

Don't forget—PEBB's open enrollment ends Nov. 30

The Public Employees Benefits Board (PEBB) Program's annual open enrollment ends November 30. During this time, you can:

- Change your medical and dental plan.
- Enroll or reenroll in a flexible spending account (FSA) or the Dependent Care Assistance Program (DCAP).
- Add eligible family members to your PEBB health coverage.
- Disenroll family members from your PEBB coverage.
- Waive PEBB medical coverage, if you have other employer-sponsored medical coverage.
- Change your Section 125 deduction choice, which allows you to have your monthly premiums deducted after taxes. You must complete and submit a [Section 125 Waiver Form](#) to your personnel, payroll, or benefits office to do this.

What's changing for 2010?

If you haven't reviewed your [October For Your Benefit newsletter](#) to see the changes in your PEBB health coverage for 2010, you can find it on PEBB's website at www.pebb.hca.wa.gov. **Remember, if you do not wish to change your medical and dental plans for 2010—and your medical plan will still be available in your county of residence—you do not need to submit any forms.** Your plan(s) will automatically continue for 2010. If you are enrolled in the FSA or DCAP and wish to continue participating in 2010, **you must reenroll during open enrollment.** You can do this from ASIFlex's website (<http://pebb.asiflex.com/>) either online or by completing and submitting the 2010 enrollment form.

An FSA can help you save money on plan costs

With many medical plans increasing deductibles, copays, and coinsurance, did you know that enrolling in an FSA can help you save money? If you are a PEBB benefits-eligible employee, you can enroll in an FSA. An FSA allows you to set aside money from each paycheck—before taxes—to pay for out-of-pocket health expenses. When you use the money in your account to pay for health care expenses, you avoid paying taxes on those dollars. The more money you put into an FSA, the greater your savings.

You can even use your FSA funds to pay for over-the-counter medications and health costs for IRS-qualified family members not enrolled on your PEBB account. The full amount of your annual FSA contribution is available to you on January 1. You decide how much to contribute when you enroll—the minimum is \$240; the maximum is \$3,600. You can find more information on ASIFlex's website at <http://pebb.asiflex.com/>.

How can I make plan changes or add a family member to my coverage?

The PEBB Program encourages state employees to make medical and dental plan changes online by going to PEBB's website at www.pebb.hca.wa.gov and selecting "Change My Coverage." If you're enrolling a family member for the first time, you will need to complete the [Employee Enrollment/Change](#) form and a dependent certification form (if necessary), and return these to your personnel, payroll, or benefits office.

Verify your family members' eligibility—or remove them from your coverage

If you covered family members on your PEBB account as of September 1, 2009, you should have received a letter from PEBB requesting that you submit documents to verify them or complete a form to remove them from your coverage by November 30, 2009. From PEBB's website (www.pebb.hca.wa.gov), you can select "Verify My Family Members" to find answers to your questions on the dependent verification process. If you have already sent your documents, it could take three weeks or longer to receive a follow-up letter due to the volume of work to be processed.