



2010 – Open Enrollment: What You Need to Know About Your Benefits


Presented by
Human Resource Services

November 2009



Overview


- General Information
- Medical Benefit Changes
- Premium Rate Changes
- Open Enrollment Information
- Dependent Verification Project
- Flexible Spending Account
- Dependent Care Assistance Program



General Information

Open Enrollment:
October 26 – November 30, 2009



- Changes effective January 1, 2010
- Employees can:
 - Reinstate coverage without qualifying event.
 - Enroll eligible dependents not currently enrolled without qualifying event.
 - Change medical and/or dental plan.
 - Enroll in Flexible Spending Account and/or Dependent Care Assistance Program.
- Not open enrollment for Life or Long Term Disability.



General Information

Deadline to enroll via paper forms and online:
November 30, 2009

- The Health Care Authority (HCA) will mail confirmation letter to employees who make a medical or dental plan change.
- This will serve as your temporary ID card.



Medical Plans Available for 2010

(plans available by county of residence)

- Aetna Public Employees Plan
- Group Health Classic
- Group Health Value
- Kaiser Permanente Classic
- Kaiser Permanente Value
- Uniform Medical Plan




Dental Plans Available for 2010

- Uniform Dental Plan
- Willamette Dental
- DeltaCare



There are no dental benefit changes for 2010.







Medical Benefit Changes

All medical plans will cover most of the same benefits as in 2009, but some plans will add or increase deductibles as well as increase other member out-of-pocket costs in 2010.

To review existing benefits, please visit the Public Employees Benefit Boards webpage at www.pebb.hca.wa.gov





Aetna Changes

Annual deductible


- \$250/person (current \$0)
- \$750/family (current \$0)


Annual out-of-pocket limit

- \$2,000/person (current \$750/person)
- \$6,000/family (current \$1,500/family)

Office visit co-pay

- \$25 (current \$10)






Aetna Changes

Prescription drugs - retail (30-day supply)

- Tier 1: \$20 (current \$10)
- Tier 2: \$40 (current \$25)
- Tier 3: \$60 (current \$40)

Mail order (90-day supply)

- Tier 1: \$40 (current \$20)
- Tier 2: \$80 (current \$50)
- Tier 3: \$120 (current \$80)



Group Health Classic Changes

Annual deductible



- \$250/person (current \$0)
- \$750/family (current \$0)

Annual out-of-pocket limit

- \$2,000/person (current \$750/person)
- \$6,000/family (current \$1,500/family)

Office visit co-pay

- \$25 (current \$10)





Group Health Classic Changes

Prescription drugs - retail (30-day supply)

- Tier 1: \$20 (current \$10)
- Tier 2: \$40 (current \$30)
- Tier 3: \$60 (current Not covered)

Mail order (90-day supply)

- Tier 1: \$40 (current \$20)
- Tier 2: \$80 (current \$40)
- Tier 3: \$120 (current Not covered)



Group Health Value Changes

Annual deductible



- \$350/person (current \$100)
- \$1,050/family (current \$300)

Annual out-of-pocket limit

- \$2,000/person (current \$1,500/person)
- \$6,000/family (current \$3,000/family)

Office visit co-pay

- \$30 (current \$15)



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Group Health Value Changes

Prescription drugs - retail (30-day supply)

- Tier 1: \$20 (current \$10)
- Tier 2: \$40 (current \$30)
- Tier 3: \$60 (current Not Covered)

Mail order (90-day supply)

- Tier 1: \$40 (current \$20)
- Tier 2: \$80 (current \$60)
- Tier 3: \$120 (current Not covered)

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Group Health Value Changes

Hospital – Outpatient

- \$100 (current \$150)

Hospital – Inpatient

- \$300/day \$900/year maximum (current \$200/\$600)



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Kaiser Classic Changes

Annual out-of-pocket limit

- \$1,500/person (current \$750/person)
- \$3,000/family (current \$1,500/family)

Office visit co-pay



- Primary Care \$20 (current \$10)
- Specialty Care \$30 (current \$10)
- Injections \$5 (current \$0)

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Kaiser Classic Changes

Co-payments also changed for:

- Ambulance
- Hospital
- Vision
- Urgent Care
- Skilled Nursing Facility Care
- Diagnostic tests, laboratory, and x-rays
- Mental Health Care
- Spinal Manipulation





Kaiser Classic Changes

Prescription drugs - retail (30-day supply)

- Tier 1: \$15 (current \$10)
- Tier 2: \$30 (current \$25)

Mail order (90-day supply)

- Tier 1: \$30 (current \$20)
- Tier 2: \$60 (current \$50)





Kaiser Value Changes

Annual deductible

- \$300/person (current \$100)
- \$900/family (current \$300)

Annual out-of-pocket limit

- \$2,000/person (current \$1,500/person)
- \$4,000/family (current \$3,000/family)





Kaiser Value Changes

Office visit co-pay

- \$30 (current \$20)

Co-payments also changed for:

- Ambulance
- Hospital
- Vision
- Urgent Care
- Skilled Nursing Facility Care
- Diagnostic tests, laboratory, and x-rays
- Mental Health care
- Spinal Manipulation





Kaiser Value Changes

Prescription drugs - retail (30-day supply)

- Tier 1: \$20 (current \$10)
- Tier 2: \$40 (current \$30)

Mail order (90-day supply)

- Tier 1: \$40 (current \$20)
- Tier 2: \$80 (current \$60)



Uniform Medical Plan Changes

Annual deductible



- \$250/person (current \$200)
- \$750/family (current \$600)

Annual out-of-pocket limit

- \$2,000/person (current \$1,500/person)
- \$4,000/family (current \$3,000/family)

Coinsurance for network services


- 15% (current 10%)



TPA for Uniform Medical Plan


The Health Care Authority (HCA) determined that United Medical Resources (UMR) will continue to provide administrative services for the Uniform Medical Plan through 2010 as the Third Party Administrator (TPA).

Earlier this year, Aetna had been identified as the TPA for UMP. The TPA has changed back to UMR. Bid will go out again in 2010 for companies to submit a bid to be the TPA for UMP in 2011.




Additional Benefit Changes

Services related to Mental Health and Chemical Dependency are no longer limited to a maximum number of visits per year or a dollar amount per year. A co-pay or coinsurance is due for each visit. Some plans are now requiring preauthorization for inpatient treatment.



Premium Rate Changes

	Employee		Employee & Spouse/QDP		Employee & Child(ren)		Full Family	
	2009	2010	2009	2010	2009	2010	2009	2010
Aetna	\$112	\$132	\$234	\$274	\$196	\$231	\$318	\$373
Group Health Classic	107	71	224	152	187	124	304	205
Group Health Value	25	22	60	54	44	39	79	71
Kaiser Classic	76	72	162	154	133	126	219	208
Kaiser Value	33	42	76	94	58	74	101	126
Uniform	26	41	62	92	46	72	82	123




Open Enrollment Information

Changes that can be made online . . .

- Change medical and/or dental plan.
- Waive or reinstate medical coverage for yourself and dependents.

Changes that cannot be made online . . .

- Adding dependents who have never been enrolled in PEBB coverage.
- Some dependents may require additional certification.
- Adding an eligible domestic partner, must register with Secretary of State and complete the Declaration of Tax Status form.
- Enrolling or re-enrolling in FSA and/or DCAP 



Open Enrollment Information

Visit the following websites to make changes:


www.pebb.hca.wa.gov – click on "change my coverage online"

www.hrs.wsu.edu/openenrollment

- Print off confirmation sheet


Questions

- HCA (800) 200-1004
- HRS Benefits (509) 335-4521 



Dependent Verification Project



Don't forget – PEBB is requiring that you submit proof of your covered family members' eligibility or remove them from your account by November 30, 2009.

The Health Care Authority (HCA) has a statutory duty to administer benefits for state employees ([RCW 41.05.021](#)), including establishing eligibility criteria ([RCW 41.05.065](#)). Establishing and administering benefits and eligibility includes verifying that PEBB dependent eligibility requirements, found in [WAC 182-12-260](#) and [182-12-262](#), are followed. 

DVP Additional Information

Health Care Authority
www.pebb.hca.wa.gov
OR
www.hrs.wsu.edu/dvp




Submit questions:
pebbdv@hca.wa.gov
1-800-200-1004



Flexible Spending Account



FSA is a tax-free account that allows you to reduce your taxable income while saving money to pay for your out-of-pocket medical, dental, vision, hearing, and prescription drug costs.

With the potential for the increase of out-of-pocket expenses in 2010, be sure to take advantage of the Flexible Spending Account (FSA).




Flexible Spending Account Information

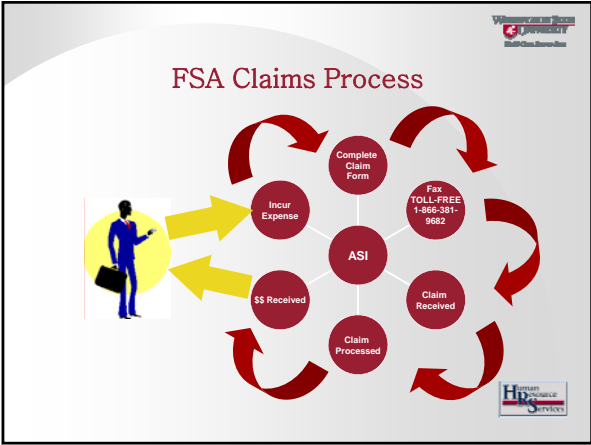
- Plan Year, January – December 2010
- Must enroll every open enrollment to continue your FSA for the next plan year.
- Annual Minimum \$240
- Annual Maximum \$3,600
- If spending at least \$240/yr on out-of-pocket expenses, you may reduce your health care expenses by at least 20% or more depending on your personal tax rate.



Flexible Spending Account Information

- Contribute via payroll deductions
- Your FSA reduces your taxable income
- Claim reimbursement or use debit card
- Next-day claims processing
- Direct deposit of reimbursements
- Email notice of reimbursements
- Website and customer service specific to Washington Flex
- On-line account access






FSA Additional Information

Plan Administrator- ASI (Application Software Inc.)



- www.pebb.asiflex.com
- 1-800-659-3035
- 5 AM – 5 PM, Monday – Friday, PST
- 7 AM – 11 AM, Saturday
- Utilize the Tax Savings Calculator at www.pebb.asiflex.com
- Must enroll by November 30, 2009 - Paper form required
- www.hrs.wsu.edu/openenrollment



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Dependant Care Assistance Program (DCAP)

- Pre-tax dollars for eligible dependent care expenses
- Annual maximum contribution is \$5,000 per household
- Commonly claimed expenses include:
 - Before and after school care
 - Daycare
 - Babysitter expenses

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DCAP Overview

Qualifying Persons

- Your dependent who is under age 13 and who lives with you at least eight hours each day;
- Your dependent or spouse, regardless of age, who is mentally or physically incapable of self-care; or
- Your child under age 13 even if you are divorced or separated, if you have more than 50% custody of the child, even if you have released an exemption under IRC Section 152(e)(2).

Eligible expenses include charges for care of a qualifying person inside or outside your home. The main purpose must be the person's well-being and protection.

** For a complete list of eligible expenses, please visit www.pebb.asiflex.com*

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DCAP Additional Information

- www.pebb.asiflex.com
- Customer Service 1-800-659-3035
- 5 AM – 5 PM, Monday – Friday, PST
- 7 AM – 11 AM, Saturday
- Must enroll by November 30, 2009 – paper form required

www.hrs.wsu.edu/openenrollment

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Additional Resources

Human Resource Services – Benefits
(509) 335-4521
hrs@wsu.edu

For additional information regarding Open Enrollment and Employee Benefits at WSU, visit the HRS website at www.hrs.wsu.edu/benefits

Watch [WSU Announcements](#) and [WSU Today](#) for updates and the latest news.

