



Update

August 7, 2019

New Health Insurance for K-12 Employees Is Coming

The following information is from the WEA. Specific information to LWSD will be communicated by the district and through the Benefit Advisory Committee.

The Legislature has approved a new health care system for K-12 school employees that begins in January 2020. The new School Employees Benefits Board (SEBB) program will replace the existing health insurance provided in each school district. That means all K-12 public school employees will have a new insurance plan beginning next year.

This [map](#) shows which insurance carriers are offering plans in which counties. [This chart shows the health insurance plans](#) offered by county, including out-of-pocket premiums. The Uniform Medical Plan (UMP) is insurance offered directly by the state, while Kaiser and Premera are private insurance companies. Plan options are based on where you live, except you may be able to choose from [additional plans if your district straddles county lines or borders Idaho or Oregon](#).

- [Here is WEA's official PowerPoint presentation about the new health care system. \(Updated Aug. 1, 2019\)](#)
- [Learn more at a health care benefit fair](#)
- [See these fact sheets created by the state Health Care Authority.](#)
- [Frequently asked questions and answers.](#)
- [Here's what WEA members can do now to prepare for the transition.](#)
- [This chart shows how the state will allocate health insurance funding to districts and how districts pay the state.](#)
- [This fact sheet explains which benefits are available through the SEBB, and it lists optional non-SEBB health benefits that can be negotiated locally.](#)
- [This chart shows the health insurance plans offered by county, including out-of-pocket premiums.](#)
- [Additional insurance plans if your district straddles county lines or borders Idaho or Oregon.](#)

Background

In 2017, as part of the overall McCleary school funding package, the Legislature created a new state-run School Employees Benefit Board (SEBB) health insurance program to replace the existing district-by-district system of negotiating health care benefits. The SEBB is modeled on a similar but separate insurance program for public employees that has existed for years.

During summer/fall of 2018, representatives from school employee unions negotiated a tentative agreement with the Office of Financial Management (OFM). WEA played a key leadership role and helped negotiate a deal that will benefit educators and reduce the price of insurance for

many. WEA has two of the four members representing labor on the SEBB. The other two are from PSE and SEIU 925, unions that represent classified school employees.

Highlights of the changes

Below are key features either required by law or bargained, and which help explain why the WEA Board ratified the agreement.

- Part-time employees who work on average of 3.5 hours per day, or 630 hours per year, will now receive the same coverage as superintendents and other full-time staff. This means many of our ESP members, who work fewer hours and make less money, will finally have access to affordable health care, possibly for the first time ever.
- By law, family premiums under the new SEBB system cannot exceed three times the rate for an individual employee, which will result in significant savings for many families and will make family coverage affordable to others who currently cannot afford it.
- Some individuals may see some cost increases. However, under the negotiated agreement, the employer is required to pay 85 percent of the cost for health care premiums on average. This is based on a typical plan in the SEBB program, similar to WEA Select Plan 2. Employees would pay approximately 15 percent of the premium for this typical plan. Even though costs may go up, the guaranteed employer share for eligible part- and full-time employees will limit the size of any increase to the employee.
- While the SEBB will be run by the state, participating employees will still choose from a variety of private insurance programs, including Kaiser and Premera. [Here is a chart that shows plan benefits and costs by county.](#)

Because the current system is negotiated locally, with different providers and plans available, specific changes for each person can't be addressed in this overview. What we do know is that the state will be adding more than \$400 million in new funding towards educator health care.

SEBB program benefits will include:

- Fully and self-insured medical plans with prescription drug benefits
- Health savings accounts for high-deductible medical plans
- Dental plans
- Vision plans
- Life and accidental death and dismemberment (AD&D) insurance
- Long-term disability insurance
- Medical Flexible Spending Arrangement (FSA)
- Dependent Care Assistance Program (DCAP)

A high level summary of these benefits can be found [here](#).

For other details, [see these fact sheets created by the state Health Care Authority](#).

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