

PEBB Retiree Portfolio Overview and Plan Comparisons

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Agenda

- HCA resources
- PEBB Medicare portfolio
- 2023 plan premiums
- PEBB MAPD v. individual market
- Comparing PEBB Medicare plans benefit designs

HCA Resources

- PEBB Customer Service
 - 1-800-200-1004
 - 8:00 – 4:30
 - Can provide information on:
 - Eligibility
 - Forms
 - Deadlines
 - Split Accounts

HCA Resources (continued)

- HCA Lobby Services – 8:00 – 4:00
 - In-person guidance on general retiree eligibility and enrollment
 - Help filling out and completing forms
- www.hca.wa.gov
- Questions about specific plans and coverage should go to the Plan

Find benefits

Medical plans & benefits (including vision)
Dental plans & benefits
Find a PEBB plan provider
Life, home & auto benefits
PEBB wellness programs
Medicare & turning age 65

Learn how to enroll

How do I enroll?
Attend a retirement webinar
Verify & enroll my dependents

Manage benefits

What is special open enrollment?
Change my coverage
Change my address
Cancel my coverage

Explore costs

Medicare plan premiums
Non-Medicare plan premiums
Life insurance premiums
Surcharges
Paying for benefits

Learn how & why to defer

What is deferring & why would I?
How do I defer?
How do I enroll after deferring?

Get help

Contact the plans
Help with PEBB My Account

Determine eligibility

Am I eligible?
Are my dependents eligible?
Are my survivors eligible?

For survivors

Enroll as a survivor
Defer as a survivor
How do I notify PEBB that my loved one has passed away?

Quick links

PEBB open enrollment

SEBB open enrollment

Find forms & publications

Preparing for retirement?

Log into PEBB My Account

PEBB newsletters

PEBB benefits fairs

Visit our PEBB Virtual Benefits Fair

File a PEBB appeal

PEBB rules & policies

PEB Board

Log into SEBB My Account

SEBB newsletters

SEBB benefits fairs

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File a SEBB appeal

SEBB rules and policies

SEB Board

For groups joining PEBB

PEBB Program risk pools

Non-Medicare

Employees of state Agencies, higher education Institutions, and employer groups that voluntarily purchase health benefits in the PEBB Program; eligible retired or disabled school employees not eligible for Medicare Parts A and B; and eligible state retirees not eligible for Medicare Parts A and B

Medicare

Retired or disabled employees, separated employees, spouses, or children who are eligible for Medicare Part A and Part B; Surviving spouses and surviving state-registered domestic partners of emergency service personnel killed in the line of duty

Non-Medicare Retirees & the PEBB Portfolio

PEBB non-Medicare Plans

Kaiser NW Classic
Kaiser NW CDHP
Kaiser WA Classic
Kaiser WA Value
Kaiser WA SoundChoice
Kaiser WA CDHP
UMP Classic
UMP Plus
UMP Select
UMP CDHP

- PEBB non-Medicare retirees can enroll in any non-Medicare plan offering.
- Retirees move into the PEBB Medicare plans upon enrolling in Medicare.
- The plan options and rates for Medicare/non-Medicare split accounts are unique.

Non-Medicare Retirees & Split Accounts

- Split Account is defined as non-Medicare and Medicare members enrolled under one Subscriber account.
- For Example:
 - Subscriber = Medicare eligible
 - Spouse = non-Medicare eligible

Split Account Enrollment

When the Medicare member selects:

The non-Medicare member can select:

Kaiser NW Senior Advantage	Kaiser NW Classic
Kaiser WA Medicare Advantage & Original Medicare	Kaiser WA Classic Kaiser WA Value Kaiser WA SoundChoice
UMP Classic Medicare	UMP Classic
UnitedHealthcare (MA-PD) PEBB Complete UnitedHealthcare (MA-PD) PEBB Balance	UMP Classic
Premera Medicare Supplement Plans	UMP Classic

2023 PEBB non-Medicare Retiree Rates

	2023 Single Subscriber Premiums
Kaiser NW Classic	\$841.77
Kaiser NW CDHP	\$700.40
Kaiser WA Classic	\$836.57
Kaiser WA Value	\$764.09
Kaiser WA SoundChoice	\$715.63
Kaiser WA CDHP	\$699.88
UMP Classic	\$805.36
UMP Plus	\$766.95
UMP Select	\$729.13
UMP CDHP	\$704.42

- PEBB non-Medicare retirees pay the full value of the plan premium, the employer portion of the premium no longer applies.
- Plan offerings include all non-Medicare plans.
- Retirees move into the PEBB Medicare pool upon enrolling in Medicare.

Plan Options	Original Medicare	Medicare Advantage		Medicare Supplement
	UMP Classic	Kaiser Senior Advantage; Kaiser WA Medicare Advantage (HMO)	United PEBB Balance; United PEBB Complete	Premera Plan G
Nationwide Coverage	Yes	No	Yes	Yes
Medical Deductible?	Yes	No	No	Yes
Pharmacy Deductible?	Yes	No	Yes	N/A
Hearing Aids, Glasses/Contacts	Yes	Yes	Yes	No
Chiropractic, Acupuncture, Massage Therapy	Yes	Yes	Yes	Medicare approved only
Drug Coverage	Yes	Yes	Yes	No
Gym Membership	No	Yes	Yes	No

Medicare & the PEBB Portfolio

Coordination of Benefits (COB) with Original Medicare (UMP Classic Medicare)	Medicare Advantage (Kaiser WA and Kaiser NW MA)	Medicare Advantage plus Part D (UHC MA-PD plans)	Medicare Supplement (Premera Plans F & G)
<p>Medicare Part A (Hospital) + Medicare Part B (OP/Prof) Original Medicare</p> <ul style="list-style-type: none"> Health plans coordinate the payment of medical claims with Original Medicare <p>Medical Claims</p> <ul style="list-style-type: none"> Medicare = Primary UMP = Secondary <p>Pharmacy Claims</p> <ul style="list-style-type: none"> UMP = Only payer 	<ul style="list-style-type: none"> Covers all Original Medicare An option for retirees seeking additional benefits not covered by Original Medicare Offer Creditable Drug Coverage 	<ul style="list-style-type: none"> Covers all Original Medicare + Medicare Part D drug coverage Part D federal subsidy intended to cover approximately 75% of Part D drug costs Employer group plans allow for customization of benefit/formulary 	<ul style="list-style-type: none"> Supplemental (Medigap) plans for Medicare eligible enrollees (retired or disabled) Plans help cover out-of-pocket costs for Original Medicare <u>Do not</u> include drug coverage

PEBB Medicare Portfolio

	UMP Classic Medicare	Kaiser WA & Kaiser NW MA	UHC MA-PD	Premera Medicare Supplement Plan F/G
State Medicare Explicit Subsidy	\$183 or 50% of premium, whichever is less			
Medical	COB with Original Medicare	Medicare Advantage Medicare Part C (Part A + Part B, Managed Care)		Help to cover opt-of-pocket costs of Original Medicare
Pharmacy	Creditable Drug Coverage (as good as Part D coverage)		Part D drug coverage	No drug coverage

2023 PEBB Plan Single Subscriber Premiums	Monthly	Annual
Kaiser NW Senior Advantage	\$176.13	\$2,113.56
Kaiser WA Medicare Advantage & Original Medicare	\$174.59	\$2,095.08
UMP Classic Medicare	\$438.34	\$5,260.08
UnitedHealthcare PEBB Complete (MAPD)	\$145.63	\$1,747.56
UnitedHealthcare PEBB Balance (MAPD)	\$122.94	\$1,475.28
Premera Medicare Supplement Plan F Retired	\$115.16	\$1,381.92
Premera Medicare Supplement Plan F Disabled	\$196.69	\$2,360.28
Premera Medicare Supplement Plan G Retired	\$98.53	\$1,182.36
Premera Medicare Supplement Plan G Disabled	\$164.05	\$1,968.60

Subscriber and Spouse (both Medicare eligible) = 2x single minus \$5/month

All premiums shown are after the State Medicare Explicit Subsidy applied.

Managed Care v. HMOs

- Not all Medicare Advantage plans are HMOs
- HMOs usually have limited networks of providers/facilities
- Managed care means case management to control plan and member costs and provide the necessary care at the right time

Comparing Individual Market Plans and Group-sponsored Plans

Key Differences: Commercial AARP UHC Plans and PEBB's Group-sponsored UHC MA-PD Plans

	Commercial Market AARP Plans	PEBB Group-sponsored MA-PD Plans
Plan Network Design	Mostly HMO (closed networks)	PPO – Any Willing Medicare Provider
Maximum Out-of-pocket (Medical)	\$5,000 - \$6,500 (In-network)* \$10,000 (Out-of-network)*	\$500 (PEBB Complete) \$2,000 (PEBB Balance)
Copays (Primary Care)	\$0 (In-network)* \$25 (Out-of-network)*	\$0 (PEBB Complete) \$15 (PEBB Balance)
Copays (Specialty)	\$35-\$45 (In-network)* \$65 (Out-of-network)*	\$0 (PEBB Complete) \$30 (PEBB Balance)
Pharmacy Deductible	\$225 for Tiers 3-5**	\$100 for Tiers 3-5
Maximum Out-of-pocket (Pharmacy)	No Maximum Limit**	\$2,000
“Donut Hole” Coverage Gap	25% Member Coinsurance**	Just pay applicable cost share until Pharmacy Out-of-pocket Max reached

* AARP UHC underwritten “Choice” & “Patriot” PPO Plans

** AARP UHC underwritten “Choice” PPO Plan (“Patriot” has no drug coverage)

Key Differences

- PEBB Program retirees can change plans each year within the PEBB offerings without restrictions that exist for individual market plan switching
- HCA administers eligibility and enrollment, so a carrier cannot simply drop a PEBB Program retiree's coverage
- HCA's contract management team actively monitors and intervenes with all carriers to ensure they achieve contracted levels of customer service

Provider Network Insights

Who Determines the Network?

- HCA does not do direct provider contracting for PEBB plans – *even for UMP*
 - Instead, Regence & Moda (for UMP), Kaiser NW, Kaiser WA, and UHC manage their own provider networks
- Providers can join or leave a network with adequate notice
 - Neither HCA nor a carrier can require future participation in any plan, including UMP

Provider Directories

- For the most current info on what PEBB plans a provider accepts, call *the plan* directly

Plan	Phone Number	Website
KPNW Senior Advantage	1-877-221-8221	Healthy.kaiserpermanente.org/ doctors-locations
KPWA Medicare Advantage	1-866-648-1928	wa- doctors.kaiserpermanente.org
UHC PEBB Balance and PEBB Complete	1-855-873-3268	retiree.uhc.com/wapebb/ find-a-provider
UMP Classic Medicare	1-888-849-3681	ump. regence.com/ pebb/finding-doctors

PEBB Program Medicare Offering Benefit Designs

Plan Choice Considerations

- Coverage
 - Additional benefits? Gym?
- Costs
 - Premium, copays, out-of-pocket limits
- Comfort level with plan
 - Happy with what you have – don't change
- Convenience
 - Providers and facilities where you are or go

What you pay	Original Medicare		Medicare Advantage				Medicare Supplement
	Uniform Medical Plan ¹	Kaiser Foundation Health Plan of Washington		Kaiser Foundation Health Plan of the Northwest ²	UnitedHealthcare		Premera Blue Cross
	Classic	Original Medicare	Medicare Advantage	Senior Advantage	PEBB Balance	PEBB Complete	Plan G

Annual costs

Medical deductible	\$250/person \$750/family	\$250/person \$750/family	\$0	\$0	\$0		Part B deductible: \$233/person ³
Medical out-of-pocket limit	\$2,500/person \$5,000/family	\$2,000/person \$4,000/family	\$2,500/person	\$1,500/person	\$2,000/person	\$500/person	\$233/person
Prescription drug deductible	\$100 ⁵ /person, \$300 ⁵ /family	None		None	\$100 (tiers 2, 3, and 4)	\$100 (tiers 2, 3, and 4)	N/A
Prescription drug out-of-pocket limit	\$2,000/person, \$4,000/family	Combined with medical out-of-pocket limit	None	None	\$2,000/person	\$2,000/person	N/A

Emergency services

Ambulance	20%	20% ⁴	\$150	\$50	\$100	\$0	\$0
Emergency room	\$75 + 15%	\$250	\$65	\$50	\$65	\$65	\$0

Hearing services

Hearing aids	\$0 one per ear every 5 years ⁴	Any amount over \$1,400 per ear any consecutive 60 months ⁴		Any amount over \$1,400 per ear every 60 months	Any amount over \$2,500 every 5 years (only from UnitedHealthcare Hearing)		Not covered
Routine annual hearing exam	\$0 ⁴	\$15 (primary care) \$30 (specialist)	\$15 (primary care) \$30 (specialist)	\$35	\$0	\$0	Medicare-covered only

UMP and Premera Plan G

	UMP Classic	Premera Plan G
Medical Deductible	\$250	Part B deductible \$226
Max Medical Benefit Out-of-Pocket	\$2,500	\$226
In Patient Services	\$200/day (per admission)	\$0
Outpatient Services	15%	\$0
Outpatient Mental Health Care	15%	\$0
Primary Care Office Visit	15%	\$0
Specialty Care	15%	\$0
Urgent Care	15%	\$0
ER Copay	\$75 + 15%	\$0

UMP and KPNW Senior Advantage

	UMP Classic	Kaiser NW Senior Advantage
Medical Deductible	\$250	\$0
Max Medical Benefit Out-of-Pocket	\$2,500	\$1,500
In Patient Services	\$200/day (per admission)	\$500/admission
Outpatient Services	15%	\$50
Outpatient Mental Health Care	15%	\$30/individual, \$15/group
Primary Care Office Visit	15%	\$30
Specialty Care	15%	\$30
Urgent Care	15%	\$35 office, \$50 ER
ER Copay	\$75 + 15%	\$50
Supplemental Benefits		
Chiropractic Care	\$15/24 visits	\$35/12 visits
Acupuncture	\$15/24 visits	\$35/12 visits
Massage Therapy	\$15/24 visits	\$25/12 visits
Routine Vision Exams and Hardware	\$0 annual exam (\$30 copay for contact lens fitting) hardware up to \$150 every 2 years	\$25 annual exam, hardware up to \$150 every 24 months
Routine Hearing Exams & Hearing Aids	\$0 annual exam, hardware one per ear every 5 years	\$35 annual exam, up to the allowed amount one per ear any consecutive 60 months
Gym Membership	Not covered	Silver and Fit, \$0

UMP and KPNW Senior Advantage - Pharmacy

	UMP Classic Medicare	Kaiser NW Senior Advantage
Pharmacy Deductible	\$100	\$0
Max Pharmacy OOP	\$2,000	No OOP Limit
Value Tier (UMP only)	5% up to \$10	N/A
Tier 1 - Generic	10% up to \$25	\$20
Tier 2 - Preferred Brand Name	30% up to \$75	\$40
Tier 3 - Non-Preferred Brand Name	N/A	50% up to \$200
Specialty	N/A	50% up to \$200

KPNW Senior Advantage Service Area

- WA Counties
 - Clark
 - Cowlitz
 - Skamania
 - Wahkiakum (98612,98647)
- OR Counties
 - Benton (97321, 97330, 97331, 97333, 97339, 97370)
 - Clackamas
 - Columbia
 - Hood River
 - Lane
 - Linn (97321, 97322, 97335, 97358, 97360, 97374, 97383, 97389)
 - Marion
 - Multnomah
 - Polk
 - Washington
 - Yamhill

UMP and KPWA Medicare Advantage

	UMP Classic	Kaiser WA Medicare Advantage
Medical Deductible	\$250	\$0
Max Medical Benefit Out-of-Pocket	\$2,500	\$2,500
In Patient Services	\$200/day (per admission)	\$200/day (per admission)
Outpatient Services	15%	\$200
Outpatient Mental Health Care	15%	\$0
Primary Care Office Visit	15%	\$20
Specialty Care	15%	\$20
Urgent Care	15%	\$20
ER Copay	\$75 + 15%	\$65
Supplemental Benefits		
Chiropractic Care	\$15/24 visits	\$15, 12 visits (Non-spinal) unlimited visits for spinal
Acupuncture	\$15/24 visits	\$15/visit, 12 visits
Massage Therapy	\$15/24 visits	\$30/visit, 10 visits
Routine Vision Exams and Hardware	\$0 annual exam (\$30 copay for contact lens fitting) hardware up to \$150 every 2 years	\$15 annual exam, hardware up to \$300 every 24 months
Routine Hearing Exams & Hearing Aids	\$0 annual exam, hardware one per ear every 5 years	\$20 annual exam, up to the allowed amount one per ear any consecutive 60 months
Gym Membership	Not covered	Silver and Fit, \$0

UMP and KPWA Medicare Advantage - Pharmacy

	UMP Classic Medicare	Kaiser WA Medicare Advantage
Pharmacy Deductible	\$100	\$0
Max Pharmacy OOP	\$2,000	No OOP Limit
Value Tier (UMP only)	5% up to \$10	N/A
Tier 1 - Generic	10% up to \$25	\$20
Tier 2 - Preferred Brand Name	30% up to \$75	\$40
Tier 3 - Non-Preferred Brand Name	N/A	50% or \$250
Specialty	N/A	N/A

KPWA Medicare Advantage Service Area

- Grays Harbor (98541, 98557, 98559, 98568)
- Island
- King
- Kitsap
- Lewis
- Mason (98524, 98528, 98546, 98548, 98555, 98584, 98588, 98592)
- Pierce
- Skagit
- Snohomish
- Spokane
- Thurston
- Whatcom

UMP and 2023 UHC PEBB Balance

	UMP Classic	UHC PEBB Balance
Medical Deductible	\$250	\$0
Max Medical Benefit Out-of-Pocket	\$2,500	\$2,000
In Patient Services	\$200/day (per admission)	\$500/admission
Outpatient Services	15%	\$500/admission
Outpatient Mental Health Care	15%	\$15 group/\$30 individual
Primary Care Office Visit	15%	\$15
Specialty Care	15%	\$30
Urgent Care	15%	\$15
ER Copay	\$75 + 15%	\$65
Supplemental Benefits		
Chiropractic Care	\$15, 24 visits	\$15, 24 visits
Acupuncture	\$15, 24 visits	\$15, 24 visits
Massage Therapy	\$15, 24 visits	\$15, 30 visits
Routine Vision Exams and Hardware	\$0 annual exam (\$30 copay for contact lens fitting) hardware up to \$150 every 2 years	\$0 annual exam (including contact lens fitting) hardware up to \$300 every 2 years
Routine Hearing Exams & Hearing Aids	\$0 annual exam, hardware one per ear every 5 years	\$0 annual exam, hardware up to \$2,500 from United Hearing every 5 years
Gym Membership	Not covered	Renew Active, \$0

UMP and 2023 UHC PEBB Complete

	UMP Classic	UHC PEBB Complete
Medical Deductible	\$250	\$0
Max Medical Benefit Out-of-Pocket	\$2,500	\$500
In Patient Services	\$200/day (per admission)	\$0
Outpatient Services	15%	\$0
Outpatient Mental Health Care	15%	\$0
Primary Care Office Visit	15%	\$0
Specialty Care	15%	\$0
Urgent Care	15%	\$15
ER Copay	\$75 + 15%	\$65

Supplemental Benefits

Chiropractic Care	\$15, 24 visits	\$0, 24 visits
Acupuncture	\$15, 24 visits	\$0, 24 visits
Massage Therapy	\$15, 24 visits	\$0, 30 visits
Routine Vision Exams and Hardware	\$0 annual exam (\$30 copay for contact lens fitting) hardware up to \$150 every 2 years	\$0 annual exam (including contact lens fitting) hardware up to \$300 every 2 years
Routine Hearing Exams & Hearing Aids	\$0 annual exam, hardware one per ear every 5 years	\$0 annual exam, hardware up to \$2,500 from United Hearing every 5 years
Gym Membership	Not covered	Renew Active, \$0

UMP and 2023 UHC PEBB Plans - Pharmacy

	UMP Classic Medicare	UHC PEBB Complete	UHC PEBB Balance
Pharmacy Deductible	\$100	\$0 (Tier 1) \$100 (Tiers 2-4)	
Pharmacy Max Out-of-pocket	\$2,000	\$2,000	
Value Tier	5% up to \$10	N/A	
Tier 1 – Generic	10% up to \$25	up to \$5	
Tier 2 – Preferred Brand Name	30% up to \$75	up to \$45	
Tier 3 – Non-Preferred Brand Name	N/A	up to \$100	
Specialty	N/A	up to \$100	

Worldwide Travel

Coverage of Emergency Services

UMP Classic Medicare

UHC PEBB Complete &
PEBB Balance

Kaiser Northwest and Kaiser
Washington Medicare plans

Premera Plan F/G

Coverage of Non-Emergency Services*

UMP Classic Medicare

UHC PEBB Complete &
PEBB Balance

*Members manually submit claims for care received internationally and are reimbursed by the plan.

Resources

PEBB Links

- [2023 PEBB Medicare Plan Comparison](#)
- General HCA Landing Page for HCA: [Home | Washington State Health Care Authority](#)
- Specific charts comparing drug coverage for the most common generics, brand name and specialty drugs, please see Tab 7 of the July 14, 2022 Board materials, found at <https://www.hca.wa.gov/about-hca/public-employees-benefits-board-pebb-program/meetings-and-materials>

Common Questions for the Plans

- Does my provider accept your plan (rather than only “is my provider in network”)?
- Is my drug covered?
- What is the cost for my drug?
- Is my pharmacy in-network?

Plan Phone Numbers

Plan Name	Phone Number
Kaiser NW Senior Advantage	1-800-813-2000
Kaiser WA Original Medicare and Medicare Advantage	1-888-901-4600
Premera Plan G	1-800-817-3049
UnitedHealthcare PEBB Balance and PEBB Complete	1-855-873-3268
Uniform Medical Plan Classic Medicare	1-888-849-3681

Questions?

HCAPEBBMedicare@hca.wa.gov