

**Subject:** Long-Term Care Plan One-Time Special Enrollment Begins TODAY

**The following email has been approved for Citywide Broadcast by the Mayor's Office**

Point of Contact for this broadcast: Benefits Unit at [Benefits.Unit@seattle.gov](mailto:Benefits.Unit@seattle.gov).

All City Employees,

The City of Seattle is offering a new voluntary private Long-Term Care (LTC) + Life Insurance plan through Chubb Insurance to all active regular and temporary City employees who work 20+ hours per week. The Special Open Enrollment for this benefit is August 23 – September 10, 2021. Enrollment and decision support is available at <https://www.benefitsquest.com/cos>.

**This is a one-time opportunity to enroll in the City's LTC plan as a potential alternative to Washington State's new Long-Term Care payroll tax.** Please read the following carefully to learn about your options and associated deadlines.

**Background** – Washington State passed a new law mandating a public long-term care benefit program for Washington employees, providing a maximum lifetime benefit of \$36,500. To use the benefit, you must remain a resident of Washington State and meet eligibility requirements. The benefit will be paid for by a 0.58% uncapped payroll tax on employee wages effective January 1, 2022. Washington employees must pay into the state plan for a minimum of three years and for three of the past six years to be eligible for a benefit. For more information about the Washington Cares Fund, go to <http://www.wacaresfund.wa.gov/>.

**What is Long-Term Care?** Long-term care benefits help pay for services to care for you when you can no longer perform everyday activities on your own. These activities can range from meal preparation and medication management to personal care services like bathing, dressing, eating, and moving around. Long-term care services may be provided at home, in an assisted living facility, or a nursing home. Your health insurance, disability benefit, and Medicare do not cover most LTC costs.

**What are your alternatives to the new WA Payroll Tax?** To provide a choice between payroll tax or an individual LTC plan, the City of Seattle is offering a new voluntary private Long-Term Care (LTC) + Life Insurance plan through Chubb Insurance.

You have one opportunity to apply for an exemption and opt-out of the LTC payroll tax: enroll in a personal LTC insurance policy (your own plan or the City's Chubb Insurance option) before November 1, 2021, and obtain an exemption from the State between October 1, 2021, and December 31, 2022, OR be automatically enrolled in WA Cares. Employees must provide proof of exemption to City Payroll – *more information coming later*. Please visit WA Cares Fund at <http://www.wacaresfund.wa.gov/> for opt-out information as it becomes available.

**How Does Chubb LTC + Life Insurance Work?**

Chubb Insurance offers life insurance coverage for your family and LTC benefits for you.

- You must be an active regular or temporary employee working 20+ hours per week and ages 19 to 70 years old
- Choose a life insurance benefit up to \$100,000
- You can access 4% of the selected life insurance benefit per month if you need LTC

***Example:** If your life insurance benefit is \$100,000, your monthly LTC benefit would be \$4,000, and your total long-term care benefit is \$100,000*

- Guaranteed acceptance – no health questions for eligible employees
- Spouses/domestic partners can enroll with limited health questions if the employee enrolls
- Coverage is fully portable – your benefit and premium will not change due to employment separation
- Premiums are based on enrollment age – they will not increase as you age
- Employees pay the monthly premium directly to Chubb
- The Life Insurance portion of the benefit **does not replace** City-sponsored Life Insurance plans with the Securian

**How Do I Enroll in this One-Time Opportunity?** Enroll on Chubb Insurance’s website at <https://www.benefitsquest.com/cos/> by 5:00 pm on September 10.

**Questions?** Go to <https://www.benefitsquest.com/cos/> for additional LTC and enrollment information. Starting August 23, you can call the Enrollment Center at **1-855-874-0308** to speak with a Long-Term Care Counselor from **Monday – Friday, 8:00 am to 5:00 pm (PT)**.