

# SEBB Program

## Money questions about school employee benefits

Here's what you need to know about what you'll pay for benefits

### What's happening?

The School Employees Benefits Board (SEBB) Program will manage benefits for eligible school employees — generally, those are anticipated to work 630 hours during the school year\* — with health and other coverage starting January 1, 2020.

During the first annual open enrollment, October 1 through November 15, 2019, eligible employees will choose medical, dental, and vision coverage from a range of plans. They also get basic life, accidental death and dismemberment (AD&D), and long-term disability insurance (LTD). For details on eligibility and other aspects of the SEBB Program, visit [hca.wa.gov/sebb-employee](http://hca.wa.gov/sebb-employee).

### Do part-time and full-time employees pay different rates?

No. Everyone eligible for SEBB Program benefits pays the same medical premiums, depending on which plans they choose and whether they enroll dependents. So the district superintendent gets the same rates as bus drivers, teachers, librarians, cafeteria workers, office workers, custodians, and other eligible school employees.

### Can I afford to enroll my family?

Covering your dependents' medical insurance will cost no more than three times the employee-only premium.

This table shows the difference in employee monthly premium "tiers." The medical premium for yourself and your spouse or state registered domestic partner is two times the cost for you alone. The medical premium for you and your children is 1.75 times the cost for you alone. The

Tier category	Premium tier ratio	Employee's monthly medical premium
Subscriber only	1	\$100 (\$100 x 1)
Subscriber and child(ren)	1.75	\$175 (\$100 x 1.75)
Subscriber and spouse/state-registered domestic partner	2	\$200 (\$100 x 2)
Subscriber and spouse/state-registered domestic partner and any child(ren)	3	\$300 (\$100 x 3)
These amounts are for illustration purposes only.		

medical premium for yourself, your spouse or state-registered domestic partner and your children is three times the cost of you alone.

### What do I pay? What does my employer pay?

If you are eligible for SEBB benefits, your employer will pay most of the premium for medical coverage for you and your enrolled dependents. Prorating of the employer portion based on your FTE is gone. You will pay a smaller portion of the premium for medical coverage.

\*Employees who are members of a bargaining unit may be eligible for some of the benefits offered under the SEBB Program based on a negotiated lower hours threshold. If you have questions, please check with your benefits office.

You will also pay the deductible and any copays or cost-shares.

Your employer pays the entire premium for you and your dependents for dental and vision coverage, though you will pay the deductible and any copays.

Your employer also pays the premiums for basic life and AD&D insurance, and basic LTD insurance. You pay nothing for these basic benefits. You can also buy supplemental life and AD&D insurance for yourself and your eligible dependents, and supplemental LTD insurance for yourself during the first annual open enrollment.

### Will we pool funds to help pay for premiums?

Not at the local bargaining unit level as you might have now. Instead, pooling will occur at the state level. You will know what your employee monthly premiums will be before you select your plan.

### Will premiums change during the year?

No. The employee monthly premiums for the plans you enroll in during the first annual open enrollment will stay the same throughout the plan year, unless you have a special open enrollment event that lets you change plans or enroll or drop dependents.

### What are the premium surcharges?

There are two premium surcharges that may be added to your monthly medical premium for the situations below. These surcharges are required by the Legislature.

- Spousal coverage premium surcharge: If your spouse or state-registered domestic partner is offered a health plan from their employer that is comparable to a specific Public Employees Benefits Board health plan, but they waive that coverage to enroll on your SEBB medical

plan, you will pay a \$50 spouse or state-registered domestic partner coverage premium surcharge each month in addition to your monthly premium.

- Tobacco use premium surcharge: If you or any enrolled dependents in your household who are age 13 or older use tobacco products, you will pay a monthly \$25 per account for the tobacco use premium surcharge in addition to your monthly premium.

Read more about the premium surcharges at [hca.wa.gov/sebb-employee](https://hca.wa.gov/sebb-employee).

### Is there a Medical Flexible Spending Arrangement (FSA)?

Yes. You can enroll in a Medical Flexible Spending Arrangement (FSA) that lets you set aside pretax money from your paycheck to pay for qualified out-of-pocket health care costs. You can use your funds to pay health care expenses for you, your spouse, or your qualified tax dependents — even if they are not enrolled on your SEBB medical, dental, or vision plans.

### How about a Dependent Care Assistance Program (DCAP)?

Yes. The SEBB Program includes the Dependent Care Assistance Program (DCAP), which lets you set aside pretax money from your paycheck to pay qualifying child care or elder care expenses. Your district or charter school may have called this program a Dependent Flexible Spending Account.

### When will we know more?

We will have additional information, including monthly premiums, plan choices, how to tell if the premium surcharges apply to you, and much more in the *SEBB Program Employee Initial Enrollment Guide*, which we will mail out in September.