

Frequently asked questions about open enrollment and PEBB Medicare plans

Note: This is a general FAQ. Not all questions and answers may apply to your account.

Why are the open enrollment dates changing?

There were concerns about challenges making open enrollment changes at the end of November and during the Thanksgiving holiday. To make sure you have help and support from HCA when making changes, the PEBB Program is moving open enrollment to October 28 through November 25, 2024.

Do my PEBB monthly premiums include Medicare Part B?

No. The PEBB monthly premiums are separate from the Medicare Part B premium you pay through Medicare (Social Security Administration). The 2025 monthly premiums listed in your customized letter are in addition to your Medicare Part B monthly premiums. For questions about your Medicare Part B premiums, please contact the Social Security Administration.

Is UMP Classic Medicare plan going away?

No. The UMP Classic Medicare plan is not going away, but it is changing. Beginning January 1, 2025, the UMP Classic Medicare plan's prescription drug benefit will change to a Medicare Part D plan. The medical coverage will stay the same. You must have a physical street address within the U.S. or its territories to stay enrolled in this plan. All Medicare enrollees who are enrolled in UMP Classic Medicare as of December 31, 2024, who permanently live outside of the U.S. and do not make an election during the PEBB annual open enrollment in 2024 will be automatically deferred from PEBB retiree insurance coverage effective January 1, 2025.

What changes are happening to the Kaiser Medicare plan options?

- **Kaiser Permanente NW Senior Advantage:** This plan is changing from Medicare Advantage to Medicare Advantage plus Medicare Part D. The name will change to Kaiser Permanente NW Senior Advantage with Part D. The medical benefits will stay the same, but there may be lower copays for prescription drugs. This plan covers the same benefits as Original Medicare Part A and Part B, as well as benefits and services that Medicare doesn't cover.
- **Kaiser Permanente WA Original Medicare:** This plan will no longer be offered in Benton, Columbia, Franklin, Walla Walla, Whitman, Yakima, and Mason County ZIP code 98560. Members in these counties must choose a new plan.
- **Kaiser Permanente WA Medicare Advantage:** This plan is changing from Medicare Advantage to Medicare Advantage plus Medicare Part D. The name will change to Kaiser Permanente WA Medicare Advantage with Part D. The medical benefits will stay the same, but there may be lower copays for prescription drugs. This plan covers the same benefits as Original Medicare Part A and Part B, as well as benefits and services that Medicare doesn't cover.

What are other Medicare plan options?

Aside from your current PEBB medical plan, you can choose to enroll in any of the plans listed in your customized letter. If you change plans during the PEBB open enrollment (October 28 through November 25, 2024), your new plan will begin January 1, 2025.

In addition to UMP Classic Medicare with Part D (PDP), these PEBB Medicare plans are available nationwide. These plans let you choose your own doctor and live anywhere in the U.S. They provide coverage anywhere in the U.S. and for medical emergencies while traveling internationally.

- **Premera Blue Cross Medicare Supplement Plan G:** Does not include Medicare Part D prescription drug coverage. This is a Medicare Supplement plan and covers only Medicare-approved services. It does not cover prescription drugs. For prescription drug coverage, retirees may enroll in a Medicare Part D plan outside the PEBB Program.
- **UnitedHealthcare PEBB Balance:** Includes Medicare Part D prescription drug coverage (also called an MAPD plan). This is a Medicare Advantage plan that covers the same benefits as Original Medicare Part A and Part B, as well as benefits and services that Medicare does not cover, including non-emergency services while traveling internationally.
- **UnitedHealthcare PEBB Complete:** Includes Medicare Part D prescription drug coverage (also called an MAPD plan). This is a Medicare Advantage plan that covers the same benefits as Original Medicare Part A and Part B, as well as benefits and services that Medicare does not cover, including non-emergency services while traveling internationally.

How can I compare PEBB Medicare plans?

The table below helps you compare some benefits under the different types of Medicare plans offered by the PEBB Program. All PEBB Medicare plans cover hospital, primary and specialty care, outpatient surgery, and emergency care.

Benefits	Medicare plan options			
	Original Medicare	Medicare Advantage with Part D		Medicare Supplement
	UMP Classic Medicare with Part D (PDP)	Kaiser Permanente NW Senior Advantage & Kaiser Permanente WA Medicare Advantage	UnitedHealthcare PEBB Complete & PEBB Balance	Premera Blue Cross Plan G
Medical deductible	Yes	No	No	Yes
Pharmacy deductible	Yes	No	Yes	N/A

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	Original Medicare	Medicare Advantage with Part D		Medicare Supplement
	UMP Classic Medicare with Part D (PDP)	Kaiser Permanente NW Senior Advantage & Kaiser Permanente WA Medicare Advantage	UnitedHealthcare PEBB Complete & PEBB Balance	Premiera Blue Cross Plan G
Drug coverage	Yes	Yes	Yes	No
Hearing aids Glasses/contacts Massage therapy	Yes	Yes	Yes	No
Gym membership	No	Yes	Yes	No
Defined provider network	No	Yes	No	No
Must live in service area	Yes	Yes	No	No

If I enroll in a PEBB Medicare Advantage plan with Part D, can I return to another plan later?

Yes. You can change your medical plan during a future PEBB annual open enrollment for coverage effective the following year. You can also change your medical plan during a special open enrollment if you have a qualifying life event (such as marriage or moving out of a plan's service area). Generally, to make a change due to a special open enrollment, you must submit the *PEBB Retiree Change Form* (form E) and any other required forms or documents. The PEBB Program must receive the information **no later than 60 days** after the event that created the special open enrollment.

Will I be able to see the same providers with another medical plan?

Each medical plan's provider network varies, and some plans allow you to see any provider and still receive coverage if the provider accepts Medicare. Contact the medical plans directly or visit their websites for more information. You can find their phone numbers and information in your customized letter.

Will my prescription drugs be covered if I change PEBB Medicare plans, and at what cost?

Plan G does not provide prescription drug coverage. All other PEBB Medicare plans do include prescription drug coverage, but the plans' formularies (list of covered prescription drugs) vary, as well as the cost-sharing for each drug tier. Contact the medical plans directly or visit their websites for more information.

Where can I find more information?

- Visit the retiree open enrollment webpage at hca.wa.gov/retiree-oe. This is a one-stop shop for all your open enrollment information, including plan premiums, benefits comparisons, and more.
- Visit the PEBB virtual benefits fair at hca.wa.gov/vbf-pebb. Some of the plans offer webinars during open enrollment; you can find their schedules in the plan booths.
- Attend an in-person benefits fair. You can find the schedule in your October *For Your Benefit* newsletter or at hca.wa.gov/pebb-fairs.
- Contact the PEBB plans directly. You can find their phone numbers below.

How do I contact the different medical/dental/vision plans?

Medical plan phone numbers

Kaiser Foundation Health Plan of the Northwest (Classic, CDHP, or Senior Advantage with Part D)	Non-Medicare members: 800-813-2000 Medicare members: 1-877-221-8221 TRS: 711
Kaiser Foundation Health Plan of Washington (Classic, CDHP, Medicare Advantage with Part D, SoundChoice, or Value)	Non-Medicare members: 1-866-648-1928 Medicare members: 1-800-581-8252 TTY: 1-800-833-6388 TRS: 711
Premera Blue Cross (Medicare Supplement Plan F or Plan G)	1-800-817-3049 (TRS: 711)
Uniform Medical Plan (UMP) (Classic, Classic Medicare with Part D [PDP], Select, CDHP, or UMP Plus)	UMP Customer Service: 1-888-849-3681 TRS: 711 ArrayRx (for prescription drug questions): 1-833-599-8539 (TRS: 711)
UnitedHealthcare (PEBB Balance or PEBB Complete)	1-855-873-3268 (TRS: 711)

Dental plan phone numbers

DeltaCare	1-800-650-1583 (TTY: 1-800-833-6384)
Uniform Dental Plan	1-800-537-3406 (TTY: 1-800-833-6384)
Willamette Dental Group	1-855-433-6825 (TRS: 711)

Vision plan phone numbers

Davis Vision by MetLife	1-800-650-1583 (TTY: 1-800-833-6384)
EyeMed Vision	1-800-537-3406 (TTY: 1-800-833-6384)
MetLife Vision	1-855-433-6825 (TRS: 711)