



# **Annual Open Enrollment 2009**

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**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](http://www.perspay.hca.wa.gov) (*Select General and Rates*)



# Rate Changes *(continued)* ...

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- 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 27<sup>th</sup> – November 30<sup>th</sup>*
- 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: 095 .....APPOINTMENT CHANGES

DOE, JOHN	INSURANCE	999 99 9999	DATA UPDATED 11/01/2008 AT 13:34
			BY 999 99 9999 095 USING <b>WEB</b>
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...

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- Paper copy is available for download on the web

- Employees:

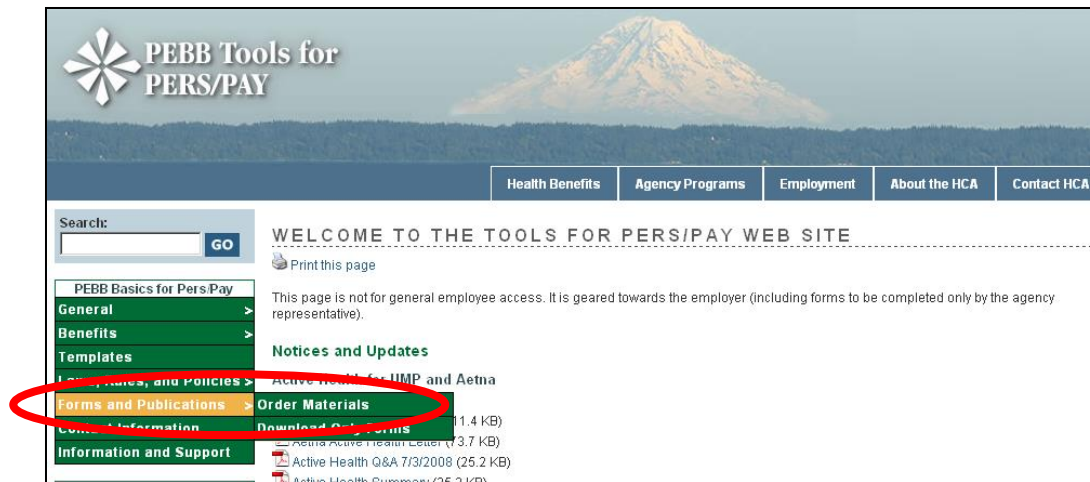
- [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov)

- Agency use only:

- [www.perspay.hca.wa.gov](http://www.perspay.hca.wa.gov)

# Enrollment/Change Form...

- Order from the warehouse
  - Agency use only – [www.perspay.hca.wa.gov](http://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...

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- 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](http://www.perspay.hca.wa.gov)**  
*(agency use only)*
- PEBB website: **[www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov)**
- ASI Website: **[www.asiflex.com/pebb](http://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

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