



PEBB 2012 Medical Benefits

PPA Meeting
June 28, 2011

Purpose

- ▶ Provide a high-level overview of changes coming for 2012 PEBB Medical Plan Benefits
- ▶ Where to look for updated information

What's The Same?

- ▶ Continued access to comprehensive medical and prescription drug coverage
- ▶ Same carriers –
 - Group Health
 - Kaiser Permanente
 - Uniform Medical Plan, administered by Regence BlueShield
- ▶ Similar benefit plans as 2011
- ▶ Plan service areas remain the same

A New Option

Consumer Directed Health Plan with Health Savings Account

CDHP with HSA

Consumer Directed Health Plan (CDHP)

- ▶ A type of insurance plan that allows members to have a health savings account to pay for their out-of-pocket medical expenses
 - Higher annual deductible
 - Lower monthly premium

What is a Health Savings Account (HSA)

- ▶ Tax-exempt account set up by the employer for employees who sign up for the CDHP
- ▶ Administered by a financial services company under rules determined by the IRS
- ▶ Funds used by employees to pay for certain medical expenses
- ▶ Funded by employer and employee contribution

Facts About CDHPs

- ▶ Protection for catastrophic illness or injury
- ▶ 100% coverage of preventive care
- ▶ Know your own financial and health situation
- ▶ Bureau of Labor Statistics
www.bls.gov/opub/cwc/cm20101019ar01p1.htm

Follow Updates

- ▶ PEBB website www.pebb.hca.wa.gov
- ▶ Sign-up for PEBB email updates
- ▶ Tools for Pers/Pay Website
www.perspay.hca.wa.gov
- ▶ Attend Sept. 22 PPA Meeting