

2022 SEBB School Employee Monthly Premiums, Deductibles, and Out-of-Pocket Limits



There are no employee premiums for dental or vision coverage, basic life insurance, basic accidental death and dismemberment insurance, and employer-paid long-term disability insurance. These benefits are paid for by your employer. You only pay the employee share of the monthly medical premium as shown in the table below. See next page for premium surcharge information. Deductibles and out-of-pocket limits are shown to help compare plans based on other out-of-pocket costs.

What you pay	Managed Care and Exclusive Provider Organization (EPO) Plans								
					Kaiser Foundation Health Plan of Washington				Premera Blue Cross
				Core 1	Core 2		SoundChoice	Peak Care (EPO)	
Annual costs									
Medical deductible	\$1,250/person \$2,500/family	\$750/person \$1,500/family	\$125/person \$250/family	\$1,250/person \$3,750/family	\$750/person \$2,250/family	\$250/person \$750/family	\$125/person \$375/family	\$750/person \$1,875/family	
Medical out-of-pocket limit	\$4,000/person \$8,000/family	\$3,500/person \$7,000/family	\$2,000/person \$4,000/family	\$4,000/person \$8,000/family	\$3,000/person \$6,000/family	\$2,000/person \$4,000/family		\$3,500/person \$7,000/family	
Prescription drug deductible	None			None				\$125/person \$312/family	
Prescription drug out-of-pocket limit	Combined with medical limit			Combined with medical limit				Comb. with medical limit	
Monthly premiums									
Subscriber	\$50	\$69	\$136	\$39	\$44	\$119	\$76	\$41	
Subscriber & spouse²	\$100	\$138	\$272	\$78	\$88	\$238	\$152	\$82	
Subscriber & children	\$88	\$121	\$238	\$68	\$77	\$208	\$133	\$72	
Subscriber, spouse,² & children	\$150	\$207	\$408	\$117	\$132	\$357	\$228	\$123	

(continued next page)

1. Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties and ZIP codes in Oregon.
 2. Or state-registered domestic partner.

Preferred Provider Organization (PPO) Plans

What you pay	Kaiser Foundation Health Plan of Washington Options			Premera Blue Cross		Uniform Medical Plan (administered by Regence BlueShield)			
	Access PPO 1	Access PPO 2	Access PPO 3	High PPO	Standard PPO	Achieve 1	Achieve 2	UMP Plus	High Deductible
Annual costs									
Medical deductible	\$1,250/ person \$3,750/ family	\$750/ person \$2,250/ family	\$250/ person \$750/family	\$750/ person \$1,875/ family	\$1,250/ person \$3,125/ family	\$750/ person \$2,250/ family	\$250/ person \$750/family	\$125/ person \$375/family	\$1,400/ person \$2,800/ family
Medical out-of-pocket limit	\$4,500/ person \$9,000/ family	\$3,500/ person \$7,000/ family	\$2,500/ person \$5,000/ family	\$3,500/ person \$7,000/ family	\$5,000/ person \$10,000/ family	\$3,500/ person \$7,000/ family	\$2,000/person \$4,000/family		\$4,200/ person \$8,400/ family
Prescription drug deductible		None		\$125/ person \$312/family	\$250/ person \$750/family	\$250/ person \$750/ family	\$100/ person \$300/ family	None	Comb. with medical deductible
Prescription drug out-of-pocket limit	Combined with medical limit			Combined with medical limit		\$2,000/person \$4,000/family			Comb. with medical limit ¹
Monthly premiums									
Subscriber	\$104	\$133	\$185	\$87	\$37	\$37	\$101	\$77	\$25
Subscriber & spouse³	\$208	\$266	\$370	\$174	\$74	\$74	\$202	\$154	\$50
Subscriber & children	\$182	\$233	\$324	\$152	\$65	\$65	\$177	\$135	\$44
Subscriber, spouse,³ & children	\$312	\$399	\$555	\$261	\$111	\$111	\$303	\$231	\$75

Medical premium surcharges

Two premium surcharges may apply in addition to your monthly medical premium. You will be charged for them if the conditions described below apply, or if you do not attest to the surcharges when required.

- A monthly \$25-per-account tobacco use medical premium surcharge will apply if you or any dependent (age 13 and older) enrolled on your SEBB coverage uses a tobacco product.
- A monthly \$50 spouse or state-registered domestic partner coverage medical premium surcharge will apply if you enroll a spouse or state-registered domestic partner in SEBB medical coverage, and they have chosen not to enroll in another employer-based group medical plan that is comparable to the Public Employees Benefits Board (PEBB) Program's Uniform Medical Plan (UMP) Classic.

For more guidance on whether these premium surcharges apply to you, see the *2022 SEBB Premium Surchage Attestation Help Sheet* on HCA's website at hca.wa.gov/sebb-employee.

1. Not to exceed \$7,000/member.

2. Tier 2 and specialty, except insulins.

3. Or state-registered domestic partner.