**CURRENT BENEFIT INFORMATION**

**OPEN ENROLLMENT FOR CURRENT PLANS IS SEPTEMBER 10-19TH**

**Call 1-855-668-5039 for WEA changes effective 11/1/2019**

**Premera Plan changes see Michelle**

 **Your medical plan will continue with your deductible extending until 12/31/19**

**You do not need to do anything unless you want to add or remove a dependent.**

**REMINDER**

 **CURRENT: *MEDICAL FLEXIBLE SPENDING (FSA) & DEPENDENT CARE ACCOUNT (DCA)***

|  |  |
| --- | --- |
| **Year: 2018/2019** | **You have 90 days to submit eligible receipts for**  |
| **Period: 10/1/2018 – 9/30/2019** | **services provided from:** |
| **Last Payroll Deduction: 9/30/2019** | **10/1/2018 – 9/30/2019 NO CARRYOVER!** |

**If you would like to enroll in the Short Plan year for FSA/DCA you will need to do that during open enrollment.**

 ***SHORT PLAN:* *FLEXIBLE SPENDING ACCOUNT (FSA)***

|  |  |
| --- | --- |
| **Year: 2018/2019** | **You have 30 days to submit eligible receipts for** |
| **Period: 10/1/2019 – 12/31/2019** | **services provided from:** |
| **Prorated Max Amount: $675.00** | **10/1/2019 – 12/31/2019** |

 ***SHORT PLAN:* *DEPENDENT CARE ACCOUNT (DCA)***

|  |  |
| --- | --- |
| **Year: 2018/2019** | **You have 30 days to submit eligible receipts for**  |
| **Period: 10/1/2019 – 12/31/2019** | **services provided from:** |
| **Prorated Max Amount: $1,250.00** | **10/1/2019 – 12/31/2019** |

The Short plan is to help transition to School Employees Benefits Board (SEBB).

 NO CARRYOVER!

**INFORMATION TO KNOW!**

**HEALTH SAVINGS ACCOUNTS (HSA)**

|  |  |
| --- | --- |
| **Year: 2018/2019** | **Review your current employee/employer** |
| **Contributions End: 11/30/2019** | **contributions to ensure you do not exceed** |
|  | **your maximum contributions. See Below.** |

**Individual $3,500.00, Family $7,000.00, Catch up contributions for 55 and older $1,000.00**

**Short Term Disability & Life Insurance Supplemental Plans will be discontinued**

**Effective December 31, 2019 with all carriers due to the transition to SEBB.**

**SEBB DEDUCTION BEGINS 1/31/2020-NO BENEFIT DEDUCTION IN DECEMBER**

Currently insurance premiums are paid a month ahead. (i.e. November pays for December). With SEBB we will be paying for the month your coverage is in. (i.e. January will pay for January).

**\*\*NEW MEDICAL PLAN\*\***

 **School Employees Benefit Board (SEBB)**

**Open Enrollment**

**OCTOBER 1ST-NOVEMBER 15th.**

**Benefits effective 1/1/2020**

Below is a sneak peak as to what to expect with SEBB.

**ELIGIBLITY:** You are eligible for School Employees Benefit Board (SEBB) benefits if you work at least 630 hours per school year/17.5 hours a week. (September 1 through August 31). All eligible employees MUST enroll in the mandatory benefits or be defaulted into the following plans below. The next opportunity is at Open Enrollment or upon a qualifying event. Ensuring timely enrollment is the responsibility of each employee.

**Default Plans-If you do not enroll, these will be your individual benefit plans. Your dependents will not be covered.**

|  |  |
| --- | --- |
| Medical | Uniform Medical Achieve 1 and $25.00/month Tobacco Surcharge |
| Dental | Uniform Dental Plan |
| Vision | MetLife |
| Life & AD&D | MetLife |
| Long Term Disability  | The Standard Company |

**VIRTUAL BENEFIT FAIR:** Will be available in October. Click on the link to SEBB My Account, [www.hca.wa.gov](http://www.hca.wa.gov) , the online enrollment system for the SEBB Program, and get started.

**VERIFY DEPENDENTS:** You will need valid documents to verify that your dependents are eligible for SEBB benefits. Current tax return, birth certificates, marriage licenses, and certificates of legal union provided by open enrollment.

* Prior verifications ARE NOT transferrable!
* You will need to have these documents ready to upload during the online enrollment process.

**SEBB PROGRAM OVERVIEW:**

**MEDICAL:** Fully and self-insured medical plans with prescription drug benefits

* Do you have your documents ready to verify your dependents?
* You can choose to waive insurance

**DENTAL (*mandatory*):** Delta Dental, DeltaCare or Willamette Dental

* Choose a self-insured dental plan or a fully insured plan.

**VISION (*mandatory*):** Davis Vision, Eye Med or Metlife

* Choose a carrier

**LTD (*mandatory*):** You are provided a maximum benefit of $400.00 monthly.

* If you want more coverage, you can buy supplemental LTD insurance for yourself through The Standard Company with a maximum monthly benefit of $10,000 as a payroll deduction.

**BASIC LIFE INSURANCE (*mandatory*):** You are provided $35,000 of life insurance at no cost to the employee through Metlife.

* If you want more coverage, you can buy supplemental life for yourself, your spouse or state-registered domestic partner, and your children. A guaranteed issue amount of $500,000 for you and $100,000 for your spouse or state-registered domestic partner are available. You will need to provide evidence of insurability if you apply for more than the guaranteed issue amount.

**BASIC AD&D INSURANCE (*mandatory*)**: You are provided $5,000 of AD&D insurance at no cost to the employee through Metlife.

* If you want more coverage, you can buy supplemental AD&D for yourself, your spouse or state-registered domestic partner, and your children. This is self-billed or payroll deduction.

**Other Added Benefits**

**MEDICAL FLEXIBLE SPENDING ARRANGEMENT (FSA):** Lets you set aside pretax money from your paycheck to pay for qualified out-of-pocket health care cost. The SEBB Program contracts through Navia Benefit Solutions.

* You cannot enroll in both a Medical FSA and a high deductible health plan with a health savings account (HSA).
* You can start submitting reimbursement claims for eligible expenses on the first day of your plan year, January 1st. The full amount you plan to contribute to your Medical FSA is available on the first day of the plan year.
* Medical FSA funds do not roll over year to year, and they will not transfer if you take a job that does not receive SEBB Program benefits.

**DEPENDENT CARE ASSISTANCE PROGRAM (DCAP):** Lets you set aside pretax money from your paycheck to pay qualifying child care or elder care expenses. The SEBB Program contracts with Navia Benefit Solutions to offer this benefits.

* Age 12 or younger, and live with you
* Age 13 or older, physically or mentally incapable of self-care, and regularly spend at least eight hours each day in your household.

You can start submitting reimbursement claims for eligible expenses on the first day of your plan year. However, you can only be reimbursed up to the amount you have in your DCAP account.

**HEALTH PLANS WITH HEALTH SAVINGS ACCOUNTS (HSA)** An HSA is a tax-free account you can use to pay for IRS-qualified, out of pocket health care costs like deductibles, copays, and coinsurance including some services that your health plans may not cover. The HSA trustee is Health Equity Inc.

* HSAs are only available to employees enrolled in a high deductible health plan (HDHP). When you enroll in a HDHP you are automatically enrolled in a HSA.
* A portion of your monthly premiums go directly into your HSA.
* 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 under your medical, dental and vision plans.

**SMARTHEALTH** : This program offers a $50.00 wellness incentive. To qualify, eligible SEBB subscribers must complete their SmartHealth Well-being Assessment during the SEBB Programs first annual open enrollment.

**Other Changes to Consider:**

* **No Dual Coverage within SEBB Plans**
* **No Pooling**
* **No splitting costs between couples**
* **Default Medical Surcharges**
	+ **$25.00/month tobacco surcharge for any enrollee age 13 and up.**
	+ **$50.00 /month spousal coverage and state registered domestic partners.**

**Enrollment Information will distributed by mail mid September.**

General Information is available:

[hca.wa.gov/sebb-employee](https://www.hca.wa.gov/employee-retiree-benefits/school-employees)

Questions? Michelle Weils, HR Specialist: mweils@asd.wednet.edu 360-618-6226