



School Employees Benefits Board (SEBB) Program
Employees | October 2020

Another year, same great SEBB benefits

Last year more than 144,000 Washington school employees enrolled themselves and their dependents in affordable, transparent, and equitable benefits through the SEBB Program's first annual open enrollment. This year's annual open enrollment is quickly approaching and will be held from October 26 through November 23. This is a great time to think about your benefits elections from last year and any changes you would like to make for the 2021 plan year.

This newsletter will describe the upcoming annual open enrollment, including important dates, virtual benefits fair details, as well as changes to plans, health plan premiums, and other benefits.

You are not required to make any changes to your health plans during open enrollment, unless they are no longer available to you. If you choose not to make any changes, you will remain enrolled in your current health plan. However, please note:

- If you're covering a spouse or state-registered domestic partner, you may need to reattest to the premium surcharge. See page 5.
- If you want a Medical Flexible Spending Arrangement (FSA) or Dependent Care Assistance Program (DCAP), you must enroll or re-enroll in those benefits for 2021. See page 7.

For more information see, "Changes you can make during open enrollment" on page 3.

This is your only 2021 open enrollment notice.

Important dates

September 25

Annual open enrollment information is available on the *Open enrollment* webpage at hca.wa.gov/sebb-oe.

September 25 - November 23

The SEBB virtual benefits fair is open 24/7 to help you make benefits choices.

October 15

Tune in for a Facebook Live Q&A at 4 p.m. For more details, see page 8.

October 26

Annual open enrollment period for the 2021 plan year begins. See "Changes you can make during open enrollment" on page 3. If you need paper forms, contact your payroll or benefits office, or check the open enrollment webpage.

November 23

Last day to enroll or make changes to your account.

November 30

Last day to qualify for and claim the SmartHealth \$125 wellness incentive (if you're eligible) at smarthealth.hca.wa.gov.

January 1, 2021

New plan year begins. Your open enrollment changes become effective (if you made any).

2021 SEBB Program changes

All changes are effective January 1, 2021, unless otherwise noted. For 2021 monthly premiums, see page 4.



UMP Plus—Puget Sound High Value Network (PSHVN) will add Chelan and Douglas counties to its service area. The Everett Clinic will be added to the PSHVN provider network, **effective October 2020**. Confluence Health will be added to the provider network, **effective January 2021**.



Davis Vision has added a fourth coverage tier for some benefits for 2021. This means members will have a copay for progressive lenses and anti-reflective coating, rather than paying the full retail price.



Premera Blue Cross will offer a virtual diabetes prevention program starting in 2021 and offer bariatric surgery at in-network and approved facilities, subject to medical necessity review. For questions about this benefit, please call Premera at 1-800-807-7310 (TRS: 711).

Hearing benefits

All SEBB medical plans will cover one hearing instrument per ear every five years (or, for UMP High Deductible members, after the deductible is met) for **in-network providers** at no cost to the member **up to the plan's allowed amount**. **In-network** providers may not balance bill members for this service.

Choosing a medical plan based on where you live or work

Subscribers will be able to choose their medical plans based on either the county where they live or the county where they work. **Exception:** UMP Plus members must live in a county serviced by the plan.

For additional changes, see "Recent changes in SEBB Program rules" on page 3.

Who to contact for help

Contact your payroll or benefits office for help with:

- Eligibility for coverage, enrollment, or changes to your account
- Premium surcharge questions
- Updating your name, address, phone number, and email
- Adding or removing dependents
- Payroll deduction information
- Getting paper forms. You can also find them on HCA's website at hca.wa.gov/sebb-oe.

Contact your medical, dental, or vision plan directly for help with:

- Benefit coverage questions
- ID cards
- Claims
- Making sure your doctor or dentist contracts with the plan
- Choosing a doctor or dentist
- Making sure your prescriptions are covered

Find your plans' contact information:

Find websites, phone numbers, and mailing addresses on the HCA website at hca.wa.gov/sebb-employee-contact-plan.

Contact HealthEquity about:

- Health savings account (HSA) for UMP High Deductible medical plan

Go to HealthEquity's website at learn.healthequity.com/sebb/hsa, or call 1-844-351-6853 (TRS: 711).

Contact Metropolitan Life Insurance Company (MetLife) about:

- Life insurance
- Accidental death and dismemberment insurance

Go to MetLife's website at metlife.com/wshca-sebb, or call 1-833-854-9624 (TTY: 1-833-854-9624).

Contact Navia Benefit Solutions about:

- Medical Flexible Spending Arrangement (FSA)
- Dependent Care Assistance Program (DCAP)

Go to Navia's website at sebb.naviabenefits.com or call 1-800-669-3539.

Contact The Standard Insurance Company about:

- Long-term disability insurance

Go to The Standard's website at standard.com/employee-benefits/washington-state-hca-sebb; 1-833-229-4177 (TTY: 1-833-229-4177)

SEBB My Account

Visit our *Help with SEBB My Account* webpage at myaccount.hca.wa.gov. During annual open enrollment, October 26 through November 23, our call center is open Monday through Friday, 8 a.m. to 5 p.m. You can reach our representatives at 1-855-548-3100, for help with SEBB My Account, such as uploading documents and SEBB My Account screen navigation.

Recent changes in SEBB Program rules

The SEBB Program rules have been updated. Here are some of the most impactful changes for you to be aware of. To see all the rules, visit the HCA website at hca.wa.gov/sebb-rules.

Change in health plan coverage because of adding extended or disabled dependent due to SOE

If a special open enrollment event (SOE) allows the enrollment of an extended dependent or a dependent child with a disability, the change in enrollment will begin the first day of the month following the later of the event date or eligibility certification.

SOE event doesn't include someone who is regaining eligibility

If a school employee is regaining SEBB Program eligibility after a period of approved leave, as described in SEBB program rules, and has a life event that qualifies as an SOE at the same time, they will have 31 days to make new benefit elections.

Amendment to FMLA rule: termination of coverage for nonpayment

SEBB organizations (school districts, charter schools, and ESDs) cannot terminate SEBB Program benefits while a school employee is on Family and Medical Leave Act (FMLA) leave and their premiums are unpaid for 60 days.

Optional benefits school districts may offer

A new section of rules to implement House Bill 2458 from the 2020 legislative session lays out the requirements for a SEBB organization to offer optional benefits that are outside the SEB Board's authority.

Correcting errors

Rules for the SEBB Program have expanded to add further details to the requirements and process that should be followed when a SEBB organization makes an error related to SEBB Program eligibility or enrollment.

Changes you can make during open enrollment

You can make the changes listed below during the SEBB Program's annual open enrollment, **October 26 through November 23, 2020**. Changes made on SEBB My Account must be completed before midnight on November 23. If you can't use SEBB My Account, contact your payroll or benefits office (if operational) to request paper forms, starting October 26. You can also find them on HCA's website at hca.wa.gov/sebb-employee. Your payroll or benefits office must **receive** your forms and other required documents by November 23. If you are enrolling new dependents under your coverage for the 2021 plan year, you must also provide proof of their eligibility before they are enrolled. Dependent verification documents must be submitted via SEBB My Account or received by your payroll or benefits office by November 23. Changes are effective January 1, 2021.

Changes you can make and how to make them

Change your medical, dental, or vision plan

Log in to SEBB My Account or submit the *2021 School Employee Change* form. Questions? Visit HCA's website at hca.wa.gov/sebb-employee or contact your payroll or benefits office. DeltaCare and Uniform Dental Plan (UDP), administered by DeltaDental, are often confused. Please see "How to tell your dental plans apart" on page 5.

Add a dependent to your medical, dental, or vision plan

Log in to SEBB My Account or submit the *School Employee Change* form. You must provide proof of the dependent's eligibility by November 23. A list of documents to verify eligibility is available on HCA's website at hca.wa.gov/sebb-employee. You must attest to the tobacco use premium surcharge for each dependent for each dependent (age 13 and older) you

enroll under your medical coverage. If you are enrolling a spouse or state-registered domestic partner, you must also attest to the spouse or state-registered domestic partner coverage premium surcharge. Please see "Do you need to pay premium surcharges?" on page 5.

Remove a dependent from your medical, dental, or vision plan

Log in to SEBB My Account or submit the *SEBB Employee Change* form.

Waive medical coverage

Log in to SEBB My Account or submit the *SEBB Employee Change* form. You must have other employer-based group medical coverage, a TRICARE plan, or Medicare to waive medical coverage. You cannot waive dental or vision coverage.

Enroll in medical coverage, if you waived in 2020

Log in to SEBB My Account or submit the *SEBB Employee Enrollment* form.

Reattest to the spouse or state-registered domestic partner coverage premium surcharge

The SEBB Program will mail you a letter if you must reattest to this premium surcharge for 2021. You can also check whether you need to reattest on SEBB My Account starting October 26. Make changes in SEBB My Account or complete the *SEBB Premium Surcharge Attestation Change* form.

Enroll or reenroll in a Medical Flexible Spending Arrangement (FSA) and/or the Dependent Care Assistance Program (DCAP)

Enroll on Navia's website at sebb.naviabenefits.com or submit the *SEBB Open Enrollment* form to Navia Benefit Solutions by November 23. You must re-enroll in the Medical FSA or DCAP every year if you want these benefits to continue.

2021 SEBB monthly medical premiums

Effective January 1, 2021

Plan	Subscriber	Subscriber & spouse ¹	Subscriber & children ²	Subscriber, spouse ¹ & children ²
Kaiser Permanente NW ³ 1	\$39	\$78	\$68	\$117
Kaiser Permanente NW ³ 2	\$52	\$104	\$91	\$156
Kaiser Permanente NW ³ 3	\$119	\$238	\$208	\$357
Kaiser Permanente WA Core 1	\$16	\$32	\$28	\$48
Kaiser Permanente WA Core 2	\$21	\$42	\$37	\$63
Kaiser Permanente WA Core 3	\$91	\$182	\$159	\$273
Kaiser Permanente WA SoundChoice	\$51	\$102	\$89	\$153
Kaiser Permanente WA Options Access PPO 1	\$66	\$132	\$116	\$198
Kaiser Permanente WA Options Access PPO 2	\$97	\$194	\$170	\$291
Kaiser Permanente WA Options Access PPO 3	\$146	\$292	\$256	\$438
Premiera Blue Cross High PPO	\$76	\$152	\$133	\$228
Premiera Blue Cross Peak Care EPO	\$37	\$74	\$65	\$111
Premiera Blue Cross Standard PPO	\$28	\$56	\$49	\$84
Uniform Medical Plan (UMP) Achieve 1	\$33	\$66	\$58	\$99
UMP Achieve 2	\$98	\$196	\$172	\$294
UMP High Deductible with a health savings account	\$25	\$50	\$44	\$75
UMP Plus – Puget Sound High Value Network	\$68	\$136	\$119	\$204
UMP Plus – UW Medicine Accountable Care Network	\$68	\$136	\$119	\$204

You do not pay premiums for dental, vision, basic life, basic accidental death and dismemberment, and basic long-term disability insurance benefits.

Subscribers may also have to pay the following premium surcharges (see page 5)

Tobacco use premium surcharge: \$25

Spouse or state-registered domestic partner coverage premium surcharge: \$50

You may have more medical plan choices available in 2021

Good news! We have worked hard to increase plan choices for 2021 based on where a school employee lives or works. Thousands of school employees will have more options this year. You can find the medical plans available to you by reviewing the *Open enrollment* webpages at hca.wa.gov/sebb-oe or in the *School Employee Enrollment Guide*.

¹ Or state-registered domestic partner.

² You pay the same regardless of how many children you enroll.

³ Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

Do you need to pay premium surcharges?

The Legislature requires that two surcharges be added to your monthly medical premiums, if applicable.

Tobacco use premium surcharge

If you or any enrolled dependent age 13 or over use tobacco products, this surcharge applies to you. A \$25-per-account premium surcharge will be added to your monthly medical premiums.

You can report a change in tobacco use at any time you or any enrolled dependents do any of the following:

- Stop using tobacco products for at least two months.
- Enroll in your SEBB medical plan's tobacco cessation program (for ages 18 and older).
- Access the information and resources on the Smokefree Teen website at teen.smokefree.gov (for ages 13 to 17).

You may be exempt from the tobacco surcharge if your provider finds that ending tobacco use or participating in your medical plan's tobacco cessation program will negatively affect your or your dependent's health. For more information see SEBB Administrative Policy 91-1 on the HCA website at hca.wa.gov/sebb-rules. For information on cessation programs see the HCA website at hca.wa.gov/tobacco-free-sebb.

How to tell your dental plans apart

The SEBB Program offers three dental plans: Willamette Dental Group, DeltaCare, and Uniform Dental Plan (UDP). Sometimes members get confused by DeltaCare and UDP because they are both managed by Delta Dental. During open enrollment, be careful to choose the plan your dentist belongs to.

Spouse or state-registered domestic partner coverage premium surcharge

If your spouse or state-registered domestic partner is enrolled on your SEBB medical plan rather than their own employer-based group medical plan that is comparable to PEBB's UMP Classic, you will need to reattest to this surcharge during annual open enrollment.

How do I know if the surcharges apply to me?

For more guidance on whether these premium surcharges apply to you, see the *SEBB Premium Surcharge Attestation Help Sheet* at hca.wa.gov/sebb-employee.

How do I attest or reattest to the spouse or state-registered domestic partner premium surcharges?

1. Use the *SEBB Premium Surcharge Attestation Help Sheet* or the online *Spousal Plan Questionnaire (2021)* to determine if you will pay a surcharge.
2. During annual open enrollment, log in to SEBB My Account at myaccount.hca.wa.gov and select *Attestations*.

Before you select a plan or provider, keep in mind

DeltaCare (Group 09601) and Willamette Dental Group (Group WA733) are managed-care plans. You must choose a primary dental provider within their network. These plans will not pay claims if you see a provider outside of their network.

UDP, managed by Delta Dental, (Group 09600), is a preferred-provider plan. You may choose any dental provider, but you will usually have lower out-of-pocket costs if you see network providers.

How do I report a change or reattest?

During annual open enrollment, log in to SEBB My Account and select *Attestations*. You must attest any time there is a change throughout the year. However, you do not need to reattest to the tobacco use premium surcharge at open enrollment, if there has been no change.

Find out more

More information is available on the HCA website at hca.wa.gov/sebb-oe. Forms and the help sheet will be available October 26.

Reattest each year for your spouse or state-registered domestic partner

If your spouse or state-registered domestic partner is covered on your SEBB benefits, you may be required to reattest each year during annual open enrollment. If you need to reattest, the SEBB Program will mail you a letter requiring you to reattest to this surcharge. You can also check whether you need to reattest on SEBB My Account starting October 26.

Compare your dental plan options on HCA's website at hca.wa.gov/sebb-employee-dental.

Before you enroll in a dental plan, check with the plan to see if your dentist is in the plan's network and confirm the group number. You can call the dental plan's customer service or use the plan's online directory.

Protect yourself with supplemental LTD

A one-time opportunity for employees to enroll in supplemental long-term disability (LTD) insurance for 2021 is available during this year's open enrollment. Basic LTD insurance is provided by your employer at no cost to you, if you're eligible for SEBB benefits.

! Keep in mind the maximum basic LTD benefit is \$400 a month, which will likely not meet your income needs if you become disabled.

Who



School employees eligible for SEBB benefits

When



October 26 through November 23, 2020

How



SEBB My Account at myaccount.hca.wa.gov

Coverage Starts



January 1, 2021

Cost



Based on your age and predisability earnings.

Visit The Standard's website at www.standard.com/mybenefits/sebb/premium-ltd.html to calculate your supplemental LTD premium.

Visit HCA's website at hca.wa.gov/sebb-ltd for more about supplemental LTD coverage.

All about SEBB My Account

Once you've decided what benefits and plans you want, head over to SEBB My Account at myaccount.hca.wa.gov to log in and enroll.

What can I do during open enrollment?

- Enroll in SEBB benefits
- Waive SEBB medical coverage
- Enroll your eligible dependents in SEBB benefits
- Upload documents to prove their eligibility if you are enrolling newly eligible dependents under your coverage for the 2021 plan year. You do not need to re-verify your dependents if they have been approved and are enrolled under your 2020 coverage.
- Disenroll your dependents
- Select or change your medical, dental, and vision plans
- Attest to spouse or state-registered partner premium surcharges, if required. You do not need to reattest to the tobacco use premium surcharge unless you have a change, see page 5.

- Access vendor websites to enroll in supplemental coverage, like life insurance and Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP), see page 7.
- One-time opportunity to enroll in supplemental long-term disability insurance, see above.
- Subscribe to emails from the SEBB Program, see page 9.

How do I log in?

Visit SEBB My Account online at myaccount.hca.wa.gov and click the green *Login to SEBB My Account* button under *Employee/Subscriber*. You will be directed to SecureAccess Washington (SAW). Enter your SAW login information. If you do not have a SAW account, click *Sign Up!* to create an account.

What's SAW?

SecureAccess Washington, or SAW, is the state's secure portal for many Washington state-run websites. A SAW account will keep your sensitive information secure. You can access multiple state-run websites services online with a single user ID and password that you create and manage yourself.

How do I reset my password?

After clicking on *Log in to SEBB My Account*, click on *Forgot your password*. Instructions on resetting your password will be sent to your email address registered in SAW.

How do I check whether I already have a SAW account?

After clicking on *Log in to SEBB My Account*, click on *Forgot your username*. You'll be asked to enter your email address. Any usernames for that email address will be sent to you by email.

Who do I contact for help?

If you are unable to log in to SEBB My Account, please contact your payroll or benefits office. For more help, visit our *Help with SEBB My Account* webpage at www.hca.wa.gov/employee-retiree-benefits/school-employees/help-sebb-my-account-login

Is A Medical FSA or DCAP right for you?

These benefits, administered by Navia Benefit Solutions, offer you tax advantages on certain expenses. A Medical Flexible Spending Arrangement (FSA) lets you use pretax dollars for eligible out-of-pocket health care expenses. The Dependent Care Assistance Program (DCAP) lets you use pretax dollars for eligible elder care or child care expenses.

You choose how much you contribute, and you can save between 25 and 40 percent on every dollar you set aside. Learn more about these benefits at Navia's website at sebb.naviabenefits.com.

How does a Medical FSA work?

For 2021, you can contribute between \$240 and \$2,750 for expenses like copays, deductibles, prescription drugs, glasses or contacts, and dental products. These funds can be used for you or your qualified tax dependents, even if your dependents aren't enrolled in SEBB health plans. You can use your 2021 Medical FSA funds through March 15, 2022. You cannot enroll in a Medical FSA if you enroll in a high-deductible health plan (HDHP) with a health savings account (HSA).

How does DCAP work?

For 2021, you can contribute up to \$5,000 for a single person or married couple filing a joint income tax return. You can contribute up to \$2,500 for each married participant who files a separate tax return. Dependents include children under age 13 or other qualified dependents who are physically or mentally incapable of self-care and live with you for more than half the year. You must incur all DCAP expenses by December 31 each year. You may enroll in DCAP even if you are enrolled in an HDHP with an HSA.

What's changed?

Two important changes happened this year that affect your Medical FSA and DCAP benefits.

The CARES Act

The Coronavirus Aid, Relief, and Economic Security (CARES) Act removes the requirement that you have a prescription for over-the-counter drugs to pay for them with Medical FSA funds. The act also allows you to buy menstrual care products using your Medical FSA funds.

Debit Card now available for DCAP

DCAP participants can now use a debit card to reimburse child or elder care providers, rather than submitting claims and waiting for reimbursement.

Get ready to save

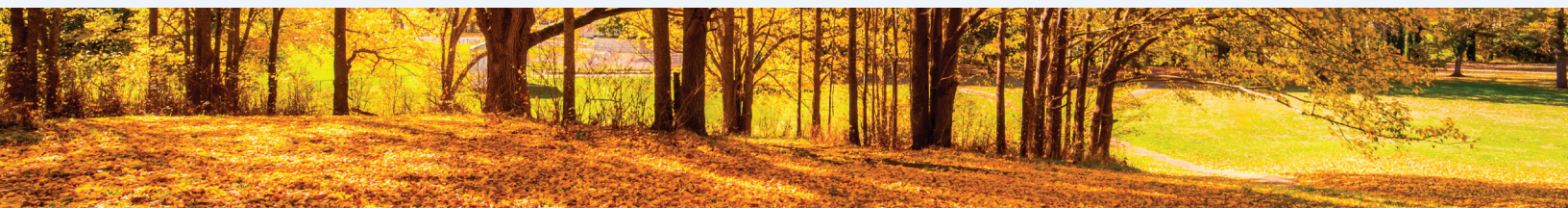
Watch a webinar about the Medical FSA and DCAP on Navia's website at sebb.naviabenefits.com. Register on the open enrollment webpage at hca.wa.gov/sebb-oe.

- Tuesday, October 27 at 4 p.m.
- Thursday, November 12 at 4 p.m.

Starting October 26, sign up for these benefits on Navia's website at sebb.naviabenefits.com (not in SEBB My Account). You must enroll or re-enroll every year that you want a Medical FSA or DCAP.



You must re-enroll in your Medical FSA and DCAP every year.

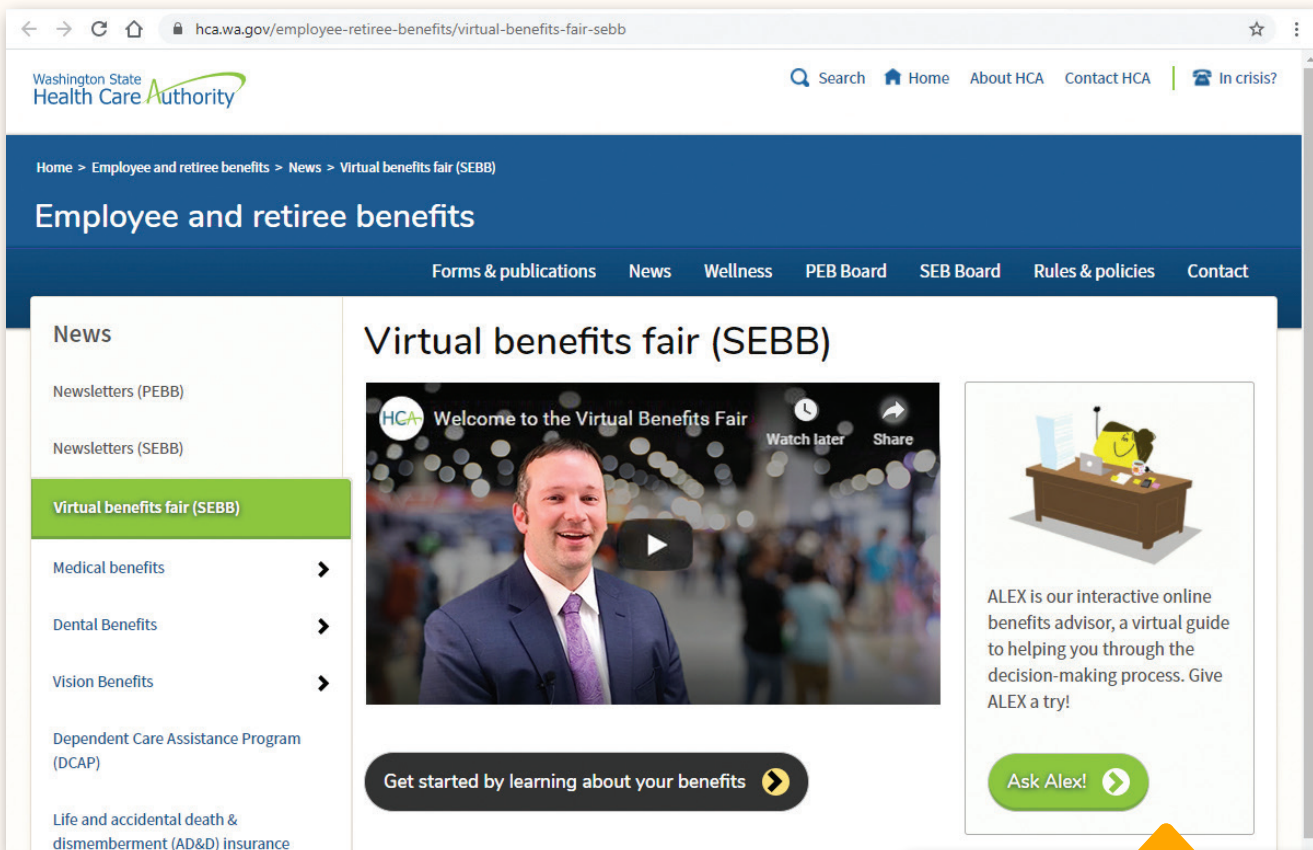


Current members: Important 2020 plan year deadlines

If you already have a Medical FSA or DCAP for 2020, here are some important deadlines:

- DCAP expenses must be incurred by December 31, 2020.
- Medical FSA expenses may be incurred through March 15, 2021.¹
- For both Medical FSA and DCAP, you must submit all claims for reimbursement by March 31, 2021.¹ Money left in your account(s) after that date cannot be refunded and will be forfeited to the Health Care Authority.

¹ Exception: The March 2021 deadlines do not apply if you have a Medical FSA in 2020 and enroll in UMP High Deductible with an HSA for 2021. You must use all your 2020 Medical FSA funds and have all your claims paid by December 31, 2020. If you don't, no one can contribute to your HSA until April 1, 2021.



Virtual benefits fair helps you decide

In an effort to keep our members' health and safety a number one priority during the COVID-19 pandemic, and follow the state guidelines for large gatherings, we will not offer in-person benefit fairs during open enrollment.

We understand the importance of benefits fairs to our members, which is why we are offering an alternative way to learn about benefits from the comfort of your home.

A virtual benefits fair is a great way to learn about your benefit options through an online experience — and it's available anytime, day or night.

Visit and explore to learn more about all the benefits available. You will find links to videos, plan comparisons, webinars, and other information to help you choose the right benefits for you and your dependents. Use your computer, tablet, or smartphone to explore at your own pace.

To learn more, visit the virtual benefits fair webpages at hca.wa.gov/vbf-sebb. You can also find out about webinars hosted by the SEBB benefits plan carriers.

Compare benefits with ALEX

Our online, interactive benefits advisor, ALEX, will help you understand your SEBB benefits and guide you through choosing your medical, dental, and vision plans. ALEX will suggest plans for you to consider, based on your responses to questions (your responses to ALEX are private and confidential). Access ALEX at hca.wa.gov/alex and within SEBB My Account at myaccount.hca.wa.gov. After using ALEX, you can make your benefit elections or changes through SEBB My Account.



Get your Open Enrollment questions answered during a Facebook Live Q&A on October 15, 4 p.m. Visit hca.wa.gov/sebb-oe for more information.

Follow [@WAHealthCareAuthority](https://www.facebook.com/WAHealthCareAuthority) on facebook for the latest HCA updates.

Summary of Benefits and Coverage available to you

The Affordable Care Act requires the SEBB Program and its medical plans to provide a **Summary of Benefits and Coverage (SBC)** to help you compare medical plan benefits, terms, and your costs for care from network and out-of-network providers.

To get an SBC from a SEBB medical plan, you can:

- Go to the Health Care Authority website at hca.wa.gov/erb (or the plan's website) to view or print it online.
- Request a paper copy at no charge.

For your current SEBB medical plan:

Call your plan. Your medical plan can also provide paper copies translated in other languages.

For other SEBB medical plans: Call the SEBB Program at 1-800-200-1004.

Annual notice of creditable prescription drug coverage

If you or a family member is (or will soon be) enrolled in Medicare, you may hear about your opportunity to enroll in Medicare Part D for prescription drug coverage.

All SEBB medical plans provide creditable prescription drug coverage so you do not have to enroll in Medicare Part D. The prescription drug coverage offered by these SEBB medical plans is expected to pay out, on average, as much as Medicare Part D coverage.

When you enroll in Medicare, you can keep your SEBB medical plan and not pay a penalty if you enroll in Medicare Part D later.

If you lose or terminate your current SEBB medical plan

To avoid paying a higher Medicare Part D plan premium, you should enroll in a Medicare Part D plan within 63 days after your SEBB medical plan ends. If you enroll after the 63-day deadline, your Medicare Part D plan's monthly premium may increase by 1 percent or more for every month you didn't have coverage.

If you enroll in a Medicare Part D plan, your SEBB medical plan may not coordinate prescription drug benefits with Medicare Part D.

For questions about Medicare Part D, visit the Centers for Medicare & Medicaid Services website at medicare.gov or call 1-800-633-4227.

Sign up for email delivery

During these unprecedented times, email delivery is the fastest and most efficient way to receive the COVID-19 pandemic policy changes. Sign up to receive *Intercom* and other news about your SEBB benefits quickly by email instead of your mailbox.

Here's how

Sign up by accessing your SEBB My Account at myaccount.hca.wa.gov. Go to *Profile* and open *Contact Information* to add your email address. Then go to *Coverage Summary* and check the box for receiving email notifications.

Update your mailing address, too

Keep your mailing address up-to-date so we can send you important account information that can't be emailed.

You can't update your mailing address in SEBB My Account. Let your payroll or benefits office know of any address changes.

**Don't miss out on the
\$125**

SmartHealth incentive

You still have time to qualify for the \$125 wellness incentive for the 2021 plan year. The deadline is November 30, 2020. Sign in today at SmartHealth's website, smarthealth.hca.wa.gov.

Learn more about SmartHealth at hca.wa.gov/sebb-smarthealth.

Want more information? Go online!

Visit the SEBB Program's *Open enrollment* webpage at hca.wa.gov/sebb-oe to:

- Compare medical, dental, and vision plans using ALEX, our interactive benefits advisor.
- Read the Summary of Benefits and Coverage (SBC) for details about plan benefits.
- Learn more about the premium surcharges.

Visit the virtual benefits fair at hca.wa.gov/vbf-sebb.