



Open Enrollment Frequently Asked Questions

- 1.) When is Open Enrollment?

Answer: Open Enrollment will run October 31, 2022 through November 21, 2022.

- 2.) If I make changes during open enrollment, when do the changes become effective?

Answer: Any changes made during open enrollment are effective January 1, 2023. If you make a change that will impact your out of pocket costs, you would see those changes beginning with the January 2023 paycheck.

- 3.) What changes do I need to make during this year's Open Enrollment?

Answer: The only change you need to make is to re-enroll in a flexible spending account if want to have one for the 2023 plan year. Flexible spending accounts are the one benefit that **does not** automatically roll over from year to year. If you do not re-enroll in your flexible spending account for 2023, you will not have one for the 2023 plan year.

- 4.) What changes can I make during annual open enrollment?

Answer: During open enrollment, staff are able to make the following changes:

- a.) Change medical, dental and vision plans
- b.) Add eligible dependents (**any new dependents added must go through the dependent verification process**)
- c.) Remove dependents from medical, dental and vision
- d.) Waive medical coverage (if enrolled in another employer-based group health plan, a TRICARE plan or Medicare).
- e.) Enroll in a medical plan after previously waiving coverage
- f.) Enroll or re-enroll in a Medical Flexible Spending Account and/or the Dependent Care Assistance program:
You must re-enroll each year.

If you have questions on the Flexible Spending Accounts or the Dependent Care Assistance Program, please see the FAQ document specific for Flexible Spending Accounts. Because these are treated differently in Open Enrollment than all other plans, a separate document was created to address the specific questions that come with Flexible Spending Accounts.

- 5.) If I want to make changes, how can I do this?

Answer: There are a couple of ways that you can make changes during this Open Enrollment Period.

- A.) Employees can log into SEBB My Account, and make changes themselves. Before making any changes, you will want to print your current "Statement of Insurance." Once the changes are made, you will want to download and save your Coverage Election Summary. You will also want to email Kalin Heath with the changes you made. This will help with reconciling the January 2023 coverage invoice if I know what changes I should expect to see on this bill.
- B.) The other way you can make a change is through a paper open enrollment form. Beginning, October 31, 2022, SEBB will make available a paper open enrollment form. Any employee that wants to make a change can also complete the paper form and return directly to Kalin Heath in Human Resources. I can then go in on the admin side of SEBB My Account and update your benefits with the changes you requested on the form. Once the change is made in the system, you will be emailed a Coverage Election summary. Please save this for your records.

Once available, the paper enrollment form will be posted on the on the Employee Resources page of our website.

- 6.) If I don't want to make any changes to my medical, dental and vision, do I have to do anything?

Answer: No, if you don't want to make any changes to your medical, dental and vision you don't have to do anything. Your current plans will carry over to the 2023 plan year.

7.) What happens if I don't make any changes during open enrollment?

Answer: If you don't make any changes to your medical, dental or vision during open enrollment, your current coverage will roll into the 2023 plan year. Outside of the open enrollment period, you are only able to make changes to your benefits if you have a Special Open Enrollment event that allows you to do so. The events that would qualify for a Special Open Enrollment event can be found by visiting <https://www.hca.wa.gov/employee-retiree-benefits/school-employees/change-your-coverage>.

8.) Do I need to re-verify my dependents that have already been verified?

Answer: If your dependents have been verified at any point, since we moved to SEBB, then you do not need to have your dependents verified again for the 2023 plan year.

9.) If I cover my spouse under my medical insurance, do I need to re-attest to the spousal surcharge?

Answer: The SEBB program will mail letters to those employees who need to re-attest to the spousal surcharge premium. You are also able to check in SEBB My Account beginning October 31, 2022. You will log into SEBB My Account, click "My Attestations", and follow the instructions. You are also able to fill out the 2023 Premium Surcharge Attestation Change Form" and return directly to Kalin Heath in Human Resources. We will go into the system and update the attestation.

10.) What are the medical employee out of pocket premiums for 2023?

Answer: Below is the table that lists out of pocket medical premiums for 2023:

Medical Plan	Employee Only	Employee + Spouse	Employee + Children	Family
Kaiser NW #1	\$31.00	\$62.00	\$54.00	\$93.00
Kaiser NW #2	\$57.00	\$114.00	\$100.00	\$171.00
Kaiser NW #3	\$89.00	\$178.00	\$156.00	\$267.00
UMP Achieve 1	\$42.00	\$84.00	\$74.00	\$126.00
UMP Achieve 2	\$105.00	\$210.00	\$184.00	\$315.00
UMP High Deductible	\$28.00	\$56.00	\$49.00	\$84.00
Premera High PPO (Cowlitz County only)	\$97.00	\$194.00	\$170.00	\$291.00
Premera Standard PPO (Cowlitz County Only)	\$49.00	\$98.00	\$86.00	\$147.00

The \$25.00 monthly tobacco surcharge and the \$50 spousal surcharge are not included in the monthly premiums above.

11.) If I'm looking to change my medical, dental or vision plan, where would I be able to find more information on the details of the plans?

Answer: Great question! You can find detailed information on all medical, dental and vision plans by visiting [the SEBB open enrollment](#) website.

12.) Is there going to be an in-person benefits fair this year?

Answer: Yes, there are going to be 2 benefit fairs this year. One will be provided by the District and the second one is an HCA sponsored one. The details are below:

1.) Benefit Fair #1: District provided

Date: Tuesday, November 1, 2022

Time: 3:15 PM – 5:30 PM

Location: 510 Pioneer St. Ridgefield WA 98642 (We will be in the Columbia Assembly Room)

2.) Benefit Fair #2: HCA provided

Date: Monday, November 7, 2022

Time: 4:00 PM – 7:00 PM

Location: Clark College – Main Campus – 1922 Fort Vancouver Way, Vancouver, WA 98642.

(Benefit Fair will take place in the Penguin Union Building)

If you are unable to attend these fairs, there are an array of other resources available to you should you have questions about a specific plan. You can access the [virtual benefits fair](#), 24/7. You can also access [SEBB's medical comparison tool](#). This tool has replaced ALEX, and allows you to compare up to 3 medical plans.

Many of the providers are also holding live and recorded webinars that employees can register for. To register for any of these webinars, please see the schedule by visiting [here](#).

13.) What additional benefits am I able to sign up for, and where can I find out more information?

Answer: The Supplemental benefits that are available include a Medical Flexible Spending Account, a Dependent Care Assistance Account, and Employee Paid Long Term Disability or Supplemental life insurance.

For questions on the flexible spending accounts, please see the FAQ document specific for Flexible Spending Accounts. Because these are treated differently in Open Enrollment than all other plans, a separate document was created to address the specific questions that come with Flexible Spending Accounts.

Employee Paid Supplemental Long-Term Disability is through The Standard. If you currently waive this, you always have the option of signing back up for it. However, you do have to go through their Evidence of Insurability process. If you currently are enrolled in the Employee paid Supplemental Long Term Disability, you are able to waive this coverage at any time (not just during Open Enrollment). Employees can also choose to change their enrollment to the 50% Employee Paid Long Term Disability plan.

For additional questions, or to learn more about Supplemental Long Term Disability, please visit the [Long Term Disability](#) page on the SEBB website.

The final additional benefit is MetLife's supplemental life insurance. You are able to add supplemental life insurance at any point during the year (not just open enrollment). However, at this point, please be aware that you may have to go through their evidence of insurability process. For more information on MetLife, please visit the [Life Insurance](#) page of SEBB's employee website.

14.) I am enrolled in the Uniform Medical Plan High deductible plan that comes with an HSA account. I also contribute an additional amount to this. Did the contribution amount increase for the 2023 plan year?

Answer: Yes. The IRS maximum contribution amounts for 2023 are as follows:

- **Individual contribution amount:** \$3850 (increase from \$3650.00)
- **Family contribution amount:** \$7750 (increase from \$7300)
- Employees who are age 55 or older may contribute an additional \$1000 per year.

To change your contribution amount for the 2023 plan year, please complete the 2023 School Employee Authorization for Payroll Deduction to Health Savings Account to Kalin Heath in Human Resources. This form will be available on HCA's website beginning, Monday October 31, 2022.

15.) Who can I contact if I've got questions about the plans?

Answer: If you've got questions about the plans or what is covered, it is best to reach out to the providers directly. The contact information for the providers can be found by visiting the [Contact the Plans](#) webpage of SEBB's website.

However, if you are unsure of who to contact, please feel free to reach out to Kalin Heath in Human Resources. Kalin can be reached at 360-619-1314 or at Kalin.Heath@ridgefieldsd.org.

16.) What if I can't remember my login information for SEBB My Account?

Answer: If you are unable to remember your login information for SEBB My Account, you should be able to request a password reset link from the SEBB My Account login screen.

If you are unable to remember your answers to the security questions that you set up for SEBB My Account, please email Kalin Heath. I can dissociate your account which will allow you to reset your security questions and answers.