



Open Enrollment

Benefits Highlights for 2027

Navigating Change Together

October 5 to October 30*, 2026

City of Seattle Benefits
Programs for:

**Most
SPOG
Local 77**



- * Changes must be made by 11:00 PM on October 30
- * For language resources, go to page 2

Open Enrollment begins Monday, October 5, at 12:00 AM and ends Friday, October 30, at 11:00 PM



**Seattle
Human Resources**

Dr. Kimberly Loving, EdD, Director

October 2026

Dear City Employee,

This guide provides important information about Open Enrollment for your health and welfare benefits. Open Enrollment begins **Monday, October 5, at 12:00 AM and ends Friday, October 30, at 11:00 PM PST**. This is your annual opportunity to review your benefits and make any updates needed. It's a great time to assess your coverage, consider changes, enroll in optional plans, and confirm or update your Life and AD&D insurance beneficiaries. Your current healthcare and optional insurances will automatically carry over 2027.

Please note that Flexible Spending Accounts (FSAs) will have their own Open Enrollment period each year: **November 2–20, 2026**, and continuing annually. This separate window allows the City to use the IRS-published FSA contribution limits for the upcoming year, which are typically released in October—after the regular Open Enrollment period has already begun.

FSA plan details and enrollment instructions will be available at the end of October. Please remember that **FSAs are the only benefits that require re-enrollment each year** if you wish to continue participating.

All Open Enrollment changes and elections must be submitted through [Workday](#). For step-by-step instructions, please refer to the [Open Enrollment job aid](#). Be sure to complete all changes and elections by **Friday, October 30, at 11:00 PM PST**. During Open Enrollment, you may:

- Change your health plans
- Add or remove dependent coverage
- Update beneficiaries
- Add, increase, or decrease Life insurance
- Add, increase, or decrease AD&D insurance
- Add or discontinue supplemental Long-Term Disability insurance

We are committed to supporting you in making the best choices for your health, well-being, and peace of mind. If you have any questions or need assistance:

- Contact your department's benefits representative
- Register for an Open Enrollment webinar or watch a recorded session

If you need assistance reading or understanding the Open Enrollment Benefits Highlights, please refer to **Page 3** of this guide for additional support resources. Your health and satisfaction are our priorities, and we're here to ensure you have the information and tools you need for a smooth and successful Open Enrollment experience.

Sincerely,

A handwritten signature in black ink, appearing to read "Dr. Kim Z".

Dr. Kimberly Loving, EdD

Director, Seattle Human Resources

** Not all this information applies to represented LEOFF and Local 77 members. See your department's Benefits Representative for details.*

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Changes to your benefits must be made by 11:00 PM on Friday, October 30

Between **October 6 and October 30**, you can make changes to your benefits coverage and add or drop dependents (see checklist on page 3). You must re-enroll if you wish to have a health care and/or daycare Flexible Spending Account in 2026. Even if you do not wish to make any changes, we encourage you to go online and review your beneficiary information.

For accuracy and efficiency, make changes online through Workday at <https://www.myworkday.com/seattle/d/home.html>. You can make changes as often as you want until 11:00 PM on Friday, October 30. The most recent changes will be saved. Beneficiary updates made by Workday are effective immediately.

For assistance in understanding the information in this document

Assistance is available for help reading or understanding this document.

- **Need to speak with someone in a language other than English?** Call the Benefits Unit at 206-615-1340, and we will help you access Language Line Services. You will have access to an interpreter and a Benefits Unit staff member to answer your questions.
- **Hearing impaired?** If you use a TDD, the City provides interpretation services. Call 7-1-1 or 1-800-833-6384 on your TDD. You will be connected with the Washington Relay Service. Give them the number of the party you want to call, in this case, the Benefits Unit at 206-615-1340. They will call the person for you and then interpret information from your TDD to the person you are calling.
- **Visually impaired?** This Benefits Highlights document is available in a larger font. To request an electronic copy, contact the Benefits Unit at 206-615-1340.

If additional help is needed or you would prefer to speak to someone confidentially, please call the Benefits Unit at 206-615-1340.

Changes you can make ONLY during Open Enrollment

Make changes from Monday, October 5 at 12:00 AM through 11:00 PM on Friday, October 30, in [Workday](#)

See the [Open Enrollment job aid](#) for instructions

You can make the following changes only during Open Enrollment unless you experience a qualifying change in family status (see the box on this page).

Medical/Dental/Vision Coverage*

- Change plans
- Add or drop an eligible family member **

Supplemental Long-Term Disability Insurance***

- Enroll in Supplemental LTD, a pre-existing exclusion applies

Life Insurance****

- Add or increase Basic Life coverage
- Change your Basic Life to Limited Basic Life (or vice versa)
- Add or increase Supplemental Life coverage for yourself or family members if you have or are newly electing Basic Life.

Accidental Death & Dismemberment Insurance

Add or increase coverage for yourself or your family

** Does not apply to Local 27 members*

*** If you add a new dependent during Open Enrollment or any time during the year, you will receive a letter at home from Alight Solutions, the City's business partner, to submit documentation to verify dependent eligibility. For more information about dependent eligibility verification, visit the [Dependent Eligibility Verification page at \(http://bit.ly/Citydev\)](http://bit.ly/Citydev).*

**** Does not apply to represented LEOFF 1 and LEOFF 2 members*

*****Evidence of Insurability (medical history statement) is required if adding or increasing coverage. You may complete [Evidence of Insurability](#) and submit it online [here](#) within 90 days of the end of Open Enrollment or January 31, 2026.*

Changing your plan choices outside of Open Enrollment

You may only make changes to your benefits elections outside the Open Enrollment period if family status changes occur in your family. The changes you can make depend on the status change and must be consistent with it. Contact your department's HR representative, or the Benefits Unit at Benefits.Unit@seattle.gov for more information.

Changes in family status are defined as:

- Birth, adoption, placement of a child, or legal guardianship*
- Loss of a child, spouse, or domestic partner's eligibility under another health plan*
- Marriage or formation of a domestic partnership*
- Divorce, termination of a domestic partnership, or legal separation

Eligible Dependents

You must be enrolled before you can enroll your dependents. Dependents eligible to be covered under the City's benefit programs are:

- Your spouse
- Your domestic partner
- Your biological or adopted children, your spouse or domestic partner's children, or any child for whom you are the legal guardian. The child must be under age 26.

To cover a spouse/domestic partner, you must complete an Affidavit of Marriage/Domestic Partnership. Follow the steps on the [Manage Dependents Job Aid](#).

Premiums for a domestic partner or partner's child are taken after taxes. You may drop a domestic partner or partner's child at any time (without a change in family status) if he/she is not claimed as your IRS tax dependent.

Changes you can make throughout the year

Contact your department's benefits representative to make these changes at any time:

Medical/Dental/Vision Coverage*

- ☐ Drop ineligible family members
- ☐ Add dependents if you have a family status change

Supplemental Long-term Disability Insurance**

- ☐ Drop Supplemental Long-term Disability

Life Insurance

- ☐ Change beneficiary designation
- ☐ Drop Basic (up to 1.5x annual salary) or Limited Basic Life coverage (\$50,000)
- ☐ Drop or decrease Supplemental Life coverage for yourself or family members

Accidental Death & Dismemberment Insurance

- ☐ Change beneficiary designation
- ☐ Drop or decrease your or your family coverage

Deferred Compensation Plan

- ☐ Add, change, or drop the beneficiary designation
- ☐ Enroll or increase your contribution
- ☐ Stop or decrease your contribution

Your Ongoing Responsibilities

- ☐ Update your address, telephone number, and emergency contact through Workday
- ☐ Review your paycheck deductions frequently; see your HR representative with questions
- ☐ Update family status changes – such as birth or divorce – through your department's HR/Benefits Representative

* Does not apply to Local 27 members

**Does not apply to represented LEOFF members

2026 plan changes

This section outlines changes for this year.

All Regular Employees

Flexible Spending Accounts (FSA)

- **Health Care and Day Care FSA**
 - **Open Enrollment Change** - November 9 – November 20, 2026, a separate FSA Open Enrollment will be held to make your 2027 FSA elections. This separate enrollment period for FSAs will continue in future years.
 - **Look for FSA plan details** and enrollment information at the beginning of November.

Employees with “Most” Benefits Coverage

Accolade

- **Advocacy and Clinical Support**
 - **Ending advocacy and clinical support services** on December 31, 2026

2027 plan changes

This section outlines changes for the upcoming year. Detailed information about all the plans is available at bit.ly/4hijDia.

Employees with “Most” Benefits Coverage

Aetna Preventive and Traditional

- **Advocacy and Clinical Support**
 - Transitioning from Accolade to Aetna
 - Starting October 5, you may call Aetna at **1-866-983-0051** for Open Enrollment questions
- **New Member ID Card**
 - New Aetna ID cards will be issued with new advocacy support phone number for both medical and pharmacy assistance
- **Aetna One Choice**
 - Adding Aetna One Choice care management services for clinical support
- **24-Hour Nurse Line**
 - Moving 24-hour nurse line from Accolade to Aetna
- **Aetna Back and Joint Care Program**
 - Changing name from Hinge Health to Aetna Back and Joint Care (partnered with Hinge Health)
 - Migraine support services discontinued under Aetna Back and Joint Program
- **Aetna Second Opinion**
 - Changing name from 2nd MD to Aetna Second Opinion (powered by 2nd MD)
- **CVS Virtual Care**
 - Changing from Teladoc to CVS Virtual Care for virtual general and mental health support

Kaiser Standard and Deductible

- **Out-of-Network Emergency Care**
 - Decreasing out-of-network emergency copay from \$150 to \$100
- **Newborn Temporary Coverage**
 - Increasing temporary newborn coverage for newborns from 21 days to 31 days
- **Medbridge**
 - Adding Medbridge, a web-based back and joint pain application that has patient education and home exercise programs
- **Second Opinion Services**
 - Transitioning from 2nd MD through Accolade to Kaiser's second opinion services
- **Ambulance**
 - Decreasing ambulance copay from 20% coinsurance to \$100 copay

Kaiser Deductible

- **Mental Health Visits**
 - Decreasing mental health care visits from \$15 to no copay

VSP Buy-up Plan

- **Ultraviolet (UV) Coating**
 - Adding UV coating covered in full, in-network
 - Increasing rate from \$12.04 per month to \$12.74 per month

Employees with Local 77 IBEW Coverage

Aetna Preventive and Traditional

- **Aetna Back and Joint Care Program**
 - Changing name from Hinge Health to Aetna Back and Joint Care (partnered with Hinge Health)
 - Removing migraine support services
- **Aetna Second Opinion**
 - Changing name from 2nd MD to Aetna Second Opinion (powered by 2nd MD)

Aetna Preventive

- **Urgent Care**
 - Decreasing urgent care copay from \$35 to \$10

Kaiser Standard

- **Alternative Care Arrangements**
 - Adding Alternative Care Arrangement for services that can be provided in the home instead of staying inpatient at the hospital
- **Newborn Temporary Coverage**
 - Increasing temporary newborn coverage for newborns from 21 days to 31 days
- **Non-emergency Medical Transportation**
 - Adding Medbridge, a web-based back and joint pain application that has patient education and home exercise programs
- **Ambulance**
 - Decreasing ambulance copay from 20% coinsurance to \$100 copay
- **Mental Health Visits**
 - Decreasing mental health visit copay from \$10 to no copay

VSP Plan

- **Ultraviolet (UV) Coating**
 - Adding UV coating covered in full, in-network

Employees with Seattle Police Officers' Guild Coverage

2027 healthcare plan changes are pending as of October 2, 2026.

Health Care Reform Notice: Grandfathered plan status disclosure

The City of Seattle Aetna and Kaiser Permanente medical plans for Most employees and employees who are members of the Seattle Police Officers' Guild are "grandfathered health plans" under the Patient Protection and Affordable Care Act (the Affordable Care Act). The Local 77 IBEW medical plans are non-grandfathered plans.

As permitted by the Affordable Care Act (ACA), a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being on a grandfathered health plan means that your plan may not include certain consumer protections of the ACA that apply to other plans, for example, the ACA requires the provision of preventive health services without any cost sharing. However, Grandfathered health plans must comply with certain consumer protections in the Affordable Care Act, for example, the plans include the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered to non-grandfathered status can be directed to the Benefits Unit at 206-615-1340 or Benefits.Unit@seattle.gov.

Enrollment options

The benefits plan and dependent coverage elections you make during Open Enrollment (Open Enrollment ends at 11:00 PM on October 30) are for the 2027 plan year, which begins on January 1, 2027. According to I.R.S. Section 125 regulations, you cannot change your elections outside of the fall Open Enrollment period unless you have a qualifying change in family status (see page 3). If you do not make changes, your plans will remain the same, and you will pay the designated premium amount

If you decline medical coverage for yourself or family members (you may not decline dental or vision coverage), the following will occur:

- If you have no other medical insurance, you will NOT be eligible to enroll in a medical plan until the next annual Open Enrollment or if you experience a qualifying change in family status as defined in the Change in Family Status/Dependent Eligibility section on page 3.

Dependent eligibility

To ensure that the City treats all employees fairly, operates our plans consistently, follows our plan documents, and appropriately allocates funds, the City verifies the eligibility of all newly added dependents to its health care plans.

All City employees with City healthcare coverage must provide documentation for their newly added dependents. The City's business partner, Alight Solutions, handles this process. If you add a dependent during Open Enrollment, you will be asked to provide documentation of the nature of the relationship (such as a marriage license, birth certificate, affidavit of domestic partnership, court documents, etc.). You will also be asked to provide documentation of the current status of the relationship (such as a Federal tax return, proof of joint ownership, etc.).

Who is an eligible dependent?

- Your legal spouse (unless you are legally separated)
 - Your domestic partner if you and your domestic partner
 - Share the same regular and permanent residence and
 - Have a close personal relationship and
 - Are jointly responsible for basic living expenses* and
 - Are not married to anyone and
 - Are each 18 years of age or older and
 - Are not related by blood closer than would bar marriage in the State of Washington and
 - Were mentally competent to consent to contract when the domestic partnership began and
 - Are each other's sole domestic partner and are responsible for each other's common welfare.
- *"Basic living expenses" means the cost of basic food and shelter and any other expenses of a domestic partner. The individuals do not need to contribute equally or jointly to these expenses as long as they agree they are both responsible for the cost.
- Your children or your spouse's children under the age of 26, including biological children, adopted children, children placed with you for adoption, stepchildren, children of your domestic partner, children for whom you have a qualified court order to provide coverage, and children for whom you are the legal guardian. The age limit does not apply if the child is certified as disabled.

If you discover you are covering an ineligible dependent, they should be removed from City plans.

Contact your department's benefits representative with any questions.

Premium sharing

The table below shows monthly premium contributions for employees with Most benefits in 2026. SPOG and Local 77 premium contributions are on the following two pages. Premium contributions will be divided into two equal payments and taken from the first two paychecks of the month on a pre-tax basis.

Employees with Most Benefits Coverage – 2027 Monthly Health Care Premium*

Employee, with or without children				An employee with a spouse or domestic partner, with or without children	
Plan	Total monthly premium	City pays	Employee pays	City pays	Employee pays
Medical					
Aetna Preventive	\$2,485.40	\$2,437.28	\$48.12	\$2,386.90	\$98.50
Aetna Traditional	\$2,238.41	\$2,238.41	\$ 0.00	\$2,206.07	\$32.34
Kaiser Permanente Standard	\$1,817.86	\$1,769.46	\$48.40	\$1,717.96	\$99.90
Kaiser Permanente Deductible	\$1,675.35	\$1,650.35	\$25.00	\$1,618.43	\$56.92
Dental					
Delta Dental of Washington	\$132.24	\$132.24	\$0.00	\$132.24	\$0.00
Dental Health Services	\$147.07	\$147.07	\$0.00	\$147.07	\$0.00
Vision					
Basic Plan	\$9.53	\$9.53	\$0.00	\$9.53	\$0.00
Buy-Up Plan	\$22.27	\$9.53	\$12.74	\$9.53	\$12.74

For 2027 health benefits coverage values for non-IRS tax dependents such as domestic partner and domestic partner's dependent children, go to bit.ly/4hjdia. Open the "Non-IRS Dependent Coverage Values" document.

*Rates also apply to members covered by Local 77 contracts for IT Professionals and Power Marketers. Rates do not apply to CMEOs, Fire Chiefs, and Material Controllers. See the Open Enrollment letter for additional information or contact your department's Human Resources representative.

Employees Covered by SPOG Contract – 2027 Monthly Health Care Premiums (With or without Children or Spouse/Domestic Partner)

2027 SPOG healthcare rates are pending as of October 1, 2026

Employees Covered by IBEW Local 77 Contract – 2027 Monthly Medical Premiums* (With or without Children or Spouse/Domestic Partner)

Plan	Total monthly premium	City pays	Employee pays
Medical			
Aetna Preventive	\$3,116.24	\$2,804.62	\$311.62
Aetna Traditional	\$3,173.18	\$2,855.86	\$317.32
Kaiser Permanente Standard	\$2,064.48	\$1,858.04	\$206.44

Employee, with or without children				Employee with a spouse or domestic partner, with or without children	
Plan	Total monthly premium	City pays	Employee pays*	City pays	Employee pays
Local 77 / Most medical plans					
Aetna Preventive	\$2,485.94	\$2,437.82	\$48.12	\$2,387.44	\$98.50
Aetna Traditional	\$2,506.20	\$2,506.20	\$ 0.00	\$2,473.86	\$32.34
Kaiser Permanente Standard	\$1,824.58	\$1,776.18	\$48.40	\$1,724.68	\$99.90

Plan	Total monthly premium	City pays	Employee pays
Dental			
Delta Dental of Washington	\$136.88	\$136.88	\$0.00
Dental Health Services	\$160.32	\$160.32	\$0.00
Vision			
Vision Service Plan	\$13.49	\$13.49	\$0.00

For 2027 health benefits coverage values for non-IRS tax dependents such as domestic partner and domestic partner's dependent children, go to bit.ly/4hjdia. Open the "Non-IRS Dependent Coverage Values" document.

*Does not include members covered by Local 77 contracts for CMEOs, IT Professionals, Material Controllers, and Power Marketers. See your Open Enrollment letter for additional information or contact your Human Resources representative.

Optional coverages

Accidental Death and Dismemberment (AD&D):

You may choose a coverage amount in increments of \$25,000 up to \$500,000. Go to <https://bit.ly/optinsurance>, optional plans section, for plan information.

Group Term Life (GTL):

See more about the Group Term Life plans at <https://bit.ly/optinsurance>. If you wait to enroll (or increase coverage) yourself or your spouse/domestic partner until open enrollment, you will each have to complete an Evidence of Insurability (medical history statement) that can be denied or approved for any coverage amount. You may Complete the [Evidence of Insurability](#) and submit it online [here](#) within 90 days of the end of Open Enrollment or January 28, 2027.

Long-Term Disability (LTD)*:

For information about the long-term disability plan, go to <https://bit.ly/optinsurance>, optional plans section.

**Does not apply to represented LEOFF 1 and LEOFF 2 members*

Who to contact if you have questions

If you have questions, contact the following organizations. The Seattle Department of Human Resources Benefits Unit can be reached at 206-615-1340 or Benefits.Unit@seattle.gov.

Aetna	866-983-0051 (starting October 5)	AetnaNavigator.com
Kaiser Permanente	888-901-4636	kp.org/wa
VSP	800-877-7195	VSP.com click on “Members and Consumers”
Delta Dental of Washington	206-522-2300 or 800-554-1907	DeltaDentalWa.com
Dental Health Services	206-788-3444 877-495-4455	dentalhealthservicesmwp.skygenusasystems.com/MWP
Nationwide	855-550-1757	cityofseattledeferredcomp.com
ComPsych Employee Assistance Program	800-858-6715 TRS: Dial 711	Guidanceresources.com Web ID: SeattleEAP App: GuidanceNow
Life, AD&D, LTD Disability		Your Department/HR Representative
Navia Benefits Solution	800-669-3539	Naviabenefits.com

Flu shot and Covid-19 vaccine clinics



Registration Required: <https://bit.ly/flu26prg>

Drop-ins are not allowed

Date	Location	Time
10/7/2026	Seattle City Hall, 600 4 th Ave, Seattle 98104, Bertha Knight Landes Room	8:30 AM – 3:00 PM
10/14/2026	Charles Street Complex, 805 S. Charles Street, Seattle 98134, Large Conference Room	8:00 AM – 10:00 AM
10/14/2026	Airport Way Center / Park 95, 2203 Airport Way S, Bldg. B, Seattle 98134, Large Conference Room	11:00 AM – 12:30 PM
10/20/2026	Seattle Municipal Tower, 700 5 th Ave, Seattle 98104, Floor 40, Room 4050	9:00 AM – 3:30 PM
10/20/2026	Traffic Shop, 4200 Airport Way S., Seattle 98108, Common Area	2:00 PM – 3:30 PM
10/26/2026	Jefferson Community Center, 3801 Beacon Ave S, Seattle 98108, Gym	9:30 AM – 11:30 AM
10/26/2026	Elliott Bay Office Park, 300 Elliott Avenue West, Suite 100, Seattle, 98144, Grand Fir Conference Room	Noon – 1:30 PM
10/28/2026	Haller Lake, 12600 Stone Ave N, Bldg C, Seattle 98133, Conference Room	7:30 AM – 9:30 AM
10/29/2026	South Service Center, 3613 4 th Ave S, Seattle 98134, Conference Room B2220	7:30 AM – 9:30 AM
10/29/2026	Bitter Lake Community Center, 13035 Linden Avenue N., Seattle 98133, Gym	8:00 AM – 10:00 AM
10/30/2026	Seattle Municipal Tower, 700 5 th Ave, Seattle 98104, Floor 40, Room 4050	9:00 AM – 2:00 PM