



Annual Open Enrollment 2009

PPA Meeting – September 23, 2008

PEBB Outreach and Training

Agenda

- General Information
 - Important Dates
 - Benefit Changes
 - Enrollment
 - PAY1 System
 - Materials
 - WAC Changes
- Important Reminders
- Resources
- Life/LTD Transition



General Information

- Annual Open Enrollment:

October 27, 2008 – November 30, 2008

October / November						
SUN	MON	TUE	WED	THU	FRI	SAT
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

- Changes effective:

January 1, 2009

General Information *(continued)*

- Employees may:
 - Reinstate previously waived coverage without proof of loss
 - Add eligible dependents without proof of loss
 - Remove dependents
 - Change medical and/or dental plan
 - Change IRC Section 125 Waiver status
 - Enroll/Re-enroll in an FSA and DCAP account (current participants **must** re-enroll each year)
- This is not an open enrollment for life or long-term disability insurance – applications accepted year round

Important Dates...

- Mailing Dates:
 - Employee Newsletter – *For Your Benefit*
 - Expected to be mailed – *October 10*
 - Newsletter is the primary source of OE information
 - Contains new rates, benefit changes, and more
 - Invites employees to make OE changes on-line
 - Asks employees to answer an on-line survey and win a \$25 gift card (*5 winners will be selected on December 1*)
 - Mailing sent to the address on A.01 screen as of COB *September 26*
 - New employee enrollments after *September 26* will not receive newsletter in mail
 - OE Reminder Postcard mailed – around *November 7*
 - All actives in the system as of October 30th

Important Dates *(continued)*...

- Benefit Fairs:
 - *October 27 – November 14, 2008*
 - Vendors and other organizations that provide services to employees and retirees will be at many of the fair locations
 - Fair schedule will be in the October *For Your Benefit* newsletter and posted on the PEBB Website in October
- Plan Change Confirmation Letter:
 - Letters to employees who make a plan change will begin to be mailed *October 31*



2009 Benefit Changes...

- Hearing Aid Benefit increase
 - \$800 maximum every 36 months
(up from \$300 every 36 months for Group Health and Kaiser and \$400 every 36 months for Aetna and UMP)
- FSA maximum annual contribution increased
 - \$3600 per year *(up from \$2400)*
 - Minimum remains \$240

2009 Rate Changes...

- Employee Medical

Employee Contribution 2008 and 2009								
Plan	Subscriber		Sub & Spouse		Sub & Child(ren)		Full Family	
	2008	2009	2008	2009	2008	2009	2008	2009
Aetna	\$104	\$112	\$218	\$234	\$182	\$196	\$296	\$318
Group Health Classic	\$74	\$107	\$158	\$224	\$130	\$187	\$214	\$304
Group Health Value	\$20	\$25	\$50	\$60	\$35	\$44	\$65	\$79
Kaiser Classic	\$101	\$76	\$212	\$162	\$177	\$133	\$288	\$219
Kaiser Value	\$59	\$33	\$128	\$76	\$103	\$58	\$172	\$101
Uniform Medical Plan	\$28	\$26	\$66	\$62	\$49	\$46	\$87	\$82

- There is no longer a 2% administration fee for COBRA – Self-Pay and COBRA rates are the same
- 2009 rates are posted on the Pers/Pay website:
www.perspay.hca.wa.gov (*Select General and Rates*)

Rate Changes *(continued)* ...

- Optional Life Insurance
 - Rate reduction for next 3 years
- Optional LTD Insurance
 - Rate reduction for next 2 years
- 2009 Life and LTD rates are posted on the Pers/Pay website (*Select General and Rates*)



Online Enrollment ...

- Available from: *October 27th – November 30th*
- Employees may:
 - Change medical and/or dental plan
 - Waive or reinstate medical coverage for themselves
 - Waive or reinstate medical and/or dental coverage for dependents
- Cannot use online enrollment if...
 - Adding dependent who was never enrolled in PEBB coverage

Online Enrollment *(continued)* ...

- Changes submitted to PAY1 System daily
- Changes shared daily with each agency through *Daily Tran Log (D2025)*

REPORT NO: 2025 DEPT. OF PERSONNEL..DATE: 11/01/08

ON-LINE PERSONNEL/PAYROLL TRANSACTION LOG TIME: 19:02 AGY PAGE 1

AGY/SUB: 095APPOINTMENT CHANGES

DOE, JOHN INSURANCE 999 99 9999 DATA UPDATED 11/01/2008 AT 13:34
BY 999 99 9999 095 USING **WEB**
PHYS CLINIC ID : OE1234 NEW HLTH CARRIER: K
NEW HLTH EFF DAT: 00/0000
01/2009

Online Enrollment (continued) ...

- A.44 Screen Example

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***** A.44 - HEALTH AND DENTAL COVERAGE ***** MAPA441

SOCIAL SECURITY NUMBER: 995 99 9999      NAME      :  DOE, JOHN HARRY
ELIGIBILITY TYPE      :  Y                EMPLOYER CONTRIBUTION :  561.00

===== HEALTH INSURANCE =====
SUBSCRIBER ENROLLED:  Y                HEALTH CHANGE DATE   :
HEALTH CARRIER      :  U      UNIFORM ME    PHYSICIAN CLINIC ID  :  OE1234 Y
HEALTH MEDICARE A    :  N                HEALTH MEDICARE B    :  N
HEALTH EFF DATE      :  10 01 2007        HEALTH END DATE      :
PREMIUM EFF DATE     :  10 01 2007        PREMIUM - EMPLOYEE   :  79.00
NEW HEALTH CARRIER  :  CV  GROUP HEAL  W    NEW CARRIER EFF DATE:  01/2009
PENDING ENROLLMENT  :                    PENDING EFF DATE    :

===== DENTAL INSURANCE =====
SUBSCRIBER ENROLLED:  Y                DENTAL CHANGE DATE   :
DENTAL CARRIER      :  1      UNIFORM DE    DENTAL CLINIC ID     :
DENTAL EFF DATE      :  10 01 2007        DENTAL END DATE      :
PREMIUM EFF DATE     :  10 01 2007        PREMIUM - EMPLOYEE   :  0.00
NEW DENTAL CARRIER  :                    NEW CARRIER EFF DATE:
PENDING ENROLLMENT  :                    PENDING EFF DATE    :

NEXT FUNCTION:  A 45 TYPE:  I  SSA: 995 99 9999 AGY: 095 SUB:      PAY ACTION:
INQUIRY ONLY   ENTER-NXT, PF1-HELP, PF2-RETURN, PF3-SYSTEM, PF9-HISTORY
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Enrollment/Change Form...

- Paper copy is available for download on the web

- Employees:

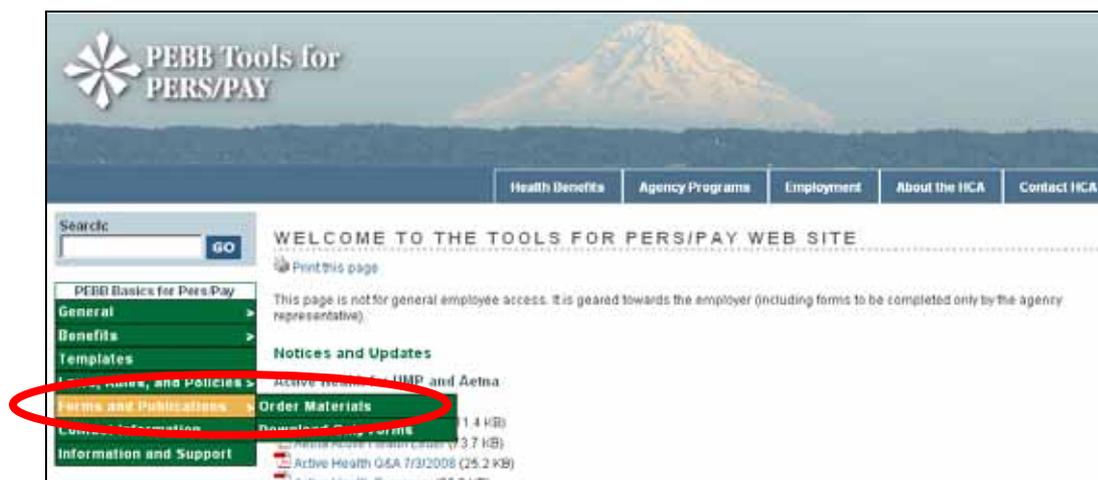
- www.pebb.hca.wa.gov

- Agency use only:

- www.perspay.hca.wa.gov

Enrollment/Change Form...

- Order from the warehouse
 - Agency use only – www.perspay.hca.wa.gov
(*Select Forms and Publications, Order Materials*)



- Employees submit paper copy of form to their Pers/Pay office.

PAY1 System ...

- Open enrollment keying dates:
 - K-12 & ESDs may start on *October 23*
 - Higher Ed & Employer Groups may start on *October 28*
 - State agencies may start on *November 1*
- Statement of Insurance:
 - Will be suppressed from *November 1 to January 30*
 - Will begin generating again on *January 31, 2009*
 - Employees receive Statement of Insurance in February

2009 Materials...

- No 2009 Open Enrollment booklet
- All OE information in employee newsletter, online, and OE video – *To order a copy of the video call: **1-800-700-1555***
- Certificates of Coverage
 - Agencies must request hard copies from plan
 - Available for download mid December on the:
 - Plan sites • Pers/Pay site • PEBB site
 - Each employee will receive a COC from their health plan in the mail
- Blank Benefit Fair posters available upon request
- ListServ messages as materials are available

Ongoing Materials...

- Pers/Pay website:
 - Updated with information about OE
 - Order new materials
 - Other general information
- Available in late November via online order form:
 - 2009 New Employee Kit
 - Updated forms for 2009

WAC Changes...

- Proposed WAC changes
 - Public Comment – Sept 3 through Sept 23
 - Final Filing Date – Sept 30
 - Rules available on Washington State Legislature website – Nov 12
<http://apps.leg.wa.gov/WAC/default.aspx?cite=182-08>
 - Rules take effect – *January 1, 2009*

WAC Changes...

- **182-12-260** – Eligible dependents
 - Adult dependents added
 - Clarification on year round coverage for students
 - Clarification on enrollment of dependents with disabilities
- **182-16** – Appeal process
- **182-12-138** – FMLA amendment for employees caring for a member of the armed forces
- **182-08-199** – Clarification on FSA/DCAP rules

Important Reminders

- Special Open Enrollment Reminders
 - Employees have 60 days from the date of the qualifying event to submit changes
 - Effective date for dependents added because of loss of coverage – *First of the month following the loss of coverage*
 - Employee forms to add and drop dependents are to be submitted to the agency
- Key newborns for 2008 before 2009 plan change is made online
- Remind employees to add newborns to their coverage, the ERIN Act only covers newborns for the first 21 days.

Important Reminders *(continued)*

- Eligibility Calls to carriers: **1-800-200-1004**
(Carrier does not show employee enrolled in the plan)
- State agencies: Don't key any changes the day before, day after, and day of State Share running
 - State Share Calendar on the HRMS Message Center:
<http://www.dop.wa.gov/HRMS/Customersupport/Messages>
 - PEBB cannot key on these days either

Important Reminders *(continued)*

- Life and LTD Reminders
 - Complete all agency information in the shaded areas on the Life and LTD forms
 - Key guaranteed issue on Life insurance for new employees before keying additional coverage
 - Reinstate optional LTD coverage when the employee returns to work in their regular full-time position or when a claim has been closed
 - Work pending reports when received from HCA

Important Reminders *(continued)*

- Send a FUZE email when you are unable to key correct effective or term dates in the system

<https://www.fuzeqna.com/perspay/consumer/question.asp>

- Reinstatements of Insurance:
 - Require HCA approval outside of open enrollment
 - Send enrollment form and proof of loss of other coverage to HCA
 - Do not attempt to key coverage on-line

HRMS & PAY1 Reminders

- State agencies must correct social security numbers in both PAY1 and HRMS.
 - Key in both systems on the same day, if possible, to keep the systems in sync.
- Enrollment in Insurance requires an update in PAY1.
 - The effective date for health coverage in PAY1 cannot be before the hire date in HRMS.
- Transferred employees require a PAY1 update.
- Terminated employees require a PAY1 update.

Resources

- PEBB Outreach and Training: **1-800-700-1555**
(agency use only)
- PEBB Program: **1-800-200-1004**
(for retiree, COBRA, self-pay, eligibility calls to carrier use only)
- Pers/Pay website: **www.perspay.hca.wa.gov**
(agency use only)
- PEBB website: **www.pebb.hca.wa.gov**
- ASI Website: **www.asiflex.com/pebb**

Life/LTD Transition

- In an effort to improve the application process for Life and LTD, beginning January 1, 2009, applications requiring approval will be transitioned to the agencies
 - Agencies will begin keying the Final Action Notices (FANs) on the A.45 and A.46 screen
 - The Life and LTD carriers will call agencies directly with questions
- PAY1 users will have additional security on the A.45 and A.46 screens, so they may key beyond the lower limit date

Life/LTD Transition *(continued)*

Current Process:

- Carrier sends questions about employees application to PEBB. PEBB relays the question to the agency. Agency contacts employee.
- When a decision is made, the FAN is issued to the employee, PEBB, and the agency.
- PEBB keys the FAN and notifies the agency.
- Agency notifies employee of any back premiums due.

Life/LTD Transition *(continued)*

Reason for Change:

- By removing PEBB from the middle of the application process, improvements should include:
 - Reduced time required to process applications;
 - Enhanced accuracy of information;
 - Employees will receive the coverage they are entitled to in a timely fashion.

Life/LTD Transition *(continued)*

What the change means to you:

- Carriers will work directly with the agency resulting in more timely service;
- There should not be a significant impact on agency workload:
 - Already receive questions from PEBB, now carriers will contact agency directly
 - Already receive FANs from carriers, now agencies will key the information
- Account changes will be spread throughout the year since there is no annual open enrollment for Life and LTD

Life/LTD Transition *(continued)*

Resources:

- PEBB Outreach and Training is in the process of creating:
 - Step-by-step instructions of the procedure
 - A quick reference guide
 - Included in future PAY1 System training classes
 - Life Insurance Forms video will be updated
 - LTD video is in progress
 - Continuing support through FUZE

Questions

