Employee Benefits Guide

For Most City Employees*

2015

City of Seattle

for health and living — take charge

* Includes: CMEOs, Fire Chiefs, General City Employees, Library employees, SPMA members

If you want assistance understanding the information in this document

Assistance is available if you need help reading or understanding this document. If the problem you have is not addressed below, please call the City Benefits Unit at 206-615-1340.

- **Want to speak with someone in a language other than English?** Call the Central Benefits Unit at **206-615-1340** and we will help you access Language Line Services. You will have access to an interpreter and a Central Benefits Unit staff member to answer your benefits 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. They will call the person for you, 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.
- **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 other week - call 206-615-1340 to sign up.

If you have further questions or concerns or want to speak to someone confidentially, call the Benefits Unit at **206-615-1340**.

Please note: We've made every attempt to ensure the accuracy of this information. If there is any discrepancy between this booklet and the insurance contracts, other legal documents or the terms of an authorized collective bargaining agreement, the contracts, legal documents and applicable collective bargaining agreements will always govern.

The City of Seattle intends to continue these plans indefinitely but reserves the right to amend or terminate them at any time in whole or part, for any reason, according to the amendment and termination procedures described in the legal documents. This booklet does not create a contract of employment with the City of Seattle.

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Employee Responsibilities

Employees are responsible for making benefits elections or changes by their due dates including Open Enrollment. They must notify their department's benefits representatives of any family or employment status changes that impact benefits such as marriage, divorce, new or terminated domestic partnership, a birth or adoption, a leave of absence, or a death in the family. If you add a dependent to City benefits, you will receive a letter from Aon Hewitt, the City's business partner, with information on how to verify eligibility by submitting required documents.

New employee? You are responsible for making your benefits elections within 31 days of your date of hire.

Adding a new family member to your health care coverage and Flexible Spending Account? Contact your department's benefits representative within 31 days of marriage or new domestic partnership. You have 60 days to notify your representative of a birth or adoption.

Dropping a family member from your health care coverage and Flexible Spending Account? Contact your department's benefits representative within 31 days of divorce or legal separation or domestic partnership termination.

Planning a leave of absence? Contact your benefits representative about how it could affect your City benefits.

Designating or changing your beneficiary?

- Life or Accidental Death & Dismemberment insurance - Employee Self-Service
- Retirement – contact the Retirement Office
- Sick leave or Deferred Compensation - see your benefits representative.

Moving? Update your address in Employee Self-Service.

To change your benefits, go online during fall Open Enrollment to make benefits elections for the following year.

Access your benefits information from home at seattle.gov/personnel; click on "Benefits".

Eligibility and Coverage Information

The City of Seattle provides employees and their families a range of benefit options to support individual financial planning.

Medical

The City offers regular employees and their family members a choice among four medical plans:

- City of Seattle Preventive (Aetna)
- City of Seattle Traditional (Aetna)
- Group Health Standard
- Group Health Deductible

Dental

The City offers dental coverage through Delta Dental of Washington and Dental Health Services.

Vision

The City offers Basic and Buy-Up Vision plans through VSP.

Life Insurance & Long-Term Disability (LTD)

The City offers Basic Long-Term Disability insurance and shares the cost of Group Term Life insurance, both of which can be supplemented by the employee.

Accidental Death & Dismemberment (AD&D)

The City offers an employee-paid group AD&D insurance plan.

Flexible Spending Accounts (FSAs)

Employees can pay for employment-related day care costs and/or eligible health care expenses with up to $2,500 for the health care account or $5,000 for the day care account per year in pre-tax dollars. You may carry-over up to $500 in unused health care FSA dollars into the next plan year as long as it results in a balance of $120.

Deferred Compensation Plan

The City offers a "457" savings plan which allows employees to invest current, pre and after-tax earnings to generate additional retirement income.

Employee Assistance Program (EAP)

The City provides an independent professional, confidential counseling service to assist employees with personal or work-related problems.

If you enroll a dependent, Aon Hewitt, the City's business partner, will send a letter to your home within 2-3 weeks requesting documents that confirm the eligibility of your dependent. Thank you for participating! For additional information about the verification process, go to www.seattle.gov/personnel/benefits/life/dependenteligibility.asp.

Eligibility and Coverage Information

Eligibility for Regular Employees

If you are a regularly appointed employee in a full- or part-time position (scheduled to work at least 80 hours per month), you are eligible to participate in the medical, dental, vision, life, AD&D, LTD, FSA, deferred compensation, and EAP plans.

Eligible Family Members

The following family members are eligible to participate in the medical, dental, vision, supplemental life insurance, accident coverage, and EAP programs:

Spouse or domestic partner – an Affidavit of Marriage/Domestic Partnership or Certificate of State Registered Domestic partnership must be filed with your department's Human Resources Unit to cover your spouse or domestic partner.

Children – your children, and your spouse's or domestic partner's children. Please check child eligibility requirements below.

Child Eligibility

Plan	Age	Other
Medical, Dental, Vision, and Flexible Spending Account	Up to age 26 (through age 25)	Do not have to: -be married -live with you -be dependent on you for support -have access to other coverage
Supplemental GTL	Up to age 26 (through age 25)	Do not have to be: -married -live with you -be dependent on you for support
AD&D	Up to age 26 (through age 25)	Do not have to be: -married -live with you -be dependent on you for support

Coverage may continue for a handicapped/incapacitated child if the child becomes disabled prior to the limiting age, provided that proof of his or her fully handicapped/incapacitated status has been documented by a physician.

If you enroll a dependent, Aon Hewitt, the City's business partner, will send a letter to your home within 2-3 weeks requesting documents that confirm the eligibility of your dependents. Additional information at www.seattle.gov/personnel/benefits/life/dependenteligibility.asp

Eligibility and Coverage Information

New Employee Enrollment

If you are a newly hired employee, you must enroll in/apply for medical, dental, vision, life, AD&D, and/or supplemental LTD coverage **within 31 days of your hire date**. You have two enrollment options: 1) through Employee Self-Service, which is preferred, or 2) if you have no access to a computer, submit a *Benefit Election Form* to your Department's Human Resources Representative. If you choose paper forms, make sure they are completed, signed, and dated. If you miss the deadline, you must wait for the next Open Enrollment period.

If you do not enroll in life insurance when first eligible, you will be required to complete a *Medical History Statement* or *proof of good health* for the insurance carrier, and you are not guaranteed coverage as you are when first eligible. Supplemental disability has a longer preexisting condition exclusion period if you apply at a later date.

When New Employee Coverage Begins

You must enroll within 31 days of hire. Coverage begins for you and your eligible family members on your first day of employment if that date is:

- the first calendar day of the month designated as a City business day, or
- the first calendar day of the month designated or recognized as the first working day for the shift to which you are assigned, whichever is later.

If your employment begins after this date, your coverage will begin the following month.

What if I miss the enrollment deadline?
If you fail to enroll within 31 days of your hire date, you will not be able to enroll in a medical plan until the next Open Enrollment period (or within 31 days of a change in family status). However, you will automatically be enrolled for dental and basic vision coverage. Your dental coverage will default to the Delta Dental of Washington plan.

You also will need to meet additional requirements to be eligible for Life Insurance and Long-Term Disability Supplemental Insurance (LTD) coverage. You will be required to submit a Medical History Statement and have it approved by the insurance company in order to be eligible for Life Insurance coverage. You will have an additional waiting period for LTD.

Eligibility and Coverage Information

Waiving Coverage

You have the option to decline medical coverage within 31 days of your hire date, during Open Enrollment, or within 31 days of a qualifying event. If you waive coverage, you may not cover dependents under the City's medical plans. You will not be charged premium payments if you decline medical coverage and will still be enrolled in the dental and Basic vision plans because there is no employee premium contribution.

Employees who decline coverage considered affordable and adequate under the Patient Protection and Affordable Care Act (such as the City's plans) will not qualify for government subsidies to purchase individual health insurance. In addition, an employee who refuses employer coverage and doesn't obtain coverage on his or her own will be subject to a penalty.

Can I enroll my family members?

The following family members are eligible for coverage:

- Your spouse or domestic partner;
- Your birth or adopted children, or children placed for adoption;
- Children of your domestic partner who live with you;
- Stepchildren; or
- Any child for whom you are legal guardian or for whom coverage is required by a Qualified Medical Child Support Order.

Children may be covered on the following plans; see page 3 for detailed eligibility requirements for children.

- AD&D (family coverage)
- Group Health Cooperative plans
- Preventive Plan (Aetna)
- Traditional Plan (Aetna)
- Delta Dental of Washington
- Dental Health Services
- Vision Service Plan
- Supplemental Group Term Life Insurance

Coverage may continue after age 25 for a handicapped/incapacitated child if the child becomes disabled prior to the limiting age, provided that proof of fully handicapped/incapacitated status has been documented by a physician.

Visit personnelweb/benefits/home.aspx for more information.
Call your department's human resources or benefits representative or the City's Benefits Unit (206-615-1340) if you have questions.

Eligibility and Coverage Information

How do I disenroll my family members?	If you need to remove a family member from coverage outside of Open Enrollment, submit a completed Benefit Election Form to your department's benefits representative. If you end your spouse or domestic partner's coverage due to a termination of the marriage/partnership, submit a completed Statement of Termination of Marriage/ Domestic Partnership form or a Notice of Termination of State Registered Domestic Partnership within 31 days of the divorce or domestic partnership termination. You cannot file a new Affidavit until 90 days have elapsed from the termination of the prior marriage/partnership, unless the termination was due to the spouse or domestic partner's death or if the domestic partnership was certified with the State of Washington.
Changing Your Benefits	There are two opportunities to change your benefit choices: ▪ Open Enrollment ▪ Within 31 days of a qualifying change in family or job status **Open Enrollment** Open Enrollment is held once each year in the fall. During this time, you can change your benefits plans, add and drop family members, and add or drop coverages. If you make changes during Open Enrollment, your new coverage is effective on January 1 of the new (next) plan year. Increases in your Life insurance coverage are subject to the approval of your *Medical History Statement* by the life insurance carrier. Open Enrollment is also the time to enroll in the Flexible Spending Account program (Health Care and Day Care). You must re-enroll every year, even if you had an account the previous year. **Life Events that Affect Your Benefits** You must enroll a new spouse or domestic partner within 31 days of your marriage or establishment of a domestic partnership. You have 60 days to add a child acquired through birth, adoption, placement for adoption, legal guardianship, marriage or domestic partnership. *If you miss the deadline,* you can only add family members during the annual fall Open Enrollment period. If you have a change in family status, you may be able to make a related change to your benefits. Here are several examples. Contact your Human Resources representative if any of the following occur:

Eligibility and Coverage Information

	• You adopt a child - you may add coverage for that child (you may not add coverage for your other children at that time). • Your child loses coverage under your spouse's coverage - you may add this child to your plan. • You get married or form a domestic partnership - you may enroll your new spouse or domestic partner and his/her eligible children. • Your spouse or domestic partner loses coverage due to termination of employment, change in employment status, or beginning an unpaid leave of absence – you may add your spouse or partner to the plan. • Your spouse or domestic partner gains coverage due to start of employment, change in employment status, or ending an unpaid leave of absence–you may drop your spouse or partner from the plan. • You get divorced, separate, or dissolve a domestic partnership – you must drop the spouse or domestic partner from the plan. • Your child no longer meets the age requirements for medical/dental/vision – your child will be dropped from coverage.
When Coverage Ends	Your medical/dental/vision, Basic and Supplemental Long-Term Disability, Basic and Supplemental Life and AD&D coverages end on the last day of the calendar month in which: • You are no longer eligible • You resign, retire or are terminated • You stop making any required payment. Your medical, dental and vision coverages will also end on the day the plan terminates, or if you die (your family members' coverage will end on the last day of the calendar month in which you die).
Continuing Coverage Under COBRA	To help you continue your health coverage, Congress passed the Consolidated Omnibus Reconciliation Act (COBRA) in 1986. Under COBRA, you are eligible to purchase continuing medical only, dental/vision only, or medical/dental/vision coverage under certain circumstances when your group health plan coverage with the City ends. If you are a City employee and have City medical, dental and vision coverage, you and your covered family members have the right to elect COBRA continuation coverage for up to 18 months if your coverage is lost because of one of these qualifying events:

Eligibility and Coverage Information

	• Your employment ends for a reason other than gross misconduct • Your work hours are reduced to the point where you no longer are eligible for benefits. The 18-month COBRA continuation period may be extended to 29 months if you or a family member (who is a qualified beneficiary) is disabled according to Social Security at the time of one of the above qualifying events. This 11-month extension is available to all qualified beneficiaries who lose coverage due to termination of employment or a reduction of hours. Covered family members have the right to choose COBRA continuation coverage for up to 36 months if coverage is lost for any of these qualifying events: • Death of the employee • Divorce or legal separation of the employee and spouse or dissolution of the domestic partnership. • A child loses coverage (turns 26) The Life, AD&D, and disability plans have conversion options.
Coverage through Health Insurance Exchange	You may choose an individual medical plan through the health insurance exchange. Depending on your income and the number of dependents you cover, you may find a plan on the exchange that fits your coverage needs. Please note that if you enroll on an exchange plan, you will not be eligible for coverage on a City retiree medical plan in the future. More information at www.wahealthplanfinder.org.
Coverage through a City Retiree Plan	When you are eligible to retire, contact the Retirement Office at (206) 386-1293 for information about the City's retiree medical plans. If you want to participate in a retiree medical plan instead of COBRA or a Health Insurance Exchange plan, be aware that you must choose a plan within 31 days of retiring. In some cases, you can delay your enrollment in a City retiree medical plan if you are covered under another employer's plan. Contact the Retirement Office for more information.

Paying for Benefits

Medical
If you elect medical coverage, the City of Seattle pays most of the premium for you and your eligible, enrolled family members. The amount you pay depends on which plan you select and whether you cover a spouse or domestic partner.

Payroll Deductions

Medical premiums are deducted each month on a pre-tax basis. Pre-tax deductions are exempt from Social Security taxes. This may slightly reduce your future Social Security benefits, but most people find that ongoing tax savings outweigh a future reduction in Social Security benefits, if any. If this is a concern for you, discuss it with your financial advisor. (Premium amounts paid for a domestic partner cannot be taken on a pre-tax basis if your partner is not a dependent on your IRS tax form.)

See page 22 for medical premiums

Your share of the cost for your medical premium is taken in equal amounts from the first and second paychecks of the month during the month of coverage on a pre-tax basis. For example, premium deductions taken from your March paychecks provide for March coverage.

Dental and the Basic Vision plans are fully paid by the City for most employees. You can elect a Buy-Up Vision plan; you pay the premium for you and your eligible family members. The premium is deducted pre-tax in equal amounts from the first and second paychecks of the month.

Life Insurance
Your basic and supplemental life insurance after-tax premium deductions are taken from your second paycheck of the month for the next month's coverage.

Supplemental Long-Term Disability
Your Supplemental LTD after-tax premium deduction is taken from your second paycheck of the month for the next month's coverage. The amount you pay for Supplemental LTD coverage may vary each month because it is a percentage of your monthly earnings.

Accidental Death and Dismemberment
Your AD&D after-tax premium deduction is taken from your first paycheck of the month for that month's coverage.

Flexible Spending Accounts (Health Care & Day Care)
Your FSA pre-tax deduction is taken in equal amounts from your first and second paychecks each month.

Benefits and Financial Planning

Because everyone's medical and financial situations are different, the City offers a variety of plans to help protect employees and their families from the financial hardship that unusual medical expenses can bring. The plans are designed to cover much of the cost of medically necessary health care services. However, employees still bear a portion of their medical service costs in the form of premiums, deductibles, copayments and coinsurance.

Since health care costs may be unanticipated, it makes sense to plan in advance and save for your out-of-pocket costs. If you can accurately anticipate some medical, dental and/or vision expenses for the following year – such as prescriptions, glasses, orthodontia, office visit copays and deductibles. The Health Care FSA is a tool to support your financial planning and maximize the value you get for dollars spent on health care. You can elect the Health Care FSA during Open Enrollment to set aside pre-tax dollars to pay for eligible out-of-pocket medical expenses for you and your family. Here are additional ways to cut costs and save money.

- Quit smoking and encourage your family to quit. Enroll in the City's free tobacco cessation program by calling Quit for Life at 1-866-QUIT-4-LIFE (1-866-784-8454). Your adult family members with City medical coverage may enroll.

- Be more active and eat nutrient dense food. Many diseases and conditions are preventable, and healthy behavior reduces your future health care costs and enhances your life now.

- Go to check ups and screenings. Have regularly scheduled physical examinations by your doctor, dentist, eye doctor and so on. Take advantage of free medical screenings, flu shots and go to the City's wellness and benefits fairs.

- Choose the best health plan for you and your family. There is more to selecting a good health plan *than just the payroll deduction*. If you are shopping for a health plan, compare the premiums along with what is and is not covered by the various plans.

- Stay within the network. Look for doctors and health care providers that are within the plan's network. If you participate in an Aetna plan and require a specialist, make sure you use an Aexcel specialist, which will save you 10%.

- Review medical bills carefully. Billing errors can cost you hundreds or even thousands of dollars. Contact the billing office if there is an error or you do not understand your bill. You may be able to negotiate fees and bills that you feel are too high.

Medical Plan Options

Medical Plans

The City offers four different medical plans:

- City of Seattle Preventive Plan
- City of Seattle Traditional Plan
- Group Health Cooperative Standard Plan
- Group Health Cooperative Deductible Plan

How to Choose a Medical Plan

Plan features, coverages and costs vary. The City's plans with Aetna offer unlimited choice of doctors; coverage is higher if you use doctors in the Aetna network. The Group Health Cooperative (GHC) plan requires that you use the GHC network of doctors, clinics, hospitals and pharmacies, but offer a higher level of coverage.

Plans offering higher coverage (City Preventive and Group Health Standard) have lower copays but higher monthly premiums. The City Traditional Plan has a larger annual deductibles and lower or no monthly premiums.

When making your decisions, you should consider cost, choice, and coverage. Here are some questions to ask yourself:

- Do you want a plan that allows you to choose any doctor, hospital or clinic (City plans with Aetna) or are you willing to stay within a network (GHC) and receive a higher level of coverage?

- Would you rather pay higher monthly premiums to have a small annual deductible (City Preventive Plan) or no annual deductible (GHC Standard Plan) and smaller copays?

- Would you rather pay lower or no monthly premiums and have higher coinsurance and deductibles (GHC Deductible and City Traditional plans)?

The following very brief plan descriptions may help you make these choices.

New Employees: Remember - You have 31 days from your hire date to enroll in the medical, dental, vision and most optional insurance plans.

Medical Plan Options

Aetna	The City has two plans with Aetna — the Preventive Plan and the Traditional Plan. The plans use the Aetna provider network, and Aetna administers the claims.
Preventive Plan	This plan has a $100 annual deductible per person ($300 per family) and a $15 copay for all office visits except preventive care (which is covered at 100%). The deductible applies to most services except where a copay applies. Most other services are covered at 90% after a copay if you use an Aetna network provider.
Traditional Plan	This plan has a $400 annual deductible per person ($1,200 per family). Most services are covered at 80% if you use an Aetna network provider. Most preventive care is not covered.
What If I Don't Use the Aetna Network?	Both of the City's plans include the Aetna network of doctors; however, you choose whether to use a network or non-network provider when you require care. If you choose a doctor who is not in the network, you will pay a higher percentage of the cost of the visit. Another issue to keep in mind is that prices charged by a non-network provider are often higher than those charged by a network provider. If you use a non-network provider, you will pay 40% of the network cost for a service, and your doctor may charge you an additional amount over the established network price.
Aetna's Aexcel Network	Aetna has a special sub-network, called the Aexcel network, which consists of doctors who specialize in the following areas: cardiology, cardiothoracic surgery, gastroenterology, general surgery, obstetrics/ gynecology, orthopedics, otolaryngology, neurology, neurosurgery, plastic surgery, vascular surgery and urology. Doctors were selected for this special network because they meet screening criteria in the areas of experience, performance, effectiveness and efficiency. If you need care in one of these areas and you **do not** choose a doctor from the Aexcel network to provide that care, you will pay 10% higher coinsurance. You do not need a referral to see a specialist.
Aetna Navigator	Aetna's member website is called Aetna Navigator. Through the site (AetnaNavigator.com) you can locate detailed claim information, review your benefits, request changes, find service providers, and email member services.
Simple Steps to a Healthier Life	Traditional and Preventive plan members have access to a health risk assessment – *Simple Steps to a Healthier Life*. Following completion of a questionnaire, you will receive a health report and a personal action plan along with access to healthy living programs.

Medical Plan Options

Group Health Cooperative	Group Health Cooperative (GHC) is a health maintenance organization which provides an integrated system of health care services. All services are delivered in GHC clinics, hospitals and pharmacies. You must use GHC providers and facilities unless a GHC doctor refers you elsewhere. You do not need a physician's referral to see most GHC specialists. The City offers two plans through Group Health Cooperative.
Group Health Cooperative Standard Plan	This is a managed care plan with no deductible and an office copay of $15. Most services are covered at 100% after payment of a copay. Preventive care is covered.
Group Health Cooperative Deductible Plan	This is a managed care plan with a $200 annual deductible per person ($600 per family) and a $15 office copay. The deductible does not apply to ambulance service, prescription drugs, durable medical equipment and preventive visits (preventive visits do have a copay). After the deductible is satisfied, most services are covered at 100% after the copayment.
My Group Health	The health care website is My Group Health at GHC.org. Members can request appointments and exchange emails with their provider, view their online medical record, refill prescriptions online, and view lab and test reports. The provider and facilitator directory, and drug formulary are all accessible online. In addition, a mobile application is available for use with most cell phones.
Health Profile	The plan has a health risk assessment called *Health Profile*. Members complete the profile online and receive a report and personalized action plan. Free healthy lifestyle coaching is available.

Medical Plan Comparison Examples

The following table compares the plans in four different scenarios where employees would use services: a routine physical exam, a regular office visit (such as for an illness), outpatient treatment at a hospital, and surgery performed by a specialist. Costs for each service are compared by plan. For a more complete summary of benefits by plan, see the table that follows this example.

	PREVENTIVE PLAN		**TRADITIONAL PLAN**		**GROUP HEALTH COOPERATIVE**	
	In-network	**Out-of-network**	**In-network**	**Out-of-network**	**GHC Deductible Plan**	**GHC Standard Plan**
Individual deductible	$100	$450	$400	$1,000	$200	None
Family deductible	$300	$1,350	$1,200	$3,000	$600	None
Routine physical exam	Paid at 100%	Paid at 60% after satis-faction of deductible for mammogram and ob/gyn exams only.	Paid at 80% after satisfaction of deductible for mammogram only. No other preventive care covered.	Paid at 60% after satisfaction of deductible for mammogram only. No other preventive care covered.	Paid at 100% after $15 copay and satisfaction of deductible (copay applies to deductible)	Paid at 100% after $15 copay
Office visit	Paid at 100% after $15 copay	Paid at 60% after satisfaction of deductible	Paid at 80% after satisfaction of deductible	Paid at 60% after satisfaction of deductible	Paid at 100% after $15 copay and satisfaction of deductible (copay applies to deductible)	Paid at 100% after $15 copay
Outpatient treatment at a hospital	Physician charges paid at 100% after $15 co-pay. After satisfaction of deductible, other charges paid at 90%.	After satisfaction of deductible, physician and other charges paid at 60%.	After satisfaction of deductible, physician and other charges paid at 80%.	After satisfaction of deductible, physician and other charges paid at 60%	After satisfaction of deductible and $15 copay (copay applies to the deductible), physician and other charges paid at 100%.	Paid at 100% after $15 copay.
Inpatient Surgery performed by a specialist in one of the 12 Aexcel specialty areas	**Aexcel specialist:** Paid at 90% after $200 inpatient copay **Non-Aexcel specialist:** Paid at 80% after $200 inpatient copay	Paid at 60% after $200 inpatient copay and satisfaction of deductible.	**Aexcel specialist**: Paid at 80% after $200 copay. **Non-Aexcel** Paid at 70% after $200 copay.	Paid at 60% after $200 inpatient copay and satisfaction of deductible.	Paid at 100% after satisfaction of deductible.	Paid at 100% after $200 inpatient copay

2015 Medical Benefits Highlights - Most City of Seattle Employees

The purpose of this document is to help you make decisions; it is not a contract. Details are provided in your medical plan booklet at seattle.gov/personnel/benefits/health/medical.asp.

Group Health Cooperative (GHC)*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	**Deductible Plan**	**Aetna In-Network**	**Out-of-Network**	**Aetna In-Network**	**Out-of-Network**
Deductible (per calendar year)					
No Deductible	$200 per person $600 per family Deductible applies as noted except for prescriptions, preventive visits, ambulance, and durable medical equipment.	$400 per person $1,200 per family Deductible applies to most services, except as noted. Deductible does not apply for prescriptions or when the Inpatient co-pay or emergency room co-pay applies.	$1,000 per person $3,000 per family	$100 per person $300 per family Deductible applies to most services, except as noted. Deductible does not apply for prescriptions or when the Inpatient co-pay or emergency room co-pay applies.	$450 per person $1,350 per family
Annual Out of Pocket Maximum (OOP Max) includes medical coinsurance. Excludes the deductible and prescription drug copays/coinsurance.					
Includes medical copays		Excludes copays		Excludes copays	
$2,000 per person $4,000 per family	$2,000 per person $6,000 per family	$1,000 per person $3,000 per family	$2,000 per person** $6,000 per family*	$2,000 per person $4,000 per family	$3,000 per person* $6,000 per family*
Total Out of Pocket Maximum includes medical coinsurance and the deductible. Excludes prescription drug copays/coinsurance.					
Includes medical copays		Excludes copays		Excludes copays	
$2,000 per person $4,000 per family	$2,200 per person $6,600 per family	$1,400 per person $4,200 per family	$3,000 per person $9,000 per family	$2,100 per person $4,300 per family	$3,450 per person $7,350 per family
Hospital Copay					
$200 per admission	Deductible applies	$200 copay per admission	$200 copay per admission	$200 copay per admission	$200 copay per admission
Hospital Pre-admission Authorization					
Except for maternity or emergency admissions, must be authorized by GHC		Except for maternity or emergency admissions, your physician must contact Aetna prior to your admission. Member responsible for obtaining precertification of out-of-network care.		Except for maternity or emergency admissions, your physician must contact Aetna prior to your admission Member responsible for obtaining precertification of out-of-network care.	
Choice of Providers					
All care and services must be approved and/or provided by GHC or GHC designated providers. Members may self-refer to most GHC specialists.		Aetna contracted providers. No primary care physician selection or referrals required. Aexcel*** specialists must be used in designated specialty areas to receive the maximum benefit.	Any licensed, qualified provider of your choice. Expenses paid based on recognized charges*. You pay the difference between recognized and billed charges.	Aetna contracted providers. No primary care physician selection or referrals required. Aexcel** specialists must be used in designated specialty areas to receive the maximum benefit.	Any licensed, qualified provider of your choice. Expenses paid based on recognized charges*. You pay the difference between recognized and billed charges.

Group Health Cooperative (GHC)*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	**Deductible Plan**	**Aetna In-Network**	**Out-of-Network**	**Aetna In-Network**	**Out-of-Network**
COVERED EXPENSES					
Acupuncture					
$15 copay for up to 8 visits per condition per year self-referred. Additional visits when approved by plan.	$15 copay for up to 8 visits per condition per year self-referred. Additional visits when approved by plan. Deductible applies.	Paid at 80%	Paid at 60%	Paid at 100% after $15 copay	Paid at 60%
		Maximum of 12 visits per calendar year in- and out-of-network combined		All acupuncture services are subject to ongoing review and approval by Aetna for medical necessity	
Alcohol/Drug Abuse Treatment					
Inpatient: Paid at 100% after $200 copay per admission Outpatient: Paid at 100% after $15 copay	Inpatient: Paid at 100% after deductible Outpatient: Paid at 100% after $15 co-pay Deductible applies	Inpatient: Paid at 80% after $200 copay Outpatient: Paid at 80%	Inpatient: Paid at 60% after $200 copay Outpatient: Paid at 60%	Inpatient: Paid at 90% after $200 copay Outpatient: Paid at 100% after $15 copay	Inpatient: Paid at 60% after $200 copay Outpatient: Paid at 60%
Contraceptives					
For contraceptive drugs and devices, see Prescription Drug benefit		IUDs and Depo Provera covered as medical benefits. See Prescription Drug benefit.		IUDs and Depo Provera covered as medical benefits. See Prescription Drug benefit.	
Durable Medical Equipment					
Paid at 80%	Paid at 80%	Paid at 80% Breast pump covered at 100% through DME provider	Paid at 60%	Paid at 90% Breast pump covered at 100% through DME provider	Paid at 60%
Emergency Medical Care					
➢ **Urgent Care Clinic**					
Paid at 100% after $15 copay	$15 copay Deductible applies	Paid at 80%	Paid at 60%	Paid at 100% after $15 copay (no fee for preventive care)	Paid at 60%
➢ **Emergency Room (copays waived if admitted)**					
GHC facility: $100 copay Non-GHC facility: $150 copay	GHC facility: $100 copay Non-GHC facility: $150 copay. Deductible applies	Paid at 80% after $150 copay	Paid at 80% after $150 copay. If non-emergency, paid at 60% after copay.	Paid at 90% after $150 copay	Paid at 90% after $150 copay If non-emergency, paid at 60% after copay
➢ **Ambulance**					
Paid at 80%. GHC-initiated non-emergency transfers are paid at 100%	Paid at 80%. GHC-initiated non-emergency transfers are paid at 100%	Paid at 80% when medically necessary. Non-emergency transportation must be approved in advance by Aetna.		Paid at 90% when medically necessary. Non-emergency transportation must be approved in advance by Aetna.	

Group Health Cooperative (GHC)*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	**Deductible Plan**	**Aetna In-Network**	**Out-of-Network**	**Aetna In-Network**	**Out-of-Network**
Gender Reassignment Services					
Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.
Hearing Aids (per ear, every 36 months)					
Up to $1,000	Up to $1,000	Up to $1,000	Up to $1,000	Up to $1,000	Up to $1,000
		In-network coinsurance applies whether purchased in- or out-of-network. Deductible does not apply.		In-network coinsurance applies whether purchased in- or out-of-network. Deductible does not apply.	
Home Health Care					
Paid at 100% when authorized. No visit limit	Paid at 100% when authorized. No visit limit	Paid at 80%	Paid at 60%	Paid at 90%	Paid at 60%
		Maximum benefit of 130 visits per calendar year for in- and out-of-network combined		Maximum benefit of 130 visits per calendar year for in- and out-of-network combined	
Hospital Inpatient					
Paid at 100% after $200 copay per admission	Paid at 100% after deductible	Paid at 80% after $200 copay. Physician services paid at 70% if Aexcel** specialist not used in specialty areas.	Paid at 60% after $200 copay	Paid at 90% after $200 copay. Physician services paid at 80% if Aexcel** specialist not used in specialty areas.	Paid at 60% after $200 copay
Hospital Outpatient					
Paid at 100% after $15 copay	$15 copay Deductible applies	Paid at 80% after deductible. Physician services paid at 70% if Aexcel** specialist is not used in specialty areas.	Paid at 60% after satisfaction of deductible	Paid at 90% after deductible. Physician services paid at 80% if Aexcel** specialist is not used in specialty areas.	Paid at 60% after satisfaction of deductible
Hospice					
Paid at 100% when authorized	Paid at 100% when authorized	Paid at 80%	Paid at 60%	Paid at 90%	Not covered
Maternity Care (delivery & related hospital)					
Paid at 100% after $200 copay per admission	Deductible applies.	Paid at 80% after $200 copay	Paid at 60% after $200 copay	Paid at 90% after $200 copay	Paid at 60% after $200 copay

Group Health Cooperative (GHC)*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	**Deductible Plan**	**Aetna In-Network**	**Out-of-Network**	**Aetna In-Network**	**Out-of-Network**
Maternity Care (prenatal and postpartum)					
Paid at 100% after $15 copay Routine care not subject to outpatient services copay.	$15 copay Deductible applies. Routine care not subject to outpatient services copay.	Paid at 80%	Paid at 60%	Paid 100% after one $15 copay	Paid at 60%
Mental Health Care (inpatient)					
Paid at 100% after $200 copay	Paid at 100% after deductible.	Paid at 80% after $200 copay	Paid at 60% after $200 copay	Paid at 90% after $200 copay	Paid at 60% after $200 copay
Mental Health Care (outpatient)					
Paid at 100% after $15 copay per individual, family or couple session.	$15 copay per individual, family or couple session. Deductible applies.	Paid at 80% after deductible		Paid at 100% after $15 copay	Paid at 60% after deductible
Physician Office Visit					
Paid at 100% after $15 copay.	Paid at 100% after $15 copay. Deductible applies	Paid at 80%	Paid at 60%	Paid at 100% after $15 copay per visit (waived for preventive care)	Paid at 60%
Prescription Drugs (retail)					
For a 30 day supply: **Generic**: $15 copay **Brand:** $30 copay Contraceptive drugs and devices are covered subject to the pharmacy copay.	For a 30-day supply: **Generic**: $15 copay **Brand:** $30 copay Contraceptive drugs and devices are covered subject to the pharmacy copay.	For a 31-day supply: **Generic**: 30% coinsurance. **Brand**: 40% coinsurance The minimum coinsurance is $10, or actual cost of the drug if less. Maximum is $100 per drug.	Not covered	For a 31-day supply: **Generic**: 30% coinsurance **Brand:** 40% coinsurance The minimum coinsurance is $10, or actual cost of the drug if less. Maximum is $100 per drug.	Not covered
Smoking cessation prescription drugs not subject to pharmacy copay.	Smoking cessation prescription drugs not subject to pharmacy copay.	Coinsurance applies to the prescription $1,200 out-of-pocket annual maximum per person, $3,600 per family. Prescription Allowance on all non-sedating antihistamines (for allergy symptoms) and Proton Pump Inhibitors (for heartburn relief and ulcer treatment). City pays $20 per month, and plan participant pays remaining; some over the counter medications are also included. $5 copay for generic diabetic drugs and supplies, $15 copay for brand. Many contraceptive products are covered. IUDs and Depo Provera covered under the medical plan benefit. Coinsurance for asthma, anti-high cholesterol, and tobacco cessation drugs 10% for generic and 20% for brand pharmacy.			

Group Health Cooperative (GHC)		City of Seattle Traditional Plan		City of Seattle Preventive Plan	
Standard Plan	**Deductible Plan**	**Aetna In-Network**	**Out-of-Network**	**Aetna In-Network**	**Out-of-Network**
Prescription Drugs (mail order)					
For a 90 day supply: **Generic**: $45 copay **Brand:** $90 copay Contraceptive drugs and devices are covered subject to the pharmacy copay.	For a 90 day supply: **Generic**: $30 copay **Brand:** $60 copay	For a 90-day supply: **Generic**: 30% coinsurance **Brand**: 40% coinsurance Minimum is $20 or double the cost of the drug if less. The maximum is $200 per drug.	Not Covered	For a 90-day supply: **Generic**: 30% coinsurance **Brand:** 40% coinsurance Minimum is $20 or double the cost of the drug if less. The maximum is $200 per drug.	Not Covered
Preventive Care					
Paid at 100% after $15 copay Covers adult physical and well child exams, most immunizations, hearing exams, eye exams, digital rectal exams/prostate-specific antigen test, colorectal cancer screening, pap smear exam and mammogram.	Paid at 100% after $15 copay Covers adult physical and well child exams, most immunizations, hearing exams, eye exams, digital rectal exams/prostate-specific antigen test, colorectal cancer screening, pap smear exam and mammogram. Hearing exams subject to deductible.	Mammograms paid at 80%. No other preventive services are covered	Mammograms paid at 60%	Paid at 100% (copay waived) Covers adult physical and well child exams, immunizations, digital rectal exams/prostate-specific antigen test, colorectal cancer screening.	Paid at 60% for well woman care and mammograms No other preventive services covered
Rehabilitation Services (inpatient)					
Paid at 100% after $200 copay per admission Maximum of 60 days per calendar year (combined with other therapy benefits)	Paid at 100% after deductible.	Paid at 80% after $200 copay	Paid at 60% after $200 copay	Paid at 90% after $200 copay Maximum of 120 days per calendar year for skilled nursing and rehab services in- and out-of-network combined	Paid at 60% after $200 copay
Rehabilitation Services (outpatient)					
Paid at 100% after $15 copay Maximum of 60 visits per calendar year (combined with other therapy benefits)	$15 copay Deductible applies.	Paid at 80% Includes medically necessary physical/massage, speech, and occupational therapy for non-chronic conditions. Coinsurance does not apply to OOP Max. Coverage of services subject to Aetna's review for medical necessity at any time	Paid at 60%	Paid at 100% after $15 copay Includes medically necessary physical/massage, speech, occupational and cardiac/pulmonary therapy for non-chronic conditions. Coverage of services subject to Aetna's review for medical necessity at any time	Paid at 60%

Group Health Cooperative (GHC)*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	**Deductible Plan**	**Aetna In-Network**	**Out-of-Network**	**Aetna In-Network**	**Out-of-Network**
Skilled Nursing Facility					
Paid at 100%. 60 day maximum per calendar year.	60 day maximum per calendar year. Paid at 100% after deductible.	Paid at 80% after $200 copay	Paid at 60% after $200 copay	Paid at 90% after $200 copay	Paid at 60% after $200 copay
		Maximum of 90 days per calendar year for in- and out-of-network combined		Maximum of 120 days per calendar year for rehab services and skilled nursing in- and out-of-network combined	
Smoking Cessation					
Paid at 100% for individual or group sessions	Paid at 100% for individual or group sessions	Lifetime maximum of one 90-day supply of aids or drugs. Coinsurance 10% generic, 20% brand. See Prescription Drugs.	Not covered	Smoking cessation prescription drugs covered subject to 10% generic, 20% brand drug coinsurance.	Not covered
Nicotine replacement therapy included in Prescription Drug benefit					
Spinal Manipulations					
Paid at 100% after $15 copay	$15 copay. Deductible applies.	Paid at 80%	Paid at 60%	Paid at 100% after $15 copay	Paid at 60%
Self-referral to GHC designated providers. Must meet GHC protocol. Maximum of 10 visits per calendar year.		Maximum of 10 visits per calendar year for in-network and out-of-network combined.		Maximum of 20 visits per calendar year for in-network and out-of-network combined.	
Sterilization Procedures					
Inpatient: Paid at 100% after $200 copay	Inpatient: Paid at 100%	Inpatient: Paid at 80% after $200 copay	Inpatient: Paid at 60% after $200 copay	Inpatient: Paid at 90% after $200 copay	Inpatient: Paid at 60% after $200 copay
Outpatient: Paid at 100% after $15 copay	Outpatient: $15 copay Deductible applies	Outpatient: Paid at 80%	Outpatient: Paid at 60%	Outpatient: Paid at 90%	Outpatient: Paid at 60%
Temporomandibular Joint Services					
Covered as any other service; copays/coinsurance depend on type and location of service provided. $5,000 lifetime maximum	Covered as any other service; copays/coinsurance depend on type and location of service provided. $5,000 lifetime maximum	Covered as any other service; copays/coinsurance depend on type and location of service provided..	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.
		$5,000 lifetime maximum for non-surgical services in- and out-of-network combined		$5,000 lifetime maximum for non-surgical services in- and out-of-network combined	

Group Health Cooperative (GHC)*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	**Deductible Plan**	**Aetna In-Network**	**Out-of-Network**	**Aetna In-Network**	**Out-of-Network**
Tooth Injury (due to accident)					
Not covered	Not covered	Inpatient: Paid at 80% after $200 copay Outpatient: Paid at 80%	Inpatient: Paid at 60% after $200 copay Outpatient: Paid at 60%	Inpatient: Paid at 90% after $200 copay Outpatient: Paid at 100%after $15 copay for office visit. Other charges paid at 90%	Inpatient: Paid at 60% after $200 copay Outpatient: Paid at 60%
Vision Exam/Hardware					
Exam: Paid at 100% after $15 copay. One exam every 12 months. Hardware: Not covered.	Exam: Paid at 100% after $15 copay. One exam every 12 months. Hardware: Not covered.	Covered under Vision Service Plan.		Covered under Vision Service Plan.	
X-ray and Lab Tests					
Paid at 100%	Paid at 100% Deductible applies	Paid at 80% Provider responsible for obtaining precertification of high tech radiology	Paid at 60%	Paid at 90% Provider responsible for obtaining precertification of high tech radiology	Paid at 60%

* Coverage for any service is subject to the carrier's determination of medical necessity and adherence to their clinical policy guidelines.
** Applies to Aetna -- Recognized charges are the lower of the provider's usual charge for performing a service, and the charge Aetna determines to be the recognized charge percentage in the geographic area where the service is provided.
*** Applies to Aetna – Aexcel network, a specialty network of doctors in 13 specialty areas. The coinsurance level will drop 10% for non-Aexcel doctors in the 13 specialty areas (coinsurance applies to in-network, out-of-pocket maximum). Call 1-877-292-2480 for more information about the Aexcel network.

Plan details are in your medical plan booklet at seattle.gov/personnel/benefits/health/medical.asp**. This document is not a contract.**

Health Care Premiums

2015 Premium Sharing

Effective January 1, 2015, you will pay the monthly premium amount listed below. The table also shows the total premium amount each month for each employee's coverage, and the City's contribution.

	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	$1,182.68	$1,134.56	$48.12	$1,084.18	$98.50
City of Seattle Traditional	$1,070.28	$1,070.28	$ 0.00	$1,037.94	$32.34
Group Health Standard	$1,059.64	$1,011.24	$48.40	$959.74	$99.90
Group Health Deductible	$975.92	$950.92	$25.00	$919.00	$56.92

Your premium will be divided into two equal payments and taken from the first two paychecks of the month for the current month's coverage. (For example, deductions taken in January will pay for January coverage.) No premiums are deducted from the third paycheck. Premiums are deducted on a pre-tax basis, reducing your taxable income.

*Provided they are IRS tax dependents.

Health Care Premiums

Enrolling Spouse/DP

To cover a spouse or domestic partner (and tax dependents of your domestic partner), you must complete a Benefit Election form and an Affidavit of Marriage/ Domestic Partnership.

Spouse/DP/ Dependents Who are IRS Tax Dependents

If they are IRS tax dependents, the rate information on the previous page applies. If you enroll your domestic partner and your domestic partner's children, you will be taxed on the value of their medical coverage if they are not your tax dependents. (The value of the benefits will be imputed to your gross income.)

DP/Dependents Who are Not IRS Tax Dependents

After Tax Premium Contributions
If you choose to cover a domestic partner **who is not your IRS tax dependent**, the portion of the premium deducted from your paycheck (your contribution) that pays for his/her coverage must be taken "after tax" to comply with IRS regulations. The column headed "**Monthly Premium Contributions Taken After Taxes**" shows the portion of your monthly premium contribution that will be deducted from your paycheck after taxes are calculated.

Medical Plans	Monthly Premium Contribution Taken After Taxes for Domestic Partner
City of Seattle Preventive	$50.38
City of Seattle Traditional	$32.34
GHC Standard	$51.50
GHC Deductible	$31.92

Imputed Income for Value of Health Coverage
In addition, if your domestic partner or your partner's non-IRS tax dependent's children do not qualify as your IRS tax dependents, you will also be taxed on the City-paid **value** of their medical, dental and vision coverage as required by IRS regulations. The following amounts will be listed on your paycheck as taxable income each month and are subject to federal income and Social Security tax withholding. These values have been adjusted to reflect the premium amounts taken after-tax (as explained above) so you are not taxed twice.

Health Care Premiums

DP/Dependents Who are Not IRS Tax Dependents (cont'd.)

Domestic Partner Coverage Information
If your domestic partner or your partner's non-IRS tax dependent's children do not qualify as your IRS tax dependents, the following amounts will be listed on your paycheck as taxable income each month and are subject to federal income and Social Security tax withholding. (These values have been adjusted to reflect the premium amounts taken after-tax so you are not taxed twice.)

Medical/Dental/Vision Coverage Values with Delta Dental of Washington Service Coverage

Taxable Benefit Amount – (with DDWA)

2015 Monthly Taxable Values of City Coverage Provided to: Your Non-IRS Tax Dependent Domestic Partner Your Domestic Partner's Non-IRS Tax Dependent's Child		
Type of Coverage	**Domestic Partner Taxable Amount**	**Taxable Amount Per Child**
Preventive Plan	$552.62	$241.20
Traditional Plan	$513.35	$218.28
GHC Standard	$488.76	$216.11
GHC Deductible	$465.66	$199.03
DDW Coverage	$51.96	$36.38
Vision Coverage	$4.20	$2.94
Buy-Up Vision Plan	$10.07	$7.05
Total Taxable Value with DDWA & VSP Basic Plan		
Preventive Plan	$608.78	$280.52
Traditional Plan	$569.51	$257.60
GH Standard Plan	$544.92	$255.43
GH Deductible Plan	$521.82	$238.35
Total Taxable Value with DDWA and VSP Buy-Up Plan		
Preventive Plan	$614.65	$284.63
Traditional Plan	$575.38	$261.71
GH Standard Plan	$550.79	$259.54
GH Deductible Plan	$527.69	$242.46

Health Care Premiums

DP/Dependents Who are Not IRS Tax Dependents (cont'd.)

Taxable Benefit Amount – (with DHS)

Medical/Dental/Vision Coverage Values with Dental Health Services Coverage

2015 Monthly Taxable Values of City Coverage Provided to: Your Non-IRS Tax Dependent Domestic Partner Your Domestic Partner's Non-IRS Tax Dependent's Child		
Type of Coverage	**Domestic Partner Taxable Amount**	**Taxable Amount Per Child**
Preventive Plan	$552.62	$241.20
Traditional Plan	$513.35	$218.28
GHC Standard	$488.76	$216.11
GHC Deductible	$465.66	$199.03
DHS Coverage	$66.47	$46.53
Basic Vision Plan	$4.20	$2.94
Buy-Up Vision Plan	$10.07	$7.05
Total Taxable Value with DHS & VSP Basic Plan		
Preventive Plan	$623.29	$290.67
Traditional Plan	$584.02	$267.75
GH Standard Plan	$559.43	$265.58
GH Deductible Plan	$536.33	$248.50
Total Taxable Value With DHS & VSP Buy-Up Plan		
Preventive Plan	$629.16	$294.78
Traditional Plan	$589.89	$271.86
GH Standard Plan	$565.30	$269.69
GH Deductible Plan	$542.20	$252.61

Prescription Drug Coverage

Prescription Drug Retail Program

Aetna classifies medications into three tiers:

- Generic
- Preferred brand-name
- Non-preferred brand-name

Group Health Cooperative uses two classifications:

- Generic
- Preferred brand-name (no coverage for non-preferred brands)

Preventive and Traditional Plans (Aetna)

With the Aetna plans, you pay 30% of the actual cost for generic drugs, and 40% for preferred and non-preferred brand-name drugs, up to a maximum of $100 per drug per month. There is a $1,200 annual out-of-pocket maximum per member for retail and mail order drugs.

Present your medical plan ID card at any Aetna network retail pharmacy. Prescriptions filled at a non-network pharmacy will not be covered. You may contact the toll-free Member Services number on the back of your ID card to find a participating pharmacy, or check the website AetnaNavigator.com

GHC Plans

You are responsible for a $15 copay for generic drugs and a $30 copay for brand name drugs. All prescriptions must be filled at a GHC pharmacy. Prescriptions filled at any non-GHC pharmacy will not be covered.

See next page for more detailed information about prescription drug coverage.

Prescription Drug Coverage Comparison

Plan Features	GHC Standard	GHC Deductible	Aetna Preventive	Aetna Traditional
Annual out-of-pocket Maximum	Rx copays do not apply to out-of-pocket maximum.	Rx copays do not apply to out-of-pocket maximum.	$1,200	$1,200
Retail				
• **Days Supply**	30-day	30-day	31-day	31-day
• **Coinsurance**	You pay $15 copay for generic drugs; $30 copay for brand name drugs.	You pay $15 copay for generic drugs; $30 copay for brand name drugs.	You pay 30% of actual cost of generic drug; 40% of cost for brand drugs*	You pay 30% of actual cost of generic; 40% of cost for brand drugs*
• **Minimum Coinsurance**	Not applicable	Not applicable	$10 or actual cost of drug if less.	$10 or actual cost of drug if less
• **Monthly out-of-pocket Maximum**	Not applicable.	Not applicable.	$100 per prescription	$100 per prescription
• **Out-of-Network**	Not covered	Not covered	Not covered	Not covered
Mail Order				
• **Coinsurance**	Generic:$45 copay Brand: $90 copay	Generic:$30 copay Brand: $60 copay	You pay 30% of actual cost of generic drug; 40% of cost for brand drugs	You pay 30% of actual cost of generic; 40% of cost for brand drugs
• **Minimum Coinsurance**	Not applicable	Not applicable	$30 or actual cost of drug if less.	$30 or actual cost of drug if less.
• **Monthly out-of-pocket Maximum**	Not applicable	Not applicable	$200 per prescription	$200 per prescription
• **Days Supply**	90-day supply	90-day supply	90-day supply	90-day supply

*Coinsurance exceptions:

- City pays $20 towards cost of proton pump inhibitors and non-sedating antihistamines and you pay the remaining amount, whether medication is purchased over-the-counter or is a brand name drug.

- You pay 10% of cost for generic and 20% for brand drugs for anti-high cholesterol, asthma, and tobacco cessation drugs

- Diabetic drugs and supplies have special copays: $5 copay for generic, $15 copay for brand.

Dental Plan Options

There are two dental plans: Delta Dental of Washington (DDW) and Dental Health Services (DHS).

Delta Dental of Washington

If you select DDWA, you can receive services from any dentist, but your out-of-pocket expenses may be lower if you choose a dentist who belongs to the DDWA network.

Selecting a DDWA dentist means:

- The portion of the dentist bill you pay is smaller than if you use a non-network dentist.
- You do not need to submit a claim - the dentist's office will submit the claim form.
- After you pay your portion of the bill, the dentist will not bill you more for a covered service. (A non-DDW dentist may bill you for the portion of the bill that DDWA does not cover.)

Orthodontia

DDWA offers orthodontia benefits for children. Pre-treatment estimates are recommended. The orthodontia benefit is paid at a 50% level to a lifetime maximum of $1,500 for each eligible child. There is no adult orthodontia coverage.

Plan Ahead

Use your health care Flexible Spending Account to pay your portion of orthodontia with pretax dollars.

Dental Plan Options

	Dental Health Services The Dental Health Services Plan provides greater benefits for services received in network than if you enroll in DDWA, but the DHS network of participating dentists is smaller and you must see a participating network dentis in order for services to be covered. Selecting a Dental Health Services dentist means: • There are no deductibles or annual maximums. • Coverage does not decrease if you do not visit your dentist regularly.
Payment of Basic Services	This plan has an office visit copay of $10 for all employees. There are also copays for selected services. The plan comparison on the next page lists services and copay requirements.
Orthodontia	DHS offers both child and adult (age 25 and over) orthodontia. Orthodontia charges include: a copayment of $1,800 per adult or $1,000 per child for orthodontic treatment; a $150 charge for the initial exam, study models and X-rays; and a $10 copay for each visit during the course of treatment.
Plan Ahead	Use your health care Flexible Spending Account to pay your portion of orthodontia with pretax dollars.
Dental Plan Comparison	The table on the next page compares the coverages offered by the two dental plans.

Dental Plan Comparison

Plan Features	Delta Dental of Washington (DDW)	Dental Health Services (DHS)
Calendar Year Deductible	$50 per person, $150 per family (No deductible for preventive services)	$0
Annual Maximum Benefit	$2,000 per person per year	No Annual Maximum.
Diagnostic and Preventive (routine and emergency exams, x-rays, cleaning, fluoride treatment, sealants)	Class I: 100%	$10 office visit copay Two additional cleanings for pregnant women, up to four cleanings.
Fillings	Class II: Incentive payments levels 1st Year – 70% 2nd Year – 80% 3rd Year – 90% 4th Year – 100%	$10 office visit copay Covers composite fillings in all teeth (posterior composite fillings additional $15)
Crowns	Class II: Constant 70%	$145 noble, $175 high noble or titanium, $200 upgraded, specialized porcelain if applicable per unit. (Non-specialized porcelain is $75.)
Prosthodontic Services (Dentures, Bridges)	Class III: Constant 50%	$125 plus $10 office visit copay (dentures) $75 plus $10 office visit copay (bridges)
Orthodontia	Child(ren) Only	Available for Child & Adult
	Plan pays 50% up to lifetime maximum of $1,500; deductible doesn't apply	Adult (age 25 and over) $1,800 plus $150 for initial exam, study models and x-rays covers full course of treatment plus $10 copay for each visit (new cases). Orthodontia cases (less than age 25) $1,000 copay $150 for initial exam, study models and x-rays covers full course of treatment plus $10 copay for each visit (new cases)
Choice of Providers	In-Network: Any contracted provider. Out-of-Network: Expenses paid will be based on actual charges or Delta Dental of Washington's maximum allowable fees for nonparticipating dentists, whichever is less. You will be responsible for any balance remaining.	In-Network: Any contracted provider in the DHS network. Out-of-Network: No out-of-network coverage.

Dental Plan Comparison (continued)		
Plan Features	**Delta Dental of Washington (DDW)**	**Dental Health Services (DHS)**
Periodontics (surgical and nonsurgical procedures for treatment of the tissues supporting the teeth)	Class II: Paid according to incentive payment levels shown above	Paid at 100% after $25 copay for periodontal scaling and maintenance at general dentist. If referred to periodontist, member pays 20%.
Endodontics (procedures for pulpal and root canal treatment)	Class II: Paid according to incentive payment levels shown above, Root canal treatment of same tooth covered only once in a 2-year period.	Paid at 100% after applicable copay ($50 for anterior, $75 for bicuspid, or $100 for molar root canal) If referred to endodontist, member pays 20%.
Oral Surgery (routine and surgical extractions)	Class II: Paid according to incentive payment levels shown above.	Paid at 100% after $10 office visit copay for general dentist. If referred to an oral surgeon, member pays 20%
Temporomandibular Joint (TMJ) Disorders	Not covered	$1,000 annual maximum $5,000 lifetime maximum
Dental Implants	Constant 50%	Call DHS Office for details – fees apply
Other	Class III: Occlusal (night guard) covered at 50% if patient has advanced gum disease.	Occlusal (night guard) with $350 copay

2015 Monthly Dental Premiums for Most City Employees

Dental Plan	**Total Monthly Premium Amount**	**Employee's Monthly Premium Contribution**	
		Coverage for Employee with or without children	**Coverage for Employee with Spouse/Domestic Partner with or without children**
Delta Dental of Washington	$117.04	$0	$0
Dental Health Services	$149.70	$0	$0

New Employees: Remember - You have 31 days from your hire date to enroll in the medical, dental, vision and most optional insurance plans.

Vision Coverage

VSP **Plan Ahead**	The City offers two vision plans through VSP. The Basic plan is fully paid by the City. The vision Buy-Up plan is paid by the employee. The Buy-Up plan provides more frequent coverage of lenses, frames and contact lenses and includes coverage of progressive lenses. If you use a VSP provider, you will receive the benefits listed in the following table. If you use a non-VSP provider, the Plan will reimburse you for expenses in the amounts shown. Lens options such as scratch coating, anti-reflective coating, and high density plastic are not covered by either plan. If you want any features not covered by a vision plan, plan ahead and use your FSA to pay for it with pre-tax dollars.

Vision Benefits

Plan Feature	**Coverage by Provider**	
	VSP Provider	**Non-VSP Provider**
***Eye exam*:** **Basic and Buy-Up Plans:** Covered each calendar year	$10 copay. Exam covered in full.	Covered up to $50.
***Lenses and Frames*:** **Basic Plan**: Covered every other calendar year **Buy-Up Plan**: Covered *every* calendar year	$25 copay. Frames covered in full up to contract allowance of $150. **Basic Plan**: Single vision, lined bifocal, lined trifocal lenses are covered in full; progressive lenses *not* covered **Buy-up Plan**: Single vision, lined bifocal, lined trifocal, and progressive lenses are covered in full.	$25 copay. Lenses covered up to $50 - $100 depending on type of lens. Frames covered up to $70. **Basic Plan**: Single vision, lined bifocal, lined trifocal lenses are covered as shown above; progressive lenses *not* covered **Buy-up Plan**: Single vision, lined bifocal, lined trifocal covered as shown above; progressive lenses covered up to $100.

Vision Coverage

Vision Benefits (continued)

Plan Feature	Coverage by Provider	
	VSP Provider	**Non-VSP Provider**
Contact Lenses: **Basic Plan:** Covered *every* calendar year in lieu of glasses **Buy-Up Plan:** Covered *every* calendar year	**Basic Plan**: Contact lens fitting and evaluation exam & contact lenses covered up to elective contact lens allowance of $120.* **Buy-up Plan**: Contact lens fitting and evaluation exam and contact lenses covered up to contract allowance of $150.*	**Basic Plan:** Elective contact lenses covered up to $105; includes contact lens evaluation exam, fitting and materials.* **Buy-Up Plan:** Elective contact lenses covered up to $105; includes contact lens evaluation exam, fitting and materials.*
Other:	**Basic and Buy-Up Plans**: Lens options such as scratch coating, anti-reflective coating, or high density plastic not covered.	

*Medically necessary contacts are covered in full (up to $210 at a Non-VSP Provider) when patient meets specific requirements as determined by VSP doctor at the time of service.

2015 Monthly Vision Premiums for Most City Employees

Vision Plan	Total Monthly Premium Amount	Employee's Monthly Premium Contribution	
		Coverage for Employee with or without children	**Coverage for Employee with Spouse/Domestic Partner with or without children**
VSP Basic Plan	$9.46	$0	$0
Buy-Up Plan	$22.68	$13.22	$13.22

New Employees: Remember - You have 31 days from your hire date to enroll in the medical, dental, vision and optional insurance plans.

Optional Insurance

Optional Insurance Choices	The following is a list of all your optional insurance choices. The City of Seattle offers paid Basic Long-Term Disability Insurance and shares the cost of Group Term Life Insurance with you. Accidental Death and Dismemberment are paid in full by the employee. You can purchase additional insurance coverage within 31 days of your hire date, during an Open Enrollment period, or within 31 days of a qualifying change in family status. • Supplemental Long-Term Disability insurance for yourself • Life insurance for yourself and family members • Accidental Death and Dismemberment (AD&D) insurance for yourself and family members
	Optional Insurance – Long-Term Disability
Basic Long-Term Disability (LTD)	The basic benefits package provided by the City includes a Long-Term Disability (LTD) policy that will pay you a portion of your monthly pay if you are sick or injured and cannot work. If you are disabled according to the plan definition, the benefit will combine with other income sources, if any, to pay you up to $400 per month after a 90-day waiting period while you are unable to work. The City offers the opportunity to purchase additional LTD coverage. The additional LTD protection will combine with other income sources, if any, to provide you with 60% of your monthly base pay over $667 up to a maximum $8,333 of monthly base pay.
Supplemental LTD	If you do not sign up for Supplemental LTD coverage as a new employee, you can elect to add Supplemental LTD earnings protection during a subsequent Open Enrollment period; however, you may have a longer waiting period for pre-existing conditions. **NOTE**: Long-Term Disability Insurance information for LEOFF II Police and Fire sworn employees is available through the union.
How Much Will Additional Disability Coverage Cost?	The cost for this additional level of earnings protection is figured according to the following formula: Subtract $667 from your base monthly pay. Multiply the remaining amount by .00585. For example, if your base monthly pay is $2,000, your monthly premium would be $7.79 per month. ($2,000 - $667 = $1,333 x .00585 =$7.79/month) Your monthly cost will increase each time your pay increases.

Optional Insurance – Long-Term Disability

How to Decide if You Need Supplemental LTD

When deciding whether or not to purchase Supplemental LTD, ask yourself the following questions:

1. If I were unable to work for a period of time, would I be able to support myself/family on the basic benefit of $400 per month?

2. Do I have personal savings or other sources of income to maintain my current lifestyle if I am unable to work?

If you answer "no" to either of these questions, you may want to consider purchasing Supplemental LTD coverage.

If you are currently eligible to receive a retirement benefit from the City or you were to leave employment if you became disabled, you may not want to elect this coverage because the maximum LTD benefit you would receive under those circumstances would be $100 per month.

New Employees: Remember - You have 31 days from your hire date to enroll in the medical, dental, vision and optional insurance plans.

Optional Insurance – Group Term Life

Group Term Life (GTL) Insurance	The City benefits program includes two levels of optional Term Life Insurance: Basic and Supplemental. The City and you pay for Basic Life Insurance; you pay the full cost for Supplemental Life Insurance. You can sign up for Group Term Life Insurance within 31 days of your hire date, during an Open Enrollment period, or within 31 days of a qualifying change in family status.
Basic Life Insurance	This optional coverage provides you with a Term Life Insurance benefit amount equal to one-and-a-half times your annual salary. The City contributes 40% of the cost and you pay the remaining 60% of the cost. A table with information regarding the monthly cost of Basic Term Life Insurance follows. If you sign up for Basic Term Life Insurance as a new employee, you are guaranteed coverage. However, if you sign up for it later, you will be required to complete a Medical History Statement, which must be approved by the insurance company before your life insurance takes effect. If you have certain health conditions, you could be denied coverage.
How Much Will Coverage Cost?	Your coverage amount is equal to your annual salary, rounded up to the next $1,000 increment, multiplied by 1.5. Your monthly premium equals $0.06 times each $1,000 of coverage. For example, if your salary is $78,600 per year, round it up to $79,000. Your coverage amount is $118,500 (Calculation: $79,000 x 1.5 = $118,500). Your premium is $7.08 per month (Calculation: $0.06 x 118). This policy includes a conversion privilege which allows you to continue some level of coverage if you leave City employment. Conversion is guaranteed, which means you can continue the policy regardless of any existing medical condition. It is more costly because of this provision, but could allow you to maintain coverage when you otherwise might not qualify for new life insurance coverage.
Limited Basic Life Insurance	IRS rules state that the value of Basic Life Insurance over $50,000, which is paid for by the City, is taxable. Because the City pays 40% of the cost for your Basic Term Life Insurance, you may have some taxable value. If you do, the amount on which you pay taxes will be shown on your second paycheck each month. You may limit your Basic Term Life Insurance coverage amount to $50,000 to avoid the additional taxes by signing a notarized Waiver form available from your department's Human Resources Representative.

Optional Insurance – Group Term Life

Basic Group Life Insurance Costs

Costs for Basic Life Insurance (based on employee's annual earnings)	Employee's Annual Earnings	Amount of Insurance	Employee Monthly Premium	City Monthly Premium	Total Monthly Premium
	$29,000.01 – $30,000	$45,000	$2.70	$1.80	$4.50
	$30,000.01 – $31,000	$46,500	$2.79	$1.86	$4.65
	$31,000.01 – $32,000	$48,000	$2.88	$1.92	$4.80
	$32,000.01 – $33,000	$49,500	$2.97	$1.98	$4.95
	GTL Limited	$50,000	$3.00	$2.00	$5.00
	$33,000.01 – $34,000	$51,000	$3.06	$2.04	$5.10
	$34,000.01 – $35,000	$52,500	$3.15	$2.10	$5.25
	$35,000.01 – $36,000	$54,000	$3.24	$2.16	$5.40
	$36,000.01 – $37,000	$55,500	$3.33	$2.22	$5.55
	$37,000.01 – $38,000	$57,000	$3.42	$2.28	$5.70
	$38,000.01 – $39,000	$58,500	$3.51	$2.34	$5.85
	$39,000.01 – $40,000	$60,000	$3.60	$2.40	$6.00
	$40,000.01 – $41,000	$61,500	$3.69	$2.46	$6.15
	$41,000.01 – $42,000	$63,000	$3.78	$2.52	$6.30
	$42,000.01 – $43,000	$64,500	$3.87	$2.58	$6.45
	$43,000.01 - $44,000	$66,000	$3.96	$2.64	$6.60
	$44,000.01 - $45,000	$67,500	$4.05	$2.70	$6.75
	$45,000.01 - $46,000	$69,000	$4.14	$2.76	$6.90
	$46,000.01 - $47,000	$70,500	$4.23	$2.82	$7.05
	$47,000.01 - $48,000	$72,000	$4.32	$2.88	$7.20
	$48,000.01 - $49,000	$73,500	$4.41	$2.94	$7.35
	$49,000.01 – $50,000	$75,000	$4.50	$3.00	$7.50
	$50,000.01 – $51,000	$76,500	$4.59	$3.06	$7.65
	$51,000.01 – $52,000	$78,000	$4.68	$3.12	$7.80
	$52,000.01 – $53,000	$79,500	$4.77	$3.18	$7.95
	$53,000.01 – $54,000	$81,000	$4.86	$3.24	$8.10
	$54,000.01 – $55,000	$82,500	$4.95	$3.30	$8.25
	$55,000.01 – $56,000	$84,000	$5.04	$3.36	$8.40
	$56,000.01 – $57,000	$85,500	$5.13	$3.42	$8.55
	$57,000.01 – $58,000	$87,000	$5.22	$3.48	$8.70
	$58,000.01 – $59,000	$88,500	$5.31	$3.54	$8.85
	$59,000.01 – $60,000	$90,000	$5.40	$3.60	$9.00
	$60,000.01 – $61,000	$91,500	$5.49	$3.66	$9.15
	$61,000.01 – $62,000	$93,000	$5.58	$3.72	$9.30
	$62,000.01 – $63,000	$94,500	$5.67	$3.78	$9.45
	$63,000.01 – $64,000	$96,000	$5.76	$3.84	$9.60
	$64,000.01 – $65,000	$97,500	$5.85	$3.90	$9.75
	$65,000.01 – $66,000	$99,000	$5.94	$3.96	$9.90
	$66,000.01 – $67,000	$100,500	$6.03	$4.02	$10.05
	$67,000.01 – $68,000	$102,000	$6.12	$4.08	$10.20

Optional Insurance – Group Term Life

Basic Group Life Insurance Costs - *Continued*				
Employee's Annual Earnings	**Amount of Insurance**	**Employee Monthly Premium**	**City Monthly Premium**	**Total Monthly Premium**
$68,000.01 – $69,000	$103,500	$6.21	$4.14	$10.35
$69,000.01 – $70,000	$105,000	$6.30	$4.20	$10.50
$70,000.01 – $71,000	$106,500	$6.39	$4.26	$10.65
$71,000.01 – $72,000	$108,000	$6.48	$4.32	$10.80
$72,000.01 - $73,000	$109,500	$6.57	$4.38	$10.95
$73,000.01 - $74,000	$111,000	$6.66	$4.44	$11.10
$74,000.01 - $75,000	$112,500	$6.75	$4.50	$11.25
$75,000.01 - $76,000	$114,000	$6.84	$4.56	$11.40
$76,000.01 - $77,000	$115,500	$6.93	$4.62	$11.55
$77,000.01 - $78,000	$117,000	$7.02	$4.68	$11.70
$78,000.01 - $79,000	$118,500	$7.11	$4.74	$11.85
$79,000.01 - $80,000	$120,000	$7.20	$4.80	$12.00
$80,000.01 - $81,000	$121,500	$7.29	$4.86	$12.15
$81,000.01 - $82,000	$123,000	$7.38	$4.92	$12.30
$82,000.01 - $83,000	$124,500	$7.47	$4.98	$12.45
$83,000.01 - $84,000	$126,000	$7.56	$5.04	$12.60
$84,000.01 - $85,000	$127,500	$7.65	$5.10	$12.75
$85,000.01 - $86,000	$129,000	$7.74	$5.16	$12.90
$86,000.01 - $87,000	$130,500	$7.83	$5.22	$13.05
$87,000.01 - $88,000	$132,000	$7.92	$5.28	$13.20
$88,000.01 - $89,000	$133,500	$8.01	$5.34	$13.35
$89,000.01 - $90,000	$135,000	$8.10	$5.40	$13.50
$90,000.01 - $91,000	$136,500	$8.19	$5.46	$13.65
$91,000.01 - $92,000	$138,000	$8.28	$5.52	$13.80
$92,000.01 - $93,000	$139,500	$8.37	$5.58	$13.95
$93,000.01 - $94,000	$141,000	$8.46	$5.64	$14.10
$94,000.01 - $95,000	$142,500	$8.55	$5.70	$14.25
$95,000.01 - $96,000	$144,000	$8.64	$5.76	$14.40
$96,000.01 - $97,000	$145,500	$8.73	$5.82	$14.55
$97,000.01 - $98,000	$147,000	$8.82	$5.88	$14.70

Optional Insurance – Group Term Life

Supplemental Life Insurance	The City offers an additional life insurance option—Supplemental Term Life. As long as you are enrolled for Basic Term Life Insurance, you may purchase Supplemental Life Insurance for yourself and your eligible family members. You pay the entire cost for Supplemental Term Life Insurance coverage. In order for your family members to be covered, you must first enroll yourself. This coverage is subject to various election rules: • You may purchase up to four times your base salary in Supplemental Term Life Insurance for yourself. The amount is rounded down to the nearest $5,000. For example, if your salary is $34,000 and you purchase one times your base salary, your actual coverage amount is $30,000. • To cover your spouse/domestic partner, you may purchase in multiples of $5,000 up to a maximum of 50% of the amount of coverage you purchase on yourself. For example, if you purchase $120,000 of Supplemental Term Life Insurance on yourself, you may purchase up to $60,000 of coverage for your spouse/domestic partner. • You may purchase $2,000, $5,000 or $10,000 of coverage for each of your children. Children may be covered until their 21st birthday, or 25th birthday if they are full-time students. Coverage cannot exceed 50% of the amount of supplemental coverage you purchase for yourself. Election rules also state: • If the Supplemental Term Life Insurance maximum of four times your basic salary exceeds $1,000,000 when added to the amount of your Basic Life Insurance, you will need to complete and submit a Medical History Statement regardless of when you enroll. • If you do not sign up when first eligible, you must submit a Medical History Statement and your coverage will be subject to approval. • When you are first eligible, you can purchase up to $50,000 in Supplemental insurance for your spouse/domestic partner without a Medical History Statement. If you want to purchase more than $50,000 on your spouse/domestic partner, he or she must submit a Medical History Statement. If you wait for Open Enrollment, a Medical History Statement will be required and must be approved for any amount.

Optional Insurance– Group Term Life

Costs for Supplemental Term Life Insurance for you and your spouse/domestic partner are based on **your** age. Costs for covering eligible children are fixed, and the monthly premium is the same regardless of how many children you cover.

How to Decide if You Need Life Insurance

When deciding if you should buy life insurance, ask yourself the following questions:

- Am I solely or largely responsible for the financial well-being of my family?
- Would my family need additional income to live on if something happened to me?
- Should I elect coverage now because no Medical History Statement is required but would be required later, and I might not qualify?

If you answered **yes** to these questions, you may want to consider purchasing supplemental life insurance.

Costs for Covering Yourself and Your Spouse/ Domestic Partner for Supplemental Life Insurance

The following tables show the cost of supplemental GTL insurance for you, your spouse/partner and your children.

Supplemental GTL for Employee and Spouse/Domestic Partner	
Your Age	Monthly cost/$1,000 of coverage
18-29	$.029
30-34	$.043
35-39	$.058
40-44	$.081
45-49	$.137
50-54	$.209
55-59	$.324
60-64	$.497
65+	$.864

Costs for Covering Your Children

Supplemental GTL for Children	
Amount of coverage	Monthly cost*
$2,000	$0.40
$5,000	$1.00
$10,000	$2.00

*Cost covers all children.

Optional Insurance – AD&D

AD&D	To supplement your Basic and Supplemental Life Insurance, you may purchase Accidental Death and Dismemberment (AD&D) Insurance for yourself, spouse/domestic partner and/or children. AD&D Insurance pays a death benefit (principal sum or full insurance amount) if the insured person dies due to an accident; it also pays a percentage of the death benefit if the covered person loses a limb(s) or becomes paralyzed. For example, a person who is covered by AD&D Insurance would receive 50% of the principal sum (full insurance amount) if he/she lost a limb from an injury relating to an accident. You can cover yourself in $25,000 increments up to $500,000. The amount of coverage for your family members is a percentage of your coverage amount. For example, John Smith has "Employee and Family" coverage for himself and his two children (no spouse). If one of his children dies, he receives a payout of 20% of the principal sum. If John had a spouse, he would receive 15% of the principal sum if his child were to die. Charts showing costs and payout percentages can be found on the next page.
How to Decide if You Need AD&D	If you don't have life insurance or other insurance plans to cover your family if something should happen to you, you may consider purchasing AD&D coverage. **New Employees:** Remember - You have 31 days from your hire date to enroll in the medical, dental, vision and optional insurance plans.

Optional Insurance – AD&D

Accidental Death & Dismemberment Costs

Cost of AD&D for "Employee Only" and "Employee and Family" Coverage

	Monthly Cost to Employee:	
Principal Sum:	**Employee Only:**	**Employee and Family**
$25,000	$.75	$1.00
$50,000	$1.50	$2.00
$75,000	$2.25	$3.00
$100,000	$3.00	$4.00
$125,000	$3.75	$5.00
$150,000	$4.50	$6.00
$175,000	$5.25	$7.00
$200,000	$6.00	$8.00
$225,000	$6.75	$9.00
$250,000	$7.50	$10.00
$275,000	$8.25	$11.00
$300,000	$9.00	$12.00
$325,000	$9.75	$13.00
$350,000	$10.50	$14.00
$375,000	$11.25	$15.00
$400,000	$12.00	$16.00
$425,000	$12.75	$17.00
$450,000	$13.50	$18.00
$475,000	$14.25	$19.00
$500,000	$15.00	$20.00

Payout Amounts if "Employee and Family" Coverage is Selected

Family includes employee and:	Percentage of principal sum you receive if your spouse/partner dies	Percentage of principal sum you receive if a child dies
Spouse/DP Only (no children)	60%	0%
Spouse/DP & Children	50%	15%
Children Only (no spouse/DP)	0%	20%

Optional Insurance - Flexible Spending Accounts

Flexible Spending Accounts	The City's Flexible Spending Account (FSA) Plans allow you to set aside pre-tax dollars from your paycheck ($120 annual minimum, $2,500 annual maximum for Health Care FSA plan or $5,000 for Day Care FSA plan) to pay for eligible expenses not covered through other benefit programs. When you put money into an FSA, you do not pay federal or Social Security taxes on it. As a result, your taxable income is reduced and your taxes are lower. You can sign up for flexible spending accounts within 31 days of your hire date, during an Open Enrollment period, or within 31 days of a qualifying change in family status. There are two types of FSA Plans:
Health Care FSA Account	**Health Care FSA** – allows you to set aside money to pay for expenses not covered by your health plans (e.g., deductibles, copays, or expenses for orthodontia that exceed the plan maximum). Health care premiums are not eligible expenses because they are already deducted from your paycheck on a pre-tax basis. You must submit receipts for reimbursement by March 31 of the following year. You may carry over up to $500 of unused health care FSA funds into the following plan year if it results in a minimum account size of $120. Amounts above $500 left in the account at the end of the year cannot be refunded.
Day Care FSA Account	**Day Care FSA** – allows you to set aside money to pay for eligible day care expenses for your child, disabled spouse, or tax dependent parent (or anyone who qualifies as a dependent on your IRS tax form) while you and your spouse/domestic partner work ($5,000 annual maximum). Money left in the account at the end of the year cannot be refunded. As you incur eligible expenses, you submit bills and receipts, and receive reimbursement up to the amount you elect to have withheld from your paychecks throughout the year. There are restrictions on the amount you can contribute and the types of expenses that can be reimbursed.

Workers' Compensation

	If you are injured at work, you will be covered by the City's self-insured Workers' Compensation program. You are covered as soon as you start work. For more information on this program, contact your department's Human Resources Representative.

Work Life Programs	
Employee Assistance Program (EAP)	The EAP provides professional assistance in dealing with issues such as eating disorders, stress, family relationship concerns, work-related problems, financial issues and alcohol and drug problems. Help is available for you and your household members through Horizon Health. Services also include child care referral, elder care information, and financial and legal consultation. No enrollment is necessary. Employees and household members can receive six visits per issue per year. Employees may use 6 **paid**, non-leave hours per year for EAP visits. (Contact your supervisor to schedule time if you want to use paid time.) To reach Horizon Health, call 1-888-272-7252 or TTY 1-888-879-8274.
Quit for Life	The City is committed to helping employees become free of tobacco, so the City fully subsidizes the cost of the Quit For Life program. Employees (and their eligible adult family members) pay nothing for the program. Even the cost of nicotine patches/gum is covered. To enroll, call Quit for Life at 1-866-QUIT-4-LIFE (1-866-784-8454).
Weight Watchers	The City of Seattle provides special savings on selected weight-loss solutions. Save 50% on Weight Watchers programs; additional $30 reimbursement each year for attending meetings at the recommendation of your physician. City employees and covered adult dependents with City medical coverage may enroll. Enroll at wellness.weightwatchers.com with Employer ID: 62344, Employer Passcode: WW62344. You'll also need to include the Employee Number, the last 4 numbers of the participant's Social Security number, and credit card information. The address for all City of Seattle Weight Watchers' members is 700 Fifth Avenue, Seattle WA 98104. For pricing, reimbursement form, and Weight Watchers At-Work schedule: seattle.gov/personnel/benefits/wellness/physical.asp
Seattle Shares	Seattle Shares is a year-round combined giving and volunteer program. All donations go directly to the nonprofit of your choice. Select your favorite cause or organization anywhere in the world. Sign up through Employee Self-Service for regular automatic deductions. Check inweb/seattleshares for opportunities to volunteer.

Work Life Programs

Alternative Dispute Resolution (ADR)	The City's ADR Program provides dispute resolution training and services for City departments and employees to help them develop skills to prevent, resolve or manage workplace conflict in a collaborative manner. ADR can help you determine the best conflict resolution process to fit the issue at hand. Talk to a trained mediator or set up a mediation session to solve disagreements in work style, personality conflicts, or other workplace issues. This is a voluntary, confidential program. Call 206-615-0089 or 206-615-1692. The TTY number is 206-684-7888.
MyTrips	The City of Seattle encourages employees to use alternatives to driving alone to work. City of Seattle employees are eligible to receive an ORCA Passport which pays full fare for all land based transit. Employees who use the ferry may instead choose to receive up to $90 per month towards a WA State ferry pass. City employees that use the transit system, carpool, and/or bike to work are also eligible for a guaranteed ride home and may also receive discounted membership in ZipCar and Car2Go. Visit your employee transit benefit website: mytrips.seattle.gov to find out more about your program.
Transit Pass Subsidy and Tax Savings Program	The Internal Revenue Code allows up to $125 per month (less City subsidy) for transit passes to be deducted from paychecks on a pre-tax basis. Once the deduction has been withheld from your paycheck, the IRS will not allow you to revoke the deduction or receive a refund. Any amount over the allowable maximum will be deducted from post-tax dollars. Actual savings will vary depending on your federal tax filing status and the amount of the transit pass. Employees who purchase a payroll-deducted transit pass are automatically enrolled in the pre-tax plan.
Zipcar	City employees can get a discounted membership in Zipcar. The City will pay the application fee, and your first year membership fee. Your monthly costs as a member will vary depending on how much you use the Zipcar vehicles. Subsequent year membership fee will be charged absent rental activity. Use a rideshare mode to get to work. Then use Zipcar to go to doctor appointments, do special errands during the day, or drive home after working an extended day. Zipcar vehicles are located throughout Seattle and in Bellevue. You'll have access to the entire Zipcar fleet on evenings and weekends. For more information and to apply online, go mytrips.seattle.gov.

Leave Policies

Vacation

You earn vacation based on the number of hours you work regular (non-overtime) hours. You accumulate vacation based on a maximum of 80 hours per pay period. (See the vacation accrual chart below.) Approximately 2,088 hours of regular pay status equal one year of full-time employment. Your vacation accrual rate is 12 days per year for your first four years of service. The accrual rate gradually increases to 20 days per year after 20 years of service with an additional day per year of service thereafter to a maximum of 30 days.

You can accumulate two times your annual vacation without penalty. The amount of vacation you have earned and not used is shown on your biweekly paycheck. You may also view this information on Employee Self-Service.

You must wait six months after your initial hire date (or your most recent temporary appointment if you provided temporary service and were regularly appointed without a break in service) to take vacation. Follow your department's protocol for requesting and taking vacation.

Your unused vacation balance will be cashed out when you leave City employment, unless your collective bargaining agreement provides otherwise.

Represented Employees - see your collective bargaining agreements for provisions regarding leave policies.

If any of this information differs from the union bargaining agreement, the bargaining agreement prevails.

Hours of Regular Pay Status	Years of Service	Vacation Accrued per Hour	Days per Year	Hours per Year	Maximum Balance
Less than 08321	0 to 4	.0460	12	96	192
08321 to 18720	5 to 9	.0577	15	120	240
18721 to 29120	10 to 14	.0615	16	128	256
29121 to 39520	15 to 19	.0692	18	144	288
39521 to 41600	20	.0769	20	160	320
41601 to 43680	21	.0807	21	168	336
43681 to 45760	22	.0846	22	176	352
45761 to 47840	23	.0885	23	184	368
47841 to 49920	24	.0923	24	192	384
49921 to 52000	25	.0961	25	200	400
52001 to 54080	26	.1000	26	208	416
54081 to 56160	27	.1038	27	216	432
56161 to 58240	28	.1076	28	224	448
58241 to 60320	29	.1115	29	232	464
60321 and over	30	.1153	30	240	480

Leave Policies

Sick Leave	Sick leave is a short-term disability program that pays your wages if you must be absent from work because of your own personal illness, injury or disability which makes you temporarily unable to perform your job. You may also request sick leave compensation when you are absent because of illness, injury or disability of your spouse or domestic partner, parent, grandparent, sibling, or dependent child. Finally, you may request sick leave compensation to cover time missed for your medical or dental appointments or to accompany your eligible family member(s) to medical or dental appointments. You are eligible to use available sick leave hours after 30 days of employment. All regularly appointed full-time employees accumulate 12 days or 96 hours of sick leave per calendar year, at the rate of .046 hours per hour on regular pay status. If you are absent more than four consecutive work days, you must submit a medical certification stating why you needed sick leave and confirming your ability to return to work. In addition, your supervisor may, with justification, require a medical certification every time you request sick leave regardless of the length of your absence. When you retire through the City of Seattle Retirement System you are eligible to receive a cash equivalent of 25 percent of unused sick leave hours, unless your union has elected to participate in VEBA or you are eligible to defer your sick leave into Deferred Compensation. Check with your HR representative.
Sick Leave Transfer For more information on sick leave transfer, see Personnel Rule 7.7.5 and your department's policies.	The City has a sick leave transfer program. You may request to receive up to 560 hours of donated sick leave for any single qualifying incident from other employees if you meet all of the following conditions: • You have exhausted, or will exhaust in the current pay period, your paid leave balances due to a personal illness, injury, impairment, or physical or mental condition which is likely to cause you to go on leave without pay, or to leave City employment. • You provide a medical certification from your health care provider verifying the nature and expected duration of your condition and the need to be off work. • You have used your sick leave balance judiciously. • You are not eligible for benefits under SMC Chapter 4.44 or under the State Industrial Insurance and Medical Aid Acts. You may also donate 8 or more sick leave hours to an approved recipient employee provided the donation will not cause your sick leave balance to fall below 240 hours.

Leave Policies

Holidays

Most City employees are eligible for 10 official paid holidays and two personal paid holidays per year. To qualify for a paid holiday, you must be on regular pay status either the day before or the day after the observed holiday. However, if you returned the day after a holiday, but had been on unpaid leave for more than four days immediately preceding the holiday, you would not be eligible for holiday pay. For more information regarding holiday leave policies, consult Personnel Rule 7.6 at http://personnelweb/personnel/policy/rule_7.6.asp and any applicable union contract.

Here is the 2015 holiday schedule.

New Year's Day	Thursday, 1/1/2015
Martin Luther King Jr. Day	Monday, 1/19/2015
President's Day	Monday, 2/16/2015
Memorial Day	Monday, 5/25/2015
Independence Day	Friday, 7/03/2015
Labor Day	Monday, 9/07/2015
Veterans' Day	Wednesday, 11/11/2015
Thanksgiving Day	Thursday, 11/26/2015
Day following Thanksgiving	Friday, 11/27/2015
Christmas Day	Friday, 12/25/2015

The 2016 New Year's Day holiday will be Friday, January 1.

You must use your two personal (floating) holidays during the calendar year or you will forfeit them.

Emergency Day

Some union agreements provide for an emergency day. This is a day to take care of an urgent personal situation. Check your collective bargaining agreement for more information.

Leave Policies

Floating Holidays	You will be credited with two floating (personal) holidays on January 1 of each year. Individuals with ten or more years of service credit receive four personal floating holidays. You may take them in full-day increments at any time with supervisory approval. Personal holidays cannot be carried over from year to year nor can they be cashed out at the end of the year. Use them or lose them! Employees who work a 4/10 or 9/80 schedule receive eight hours pay per holiday. They must cover the difference with vacation or compensatory time, take it without pay or work flex hours. For more information, see the Personnel Rules at: personnelweb/personnel/policy/rule_7.6.asp. Represented employees should also see their collective bargaining agreements for provisions covering personal holidays.
Funeral Leave	The City provides eight hours of funeral leave, which is not chargeable to sick leave or vacation, to full-time employees attending the funeral of a close relative. An additional eight hours of funeral leave is permitted if funeral attendance requires round-trip travel of 200 miles or more. You may also take up to 32 hours chargeable to sick leave, but the combination of funeral and sick leave cannot exceed 40 hours for any single occurrence. Funeral and sick leave used for funeral attendance are prorated for part-time employees. For purposes of funeral leave, a close relative is defined as the employee's spouse or domestic partner, and the parent, child, sibling, grandparent and grandchild of the employee or the employee's spouse or domestic partner. Step parents as well as adoptive and foster parents are included. Your department head may also approve the use of up to 40 hours of sick leave for a full-time employee to attend the funeral of a relative other than a close relative. You may, with supervisory approval, take vacation or other discretionary leave to attend the funeral of a friend, co-worker or other individual who is not a close relative. You may also take vacation or other discretionary time off if you need additional time to settle the deceased's estate and other affairs, or to properly mourn your loss. For more information about funeral leave, see the Personnel Rules at: seattle.gov/personnel/resources/rules.asp

Leave Policies

Military Leave	Upon presentation of your military orders, you are eligible for up to 21 working days of paid military leave per calendar year. A "working day" for purposes of military leave is usually equivalent to your regular workday. For more information see the Personnel Rules at: seattle.gov/personnel/resources/rules.asp. You will be granted job-protected leave to enter the United States armed services. Generally, you may be gone for up to five years. You will be returned to your job as long as you are honorably discharged and report to work within the time period specified by state and federal law.
Family and Medical Leave	The City provides up to 90 calendar days of unpaid Family and Medical Leave per year. You may receive this in addition to any paid leave for a properly certified Family and Medical Leave qualifying condition. You may take your paid leave in addition to, or instead of, the unpaid Family and Medical Leave. When you use Family and Medical Leave for the non-medical care of your newborn child or for a child who has been placed with you for foster care or adoption, you must provide 30 days advance notification, when possible. You must also write and sign a memorandum attesting to the date of the child's birth or placement with you. When you use Family and Medical Leave for your own serious health condition or to care for the serious health condition of an eligible family member, you must provide as much notification as possible. You must also submit your health care provider's certification of a serious health condition. Additionally, you will need your health care provider's release to return to work. For more information see Personnel Rule 7.1 at: seattle.gov/personnel/resources/rules.asp
Sabbatical Leave	You will be eligible to request an unpaid sabbatical leave of absence of up to 12 months after completing the equivalent of seven years of continuous full-time regular City employment. A sabbatical leave differs from a personal leave of absence in that returning to your job is guaranteed. (This guarantee is no greater than if you were not on leave.) In addition, you will receive health care benefits at the rate of one month of coverage for every year of completed employment, to a maximum of 12 months. You may also cash out any unused sick leave over 240 hours at 25% of its current value. For additional information, go to the Personnel Rules at seattle.gov/personnel/resources/rules.asp

Employee Rights and Responsibilities

Your Work Environment

As a City employee you have a number of rights and responsibilities.

You have the right to a work environment that is free from discrimination and harassment based on race, gender, age, national origin, color, creed, gender identity, religion, ancestry or presence of any sensory, mental or physical disabilities. You should report any incident of illegal harassment or discrimination you experience or witness to the proper authority. You will find the procedure for reporting and investigating allegations of workplace harassment at personnelweb/personnel/safety/policies.asp#wvp

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Employment

Your position (job) may be represented under the terms of a collective bargaining agreement between the City and an authorized union. If so, you are eligible for all the rights and conditions of employment described therein. The provisions of your collective bargaining agreement will supersede any Personnel Rules, policies or procedures with which they conflict.

You have the right to compete openly for City jobs for which you are qualified. You may use City time and equipment (e.g., computers, and copiers) within reason, to participate in City job application, interview and testing processes.

Please note: We've made every attempt to ensure the accuracy of this information. If there is any discrepancy between this booklet, the insurance contracts, other legal documents or the terms of an authorized collective bargaining agreement, the contracts, legal documents and applicable collective bargaining agreements will always govern. The City of Seattle intends to continue these plans indefinitely but reserves the right to amend or terminate them at anytime in whole or part, for any reason, according to the amendment and termination procedures described in the legal documents. This booklet does not create a contract of employment with the City of Seattle.

Retirement

Deferred Compensation Savings Plan

You may participate in the City of Seattle Voluntary Deferred Compensation Plan administered by Prudential Retirement. You may enroll any time throughout the year. The plan allows you to save a portion of your annual wages to supplement retirement funds. Contributions are made through pre-tax or after-tax payroll deductions and you are immediately 100% vested in any contributions you make. You have the choice of several investment options to diversify your savings.

For more information regarding the Deferred Compensation Plan, please contact Prudential Retirement at 800-833-5761. Customer Service Representatives are available from 5:30 am to 6:00 pm Pacific Time, Monday through Friday. You can also access your account 24/7 at retirement.prudential.com.

- You may start, stop or change the amount of your deferrals (contributions) at any time at **retirement.prudential.com** or by calling 800.833.5761.
- You may contribute as little as $10 per pay period and as much as 50% of your annual taxable income up to the annual limit published on seattle.gov/personnel/benefits/retirement/deferredcomp.asp
- You do not pay federal income tax on your money until it is withdrawn.
- You can apply for a loan, not to exceed the lesser of $50,000 or half your account balance, but are required to repay the loan.
- You are eligible to withdraw your money only when you leave City service, regardless of age.
- Hardship withdrawals are available, subject to IRS rules and approval by the Plan trustees.
- You can deposit a portion of your sick leave balance (if eligible) and all your vacation payout to your account when you retire up to your unused annual deferral limit for the year in which you retire. For yearly maximum deferral amount, please refer to seattle.gov/personnel/benefits/retirement/deferredcomp.asp
- You may consolidate prior retirement plans (457, 403(b), 401(k), 401(a) and IRA) into your Deferred Compensation Plan account too.

Year	Regular Contributions Limit	Additional Contribution Limit for employees over age 50
2015	$18,000	$6,000

Retirement

City Retirement System	Membership in the Seattle City Employees' Retirement System is mandatory if you are hired into a civil service job. Upon employment, you automatically become a member. You contribute 10.03% of your salary to your retirement fund through payroll deduction (taken pre-tax). If you are an exempt employee (Civil Service Exempt), membership in the City's Retirement System is optional and you may enroll at any time. If you are a former City employee and are interested in acquiring service credit toward retirement based on your previous employment, you should contact the Retirement Office for details about available opportunities. If you have worked for the state or other local governments, ask the Retirement office how you can combine your retirement credits Active employees are eligible for retirement after accumulating: 5 years of service - and are 62 years of age; 10 years of service - and are 57 years of age; 20 years of service - and are 52 years of age; 30 years of service - you may be any age. For more information call the City of Seattle Retirement Office at (206) 386-1292, visit their website at seattle.gov/retirement or email the Retirement Office at City.Retirement@Seattle.gov.
Retirement System Death Benefit	Active employees are automatic members of the Death Benefit Program. Retirees may choose whether or not to retain this policy. The intended purpose of this policy is to be an adjunct to your burial insurance. The benefit is $2,000 and payable only to the beneficiary. The premium is $12.00 per year, deducted from the first paycheck of the year. The policy has no cash value for the retiree.

Glossary

Balance billing	The amount over and above your co-insurance amount that you may be required to pay if you use a non-network provider. See the explanation for **Paying out-of-network claims** that bills more than Aetna's allowable amount on page 53.
Coinsurance	The arrangement by which both the Plan and the employee share a specified ratio of the covered expenses under the policy. For example, the Aetna Open Choice Traditional Plan pays 80% of most covered expenses while the employee pays the remaining 20% of covered expenses once the deductible has been met.
Copay	A fee paid at the time a medical or dental service is provided. A copay may be a percentage of charges, but is usually a flat fee. In general, copayments may not be applied toward the coinsurance or out-of-pocket deductibles.
Deductible	The amount of covered expenses that must be incurred before benefits are paid by the Plan. The deductible is set on an annual basis and there are individual and family deductibles.
Eligible Expenses	Expenses as defined in the health plan as being eligible for coverage. This could involve specified health services fees or "reasonable and customary charges."
Formulary	A list of preferred brand-name and generic drugs. Drugs are selected for inclusion based on evaluation criteria developed by each Plan. Formularies are different depending on the Plan, and may change to include new drugs or to drop brand-name drugs as generic equivalents become available.
Generic Drug	A drug which contains the same active ingredients in the same amounts as the brand-name product, although it may differ in color, shape or size from the brand-name product. It is produced after the brand name drug's patent has expired. It is also called a "generic equivalent."
Network Provider	A medical provider, such as a physician, who has a signed contract to participate in a health plan. Also known as a preferred provider.
Non-network Provider	A provider who has not signed a contract with a health plan. Also known as a non-preferred provider.
Out-of-Pocket Cost	The amount not covered by the plan that the plan member pays. This includes such things as coinsurance, deductibles, etc.
Out-of-Pocket Limit (Out-of-Pocket Maximum)	The amount of copays and/or coinsurance an individual will be required to pay within a calendar year before most covered expenses are covered in full.

Pre-existing condition	A physical condition that existed prior to the effective date of a policy. In many health policies these are not covered until after a stated period of time has elapsed. The City's medical plans cover all pre-existing conditions.
Preferred Provider	A medical provider, such as a physician, who has a signed contract to participate in a health plan. Also known as a network provider
Preventive Care	Care that consists of routine physical examinations and immunizations. The emphasis is on preventing illnesses before they occur.
Recognized Charge	The charge determined by Aetna on a semiannual basis to be in the 70th percentile of the charges made for a service or supply by providers in the geographic area where it is furnished.

Who to Contact if You Have Questions

If you have questions, contact the following organizations by phone or obtain information through their web sites. The Seattle Department of Human Resources Central Benefits Unit can be reached at 206-615-1340.

Aetna	877-292- 2480	AetnaNavigator.com Custom Doc Find: aetna.com/docfind/custom/cityofseattle
Group Health Cooperative	888-901-4636	GHC.org
VSP	800- 877-7195	vsp.com Click on "Members"
Delta Dental of Washington (DDW)	206-522-2300 or 800-554-1907	DeltaDentalWa.com
Dental Health Services	206-788-3444 877-495-4455	DentalHealthServices.com/cityofseattle
Prudential Retirement Local Representative	800-833-5761 206-447-1924	Prudential.com/Online/Retirement
Employee Assistance Program	888-272-7252 TTY:888-879-8274	HorizonCareLink.com User name: city of seattle Password: city of seattle
Life, AD&D, LTD		Your department's Benefits Representative
Alternative Dispute Resolution	206-615-0089 206-615-1692 206-684-7888 TTY	personnelweb/programs/adr.aspx
Health/Day Care Flexible Spending Accounts	800-669-3539	flex-plan.com/
City's Central Benefits Unit	206-615-1340	personnelweb/benefits/home.aspx
Employee Self-Service		seattle.gov/ess/