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Longer than usual processing time for Medicare enrollment

Social Security is currently experiencing longer than usual processing times for Medicare enrollment requests. We strongly encourage applying to Social Security for Medicare enrollment three months before your Medicare start date.

If you are unable to provide proof of Medicare enrollment due to Social Security delays, you can enroll in PEBB COBRA to ensure coverage until you are able to provide proof of Medicare. Once proof of Medicare is provided, PEBB retiree coverage will be retroactive to the date of Medicare enrollment and any overpayments will be refunded.

Changes to SEBB benefits for 2026

Mon, 08/18/2025

The School Employees Benefits Board (SEB Board) has authorized the following changes **effective January 1, 2026**. The School Employees Benefits Board (SEBB) Program will provide more information about these and other changes before annual open enrollment.

Open enrollment is **October 27 through November 24, 2025**.

Medical plan changes

Kaiser Permanente NW

- **Hearing aids** will no longer be capped at a specific dollar amount. Members must see an in-network provider to receive hearing aids or they will not be covered by the plan, and the member will have to pay for them out-of-pocket. Members can use the hearing aid benefit every 36 months.
- **ClassPass Affinity** (access to discounted fitness and wellness perks) will no longer be offered after December 31, 2025.

Kaiser Permanente WA and KPWA Options

- **Hearing aids** will no longer be capped at a specific dollar amount. Members must see an in-network provider to receive hearing aids or they will not be covered by the plan, and the member will have to pay for them out-of-pocket. Members can use the hearing aid benefit every 36 months.
- **ClassPass Affinity** (access to discounted fitness and wellness perks) will no longer be offered after December 31, 2025.

Premera Blue Cross

- **Prescriptions:** The copays for a 90-day supply of prescription drugs are changing. All copays will be based on a 30-day supply. As a result, the copay for a 90-day supply of prescription drugs (mail order or retail) will increase.
- **Hearing aids** will no longer be capped at a specific dollar amount. Members can use the hearing aid benefit every 36 months.

Uniform Medical Plan

- **UMP Plus–Puget Sound High Value Network (PSHVN) and UMP Plus–UW Medicine Accountable Care Network (ACN)** will no longer be offered. If you are enrolled in one of these plans, you must choose a new plan during open enrollment or you (and your enrolled dependents) will be automatically enrolled in UMP Achieve 2. [Learn more](#).
- **Hearing aids** will no longer be capped at a specific dollar amount. Members must see an in-network provider to receive hearing aids or they will not be covered by the plan, and the member will have to pay for them out-of-pocket. Members can use the hearing aid benefit every 36 months.
- **Diagnostic and supplemental breast exams** are covered without member cost share. This change is effective retroactive to January 1, 2025.
- **Deductible for UMP High Deductible:** The IRS raised the minimum deductible for high-deductible health plans to \$1,700 for single subscribers and \$3,400 for families.
- **Health savings accounts (HSAs), included for UMP High Deductible members:** The IRS raised the health savings account annual maximum contribution to \$4,400 for single subscribers and \$8,750 for families.

Flexible spending arrangements (FSAs)

- **Flexible spending arrangements (FSAs):** The annual maximum contribution for the FSA and Limited Purpose FSA will increase to \$3,300. (If the IRS announces an additional increase in the maximum contribution limit before the end of open enrollment, the SEBB Program will adopt those changes for 2026.)
- **Collective Bargaining Agreement (CBA) FSA contribution:** This new benefit for 2026 will provide \$200 for employees who meet the qualifications, including the \$40,000 income limit.

Dependent Care Assistance Program (DCAP)

- The annual maximum contribution for the DCAP will increase to \$7,500 for a single person or a married couple filing a joint income tax return and to \$3,750 for each married person if filing separate income tax returns.

LTD insurance

- **Employer-paid LTD:** The monthly benefit for basic (employer-paid) LTD insurance will increase to \$450. This benefit is offered at no cost to all school employees, as long as their employer offers this benefit.
- **Employee-paid LTD** rates will decrease by 2 percent.

2026 employee-paid LTD rates

Per \$1,000 of coverage


Age	60-percent plan	50-percent plan
Under 30	0.0009	0.0005
30 to 34	0.0012	0.0007
35 to 39	0.0018	0.0011
40 to 44	0.0025	0.0015
45 to 49	0.0034	0.0020
50 to 54	0.0047	0.0028
55 to 59	0.0056	0.0034
60 to 64	0.0059	0.0035
65 and older	0.0060	0.0036

Rule changes


All changes to SEBB rules will be available at [SEBB Rules and policies](#) and take effect January 1, 2026, unless otherwise noted. The SEB Board has passed resolutions that make the following changes:





- Clarified when a school employee will be automatically deferred from PEBB retiree insurance coverage.
- When a PEBB Program subscriber’s dependent becomes eligible for the employer contribution toward SEBB benefits, the subscriber’s dependent will be automatically disenrolled from PEBB retiree insurance coverage.

2026 monthly premiums: employees

The SEB Board has authorized the following monthly premiums for 2026. All figures are rounded to the nearest dollar. If you would like to see if the premiums are different from your current premiums, see [2025 premiums](#) .

Plan	Subscriber	Subscriber and spouse/SRDP	Subscriber and children	Subscriber, spouse/SRDP, and children
Kaiser Permanente NW 1	\$83	\$166	\$145	\$249
Kaiser Permanente NW 2	\$119	\$238	\$208	\$357
Kaiser Permanente NW 3	\$294	\$588	\$515	\$882





Kaiser Permanente WA Core 2	\$66	\$132	\$116	\$198
Kaiser Permanente WA Core 3	\$246	\$492	\$431	\$738
Kaiser Permanente WA SoundChoice	\$130	\$260	\$228	\$390
Kaiser Permanente WA Options Summit PPO 1	\$45	\$90	\$79	\$135
Kaiser Permanente WA Options Summit PPO 2	\$134	\$268	\$235	\$402
Kaiser Permanente WA Options Summit PPO 3	\$287	\$574	\$502	\$861
Premera Blue Cross HMO	\$21	\$42	\$37	\$63
Premera Blue Cross High PPO	\$157	\$314	\$275	\$471
Premera Blue Cross Standard PPO	\$108	\$216	\$189	\$324
UMP Achieve 1	\$47	\$94	\$82	\$141
UMP Achieve 2	\$135	\$270	\$236	\$405
UMP High Deductible	\$35	\$70	\$61	\$105

Notes

- SRDP is state-registered domestic partner.
- Kaiser Foundation Health Plan of the Northwest offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.

Subscribers may also have to pay the following monthly premium surcharges:

- [Tobacco use premium surcharge](#) if you or any enrolled dependents use tobacco products: **\$25**
- [Spouse or state-registered domestic partner coverage premium surcharge](#) if you enroll your spouse or SRDP and they choose not to enroll in another employer-based group medical plan that is comparable to PEBB’s Uniform Medical Plan (UMP) Classic: **\$50**