

Important dates

October 29- November 30

2008 open enrollment — your chance to change medical and/or dental plans, and add family members to your coverage.

October 29

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 forms.

New medical and dental plans offered in 2008; premiums decrease for some Medicare enrollees

The Health Care Authority strives to purchase health care insurance that compares well to other large employers, includes preventive care benefits, and keeps health care affordable. For 2008, meeting these goals means good news for Public Employees Benefits Board (PEBB) retirees. The 2008 plan year brings new plans, benefit improvements, and in some cases, lower monthly premiums for Medicare enrollees.

Please read this notice about changes to your 2008 PEBB benefits. If you'd like to switch plans or add family members to your coverage, open enrollment is the time to do it.

Two medical plans going away; one new plan added Community Health Plan Classic and Regence Classic will not be

available in 2008. If you are currently enrolled in either plan, you will need to choose a new medical plan during open enrollment. If you don't, we will enroll you and your covered family members in the Uniform Medical Plan (UMP).

However, if you wish to enroll in UMP, you will receive your I.D. card sooner if you actively enroll in UMP during open enrollment.

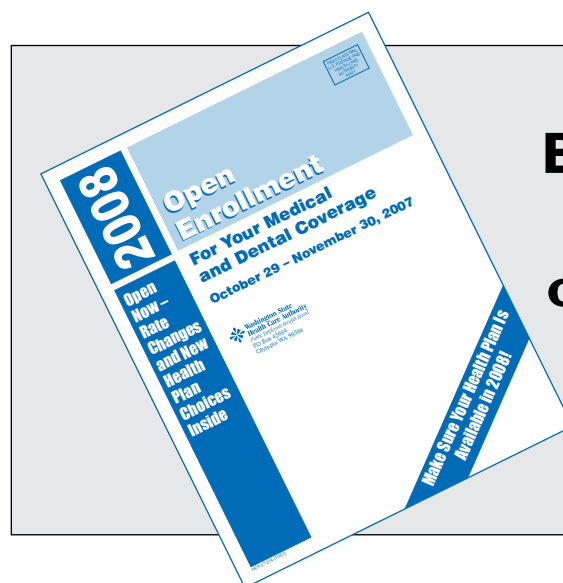
Aetna Public Employees Plan is a new preferred provider organization available in 2008. It has copays similar to the managed-care plans, but you can access providers through a large network like the Uniform Medical Plan. Aetna Public Employees Plan contracts with about 95% of Community Health Plan's and Regence BlueShield's

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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

HCA 51-575 (10/07)



**Be sure to watch
for your 2008
open enrollment
packet in the
mail!**

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.

New medical and dental plans offered in 2008; premiums decrease for some Medicare enrollees

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providers, and is available throughout the U.S. (except Alaska and Hawaii).

Please note: If we enroll you in a health plan for 2008 because you didn't choose a plan during open enrollment, you cannot change your plan until PEBB's 2009 open enrollment period.

One dental plan discontinued; new dental plan available

Regence BlueShield Columbia Dental Plan will not be available in 2008. If you are currently enrolled in this plan, you must choose a new plan during open enrollment. If you don't, we will enroll you and your covered family members in **Willamette Dental of Washington, Inc.** Willamette Dental is a new managed-care dental plan that has the same provider network currently offered through Regence BlueShield Columbia Dental Plan.

New medical and dental plan premiums

Medical and dental plan premiums have changed. In many cases, the monthly premiums for Medicare-enrolled members will decrease in 2008. Please remember, if you have your monthly premiums deducted from your pension and make a plan change for 2008, *your new plan's monthly premium will be deducted from your pension in late January 2008.* If you have a VEBA account, please notify them of your new premium beginning in January 2008.

Benefit changes

Some medical and dental benefits will change for 2008.

- There will be no lifetime maximum for medical benefits beginning January 1, 2008. The \$2 million lifetime maximum has been removed.
- The mental health outpatient visit limit will increase to 50 visits per year. Inpatient mental health coverage will be the same as the inpatient hospital benefit. The 10-day inpatient limit has been removed.
- Uniform Dental Plan will increase its annual maximum plan payment and lifetime orthodontia benefit to \$1,750 per enrollee.
- Both managed-care dental plans, DeltaCare and Willamette Dental, will have a more standardized benefit design. This means that enrollees' costs (coinsurance and copays) will be about the same for both plans.
- Enrollees in both DeltaCare and Willamette Dental will have a \$1,500 maximum copay for orthodontia.

Eligibility and enrollment changes

- **Domestic partners**—PEBB eligibility now includes qualified domestic partners who are barred from a lawful marriage, including partners of the same sex, or if one or both partners are transgender.

PEBB will enroll a subscriber's same-sex domestic partner registered

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New medical and dental plans offered in 2008; premiums decrease for some Medicare enrollees

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through the Washington State Secretary of State's office.

You may add a qualified domestic partner to your account as soon as he or she meets the eligibility criteria under PEBB rules. If you have a qualified domestic partner who meets the new PEBB criteria, you may add him or her anytime throughout 2007 without showing proof of previous health coverage.

- **Dependent children**—Your dependent child over age 20 will qualify for PEBB coverage if he or she is attending high school.

PEBB rules also clarify eligibility for extended (legal) dependents and dependents with disabilities.

- **Retiree coverage**—PEBB rules clarify the timing of retiree eligibility, when retirees' health premiums are due, and when enrollment begins.

Reminders about choosing a provider

- Call the medical plan you choose for 2008 to verify that your provider(s) will participate with the plan to serve PEBB members.
- Secure Horizons (both classic and value) is the only medical plan that requires you to select a primary care provider (PCP) when you enroll. If you do not select a PCP, they will assign one to you.
- 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 January 1 of 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. If you enroll in DeltaCare and don't select a dentist



or clinic when you enroll, DeltaCare will assign one to you.

- Willamette Dental requires that you receive care from Willamette Dental dentists or specialists. If you don't select a clinic location when you enroll, Willamette Dental will select one for you.

We appreciate your patience during open enrollment!

During open enrollment, we receive about 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.

What you need to know about Medicare Part D

If you're not sure 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 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. This is called "creditable coverage."
- If you have both Medicare and Medicaid, or you qualify for the low-income subsidy through the Social Security Administration (SSA), you may save money by signing up for Medicare Part D. You may be able to defer your PEBB retiree coverage in those circumstances.
- If you do sign up for Medicare Part D, you must enroll in either PEBB's Medicare Supplement Plan E or Plan J to keep your PEBB retiree coverage. PEBB rules do not allow you to have Medicare Part D while enrolled in PEBB's other medical plans.

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

Medicaid

1-800-562-3022

fortress.wa.gov/dshs/maa/MedicareDrugs/

Social Security Administration

1-800-772-1213

www.ssa.gov

Medicare

1-800-633-4227

1-877-486-2048 (TDD users)

www.medicare.gov

SHIBA HelpLine (for help with decision counseling)


1-800-562-6900

www.insurance.wa.gov

PEBB Benefit Services

1-800-200-1004

www.pebb.hca.wa.gov



All changes are effective January 1, 2008.
For more information, go to www.pebb.hca.wa.gov or attend a benefits fair in your area.

Go online for more health plan information and to make plan changes

The PEBB program will soon mail your personalized 2008 open enrollment packet. But did you know you can also find more health plan information on PEBB's Web site (www.pebb.hca.wa.gov)? Monthly premiums, plans available by county, and other information will be online beginning in mid-October.

Checking your 2008 premiums

From the PEBB's home page, you can find what you'll pay for your medical and dental plans' premiums in 2008 by selecting "Monthly Rates," or choosing "Change My Coverage" under the "How Do I?" section.

Finding plans in your county

Select "Find a plan in your county" to see which plans are available in your county of residence.

Changing plans for 2008

You can change your medical and

dental plans for 2008, defer medical and dental coverage, or enroll eligible family members who were not covered in 2007. (If you enroll in a Medicare Advantage plan or Medicare Supplement Plan E or Plan J for 2008, you will need to download, print, and complete some forms.)

On PEBB's Web site, find "How Do I?" on the top right side of the page, then select "Change My Coverage." Change your plans as many times as you wish during open enrollment. The last changes received by the PEBB program on November 30 will be your final selections for 2008.

Visiting plans' Web sites

Find "How Do I?" and select "Contact My Health Plan" for phone numbers and links to the plans' Web sites. The plans' Web sites also include publications, drug formularies, special plan features, provider directories, and other helpful information.

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 member.

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 age 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 Part A and Part B to keep your PEBB coverage.

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

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 also online at 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

Aberdeen

November 5, 2007

1 to 5 p.m.
Grays Harbor Community College
Choker Dining Room
1620 Edward P. Smith Dr.

Retiree Presentations

- **Non-Medicare 2 to 3 p.m.**
 - **Medicare 3 to 4 p.m.**
- Fireside Room**

Bellingham

November 20, 2007

12 to 4 p.m.
Western Washington University
Viking Building, Multipurpose Room
516 High Street

Retiree Presentations

- **Non-Medicare 1 to 2 p.m.**
 - **Medicare 2 to 3 p.m.**
- Viking Rooms 565 A & B**

Cheney

November 8, 2007

10 a.m. to 2 p.m.
Eastern Washington University
LA Hall Lounge
905 Elm Street

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
 - **Medicare 12 to 1 p.m.**
- PUB 263**

Ellensburg

November 15, 2007

10 a.m. to 2 p.m.
Central Washington University
SURC Ballroom
400 E. University Way

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
 - **Medicare 12 to 1 p.m.**
- Room 202**

Everett

November 9, 2007

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

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
 - **Medicare 12 to 1 p.m.**
- Auditorium**

Lacey

November 5, 2007

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

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
 - **Medicare 12 to 1 p.m.**
- Conference Center**

Longview

November 19, 2007

10 a.m. to 2 p.m.
Lower Columbia Community College
Student Center
1600 Maple Street

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
 - **Medicare 12 to 1 p.m.**
- Conference Rooms A, B, & C**

Moses Lake

November 20, 2007

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

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
 - **Medicare 12 to 1 p.m.**
- Conference Rooms A & B**

Mount Vernon

November 14, 2007

10 a.m. to 2 p.m.
Cotton Tree Best Western
Orcas Room
2300 Market Street

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- Cascade Room**

Pasco

November 1, 2007

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

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- Gold Room**

Port Angeles

November 8, 2007

10 a.m. to 2 p.m.
Red Lion Hotel, San Juan Room
221 North Lincoln

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- Olympic Room**

Pullman

October 30, 2007

9 to 11 a.m.
WSU - Gladish
115 NW State Street, Suite 112A

Retiree Presentations

- **Non-Medicare 9 to 10 a.m.**
- **Medicare 10 to 11 a.m.**

October 30, 2007

12 to 3 p.m.
Washington State University
225 French Administration Building
2nd floor Atrium
Stadium Way & Wilson Road

No retiree presentations

Renton

November 15, 2007

10 a.m. to 2 p.m.
Renton Technical College
Bldg. H-Business Technology, H102
3000 NE 4th Street

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- Building C, Blencoe Auditorium**

Seattle

October 30, 2007

10 a.m. to 4 p.m.
University of Washington
UWMC & Health Science Lobbies
1959 NE Pacific

No retiree presentations

October 31, 2007

10 a.m. to 4 p.m.
University of Washington
Harborview Research & Training
Building
325 9th Avenue

No retiree presentations

November 1, 2007

10 a.m. to 4 p.m.
University of Washington
HUB East Ballroom
UW Seattle Campus
Stevens Way

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- Room 106B**

Shoreline

November 16, 2007

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

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- Shoreline Room**

Spokane

November 7, 2007

10 a.m. to 3 p.m.
Spokane Community College
Sasquatch Bigfoot Room
1810 N. Greene Street

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- Auditorium**

Tacoma

November 6, 2007

10 a.m. to 2 p.m.
Bates Technical College
Multimedia E101A & E101B
2201 S. 78th Street

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- Rooms E102 & E103**

Tumwater

October 29, 2007

10 a.m. to 2 p.m.
Comfort Inn, Tumwater Room
1620 74th Avenue SW

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- Evergreen Room**

Vancouver

November 2, 2007

10 a.m. to 2 p.m.
Clark College, Student Center
1933 Fort Vancouver Way

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare 12 to 1 p.m.**
- PUB Building Room 258**

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Benefits fairs schedule *(continued)*

Walla Walla

October 31, 2007

10 a.m. to 2 p.m.
 Walla Walla Community College
 Room 185 A-C
 500 Tausick Way

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare I2 to I p.m.**
Main Bldg., Back Dining Room

Wenatchee

November 19, 2007

10 a.m. to 2 p.m.
 Red Lion Hotel
 Columbia River Room
 1225 N. Wenatchee Avenue

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare I2 to I p.m.**
Wenatchee Chelan Room

Yakima

November 14, 2007

10 a.m. to 2 p.m.
 Yakima Clarion Hotel
 Wapato Room
 1507 N. 1st Street

Retiree Presentations

- **Non-Medicare II a.m. to 12 p.m.**
- **Medicare I2 to I p.m.**
Selah Room

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.

Change Service Requested

Washington State
 Health Care Authority
Public Employees Benefits Board
 P.O. Box 42684
 Olympia, WA 98504
 HCA 51-575 (10/07)

