

HCA/PEBB Benefits Q&A

Questions & Answers

Updated 5/26/2010

1. How will the temporary layoff impact employees who are not yet eligible for employer paid PEBB benefits?

To establish eligibility – to become eligible for employer paid PEBB benefits – an employee must be anticipated to or actually work an average of 80 hours per month and work for at least eight hours in each month for more than six consecutive months. Temporary layoff will not be considered “work” for purposes of PEBB benefit determination so the temporary layoff hours each month will not count toward meeting the “work” requirements outlined in WAC 182-12-114. An employee will have to demonstrate actual hours of work per these criteria to become eligible for employer paid benefits.

2. How will the temporary layoff impact employees who are already receiving employer-paid PEBB benefits?

Temporary layoff will not affect the maintenance of PEBB benefits. Employees already receiving the employer contribution/employer paid benefits will maintain these benefits. If you are an employer and you have a unique situation or question, please contact PEBB Outreach and Training at 1-800-700-1555 or via the FUZE system. If you are an employee with a question, contact your HR office.

3. How will the temporary layoff impact seasonal employees?

Establishing eligibility for seasonal employees who have yet to become eligible for benefits is essentially as outlined in question # 1 above with the recognition of the unique eligibility criteria for seasonal employees (e.g., the 3 to 11 month seasons) – hours during temporary layoffs will not count toward the hours of work necessary to gain or establish eligibility for the employer paid benefits. Employees already receiving the employer contribution (including seasonal employees returning for another season after establishing benefit eligibility) will maintain these benefits – hours during temporary layoffs will count toward the hours necessary to maintain eligibility for employer paid benefits.

4. How will the temporary layoff impact part-time employees?

The PEBB benefit eligibility rule (WAC 182-12) does not include unique benefit eligibility criteria for “part-time employees.” Please apply the answers in # 1 and #2 above to employees who may be considered “part time” by the employer.

5. Will employees who are on self-paid benefits and not currently eligible for the employer contribution (e.g., LWOP, hourly, previously enrolled but lost eligibility for employer paid benefits) become eligible for the employer contribution as a result of temporary layoff?

No.

6. How does the temporary layoff impact Life or Long Term Disability Income (LTD) insurance?

No impact on coverage amounts. No reduction in optional coverage amounts based on the temporary reduction in pay or salary as long as the employee continues to pay premiums at their pre-temporary layoff salary level.

No impact related to “break in employment.” Temporary layoff will not be considered a break in employment.

No delays in the effective date of coverage due to temporary layoff. The life and LTD insurance companies will consider the temporary layoff as a work day or an active work day.

No delay in claim effective dates or deductions from claim payments. The life and LTD insurance companies recognize that the temporary layoff is a day with zero pay.

No negative impact on the optional automatic increases available as part of option C of life insurance. The automatic increase in benefit will increase to the salary level that would exist without the reduction due to the temporary layoff.

7. Who do we contact if we have an insurance-related question about temporary layoff that has not been addressed?

Employees: contact your HR office.

Employers: contact PEBB Outreach & Training at 1-800-700-1555 or submit questions via the FUZE system.