FALL 2025

Vital Signs

Essential News from Your HealthCare Trust

Protecting What Matters

Financial Readiness for Every Generation

Inside:

Do You Know Your FSA Benefit Options?

Flexible Spending Accounts (FSAs) are among the most valuable benefits an employer can offer, especially for fire fighters who strive to balance demanding jobs with family responsibilities. These accounts enable you to set aside money from your paycheck **before taxes** to pay for eligible health care and daycare expenses, effectively reducing your taxable income and saving money in the long run.

The City of Seattle provides Seattle fire fighters and their families with two types of Flexible Spending Accounts: the **Health Care FSA** and the **Daycare FSA**. Here's what you need to know about each of these options.

Health Care FSA

A Health Care FSA allows you to set aside **pre-tax dollars**—up to an annual maximum of $3,200—to cover **eligible** medical expenses not reimbursed by your regular health insurance. This includes expenses such as copays, deductibles, and orthodontic costs that exceed your regular plan coverage limits. Keep in mind, health insurance premiums aren't eligible since they're already deducted pre-tax.

Daycare FSA

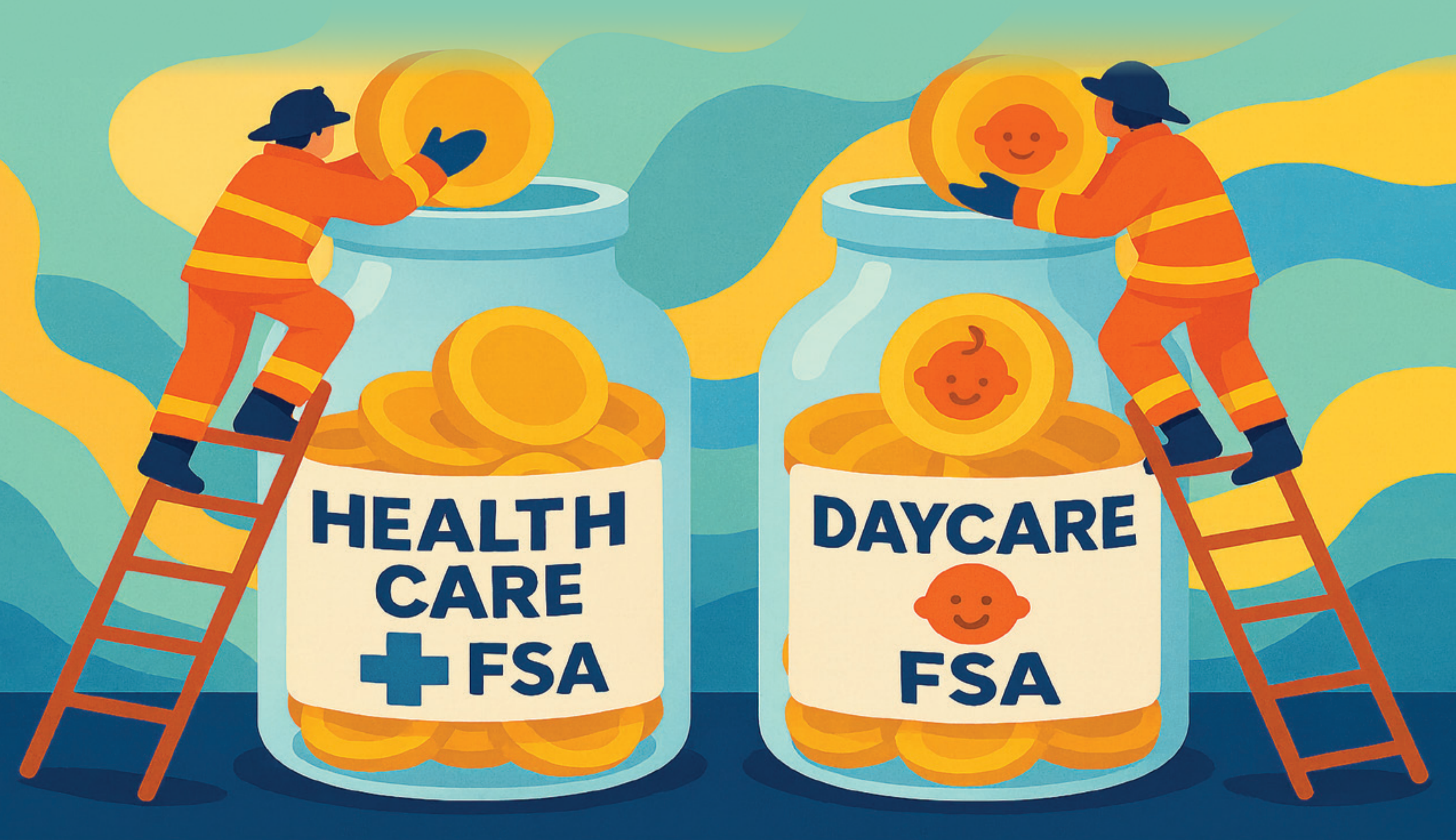
The Daycare FSA is designed for fire fighters with dependents, allowing you to allocate up to $5,000 annually per household for eligible daycare expenses. This can include daycare costs for children, spouses with disabilities, or dependent parents while you and your spouse or domestic partner are employed or attending school full-time.

Enrollment and Learning More

Enrollment is simple, and the City of Seattle provides multiple opportunities to participate:

- Within 30 days of your hire date via Workday.
- During the annual Open Enrollment period.
- Within 30 days following a qualifying life event, such as marriage, divorce, childbirth, adoption, or significant changes in employment status affecting your daycare needs.

By strategically using the City of Seattle's Flexible Spending Accounts, you can lower your tax burden, control healthcare expenses, and plan more comfortably for your family's care needs, ensuring increased financial peace of mind.



I'm On It! Checklist

You're always prepared for what might come next on the job, but what about **your future and your family's future?** Are you prepared for what might come next for you and your family, too? The new ***I'm On It!*** program is your annual personal and family readiness checklist for ensuring everything from your emergency contacts to retirement plans are current and working for you.

Think of it as **your personal readiness check**: Just like you inspect your gear and tools, this is your chance to review your financial and personal safeguards. The information, programs, and investments in your personal life—from your beneficiary designations to retirement plans—need regular review and maintenance to perform when it matters most. Your family's security and peace of mind are worth the brief time it takes to ensure that all your essential information, plans, and investments are up to date.

Scan the QR code to access the complete checklist, which includes crucial beneficiary updates, retirement planning, and wellness checks. These pieces fit together like well-maintained gear to create a complete protection system for you and your family.

Remember: You protect others daily. This is your chance to protect what matters most to you. We've got your back on the fire ground—now let's make sure you've got everything covered on the home front. **Get on it, *now!***

We recommend that you focus on these areas for your annual personal readiness check:

- **Personal Information:** Your basic contact details—the foundation that keeps you connected to important updates and benefits to ensure critical information reaches you when needed.
- **Life Insurance & Benefits:** The safety net you've built for your loved ones, including your LEOFF, Group Term Life, and Deferred Compensation beneficiaries. Think of this as your personal protection system for those who matter most.
- **Healthcare & Wellness:** Your physical and mental well-being checkpoints, including annual medical exams and mental health check-ins that keep you at your best—because your health is your most valuable investment.
- **Retirement Planning:** Your roadmap to tomorrow, covering your DRS accounts, pension forecasts, and post-retirement planning that secures your future. Consider this your long-term incident action plan.
- **Legal Documents:** The paperwork that protects what matters most—your wills, trusts, and domestic partnership documentation. These are your backup systems, ensuring your wishes are clearly understood and followed.

Seattle Fire Fighters HealthCare Trust
2320 4th Avenue
Seattle, WA 98121

SFFHealthCareTrust.org

Open Enrollment for Your 2026 Benefits is Coming Up!

The annual Open Enrollment period for your City of Seattle benefits **starts on October 6th and runs through October 31st**. Open Enrollment is your opportunity to make changes to your 2026 benefits package. During this period, you may:

- Modify your current benefits plans.
- Enroll in new coverages or discontinue existing ones.
- Add or remove dependents from coverage.
- Begin, end, or modify Flexible Spending Account (FSA) contributions for both healthcare and daycare accounts.
- Confirm beneficiaries for Life and Accidental Death and Dismemberment (AD&D) insurance. And, if you haven't already, we strongly recommend you take advantage of the City's Group Term Life Insurance program. It's a very affordable way to give your loved ones extra financial security.

You can find more information about your options on the Seattle.gov Human Resources website and make your 2026 Open Enrollment benefit selections through Workday.

Any changes you make during Open Enrollment will take effect on **January 1st** of the following plan year.