



Skagit-Island-San Juan
Unit 21
Washington State School Retirees' Association
October, 2022



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Contact any of the
above individuals for
information about join-
ing the board—we

Welcome new faces!

President's Letter to our Members!

The Skagit, Island, San Juan (Unit 21) board met at the home of Co-president, Diane Visten on Aug 1 to do some informal planning for the upcoming year. Attending members beside Diane and Barbara were Joyce Moon, Bill Dehon, Bruce Boyer and spouse Pat, plus Diane's husband Richard.

On September 11th through the 14th three of our members attended convention at Great Wolf Lodge, State President Bruce Boyer, accompanied by his wife, Pat, and Diane Visten and Barbara Robinson. We were delighted when our unit nominee, Kathy Reim, won the Stanley McNaughton Outreach Award. This award is given when a member has enhanced the quality of life for their community in an outstanding way.

Our unit also was very proud of Tim Knopf as the recipient of the President's Award for his outstanding service to our organization. Tim, a member of Sno-Isle School Retirees, has been a partner with our unit as phenomenal leader to our NW1 Legislative team.

At the convention our unit celebrated Bruce Boyer and his wife Pat with a gift certificate and flowers for his great year as WSSRA State President from our Skagit, Island, San Juan Unit! Under his leadership many important updates and changes were made that will benefit our members in the future.

Programs that our unit will continue with in the following year are:

1. A Professional Technical/Vocational Scholarship program for a high school
This year we are reaching out to Sedro Woolley, Mount Vernon, Burlington and La Conner to offer the \$1500 scholarship.
2. Continue our partnership with Western Washington University to offer a scholarship for a student teacher.
3. Mini grants available to all school employees in each school in our Unit 21 district through a simple application process

New Programs are:

Our board members are personally visiting the superintendent in each district, planning membership recruitment meetings in the buildings plus a program by our member Bill Dehon about the options for retirement savings for actives.

We have met with 4 legislators that are currently running for office speaking to our WSSRA legislative issues and giving monies to support their campaign through WSSR-PAC. This has been a great time to get to meet with these legislators.

Diane Visten proposed a mini grant offering to our members who would like some funds to support their plans to volunteer in the classroom of their choice. This proposal will be voted on at the October board meeting. Information will be provided in the future on how to access this mini grant offering.

As with other units, **we are in need of more members to join us on the board** and take over some of our jobs. We invite **you** to come join us. We anticipate a more active year, and hope you can help us meet our goals.

Submitted by Diane Visten and Barbara Robinson

Co – Presidents of Skagit, Island, San Juan School Retiree Association Unit 21

Make New Friends

Traditional

Make new friends, and keep the old, One is sil-ver and the o-ther's gold. The
circle is round; it has no end. That's how long I want to be your friend.

PEBB Medicare overview and Plan Comparisons/ 2023 UMP-Classic Rate Increase Q and A

****First, does the UMP-Classic cost issue apply to those retirees not in the Health Care Authority/PEBB system?***

No. It only applies to those retirees who use PEBB for their health care coverage.

****Is it true that the HCA is going to phase-out UMP-Classic after 2024?***

No. Earlier in the summer there was an HCA staff recommendation to phase out UMP-Classic due to what they saw as ever-increasing costs, but that recommendation was rejected by the PEB Board on July 30. There are no plans for a phase-out, and, at the earliest, that subject will not be discussed by the PEB Board until sometime in 2024.

****What are the cost differences in the various Health Care Authority/PEBB Medicare supplement plans for 2023?***

Here is the chart for single subscribers. Double the rate for a married couple. This applies only to those 65 years of age or older.

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Here is the chart for single subscribers. Double the rate for a married couple. This applies only to those 65 years of age or older.

2023 PEBB Medicare Retiree Monthly Rates, Single Subscriber:

Kaiser NW Senior Advantage	\$176.13
Kaiser WA Medicare Advantage	\$174.59
UMP Classic Medicare	\$438.34
United Health Care (MA-PD) PEBB Complete	\$145.63
United Health Care (MA-PD) PEBB Balanced	\$122.94
Premera Medicare Supplement Plan F	\$115.16
Premera Medicare Supplement Plan G	\$ 98.53

****Why is UMP-Classic so high compared with the other options?***

Primarily the cost difference is for prescription drug coverage. The four Advantage plans (two from Kaiser Permanente and two from United Health Care) enjoy a 75% cost savings for prescription drugs, due to a large federal subsidy. UMP-Classic, as a self-insured, state-managed program, does not qualify for the subsidy. The Premera plans do not cover prescription drugs and those choosing Premera need to purchase a separate Rx rider (Medicare Plan D).

****When is the decision deadline if a plan switch is to be made in 2023?***

The month of November is the PEBB open enrollment period. This means that all paperwork must be received (not just postmarked) by the HCA on or before November 30 to qualify for a switch that would become effective on January 1, 2023.

****Where can I get information about coverage, deductibles, co-pays, and eligibility for the various plans?***

WSSRA partnered with HCA/PEBB on two presentations on this topic. The first was a webinar on August 22 that was recorded and can be viewed on the WSSRA website (www.wssra.org) by clicking on the "Webinars" tab and scrolling down to the recording. In addition, the updated slide deck that was used at the similar Grand Mound convention presentation also is posted. It contains links to HCA/PEBB sources that provide comparative information. In addition, the 2022 Medicare supplement comparison chart is available using this link <https://www.hca.wa.gov/assets/pebb/51-0604-medicare-benefits-co>, and will be updated as soon as the 2023 chart is completed. The expectation is that there will be very few changes in coverage, co-pays and deductibles from the 2022 numbers.

****Is WSSRA recommending a plan?***

No. Like the Health Care Authority, we are providing key information about the plans. The final decision lies in the hands of each retiree who acts in his or her best interests. The important piece is to learn about each plan and decide which one is the best for individual/family circumstances.

****Is there a place to get assistance if questions exist after studying the charts?***

Yes. See below phone numbers for the various plans. Questions about unique health issues, or unclear coverage questions can be addressed through these sources. In addition, the state Insurance Commissioner's Office sponsors "

SHIBA" (Statewide Health Insurance Benefits Advisors), a free service with trained volunteers who are available to work one-on-one with retirees on Medicare issues. SHIBA volunteer services can be accessed by calling 800-562-6900. (Note: SHIBA does not sell products. They are organized to offer unbiased health care advice and assistance).

Kaiser NW Senior Advantage	800-813-2000
Kaiser WA Original Medicare/Medicare Advantage	888-901-4600
Premera Plan G	800-817-3049
United Health Care-Complete or Balanced	855-873-3268
Uniform Medical Plan-Classic	888-849-3681

What can I do to make sure that my current doctors and pharmacy will cover charges if I decide to switch plans?

Call each of one of your doctors and pharmacies and ask them if they would cover the plan that you are considering.

How to change plans if you choose to:

Retiree subscribers must submit forms to change medical plans. This cannot be completed online using the PEBB My Account. Forms to make plan changes for 2023 will be available November 1st, 2022 when the annual open enrollment begins.

Legislative News for Fall 2022

For now our legislative priorities are the following:

Updates will be coming soon!

Plan 1 Cost of Living adjustment

Protect Retiree Medical Benefits

Make the actuarial recommended pension payment to the pension fund

Support additional payments to the Unfunded Liability

Equalize retirement plan 2 and plan 3 retirement benefits. Plan 3 members have more PEBB deferral rights than plan 2 members

Allow August retirees to collect a Cost of Living adjustment the following July

Unit 21 Legislative plans:

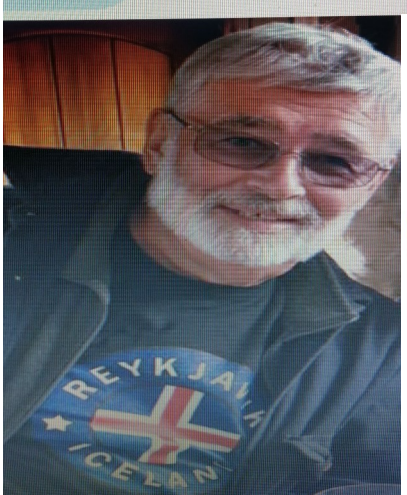
Build a team of letter writers to contact legislators. Let them know who we are and what are issues are. Join this team! Contact any board member.

Visit legislators in person via coffee gatherings et and/or sign up for their newsletters

Visit your legislators in person in Olympia during the session!

Check out our WSSRA website for up to the minute news on all our issues!

Good times to remember



Tim Knopf, Sno-Isle Retiree's member, winner of the WSSRA President's Award and Co-partner/leader with Skagit, Island, San Juan Retiree's legislative team



Kathy Reim, winner of the McNaughton Outreach award, receives her trophy from Unit 21 member, Barbara Robinson, while she is getting voter registration information out to the community.



In fond remembrance OF THOSE OF OUR MEMBERS WHO HAVE passed away;

Marylee Sams, Stanwood, WA

Clyde Baker, Lynden, WA

Karl Ostling, Coupeville, WA

Beverly Walser, Mount Vernon, WA

Wayne King, Se3ddro Woolley, WA

Katherine Mottola, Lopez Island, WA

Louise Ruble, Coupeville, Wa

Mary Armstrong, Sedro Woolley, WA

A contribution has been made to the WSSRA Scholarship Foundation in honor of each individual listed above.

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Skagit-Island-San Juan Unit 21
WSSRA School Retirees'
5024 324th St NW
Stanwood, WA 98292



Thinking About Retirement??

Pre-Retirement Zoom Webinars

Tuesday, October 18th, 2022 @ 4:30 PM

Department of Retirement Systems and Health Care Authority/PEBB

Thursday, October 27th, 2022 @ 4:30 PM

Social Security/Medicare and VEBA

Sponsored by Washington State School Retirees' Association

Please visit WWW.WSSRA.org and register under the webinar tab