWT) Employee Benefit Group

WTWT Benefit Options	What are my WTWT benefit options for 2020?	<p>Employees in the WTWT benefit group will have the same benefit options for 2020 as they did for 2019. This includes medical, dental, life and disability (STD and LTD) coverage in accordance with your union labor agreement.</p> <p>County FSA will still be available to WTWT employee group in 2020, through the same carrier.</p>
WTWT Open Enrollment	What is the Open Enrollment process for WTWT employees?	<p>2020 Open Enrollment: November 4 - December 3</p> <p>Employees in this benefit group will have the same benefit options for 2020 as they did in 2019.</p> <p>For 2020 Open Enrollment you will:</p> <ul style="list-style-type: none"> • Complete your County Open Enrollment for dental, life, LTD, STD, and FSA plans through Workday. Watch for an "Open Enrollment" to do item in your Workday in-box November 4, 2019. • Complete your WTWT Open Enrollment for medical coverage through NW Administrators. You can complete your open enrollment once you receive your NW Administrators 2020 Open Enrollment packet at your home address. Need Assistance? Contact NW Administrators at 800-458-3053. <div style="background-color: #e6f2ff; padding: 10px; text-align: center;"> <p>Failure to Enroll = Claims Suspension</p> <p>If you don't complete the NW Administrators open enrollment, NW Administrators will suspend processing your claims beginning January 1, 2020 until you complete your enrollment.</p> </div>
WTWT Retiree Coverage	Will WTWT employees be eligible for PEBB retiree coverage?	<p>No. Employees who are not enrolled in PEBB coverage at the time of their retirement will not be eligible for PEBB Retiree benefits.</p> <p>Your employee benefit group is determined in accordance with your union's labor agreement. If your union group maintains coverage under the WTWT plans, those are the plans you will be eligible for as an active employee in 2020. If you have questions, contact your union representative.</p> <p>Here are some of your options for obtaining coverage if retiring from the WTWT plan:</p> <ul style="list-style-type: none"> • You can enroll in coverage through the WA Health Exchange. For information about healthcare coverage through the WA State Health Exchange visit: www.wahealthplanfinder.org You may also be able to enroll through a spouse with employer coverage or another insurance carrier. • The COBRA administrator will offer you COBRA upon termination of active employee coverage. <ul style="list-style-type: none"> ○ NW Administrators is the COBRA administrator for your medical coverage. Contact: 800-458-3053. ○ Rehn & Associates is the COBRA administrator for the County's dental and EAP coverage. Contact: 800-872-8979.
WTWT Union Membership	What are my WTWT benefit options for 2020 if I don't pay union dues?	<p>You are covered under the terms of the union bargaining agreement even if you have elected not to pay union dues. The bargaining agreement determines your benefit eligibility and options.</p>

Coverage after County Employment

Retiree Coverage

I'm planning to retire soon. What do I need to consider when planning for retirement?

The medical coverage you have on your last day of County employment determines what options you have for retiree health care.

If you retire on or before December 31, 2019:

You can enroll in coverage through the WA Health Exchange. For information about healthcare coverage through the WA State Health Exchange visit: www.wahealthplanfinder.org

You may also be able to enroll through a spouse with employer coverage or another insurance carrier.

If you are in paid status on January 2, 2020 (or later):

You will have County PEBB coverage through the month of employment. You will be eligible to apply for PEBB Retiree Plans beginning the first of the month after your active employee coverage.

For example, if you retire January 16, 2020:

- Your active employee coverage will end January 31, 2020.
- You will be eligible for PEBB Retiree plans beginning February 1, 2020.

WTWT:

You can enroll in coverage through the WA Health Exchange. For information about healthcare coverage through the WA State Health Exchange visit: www.wahealthplanfinder.org

You may also be able to enroll through a spouse who has coverage through their employer or another insurance carrier.

The COBRA administrator will off your COBRA upon termination of active employee coverage.

- NW Administrators is the COBRA administrator for your medical coverage.
Contact: 800-458-3053.
- Rehn & Associates is the COBRA administrator for the County's dental and EAP coverage.
Contact: 800-872-8979.

COBRA Continuation Coverage

Will COBRA Coverage Continue in 2020?

No. The County Regence and Kaiser medical plans will no longer exist after December 31, 2019. This means COBRA will not be available for these plans beginning January 1, 2020.

If you leave County employment on or before December 31, 2019:

You can enroll in coverage through the WA Health Exchange. For information about healthcare coverage through the WA State Health Exchange visit: www.wahealthplanfinder.org

You may also be able to enroll through a spouse who has coverage through their employer or another insurance carrier.

If you are in paid status on January 2, 2020 (or later):

You will have County PEBB coverage through the month of employment. PEBB will offer you COBRA continuation coverage upon termination of active employee coverage. If elected, COBRA will begin the first of the month after your active coverage ends.

PEBB Dependent Verification

Acceptable documentation

You must complete the PEBB Dependent Verification process to enroll a spouse/SRDP or child(ren) on any benefit. **Submit a copy** of one of the documents listed below **for each enrolled dependent** with your enrollment forms to Benefits:

To enroll a spouse	To enroll a state-registered domestic partner (SRDP)
<p>Choose one:</p> <ul style="list-style-type: none"> • Most recent year's federal tax return filed jointly that lists the spouse (black out financial information) • Subscriber's and spouse's most recent year's federal tax return if filed separately (black out financial information) • Proof of common residence (example: a utility bill) and marriage certificate* • Proof of financial interdependency (example: a shared bank statement - black out financial information) and marriage certificate* • Petition for dissolution of marriage (divorce) • Legal separation notice • Defense Enrollment Eligibility Reporting System (DEERS) registration • Valid J-1 or J-2 visa issued by the U.S. Government <p>*If within two years of marriage, only the marriage certificate is required.</p>	<p>Include the Declaration of Tax Status form to enroll a nonqualified tax dependent <u>and</u> choose one:</p> <ul style="list-style-type: none"> • Proof of common residence (example: a utility bill) and certificate/card of state-registered domestic partnership* or legal union • Proof of financial interdependency (example: a shared bank statement - black out financial information) and certificate/card of state-registered domestic partnership* or legal union • Petition for invalidity (annulment) of state-registered domestic partnership or legal union • Petition for dissolution of state-registered domestic partnership or legal union • Legal separation notices of state-registered domestic partnership or legal union • Valid J-1 or J-2 visa issued by the U.S. Government <p>*If within two years of state-registered domestic partnership, or establishment of a legal union as defined in statute, only the certificate/card of state-registered domestic partnership or legal union is required.</p>
To enroll children	
<p>For enrollment of a child through birth, adoption, marriage, or a SRDP, choose one:</p> <ul style="list-style-type: none"> • The most recent year's federal tax return that includes the child(ren) as a dependent and listed as a son or daughter (black out financial information) <p>Note: You can submit one copy of your tax return if it includes all family members that require verification.</p> <ul style="list-style-type: none"> • Birth certificate (or hospital certificate with the child's footprints on it) showing the name of the parent who is the subscriber, the subscriber's spouse, or the subscriber's state-registered domestic partner** • Certificate or decree of adoption • Court-ordered parenting plan • National Medical Support Notice • Defense Enrollment Eligibility Reporting System (DEERS) registration • Valid J-2 visa issued by U.S. Government <p>**If the dependent is the subscriber's stepchild, the subscriber must also verify the spouse or state-registered domestic partner in order to enroll the child, even if not enrolling the spouse/SRDP in PEBB insurance coverage.</p>	

Additional documentation may be required for enrollment:

- **To enroll an Extended (legal) Dependents:** Request certification form from Benefits. An extended child cannot be your child through birth or legal adoption but includes a child (such as a grandchild or niece) for whom you or your spouse/SRDP are the legal guardian or have legal custody.
- **To enroll an overage Child with a Disability:** Request certification form from Benefits. Children over the age of 26 if their developmental or physical disability occurred before age 26 dependent upon you for support and care.

PEBB Employee Cost*

Uniform Medical Plans (UMP) – Administered by Regence				
	UMP Classic	UMP CDHP (with HSA)	UMP Plus Puget Sound HVN	UMP Plus UW Medicine ACN
Employee (EE) Only	\$ 42.05	\$ 38.48	\$ 40.31	\$ 40.31
EE + Spouse**	\$ 76.38	\$ 68.99	\$ 72.91	\$ 72.91
EE + Child(ren)	\$ 67.80	\$ 62.09	\$ 64.76	\$ 64.76
EE + Family	\$ 102.13	\$ 89.68	\$ 97.36	\$ 97.36
Kaiser Permanente Plans – Managed Care Plans				
	Kaiser Classic	Kaiser CDHP (with HSA)	Kaiser SoundChoice	Kaiser Value
Employee (EE) Only	\$ 45.67	\$ 38.57	\$ 38.99	\$ 41.85
EE + Spouse**	\$ 83.63	\$ 69.17	\$ 70.26	\$ 75.98
EE + Child(ren)	\$ 74.14	\$ 62.25	\$ 62.44	\$ 67.45
EE + Family	\$ 112.09	\$ 89.93	\$ 93.72	\$ 101.58

* Part time employees will pay a pro-rated cost.

** Or state-registered domestic partner.

Important Reminders

Tobacco use premium surcharge

A \$25 monthly surcharge will be deducted from your paycheck if you, your spouse/state-registered domestic partner or child (age 13 and older) enrolled on your PEBB **medical** plan has used tobacco products in the two months prior to enrollment or if you do not attest to tobacco use for yourself and all enrolled dependents.

Spouse/SRDP coverage premium surcharge

A \$50 monthly surcharge will be applied if enroll your spouse/SRDP enrolled on your PEBB **medical** plan and they have elected not to enroll in their employer-based group medical insurance that is comparable to PEBB classic plan. Follow the instructions provided in your 2020 Open Enrollment packet for more information. The County will pay this surcharge, if applicable.

Dual Enrollment

PEBB does not permit dual enrollment in PEBB benefits. If you and your spouse/SRDP are eligible for PEBB (regardless of employer) one of you can waive medical coverage and enroll on the other's coverage or you can both enroll on your employer's PEBB medical coverage. You will need to coordinate your dependent enrollment so there is no dual enrollment, if applicable.

PEBB eligible employees are required to enroll in their employer's PEBB dental coverage. There is no employee cost for dental enrollment, for full time employees.