

Open Enrollment *Highlights* For Plan Year 2013

For Most, SPOG, and Local 77 City of Seattle Employees

October 8 to October 31*, 2012



Look for 2013 changes and notices on page 5.

* Changes must be made by 5:00 pm on October 31.



City of Seattle
Personnel Department

Letter from David L. Stewart, Personnel Director

October 2012

Dear City Employees:

This Open Enrollment *Highlights* contains Open Enrollment information for ALL regular City of Seattle employees. It outlines possible actions you may take during Open Enrollment; lists 2013 medical, dental, vision and Accidental Death and Dismemberment (AD&D) plan rates; and provides web resources for more information*.

Open Enrollment is your annual opportunity to evaluate the benefits you have, determine your coverage needs for next year and make appropriate benefits changes. This is also a good time to review your Life and AD&D insurance beneficiaries and enter your Employee Giving choices. **Changes you make between 8:00 am on October 8 and 5:00 pm on October 31 will take effect on January 1, 2013.**

If you do not make any changes, your current coverage will continue in 2013, except for the Flexible Spending Accounts (FSAs). To continue your Health Care and/or Dependent Care FSA, you must re-enroll.

There are two noteworthy items for 2013. The federal government is reducing the annual limit for Health Care FSAs to \$2,500 per person. Also, the City plans to start verifying dependent eligibility in 2013, to ensure that it is only paying benefits for eligible dependents. Read the *Plan Changes* section on page 5 for all 2013 modifications.

Please take the next few weeks to review your family's coverage needs. Read through this document to be aware of benefits changes and monthly health care contribution requirements before making your choices for 2013.

Benefits staff and plan providers are available to answer questions at the benefits fairs in October. You can also contact your department's benefits representative.

Sincerely,

David L. Stewart
Personnel Director

*Not all of this information applies to Fire Fighters Local 27 and SPOG members. See you Benefits Representative with any questions.

If you have difficulty understanding the information in this Document

Help is available if you have trouble reading or understanding this document. If the problem you have is not addressed below, please call the City Benefits Unit at 206-615-1340 so we can provide the assistance you need.

- **English is Your Second Language?** If English is not your native language, translators are available to help you. Many City employees have volunteered to translate for fellow employees. To find someone who “speaks your language” click here [inweb/LanguageBank/LB_Lookup.asp](#). Inside the light blue box, click the arrow next to the white box and find the language you speak. Click the GO button. You will find a list of employees who speak that language. If the “Translate” box contains a “Y,” that person will translate for you. Call and find a time he/she is available; make an appointment with the City Benefits Unit (206-615-1340) and bring that person with you. Together we’ll help you understand your City benefits.

If you do not have access to a computer, ask your Department’s HR/Benefits representative to help you, or call the Benefits Unit at 206-615-1340.

- **Hearing Impaired?** If you use a TDD, the City provides translation 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 wish to call. They will call the person for you, then translate information from your TDD to the person you are calling.
- **Visually Impaired?** This Highlights document is available in a larger font. To request an electronic copy, contact the Benefits Unit at 206-615-1340.
- **Would rather *hear* the information than *read* it?** If your understanding is improved by having someone read or paraphrase information for you, you are invited to attend a benefits orientation. Orientations cover all City benefits and provide ample time for questions. You can meet with the presenter after the session if you have additional questions or questions you would like to ask confidentially. Orientations are held every week - call 206-615-1340 to sign up.

If you have further questions or concerns or would like to speak to someone confidentially, call the Benefits Unit (206-615-1340).

Open Enrollment Highlights

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Changes You Can Make ONLY During Open Enrollment

Make changes by 5:00 pm on October 31 through Employee Self-Service at:

- InWeb: selfservice.ci.seattle.wa.us/
- PAN: www.seattle.gov; City Employee Resources link in *Need Help?* section.

The following changes **may only be made during Open Enrollment**, unless you experience a qualifying change in family status; see page 10.

Medical/Dental/Vision coverage

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

Flexible Spending Accounts (Participants **must re-enroll** every year)

- Enroll in Dependent Care Flexible Spending Account for 2013
- Enroll in Health Care Flexible Spending Account for 2013

Supplemental Long Term Disability insurance**

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

Life insurance***

- Add Basic Life or Limited 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 Basic Life

Accidental Death & Dismemberment insurance

- Add or increase coverage for yourself or your family

* If you have children age 18 or over on your plan who have access to health coverage through their own full-time employment, you must remove them from the City's plan; see your Benefits Representative.

**SPOG and Local 27 members are not eligible.

***A Medical History Statement is required if adding coverage.

Changes You Can Make Throughout the Year

See your department's Benefit Representative to make these changes any time:

Medical/Dental/Vision coverage

- Drop ineligible family members*

Long-Term Care insurance**

- Enroll in Long-Term Care

Supplemental Long-Term Disability insurance

- Drop Supplemental LTD

Life insurance**

- Change beneficiary designation
- Drop Basic or Limited Basic Life coverage
- Drop or decrease Supplemental Life coverage for yourself or family members

Accidental Death & Dismemberment insurance

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

Deferred Compensation Savings Plan

- Change beneficiary designation
- Enroll or increase contribution
- Stop or decrease contribution
- Add or increase Regular Catch-up contribution or increase Age 50+ Catch-up contribution (if eligible)

Your Ongoing Responsibilities

- Update your address, telephone number and emergency contact through Employee Self-Service.
- Review your paycheck deductions frequently. See your HR representative with questions.
- Update family status changes, such as birth, divorce – through your department's HR/Benefits Representative.

* If you have children age 18 or over on your plan who have access to health coverage through their own full-time employment, you must remove them from the City's plan; see your Benefits Representative.

**Local 77, Local 2898 and SPOG are not eligible.

Open Enrollment and Benefits Fairs

Between **October 8 and October 31**, you can make changes to your benefits coverages and add or drop dependents (see checklist on page 2). You must re-enroll if you wish to have a health care and/or dependent care Flexible Spending Account in 2013. Even if you do not wish to make any changes, we encourage you to go online and review/update your beneficiary information.

For accuracy and efficiency, make changes online through Employee Self-Service (ESS) Inweb at selfservice.ci.seattle.wa.us/ or from PAN at www.seattle.gov; City Employee Resources link in *Need Help?* section. You can make changes as often as you want until **5:00 pm** on October 31; the most recent changes will be saved.

Beneficiary updates made via Employee Self-Service are effective immediately. If you do not have access to ESS, fill out forms and turn them in to your department's HR representative **by 5:00 pm on October 31**.

If you submit a paper enrollment form and then decide to also make changes online, be aware that the paper form you submit will be entered by your department's benefits representative **after** open enrollment is over -- the changes on the paper form will take precedence over online changes.

Benefits Fairs and Flu Shot Clinics

Wednesday, October 3
9:30 am – 2:30 pm

City Hall – Bertha Knight Landes Room
600 4th Avenue | 98104
(Enter at 5th and Cherry)

Tuesday, October 9
7:30 am – 10:00 am

Rainier Community Center
4600 – 38th Avenue South | 98118

Wednesday, October 17
7:30 am – 10:00 am

Northgate Community Center
10510 5th Avenue NE | 98125

In addition to the Benefits Fairs, flu shots will be offered at City worksites. See the Benefits Calendar at seattle.gov/personnel/benefits/home.asp.

Flu shots will be available at all fairs. The vaccine will be a mix of serum for H1N1 and seasonal flu.

- **All Aetna Preventive, Local 77 Traditional members and Group Health members** – shots are free at all flu shot clinics when you bring your medical card.
- **Fire Fighters Local 27, SPOG Traditional members and Most Traditional members** will not be able to purchase flu shots this year. Flu shots are available at your local pharmacy.

2013 Changes and Notices

This section outlines changes for the upcoming plan year. Detailed information about all the plans is available:

- On InWeb: personnelweb/benefits/home.aspx
- On Pan: seattle.gov/personnel/benefits/home.asp

All Employees (including Most, SPOG, I.B.E.W. Local 77, and Fire Fighters Local 27)

Flexible Spending Account (FSA)

- Annual maximum for health care FSA contribution reduced to \$2,500
- New third party administrator: Flex-Plan Services

Dependent Eligibility Verification Audit

In early 2013, the City will start requiring new hires to provide documentation of relationships to add dependents to City benefit plans. By the end of the year, all employees will need to provide documentation in order to cover dependents on City plans. This is a good time to review City eligibility criteria for dependents (see page 7) to see if you need to drop an ineligible dependent. Contact your department's Benefits Representative with any questions.

Employees with Most Benefits Coverage

Aetna Preventive and Traditional Plans

- Add EosHealth program
 - Free diabetes management program: 24/7 on call support; diabetic testing supplies delivered to your home; wireless glucometer; mobile and online meal planning and exercise programs
- FlexMed Program
 - Designated case management team including clinical outreach and patient advocacy. For example, a nurse may call you before and after your hospital stay to provide you with guidance and answer your questions.

Accidental Death & Dismemberment Insurance

- The monthly rates will increase to \$0.03 per \$1,000 of benefit for employee only coverage and to \$.04 per \$1,000 of benefit for employee and family coverage.

Long-Term Care Insurance

- New group long-term care insurance carrier, Prudential, effective October 1, 2012.

Health Care Reform Notice -- Grandfathered Plan Status Disclosure

The City of Seattle Aetna and Group Health medical plans are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, 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 status can be directed to Central Benefits at (206) 615-1340.

Enrollment Options

The plan and dependent coverage elections you make during Open Enrollment (which ends at 5:00 pm on October 31) are for the 2013 plan year. According to IRS Section 125 regulations, you cannot change your elections outside of open enrollment period unless you have a qualifying change in family status (page 10). 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 and/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 unless you have a qualifying change in family status as defined in the Change in Family Status/Dependent Eligibility section on page 13. Enrollment must take place within 31 days.
- If you have other medical coverage (you may not decline dental or vision coverage) and lose your other coverage, you may enroll in a City medical plan within 31 days of the loss of the other coverage upon providing proof of continuous medical coverage.
- If you have a qualifying change in family status, you may enroll or dis-enroll your eligible dependents within 31 days (or 60 days for a newborn or newly adopted child) of that change.
- If you declined City coverage and leave City employment or go on a leave of absence, you will not be eligible to obtain your medical, dental, or vision coverage through the City under the federal COBRA law subsequently. However, if you retire you will be eligible to enroll in a City retiree medical plan.

Dependent Eligibility

To ensure that the City is treating all employees fairly; operating our plans consistently and in accordance with our plan documents; and appropriately allocating funds, the City plans to implement a dependent health care eligibility verification process in 2013.

All new hires will be required to provide documentation of their relationship to covered dependents – spouses, domestic partners, and children - starting in early 2013. Current employees and retirees with City health care coverage will be required to provide documentation for their covered dependents later in the year.

Employees covering dependents 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.) as well as the status of the relationship (such as a federal tax return, proof of joint ownership, etc.).

Eligible dependents for the City's plans are defined below. 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.

Who is an Eligible Dependent?

- Your legal spouse (unless legally separated)
- Your domestic partner, provided that 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 as defined below 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 the cost of 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; includes biological children, adopted children, 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. If age 18 or over, they must not have coverage available through their own full-time employment; age limit does not apply if child is certified as disabled.

Premium Sharing

The table below shows monthly premium contributions for 2013 for employees with Most benefits. 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 -- 2013 Monthly Health Care Premiums

	Total Monthly Premium	Employee, with or without children		Employee with Spouse/Domestic Partner, with or without children	
		City Pays	Employee pays*	City Pays	Employee pays
Medical Plan					
City of Seattle Preventive	\$1,074.61	\$1,026.49	\$48.12	\$976.11	\$98.50
City of Seattle Traditional	\$972.32	\$972.32	\$ 0.00	\$939.98	\$32.34
Group Health Standard	\$1,063.65	\$1,015.25	\$48.40	\$963.75	\$99.90
Group Health Deductible	\$979.61	\$954.61	\$25.00	\$922.69	\$56.92
Dental Plan					
Washington Dental Service	\$121.51	\$121.51	\$0	\$121.51	\$0
Dental Health Services	\$144.60	\$144.60	\$0	\$144.60	\$0
Vision Plan					
Basic Plan	\$8.68	\$8.68	\$0	\$8.68	\$0
Buy-Up Plan	\$19.72	\$8.68	\$11.04	\$8.68	\$11.04

Go to seattle.gov/personnel/benefits/library/forms.asp for 2013 health benefits coverage values for non-IRS tax dependents such as domestic partner/same sex spouse and domestic partner's dependent children. Scroll to the Health Care section and open the *Non-IRS Dependent Coverage Values* document.

*Includes employees covered by CMEO Local 77 and SPMA LEOFF 2 contracts; does not include Fire Chiefs and SPMA LEOFF 1. See Open Enrollment letter for full rate information or contact your Human Resources representative.

**Employees Covered by SPOG Contract -- 2013 Monthly Health Care Premiums
(With or without Children or Spouse/Domestic Partner)**

	Total Monthly Premium	City Pays	Employee Pays
Medical Plan			
City of Seattle Preventive	\$1,352.58	\$1,284.94	\$67.64
City of Seattle Traditional LEOFF I LEOFF II	\$999.64 \$1,204.37	\$949.64 \$1,144.15	\$50.00 \$60.22
Group Health Standard Plan	\$1,299.29	\$1,039.43	\$259.86
Group Health Deductible Plan	\$958.73	\$910.79	\$47.94
Dental Plan			
Washington Dental Service	\$132.11	\$132.11	\$0.00
Dental Health Services	\$170.10	\$170.10	\$0.00
Vision Plan			
Vision Service Plan	\$27.35	\$27.35	\$0.00

**Employees Covered by I.B.E.W. Local 77 Contract -- 2013 Monthly Medical Premiums*
(With or without Children or Spouse/Domestic Partner)**

	Total Monthly Premium	City Pays	Employee Pays
Medical Plan			
City of Seattle Preventive	\$1,381.47	\$1,312.81	\$68.66
City of Seattle Traditional	\$1,399.67	\$1,341.53	\$58.14
Group Health Standard	\$1,225.17	\$1,163.91	\$61.26
Dental Plan			
Washington Dental Service	\$131.02	\$131.02	\$0.00
Dental Health Services	\$167.10	\$167.10	\$0.00
Vision Plan			
Vision Service Plan	\$11.25	\$11.25	\$0.00

For 2013 health benefits coverage values for non-IRS tax dependents such as domestic partner/same sex spouse and domestic partner's dependent children, go to seattle.gov/personnel/benefits/library/forms.asp. Scroll to the Health Care section and open the *Non-IRS Dependent Coverage Values* document.

*Does not include employees covered by CMEO Local 77 contract. See your Open Enrollment letter for rate information or contact your Human Resources representative.

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. Call your department's HR representative, or the Central Benefits Unit (206-615-1340) 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 and not have access to medical coverage through their own fulltime employment.

To cover a spouse/domestic partner, you must complete an Affidavit of Marriage/Domestic Partnership, available from your HR or Payroll Representative and online at personnelweb/benefits/library/forms.aspx. You may need to provide proof of legal guardianship for dependent children.

If the premiums for a domestic partner, same-sex spouse, or partner's child are taken *after taxes*, you may drop a domestic partner, same-sex spouse or partner's child any time (without a change in family status) if he/she is not claimed as your IRS tax dependent.

Optional Coverages

- **Accidental Death and Dismemberment (AD&D):**

The monthly rates will increase to \$0.03 per \$1,000 of benefit for employee only coverage and to \$.04 per \$1,000 of benefit for employee and family coverage. You choose a coverage amount in increments of \$25,000 up to \$500,000. Go to seattle.gov/personnel/benefits/optional/add.asp for plan information. Here are some sample 2013 rates:

Monthly Cost to Employee		
Principal Sum: Examples	Employee Only	Employee and Family
\$25,000	\$.75	\$1.00
\$100,000	\$3.00	\$4.00
\$200,000	\$6.00	\$8.00
\$300,000	\$9.00	\$12.00
\$400,000	\$12.00	\$16.00
\$500,000	\$15.00	\$20.00

- **Flexible Spending Accounts (FSAs)**

To set up accounts for 2013, you must enroll/reenroll by October 31 through Employee Self-Service. The maximum contribution for a health care FSA will be limited to \$2,500. For plan information, go to seattle.gov/personnel/benefits/optional/flexible.asp

- **Group Term Life (GTL):**

seattle.gov/personnel/benefits/optional/life.asp

- **Long-Term Disability (LTD):**

seattle.gov/personnel/benefits/optional/disability.asp

- **Long-Term Care (LTC):**

seattle.gov/personnel/benefits/optional/care.asp

Where to Find Forms

Forms	Web Page Address
<ul style="list-style-type: none"> • Add or Remove Benefits/Dependents 	seattle.gov/personnel/benefits/library/forms.asp Medical and Health Care section
<ul style="list-style-type: none"> • AD&D Election Form 	seattle.gov/personnel/benefits/library/forms.asp AD&D section
<ul style="list-style-type: none"> • Affidavit of Marriage/Domestic Partnership 	seattle.gov/personnel/benefits/library/forms.asp Change in Family status section
<ul style="list-style-type: none"> • Flexible Spending Account Enroll/Reenrollment Form 	seattle.gov/personnel/benefits/library/forms.asp Flexible Spending account section
<ul style="list-style-type: none"> • Group Term Life Election Form 	seattle.gov/personnel/benefits/library/forms.asp Life Insurance section
<ul style="list-style-type: none"> • I.B.E.W. Local 77 Benefits Election Form 	seattle.gov/personnel/benefits/library/forms.asp Medical & Health Care section; Healthcare benefit election forms; 2013 Local 77
<ul style="list-style-type: none"> • Long-Term Disability (Supplemental) Election Form 	seattle.gov/personnel/benefits/library/forms.asp Long Term Disability Insurance section
<ul style="list-style-type: none"> • Medical History Statement 	seattle.gov/personnel/benefits/library/forms.asp Life Insurance section
<ul style="list-style-type: none"> • Most Benefit Election Form 	seattle.gov/personnel/benefits/library/forms.asp Medical & Health Care section; Healthcare benefit election forms; 2013 Most
<ul style="list-style-type: none"> • Seattle Police Officers' Guild Election Form 	seattle.gov/personnel/benefits/library/forms.asp Medical & Health Care section; Healthcare benefit election forms; 2013 SPOG

Who to Contact if You Have Questions

If you have questions, contact the following organizations. The Personnel Department's Central Benefits Unit can be reached at 206-615-1340.

Aetna	877-292-2480	AetnaNavigator.com
Group Health Cooperative	888-901-4636	GHC.org
Vision Service Plan	800-877-7195	VSP.com click on "Members and Consumers"
Washington Dental Service (WDS)	206-522-2300 or 800-554-1907	DeltaDentalWa.com
Dental Health Services	206-788-3444 877-495-4455	DentalHealthServices.com/cityofseattle
Prudential Retirement Chad Kasper	800-833-5761 206-447-1924	Prudential.com/Online/Retirement
Employee Assistance Program	888-272-7252 TTY: 888-879-8274	HorizonCareLink.com Username: city of seattle Password: city of seattle
Long-Term Care	800-732-0416	prudential.com/glwcweb/seattle
Life, AD&D, LTD		Your Department/HR Representative
2013 Flexible Spending Accounts Flex-Plan Services:	800-669-3539	flex-plan.com/
2012 Flexible Spending Accounts Benefit Administration Company:	206-625-1800 800-967-3709	BenefitAdministrationCompany.com



City of Seattle

Personnel Department

Benefits Unit

700 Fifth Avenue, Suite 5500

P.O. Box 34028

Seattle, WA 98124-4028

PRSRT STD
US POSTAGE
PAID
SEATTLE, WA
PERMIT # 1046

RETURN SERVICE REQUESTED

Open Enrollment for 2013 Ends at 5:00 pm on October 31, 2012

IMPORTANT: If you have access to Employee Self-Service, please make your changes on line. If you do not have access, paper forms are due to your Department's Human Resources representative by **5:00 pm on October 31.**