



Continuing eligibility for PEBB benefits during the COVID-19 outbreak

The first two questions generally apply to all employees who are eligible for benefits under the Public Employees Benefits Board (PEBB) Program, except for seasonal workers and higher-education faculty who were anticipated not to work for the entire instructional year or equivalent nine-month period.

I'm an employee currently enrolled in PEBB benefits. If I'm unable to work because I am sick (or need to care for others who are sick) for a month or more, can I keep my PEBB benefits?

It depends on how much paid leave you have available.

For any calendar month you are in pay status (that is, use paid leave or shared leave) for eight hours, you will maintain the employer contribution toward your PEBB health benefits.

The pay you receive related to your submitted leave may also cover some or all of your PEBB monthly health insurance premiums (medical, supplemental life insurance, supplemental accidental death and dismemberment insurance, and supplemental long-term disability insurance), as well as Medical Flexible Spending Arrangement or health savings account (HSA) contributions. If your pay does not cover all owed premiums or contributions, contact your payroll office.

If you don't have and use at least eight hours of paid or shared leave for a month, you will lose eligibility for the employer contribution toward your PEBB benefits. The HCA will mail a [*PEBB Continuation Coverage Election Notice*](#) booklet to you, explaining how you can elect to continue your PEBB coverage on a self-pay basis through Unpaid Leave. When you return to work, you will most likely regain your eligibility for the employer contribution, and can reenroll in PEBB coverage as an employee without a break in coverage.

I'm an employee who pays for supplemental or optional coverage (such as supplemental life, supplemental accidental death and dismemberment (AD&D), supplemental long-term disability, and/or auto/home insurance) through payroll deductions. What happens to these coverages?

Each of these coverages will be handled a little differently. Here is what you need to know:

- Supplemental life and AD&D insurance: Your PEBB supplemental life and AD&D insurance will continue as long as you are in pay status for at least eight hours before the

end of the calendar month. If you don't have at least eight hours of paid leave available, you can elect to maintain supplemental life and AD&D insurance while on PEBB Continuation Coverage (Unpaid Leave). If your paycheck does not cover these supplemental premiums, MetLife will "auto-flip" you to direct bill via mail after two months of \$0 payroll deductions.

- Supplemental long-term disability (LTD) insurance: Your PEBB supplemental LTD insurance will continue as long as you are in pay status for at least eight hours per calendar month. If you do not have at least eight hours in pay status, your LTD insurance will be automatically reinstated effective the first day of the month you are in pay status eight or more hours. You cannot maintain LTD insurance while on PEBB Continuation Coverage (Unpaid Leave) except for educational leave or Uniformed Services Employment and Reemployment Rights Act (USERRA)
- Auto/home insurance: Please contact Liberty Mutual at 1-800-706-5525 or visit one of their [Washington offices](#) to ask about alternate payment options to continue your coverage.

I'm a higher-education faculty who was not anticipated to work for the entire instructional year or equivalent nine-month period. How might my eligibility for benefits under the PEBB Program be affected by changes to my spring quarter work schedule (including closure of my institution)?

HCA has received requests for insight and guidance about how higher-education institution closures due to novel coronavirus (COVID-19), which decreases the employee's workload, affect employees' eligibility for PEBB health benefits. Closures may include:

- Complete closure of an institution.
- Converting services/classes to remote or e-learning.
- Cancelling services/classes that cannot be converted to remote or e-learning.

We recognize that most higher-education institutions likely have extensive plans for the spring quarter—including faculty contracts and class plans—that are being reevaluated in light of COVID-19. Any decreases in workloads for closures and cancelled classes in the spring quarter should be reviewed in the context of [PEBB administrative policy 17-3](#) (see below).

Under this policy, when the employer decreases the workload, the employer contribution for benefits can be maintained for the quarter/semester in each month when the faculty member is at least in "pay status for 5% of full-time." Based on guidance from the Governor's emergency proclamations and State Human Resources, and to help ensure insurance coverage is not lost during this critical time, HCA anticipates that higher-education institutions will be creative for the spring quarter by either allowing a faculty member who would have otherwise been benefits-eligible (had closures or class cancellations due to COVID-19 not occurred) to submit leave equivalent to at least 5% of full time *or* identifying relevant work that can still be performed to maintain pay status equal to at least 5% of full time each month. Examples may include:

- Reviewing or revising curriculum.
- Pursuing professional development in their area of studying/teaching.
- Completing any state- or institution-mandatory trainings.
- Performing academic research.

HCA is committed to monitoring the impacts to higher-education employees and will work with the higher-education institutions on any issues where the impacts of the COVID-19 pandemic affect employee eligibility.

The relevant section of PEBB administrative policy 17-3 follows:

2. Decrease in workload. *The statements below apply only to temporary decreases in faculty workloads.*

a. A decrease in workload does not include:

- i. When the employee or employer terminates the employment relationship. See WAC 182-12-131(7) for rules about this circumstance.*
- ii. Renegotiations of the employment terms and conditions (i.e., the employee voluntarily moves to a new position). See WAC 182-12-131(7) for rules regarding this circumstance.*
- iii. A decrease in workload under a new contract (for instance, a decrease in workload between contracts for different quarters/semesters).*
- iv. A decrease in workloads due to a layoff. See WAC 182-12-129 and PEBB Program Administrative Policy 17-2 for eligibility criteria following a layoff.*

b. For benefits-eligible faculty who are not anticipated to work for the entire instructional year (established eligibility under WAC 182-12-114 (3)(a)(ii) or (iii)):

- i. When the employee decreases the workload such that they cannot maintain the employer contribution under WAC 182-12-131, the employer contribution ends the first of the month following the drop in workload.*
- ii. When the employer decreases the workload, the faculty is eligible for the employer contribution each month in which they are in pay status for 5% of full-time until the end of the quarter or semester in which the faculty is contracted to work. Note: Faculty with anticipated end dates are not eligible for the layoff rights outlined in WAC 182-12-129 and PEBB Program Administrative Policy 17-2.*

c. For benefits-eligible faculty who are anticipated to work for the entire instructional year (established eligibility under WAC 182-12-114 (3)(a)(i) or (iii)): Whether the employee or employer initiates the decrease, the faculty is eligible for the employer contribution each month in which they are in pay status for 5% of full-time (see RCW 41.05.065 (4)(j)) until the end of the quarter or semester in which the faculty was expected to work. Leave from the benefits-eligible position must be approved by the employing agency. Note: Faculty

with anticipated end dates are not eligible for the layoff rights outlined in WAC 182-12-129 and PEBB Program Administrative Policy 17-2.

I'm an employee of a political subdivision (county, city, hospital district, transportation authority, etc.). How can I maintain my PEBB coverage if my employer closes?

In some instances, your employer may have options to maintain your benefits eligibility in addition to the information provided in the first question. Your employer's personnel, payroll, or benefits office will let you know if this is the case.