



Open Enrollment Frequently Asked Questions

1.) When is Open Enrollment?

Answer: Open Enrollment will run October 26, 2020 – November 23, 2020.

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, 2021. If you make a change that will impact your out of pocket costs, you would see those changes beginning with the January 2021 paycheck.

3.) 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 reenroll in a Medical Flexible Spending Account and/or the Dependent Care Assistance program. You must re-enroll each year.

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

Answer: Beginning, October 26, 2020, SEBB will make available a paper open enrollment form. Any employee that wants to make a change will complete the paper form and return directly to Kalin Heath in Human Resources. We will 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.

The paper open enrollment form will be available on October 26, 2020. It will be emailed out to all staff as soon as it is available. We will also post it on the Employee Resources page of our website.

5.) 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 2021 plan year.

6.) 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 2021 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>.

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

Answer: If your dependents were verified last year during enrollment or at any point in the 2020 plan year, then you do not need to have your dependents verified for the 2021 plan year.

8.) 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 26, 2020. You will log into SEBB My Account, click “My attestations”, and follow the instructions. You are also able to fill out the 2021 Premium Surcharge Attestation Change Form” and return directly to me. We will go into the system and update the attestation.

9.) What are the medical employee out of pocket premiums for 2021?

Answer: Below is the table that lists out of pocket medical premiums for 2021:

Medical Plan	Employee Only	Employee + Spouse	Employee + Children	Family
Kaiser NW #1	\$39.00	\$78.00	\$68.00	\$117.00
Kaiser NW #2	\$52.00	\$104.00	\$91.00	\$156.00
Kaiser NW #3	\$119.00	\$238.00	\$208.00	\$357.00
UMP Achieve 1	\$33.00	\$66.00	\$58.00	\$99.00
UMP Achieve 2	\$98.00	\$196.00	\$172.00	\$294.00
UMP High Deductible	\$25.00	\$50.00	\$44.00	\$75.00
Premera High PPO (Cowlitz County only)	\$76.00	\$152.00	\$133.00	\$228.00
Premera Standard PPO (Cowlitz County Only)	\$28.00	\$56.00	\$49.00	\$84.00

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

10.) 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 at <https://www.hca.wa.gov/employee-retiree-benefits/sebb-open-enrollment>.

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

Answer: While we would love to offer an in-person benefits fair, we are unable to hold one this year due to the pandemic. However, there is an array of other resources available to you should you have questions about a specific plan. You can access the virtual benefits 24/7 by visiting <https://www.hca.wa.gov/employee-retiree-benefits/virtual-benefits-fair-sebb>. You will also find ALEX here. ALEX is an interactive web-based benefits advisor you can help you decide on the right plan based on your individual circumstances.

Many of the providers are holding live and recorded webinars that employees can register for. To register for any of these webinars, please visit <https://www.hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb>.

For staff who may have questions about Kaiser plans, Kaiser is also offering the ability to talk virtually one-on-one with an enrollment specialist. This is a great option for those employees who may want to have discussions privately about their medical situation. Information about how to sign up for one of these sessions will be available on the Employees Resources webpage on our website. Unfortunately, I have not heard if Uniform Medical Plan or Premera is offering this same option.

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

Answer: Supplemental benefits available include a Medical Flexible Spending Account, a Dependent Care Assistance Account, Supplemental long term disability or Supplemental life insurance.

The Medical FSA and the Dependent Care FSA are through Navia. For more information, please visit Navia’s

website at <https://sebb.naviabenefits.com/>. To enroll in the flexible spending accounts through Navia, there will be a paper enrollment form that you will need to complete. This can be found on Navia's website beginning October 26, 2020. Once complete, please send directly to Kalin Heath in Human Resources.

For those that had a Medical or Dependent Care Flexible spending account in the 2020 plan year, you will need to re-enroll for the 2021 plan year. It does not automatically roll over. You can re-enroll by filling out the enrollment form and returning to Kalin Heath in Human Resources.

For the 2021 plan year, the annual minimum annual election for a medical FSA is \$240 and the maximum has increased to \$2750.00. For the Dependent Care Assistance Program, the maximum annual election is \$5000 for a single person or a married couple filing a joint tax return. If you and your spouse both have a dependent care flexible spending account, and file separate income tax returns, then your maximum contribution amount would be \$2500.00.

Supplemental LTD is through The Standard. During this year's open enrollment, The Standard is providing a onetime enrollment opportunity. The advantages of enrolling in the Standard's long term disability during open enrollment includes online enrollment, no evidence of insurability and pre-existing condition coverage. For additional questions, or to learn more about Supplemental Long Term Disability, please visit the link to the FAQ document: <https://www.hca.wa.gov/assets/pebb/sebb-employee-supplemental-ltd-faqs.pdf>.

The Standard is also holding a series of webinars during open enrollment to allow employees to learn more about this benefit. You can register for these webinars by visiting <https://www.hca.wa.gov/employee-retiree-benefits/open-enrollment-webinars-sebb>.

You are able to enroll in the supplemental LTD at any time during the year. However, if you choose to not enroll during their onetime enrollment opportunity, you would have to go through their evidence of insurability process.

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 <https://www.hca.wa.gov/employee-retiree-benefits/school-employees/life-insurance>.

13.) 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 2021 plan year?

Answer: Yes. The IRS maximum contribution amounts for 2021 are as follows:

- **Individual contribution amount:** \$3600 (increase from \$3,550.00)
- **Family contribution amount:** \$7200 (increase from \$7100)
- Employees age 55 or older may contribute an additional \$1000 per year.

To change your contribution amount for the 2021, please complete the 2021 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 26, 2020.

14.) 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 <https://www.hca.wa.gov/employee-retiree-benefits/school-employees/contact-plans>.

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.

