2021 Employee Benefits Orientation
An overview and highlights of the Public Employee Benefits Board (PEBB) plans available to WSU benefits-eligible employees

bvs.wsu.edu/new-employee-information

Provided by:
Human Resource Services

Updated December 2020

Agenda

- Introduction and Common Questions
- Medical Plans
- Pre-tax Spending Arrangements
- Dental Plans
- Life and Accidental Death & Dismemberment Insurance
- Long Term Disability Insurance (LTD)
- Additional Benefits and Resources

Public Employees Benefits Package
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.

Detailed plan information and resources can be found at www.hca.wa.gov/pebb.

**PEBB Employee Enrollment Guide & Resources**

- **Contact information for Providers (pg. 2)**
- **Selecting a PEBB Medical Plan (pgs. 24-25)**

**Resources**

- WSU Benefits: wsu.wsu.edu/benefits
- Health Care Authority: wsu.wsu.gov/pebb
- WSU Insider: wsu.insider
- Language Access: wsu.wsu.gov/about-uc/about-language-access
- [Contact your department](#)
- Workday: workday.wsu.edu
- HR Service Desk: support.workday.wsu.edu

**Common Questions**
### JANUARY 2021

Coverage will retroactively go into effect once all elections are processed. Retroactive premiums will be deducted back to the date coverage began (the effective date).

If elections are submitted after your effective date, you are still covered, but you may not yet be reflected as covered when you seek services.

### Who can I cover?

Eligible dependents are identified as:
- Spouses/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

### When will I get my ID cards?

Medical ID cards are sent out about 2-3 weeks after your elections are 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 or Willamette Dental.
How do I enroll or waive coverage?

What if I am already enrolled in PEBB 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 a spouse, state-registered domestic partner, or parent's plan, you may either choose to:

- Waive PEBB medical coverage, and stay enrolled as a dependent on your current medical plan. You must then be removed from your current dental coverage.
- Enroll in PEBB medical coverage under your own account, and be removed from your current medical coverage. You must also then be removed from your current dental coverage.

When can I make changes to my coverage?

During Annual Open Enrollment (pg. 35)

- Occurs each November
- Changes effective January 1 of the following year

During Special Open Enrollments (pgs. 56-58)

- Defined as a Special Open Enrollment Event
- Must request change within 60 calendar days of the event
- Delay in submission will result in delay in coverage or the inability to make the change
As of 2014, 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 subsidized Marketplace Plan, you may no longer be eligible to receive the subsidy or plan. Contact the Administrator as soon as possible.

Webpage Resources:
- hr.wsu.edu
- healthcare.gov

Medical Plans

Plan Features

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

Please note: Today we will be talking about our employee benefit plans, and while we try to be as accurate as possible in our presentation, the plans are ultimately ruled by the Certificate of Coverage (COC). If the descriptions presented differ from the COC, the COC will govern.
How our plans work

Medical Expenses through a Calendar Year
Plan Selective: $250 Co-insurance 10% Out-of-Pocket Limit

$250 DEDUCTIBLE
YOU PAY 100% AFTER DEDUCTIBLE REACHED

CONSUME
YOU PAY 20% AFTER $2,000 Accumulative Expenditures

PLAN PAYS 80% AFTER DEDUCTIBLE REACHED

PLAN PAYS 100% THROUGH END OF YEAR

Plans available by county

Multiple plan options:
- Managed Care plans
- Preferred Provider plans
- Varying deductibles
- Varying networks

Medical Plans

Managed Care Plans (HMO)
- Kaiser WA Classic
- Kaiser WA Select

Preferred Provider Options (PO)
- Uniform Medical Plan Classic
- Uniform Medical Plan Plus
- Kaiser WA CDHP (HMO)

Accountable Care Plans
- Kaiser WA Sound Choice (HMO)

Consumer Directed Health Plans
- Kaiser WA CDHP (HMO)
2021 Monthly Premiums (Pg. 19)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employer Single</th>
<th>Employee + Spouse</th>
<th>Employee - Children</th>
<th>Self/Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser WA Classic</td>
<td>$74</td>
<td>$132</td>
<td>$508</td>
<td>$404</td>
</tr>
<tr>
<td>Kaiser WA Value</td>
<td>$100</td>
<td>$210</td>
<td>$135</td>
<td>$285</td>
</tr>
<tr>
<td>Kaiser WA Silver Choice</td>
<td>$43</td>
<td>$84</td>
<td>$47</td>
<td>$84</td>
</tr>
<tr>
<td>Kaiser WA CDHP</td>
<td>$27</td>
<td>$64</td>
<td>$47</td>
<td>$84</td>
</tr>
<tr>
<td>Kaiser NW Classic</td>
<td>$140</td>
<td>$290</td>
<td>$245</td>
<td>$305</td>
</tr>
<tr>
<td>Kaiser NW CDHP</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$72</td>
</tr>
<tr>
<td>UMP Classic</td>
<td>$104</td>
<td>$218</td>
<td>$182</td>
<td>$296</td>
</tr>
<tr>
<td>UMP Select</td>
<td>$37</td>
<td>$84</td>
<td>$65</td>
<td>$112</td>
</tr>
<tr>
<td>UMP CDHP</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$72</td>
</tr>
<tr>
<td>UMP Plus</td>
<td>$69</td>
<td>$148</td>
<td>$121</td>
<td>$200</td>
</tr>
</tbody>
</table>

- Premiums are deducted pre-tax.
- Amount split per pay period (paid twice per month).
- Does not increase with additional children.
- Retrospective premiums are deducted for past coverage.

Monthly Medical Premium Surcharges (Pg. 20)

Subscribers may be subject to these monthly premium surcharges:
- A monthly $25-per-account surcharge will apply if the subscriber or any medically covered family member uses 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 FEHBP coverage or is enrolled with their employer's plan and enrolled on FEHBP coverage.

Managed Care Plans (HMO) (Pg. 21)

Managed Care Highlights - Kaiser WA & NW
- 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.
### Managed Care Plans (HMO)

<table>
<thead>
<tr>
<th>Category</th>
<th>In Network</th>
<th>Out of Network</th>
<th>Rx Drugs</th>
<th>Other Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$1350</td>
<td>$1350</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Hospital</td>
<td>$2500</td>
<td>$2500</td>
<td>$1500</td>
<td>$1500</td>
</tr>
<tr>
<td>Out-Of-Pocket Max</td>
<td>$5000</td>
<td>$5000</td>
<td>$5000</td>
<td>$5000</td>
</tr>
</tbody>
</table>

### 2021 Monthly Premiums

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Employer (Std)</th>
<th>Employee (Std)</th>
<th>Employer (Premium)</th>
<th>Employee (Premium)</th>
<th>Full Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser WA Classic</td>
<td>$174</td>
<td>$362</td>
<td>$390</td>
<td>$408</td>
<td>$494</td>
</tr>
<tr>
<td>Kaiser WA Value</td>
<td>$100</td>
<td>$210</td>
<td>$175</td>
<td>$185</td>
<td>$285</td>
</tr>
<tr>
<td>Kaiser WA SoundHealth</td>
<td>$42</td>
<td>$94</td>
<td>$114</td>
<td>$174</td>
<td>$174</td>
</tr>
<tr>
<td>Kaiser WA CDP</td>
<td>$27</td>
<td>$64</td>
<td>$84</td>
<td>$84</td>
<td>$84</td>
</tr>
<tr>
<td>Kaiser NW Classic</td>
<td>$140</td>
<td>$290</td>
<td>$245</td>
<td>$245</td>
<td>$305</td>
</tr>
<tr>
<td>Kaiser NW CDP</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$44</td>
<td>$79</td>
</tr>
<tr>
<td>UMP Classic</td>
<td>$104</td>
<td>$218</td>
<td>$182</td>
<td>$280</td>
<td>$280</td>
</tr>
<tr>
<td>UMP Select</td>
<td>$131</td>
<td>$284</td>
<td>$65</td>
<td>$112</td>
<td>$112</td>
</tr>
<tr>
<td>UMP CDP</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$44</td>
<td>$79</td>
</tr>
<tr>
<td>UMP Plus</td>
<td>$69</td>
<td>$148</td>
<td>$121</td>
<td>$200</td>
<td>$200</td>
</tr>
</tbody>
</table>

- Premiums are deducted pre-tax.
- Amount split per paycheck (paid twice per month).
- Does not increase with additional children.
- Retrospective premiums are deducted for post-coverage.

### Preferred Provider Option (PPO)

PPO Plan Highlights- Uniform Medical Plan Classic and Select
- Administered by Regence Blue Shield
- In and out of network services
- Worldwide network coverage
- No referral necessary for Specialty Care

**Important Note:** If you are in the US on an F1 Visa, you cannot sign up for the Uniform Select plans because the deductible is over $500.
### Preferred Provider Option Plans (PPO)

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Maximum Out of Pocket</th>
<th>Maximum Out of Pocket</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical: $250/person, $500/family</td>
<td>$2,000/person, $4,000/family</td>
<td>$2,000/person, $4,000/family</td>
</tr>
<tr>
<td>Office Visits: $200</td>
<td>$200</td>
<td>$200</td>
</tr>
<tr>
<td>Inpatient Hospital: $1,500</td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Lab/Tests: $100</td>
<td>$100</td>
<td>$100</td>
</tr>
</tbody>
</table>

### 2021 Monthly Premiums (Fig. 8)

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Employer</th>
<th>Employer + +</th>
<th>Employer + + +</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser WA Classic</td>
<td>$174</td>
<td>$362</td>
<td>$398</td>
<td>$494</td>
</tr>
<tr>
<td>Kaiser WA Value</td>
<td>$170</td>
<td>$210</td>
<td>$175</td>
<td>$275</td>
</tr>
<tr>
<td>Kaiser WA Sound/Choice</td>
<td>$42</td>
<td>$94</td>
<td>$74</td>
<td>$126</td>
</tr>
<tr>
<td>Kaiser WA CDHP</td>
<td>$27</td>
<td>$64</td>
<td>$47</td>
<td>$84</td>
</tr>
<tr>
<td>Kaiser NW Classic</td>
<td>$140</td>
<td>$290</td>
<td>$245</td>
<td>$195</td>
</tr>
<tr>
<td>Kaiser NW CDHP</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$79</td>
</tr>
<tr>
<td>UMP Classic</td>
<td>$104</td>
<td>$218</td>
<td>$182</td>
<td>$296</td>
</tr>
<tr>
<td>UMP Select</td>
<td>$37</td>
<td>$84</td>
<td>$65</td>
<td>$112</td>
</tr>
<tr>
<td>UMP CDHP</td>
<td>$25</td>
<td>$60</td>
<td>$44</td>
<td>$79</td>
</tr>
<tr>
<td>UMP Plus</td>
<td>$69</td>
<td>$148</td>
<td>$121</td>
<td>$200</td>
</tr>
</tbody>
</table>

- Premiums are deducted pre-tax.
- Amount split per paycheck (paid twice per month).
- Does not increase with additional children.
- Retrospective premiums are deducted for prior coverage.

### Accountable Care Plans

Accountable Care Plan Highlights
- Limited Availability – Select Counties ONLY
  - UMP Plus: Puget Sound: King, Kitsap, Pierce, Snohomish, Yakima
  - UMP Plus: OR: King, Kitsap, Pierce, Skagit, Snohomish, Spokane, Thurston
  - Kaiser WA Sound/Choice: King, Kitsap, Pierce, Snohomish, Spokane, 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
### Accountable Care Plans

<table>
<thead>
<tr>
<th>Institute</th>
<th>Kaiser WA (yearly)</th>
<th>UMP Flex (yearly)</th>
<th>UMP Flex (2021)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$1,250 (Family)</td>
<td>$1,250 (Family)</td>
<td>$1,250 (Family)</td>
</tr>
<tr>
<td>Out of Pocket</td>
<td>$2,000 (Family)</td>
<td>$2,000 (Family)</td>
<td>$2,000 (Family)</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$20 (In-Network)</td>
<td>$20 (In-Network)</td>
<td>$20 (In-Network)</td>
</tr>
<tr>
<td>Inpatient Care</td>
<td>$500 (In-Network)</td>
<td>$500 (In-Network)</td>
<td>$500 (In-Network)</td>
</tr>
<tr>
<td>Lab/Procedure</td>
<td>$150 (In-Network)</td>
<td>$150 (In-Network)</td>
<td>$150 (In-Network)</td>
</tr>
<tr>
<td>Benefits:</td>
<td>$100 (In-Network)</td>
<td>$100 (In-Network)</td>
<td>$100 (In-Network)</td>
</tr>
<tr>
<td>Post-Coverage</td>
<td>$150 (In-Network)</td>
<td>$150 (In-Network)</td>
<td>$150 (In-Network)</td>
</tr>
</tbody>
</table>

### 2021 Monthly Premiums (Fig. 6)

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>Employer, Employee, Family</th>
<th>Employee, Family</th>
<th>Family, Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser WA Classic</td>
<td>$176, $362, $308, $404</td>
<td>$106, $210</td>
<td>$75, $285</td>
</tr>
<tr>
<td>Kaiser WA Value</td>
<td>$100, $210, $175, $285</td>
<td>$100, $210</td>
<td>$75, $285</td>
</tr>
<tr>
<td>Kaiser WA Sound/Choice</td>
<td>$42, $94, $74, $126</td>
<td>$42, $94</td>
<td>$74, $126</td>
</tr>
<tr>
<td>Kaiser WA CDHP</td>
<td>$27, $64, $47, $84</td>
<td>$27, $64</td>
<td>$47, $84</td>
</tr>
<tr>
<td>Kaiser NW Classic</td>
<td>$140, $290, $245, $305</td>
<td>$25, $40, $44, $70</td>
<td></td>
</tr>
<tr>
<td>Kaiser NW CDHP</td>
<td>$25, $60, $44, $70</td>
<td>$25, $60</td>
<td>$44, $70</td>
</tr>
<tr>
<td>UMP Classic</td>
<td>$104, $218, $182, $296</td>
<td>$104, $218</td>
<td>$182, $296</td>
</tr>
<tr>
<td>UMP Select</td>
<td>$31, $84, $65, $112</td>
<td>$31, $84</td>
<td>$65, $112</td>
</tr>
<tr>
<td>UMP CDHP</td>
<td>$25, $60, $44, $70</td>
<td>$25, $60</td>
<td>$44, $70</td>
</tr>
<tr>
<td>UMP Plus</td>
<td>$69, $148, $121, $200</td>
<td>$69, $148</td>
<td>$121, $200</td>
</tr>
</tbody>
</table>

- Premiums are deducted from paychecks (paid twice per month)
- Does not increase with additional children
- Retroactive premiums are deducted for past coverage

### Consumer Directed Health Plans w/ HSA (Fig. 2)

**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, Kaiser WA
- HMO: In network services ONLY (except Emergency and Urgent Care Services) - Kaiser
- N/A
- Preventive Services covered at 100% in network
- All other services apply to the deductible (including Rx)

**PRECAUTION NOTE:** If you are in the US on a J-1 Visa, you cannot sign up for these plans because the deductible is over $500.
### Health Savings Accounts (HSA) Continued

#### 2021 Annual Contribution Limits

<table>
<thead>
<tr>
<th>Plan</th>
<th>Automatic Employer Contribution</th>
<th>Maximum Contribution Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$168.94/month, $1,000.08/year</td>
<td>$5,000/year</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>$1,064/month, $1,400.04/year</td>
<td>$7,200/year</td>
</tr>
</tbody>
</table>

**Notes:**
- Those ages 55 and over can contribute an additional $1,000 per year.
- Annual limits are per household, and include both employee and employer contributions, as well as the SmartHealth Wellness Incentive.
- Employer contributions are deposited at the end of each month.
- The Maximum Contribution Limit includes the Employer Contributions plus the Wellness Incentive, if applicable.

### CDHP vs. Traditional Plan Comparison

<table>
<thead>
<tr>
<th>Plan</th>
<th>CDHP</th>
<th>Traditional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual EE Premium</td>
<td>$300</td>
<td>$1260</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$1400</td>
<td>$2600</td>
</tr>
<tr>
<td>ER Contribution to Savings Account</td>
<td>$700</td>
<td>$0</td>
</tr>
<tr>
<td>Savings in EE Premiums with a CDHP</td>
<td>$260 - $300 = $460</td>
<td>-</td>
</tr>
<tr>
<td>FSA vs. HSA</td>
<td>Both allow for tax-free contributions for medical expenses. FSA funds roll forward, and can be used as retirement funds in the future. FSA are an annual benefit only. HSA must be contributed to before it can be used.</td>
<td></td>
</tr>
</tbody>
</table>

### Health Savings Accounts (HSA) Exclusions

You cannot enroll in a CDHP + 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, partner, or parent’s plan).
- You or your spouse/partner are enrolled in a VSEA 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 or contact your tax advisor, or call HealthEquity for more information.
Vision Coverage

<table>
<thead>
<tr>
<th>Plan</th>
<th>Co-pay amount</th>
<th>Deductible Requirement</th>
<th>Subject to Deductible Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser WA Classic</td>
<td>$15</td>
<td>You pay any amount over $15 every 24 months for frames, lenses, and contacts combined.</td>
<td>Yes</td>
</tr>
<tr>
<td>Kaiser WA Value</td>
<td>$10</td>
<td>You pay any amount over $10 every 24 months for frames, lenses, and contacts combined.</td>
<td>Yes</td>
</tr>
<tr>
<td>Kaiser WA Select/Choice</td>
<td>15%</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Kaiser WA COHP</td>
<td>10%</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Kaiser NW Classic</td>
<td>$25</td>
<td>You pay any amount over $25 every 24 months for frames, lenses, and contacts combined.</td>
<td>No</td>
</tr>
<tr>
<td>Kaiser NW COHP</td>
<td>$20</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>UMP Classic</td>
<td>$150</td>
<td>UMP will cover one pair of lenses and up to $64.90 in frames every two calendar years, or up to $150 per pair in contact lenses.</td>
<td>No</td>
</tr>
<tr>
<td>UMP Select/Choice</td>
<td></td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>UMP Plus/VP Choice Network</td>
<td></td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

*Coverage listed here is for those ages 19 and up; ages 18 and under are covered at 100%.*

Pre-Tax Spending Arrangements

Pgs. 49-50

Medical FSA Features:

- Pre-tax account compatible with low-deductible plans (Classic, Value, Accountable Care, Select, and PPO coverage) that can help diffuse the impact of out-of-pocket medical expense
- Deductibles, copayments, dental, vision, Rx, and more
- Annual election limits:
  - Minimum annual election: $2,400
  - Maximum annual election: $2,750
- Account is front loaded
- Must re-enroll each year during Open Enrollment (November)
- Use-it-or-lose-it account – be conservative
- Grace period: incur expenses through March 15 and submit claims by March 31 for prior year
- Debit Card available
- Not compatible with HSA
Dependent Care Assistance Program (DCAP)

- Pre-tax account that can help you pay for qualifying child or elder care expenses while you (and spouse/partner) work, look for work, or attend school full time.
- Maximum annual election limits:
  - Single or married filing jointly: $5,000
  - Filing separate: $2,500 each
- Must re-enroll each year during Open Enrollment (November)
- Money must be in the account to be reimbursed; account is not front-loaded
- Use-it-or-lose-it account – be conservative
- No grace period to incur expenses, but claims can be submitted by March 31st for prior year
- Submit claims online or via paper
- Administered by Navia Benefit Solutions

*Note: DCAP enrollees are not eligible for dependent care tax credits.

---

Dental Plans
Pgs. 41-42
### Dental Plans

<table>
<thead>
<tr>
<th>Feature</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fillings</td>
<td>$10 - $50</td>
</tr>
<tr>
<td>Root Canals (Endodontics)</td>
<td>$100 - $150</td>
</tr>
<tr>
<td>Periodontic Services</td>
<td>$15 - $100</td>
</tr>
<tr>
<td>Crowns</td>
<td>$100 - $175</td>
</tr>
<tr>
<td>Dentures</td>
<td>$45 for complete upper or lower</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Up to $1,000 copay per case</td>
</tr>
<tr>
<td>Non-surgical TMJ</td>
<td>30% of costs then any amount after plan has paid $1000 per year then any amount over $5000 lifetime</td>
</tr>
</tbody>
</table>

- WSU pays the full dental premium for employees and enrolled dependents
- You cannot waive dental
- All plans offer preventative services at no cost, in network

### Life and AD&D Insurance

Pgs. 43-46

Life and AD&D are financial protection policies for you and your dependents in the event of a life-ending medical condition or accident.

**Basic Life and Accidental Death & Dismemberment (AD&D) Insurance**

WSU provides a $55,000 life plus $5,000 AD&D policy at no cost to employee

WSU offers Term Life Insurance, which means that it is contingent upon the employee/employer relationship.
- Employees are given options to port/convert their WSU coverage to individual policies with MetLife upon employment separation.
- Term plans have no cash value, compared to Whole Life plans which may be cashed out.
### Supplemental Life Insurance

Supplemental Life Insurance may be purchased in increments of $10,000 for employees, and $5,000 for spouses/partners and children.

- Within first 31 days of hire you can purchase up to $500,000 without providing Statement of Health. Anything over $500,000 or outside of 31-day window requires a Statement of Health.
- For Spouse you may purchase up to half the amount that you purchase for yourself in optional coverage. Anything over $100,000 or outside of 31-day window requires a Statement of Health.

<table>
<thead>
<tr>
<th>Coverage Amounts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>Up to $500,000</td>
</tr>
<tr>
<td>Spouse/Partner</td>
<td>Up to $500,000 or half EE coverage</td>
</tr>
<tr>
<td>Child</td>
<td>Up to $20,000</td>
</tr>
</tbody>
</table>

### Supplemental AD&D Insurance

Supplemental AD&D Insurance may be purchased in increments of $10,000 for employees and spouses/partners, and $5,000 for children.

- No Statement of Health is required as this is coverage for death or dismemberment that is accidental in nature.

<table>
<thead>
<tr>
<th>Coverage Amounts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>Up to $250,000</td>
</tr>
<tr>
<td>Spouse/Partner</td>
<td>Up to $250,000</td>
</tr>
<tr>
<td>Child</td>
<td>Up to $25,000</td>
</tr>
</tbody>
</table>

### Life & Accidental Death and Dismemberment (AD&D) Insurance

Additional coverage can be requested at any time.

- If you’d like to request additional life insurance coverage outside of 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 election and submitting it to MetLife.
- Requests are reviewed by MetLife, and employees are contacted by MetLife for additional information and with the final decision of approval or denial.
Life & Accidental Death and Dismemberment (AD&D) Insurance

<table>
<thead>
<tr>
<th>Age</th>
<th>Non-tobacco User</th>
<th>Tobacco User</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 25</td>
<td>$0.028</td>
<td>$0.037</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.031</td>
<td>$0.045</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.034</td>
<td>$0.057</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>$0.208</td>
<td>$0.237</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.413</td>
<td>$0.482</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.758</td>
<td>$0.920</td>
</tr>
<tr>
<td>&gt; 70</td>
<td>$1.331</td>
<td>$1.510</td>
</tr>
</tbody>
</table>

Cost/Benefit Breakdown

<table>
<thead>
<tr>
<th>Plan</th>
<th>Benefit Amount</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Basic Life</td>
<td>$35,000</td>
<td>$0</td>
</tr>
<tr>
<td>Employee Optional Life</td>
<td>$500,000</td>
<td>500 x 0.043 = $21.50</td>
</tr>
<tr>
<td>Spouse Optional Life</td>
<td>$100,000</td>
<td>100 x 0.043 = $4.30</td>
</tr>
<tr>
<td>Child Optional Life</td>
<td>$15,000</td>
<td>15 x 0.034 = $0.50</td>
</tr>
<tr>
<td>Employee Basic AD&amp;D</td>
<td>$5,000</td>
<td>$0</td>
</tr>
<tr>
<td>Employee Optional AD&amp;D</td>
<td>$250,000</td>
<td>250 x 0.019 = $4.75</td>
</tr>
<tr>
<td>Spouse AD&amp;D</td>
<td>$250,000</td>
<td>250 x 0.019 = $4.75</td>
</tr>
<tr>
<td>Child AD&amp;D</td>
<td>$25,000</td>
<td>25 x 0.016 = $0.40</td>
</tr>
<tr>
<td>Total Coverage</td>
<td>$1,175,000</td>
<td>$36.94</td>
</tr>
</tbody>
</table>

Long Term Disability

Pgs. 47-48
Long Term Disability

Long Term Disability (LTD) insurance is designed to help protect you from the financial risk of lost earnings due to serious illness or injury. It pays a percentage of your monthly earnings if you become disabled.

**How it works**:

Benefits begin to be paid out at the end of your selected waiting period, or when your accrued sick leave balance would be depleted, whichever is longer.

Benefits continue to be paid until you are no longer disabled, reach the maximum benefit period, or reach normal retirement age, whichever is first.

---

**Basic coverage (no cost to you):**

- 90 day waiting period
- $30 - $240 a month benefit (taxable)

**Supplemental coverage (associated premium):**

- A 50% non-taxable benefit, with a $6,000 monthly maximum
- Additional retirement contributions and/or benefit payment based on retirement plan and length of disability
- Choice of waiting period ranging from 90 to 360 days
- Available without Evidence of Insurability (EOI) during your first 31 days of employment

*Please note: As of January 1, 2020, Washington State Paid Family and Medical Leave (PFL) is available to cover the first 90 days of most disabilities. For more information, visit paidleave.wa.gov or contact WSU Disability Services.*

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**How to determine premium example:**

If a WSURP participant chose a 90-day waiting period and makes $2,500 per month, this employee would pay $18.00 in monthly premiums.

\[ \frac{2,500 \text{ (monthly income) }}{12} \times 0.0072 \text{ (premium rate)} = 18.00 \]

In the event of a qualifying injury or disability, this employee would receive a payout of $1,500 per month after the 90-day waiting period passes.
Enrollments are completed through Workday! Log in and check your inbox for your enrollment items, which will include step by step instructions.

Knowledge Base Articles in the JIRA Service Center may also be of assistance.

*Initial MetLife enrollment is completed by paper election; after enrollment you may manage your life insurance through the MyBenefits portal.

**Long Term Disability**

Considerations:
- How long could you live without your salary if you were medically unable to work?
- Do you have other income to rely upon, and if so, for how long?
- What is your family history? Are there chronic or terminal medical conditions in your family history?
- Medical conditions could be temporary, permanent, or partially permanent
- Changes to your coverage can be requested at any time, however:
  - Requests outside of initial 31 days require medical underwriting with evidence of insurability
  - 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 are approved for optional coverage outside initial 31 days

**When does additional coverage begin?**

Additional coverage becomes effective the first of the month following the date the election was submitted, provided it was submitted within the enrollment deadline period.

This includes:
- Optional life insurance (or after underwriting approval)
- Optional long term disability insurance
- Flexible Spending Arrangement (FSA)
- Dependent Care Assistance Program (DCAP)

Exception: If elections are submitted on the first working day of a month, coverage will be effective as of that date.

**How to Enroll**

Due 31 days from your date of hire or eligibility:
- Benefit Acknowledgement election (BAE)
- Medical/Dental Enrollment
- Required whether you enroll or waive medical coverage
- Dependent Verification
- Required to enroll dependents
- Life Enrollment
- LTD Enrollment
- FSA/DCAP Enrollment (optional)

No due date:
- FSA Payroll deduction
  - Can start, stop, or change deductions at any time
Additional Benefits & Resources

SmartHealth Wellness Program

What is SmartHealth?
- Online wellbeing program offered by the State of Washington and HCA
- Available for all PEBB plan subscribers
- Take Wellbeing Assessment, then choose activities to challenge yourself with:
- Earn 2,000 points throughout the year to become eligible for your Wellness Incentive
- Completely free, voluntary, and confidential.

- Incentive is applied as a reduction in your annual deductible or deposit in your FSA for the coming year, depending on which health plan you have.
- Amazon gift card is available immediately upon completion of Wellbeing Assessment.

- The deadline to earn points for the following plan year’s incentive is November 30.
- Those hired on or after October 1 have until December 31 to earn points.
- Benefit eligible employees who waive their PEBB coverage may use the SmartHealth platform. They will remain ineligible for the incentives.
What is DPP?
- A digital lifestyle program designed to help people living with prediabetes
- Professional health coach, wireless smart scale, peer support
- Short 1-minute screener to determine eligibility
- Open to subscribers and adult dependents (18+)

Other Benefits
- Commuter Benefit
  Save money on a precash commuter account for public transit and parking. Eligible expenses include transit passes, non-WSU parking, and vanpool.
  [wsu.edu/commuter-benefit]
- Auto and Home Insurance (Pg. 52)
  WSU offers a group discount on auto and homeowners insurance with Liberty Mutual, one of the largest property and casualty insurance providers in the country.
  [wsu.edu/studentsandfamilies/homeinsurance]
- Guaranteed Education Tuition (GET) Program and DreamAhead
  These programs help families save for college. GET guarantees to keep pace with rising college costs, and DreamAhead is a traditional college investment plan.
  [get.wsu.gov] [dreamahead.wsu.edu]

Resources
Benefits in Workday

Thank You!

Retirement Orientations to follow:
1. 9:00 AM - Administrative
2. 10:00 AM - Non-Faculty
3. 11:00 AM - Civil Service, Bargaining Unit, Faculty