Welcome to New Employee Benefit Orientation

To print/review the materials for today’s orientation go to:
http://hrs.wsu.edu/new-employee-information

2018 Employee Benefits Orientation

An overview and highlights of the Public Employee Benefits Board (PEBB) plans available to WSU benefits-eligible employees.

Presented by Human Resource Services
http://hrs.wsu.edu/new-employee-information

Updated April 2018

Agenda

1. Introduction and Common Questions
2. Medical Plans
   - How the plans work
   - Classic & Value Managed Care Options
   - Classic Preferred Provider Organization (PPO)
   - Accountable Care Plans (PPO)
   - CDHP with HSA
3. Pre-tax Spending Arrangements
4. Dental Plans
5. Life Insurance
6. Long Term Disability Insurance (LTD)
7. Additional Benefits and Resources
The Public Employees Benefits Board (PEBB) provides the Washington State employee benefits package, which is administered by the Health Care Authority (HCA). HCA will send periodic mailings in regards to Open Enrollment periods, dependent eligibility and various other topics. You can find detailed plan information and resources at: www.hca.wa.gov/pebb

PEBB Employee Enrollment Guide
- Contact Information for Providers (pgs. 2-3)
- Selecting a PEBB Medical Plan (pgs. 27-30)
- Information on Language Access (pgs. 71-73)

Information
- hrs.wsu.edu/benefits
- hrs@wsu.edu
- HRS Office: (509) 335-4521 – Monday – Friday 8-5
- hrs@wsu.edu
Common Questions

When does basic coverage begin?  
(Medical, Dental, Life & LTD)

If forms are submitted after your effective date, you are still covered, but may not yet be reflected as covered when you seek services. Once all forms are processed, coverage will retroactively go into effect. Retroactive premiums will also be deducted from the effective date.

When does other benefit coverage begin?

Coverage will become effective the first of the month following the date the form was submitted, provided it was submitted within the enrollment deadline period.

- Optional life insurance (or after underwriting approval)
- Optional long term disability insurance
- Flexible spending accounts
- Dependent care assistance accounts

The one exception is if you submit the form on the first working day of a month, the coverage will be effective that date.
**Who can I cover?**

**Spouse/State Registered Domestic Partner**
- Lawful spouses
- Registered domestic partners from other states/countries
- Registered domestic partners in Washington
  - One partner must be at least age 62

**Children**
- Biological, step, adopted, and children under legal obligation
- Up to age 26, regardless of student or IRS dependent status
- Disabled children, incapable of self-support, may be able to be carried beyond age 26

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**When will I get my ID cards?**

Medical ID cards are sent out about 2-3 weeks after enrollment forms have been submitted.
- Employee ID cards are sent first
- Dependent ID cards are sent in a separate mailing

**Please note:** You will not receive a dental ID card from Uniform Dental.

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**How do I enroll or waive coverage?**

**Benefit Acknowledgement Form (BAF)**
- Includes due dates for submitting enrollment forms
- Enrollment forms are in the back section of your Employee Enrollment Guide.

**Option to waive coverage (pg. 19)**
- Employees must submit their enrollment form to HRS to waive coverage
- Employee must have other employer-based medical coverage
- Medical coverage can be waived, while dental coverage cannot

*You must provide Dependent Verification to enroll dependents.*

**Please Note:** Employees who do not submit their enrollment form within 31 calendar days of hire, will be defaulted to Uniform Medical Plan Classic and Uniform Dental Plan, employee only coverage.
What If I Am Already Enrolled in PEBB Medical/Dental Coverage?

PEBB does not allow dual enrollment within the Washington State PEBB network.
If you are already enrolled in PEBB coverage as a dependent under your spouse’s, state-registered domestic partner’s, or parent’s plan, you may either choose to:

- **Waive** PEBB medical coverage, and stay enrolled under your spouse’s, partner’s, or parent’s medical plan. You must then be removed from your spouse, partner’s or parent’s dental coverage.
- **Enroll** in PEBB medical coverage under your own account, and have your spouse, partner or parent remove you from their medical coverage. You must also then be removed from your spouse, partner’s or parent’s dental coverage.

When Can I Make Changes to Coverage?

**During the Annual Open Enrollment**
- Occurs each November
- Changes Effective January 1 of the following year

**During Special Open Enrollments**
- Defined as a Special Open Enrollment Event (see pgs 15-18)
- Must request change within 60 calendar days of the event
- Delay in submission will result in delay in coverage or the ability to make the change

How Does the Affordable Care Act (ACA) Affect Me?

- Effective January 1, 2014, most individuals are required to have health insurance coverage.
- Health insurance offered to benefit-eligible WSU Faculty, Staff and non-student hourly employees has been determined to meet and/or exceed the coverage standards identified by the ACA.
- If you are currently enrolled in a Marketplace Plan you may no longer be eligible for that plan. Contact the Administrator as soon as possible.

Webpage Resources
- hrs.wsu.edu/aca
- Healthcare.gov

*Healthcare.gov*
Medical Plan Details

Please Note: Today we will be talking about our employee benefit plans, and while we try and be as accurate as possible in our presentation the plans are ruled by the certificates of coverage (COCs). If the descriptions presented differ from the COCs, the COCs will govern.

All Plans Provide

- No lifetime maximum
- No pre-existing condition restrictions or waiting periods
- Vision benefits
- Preventative health benefits
- Emergency or Urgent Care, outside of provider network

Medical Expenses through a Calendar Year

Plan: Deductible: $250  Co-insurance/Co-pay: 20%  Out-of-Pocket Limit: $2,000

- YOU PAY 100%  AFTER DEDUCTIBLE REACHED
- YOU PAY 20%  UP TO $2,000
- PLAN PAYS 80%  AFTER OUT-OF-POCKET MAX
- PLAN PAYS 100%  THROUGH END OF YEAR
Plans Available are Limited by the County Where You Live

Multiple Plan Options
- Managed Care plans
- Preferred Provider plans
- Varying levels of deductibles
- Varying networks

<table>
<thead>
<tr>
<th>Medical Plans</th>
<th>Managed Care Plans (aka HMO)</th>
<th>Preferred Provider Organizations (PPO)</th>
<th>Accountable Care Plans</th>
<th>Consumer Directed Health Plans</th>
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</thead>
<tbody>
<tr>
<td>Kaiser WA Value</td>
<td>Kaiser WA SoundChoice (HMO)</td>
<td></td>
<td></td>
<td>Kaiser NW Classic</td>
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<tr>
<td>Kaiser NW Classic</td>
<td></td>
<td></td>
<td></td>
<td>Kaiser NW CDHP (HMO)</td>
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2018/2019 Monthly Medical Premiums

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<th></th>
<th></th>
<th></th>
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<th></th>
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<td>$162</td>
<td>$165</td>
<td>$334</td>
<td>$240</td>
<td>$289</td>
<td>$345</td>
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<td>Kaiser WA Value</td>
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<td>$80</td>
<td>$165</td>
<td>$105</td>
<td>$127</td>
<td>$154</td>
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<tr>
<td>Kaiser WA SoundChoice</td>
<td>$51</td>
<td>$53</td>
<td>$112</td>
<td>$89</td>
<td>$90</td>
<td>$100</td>
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<tr>
<td>Kaiser WA CDHP</td>
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<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$44</td>
<td>$44</td>
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<td>Kaiser NW Classic</td>
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<td>$143</td>
<td>$264</td>
<td>$246</td>
<td>$259</td>
<td>$291</td>
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<td>Kaiser NW CDHP</td>
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<td>$28</td>
<td>$64</td>
<td>$54</td>
<td>$61</td>
<td>$67</td>
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<tr>
<td>UMP Classic</td>
<td>$102</td>
<td>$107</td>
<td>$214</td>
<td>$170</td>
<td>$187</td>
<td>$214</td>
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<td>UMP CDHP</td>
<td>$15</td>
<td>$15</td>
<td>$60</td>
<td>$44</td>
<td>$44</td>
<td>$44</td>
</tr>
</tbody>
</table>

Monthly premiums are not health care plans. Does not increase with additional children.

Premiums are subject to change. Please refer to the plan documents for complete details.
The following surcharges will be added to the medical plan premiums:

- A monthly $25-per-account surcharge will apply if the subscriber or any medically covered family members use tobacco products.
- A monthly $50 surcharge will apply if a subscriber enrolls a spouse or state-registered domestic partner, and the spouse or partner has waived enrollment in other employer-sponsored coverage that is comparable to UMP Classic coverage.*

*Surcharge does not apply if the spouse or partner is waiving PEBB coverage or is enrolled with their employer's plan and enrolled on PEBB coverage.

### Monthly Medical Premium Surcharges (pg. 21)

<table>
<thead>
<tr>
<th>Feature</th>
<th>Kaiser WA Value (formerly Group Health)</th>
<th>Kaiser WA Classic (formerly Group Health)</th>
<th>Kaiser NW Classic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Medical</td>
<td>$250 (Person) $750 (Family)</td>
<td>$100 (Person) $400 (Family)</td>
<td>$100 (Person) $400 (Family)</td>
</tr>
<tr>
<td>Deductible Rx</td>
<td>$250 (Person) $750 (Family)</td>
<td>$100 (Person) $400 (Family)</td>
<td>$100 (Person) $400 (Family)</td>
</tr>
<tr>
<td>Out of Pocket Maximum Medical</td>
<td>$1,400 (Person) $4,200 (Family)</td>
<td>$2,000 (Person) $6,000 (Family)</td>
<td>$2,000 (Person) $6,000 (Family)</td>
</tr>
<tr>
<td>Office Visits</td>
<td>$100 (Primary) $250 (Specialist)</td>
<td>$100 (Primary) $250 (Specialist)</td>
<td>$100 (Primary) $250 (Specialist)</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$100 / day, $1,000 maximum /admission</td>
<td>$100 / day, $1,000 maximum /admission</td>
<td>$100 / day, $1,000 maximum /admission</td>
</tr>
<tr>
<td>Tests/Lab/X-ray</td>
<td>$0; MRI/CT/PET scan $40</td>
<td>$0; MRI/CT/PET scan $30</td>
<td>$10</td>
</tr>
<tr>
<td>Rx Coverage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail 30 day Supply/Mail Order 90 day Supply</td>
<td>Value Tier 1 Tier 2 Tier 3 Tier 4 Tier 5</td>
<td>Value Tier 1 Tier 2 Tier 3 Tier 4 Tier 5</td>
<td>Value Tier 1 Tier 2 Tier 3 Tier 4 Tier 5</td>
</tr>
<tr>
<td>$1 / $25</td>
<td>$1 / $25</td>
<td>$1 / $25</td>
<td>N/A</td>
</tr>
<tr>
<td>$25 / $100</td>
<td>$25 / $100</td>
<td>$25 / $100</td>
<td>N/A</td>
</tr>
<tr>
<td>Tier 3</td>
<td>50% / N/A</td>
<td>50% / N/A</td>
<td>50% / $250</td>
</tr>
<tr>
<td>Tier 4</td>
<td>$150 / N/A</td>
<td>N/A</td>
<td>$75 / $150</td>
</tr>
<tr>
<td>Tier 5</td>
<td>$150 / N/A</td>
<td>N/A</td>
<td>$75 / $150</td>
</tr>
</tbody>
</table>

Managed Care Plans (aka HMO) (pages 33-38)

- Must seek services within the Network – no out of network coverage (except for emergency services)
- Designate a Primary Care Provider (PCP)
- Referral is needed for specialty services
- Network is limited to the Northwest

*NOTE: Kaiser Permanente recently purchased Group Health, for 2017 there will be NO Changes to the benefits offered through Group Health Plans only the name of the insurance provider has changed.

### Managed Care Highlights

- Managed Care Plans (aka HMO) (pages 33-38)
- Feature Kaiser WA Value (formerly Group Health) Kaiser WA Classic (formerly Group Health) Kaiser NW Classic

### Medical Plans Managed Care Options (pages 33-38)

<table>
<thead>
<tr>
<th>Feature</th>
<th>Kaiser WA Value (formerly Group Health)</th>
<th>Kaiser WA Classic (formerly Group Health)</th>
<th>Kaiser NW Classic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Medical</td>
<td>$250 (Person) $750 (Family)</td>
<td>$100 (Person) $400 (Family)</td>
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<td>Out of Pocket Maximum Medical</td>
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<td>$100 (Primary) $250 (Specialist)</td>
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</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$100 / day, $1,000 maximum /admission</td>
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<td>$100 / day, $1,000 maximum /admission</td>
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<td></td>
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</tr>
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<td>Retail 30 day Supply/Mail Order 90 day Supply</td>
<td>Value Tier 1 Tier 2 Tier 3 Tier 4 Tier 5</td>
<td>Value Tier 1 Tier 2 Tier 3 Tier 4 Tier 5</td>
<td>Value Tier 1 Tier 2 Tier 3 Tier 4 Tier 5</td>
</tr>
<tr>
<td>$1 / $25</td>
<td>$1 / $25</td>
<td>$1 / $25</td>
<td>N/A</td>
</tr>
<tr>
<td>$25 / $100</td>
<td>$25 / $100</td>
<td>$25 / $100</td>
<td>N/A</td>
</tr>
<tr>
<td>Tier 3</td>
<td>50% / N/A</td>
<td>50% / N/A</td>
<td>50% / $250</td>
</tr>
<tr>
<td>Tier 4</td>
<td>$150 / N/A</td>
<td>N/A</td>
<td>$75 / $150</td>
</tr>
<tr>
<td>Tier 5</td>
<td>$150 / N/A</td>
<td>N/A</td>
<td>$75 / $150</td>
</tr>
</tbody>
</table>
Preferred Provider Option (PPO)

PPO Plan Highlights
- Administered by Regence Blue Shield
- In and Out of Network Services – Uses the Blue Cross / Blue Shield Association network
- World Wide network coverage
- No referral necessary for Specialty Care

Medical Plans

Feature | Uniform Medical Plan Classic – In-Network Summary
--- | ---
**Deductible** | **Rx**
Medical | $250 / Person | $1,000 / Person
Rx | $750 / Family | $3,000 / Family
Out of Pocket Maximum | Medical | $1,000 / Person
Rx | $4,000 / Family
Office Visits | 15%
Inpatient Hospital | $250 / day – 40/hr maximum / year / person + 15% professional fees
Lab/X-ray | 15%
Rx Coverage | Retail 30 day Supply & Mail Order 3x Retail
Tier 1 | 10% up to $50
Tier 2 | 15% up to $75
Tier 3 | 20% non-specialty / 30% up to $150 specialty drugs
Tier 4 | N/A
Tier 5 | N/A

Accountable Care Plan Highlights
- Limited Availability – Select Counties ONLY
  - UMP +, Puget Sound: Grays Harbor, King, Kitsap, Pierce, Snohomish, Spokane, Thurston, Yakima
  - UMP + UW: Grays Harbor, King, Kitsap, Pierce, Skagit, Snohomish, Thurston
  - Kaiser WA Sound Choice: King, Pierce, Snohomish, Thurston
- HMO or PPO Options
- PPO: In and Out of Network – Network is VERY LIMITED and Out of Network coverage is minimal
- HMO: In Network Services ONLY
- Choose the network
### Medical Plans

#### Accountable Care Plans

(Pages 33-38)

<table>
<thead>
<tr>
<th>Feature</th>
<th>Group Health SoundChoice (HMO)</th>
<th>UMP Plus – Puget Sound (PPO)</th>
<th>UMP Plus – UW Medicine (PPO)</th>
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</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$250 / Person / $750 / Family</td>
<td>$300 / Person / $900 / Family</td>
<td>$500 / Person / $1500 / Family</td>
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<tr>
<td>Out of Pocket Maximum</td>
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<td>$2,000 / Person / $6,000 / Family</td>
<td>$2,000 / Person / $6,000 / Family</td>
</tr>
<tr>
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<td>POS 7% / max. 20% / 100%</td>
<td>POS 7% / max. 20% / 100%</td>
<td>POS 7% / max. 20% / 100%</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$100 / day / $1,000 maximum / admission</td>
<td>$500 / day / $1,000 maximum / admission</td>
<td>$1,000 / day / $2,000 maximum / admission</td>
</tr>
<tr>
<td>Lab/Rx</td>
<td>5% 15% 15%</td>
<td>5% 15% 15%</td>
<td>5% 15% 15%</td>
</tr>
<tr>
<td>Rx Coverage</td>
<td>$500 / 5-day Supply / Mail order / up to 90 days</td>
<td>$500 / 5-day Supply / Mail order / up to 90 days</td>
<td>$500 / 5-day Supply / Mail order / up to 90 days</td>
</tr>
</tbody>
</table>

#### Feature
- **Kaiser WA CDHP (PPO)**
- **Uniform Medical Plan CDHP (PPO)**
- **Kaiser NW CDHP (HMO)**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Kaiser WA CDHP (PPO)</th>
<th>Uniform Medical Plan CDHP (PPO)</th>
<th>Kaiser NW CDHP (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$1,400 / Individual / $2,800 / Family</td>
<td>$1,400 / Individual / $2,800 / Family</td>
<td>$1,400 / Individual / $2,800 / Family</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$1,400 / Individual / $2,800 / Family</td>
<td>$1,400 / Individual / $2,800 / Family</td>
<td>$1,400 / Individual / $2,800 / Family</td>
</tr>
<tr>
<td>Office Visits</td>
<td>10% 15% 15%</td>
<td>10% 15% 15%</td>
<td>Primary: 30% Specialty: 50%</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>10% 15% 15%</td>
<td>10% 15% 15%</td>
<td>10% 15% 15%</td>
</tr>
<tr>
<td>Lab/Rx</td>
<td>10% 15% 15%</td>
<td>10% 15% 15%</td>
<td>10% 15% 15%</td>
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<tr>
<td>Rx Coverage</td>
<td>$500 / 5-day Supply / Mail order / up to 90 days</td>
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<td>$500 / 5-day Supply / Mail order / up to 90 days</td>
</tr>
</tbody>
</table>

#### Consumer Directed Health Plan (CDHP) Highlights
- CDHP is a high-deductible health plan paired with a Health Savings Account (HSA).
- HMO or PPO Options
- PPO: In and Out of Network
- HMO: In Network Services ONLY (except Emergency and Urgent Care Services)
- Preventive Services covered at 100% in network
- All other services apply to the deductible (including Rx)

**Special Note**: If you are in the US on a J1 Visa, you cannot sign up for these plans because the deductible is over $500.

### Medical Plans

#### Consumer Directed Health Plan (CDHP) with HSA

(Pages 33-38)
Medical Plans
Consumer Directed Health Plans (CDHP) with HSA (pgs. 28-29)

What is a Health Savings Account?
• Automatically established for you when you elect a CDHP
• Tax-exempt account
• Use HSA Funds to pay for IRS qualified out-of-pocket medical expenses
• Pay for your own expenses or the expenses of any tax dependents, even if they aren’t on the plan
• Balance grows year over year
• After age 65 funds can be withdrawn as taxable income with NO penalties

Additional Notes On the HSA
• Money is easy to use:
  • Debit Card
  • Online Bill Pay
  • Reimburse Yourself
• You are the owner of the account
• You must declare that you have an HSA when you file your taxes
• Keep your receipts
• Investment options may be available through HealthEquity

You CANNOT enroll in a CDHP with an HSA if:
• You are enrolled in Medicare, Part A or B, or Medicaid
• You are enrolled in another medical plan that is NOT a qualified High Deductible Plan (spouse, partners, parent’s plan)
• You or your spouse/partner are enrolled in a VEB A Medical Expense Plan – unless it is a limited use plan
• You have TRICARE coverage
• You or your spouse contribute to a Medical FSA or HRA, unless it is a limited purpose plan
• You are claimed as a dependent on someone else’s tax return
*Other exclusions may apply. Check IRS Publication 502: Health Savings Accounts and Other Tax-Favored Health Plans at www.irs.gov, contact your tax advisor, or call HealthEquity
Health Savings Account Contributions

- WSU contributes to your HSA Account tax-free

<table>
<thead>
<tr>
<th>Plan</th>
<th>Per Month</th>
<th>Annual Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$58.34</td>
<td>$700.08</td>
</tr>
<tr>
<td>Family</td>
<td>$116.87</td>
<td>$1,400.04</td>
</tr>
</tbody>
</table>

- You can also contribute to this account Pre-Tax (not required)

<table>
<thead>
<tr>
<th>Plan</th>
<th>2018 Annual Maximum Contribution (includes WSU’s contribution &amp; Wellness Incentive)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3,450</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>$6,900</td>
</tr>
</tbody>
</table>

*Age 55+ can contribute an additional $1,000 per year

Medical Plans
Consumer Directed Health Plans (CDHP) with HSA (pgs. 28-29)

Plan Per Month Annual Max
Employee Only $58.34 $700.08
Family Coverage $116.87 $1,400.04

You can also contribute to this account Pre-Tax (not required)

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<tr>
<td>Family Coverage</td>
<td>$6,900</td>
</tr>
</tbody>
</table>

*Age 55+ can contribute an additional $1,000 per year

Vision Coverage
Part of Medical Plan
*Coverage listed here is for those age 19 and older

<table>
<thead>
<tr>
<th>Feature</th>
<th>Exam (annual)</th>
<th>Hardware</th>
<th>Subject to Deductible?</th>
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<tbody>
<tr>
<td>Kaiser WA Classic</td>
<td>$15</td>
<td>You pay any amount over $15 for contact lens fitting fees.</td>
<td>Yes No</td>
</tr>
<tr>
<td>Kaiser WA Value</td>
<td>$30</td>
<td>You pay any amount over $15 for contact lens fitting fees.</td>
<td>Yes No</td>
</tr>
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<td>Kaiser WA Sound Choice</td>
<td>20%</td>
<td>You pay any amount over $15 for contact lens fitting fees.</td>
<td>Yes No</td>
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<td>Kaiser WA CDHP</td>
<td>18%</td>
<td>You pay any amount over $15 for contact lens fitting fees.</td>
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<td>You pay any amount over $15 for contact lens fitting fees.</td>
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<td>Kaiser NW Classic</td>
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<tr>
<td>Kaiser NW CDHP</td>
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<td>Yes No</td>
</tr>
</tbody>
</table>

What is the incentive?
- Kaiser Classic, Value, and Accountable Care plan enrollees will receive a $125 reduction on their medical deductible
- CDHP plan enrollees will receive an additional contribution of $125 in to your Health Savings Account
- Beginning 2018, complete the Wellbeing Assessment and receive a $25 Amazon gift card (taxable income).

Who’s eligible?
- You, the employee, are eligible when you enroll in a PEBB medical plan

How do I earn the incentive?
- To participate log on to www.smarthealth.hca.wa.gov, track your wellness activities and earn 2000 points by 120 days from benefit start date – or 12/31/2018.
Pre-Tax Spending Arrangements

Set aside money from your paycheck on a pre-tax basis to pay for out-of-pocket health care costs like deductibles, copays, coinsurance, dental, vision, Rx, and more.

- Administered by Navia Benefit Solutions
- Election Limits:
  - Minimum Annual Election: $240
  - Maximum Annual Election: $2,600
- Effective 1st of the month following receipt of forms
- Account is front loaded
- Use it or lose it account – be conservative
- Grace Period: incur expenses through March 15 for prior year
- Submit Claims by March 31 for prior year
- Not compatible with HSA Accounts
- Debit Card Available

Medical Flexible Spending Arrangement (FSA) (pg. 45)

Set aside money from your paycheck on a pre-tax basis to pay for qualifying child care or elder care expenses while you (and your spouse or partner), work, look for work, or attend school full-time.

- Administered by Navia Benefit Solutions
- Election Limits:
  - Maximum Annual Election (single or married filing jointly): $5,000
  - Maximum Annual Election (married filing separate): $2,500 each
- Effective 1st of the month following receipt of forms
- Money must be in the account to be reimbursed
- Use it or Lose it Account – be conservative
- No Grace Period but submit claims by March 31st for prior year
- Submit Claims online or via paper
- Not eligible for dependent care tax credit
Dental Plans

Basics (pgs. 39-40)

No premium for employee or dependents
WSU pays the full dental premium for employees and enrolled dependents
You cannot waive your dental coverage.
All plans offer preventative services at no cost, in network.

<table>
<thead>
<tr>
<th>Feature</th>
<th>PPO Dentist – in WA State</th>
<th>Out-of-State</th>
<th>Non-PPO Dentist – in WA State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Maximum</td>
<td>$1,750</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$50 (Person)</td>
<td>$150 /Family</td>
<td></td>
</tr>
<tr>
<td>Class I</td>
<td>100%</td>
<td>90%</td>
<td>80%</td>
</tr>
<tr>
<td>Preventive</td>
<td>not subject to deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class II</td>
<td>80%</td>
<td>80%</td>
<td>70%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>Fillings, peri/endo</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class III</td>
<td>50%</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Major Services</td>
<td>Crowns, dentures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50% to lifetime maximum of $1,750</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-surgical TMJ</td>
<td>70% to lifetime maximum of $500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Dental Plans

**Managed Care**

- **Willamette Dental & DeltaCare (Group 3100)**
  (pgs. 39-40)

<table>
<thead>
<tr>
<th>Feature</th>
<th>DeltaCare (Group 3100)</th>
<th>Willamette</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>None</td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Fillings</td>
<td>$10 - $50</td>
<td></td>
</tr>
<tr>
<td>Root Canals (Endodontics)</td>
<td>$100 - $150</td>
<td></td>
</tr>
<tr>
<td>Periodontic Services</td>
<td>$10 - $100</td>
<td></td>
</tr>
<tr>
<td>Crowns</td>
<td>$100 - $175</td>
<td></td>
</tr>
<tr>
<td>Dentures</td>
<td>$140 for complete upper or lower</td>
<td>$0, $1,000 benefit max, $5,000 lifetime max</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Up to $1,500 per case</td>
<td></td>
</tr>
<tr>
<td>Non-surgical TMJ</td>
<td>100%, $1,000 benefit max per year, $5,000 lifetime max</td>
<td>$0, $1,000 benefit max, $5,000 lifetime max</td>
</tr>
</tbody>
</table>

### Forms

- Medical/Dental
- FSA & DCAP
- HSA

### Medical/Dental Enrollment Form:

Due 31 days from date of hire, required whether you enroll or waive medical coverage.

**2017 Employee Enrollment/Change**

- [Form](#)

- *Option to make changes to existing account*.

### Dependent Verification Handout:

Dependent verification required to enroll dependents.
Forms

- **Flexible Spending Arrangement & Dependent Care Enrollment Form:**
  Due 31 days from date of hire/eligibility

- **Health Savings Account Payroll Deduction Form:**
  Can start, stop, and change at anytime

Life Insurance

- **Basic Life & Accidental Death and Dismemberment (AD&D):**
  $35,000 plus $5,000 (AD&D)
  Employees are provided this policy at no cost.

  Term life insurance which means the policy is contingent upon
  an employer/employee relationship.

  Employees are given options to port/convert their WSU coverage to
  individual policies with the insurance company upon employment separation.
Need more Life Insurance?

**MetLife**

**2018 Life Insurance**

**Employee Supplemental**

**Up to $1,000,000 in $10,000 increments**

- 31-calendar days of your date of hire
  - Up to $500,000 of coverage without providing a Statement of Health
  - More than $500,000 – provide a Statement of Health
  - After 31 days
  - Provide a Statement of Health

Spouse Life Insurance

- 31-calendar days of your date of hire
  - Up to ½ the amount you buy for your self
  - Less than $100,000 of coverage without providing a Statement of Health
  - $100,000 – provide a Statement of Health
  - After 31 days
  - Provide a Statement of Health

Dependent Life Insurance

- 31-calendar days of your date of hire
  - Up to $20,000 without providing a Statement of Health
  - After 31 days
  - Provide a Statement of Health
  - Premium covers all dependent children listed – whether you have one child or many

Additional coverage can be requested at anytime

- To request the additional life insurance coverage outside your initial 31-day election window, you can do so at MetLife’s MyBenefits Portal or by completing a new Enrollment and Statement of Health form and submitting it to MetLife or HRS.

- Requests are reviewed by MetLife, and employees are contacted by MetLife for additional information and with the final decision of approval or denial.
Coverage up to $250,000 on Employees and Spouses in $10,000 increments.

Coverage up to $25,000 on Children in $5000 increments.

This coverage does not require a Statement of Health.

How Much Does It Cost in 2018 (page 42)

<table>
<thead>
<tr>
<th>Age</th>
<th>Non-Tobacco User</th>
<th>Tobacco User</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>0.028</td>
<td>0.037</td>
</tr>
<tr>
<td>26 - 34</td>
<td>0.034</td>
<td>0.047</td>
</tr>
<tr>
<td>35 - 39</td>
<td>0.043</td>
<td>0.066</td>
</tr>
<tr>
<td>40 - 44</td>
<td>0.064</td>
<td>0.073</td>
</tr>
<tr>
<td>45 - 49</td>
<td>0.092</td>
<td>0.111</td>
</tr>
<tr>
<td>50 - 54</td>
<td>0.143</td>
<td>0.170</td>
</tr>
<tr>
<td>55 - 59</td>
<td>0.266</td>
<td>0.317</td>
</tr>
<tr>
<td>60 - 64</td>
<td>0.411</td>
<td>0.462</td>
</tr>
<tr>
<td>65 - 69</td>
<td>0.765</td>
<td>0.928</td>
</tr>
<tr>
<td>70+</td>
<td>1.101</td>
<td>1.51</td>
</tr>
</tbody>
</table>

Life Insurance 2018 Premium Example

<table>
<thead>
<tr>
<th>Plan</th>
<th>Annual</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Basic</td>
<td>$20,000 + $20,000</td>
<td>No cost</td>
</tr>
<tr>
<td>Employee Optional</td>
<td>$500,000</td>
<td>500 x 0.03 = $15</td>
</tr>
<tr>
<td>Spouse Optional</td>
<td>$100,000</td>
<td>100 x 0.03 = $3</td>
</tr>
<tr>
<td>Dependent Optional</td>
<td>$10,000</td>
<td>10 x 0.03 = $0.30</td>
</tr>
<tr>
<td>Employee AD&amp;D</td>
<td>$200,000</td>
<td>200 x 0.01 = $2</td>
</tr>
<tr>
<td>Spouse AD&amp;D</td>
<td>$250,000</td>
<td>250 x 0.01 = $2.50</td>
</tr>
<tr>
<td>Child AD&amp;D</td>
<td>$20,000</td>
<td>20 x 0.01 = $0.20</td>
</tr>
</tbody>
</table>
A Long Term Disability (LTD) insurance policy will provide wage replacement should you become medically unable to work due to illness or injury.

"It is a wage insurance policy."

By providing a steady stream of income while you are unable to work, LTD can help you meet your financial obligations.
WSU provides basic coverage at no cost:
• 90 day waiting period
• $50 - $240 a month benefit (taxable)

Additional coverage available within first 31 days:
• A 60% non-taxed benefit, with a $6,000 monthly maximum
• Choice of waiting period ranging from 30 – 360 days

<table>
<thead>
<tr>
<th>Benefit Waiting Period</th>
<th>WSURP</th>
<th>TRS-RCUO, other plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 days</td>
<td>2.60%</td>
<td>2.06%</td>
</tr>
<tr>
<td>60 days</td>
<td>1.32%</td>
<td>1.09%</td>
</tr>
<tr>
<td>90 days</td>
<td>0.72%</td>
<td>0.60%</td>
</tr>
<tr>
<td>120 days</td>
<td>0.42%</td>
<td>0.36%</td>
</tr>
<tr>
<td>180 days</td>
<td>0.32%</td>
<td>0.28%</td>
</tr>
<tr>
<td>240 days</td>
<td>0.30%</td>
<td>0.27%</td>
</tr>
<tr>
<td>300 days</td>
<td>0.28%</td>
<td>0.25%</td>
</tr>
<tr>
<td>360 days</td>
<td>0.27%</td>
<td>0.24%</td>
</tr>
</tbody>
</table>

Example: If a WSURP participant chose a 60-day waiting period and makes $1,000 per month, it would cost $13.20 per month.

Earnings: $1,000 per month
60-day waiting period: $13.20

When considering this coverage, ask yourself:
• How long could you live without your salary if you were medically unable to work?
• Do you have other sources to rely upon, and if so, for how long?
• What is my family history? Are there chronic or terminal medical conditions in my family history?
• Medical Condition could be:
  • Temporary
  • Permanent
  • Partially Permanent
Changes can be requested at any time.
Employees must request to enroll in optional coverage.
Request includes participating in medical underwriting and submitting an Evidence of Insurability form.
• Requests are submitted to the insurance company for review and employees are contacted with the final decision of approval or denial
• Extremely low percentage of employees approved for optional coverage outside initial 31 days

Benefits begin at the end of your selected waiting period, or when the accrued sick leave balance would be depleted, whichever is longer:
• Note: Once waiting period is extended, going back to a shorter waiting period requires underwriting.
Benefits continue to be paid until you are no longer disabled or normal retirement age whichever is first.
Review the “Certificate of Coverage” for your policies for additional details.
Long Term Disability Enrollment Form

- Long Term Disability Enrollment Form - Due 31 days from date of hire

Additional Benefits

SitterCity and Years Ahead
A self-service solution which grants access to local and nationwide caregivers through Bright Horizons. The membership for service is fully paid for by WSU.

www.careadvantage.com/wsu

Auto and Home Insurance
A group discount on auto and homeowners insurance with Liberty Mutual, one of the largest property and casualty insurance providers in the country – pg. 48

hrs.wsu.edu/AutoandHomeownersInsurance

Guaranteed Education Tuition (GET) Program
A program to help families save for college. Your account is guaranteed to keep pace with rising tuition costs, pay for room and board, books, and other qualified expenses.

www.get.wa.gov
Comprehensive information can be found on the HCA/Public Employee benefits website, www.hca.wa.gov/public-employee-benefits.

Create a Login to: MyAccount

- Review current enrollment
- Change your tobacco attestation
- Print a Statement of Insurance

Statement of Insurance

hca.wa.gov/pebb and click “My Account”

- Statement of Insurance can be printed at any time
- Statements include employees’ and covered dependents’ information

Thank You!

Benefit Acknowledgement Form: 35 Days
Medical/Dental Enrollment Form: 31 Days
Life Insurance Enrollment Form: 35 Days
LTD Enrollment Form: 31 Days
FSA/DCAP Enrollment Form: 31 Days

Retirement Orientations to Follow:
1:30 – 2:30pm – Administrative Professional & Faculty
3:00 – 4:00pm – Civil Service, Bargaining Unit, & Eligible Hourly