

School Employees Benefits Board (SEBB) Program benefits: A high-level overview

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Medical benefits

Annual Costs/Benefits	Aetna		Kaiser NW			Kaiser WA			
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 4
Deductible (single / family)	\$1,250 / \$2,500	\$750 / \$1,500	\$1,250 / \$2,500	\$750 / \$1,500	\$125 / \$250	\$1,250 / \$3,750	\$750 / \$2,250	\$250 / \$750	\$125 / \$375
Out-of-pocket max	\$5,000 / \$10,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$3,500 / \$7,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$3,000 / \$6,000	\$2,000 / \$4,000	\$2,000 / \$4,000
Coinsurance	20%	20%	20%	20%	20%	20%	20%	20%	15%
Rx deductible	None	None	None	None	None	None	None	None	None
Rx out-of-pocket limit	Applies to max	Applies to max	Applies to max	Applies to max	Applies to max	Applies to max	Applies to max	Applies to max	Applies to max

Annual Costs/Benefits	Kaiser WA Options			Premera			Providence		UMP			
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	HSA	Plan 2	UMP Achieve 1	UMP Achieve 2	UMP High Deductible	UMP Plus
Deductible (single / family)	\$1,250 / \$3,750	\$750 / \$2,250	\$250 / \$750	\$1,250 / \$3,125	\$750 / \$1,875	\$1,250 / \$3,125	\$1,750 / \$3,500	\$750 / \$1,500	\$750 / \$2,250	\$250 / \$750	\$1,400 / \$2,800	\$125 / \$375
Out-of-pocket max	\$4,500 / \$9,000	\$3,500 / \$7,000	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,500 / \$7,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$2,500 / \$5,000	\$3,500 / \$7,000	\$2,000 / \$4,000	\$4,200 / \$8,400**	\$2,000 / \$4,000
Coinsurance	20%	20%	20%	20%	25%	20%	20%	20%	20%	15%	15%	15%
Rx deductible	None	None	None	\$500 / \$1,250*	\$250 / \$625*‡	\$250 / \$750*	Applied to medical deductible	Applied to medical deductible	\$250 / \$750	Tiers 2-4: \$100 / \$300	Applied to medical deductible	None
Rx out-of-pocket limit	Applies to max	Applies to max	Applies to max	Applies to max	Applies to max	Applies to max	Applies to max	Applies to max	\$2,000 per person	\$2,000 per person	\$2,000 per person	\$2,000 per person

*Waived for preferred generic prescription drugs.

‡Rx deductible for Premera Plan 2 shows the SEB Board-approved deductible; Premera has proposed changing this figure to \$125 / \$312.

**Out of pocket expenses for a single member under a family account are not to exceed \$6,850.

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Medical benefits (continued)

Annual Costs/Benefits	Aetna		Kaiser NW			Kaiser WA			
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	Plan 4
Ambulance	20%	20%	20%	20%	20%	20%	20%	20%	20%
Emergency room	\$150	\$150 + 20%	20%	20%	20%	\$150 + 20%	\$150 + 20%	\$150 + 20%	\$150 + 15%
Inpatient services	20%	\$300+20%	20%	20%	20%	20%	20%	20%	15%
Outpatient services	20%	20%	20%	20%	20%	20%	20%	20%	15%
Primary care	\$30	\$15	\$30	\$25	\$20	\$30	\$25	\$20	\$0
Specialist	\$40	\$20	\$40	\$35	\$30	\$40	\$35	\$30	\$30
Urgent care	\$30	\$15	\$50	\$45	\$40	\$30	\$25	\$20	\$0

Annual Costs/Benefits	Kaiser WA Options			Premera			Providence		UMP			
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3	HSA	Plan 2	UMP Achieve 1	UMP Achieve 2	UMP High Deductible	UMP Plus
Ambulance	20%	20%	20%	20%	25%	20%	20%	20%	20%	20%	20%	20%
Emergency room	\$150 + 20%	\$150 + 20%	\$150 + 20%	\$150 + 20%	\$150 + 25%	\$150 + 20%	20%	\$75	\$75 + 20%	\$75 + 15%	15%	\$75 + 15%
Inpatient services	20%	20%	20%	20%	25%	20%	20%	20%	\$200/day, up to \$600 + 20%	\$200/day, up to \$600 + 15%	15%	\$200/day, up to \$600 + 15%
Outpatient services	20%	20%	20%	20%	25%	20%	20%	20%	20%	15%	15%	15%
Primary care	\$30	\$25	\$20	\$20	\$20	\$20	20%	20%	20%	15%	15%	\$0
Specialist	\$40	\$35	\$30	\$40	\$40	\$40	20%	20%	20%	15%	15%	15%
Urgent care	\$30	\$25	\$20	20%	25%	20%	20%	20%	20%	15%	15%	15%

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Dental benefits

	DeltaCare	Uniform Dental	Willamette
	Managed care	PPO	Managed care
Annual maximum	No max	\$1,750	No max
Deductible	\$0	\$50 (individual) / \$150 (family)	\$0
General office visit (after deductible)	\$0	\$0	\$0
Routine/emergency exams	100%	100%	100%
Fillings / crowns	\$10 – \$50 / \$100 – \$175	80%	\$10 – \$50 / \$100 – \$175
Root canal	\$100 – \$150	80%	\$100 – \$150
Orthodontia	\$1,500 per case	50% until plan has paid \$1,750; then any amount over \$1,750	\$1,500 per case

Vision Benefits

	Davis Vision	EyeMed	MetLife
Routine exam (every 12 mos.)	\$0	\$0	\$0
Frames (every 24 mos.)	\$0 up to \$150, then 80%	\$0 up to \$150, then 80%	\$0 up to \$150, then 80%
Lenses	\$0	\$0	\$10
Progressive lenses	\$50 – \$140	\$55 – \$175	\$0 – \$175
Conventional* contact lenses	\$0 up to \$150, then 85% (or 4 boxes from collection lenses)	\$0 up to \$150, then 85%	\$0 up to \$150, then 100%
Disposable* contact lenses		\$0 up to \$150, then 100%	

*Disposable contact lenses are single-use lenses and are removed and discarded after a determined period of time, typically at the end of each day or week. Conventional lenses, with proper care and cleaning, can be used for longer periods of time, from one month to up to one year.

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Life and accidental death & dismemberment (AD&D) insurance

Employer paid	
Insurance type	Basic
Employee basic life	\$35,000
Employee basic (AD&D)	\$5,000
Employee paid	
Insurance type	Supplemental
Employee supplemental life	<ul style="list-style-type: none"> Guaranteed issue (GI)* up to \$500,000 in \$10,000 increments, up to a maximum of \$1,000,000 Evidence of insurability (EOI)* required for amounts over \$500,000
Supplemental spousal term life (tied to employee coverage amount)	<ul style="list-style-type: none"> Up to 50% of employee's supplemental GI up to \$100,000 in \$5,000 increments EOI required over \$100,000
Supplemental dependent child term life	<ul style="list-style-type: none"> GI up to \$20,000 in \$5,000 increments For dependents age 2 weeks to 26 years
Supplemental employee, spousal, and child AD&D	<ul style="list-style-type: none"> Employee: GI up to \$250,000 in \$10,000 increments Spouse: GI up to \$250,000 in \$10,000 increments Child: GI up to \$25,000 in \$5,000 increments

*Guaranteed issue benefits are available to any eligible employee, with no evidence of insurability. Evidence of insurability (or proof of good health), for these plans, is provided through an online questionnaire. Eligibility is approved or denied upon completion of the questionnaire.

Supplemental employee and spouse life insurance monthly premiums (per \$1,000 of coverage)		
Age	Non-smoker	Smoker
<25	\$0.038	\$0.050
25-29	\$0.042	\$0.060
30-34	\$0.046	\$0.080
35-39	\$0.058	\$0.090
40-44	\$0.088	\$0.100
45-49	\$0.128	\$0.150
50-54	\$0.188	\$0.230
55-59	\$0.346	\$0.400
60-64	\$0.534	\$0.630
65-69	\$0.962	\$1.220
70+	\$1.438	\$1.988

Supplemental insurance: Premium examples

35-year-old smoker

- \$200,000 supplemental life for employee: \$18/month
- \$100,000 supplemental life for spouse: \$9/month

50-year-old non-smoker

- \$150,000 supplemental life for employee: \$28.50/month
- \$75,000 supplemental life for spouse: \$14.25/month

Any eligible employee (guaranteed issue)

- \$20,000 supplemental life for child: \$2.48/month
- \$250,000 supplemental AD&D for employee or spouse: \$4.75/month
- \$25,000 supplemental AD&D for child: \$0.40/month

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Long term disability (LTD) insurance

Employer-paid basic LTD plan design	
Insurance type	Basic
Benefit waiting period*	90 days or the end of family / medical paid leave, whichever is longer
Pension	Choice (The member can choose to be paid from their pension; if they do, it is deducted from their disability benefit.)
Sick leave	No choice (The benefit will not begin paying until the end of the member's existing sick leave, whether or not the employee uses and receives payment for the sick leave.)
Maximum monthly benefit	\$400

Employee-paid supplemental LTD plan design	
Insurance type	Supplemental
Benefit waiting period*	90 days or the end of family / medical paid leave, whichever is longer
Enrollment type	Opt in (The member must actively enroll in this benefit.)
Pension	Choice (The member can choose to be paid from their pension; if they do, it is deducted from their disability benefit.)
Sick leave	No choice (The benefit will not begin paying until the end of the member's sick leave, whether or not the employee uses and receives payment for the sick leave.)
Maximum monthly benefit	\$10,000

*Benefit waiting period: The length of time between the beginning of a member's disability claim and the first payment the member would receive.

Supplemental LTD cost examples		
Annual income	Estimated monthly premiums	Estimated monthly benefit (includes basic benefit)
\$30,000	\$9 – \$15	\$1,500
\$50,000	\$15 – \$25	\$2,500
\$80,000	\$25 – \$40	\$4,000
\$100,000	\$31 – \$51	\$5,000

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Additional benefits

Additional benefit maximum contributions	
Medical flexible spending arrangement (FSA)	
Maximum contribution	\$2,700 (anticipated amount for 2020)
Dependent care assistance program (DCAP)	
Maximum contribution	\$5,000 for a joint income tax return / \$2,500 each for separate income tax returns