

# Open Enrollment *Benefits Highlights* For 2016

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

**October 5 to October 30\*, 2015**



Look for 2015 and **2016** changes and notices on page 8

\* Changes must be made by 5:00 pm on October 30

\* For language resources, go to page 3



## **If you require 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.

- **Do you need to speak with someone in a language other than English?** Call the Central Benefits Unit at 206-615-1240 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.
- **Are You 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.
- **Are You 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, please feel free to call the Benefits Unit at 206-615-1340.

# Open Enrollment Benefits Highlights

## Contents:

If you want assistance understanding this document .....	3
Changes You Can Make Only During Open Enrollment.....	5
Changes You Can Make Throughout the Year .....	6
Open Enrollment and Benefits Fairs .....	7
<b>2015 and 2016 Changes and Notices .....</b>	<b>8</b>
Enrollment Options .....	10
Dependent Eligibility.....	11
Premium Sharing.....	12
Changing Your Plan Choices Outside of Open Enrollment .....	15
Optional Coverages:	
Accidental Death and Dismemberment .....	16
Flexible Spending Accounts .....	16
Group Term Life .....	16
Long-Term Disability.....	16
Where to Find Forms .....	16
Who to Contact if You Have Questions.....	17

## Changes You Can Make ONLY During Open Enrollment

Make changes by 5:00 pm on October 30 through Employee Self-Service at:

- InWeb: [selfservice.ci.seattle.wa.us/](http://selfservice.ci.seattle.wa.us/)
- PAN: [www.seattle.gov](http://www.seattle.gov), City Employee Resources link in *Need Help?* section.

The following changes **may only be made during Open Enrollment**, unless you experience a qualifying change in family status; see page 15.

### Medical/Dental/Vision coverage\*

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

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

- Enroll in Dependent Care Flexible Spending Account for 2016
- Enroll in Health Care Flexible Spending Account for 2016

### Supplemental Long-Term Disability insurance\*\*\*

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

### Life insurance\*\*\*\*

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

### Accidental Death & Dismemberment insurance

- Add or increase coverage for yourself or your family

\* Does not apply to Local 27 members

\*\* If you add a new dependent during Open Enrollment or any time during the year, you will receive a letter at home from Aon Hewitt, the City's business partner, to submit documentation to verify your dependent's(s') eligibility. For more information about dependent eligibility verification, visit the [Dependent Eligibility Verification](http://seattle.gov/personnel/benefits/life/dependenteligibility.asp) page at [seattle.gov/personnel/benefits/life/dependenteligibility.asp](http://seattle.gov/personnel/benefits/life/dependenteligibility.asp).

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

\*\*\*\*Evidence of Insurability (medical history statement) is required if adding or increasing coverage

## Changes You Can Make Throughout the Year

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

### Medical/Dental/Vision coverage\*

- Drop ineligible family members
- Add dependents if you have a family status change (see page 15)

### Supplemental Long-Term Disability insurance\*\*

- Drop Supplemental LTD

### Life insurance

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

### Accidental Death & Dismemberment insurance

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

### Deferred Compensation Plan

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

### Your Ongoing Responsibilities

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

\* Does not apply to Local 27 members.

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

## Open Enrollment and Benefits Fairs

Between **October 5 and October 30**, you can make changes to your benefits coverages and add or drop dependents (see checklist on page 5). You must re-enroll if you wish to have a health care and/or dependent care Flexible Spending Account in 2016. Even if you do not wish to make any changes, we encourage you to go online and review/update your beneficiary information.

For accuracy and efficiency, make changes online through Employee Self-Service (ESS) Inweb at [selfservice.ci.seattle.wa.us/](http://selfservice.ci.seattle.wa.us/) or from PAN at [www.seattle.gov](http://www.seattle.gov); City Employee Resources link in *Need Help?* section. You can make changes as often as you want until **5:00 pm on October 30**; the most recent changes will be saved. Beneficiary updates made via Employee Self-Service are effective immediately.

## Benefits Fairs and Flu Shot Clinics

**Thursday, October 8**  
9:30 am – 2:30 pm

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

**Thursday, October 15**  
7:30 am – 10:00 am

Rainier Community Center  
4600 – 38<sup>th</sup> Avenue South | 98118

**Thursday, October 22**  
7:30 am – 10:00 am

Bitter Lake Community Center  
13035 Linden Avenue North | 98133

In addition to the Benefits Fairs, flu shots will be offered at City and King County worksites. See the Benefits Calendar at [seattle.gov/personnel/benefits/home.asp](http://seattle.gov/personnel/benefits/home.asp).

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

- **All Aetna Preventive, Local 77 Traditional members and Group Health members** – shots are **free** at all flu shot clinics when you bring your medical card.
- **Fire Fighters Local 27, SPOG Traditional members and Most Traditional members** may purchase flu shots this year for \$25.

## 2015 Changes

### Plan Change for All Employees Effective September 17, 2015

#### **Delta Dental of Washington/DDWA**

The identification number for Delta Dental of Washington members has changed from the individual's social security number to a randomly selected alternative identification number.

### Plan Change for All Employees Effective September 22, 2015

#### **Flex-Plan Services**

Flex-Plan Services has changed its name to Navia Benefits Solutions. The contact information is unchanged.

### Plan Change for All Employees Effective December 1, 2015

#### **Horizon Health Employee Assistance Program**

Horizon Health will change its name to *Resources for Living*. The contact information will be unchanged.

## 2016 Changes

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

- On InWeb: [personnelweb/benefits/home.aspx](http://personnelweb/benefits/home.aspx)
- On Pan: [seattle.gov/personnel/benefits/home.asp](http://seattle.gov/personnel/benefits/home.asp)

### Plan Changes for All Employees Effective January 1, 2016

#### **Health Care Flexible Spending Accounts Maximum Annual Contribution:**

The annual maximum contribution for the Health Care Flexible Spending account will increase from \$2,500 to \$2,550.

### Employees with Most Benefits Coverage

#### **All Medical Plans**

- No changes except as noted above to the Health Care FSA

## Employees with Seattle Police Officers' Guild Coverage

### All Medical Plans

- No changes except as noted above to the Health Care FSA

## Employees with Local 77 IBEW Coverage

### All Medical Plans

- No changes except as noted above to the Health Care FSA
- **Medical Plan Reminder:** Employees who switch from an original Local 77 medical plan to a Most/L77 plan will not be able to move back to an original Local 77 plan in the future.

## Health Care Reform Notice Grandfathered Plan Status Disclosure

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

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

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered to non-grandfathered status can be directed to Central Benefits at (206) 615-1340.

## Enrollment Options

The benefit plan and dependent coverage elections you make during Open Enrollment (which ends at 5:00 pm on October 30) are for the 2016 plan year. According to IRS Section 125 regulations, you cannot change your elections outside of the fall Open Enrollment period unless you have a qualifying change in family status (see page 15). If you do not make changes, your plans will remain the same (except FSA participation will stop), and you will pay the designated premium amount.

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

- If you have no other medical insurance, you will NOT be eligible to enroll in a medical plan until the next annual Open Enrollment unless you have a qualifying change in family status as defined in the Change in Family Status/Dependent Eligibility section on page 15. Enrollment must take place within 31 days.
- If you have other medical coverage (you may not decline dental or vision coverage) and lose your other coverage, you may enroll in a City medical plan within 31 days of the loss of the other coverage upon providing proof of continuous medical coverage.
- If you have a qualifying change in family status, you may enroll or dis-enroll your eligible dependents within 31 days (or 60 days for a newborn or newly adopted child) of that change.
- If you declined City coverage and leave City employment or go on a leave of absence, you will not be eligible to obtain your medical, dental, or vision coverage through the City under the Federal COBRA law subsequently. However, if you retire you will be eligible to enroll in a City retiree medical plan.

## Dependent Eligibility

To ensure that the City is treating all employees fairly; operating our plans consistently and in accordance with our plan documents; and appropriately allocating funds, the City verifies the eligibility of all new dependents added to health care plans.

All City employees with City health care coverage are required to provide documentation for their covered dependents. This process is handled by the City's business partner, Aon Hewitt. If you add a dependent during Open Enrollment, you will be asked to provide documentation of the nature of the relationship (such as a marriage license, birth certificate, affidavit of domestic partnership, court documents, etc.) as well as the status of the relationship (such as a Federal tax return, proof of joint ownership, etc.).

Eligible dependents for the City's plans are defined below.  
If you discover you are covering an *ineligible* dependent, they should be removed from City plans.  
*Contact your department's Benefits Representative with any questions.*

### Who is an Eligible Dependent?

- Your legal spouse (unless legally separated)
- Your domestic partner, provided that you and your domestic partner
  - Share the same regular and permanent residence and;
  - Have a close personal relationship and;
  - Are jointly responsible for basic living expenses as defined below and;
  - Are not married to anyone and;
  - Are each 18 years of age or older and;
  - Are not related by blood closer than would bar marriage in the State of Washington and;
  - Were mentally competent to consent to contract when the domestic partnership began and;
  - Are each other's sole domestic partner and are responsible for each other's common welfare

"Basic living expenses" means the cost of basic food and shelter, and any other expenses of a domestic partner. The individuals do not need to contribute equally or jointly to the cost of these expenses as long as they agree they are both responsible for the cost.

- Your children or your spouse's children under the age of 26; includes biological children, adopted children, stepchildren, children of your domestic partner, children for whom you have a qualified court order to provide coverage, and children for whom you are the legal guardian. Age limit does not apply if child is certified as disabled.

## Premium Sharing

The table below shows monthly premium contributions for 2016 for employees with Most benefits. SPOG and Local 77 premium contributions are shown on the next two pages. Premium contributions will be divided into two equal payments and taken from the first two paychecks of the month on a pre-tax basis.

### Employees with Most Benefits Coverage – 2016 Monthly Health Care Premiums

	Total Monthly Premium	Employee, with or without children		Employee with Spouse/Domestic Partner, with or without children	
		City Pays	Employee pays*	City Pays	Employee pays
<b>Medical Plan</b>					
City of Seattle Preventive	\$1,155.68	\$1,107.56	\$48.12	\$1,057.18	\$98.50
City of Seattle Traditional	\$1,045.84	\$1,045.84	\$ 0.00	\$1,013.50	\$32.34
Group Health Standard	\$1,030.99	\$982.59	\$48.40	\$931.09	\$99.90
Group Health Deductible	\$949.53	\$924.53	\$25.00	\$892.61	\$56.92
<b>Dental Plan</b>					
Delta Dental of Washington**	\$114.49	\$114.49	\$0.00	\$114.49	\$0.00
Dental Health Services	\$150.46	\$150.46	\$0.00	\$150.46	\$0.00
<b>Vision Plan</b>					
Basic Plan	\$9.46	\$9.46	\$0.00	\$9.46	\$0.00
Buy-Up Plan	\$22.68	\$9.46	\$13.22	\$9.46	\$13.22

Go to [seattle.gov/personnel/benefits/library/forms.asp](http://seattle.gov/personnel/benefits/library/forms.asp) for 2016 health benefits coverage values for non-IRS tax dependents such as domestic partner and domestic partner's dependent children. Scroll to the Health Care section and open the *Non-IRS Dependent Coverage Values* document.

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

\*\*Formerly, Washington Dental Service

**Employees Covered by SPOG Contract – 2016 Monthly Health Care Premiums  
(With or without Children or Spouse/Domestic Partner)**

	<b>Total Monthly Premium</b>	<b>City Pays</b>	<b>Employee Pays</b>
<b>Medical Plan</b>			
City of Seattle Preventive	\$1,470.50	\$1,396.98	\$73.52
City of Seattle Traditional			
LEOFF I	\$1,090.88	\$1,036.34	\$54.54
LEOFF II	\$1,311.08	\$1,245.53	\$65.54
Group Health Standard Plan	\$1,279.13	\$1,023.31	\$255.82
Group Health Deductible Plan	\$948.17	\$900.77	\$47.40
<b>Dental Plan</b>			
Delta Dental of Washington (formerly Washington Dental Service)	\$120.42	\$120.42	\$0.00
Dental Health Services	\$178.74	\$178.74	\$0.00
<b>Vision Plan</b>			
Vision Service Plan	\$29.81	\$29.81	\$0.00

For 2016 health benefits coverage values for non-IRS tax dependents such as domestic partner and domestic partner's dependent children, go to [seattle.gov/personnel/benefits/library/forms.asp](http://seattle.gov/personnel/benefits/library/forms.asp). Scroll to the Health Care section and open the *Non-IRS Dependent Coverage Values* document.

**Employees Covered by I.B.E.W. Local 77 Contract – 2016 Monthly Medical Premiums\*  
(With or without Children or Spouse/Domestic Partner)**

	<b>Total Monthly Premium</b>	<b>City Pays</b>	<b>Employee Pays</b>
<b>Medical Plan</b>			
City of Seattle Preventive	\$1,460.38	\$1,314.34	\$146.04
City of Seattle Traditional	\$1,495.62	\$1,346.06	\$149.56
Group Health Standard	\$1,175.96	\$1,058.36	\$117.60

	<b>Total Monthly Premium</b>	<b>Employee, with or without children</b>		<b>Employee with Spouse/Domestic Partner, with or without children</b>	
		<b>City Pays</b>	<b>Employee pays*</b>	<b>City Pays</b>	<b>Employee pays</b>
<b>Local 77/Most Medical Plan</b>					
City of Seattle Preventive	\$1,340.14	\$1,206.13	\$48.12	\$1,206.13	\$98.50
City of Seattle Traditional	\$1,348.33	\$1,348.33	\$ 0.00	\$1,315.99	\$32.34
City of Seattle Group Health Standard	\$1,147.61	\$1,099.21	\$48.40	\$1,047.71	\$99.90

<b>Dental Plan</b>			
Delta Dental of Washington (formerly Washington Dental Service)	\$119.43	\$119.43	\$0.00
Dental Health Services	\$175.59	\$175.59	\$0.00
<b>Vision Plan</b>			
Vision Service Plan	\$12.26	\$12.26	\$0.00

For 2016 health benefits coverage values for non-IRS tax dependents such as domestic partner and domestic partner's dependent children, go to [seattle.gov/personnel/benefits/library/forms.asp](http://seattle.gov/personnel/benefits/library/forms.asp). Scroll to the Health Care section and open the *Non-IRS Dependent Coverage Values* document.

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

## Changing Your Plan Choices Outside of Open Enrollment

You may only make changes to your benefits elections outside the open enrollment period if family status changes occur in your family. The changes you can make depend on the status change, and must be consistent with it. Call your department's HR representative, or the Central Benefits Unit (206-615-1340) for more information.

### Changes in family status are defined as:

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

### Eligible Dependents

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

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

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

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

\* If you add a dependent to a City health care plan, you will be contacted by Aon Hewitt, the City's business partner, about providing documentation to verify your dependent's eligibility for coverage on City benefits.

## Optional Coverages

- **Accidental Death and Dismemberment (AD&D):**  
 You choose a coverage amount in increments of \$25,000 up to \$500,000. Go to [seattle.gov/personnel/benefits/optional/add.asp](http://seattle.gov/personnel/benefits/optional/add.asp) for plan information.
- **Flexible Spending Accounts (FSAs)**  
 To set up accounts for 2016, you must enroll by October 30 through Employee Self-Service. The maximum contribution for a health care FSA will increase from \$2,500 to \$2,550 per employee. For more plan information, go to [seattle.gov/personnel/benefits/optional/flexible.asp](http://seattle.gov/personnel/benefits/optional/flexible.asp)
- **Group Term Life (GTL):**  
[seattle.gov/personnel/benefits/optional/life.asp](http://seattle.gov/personnel/benefits/optional/life.asp) View an interactive presentation about the plan [www.standard.com/presentations/seattle/](http://www.standard.com/presentations/seattle/).
- **Long-Term Disability (LTD):**  
[seattle.gov/personnel/benefits/optional/disability.asp](http://seattle.gov/personnel/benefits/optional/disability.asp) View an interactive presentation about the plan at [www.standard.com/presentations/seattle/](http://www.standard.com/presentations/seattle/).

## Where to Find Forms

Forms	Web Page Address
<ul style="list-style-type: none"> <li>• Affidavit of Marriage/Domestic Partnership</li> </ul>	<a href="http://seattle.gov/personnel/benefits/library/forms.asp">seattle.gov/personnel/benefits/library/forms.asp</a> Change in Family status section
<ul style="list-style-type: none"> <li>• Termination of Marriage/Domestic Partnership</li> </ul>	<a href="http://seattle.gov/personnel/benefits/library/forms.asp">seattle.gov/personnel/benefits/library/forms.asp</a> Change in Family status section
<ul style="list-style-type: none"> <li>• Medical History Statement (Evidence of Insurability)</li> </ul>	<a href="http://seattle.gov/personnel/benefits/library/forms.asp">seattle.gov/personnel/benefits/library/forms.asp</a> Life Insurance section

## Who to Contact if You Have Questions

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

Aetna	877-292-2480	<a href="http://AetnaNavigator.com">AetnaNavigator.com</a>
Group Health Cooperative	888-901-4636	<a href="http://GHC.org">GHC.org</a>
Vision Service Plan	800-877-7195	<a href="http://VSP.com">VSP.com</a> click on "Members and Consumers"
Delta Dental of Washington (formerly Washington Dental Service)	206-522-2300 or 800-554-1907	<a href="http://DeltaDentalWa.com">DeltaDentalWa.com</a>
Dental Health Services	206-788-3444 877-495-4455	<a href="http://DentalHealthServices.com/cityofseattle">DentalHealthServices.com/cityofseattle</a>
Prudential Retirement	800-833-5761	<a href="http://retirement.prudential.com">retirement.prudential.com</a>
Horizon Health Employee Assistance Program (changing to <i>Resources for Living</i> on December 1, 2015)	888-272-7252 TTY: 888-879-8274	<a href="http://HorizonCareLink.com">HorizonCareLink.com</a> Username: city of seattle Password: city of seattle
Life, AD&D, LTD Disability		Your Department/HR Representative
Navia Benefits Solution (formerly Flex-Plan Services)	800-669-3539	<a href="http://Naviabenefits.com">Naviabenefits.com</a>



## City of Seattle

Seattle Department of Human Resources  
Benefits Unit  
700 Fifth Avenue, Suite 5500  
P.O. Box 34028  
Seattle, WA 98124-4028

PRSR STD  
US POSTAGE  
**PAID**  
SEATTLE, WA  
**PERMIT # 1046**

**RETURN SERVICE REQUESTED**

## **Open Enrollment for 2016 Ends at 5:00 pm on October 30, 2015**

**IMPORTANT:** If you have access to Employee Self-Service, please make your changes on line. If you do not have access, paper forms are due to your Department's Human Resources representative by **5:00 pm on October 30.**