

# University of Washington Medical & Dental Plan Overview for Integration

*The information in this document applies to Northwest Hospital (NWH) staff, UW Physicians (UWP) staff, UWP faculty in the UWNC and NWH departments and NWH-employed providers transitioning to University of Washington (UW) employment as part of the integration on January 1, 2020.*

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On November 1, the UW will open a benefits pre-enrollment portal that allows employees to make benefits selections for January 1, 2020. This overview focuses on UW medical and dental plans so to provide introductory information in preparation of enrollment. (Details about pre-enrollment and benefits orientation sessions will be announced soon.)

The UW's selection of Public Employees' Benefits Board (PEBB) medical and dental plans emphasize preventive care and wellness, but also provide a critical safety net when serious illness arises. The 2020 PEBB Employee Enrollment Guide will be on the UW-HR website by mid-October, but throughout this overview, links are provided where information is available online, so that you may begin to explore PEBB options in advance.

## WHO'S WHO?

The UW is a state agency, and the benefits offered to UW employees are those authorized by the legislature. Here is a quick overview of who oversees state employee insurance benefits:

- **PEBB** is appointed by the governor. This board oversees state employee insurance benefits, authorizes plan vendors and contracts, determines benefits design and recommends eligibility rules.
- **The Health Care Authority (HCA)** is the state agency that administers PEBB-authorized insurance benefits, manages vendors and contracts, oversees state agency administration of PEBB rules and reviews eligibility appeals.
- **The UW** determines eligibility based on PEBB/HCA rules and notifies employees about their eligibility status and PEBB plans.

## PEBB ELIGIBILITY

When someone is "PEBB-eligible" it means their UW position meets the eligibility threshold for a package of PEBB plans, which includes medical, dental, life, long-term disability (LTD) and other related benefits.

PEBB eligibility rules are complex and based on employment types (e.g., staff vs. faculty employment, temporary employment, etc.).

## **PEBB EMPLOYEE & DEPENDENT ENROLLMENT**

**Medical:** Those NWH and UWP employees who are anticipated to have UW positions that will meet UW PEBB eligibility on January 1, 2020, will receive notice in late October that they can elect to **enroll** or “**waive**” (decline) medical coverage during the pre-enrollment this fall. If someone waives PEBB employee medical coverage, it means they cannot enroll their otherwise-eligible dependents either. An employee who waives PEBB medical coverage does not receive any additional pay in lieu of enrollment.

**Dental:** PEBB-eligible employees will be automatically enrolled in a dental plan they either select during the pre-enrollment or default to if no selection is made. There is no employee premium for any of the dental plans. Eligible dependents can be enrolled in an employee’s dental plan even if they are *not* enrolled in the employee’s PEBB medical plan. There is no dependent premium for any of the dental plans.

***Look for a separate update that focuses on dependent eligibility, verification requirements and enrollment, or visit HCA’s website to learn more now ([hca.wa.gov/employee-retiree-benefits/public-employees/how-determine-eligibility#dependent-eligibility](https://hca.wa.gov/employee-retiree-benefits/public-employees/how-determine-eligibility#dependent-eligibility)).***

## **MEDICAL PLANS: MAKING A CHOICE**

There are 10 PEBB medical plans, with eight available in the Puget Sound area. All of the plans currently available will continue to be offered in 2020. The pre-enrollment provides an opportunity to select among the plans. If no medical plan is selected, and no “waiver” is entered, then the state requires a default to Uniform Medical Plan (UMP) Classic with employee-only coverage.

All of the medical plans provide the same basic health care services:

- Preventive care (from a network provider, is covered 100% based on the Center for Disease Control’s (CDC) recommended coverage)
- No pre-existing condition exclusions
- No lifetime maximum
- Prescription and vision coverage (part of PEBB medical plans; not a separate plan)
- Deductibles (costs vary)

PEBB medical plan designs fall into one of three designs:

1. **Consumer-Directed Health Plan (CDHP)** – High deductible paired with a Health Savings Account (HSA), these plans have a lower premium and out-of-pocket limit.

- Managed Care** – All Kaiser Permanente plans are Managed Care. These plans may require selection of an in-network primary care provider (PCP) to direct your care and make referrals, and they may not pay if you see a non-contracted provider.
- Preferred Provider Organizations (PPO)** – All of the Uniform Medical Plans (UMP) are PPO’s. You may self-refer to any approved provider type, but receive a higher level of coverage using a network provider.

### Medical Plan Comparisons

While all of the plans cover the same basic health care services, they vary in other ways such as the provider networks, premiums, out-of-pocket costs and prescription drug coverage. To help you research the details and compare plan options, the HCA offers an easy-to-use online comparison tool to review all of these features side-by-side: [hca.wa.gov/employee-retiree-benefits/public-employees/compare-medical-plans#how-do-i-compare-plans](https://hca.wa.gov/employee-retiree-benefits/public-employees/compare-medical-plans#how-do-i-compare-plans). *NOTE: 2020 plan comparisons will be available mid-October. However, you can use the tool now to understand how the plans compared in 2019. All current plans will continue to be available in 2020.*

### Dental Plans

There are three dental plans available through PEBS. The UW pays 100% of the premium for the employee and any eligible dependent. Employees cannot “waive” dental on themselves, but they can waive it for dependents. The plans are either PPO or Managed Care. Below is a summary of key benefits. You can compare the current plans online here: [hca.wa.gov/employee-retiree-benefits/public-employees/compare-dental-plans](https://hca.wa.gov/employee-retiree-benefits/public-employees/compare-dental-plans). Note: 2020 plan comparisons will be available mid-October. However, you can use the tool now to understand how the plans compare in 2019. All current plans will continue to be available in 2020.

#### DENTAL COMPARISON (*What YOU Pay*)

FEATURE	Preferred-provider (PPO) Plan	Managed-care Plans	
	Uniform Dental Plan (UDP)	Willamette Dental Group	DeltaCare
Preventive Care (deductible doesn't apply)	\$0 Cost - PPO 20% Non-PPO 10% Out-of-state	\$0 Cost	
Annual Deductible	\$50 Individual \$150 family	No annual deductible	
Plan Maximum (limit on what the plan pays)	\$1,750 annual plan maximum You pay amounts over the maximum	No general Plan Maximum	
Crowns (example)	50% PPO & out-of-state 60% Non-PPO Plan Maximum limit applies	\$100 to \$175 co-pay No Plan Maximum	
Orthodontia	Limited Benefit – See PEBS Guide	Limited Benefit – See PEBS Guide	

For a complete description of covered services, see HCA website



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