



## **WEA FAQ 2. More questions, and answers, about SEBB**

### **I'm a veteran or have health care provided from another source. Do I have to sign up for SEBB?**

People can opt to waive SEBB medical coverage if they have access to other employer-sponsored health care, TRICARE, or Medicare. If you opt out of medical coverage, you will not have any deductions from your paycheck (unless you choose to sign up for additional life, Accidental Death and Disability or Long-Term Disability insurance).

To opt out/waive coverage, you will need to log in to the SEBB MyAccount during open enrollment to actively choose to waive the medical coverage. Important Note: *If you do not opt out, you will be defaulted into a plan and will have a premium deducted from your paycheck.*

You will not have the option to waive dental, vision, basic life and AD&D, and basic LTD. But, those benefits are 100% employer paid. You will not have any employee-paid premiums for those programs.

### **I live in a different community from where I work. I like the benefits where I work better. Can I have access to those?**

For most people, the answer is unfortunately not, with a few exceptions. These include if your district straddles a county line, or if your district is in a county that borders Oregon or Idaho.

The state negotiated with the insurance companies on rates, plan details, coverage areas and more. They worked hard to extend plans to as many areas as possible. Ultimately, these are private insurance carriers that determine where they offer services.

WEA will continue to advocate for more coverage in more areas, but for now, these are the options.

### **Is Short-term disability insurance available through the SEBB?**

The SEBB is not offering short term disability. There is not an option for school districts to offer it either because it is a specific benefit that is within the authority of SEBB.

The SEBB opted not to offer short-term disability because the state's new Paid Family Medical Leave program will be available in January.

### **I currently have short-term disability. Can I continue to pay for it myself?**

It's possible to continue as a direct-bill to you (not a payroll deduction), but you will need to work directly with your vendor to determine if there are different eligibility rules or changes to your fees.

**Because of the transition to the SEBB, my district is eliminating job-sharing as a cost-cutting tool, so I either lose my job or have to work full-time.**

You should work with your local association to see if they can bargain this right with the district. It seems short-sighted to let the marginal cost of health benefits impact what is otherwise an excellent recruitment and retention tool in an era of educator shortages.

**Does everybody have to provide updated dependent care information?**

Yes, if you have dependents that need coverage, you will need to provide that information during open enrollment. These are who are considered dependents:

- Legal Spouse
- State registered domestic partner
- Children, including:
  - Those of a subscriber's spouse or state registered domestic partner,
  - Those for whom the subscriber has legal obligation for total or partial support
  - Children of any age with a disability that prevents the child from working (proof of disability must be provided for children over 26)
  - Those for whom the subscriber has extended responsibility per court order.

**Why do domestic partners need to be married or registered with the state in order to be eligible for SEBB?**

When the state granted same-sex couples the right to legally marry, it changed the rules regarding domestic partnership. As a result, most same-sex couples will need to be married in order to claim their partner as a dependent. The primary exception is if one partner is 62 or older.

**Are Retirees covered by SEBB?**

Generally, no. The SEBB is for active school employees. K-12 retirees who are eligible for and participating in retirement health care coverage through the PEBB will stay there.

The exception is for retirees who go back to school and expect to work more than 630 hours during the year.

For those working in a school in retirement, your district(s) will notify you about their determination if you meet the eligibility requirements for SEBB. If you are eligible for SEBB, you will need to enroll in SEBB and take the required actions to defer your PEBB coverage (this is important to make sure that you will be able to reenroll in PEBB). You can waive SEBB coverage if you have Medicare, but cannot waive it to continue participation in PEBB.