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**From:** hrs@wsu.edu  
**Sent:** Thursday, October 17, 2019 1:31 PM  
**To:**  
**Subject:** 2020 Open Enrollment



Human Resource Services

# OPEN ENROLLMENT

November 1— November 30

## Open Enrollment 2020

Open Enrollment begins Friday, November 1, and runs through Saturday, November 30. This is the one time each year to enroll in or make changes to certain benefits for the upcoming year, including:

- Changing your medical and/or dental plan
- Enrolling in coverage if you have previously waived
- Waiving medical coverage
- Enrolling or waiving family members
- Enrolling or re-enrolling in the Flexible Spending Arrangement (FSA) or Dependent Care Assistance Program (DCAP)

- Changing medical premium deductions to pre- or post-tax (IRC Section 125)
- Changing tax status of a domestic partner or dependent (IRC Section 152)

As of November 1, most changes can be made online through the Health Care Authority (HCA) [My Account](#) web portal (medical & dental), or through the [Navia Benefit Solutions website](#) (FSA & DCAP). Alternatively, changes can be made via hardcopy; forms will be available in the HRS Pullman Office, located in the French Administration building room 139, or on the [Open Enrollment website](#) on November 1, 2019.

## NEED TO KNOW

Plan changes for 2020 are limited to premium changes, increases in HSA and FSA contribution amounts, changes in plan availability by county, and additional program offerings.

### 2019/2020 Medical Premiums Chart

Plan Name	Employee		Employee & Spouse/ Partner		Employee & Child(ren)		Full Family	
	2019	2020	2019	2020	2019	2020	2019	2020
<b>Kaiser Washington</b>								
Kaiser WA - Classic	\$165	<b>\$176</b>	\$340	<b>\$362</b>	\$289	<b>\$308</b>	\$464	<b>\$494</b>
Kaiser WA - Value	\$88	<b>\$100</b>	\$186	<b>\$210</b>	\$154	<b>\$175</b>	\$252	<b>\$285</b>
Kaiser WA - SoundChoice	\$35	<b>\$42</b>	\$80	<b>\$94</b>	\$61	<b>\$74</b>	\$106	<b>\$126</b>
Kaiser WA - CDHP	\$25	<b>\$27</b>	\$60	<b>\$64</b>	\$44	<b>\$47</b>	\$79	<b>\$84</b>
<b>Uniform Medical Plans</b>								
UMP - Classic	\$107	<b>\$104</b>	\$224	<b>\$218</b>	\$187	<b>\$182</b>	\$304	<b>\$296</b>
UMP - Plus	\$50	<b>\$69</b>	\$110	<b>\$148</b>	\$88	<b>\$121</b>	\$148	<b>\$200</b>
UMP - CDHP	\$25	<b>\$25</b>	\$60	<b>\$60</b>	\$44	<b>\$44</b>	\$79	<b>\$79</b>
<b>Kaiser Northwest</b>								
Kaiser NW - Classic	\$143	<b>\$140</b>	\$296	<b>\$290</b>	\$250	<b>\$245</b>	\$403	<b>\$395</b>
Kaiser NW - CDHP	\$28	<b>\$25</b>	\$66	<b>\$60</b>	\$49	<b>\$44</b>	\$87	<b>\$79</b>

### Medical Benefit Changes- Overview

The Kaiser NW and Kaiser WA plans have no changes to their benefits, with Uniform making some adjustments to their nutritional and prescription benefits, as well as preauthorization requirements. Uniform will be adding the BabyWise maternity program to assist expectant mothers. A complete summary of all plan changes can be found in the [For Your Benefit newsletter](#) or on the [HRS Open Enrollment website](#).

All plans have changes in the provider networks, with a few notable changes listed below (please view the newsletter and website for all impacted counties).

#### Kaiser WA

- HCA identified the following counties would be removed from its network: Latah, Kootenai, Grays Harbor, Lincoln, Pend Orielle, San Juan Stevens, and Umatilla.
  - If you live in one of these counties, but work in a county where Kaiser WA is still offered, you may remain enrolled on the Kaiser WA plans. Kaiser WA has confirmed that health providers in Idaho will remain under their current contracts.

#### Uniform Medical

- HCA announced that Spokane County will be removed from UMP Plus Puget Sound network, and added to UMP Plus UW Medicine network.

#### Medical Savings Account Changes

The annual contribution limit for FSA is being raised to \$2700 for the 2020 plan year. **You must re-enroll during Open Enrollment** for each year that you wish to participate in this benefit.

The contribution limit for the Health Savings Accounts (CDHP) tied to high deductible health plans will be increased to \$3550 for individuals and \$7100 for families for 2020, with an additional \$1000 allowed for those over the age of 55. Overall contribution amounts include employee and employer contributions, as well as the SmartHealth \$125 wellness incentive.

## RESOURCES

#### *New!* Open Enrollment Checklist

[This checklist](#) will help you keep track of actions you may need to take during Open Enrollment, such as enrolling in the FSA/DCAP benefit for 2020, addressing the Spousal Surcharge Attestation, and reviewing any other changes that may need to occur as well.

### **Benefits Fairs**

The annual HCA Benefits Fairs will be held throughout the state during the month of November. You can pick up informational materials, attend presentations, ask questions, and speak with representatives from our benefit providers.

- **Pullman:** November 7, 11:00 A.M. – 3:00 P.M., Washington State University, CUB Jr. Ballroom
- **Spokane:** November 6, 8:00 – 11:00 A.M., Spokane Community College, Lair Auditorium
- **Tri-Cities:** November 13, 1:00 - 4:00 P.M., Columbia Basin College, Byron Gjerde Center
- **Vancouver:** November 12, 10:30 A.M. - 1:00 P.M., Clark College, Gaiser Hall

A full list of Benefit Fair locations state-wide, can be found on the [PEBB Benefits Fairs webpage](#).

### **Presentations**

HRS Benefit Services will provide presentations to help you better understand the benefit options available to you during this Open Enrollment period. These presentations will include a general benefits overview, as well as an in-depth look at the HSA paired with CDHP plans. WSU Faculty and Staff at all locations are invited to attend these presentations by Zoom; visit the [HRS OE website](#) for the full presentation schedule and location details.

### **Newsletter and Website**

The [October 2019 For Your Benefit Newsletter](#) is the HCA's official announcement for Open Enrollment. It contains all the information you need to know to make your changes for 2020, including contact information should you need help.

Visit the WSU HRS [Open Enrollment website](#) for additional information, links to make changes online, and downloadable paper forms. This site will be updated as the 2020 enrollment forms and online enrollment links become available.

**Questions can be directed to HRS at (509) 335-4521 or [hrs@wsu.edu](mailto:hrs@wsu.edu).**

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