



School Employees Benefits Update

PSE Legislative Conference

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Legislative Vision for SEBB

Build a single insurance benefits program:

- For 250,000 - 300,000 school employees and dependents in:
 - 295 school districts
 - 9 Educational Service Districts (ESDs)
 - 12 charter schools
- That includes medical, dental, vision, life, disability and other insurance benefits
- By January 1, 2020

Legislative Vision for SEBB (cont.)

- All school employees *anticipated* to work 630 hours in a school year fully eligible (no more pro-rating)
- State funding for school employee no less than per-employee funding for PEBB Program
- Bargaining for benefits at state level

Legislative Vision for SEBB (cont.)

- Benefits more standardized across the state, school districts, and bargaining units
- No more bargaining unit pooling (monthly costs known when enrolling; no changes)
- Employee premiums for full family medical coverage no more than 3 times the premiums for individual coverage for the same plan (3:1 ratio)

Employee Contribution 3:1 Ratio

	Employee Only	Employee & Spouse/SRDP	Employee & Child(ren)	Employee, Spouse/SRDP & Child(ren)
	Tier 1: 1.00x	Tier 2: 2.00x	Tier 3: 1.75x	Tier 4: 3.00x
Total Premium	\$720	\$1,440	\$1,260	\$2,160
Employer Contribution	\$612	\$1,224	\$1,071	\$1,836
Employee Contribution	\$108	\$216	\$189	\$324

Employee Contributions

Plan		Employee Only	Employee, Spouse/SRDP & Child(ren)	Employee Contribution as Percent of Total
Plan X	Total Premium	\$816	\$2,448	25%
	Employee contribution	\$204	\$612	
UMP Achieve 2 (AV 88%)	Total Premium	\$720	\$2,160	15%
	Employee contribution	\$108	\$324	
Plan Y	Total Premium	\$680	\$2,040	10%
	Employee contribution	\$68	\$204	

Procurement & Contracting

- SEB Board voted to procure:
 - Fully insured medical
 - Stand-alone vision
 - Long-term disability
- SEB Board voted to leverage:
 - Self insured medical
 - Dental
 - Life and AD&D

Policy and Rules Development

The SEB Board votes on eligibility and policy resolutions including:

- Employee and dependent eligibility criteria
- Enrollment timelines
- When coverage becomes effective
- Premium surcharges
- Dual enrollment and waiving coverage

Sign up for rulemaking notices at:

https://public.govdelivery.com/accounts/WAHCA/subscriber/new?topic_id=WAHCA_367

Collective Bargaining (cont.)

- Employers will contribute 100% of the premium costs for:
 - Dental and stand alone vision (for all tiers)
 - Basic life/AD&D and basic long-term disability (for employees)
- State FTE contributions will be adjusted using a Benefit Allocation Factor (BAF) calculated for:
 - Classified: 1.43
 - Certificated: 1.02

Collective Bargaining (cont.)

- Employers must pay 100% of K-12 retiree carve out (remittance)
- Employers contribute the same amount per month for all eligible employees
- Acknowledges the collection of the tobacco and spousal surcharges
- Creates wellness program with incentives:
 - \$50 in 2020 for completing assessment
 - \$125 in 2021 for completing wellness activities

Open Enrollment

SEBB open enrollment:

- October 1 – November 15, 2019
- HCA is currently pursuing ways to assist with:
 - Benefit selection tool for employees
 - Dependent verification

Online Enrollment (cont.)

- HCA's SEBB MyAccount will provide employees with an online portal for making benefit selections
- Additional small scale imaging of paper and electronic enrollment forms

Communication with K-12 Employees

- HCA will be asking for employee names and contact information so that:
 - Information about SEBB development and what to expect can be shared with employees
 - Plan information sent directly to employees
 - Employee open enrollment system can be prepopulated
- Employee benefit guides sent in Sept. 2019

For More Information

- Visit www.hca.wa.gov/sebb to:
 - Get news and updates
 - Sign up to receive email updates about SEBB policy and rules development
 - Sign up to receive email updates about SEB Board meetings
- Read frequently asked questions about SEBB at www.hca.wa.gov/sebb-faq

Questions and Comments Contact:

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