

## Important dates

### October 23- November 30

2007 open enrollment — your chance to change medical and/or dental plans, and add family members to your coverage.

### October 24

Open enrollment benefits fairs begin. Look for the schedule on pages 6–8.

### November 30

Open enrollment ends — last day to make changes online or use the enrollment form.

## New lower-premium health plans offered for 2007

Whether you retired early or waited until you qualified for Medicare, you have some important decisions to make about your health coverage for 2007. The Public Employees Benefits Board (PEBB) offers some new plans next year, and some current plans are discontinued.

Group Health and Kaiser Permanente will offer “value” plans in addition to their standard managed-care and Medicare Advantage plans — now called “classic” plans. PacifiCare will offer Secure Horizons Classic and Secure Horizons Value plans, but **only to Medicare-eligible retirees and their Medicare-eligible dependents**. You and all of your dependents must enroll in the same plan (value or classic).

Value plans cover almost all of the services covered by the same carrier’s

classic plan; however, Medicare value plan benefits may differ. Value plan premiums are lower, but members usually pay more each time they go to the doctor, pick up a prescription, or use other health plan services.

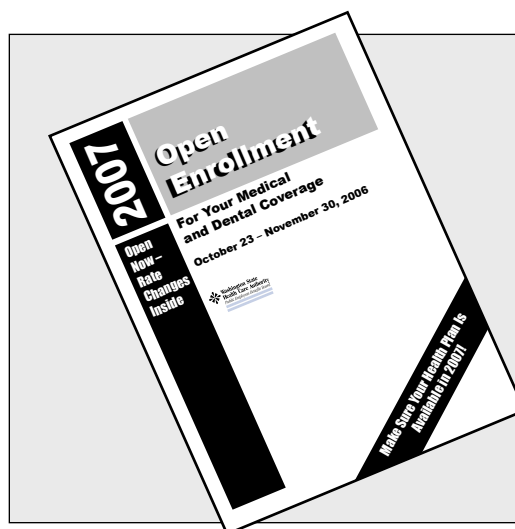
Group Health Options and UMP Neighborhood will be discontinued in 2007, so members of these plans must choose a new plan during open enrollment (October 23–November 30). Check the PEBB Web site or your enrollment guide for a list of plans in your county.

We will mail you a personalized packet with 2007 rates, forms, and a Retiree Open Enrollment Guide in October, before open enrollment begins. You can also go to PEBB’s Web site at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov) for tools and services to help you make the best plan choices for next year.

Washington State  
Health Care Authority  
Steve Hill  
Administrator

Public Employees  
Benefits Board  
P.O. Box 42684  
Olympia, WA 98504-2684  
1-800-200-1004  
360-412-4200  
[www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov)

HCA 51-575 (10/06)



## Be sure to watch for your 2007 open enrollment packet in the mail!

## Open Enrollment

**October 23 – November 30, 2006**

This is the time to review your health coverage and make changes for 2007.

New plans are available and premiums have changed. So please review the new retiree rates for your plan, even if you don't expect to make changes for 2007.

You may find the Public Employees Benefits Board's existing laws in chapter 41.05 of the Revised Code of Washington (RCW), and rules in chapters 182-04, 182-08, 182-12, 182-13, and 182-16 of the Washington Administrative Code (WAC). These are available on the Office of the Code Reviser's Web site at [slc.leg.wa.gov](http://slc.leg.wa.gov).

## Benefits Changes for 2007

The Public Employees Benefits Board approved the following benefit changes for 2007:

- All PEBB health plans will cover annual eye exams.
- The maximum reimbursement for lenses, frames, and contact lenses (called "hardware") for all plans will increase to \$150 every two years.
- Uniform Medical Plan's (UMP) prescription drug deductible will no longer apply to generic (tier 1) drugs. The deductible will continue to apply to brand-name drugs.
- UMP members will pay the difference in cost between generic and brand-name drugs when they choose the brand-name drug over the generic equivalent.
- UMP's mail-order copay for preferred brand name (tier 2) drugs will increase from \$40 to \$50.
- A limited bariatric surgery benefit for non-Medicare retirees only. (See your enrollment guide for details.)
- Uniform Dental Plan's orthodontia benefit will increase to a lifetime maximum of \$1,500.

## Make plan changes online

Health plan information for 2007 will be available online beginning in mid-October. You can look at benefit changes, compare plans, and find out which plans are available in your county.

You also can change your medical or dental plan choices for 2007, waive coverage, or enroll eligible family members who waived coverage in 2006. Go to the PEBB Web site, find "How do I?" on the top right side of the page, and click on "Change My Coverage." Change your plans as many times as you wish during open enrollment. **The last changes received by PEBB on November 30 will be your final selections for 2007.** Note: Some plans do not allow online enrollment.

**All changes are effective January 1, 2007.  
For more information, go to  
[www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov) or  
attend a benefits fair in your area.**

## How to find a new provider (or keep the one you have)

Whether you are looking for a new provider or want to make sure your current provider will be with your plan next year, PEBB's online Provider Directory can help. You can find a primary care provider, women's health care provider, hospital, or pharmacy that contracts with any of PEBB's medical plans. If you choose a medical plan that requires a provider or clinic code on the enrollment form or to enroll online, you will also be able to find your provider's or clinic's code in the Provider Directory.

Before choosing a provider from the online Provider Directory, be sure to call the medical plan to verify:

- Provider availability in your county.
- The provider will serve PEBB members.
- A provider is accepting new patients.

## You must choose a new plan if yours is discontinued

PEBB members covered by discontinued plans must choose a new health plan during open enrollment.

If you don't choose a new plan, we will place you in another plan. However, you will receive your new plan I.D. cards sooner if you choose a new plan for yourself.

We will enroll UMP Neighborhood or PacifiCare members who fail to choose a new plan in the Uniform Medical Plan.

We will enroll Group Health Options members who do not choose a new plan in the Group Health Classic plan.

If we enroll you in a health plan because you failed to make a choice, you will be unable to change your plan until PEBB's 2008 open enrollment period.

## Benefits CheckUp

We know some of our retirees have modest pension benefits and struggle to make ends meet each month. So we encourage you to go to [www.benefitscheckup.org](http://www.benefitscheckup.org) to learn about all kinds of programs for seniors. You can get help using the Internet at your local library, senior citizens center, or Area Agency on Aging. Benefits CheckUp is a public service sponsored by the National Council on Aging.

## Reminders about choosing a provider

- If your doctor, dentist, or health care facility discontinues participation in your plan, you may not change plans until the next open enrollment period. Coverage begins the following year.
- Both the Uniform Dental Plan and DeltaCare are administered by Washington Dental Service (WDS). If you choose one of these dental plans, be sure that you choose a WDS-contracting dentist who participates with your plan.

## We appreciate your patience during open enrollment!

During open enrollment, we receive approximately three times as many phone calls as the rest of the year. If our benefits specialists are helping other members when you call, please be patient. A benefits specialist will answer your call as soon as possible.

## Questions and answers

### What is Medicare Part D?

It is an optional prescription-drug program for people who have Medicare. The federal government contracts with private insurance companies to offer this program. So the benefits, costs, and covered drugs can vary quite a bit from one plan to another.

### Can I have PEBB coverage and Medicare Part D?

Yes, but **only** if you are enrolled in PEBB's Medicare Supplement Plan E or Plan J. Because the UMP and PEBB-sponsored managed-care and Medicare Advantage plans include prescription drug coverage, you cannot have one of these plans and Medicare Part D.

Remember, all family members must enroll in the same medical plan. So if one person enrolls in a Medicare supplement plan, all covered family members enrolled in Medicare would have to choose that plan, too. If you have a covered dependent who is not eligible for Medicare, we will enroll him or her in the Uniform Medical Plan.

### Will I save money if I sign up for Medicare Part D?

That is difficult to predict. The Part D plans vary in cost and the list of drugs covered. All of the Medicare Part D plans have out-of-pocket costs for enrollees. Check out the Medicare Web site at [www.medicare.wa.gov](http://www.medicare.wa.gov) to estimate **your** costs.

### What else should I know about Medicare Part D?

PEBB contracts with Medicare Advantage plans offering Medicare Part D. These plans may also market individual plans. If you purchase an individual plan you will need to drop your PEBB coverage. Remember, if you drop your PEBB coverage now you **cannot** join PEBB again later.

### Rule changes

Certain PEBB retirees who have both Medicare and Medicaid benefits can defer their PEBB coverage.

Enrollees who have Medicaid coverage that pays for their medical services qualify for this option.

To obtain this document in another format or to request special accommodations, call our Americans with Disabilities Act (ADA) Coordinator at 360-923-2805. TTY users (deaf, hard of hearing, or speech impaired), call 360-923-2701 or call toll-free 1-888-923-5622.

## What you need to know about Medicare Part D

If you're not sure if Medicare Part D is the right choice for you, here are some reminders about Medicare Part D and your PEBB coverage that may help you:

- You are **not** required to sign up for Medicare Part D unless you have both Medicare and Medicaid, or you qualify for the low-income subsidy through the Social Security Administration (SSA).
- Unless you have Medicare Supplement Plan E or Plan J through Premera Blue Cross, you already have prescription drug coverage that is as good as or better than Medicare Part D.
- If you have low income and limited assets, you may save money by signing up for Medicare Part D.
- If you do sign up for Medicare Part D, you must enroll in either PEBB's Medicare Supplement Plan E or Plan J. PEBB rules do not allow you to have Medicare Part D while enrolled in the

UMP, a PEBB managed care plan, or a Medicare Advantage plan.

- If you need more help deciding, these resources may be useful:

### Medicaid

1-800-562-3022

[fortress.wa.gov/dshs/maa/](http://fortress.wa.gov/dshs/maa/)

### MedicareDrugs/

### Social Security Administration

1-800-772-1213

[www.ssa.gov](http://www.ssa.gov)

### Medicare

1-800-633-4227

[www.medicare.gov](http://www.medicare.gov)

### SHIBA HelpLine

1-800-562-6900

[www.insurance.wa.gov](http://www.insurance.wa.gov)

### PEBB Benefit Services

1-800-200-1004

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

## Getting your questions answered

When you call the PEBB program at 1-800-200-1004, our phone system will help you get your questions answered as quickly as possible.

### Press 1 first

to identify yourself as a retiree or COBRA retiree;

### Then press 1 again

for enrollment, payment, or life insurance information;

**Or stay on the line to talk with a benefits specialist.**

## Let us know about your Medicare coverage

If you or a covered family member is about to turn 65, you must send a copy of the Medicare card for the family member who will be turning 65 to PEBB Benefit Services. If you are entitled to Medicare, you must enroll in Parts A and B to keep your PEBB coverage.

If you or a covered family member is entitled to Medicare Parts A and B after 24 months of Social Security Disability, please send a copy of the Medicare card, regardless of age.



Health plan representatives will attend the Health & Wellness Fairs to provide educational and/or preventive services at little or no cost. They also will offer tips on how to take advantage of the plans' preventive care and wellness benefits. Community resources will be featured.

To find out more about PEBB health plans, visit a benefits fair in your area. The times and places are listed to the right. Maps to the fairs are available online at [www.pebb.hca.wa.gov](http://www.pebb.hca.wa.gov).

For more information on the PEBB program, you'll want to attend a retiree presentation (times and places are printed in bold to the right).

## Benefits fairs schedule

### Bellingham

**November 15, 2006**

10 a.m. to 2 p.m.  
Western Washington University  
Viking Union, Multipurpose Room  
516 High Street

**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Viking Union, Room 565**

### Bremerton

**November 1, 2006**

10 a.m. to 2 p.m.  
Olympic College  
Bremer Student Center,  
North & South Conference Rooms  
1600 Chester Avenue

**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**College Service Center,**  
**Board Room**

### Cheney

**November 1, 2006**

10 a.m. to 2 p.m.  
Eastern Washington University  
PUB 204 – 206  
Elm Street

**Retiree presentation**  
**12 to 1 p.m.**  
**TAW 215A–C**

### Ellensburg

**October 25, 2006**

12 to 4 p.m.  
Central Washington University  
SURC 137 A & B  
400 East University Way

**Retiree presentation**  
**2 to 3 p.m.**  
**SURC 140**

### Everett

**October 27, 2006**

10 a.m. to 2 p.m.  
Everett Community College  
Jackson Center, Conference Room  
2000 Tower Street

**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Multipurpose Room**

### Lacey

**November 6, 2006**

10 a.m. to 2 p.m.  
Saint Martin's University  
Worthington Conference Center  
5300 Pacific Avenue SE

**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Theatre**

### Longview

**November 7, 2006**

10 a.m. to 2 p.m.  
Lower Columbia Community College  
Student Center,  
Conference Rooms A, B, & C  
1600 Maple

**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Administrative Building,**  
**Heritage Room**

### Moses Lake

**November 2, 2006**

10 a.m. to 2 p.m.  
Big Bend Community College  
1800 Building, Rooms C & D  
7662 Chanute Street NE

**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Rooms A & B**

---

---

## **Mount Vernon**

**November 14, 2006**

10 a.m. to 2 p.m.  
Skagit Valley Community College  
Dave DuVall Pavilion  
(Parking – North Student Parking Lot)  
2405 East College Way

**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Ford Hall, Room 101**

## **Olympia**

**November 21, 2006**

10 a.m. to 2 p.m.  
General Administration Building  
Auditorium, 1st Floor  
210–11th Avenue

## **Pasco**

**November 7, 2006**

10 a.m. to 2 p.m.  
Pasco Red Lion Hotel, Olympic Room  
2525 North 20th Avenue

**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Gold Room**

## **Port Angeles**

**October 31, 2006**

10 a.m. to 2 p.m.  
Peninsula College, Room J-47  
1502 East Lauridsen Boulevard

**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Little Theatre**

## **Pullman**

**November 9, 2006**

11 a.m. to 2 p.m.  
Gladish Community and Cultural Center  
115 NW State Street, Suite 112A

**Retiree presentation**  
**12 to 1 p.m.**

## **Seattle**

**October 24, 2006**

10 a.m. to 4 p.m.  
University of Washington  
Seattle Campus  
Student Union Building (HUB),  
West Ballroom, Stevens Way

**Retiree presentation**  
**1:30 to 2:30 p.m.**  
**HUB Room**

**October 25, 2006**

10 a.m. to 4 p.m.  
University of Washington  
Medical Center & Health Services  
Lobbies  
1959 NE Pacific

**October 26, 2006**

10 a.m. to 4 p.m.  
University of Washington  
Harborview Medical Center  
Research & Training Building,  
1st Floor, 325 Ninth Avenue

## **Shoreline**

**November 8, 2006**

10 a.m. to 2 p.m.  
Shoreline Conference Center,  
Shoreline Room  
18560 1st Avenue NE

## **Spokane**

**October 31, 2006**

12 to 4 p.m.  
Spokane Community College  
Sasquatch Bigfoot Room  
1810 North Greene Street

**Retiree presentation**  
**2 to 3 p.m.**  
**Auditorium**

*(continued on next page)*

## **If you attend a benefits fair, please take our survey**

We want to know if the benefits fairs are a good way for you to get information about your benefits. Complete our survey and enter your name in a drawing for a gift certificate. We will draw a name at the end of each benefits fair, and contact you if you are the winner.

**Benefits fairs** *(continued)*

**Tacoma**

**November 14, 2006**  
 10 a.m. to 2 p.m.  
 Tacoma Community College  
 Student Center, Building 11  
 6501 South 19th Street  
**Retiree presentation:**  
**11:00 a.m. to 12 p.m.**  
**Auditorium**

**Tumwater**

**November 13, 2006**  
 10 a.m. to 2 p.m.  
 Labor & Industries  
 Auditorium  
 7273 Linderson Way SW

**Walla Walla**

**November 8, 2006**  
 10 a.m. to 2 p.m.  
 Walla Walla Community College  
 Conference Center 185  
 500 Tausick Way  
**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Conference Center 185**

**Wenatchee**

**October 26, 2006**  
 11 a.m. to 3 p.m.  
 Wenatchee Valley College  
 Campus Theater  
 1300 5th Street  
**Retiree presentation**  
**1 to 2 p.m.**  
**Library, Room 9100**

**Yakima**

**October 24, 2006**  
 10 a.m. to 2 p.m.  
 Yakima Clarion Hotel  
 Naches & Wapato Rooms  
 1507 North 1st Street  
**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Selah Room**

**Vancouver**

**November 3, 2006**  
 10 a.m. to 2 p.m.  
 Clark College  
 Gaiser Student Center  
 1800 East McLoughlin Boulevard  
**Retiree presentation**  
**11 a.m. to 12 p.m.**  
**Central Gaiser Conference Room**

**Open Enrollment is  
 Coming Soon!  
 October 23 - November 30, 2006**

Washington State  
 Health Care Authority  
*Public Employees Benefits Board*  
 P.O. Box 42684  
 Olympia, WA 98504  
 HCA 51-575 (10/06)

