



PEBB

2026 Pre-Open Enrollment

Public Employees Benefits Board Program

HCM Users Group

October 8, 2026

Larry Cade & Honey Grace Amano

PEBB Outreach and Training (O&T)

Employee & Retiree Benefits (ERB)

Washington State
Health Care Authority

Agenda

- | | |
|--|--------------------------|
| 1 General OE Information | 5 Policy & Rules Changes |
| 2 Medical Changes, Premiums & Surcharges | 6 Making OE Changes |
| 3 Dental, Vision, Life/AD&D, & LTD | 7 Reminders & Resources |
| 4 FSAs & DCAP | 8 Questions |

2026 PEBB Pre-OE Webinar

Thursday, October 15, 1:00 pm

- *Navia* OE webinar, hosted by HCA

Registration link on
PEBB BA *Training Schedule* webpage

General OE Information

2026 Annual Open Enrollment

October 26 through November 23, 2026

- All enrollment changes must be submitted **between October 26 and November 23 at 11:59 PM.**
 - Keyed into *Benefits 24/7* by the employee
 - **2027** *Employee Enrollment/Change* form received by the BA
- Changes are effective **January 1, 2027**

UW Benefits Fairs October

DATE		LOCATION	TIME
October 19	(Monday)	Seattle - UW Harborview Medical Center	10:00 am to 5:00 pm
October 20	(Tuesday)	Seattle - UW Health Sciences Building	
October 21	(Wednesday)	Seattle - UW Medical Center Northwest	
October 22	(Thursday)	Seattle - UW Seattle Campus	

PEBB Benefits Fairs – Western WA

DATE		LOCATION	TIME
October 27	(Tuesday)	Lakewood – Clover Park Technical College	10:00 am – 4:00 pm
October 28	(Wednesday)	Vancouver – Clark College	
November 2	(Monday)	Des Moines – Highline College	
November 4	(Wednesday)	Lynnwood – Edmonds College	
November 5	(Thursday)	Bellingham Public Schools	
November 16	(Monday)	Tumwater – Department of Labor & Industries	
November 17	(Tuesday)	Bremerton – Olympic College	
November 18	(Wednesday)	Port Angeles – Red Lion Hotel	

PEBB Benefits Fairs – Eastern WA

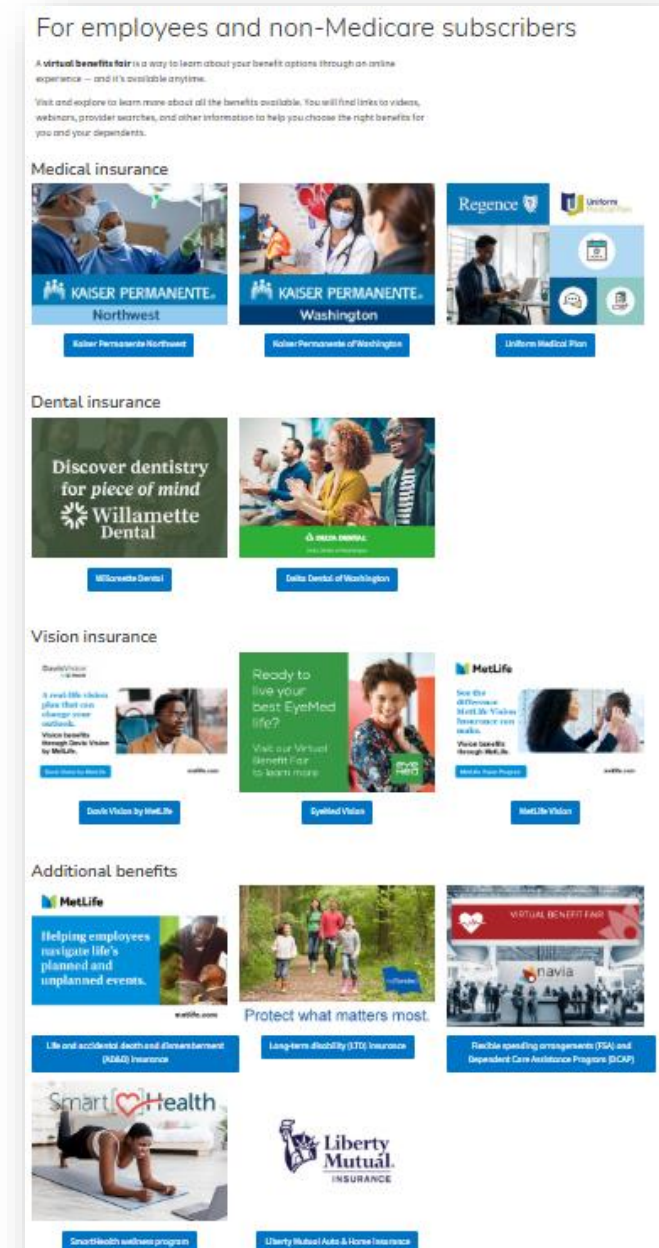
DATE	LOCATION	TIME
October 27 (Tuesday)	Spokane Community College	10:00 am – 4:00 pm
October 28 (Wednesday)	Cheney – Eastern Washington University	
October 29 (Thursday)	City of Pullman Parks & Recreation Center	
November 17 (Tuesday)	Wenatchee Convention Center	
November 18 (Wednesday)	Yakima Valley College	
November 19 (Thursday)	Pasco College – Columbia Basin	

Virtual Benefit Fairs

Provides “virtual booths” with 24/7 access:

- Learn about benefit options and plan availability
- View plan comparisons and informative videos
- Provider search tools

information available at
hca.wa.gov/pebb-oe



Employee OE Communications

For Your Benefit newsletter

- Mailed or emailed in October
- This is the only notice the PEBB Program sends to employees about open enrollment
- Additional federally required information will be included
 - ✓ Notice of creditable prescription drug coverage
 - ✓ Summary of Benefits and Coverage notice



forYourBenefit

State and higher-education edition | October 2026 Public Employees Benefits Board (PEBB) Program

Open enrollment is October 26 to November 23

Open enrollment is your opportunity to make changes to your PEBB health coverage for 2027. Now is the time to review your options, including costs, to make sure you are enrolled in coverage that meets your health care needs and goals. If you're happy with your current coverage, you do not have to make any changes.

Forms and other helpful tools are available on the Open enrollment webpage at hca.wa.gov/pebb-oe.

What changes can I make during open enrollment?

You can make the changes listed below from October 26 to November 23. Changes are effective January 1, 2027.

- Change your medical, dental, and vision plans
- Add or remove dependents
- Waive medical coverage if you have other employer-based group medical, a TRICARE plan, or Medicare Part A and Part B
- Enroll in medical coverage if you previously waived coverage
- Attest to the spousal coverage premium surcharge (if required)
- Enroll (or re-enroll) in the flexible spending arrangement (FSA) or Dependent Care Assistance Program (DCAP)

See page 6 for information on how to make changes to your coverage using Benefits 24/7 at benefits247.hca.wa.gov. (WSU and UW employees use Workday.)

Tips for a smooth open enrollment

Follow these recommendations to make the most of open enrollment:

-  **Review what's changing.** Look over any changes to your current plans, including premiums, deductibles, copays/coinsurance, and provider networks.
-  **Assess your health care needs.** Consider your and any dependents' health status, upcoming treatments, or anticipated life events (pregnancy, surgery, relocation, etc.) that may affect your coverage needs.
-  **Make changes in Benefits 24/7.** This includes adding or removing dependents and changing plans.
-  **Stay connected.** Sign up for emails and follow HCA on social media.
-  **Need help?** Reach out to your payroll or benefits office.

Important dates

October 19 to November 19 Visit one of the in-person benefits fairs around the state to learn about your health plans and benefits options. See page 4 to find one near you.	November 23 Benefits 24/7 (or Workday) changes must be received by 11:59 p.m. If you are submitting paper forms, your payroll or benefits office must receive them as of this day.	January 1, 2027 The new plan year begins. Open enrollment changes become effective, and benefits, deductibles, and out-of-pocket maximums reset.
October 26 PEBB annual open enrollment begins. Use Benefits 24/7 to make changes. Paper forms are also available.	November 30 Last day for most subscribers to qualify (if eligible) for the SmartHealth \$125 wellness incentive for 2027 at smarthealth.hca.wa.gov .	

HCA 50-0658 (10/26)

Employer Communications

BA Communications

- Previously referred to as GovDelivery
- Before and throughout open enrollment
- PEBB provides email messages to send to your employees

Are you signed up for . . .



Sign Up for notifications

From PEBB BA website:

- “Notices & updates”
- “Register to receive notifications”
- Select your employer type

The screenshot shows a web form titled "Notices and updates". The form includes a header section with a blue bar, a main content area with a title and a description, a section for selecting an employer type with radio buttons, and a blue "Submit" button at the bottom. A green box highlights the "Higher Education Institution" option in the employer type list.

Notices and updates

Stay current with the latest news and updates impacting the benefit administrator (BA) role with the Public

Employer type: Please select your employer type.

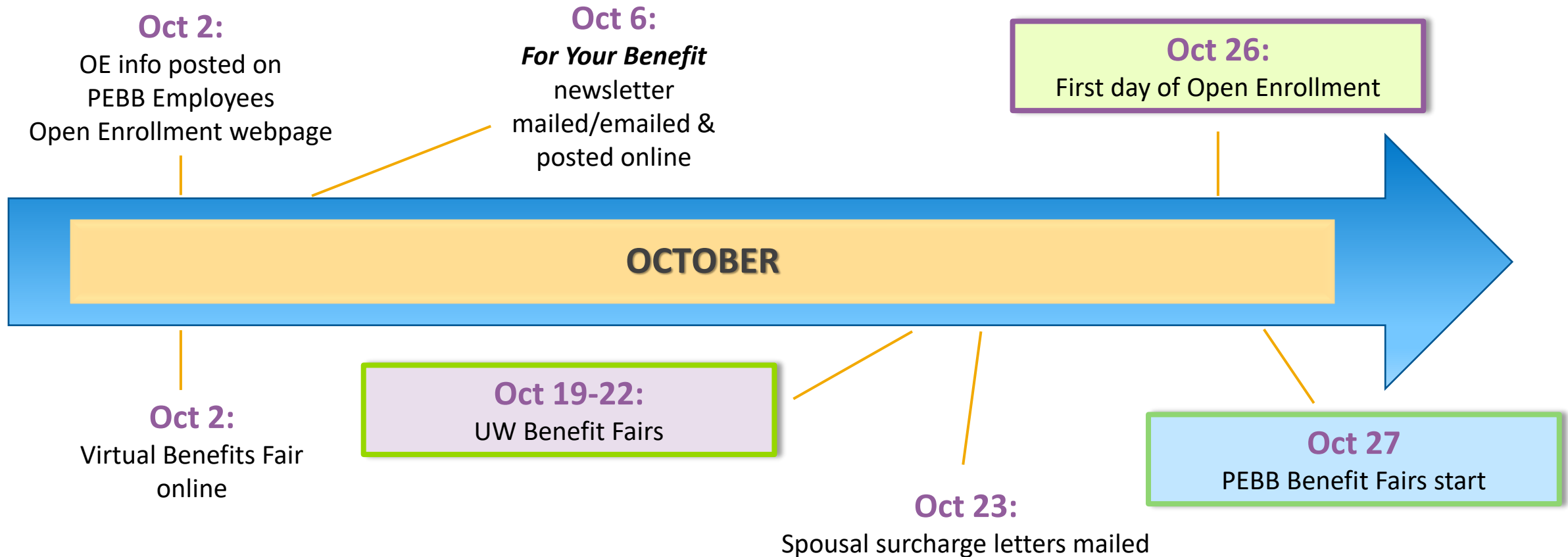
- ☐ State Agency
- ☒ Higher Education Institution
- ☐ Employer Group (Political Subdivision)
- ☐ K-12 School District
- ☐ Other

Submit

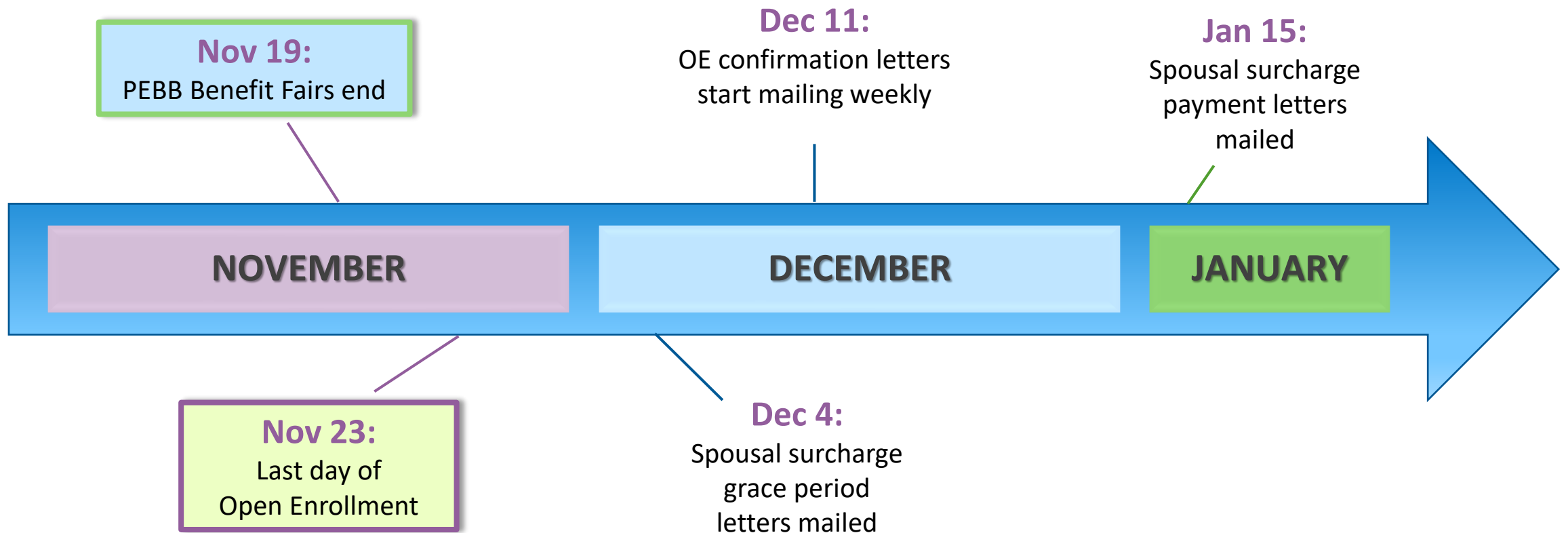
2026 OE Messages

Message #	Topic	Sent to BAs on:	Share with EEs on:
1	Annual open enrollment begins October 26	October 9	October 13
2	Benefits Fairs and Virtual Benefits Fairs	October 14	October 16
3	New PEBB Program medical benefits for 2027	October 19	October 21
4	What's changing for 2027	October 23	October 27
5	Making changes in Benefits 24/7	October 28	October 30
6	Attestation reminder	November 2	November 4
7	FSA/DCAP	November 6	November 10
8	Tips for choosing a health plan	November 10	November 13
9	Update beneficiaries	November 16	November 17
10	Open enrollment ends	November 18	November 20

Open Enrollment Timeline



Open Enrollment Timeline (cont'd)



What Can Employees Do?

During open enrollment, employees may:

- Change medical, dental, and/or vision plans
- Enroll/Re-enroll in FSA/DCAP
- Enroll in PEBB medical coverage (if previously waived) without proof of loss
- Waive PEBB medical if they are enrolled in:
 - TRICARE, Medicare Part A & B, or other employer-based group medical
 - Coverage under the Health Benefit Exchange (HBE) is **not considered** employer-based coverage

What Can Employees Do? (Cont'd)

- Add/remove eligible dependents (medical, dental, vision)
 - List of required Dependent Verification (DV) documents are available on the PEBB BA webpage
- Change premium deduction to pre- or post-tax
 - (IRC Section 125)
- Change the tax status of a dependent
 - (IRC Section 152)

HCA | Health Care Authority
Public Employees Benefits Board

[Clear form](#)

PEBB Premium Payment Plan Election/Change

You may use this form:

- When you are newly eligible for PEBB benefits and wish to opt out of the premium payment plan.
- During the PEBB Program's annual open enrollment.
- After an event that creates a special open enrollment (for example, a change in employment status, marriage, birth, adoption, etc.). For more information about changes you can make during a special open enrollment, read Policy 45-2A at hca.wa.gov/pebb-rules.

2026

You must submit (PEBB) health plan election information by the deadline.

- Is your status defined in equivalent in RCW 26.

Under federal tax. However, Code (IRC) Section 125 health insurance taxable income.

Does this determine if you modified by if coverage will of your dependent Program (if you provide information for Determining you provide information Answers to Fre your personal

Consult

1 Employee information

Last name

First name

Middle initial

Suffix

Social Security number

2 Participation in premium payment plan

Check one.

☐ I elect to opt out of participation in Washington State's premium payment plan. I understand that any premium I am required to pay for my PEBB medical coverage, and any applicable premium surcharges, will be deducted from my paycheck after federal and/or state taxes have been collected. I understand I cannot enroll or remain enrolled in a flexible spending arrangement (FSA), Dependent Care Assistance Program (DCAP), or health savings account (HSA) if I opt out.

☐ I elect to enroll in Washington State's premium payment plan. I understand that by participating in the premium payment plan, any premium I am required to pay for my PEBB medical coverage, and any applicable premium surcharges, will be deducted from my paycheck before federal and/or state taxes have been collected.

List below all dependents

Dependent

Last name

First name

Relationship to employee

This person is covered by this plan

Employee signature

Date

3 Agency information

Agency/subagency name

Effective date of change

Employee's hire date

Payroll or benefits office completes this section.

Return original form to your payroll or benefits office. Keep a copy for your records.

How Employees Can Make Changes

Change Type	Online/Mobile Access <i>Benefits 24/7</i>	Complete 2027 Enrollment/Change Form
Change medical, dental, and/or vision plans		
Waive enrollment in medical		
Enroll in medical if previously waived		
Add/remove dependent(s) for medical, dental, vision		

How Employees Can Make Changes (cont'd)

Change Type	Form to Complete
Change tax status of a dependent	Declaration of Tax Status form
Change premium deduction to pre-tax or post-tax	Premium Payment Plan Election/Change form

These changes cannot be made using *Benefits 24/7*

Newly Eligible During OE

When employee has **eligibility date within OE timeframe** (*Oct 26 - Nov 23*):

1. Newly Eligible wizard

- For 2026 coverage

2. Open Enrollment wizard

- If choosing *different elections* for 2027 coverage



Eligibility Date after OE for December Coverage

Newly eligible between November 24 – December 1

2026 Elections:

- “Newly eligible” wizard in *Benefits 24/7*, or
- Complete **2026 Employee Enrollment/Change Form**

2027 Elections *(if different)*:

- Complete **2027 Employee Enrollment/Change Form**
 - BA submits to HCA via *HCA Support* portal
 - HCA will key for you

Medical Plan Changes

Effective January 1, 2027

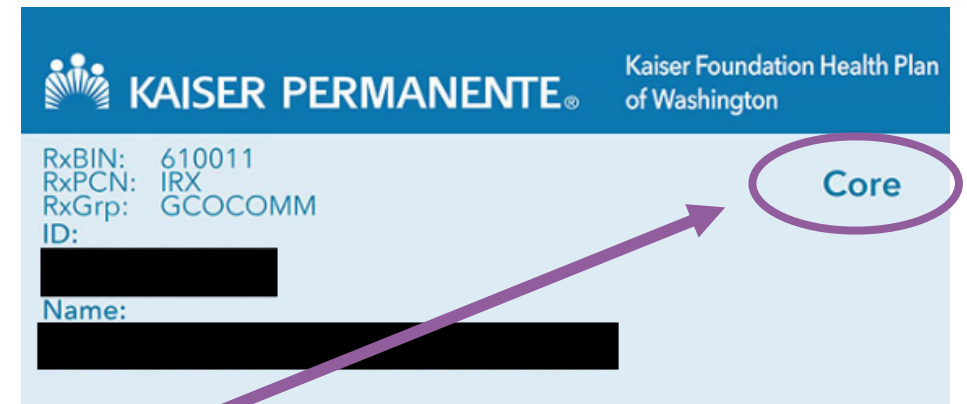
Uniform Medical Plan (UMP) Changes

- **Centers of Excellence (COE) Program**
 - Total joint replacement and spine surgery
 - Expires after December 31, 2026
 - Standard coverage remains under UMP plans

Kaiser Permanente Washington (KPWA) Changes

Classic, Value, and CDHP Provider network name change

- *'Core network'* is changing to *'SoundChoice'*
 - Network providers remain the same
 - Plan names remain the same
 - Members will receive a new card
 - Employees will see *'SoundChoice'* on their insurance cards



All PEBB Plan Changes

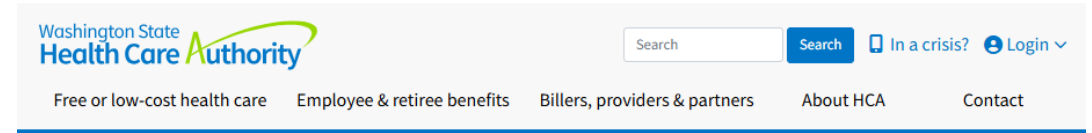
HIV prevention and treatment:

- Senate Bill 6183 - requires coverage of FDA-approved HIV antivirals
- No prior authorization or step therapy
- Brand name drugs excluded if there's a generic equivalent

Birth doula benefit*

- Coverage details and criteria vary by plan

*Services are subject to the deductible for CDHP members.



Changes to all PEBB medical plans

- **Deductible for consumer-directed health plans (CDHPs)** will increase to \$1,750 for single subscribers and \$3,500 for families, per IRS requirements.
- **Health savings accounts (HSAs):** The annual maximum contribution will increase to \$4,500 for single subscribers and \$9,000 for families per IRS requirements.
- **HIV prevention and treatment:** Senate Bill 6183 requires coverage of all FDA-approved antiviral drugs for the prevention and treatment of HIV without prior authorization or step therapy. If there is a therapeutically equivalent, generic antiviral drug available, plans do not need to cover the brand name version.

Medical plan changes

Kaiser Permanente Northwest (KPNW)

- **Non-emergency medical transportation** by wheelchair and gurney vans will be available at \$0 copay (with prior authorization) to specific locations such as a hospital, skilled nursing facility, or hospital home. CDHP members must first meet the deductible.
- **Birth doula benefit:** KPNW-contracted doulas will be covered for up to four visits total during pregnancy and for up to 12 months after birth. Members also have doula coverage for delivery. CDHP members must first meet the deductible.

Kaiser Permanente Washington (KPWA)

- **Provider network name change from Core to SoundChoice** for Classic, CDHP, and Value plans. There will be no changes to providers due to the name change. Members will receive a new ID card.
- **Non-emergency medical transportation** by wheelchair and gurney vans will be available at \$0 copay (with prior authorization) to specific locations such as a hospital, skilled nursing facility, or hospital home. CDHP members must first meet the deductible.
- **Birth doula benefit:** Doulas from an established, licensed provider will be covered up to four visits total during pregnancy and for up to 12 months after birth. Members also have coverage for delivery. There is a \$1,000 coverage limit per pregnancy. CDHP members must first meet the deductible.
- **Post-mastectomy bras** will no longer be limited to two every six months.
- **Urine drug screening** is subject to member cost-sharing.

Uniform Medical Plan (UMP)

- **Birth doula benefit:** Members may file claims for reimbursement of up to \$1,000 per calendar year. Services must be provided in Washington state by a Washington Department of Health (DOH)-certified birth doula. CDHP members must first meet the deductible.
- **Centers of Excellence program** for total joint replacement and spine surgery will end December 31, 2026. Surgeries must be completed by December 31, 2026 to qualify for this program.

Consumer-Directed Health Plan with a Health Savings Account

(CDHP w/HSA)

Increase in Deductible for CDHP

Beginning **January 1, 2027:**

	Current 2026	New 2027
Single subscriber	\$1,700	\$1,750
All other tiers	\$3,400	\$3,500

Includes UMP and Kaiser CDHP plans

CDHP w/HSA: Employer Contribution Amounts

The HSA **employer contribution** amount remains at:

- Subscriber only
 - **\$700.08 per year** (\$58.34 per month)
- Subscriber with one or more enrolled dependents
 - **\$1,400.04 per year** (\$116.67 per month)

No changes for 2027

CDHP w/HSA: Employee HSA Contribution Amounts

- IRS annual maximum contribution amounts for 2027*
 - Subscriber only
 - **Increased to \$4,500** (up from \$4,400)
 - Subscriber with one or more enrolled dependents
 - **Increased to \$9,000** (up from \$8,750)
 - Employees age 55 or older may contribute additional \$1,000

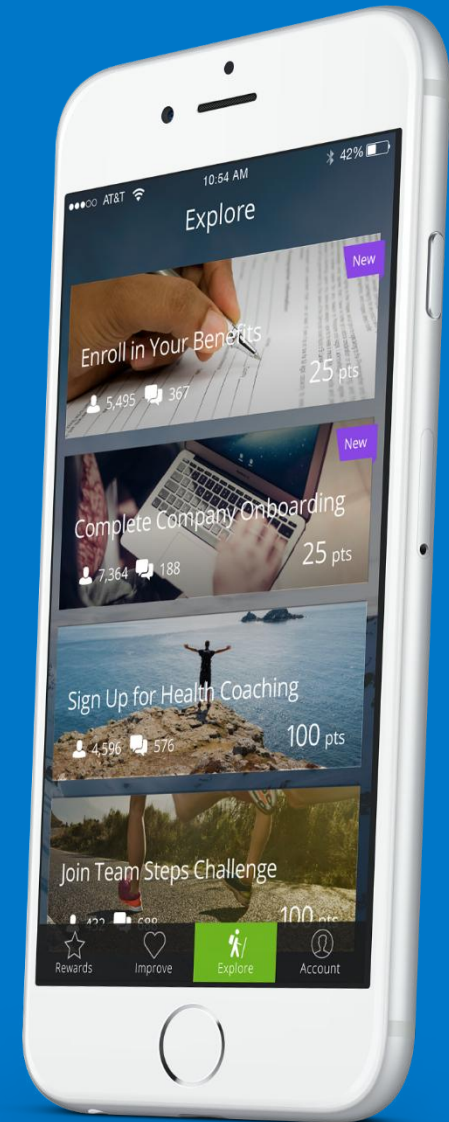
*Employer & employee contributions, plus wellness incentives (if earned) may not exceed the IRS maximum

Health Savings Account (HSA)

At anytime, employees enrolled in a high-deductible medical plan can:

- Start, stop, increase, or decrease HSA contributions
 - Complete HSA Payroll Deduction Form or
 - Go online to “HealthEquity” (after-tax contributions)

Smart[]Health



SmartHealth Incentive

Eligible employees receive \$125 in January 2027:

- Applied to employee's 2027 medical plan deductible, OR
- Deposited into employee's 2027 HSA **if enrolled in a CDHP**

Incentive requirement Deadline:

- **November 30, 2026**
 - Current/New PEBB Subscriber with medical effective Jan – Sep 2026
- **December 31, 2026**
 - New PEBB Subscriber with medical effective Oct – Dec 2026

SmartHealth Incentive (cont'd)

SmartHealth incentive is ending **December 31, 2027**

- Subscribers can engage in activities and access portal through 2027
 - Last distribution of employee incentives will be **January 2028**

Washington Wellness Program will continue:

- Smoking Cessation
- Diabetes Prevention
- Diabetes Management



Medical Premiums

for Higher Education Institutes

Employee Premiums – Higher Education

	PLAN NAME	EMPLOYEE		EMPLOYEE & SPOUSE/PARTNER		EMPLOYEE & CHILD(REN)		EMPLOYEE, SPOUSE/PARTNER & CHILD(REN)	
		2026	2027	2026	2027	2026	2027	2026	2027
KPNW	Classic	\$256	\$154	\$512	\$308	\$448	\$270	\$704	\$424
	CDHP	\$58	\$53	\$116	\$106	\$102	\$93	\$160	\$146
KPWA	Classic	\$141	\$154	\$282	\$308	\$247	\$270	\$388	\$424
	CDHP	\$25	\$53	\$50	\$106	\$44	\$93	\$69	\$146
	SoundChoice	\$102	\$154	\$204	\$308	\$179	\$270	\$281	\$424
	Value	\$150	\$151	\$300	\$302	\$263	\$264	\$413	\$415
UMP	Classic	\$145	\$148	\$290	\$296	\$254	\$259	\$399	\$407
	Select	\$82	\$85	\$164	\$170	\$144	\$149	\$226	\$234
	CDHP	\$57	\$59	\$114	\$118	\$100	\$103	\$157	\$162

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Employee Premiums – Higher Education

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Premium Surcharges

Tobacco Use
and
Spouse/SRDP Coverage

Premium Surcharges

Tobacco Use

- Monthly **\$25** surcharge per account
 - In addition to monthly medical premium

No changes for 2027

Spouse/SRDP Coverage

- **New rate** for determining if \$50 surcharge applies
 - **Question #6:**
*“Will spouse/SRDP’s share of the medical premium through their employer be less than **\$140.61** per month in 2027?”*
 - Was \$137.76 for 2026

PEBB Dental

PEBB Dental Plans

**Uniform Dental
Plan (UDP)**

DeltaCare

**Willamette
Dental**

**No plan/benefit changes
for 2027**

No additional cost to employee to add eligible dependents to PEBB dental

Delta Dental of WA Administers UDP and DeltaCare

Uniform Dental Plan (UDP)

Group 3000

- Preferred provider plan

DeltaCare

Group 3100

- Managed care plan

Provider networks vary

- Employees should **call the plans directly** to verify dentist participation
- Information under "Contact the Plans" on the PEBB employee website

PEBB Vision

PEBB Vision Plans

**Davis Vision by
MetLife**

EyeMed

MetLife Vision

**No plan/benefit changes
for 2027**

No additional cost to employee to add eligible dependents to PEBB vision

PEBB Life and Accidental Death & Dismemberment (AD&D)

administered by MetLife

Life and AD&D Insurance

Employer-paid:

- Basic Life \$35,000
- Basic AD&D \$5,000

**No rate or benefit
changes for 2027**

Employee-paid:

- Supplemental Life and AD&D
 - Premiums change when employee enters a new age bracket* OR
 - Employee changes coverage amount

*Premium increase is effective January 1st the following year

PEBB Long-Term Disability (LTD)

administered by
Standard Insurance Company

PEBB LTD Insurance

Employer-paid:

- Max benefit **\$450** per month (no change)

Employee-paid:

- Rates may **decrease**:

January 1, 2027

Coverage Level	Higher-Ed Retirement Plan	
	2026	2027
60%	.0050	?
50%	.0030	?

Making Changes to Employee-paid LTD

At anytime (outside the 31-day newly eligible window),
employees may:

	EOI Required	Must Complete LTD Enrollment/Change Form
Enroll in employee-paid LTD	✓	✓
Increase employee-paid LTD	✓	✓
Decrease employee-paid LTD		✓
Decline employee-paid LTD		✓

One Moment

while we transition to another presenter

Flexible Spending Arrangements & Dependent Care Assistance Program

administered by
Navia Benefit Solutions

2027 FSA & Limited Purpose FSA Contribution Limits

Minimum annual contribution

- \$120

Maximum annual contribution

- \$3,400*

No changes for 2027



*May change if the IRS announces an increase to the max contribution

IRS Annual FSA Maximum Election

If employee wants to elect the **max**
annual contribution amount

- *Automatically increases* if the IRS updates the annual limit

If employee enters amount **less**
than the max annual contribution

- IRS updates *will not affect* contribution amount

UW & WSU Workday employees with max contributions will have an opportunity to change election before OE ends

PEBB 2026 Open Enrollment Form for Flexible Spending Arrangements (FSA) & Dependent Care Assistance Program (DCAP)

Only use this form during the PEBB Program's annual open enrollment, October 27 through November 24, 2025. (University of Washington and Washington State University employees must enroll online in Workday.) Forms received after November 24 will not be accepted. Important: You cannot enroll in both an FSA and a consumer-directed health plan (CDHP) with a health savings account (HSA) in the same plan year. Note: If the IRS announces an increase to the 2026 FSA or Limited Purpose FSA maximum contribution limit before the last day of open enrollment, the PEBB Program will adopt the increase for 2026.

navia

benefit solutions

Section I – Employee Information

Name (Last, First, MI):		SSN (or Employee ID if higher education):	
Street Address:		City:	State: ZIP/Postal Code:
Daytime Phone:		Home Phone:	Agency or Higher Education Institution Name:
Date of Birth:	Email Address:		Enrollment Status: ☐ Open Enrollment ☐ Seasonal Employee

Section II – Elections

YES for the benefits you want to enroll in and enter the total election amount for the year. You can enroll in the DCAP and either the FSA or a Limited Purpose FSA. You cannot enroll in an FSA and a Limited Purpose FSA in the same year.

Benefit	Enroll:	2026 Election Amount
FSA Minimum of \$120, maximum of \$3,300* per year. *The IRS may increase the maximum annual	☐ Yes ☐ No	☐ I am choosing the maximum annual contribution limit for the FSA for 2026 (currently \$3,300*). I understand that if the IRS increases this amount before the last day of open enrollment, and the PEBB Program adopts it for 2026, Navia Benefit Solutions will increase my contribution to match the new contribution maximum. ☐ I am choosing another annual contribution amount: \$ _____
Limited Purpose FSA For members enrolled in a CDHP with an HSA. Pays for dental and vision expenses only. Minimum of \$120, maximum of \$3,300* per year. *The IRS may increase the maximum annual contribution limit during Open Enrollment	☐ Yes ☐ No	☐ I am choosing the maximum annual contribution limit for the FSA for 2026 (currently \$3,300*). I understand that if the IRS increases this amount before the last day of open enrollment, and the PEBB Program adopts it for 2026, Navia Benefit Solutions will increase my contribution to match the new contribution maximum. ☐ I am choosing another annual contribution amount: \$ _____

Qualifying for FSA “Carryover” to 2027

	Criteria #1	Minimum of \$120 remaining end of plan year (December 31, 2026)	Qualify to carryover up to \$680 <i>(IRS may announce an increase)</i> Remaining funds above \$680 are FORFEITED
	Criteria #2	Enroll in an FSA next plan year (2027)	

Carryover applies even if employee elects **maximum** contributions to FSA in next plan year **(\$3,400)**

CBA FSA Contribution

Only for represented employees who:

- Annual base salary is **\$68,004 or less** on *November 1, 2026, and*
- Eligible for **PEBB medical benefits** (subscriber or dependent) on *January 1, 2027, and*
- Not enrolled in a **CDHP w/HSA** medical plan for 2027

Will receive

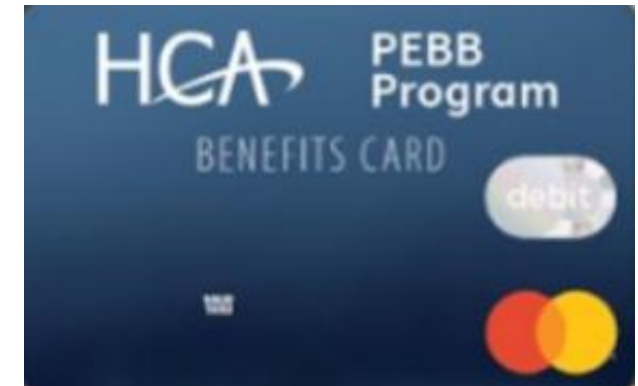
\$300

distribution
in January 2027

CBA FSA Contribution (cont'd)

Employer-funded \$300 FSA Contribution

- FSA enrollment is **not required**
- Added to **current** Navia benefits card (*if enrolled*) OR
- Added to a **new** Navia benefits card (*if not enrolled*)
- **Excluded** from IRS FSA max limit
 - Potential FSA balance of **\$3,700**
- Anticipated recipients will receive a detailed letter



DCAP Contribution Limits

Filing Status	2027 Annual Contribution Maximum
Single person	\$7,500
Married couple filing jointly	\$7,500
Married couple filing separately	\$3,750

No changes for 2027

FSA/DCAP Enrollment During OE

October 26 – November 23, 2026:

Enroll in an FSA

or

Enroll in a Limited
Purpose FSA

and/or

Enroll in DCAP

Complete enrollment via:

- **Navia Online Portal** – link under “*Supplemental coverage*” in Benefits 24/7
- Submit **PEBB FSA/DCAP Open Enrollment** paper form

Annual re-enrollment is required; enrollment does not renew automatically.

Enrollment in FSA & CDHP w/HSA

Dual enrollment in an FSA and an HSA is restricted by IRS rules.

- If an employee is dual-enrolled, after **December 29, 2026:**
 - FSA will be automatically dis-enrolled
 - Remain enrolled in the CDHP w/HSA
 - Eligible to enroll in a Limited Purpose FSA (not automatic)

FSA/DCAP Enrollment Reports

- Reports will be available in **December 2026**
- BAs will receive an **email notification** as soon as the reports are ready
- Access reports on *Benefits 24/7* BA Dashboard under the **Data Depot** tile

Submit enrollment forms to
Navia weekly during OE

Making OE Changes

Via Benefits 24/7

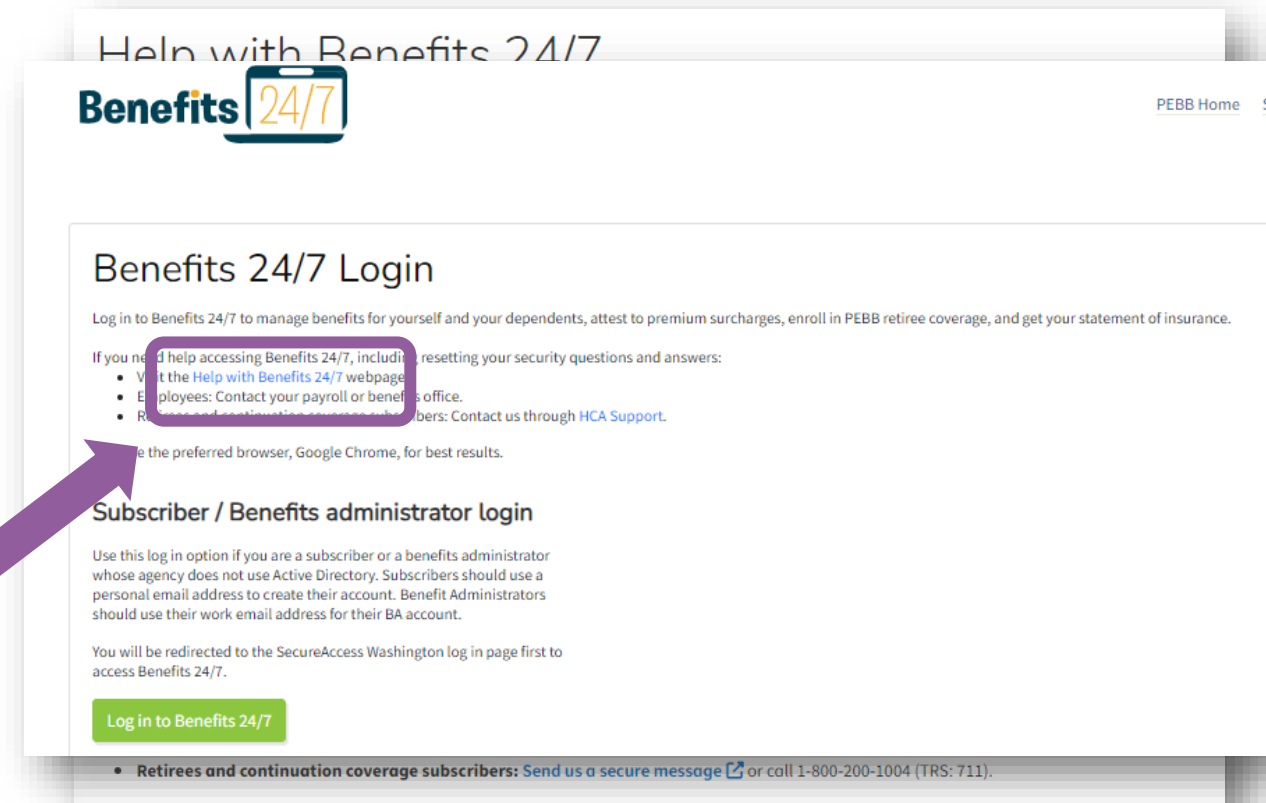
Help with *Benefits 24/7*

PEBB Employee webpage

- Things to know before registering
- Creating a secure SAW account
- How to log in
- Call 866.335.0043 for log-in help

Benefits 24/7 login page

- “Help with *Benefits 24/7*”



Viewing Employees Current Enrollments

From employee's "Current Statement of Insurance"

Dashboard Eligibility Manage
Supplemental Benefits

Subscriber's Plan Enrollment

This page displays coverage information

Use this page to:

- View your account information and coverage
- View and print Statements of Insurance
- Subscribe or unsubscribe from HCA e

Select a Statement of Insurance
Statements of Insurance do not
FSA, or Dependent Care Assis
through the MetLife Benefits p

 Current Statement of Insurance

Shows your currently effective plan enrollment

Section A - Subscriber account information

Subscriber name:

STATEMENT OF INSURANCE

THIS STATEMENT SUMMARIZES YOUR INSURANCE COVERAGES WITH THE HEALTH CARE AUTHORITY. IF THIS STATEMENT DISAGREES WITH YOUR RECORDS, PLEASE CONTACT YOUR EMPLOYER'S PERSONNEL, PAYROLL, OR BENEFITS OFFICE (IF YOU ARE AN EMPLOYEE) OR PEBB BENEFITS SERVICES AT 1-800-200-1004 (IF YOU ARE A

Welcome to Benefits 24/7.

This is where you can manage your enrollment in PEBB benefits.

HEALTH CARE AUTHORITY Subscriber Dashboard

Welcome, [REDACTED]

Newly Eligible
12/16/2021 - 01/16/2022
for coverage Jan 1, 2022

Open Enrollment
10/27/2025 - 11/24/2025
for coverage Jan 1, 2026



Profile

View and manage your contact information



Plan Enrollment

View or print your plan enrollment



Special open enrollment and account changes

Request a change due to a qualifying event

Special open enrollment



Manage Dependents

Manage your dependent's information and coverage

Vision coverage provided by:

MetLife Vision, underwritten by Metropolitan Life Insurance Company (MetLife)

Vision premium: \$0.00

Total monthly premium: \$69.00

Spousal Attestations

Notes

or print the PDF.
Limited Purpose
on is available

Helping Employees make OE Elections

The screenshot displays the Washington State Health Care Authority's Open Enrollment (OE) system interface. At the top, a navigation bar includes tabs for Dashboard, Eligibility, Manage Dependents, Special Open Enrollment, Profile, Tobacco Surcharge Attestations, Plan Enrollment, and Spousal Attestations. Below this, a sub-navigation bar shows Notes and Supplemental Benefits. The main content area features a green banner for 'Open Enrollment' from 10/27/2025 to 11/24/2025 for coverage starting Jan 1, 2026. A progress bar below the banner shows four steps: Dependents, Coverage, Supplemental Benefits, and Confirmation, with the Confirmation step currently active and marked with a checkmark. The Confirmation step is titled 'Step 4 - Confirmation' and includes a green checkmark icon. The text reads: 'You're all done! You can download a summary of your elections below.' Below this text is a green button labeled 'Download elections'. Further down is an 'Email address*' input field with a blacked-out placeholder. Below the input field is a checkbox labeled 'Sign up for email delivery. You'll receive the For Your Benefit newsletter and other general updates in your inbox.' At the bottom of the form are two green buttons: 'Previous' and 'Confirm'. The 'Confirm' button is circled in purple. A blue button labeled 'Back to dashboard' is located at the bottom center of the page.

Dashboard Eligibility Manage Dependents Special Open Enrollment Profile Tobacco Surcharge Attestations Plan Enrollment Spousal Attestations

Notes Supplemental Benefits

Open Enrollment
10/27/2025 - 11/24/2025
for coverage Jan 1, 2026

Dependents Coverage Supplemental Benefits Confirmation

✓
Step 4 - Confirmation

You're all done! You can download a summary of your elections below.

Download elections

Email address*
[Redacted]

☒ Sign up for email delivery. You'll receive the For Your Benefit newsletter and other general updates in your inbox.

Previous Confirm

Back to dashboard

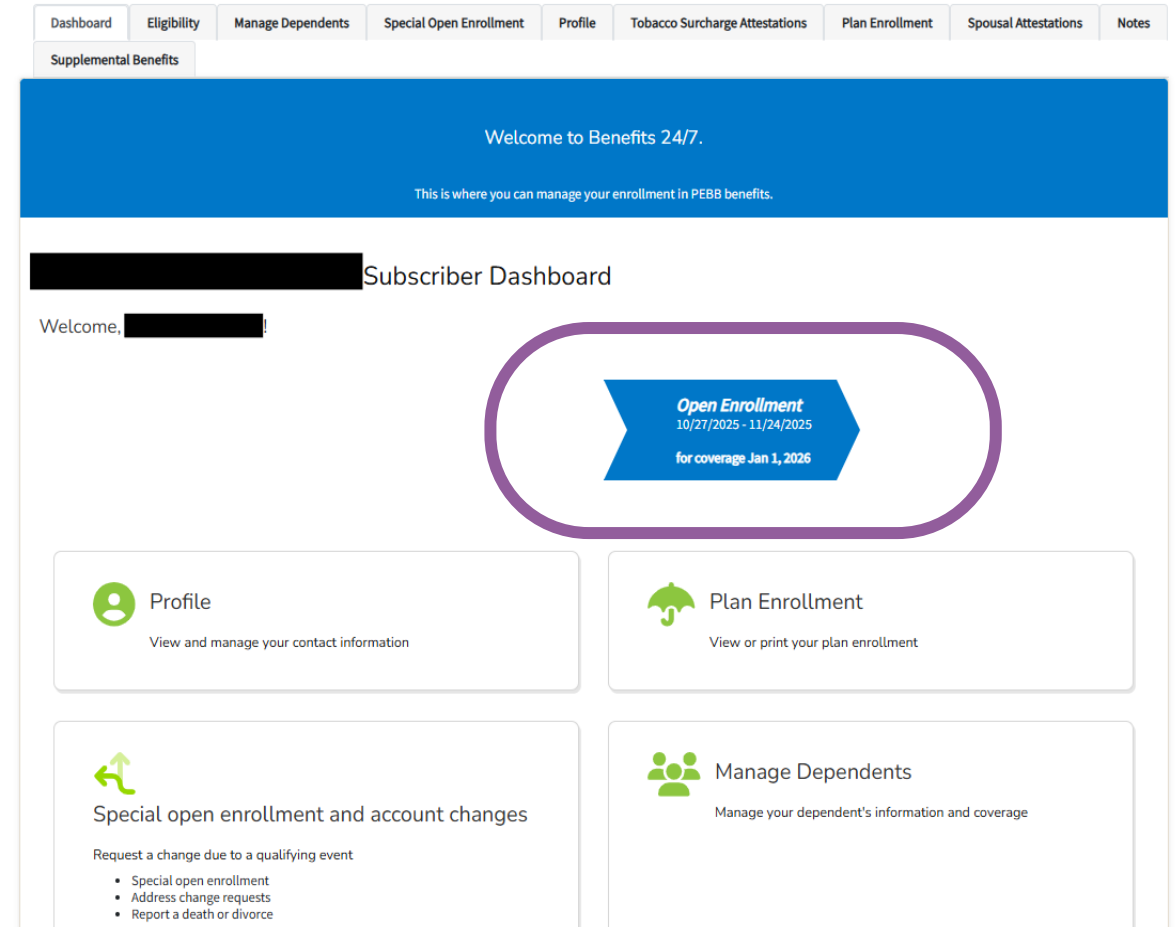
Helping Employees make OE Elections (cont'd)

OE Wizard available to:

- Employees – entire OE window (Oct 26 – Nov 23)
- BAs – through end of February (lower limit period)

Employees must log in to personal account to self-enroll

- Don't use a BA admin account when assisting employees



Viewing OE elections

After OE elections are made:

- Under “Plan Enrollment”
 - Current statement of insurance
 - Next year’s statement of insurance
 - Available until Jan 1st

Dashboard Eligibility Manage Dependents Special Open Enrollment Profile Tobacco Surcharge Attestations Plan Enrollment Spousal Attestations

Notes Supplemental Benefits

Subscriber's Plan Enrollment

This page displays coverage effective as of today.

Use this page to:

- View your account information and current plan enrollment.
- View and print Statements of Insurance.
- Subscribe or unsubscribe from HCA email notifications.

Select a Statement of Insurance (SOI) button below to download a PDF showing your plan enrollment. You can save or print the PDF. Statements of Insurance do not include supplemental life or AD&D insurance, Flexible Spending Arrangement (FSA), Limited Purpose FSA, or Dependent Care Assistance Program (DCAP) enrollment. Supplemental life and AD&D enrollment information is available through the MetLife Benefits portal.

[Current Statement of Insurance](#)

Section A - Subscriber account information

Subscriber name: [REDACTED]
County of residence: Thurston
Email address: [REDACTED]

☒ Subscriber wishes to receive email notifications from the PEBB program

Current medical plan:	[REDACTED]
Medical premium:	You must contact your benefits office for premium information
Tobacco use surcharge*:	\$0.00
Spousal coverage surcharge*:	\$0.00
Total:	\$0.00

*Surcharges are in addition to the monthly medical premium.

Current dental plan:	[REDACTED]
Dental premium:	You must contact your benefits office for premium information
Current vision plan:	MetLife Vision, underwritten by Metropolitan Life Insurance Company
Vision premium:	You must contact your benefits office for premium information

Benefit Election Changes Report

Subscriber Last Name	Event Type	Family Composition	FC Effective Date	Medical Plan	Medical Effective Date	Prior Medical Plan
SYN	OE	Subscriber and spouse/SRDP	1/1/2026	Kaiser Foundation Health Plan of Washington Classic	1/1/2026	Kaiser Foundation Health Plan of Washington CDHP
SYN	OE			Kaiser Foundation Health Plan of Washington Classic	1/1/2026	Kaiser Foundation Health Plan of Washington CDHP
SYN	OE	Subscriber and spouse/SRDP	1/1/2026	Kaiser Foundation Health Plan of Washington Classic	1/1/2026	Kaiser Foundation Health Plan of Washington CDHP
SYN	OE			Kaiser Foundation Health Plan of Washington Classic	1/1/2026	Kaiser Foundation Health Plan of Washington CDHP
SYN	OE	Subscriber and spouse/SRDP	1/1/2026	Kaiser Foundation Health Plan of Washington Classic	1/1/2026	Kaiser Foundation Health Plan of Washington CDHP
O NEEL	OE			UMP Classic	1/1/2026	Kaiser Foundation Health Plan of Washington Classic
PEBB	OE					

OE Changes Using Paper Form

Employees must submit the **2027 PEBB Employee Enrollment/Change Form** to their BA

- Between **October 26** and **November 23, 2026 (by 11:59pm)**
- Must **provide DV documents** if adding dependents
- BA enters the data into *Benefits 24/7*
- Retain documents for employee records
- Avoid verbal request changes to prevent employer liability

Reattestation Reminders

Spouse or state-registered domestic partner (SRDP) coverage
premium surcharge

Spousal/SRDP Surcharge Re-attestation

Employees required to re-attest will be mailed up to **three notifications:**

1. Reminder letter at the **end of October**
2. Grace period notification letter at the **beginning of December**
3. 2027 surcharge letter in **January**
 - Employees who attested that the surcharge applies to them
 - Employees who didn't attest by December 31, 2026

Employees who must reattest will have a notification banner in *Benefits 24/7*

Spousal/SRDP Surcharge Re-attestation (Cont'd)

- If applicable, employees must attest between **Oct 26 and Dec 31, 2026**
- Attest by the deadline to avoid the surcharge (starts Jan 1, 2027)
- BAs enter re-attestation for employees who turned in a paper form
 - BAs can access the OE wizard until the end of February (lower limit Period)

Benefits 24/7

using OE wizard

October 26 – November 23

***2027 Premium Surcharge
Attestation Change Form***

October 26 – December 31

Spousal Re-attestation for an Organization Report

Reports Tool

7

Search Display Results

Welcome to the Report Tool. This tool allows you to select your report, define your search criteria, and select the specific fields you wish to see displayed in the Results Grid.

Show only PEBB Show only SEBB

Select a report*

Spousal Re-attestation for an Organization

This report retrieves and displays the subscribers that will need to complete spousal re-attestation for the upcoming open enrollment effective year 2027.

Organization Name

HEALTH CARE AUTHORITY

Include those with defaulted attestations for the upcoming OE effective year*

Yes

Reflect employees that “still” need to complete re-attestation

Next

Other Reminders

CDHP w/HSA Reminders

Employees changing from a CDHP w/HSA to **any other medical plan** will need to:

- Stop any payroll deduction for their HSA
- Stop any direct contributions to *HealthEquity*

Employees are **ineligible** to enroll in a CDHP w/HSA if their spouse/SRDP is **enrolled in a 2027 FSA**

- This applies even if the spouse/SRDP is not on the employee's plan

CDHP w/HSA Reminders (cont'd)

Employees age 65+ or turning 65 in 2027:

- Should consult a qualified tax professional before choosing a CDHP w/HSA.
 - Tax consequences when **enrolled in** Medicare
 - Medicare can be retroactively enrolled in, up to 6 months, while enrolled in CDHP w/HSA

Dependent Verification (DV)

DV documents are due at the same time as the enrollment deadline

- No later than **November 23, 2026** during annual open enrollment
- No later than 31 days after the date of eligibility
- No later than 60 days after the special open enrollment event

Follow-up with employees when DV documents are:

- Not submitted by the employee, or
- Are invalid, illegible or incomplete

Now Available in *Benefits 24/7*

Dependent Turning Age 26 and Extended Dependent Recertification letters:

- Posted in Benefits 24/7 Data Depot monthly
- Affected employees will be notified directly
- BAs will be notified when lists are posted



Public Employees Benefits Board

July 31, 2026

Can't access the links? Add "Inks.gd" to the allowlist of your content blocking software.

Dependent Turning Age 26 and Extended Dependent Recertification Letters moving to Benefits 24/7

To reduce paper waste, HCA is changing how employer courtesy copies of the Dependent Turning Age 26 and Extended Dependent Recertification letters are provided.

Beginning in August, HCA will no longer mail courtesy copies of these letters to employers. Instead, HCA will post a monthly list in your organization's Benefits 24/7 Data Depot identifying employees who were sent one of these letters. The Data Depot posting will also include blank electronic templates of the letters so Benefits Administrators can review the information employees receive.

This change does not affect the letters sent directly to employees. Subscribers will continue to receive their letters from HCA through the current process. Only the employer courtesy-copy process is changing.

This is a temporary solution while HCA continues enhancing Benefits 24/7 functionality. The long-term goal is to provide Benefits Administrators with the ability to access this information on demand.

HCA will notify Benefits Administrators when the monthly lists have been posted. If your organization does not receive a list for one or both letter types, no employees from your organization were sent that letter during the applicable period.

SOE Events During Annual OE

Check changes submitted during “annual open enrollment”

- Is it an OE change or SOE change?
 - Example - newborn submitted as OE change - **coverage effective January 1, 2027**
 - Child born October 10, 2026
 - **This is an SOE event**, with effective date October 10, 2026
 - **Effective date** is the date of birth
- SOE events need to be verified by the BA

Ensure Employee Addresses Up-to-Date

PEBB uses to communicate with employees

- OE Newsletters
- Updates/changes to plans/benefits
- Spousal attestation notices
- Letters confirming changes made during OE

HE institutions

- CTC users update your system
- Non-CTC users, update your system and *Benefits 24/7*

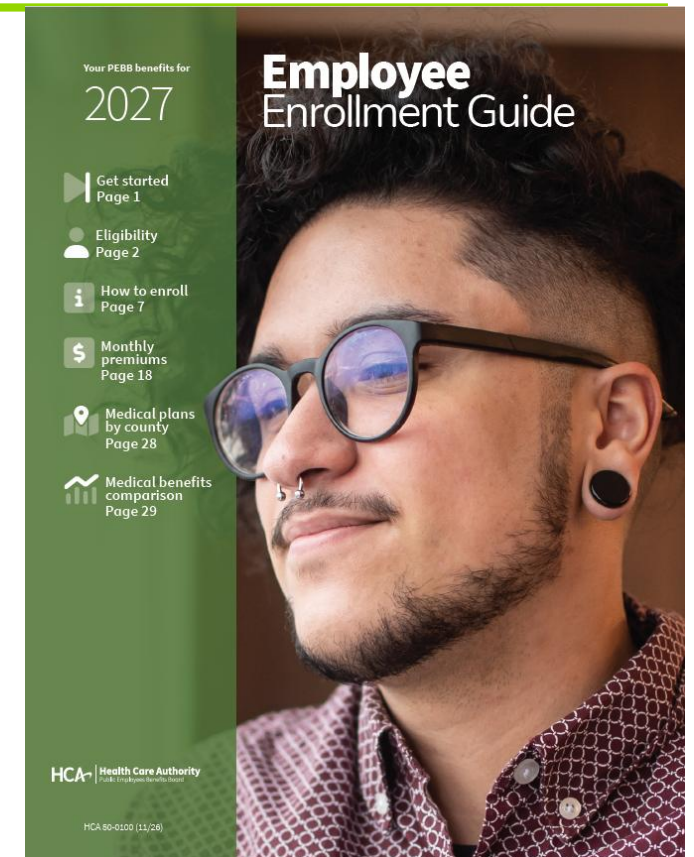
Ordering PEBB Materials

Available for order **early October**:

- 2027 PEBB Employee Enrollment/Change Form

Available for order **early November**:

- 2027 PEBB Employee Enrollment guide
- 2027 PEBB Retiree Enrollment Guide



Ordering PEBB Materials (cont'd)

Washington State Health Care Authority
PUBLIC EMPLOYEES BENEFITS BOARD

Categories

- PEBB
- [Employees](#)
- [Retirees](#)
- [Life Insurance](#)
- [Long-Term Disability](#)
- [Dependent Certifications](#)

Search

Information and Support

Your Cart

Lines in Cart: 1
Units in Cart: 5
[View Shopping Cart](#)

Check Out

[Pers/Pay Home](#)
[PEBB Home](#)
[PEBB Forms](#)

Ordered By

Your Name

Agency Name

Agency Number

Physical Address (Preferred)

Additional Address Info

Campus Mail Stop (if applicable)

City

State

Zip/Postal Code

Country

Phone

Fax

Email

Ship To Ordered By ☒
Ship To OTHER ☐

Check Out

Washington State Health Care Authority

Resources

Employee Resources

- PEBB Employee Website
 - Open enrollment (PEBB)
- Changes to PEBB employee benefits for 2027
- October *For Your Benefit* newsletter

The screenshot shows the Washington State Health Care Authority website. At the top is a navigation bar with the logo, a search bar, and links for 'In a crisis?' and 'Login'. Below this is a main menu with links: 'Free or low-cost health care', 'Employee & retiree benefits', 'Billers, providers & partners', 'About HCA', and 'Contact'. A pink banner below the menu states: 'PEBB and SEBB open enrollment is Monday, October 26 through Monday, November 23, 2026. Find information on the open enrollment page that's right for you: PEBB retirees, PEBB employees and PEBB continuation coverage subscribers, and SEBB employees and SEBB continuation coverage subscribers.'

Open enrollment (PEBB)

Open enrollment is **October 26 through November 23, 2026**. Enrollments, changes, and premiums are effective January 1, 2027.

If you are a Medicare COBRA subscriber, visit the [Retiree open enrollment webpage](#).

Ready to make changes?

Find your form: **Employees** or **PEBB Continuation Coverage**. Learn **how to return your form**. **Benefits 24/7** will be available to make changes on October 26. (**Note:** Pierce County, WSU, and UW employees must use Workday.)

On this page

- [Know your costs](#)
- [Learn about important changes](#)
- [Review plan information](#)
- [Take next steps](#)

Know your costs

- [Employee monthly premiums 2027](#)
- [PEBB Continuation Coverage monthly premiums 2027](#)

Learn about important changes

There are many important changes to 2027 benefits and plans. These tools can help you get started comparing plans and making choices.

There are important changes to your benefits for 2027.

[See what's changing](#)

Employees Should Contact the Plans Directly For:



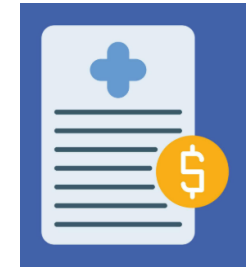
Benefit questions



**Specific prescription
coverage**



Network providers
medical, dental & vision



**ID cards and
claims processing**

Plan contact information available on the PEBB Employee webpage

Employees Should Contact You (BA):

For help with:

- Eligibility questions or changes
- Enrollment questions or procedures
- Premium surcharge questions
- Using *Benefits 24/7*
- Payroll deduction information
- Name, address, phone number changes
- Finding forms
- Adding or removing dependents
- Life and LTD insurance eligibility/enrollment questions

Who to contact?

HealthEquity (HSA)

healthequity.com/pebb

- UMP CDHP members: 1-844-351-6853
- Kaiser CDHP members: 1-877-873-8823

MetLife

mybenefits.metlife.com/wapebb

- Life and AD&D Insurance
- 1-866-548-7139

SmartHealth Wellness Program

hca.wa.gov/pebb-smarthealth

- 1-800-947-9541

Navia Benefit Solutions

pebb.naviabenefits.com

- FSA and DCAP
- 1-800-669-3539

Standard Insurance Company

standard.com/my-benefits/wash-state-hca-pebb

- Long-Term Disability Insurance
- 1-800-368-2860

Medical, Dental, & Vision Plans:

hca.wa.gov/employee-retiree-benefits/public-employees/contact-plans

Benefits Administrator (BA) Resources

PEBB Outreach & Training

- 1-800-700-1555

PEBB BA Website

- hca.wa.gov/pebb-benefits-administrators
- *HCA Support* ticketing system
 - Submit questions



For Benefits Administrators Only

Please **do not share** with employees:

- PEBB's Outreach and Training number **1-800-700-1555**
- PEBB's Customer Service number **1-800-200-1004***
- HCA Support portal
- Our email addresses
- Our direct phone numbers

*Unless the employee is interested in Retiree, COBRA, or continuation coverage

Questions?

Thank you!

