



**Seattle**

# **Exit Guide**

## **City of Seattle Employees**

**2026**

Updated January 2, 2026

## Summary Checklist

If you separate from City service, you have 31 days after your coverage ends to request conversion to an individual Life insurance policy. You have up to 31 days from the date your department's HR representative has signed the long-term disability (LTD) conversion notice to submit to the carrier to obtain a quote. The LTD conversion application must be received by the carrier within 91 days of the date you lose the City LTD coverage (if coverage has been in effect for at least 12 months).

You have 30 days after your medical coverage ends to elect a medical plan through the health insurance exchange. If you are retiring from City service, you must select your medical coverage at least 30 days *before* your retirement date.

Employee Considerations	Timeframe
<input type="checkbox"/> If retiring, contact the Retirement Office to start the process.	At least 90 days before you retire
<input type="checkbox"/> If retiring, meet with a Retirement Specialist in the Retirement Office to sign retirement paperwork.	Required at least 30 days before you retire, per Seattle Municipal Code 4.36.600 and 4.36.607
<input type="checkbox"/> Verify your current address with your <a href="#">department's HR representative</a> .	Before you leave
<input type="checkbox"/> Hand in your Orca card to SMT 42 <sup>nd</sup> floor Treasury Cashiers office or the SMT 4 <sup>th</sup> floor, lobby customer service counter.	Before you leave
<input type="checkbox"/> Review your final paycheck information with your department's Human Resources representative. Complete and submit your final timesheet. Afterwards, complete your Cashout Questionnaire in Workday.	Before you leave
<input type="checkbox"/> Apply for Life insurance continuation (GTL).	Within 31 days from your last date of coverage on a City plan

Continued on next page.

## Summary Checklist

<input type="checkbox"/> Apply for Long-Term Disability insurance continuation (LTD)	You have up to 31 days from the date your HR representative has signed the conversion notice to submit it to the carrier to obtain a quote. The conversion application must be received by the carrier within 91 days of the date you lose City LTD coverage.
<input type="checkbox"/> Elect City Medical/Dental/Vision/FSA COBRA Coverage.	Within 60 days from the date of your COBRA notification letter
<input type="checkbox"/> Elect City retiree medical plan, if eligible.	Before your retirement date
<input type="checkbox"/> Elect a plan through the health insurance exchange.	Within 30 days from the last day of City service
<input type="checkbox"/> Contact Nationwide regarding your Deferred Compensation plan.	No action is required. You may leave your funds in your account.

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## Your Benefits

This Exit Guide explains your options for continuing your City of Seattle health care and optional insurance coverage after leaving City employment. It also provides information about the City's employment reference release policy, re-hire policies, and Code of Ethics as they apply to former City employees.

This Guide is for employees who are leaving City employment. This information does not apply to employees changing departments or taking a leave of absence.

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### Health Care Benefits

Your medical, dental, and vision coverage ends the last day of the month you separate from City employment. The following information will help you decide which benefits, if any, you want to keep after your employment ends. You can continue some benefits by paying the premiums yourself.

#### COBRA Plans

COBRA allows you or your dependents to buy continued medical, dental and vision coverage (or medical-only or dental/vision-only) when coverage through your City employment ends. Continuation of your Health Care Flexible Spending Account is also available (see page 10).

Upon termination of employment, you will receive a letter at your home address that explains COBRA coverage. If you continue coverage under COBRA, follow the instructions included with the COBRA information letter.

You have 60 days to respond to the COBRA letter. You will pay your premiums by personal check or money order payable to the "City of Seattle."

You and your covered dependents can buy health coverage through COBRA for up to 18 months after:

- Your employment ends
- Your work hours are reduced to the point where you no longer are eligible for benefits.

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To ensure you receive COBRA information on time, **PLEASE MAKE SURE YOUR ADDRESS IS SHOWN CORRECTLY ON YOUR LAST PAYCHECK.**

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#### Continuing Medical, Dental, Vision, and Health Care FSA Coverage under COBRA

## Your Benefits

### Continuing Medical, Dental, Vision and Health Care FSA Coverage under COBRA

The 18-month COBRA continuation period may be extended to 29 months if you or a family member (who is a qualified beneficiary) is certified disabled according to Social Security at the time of one of the previously mentioned qualifying events. This 11-month extension is available to all covered family members of the disabled individual for 150 percent of the regular premium amount.

#### Medical Insurance

Your medical coverage ends the last day of the month you leave employment. You and your eligible dependents may continue coverage through COBRA for up to 18 months after termination. You may elect to continue medical coverage only under COBRA or medical, dental, and vision coverage. You also can elect dental and vision coverage only. You will receive information about COBRA by U.S. mail a few weeks after your last day. If you have not received a COBRA letter within 30 days of your last day, contact the Benefits Unit at [Benefits.Unit@seattle.gov](mailto:Benefits.Unit@seattle.gov) or at 206-615-1340.

#### Dental and Vision Insurance

Your dental and vision coverage ends on the last day of the month you leave employment. You and your eligible dependents may continue your dental coverage through COBRA for up to 18 months after termination. You may elect dental and vision coverage only, without choosing medical coverage. You may also elect to continue dental and vision coverage *with* medical coverage. You will receive information about COBRA in the mail at your home a few weeks after your last day. Individual dental and vision plans may or may not be available through a health exchange (see section after COBRA Rates).

If you choose COBRA and want to move to the health insurance exchange later, you will need to wait until either the end of your maximum COBRA period or the Exchange's annual open enrollment period. You cannot simply stop COBRA and enroll in the health insurance exchange at any time.

**City of Seattle**  
**2026 Monthly COBRA Premium Rates\***  
**Most Benefits Program\*\***

MEDICAL				
Employee Group	City of Seattle Preventive	City of Seattle Traditional	Kaiser Permanente Standard Plan	Kaiser Permanente Deductible Plan
Most Employees, Library, SHA & LEOFF II (Non-Represented)	\$2,375.95	\$2,139.84	\$1,783.19	\$1,643.40
LEOFF II (Non-Represented)	\$2,375.95	\$2,139.84	\$1,783.19	\$1,643.40
SPMA (LEOFF I)	\$2,375.95	\$1,738.72	\$1,783.19	\$1,643.40
SPMA (LEOFF II)	\$2,375.95	\$2,139.84	\$1,783.19	\$1,643.40
Local 77	\$2,979.01	\$3,033.44	\$2,025.11	N/A
Local 77/Most	\$2,376.47	\$2,395.84	\$1,789.78	N/A
Fire Chiefs (LEOFF II)	\$2,375.95	\$2,139.84	\$1,783.19	\$1,643.40
SPOG (LEOFF II)	\$2,965.34	\$2,643.85	\$2,193.39	\$1,625.88
DENTAL				
Employee Group	Delta Dental of Washington		Dental Health Services	
Most Employees, Library & SHA	\$128.03		\$145.50	
LEOFF I & II (Non-Represented)	\$128.03		\$145.50	
SPMA (LEOFF I & II)	\$128.03		\$145.50	
Local 77	\$132.52		\$158.61	
Fire Chiefs (LEOFF II)	\$128.03		\$145.50	
SPOG (LEOFF II)	\$146.94		\$158.61	
VISION				
Employee Group			Vision Service Basic Plan	VSP Buy-Up
Most Employees, Library, SHA, & LEOFF I & II (Non-Represented)			\$9.72	\$22.01
SPMA (LEOFF I & II)			\$9.72	\$22.01
Local 77			\$9.72	\$22.01
Fire Chiefs (LEOFF II)			\$13.45	N/A
SPOG (LEOFF II)			\$9.72	\$22.01

*\*equal to 102% of actual monthly premiums*

\*\* All COBRA plan rates are available at <https://www.seattle.gov/human-resources/rules-and-resources/documents#rates>

## Your Benefits

### Coverage through the 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 and financial requirements. Please note that if you retire and enroll on an Exchange plan, you will not be able to return to a City retiree medical plan in the future. For more information about the Washington Health exchange, go to [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org).

### Coverage through a City Retiree Plan

If you are eligible to retire, contact the Benefits Unit at 206-615-1340 or [Benefits.Unit@seattle.gov](mailto:Benefits.Unit@seattle.gov) for information about the City's retiree medical plans. If you want to participate in a retiree medical plan instead of COBRA, be aware that you must choose a plan within 30 days of retiring. In some cases, you can delay your enrollment in a City retiree medical plan if you have coverage under another employer's plan. For more information about plans and rates, go to the Benefits website: <https://www.seattle.gov/human-resources/benefits/retirees>.

### Health Insurance Advisors

Another resource is the [Statewide Health Insurance Benefits Advisors](#) (SHIBA), a free service of the Washington Office of the Insurance Commissioner. They provide a network of trained volunteers who help consumers with their rights and options regarding health insurance and health care access. They assist with private health insurance questions and many government programs (Medicare, Medicaid). Contact 1-800-562-6900.

### Children Attending College

College students meeting credit requirements may purchase medical benefits through their school if they no longer have coverage after separating from City service. Contact your school's admission office for more information.



## Your Benefits

### Optional Insurances and Other Benefits

In some cases, you can continue or convert the optional insurance coverage you had as an active employee. You are responsible for arranging for the conversion of optional insurance plans within the timeframe limits noted below. The City does not provide additional reminders or conversion opportunities. Conversion request forms are available from your [department's H.R. representative](#) or the Benefits Unit at 206-615-1340.

#### Accidental Death and Dismemberment

If you have Accidental Death and Dismemberment (AD&D) coverage, it will terminate on the last day of the month for which you paid a premium through payroll deduction.

#### Long-Term Disability

Your Long-Term Disability (LTD) coverage ends the last day of the month you separate from City employment. You may buy LTD conversion insurance if you were insured under the City's LTD plan for at least one year. You have up to 31 days from the date your [department's H.R. representative](#) has signed the conversion notice to submit it to The Hartford to obtain a quote. The conversion application must be received by The Hartford within 91 days of the date you lose City LTD coverage. See the Notice of Conversion Rights and form to request a quote and application at <https://bit.ly/benltd1>.

#### Group Term Life

Your Basic Group Term Life (GTL) coverage and any supplemental coverage terminate on the last day of the calendar month you were employed. You may convert your group term life insurance to an individual policy without evidence of insurability if you apply to Securian Financial and pay the first premium within 31 days of the date you lose City coverage. For more information and the necessary application forms, call Securian at 1-866-365-2374.

## Your Benefits

### Health Care Flexible Spending Account

If you do not continue your FSA under COBRA, your participation ends **the day you leave City employment**. You will have until March 31 of the following year to submit reimbursement requests for expenses incurred through your last day of City employment.

If you want to continue receiving reimbursements from your Health Care FSA for services received through the end of the calendar year, you may do so by continuing your FSA contribution under COBRA. You must indicate this on your COBRA enrollment form. FSA contributions under COBRA are made on a post-tax basis. You will have until March 31 of the following year to submit reimbursement requests for expenses incurred during the calendar year while under COBRA.

### Dependent Care Flexible Spending Account

Once you leave City employment, you can no longer contribute to the Dependent Care FSA. However, you can access funds you already contributed to the account by submitting reimbursement requests for eligible expenses incurred through the end of the calendar year in which you terminated. You have until March 31 of the following year to submit expenses incurred in the year you left employment.

### Deferred Compensation

If you participate in the City of Seattle Voluntary [Deferred Compensation Plan](#), a “457” Plan (governmental, deferred compensation), you have several options available after leaving City employment.

Options to consider following separation from City employment:

1. **Leave Your Money in the Plan** – You may leave your funds in the Plan until you decide to withdraw them later. While the money remains in the Plan, your account will continue to be adjusted for investment earnings or losses on remaining funds, and you will receive the benefit of negotiated investment fees. You may continue to transfer your balance among the investment options (funds) within the Plan and you will have online access to your account.
2. **Take Money Out** – You can receive taxable payments in several ways. Your account will continue to be adjusted for investment earnings or losses on any remaining funds. Any distribution will be based on your account’s value as of the transaction date. To illustrate some potential options, assume your account balance is \$36,000 on the day you initiate action.
  - Take periodic, taxable payments (e.g., of \$500 each) on a monthly, quarterly, semi-annual or annual basis until you exhaust your balance.
  - Take a partial, taxable lump sum payment (e.g., \$15,000) followed by periodic taxable payments (e.g., of \$300 each) until you exhaust your balance.

## Your Benefits

### Deferred Compensation

- Take a single taxable payment of part of the account balance (e.g., \$5,000), with future distribution(s) delayed until a later time.
  - Take a taxable lump sum distribution of the entire account balance (i.e., all \$36,000), thereby closing your account.
3. **Move Your Money to another Eligible Plan** – A rollover will not be taxed if funds are transferred according to legal requirements. The transfer or rollover will be based on your City account's value as of the transaction date. You can:
- Roll over your account balance to an Individual Retirement Account (IRA) held by a bank or other financial institution.
  - Roll over your account balance to another employer's plan if your future employer's plan can accept your funds. (It's important to check first.) Funds rolled over to other employer plans become subject to the distribution tax provisions of the receiving plan. Depending on the type of employer you move to, the receiving plan may be a 401(a), 401(k), 403(b,) or 457 Plan.

Please contact the plan record keeper, Nationwide, at 1-855-550-1757, to discuss and/or select one of these options. Until then, your funds will remain in your account.

These options are only available after you separate from City employment. Questions? Reach out to the Deferred Compensation Unit at [deferredcompquestions@seattle.gov](mailto:deferredcompquestions@seattle.gov).

### HRA VEBA Plan

If you contributed monthly to an HRA VEBA account as an active employee, your contributions will stop after you leave City employment. However, your account will remain active, and you may request reimbursement for qualified healthcare expenses up to the remaining balance after separation from the City.

## Your Benefits

### Transit Pass

Please return your ORCA card to SMT 42<sup>nd</sup> floor Treasury Operations office or the SMT 4<sup>th</sup> floor customer service counter upon separation from City employment\*. See their hours of operation [here](#).

If you need your ORCA card to get home on your last day, you can keep your card. Hang onto your card because if you return to work for the City, we can re-activate it.

\*Seasonal and Temporary employees: if you know you will return to City employment, then hold on to your ORCA card, as this is the card the City will re-activate on your return.

### Benefits Checklist

#### Leaving the City –Your Benefits Checklist

- ☐ Make sure your department has your correct forwarding address for the COBRA notification.
- ☐ Decide on the coverage you want to continue.
- ☐ Complete and submit conversion forms for GTL and LTD, if desired (review the conversion rights section of this Guide).
- ☐ Call Nationwide at 855-550-1757 if you want to discuss your Deferred Compensation Account options.
- ☐ Turn in your ORCA card to SMT 42<sup>nd</sup> floor Treasury Operations or SMT 4<sup>th</sup> floor lobby customer service counter.

## Your Retirement Plan

### **Vesting**

Members with the equivalent of 5 or more years of service time are vested in their retirement account. You will be able to draw a monthly pension when your age and length of service meet the criteria for service retirement.

For example, if you leave City employment when you are 40 years old with 10 years of service and your account is vested, you can apply for a monthly pension when you reach the age of 57.

### **Withdrawal**

You also have the option of withdrawing your contributions with interest. If you choose to withdraw, you will no longer be eligible for a monthly pension.

If you have less than the equivalent of 5 years of service time, you are not vested and cannot draw a monthly pension. If this is the case, you should withdraw your contributions in a lump sum. Only your contributions plus interest will be paid out. You are not eligible to withdraw the City's contributions to your account. Unless you roll over your contributions into another qualified retirement account, significant penalties and tax liabilities are associated with withdrawal. Retirement Office staff can provide you with information about your options. Contact the Retirement Office once you have separated from City service to initiate your withdrawal.

If your separation from City employment is a service retirement, you will need to contact the Retirement Office at least 90 days in advance of your last day of employment to discuss your eligibility and options. The Retirement Office will need to calculate a benefit estimate ahead of your retirement appointment. Per Seattle Municipal Code, you must meet with a Retirement Specialist and sign your retirement paperwork at least 30 days before your retirement date.

## Your Retirement Plan

### Retirement Checklist

#### Leaving the City - Your Retirement Checklist

- ☐ If you have the equivalent of 5 or more years of service time in the Retirement System, you are vested. You do not need to do anything else to qualify for a monthly pension at retirement age.
- ☐ If you do not have the equivalent of 5 or more years of service time, you are not vested and cannot collect a pension. Once you have separated, contact the Retirement Office at 206-386-1293 to complete the paperwork to withdraw your contributions plus interest.
- ☐ If you are retiring, contact the Retirement Office at 206-386-1293 at least 90 days before your retirement date to request a pension benefit estimate and make an appointment to discuss your eligibility, options, and receive a packet of retiree healthcare plan options.
- ☐ If you or your spouse are age 65 or more, enroll in Medicare Parts A and B at your local Social Security Office or [online](#).
- ☐ To enroll in a healthcare plan through the City, send the below completed and signed documents received at your Retirement Office appointment at least 30 days before your last paid workday to the Benefits Unit:
  - Enrollment forms
  - A check for the first month's medical premium for all individuals covered
  - Pension Deduction Authorization Form
  - A copy of your Medicare Parts A and B card if you or your spouse are age 65 or older
  - A copy of the Medicare Parts A and B card to receive the reduced under-age 65 medical premium for disabled under-age 65 retiree spouse/partner.

## Outstanding Leave Balances Cashout/Conversion

### Represented Employees

If you are represented by a union, please refer to the [union vote chart](#) to see how your sick and vacation leave balances will be paid out. Your union may have voted for VEBA which will automatically direct certain types of leave to that program when you retire. If your union did not direct leaves to VEBA, you are able to convert a percentage of your unused leave at retirement to your Deferred Compensation account and the contribution is subject to the annual plan contribution limit.

HRA VEBA is a Health Reimbursement Arrangement Voluntary Employee Benefit Association Plan. Withdrawals are used for qualified healthcare expenses during retirement, such as medical premiums, copays, and prescription drugs. You will receive an information packet in the mail after the funds have been sent to the plan administrator. If you are separating for any other reason other than retirement, your sick time is forfeited.

**Other leave types:** Eligible leaves (example: Comp Time) are cashed out at 100% and can be contributed to your Deferred Compensation account. Contributions directed to the Deferred Compensation Plan are still subject to the annual plan contribution limit. Note there are certain leave types that are forfeited upon separation (examples executive leave, floating holidays). Please reach out to your HR representative for cash out details for your outstanding leave balances that are not vacation or sick.

### Non-Represented Employees\*

If you are retiring from the City and are not represented by a union, a portion of your sick time can be cashed out at 25% directly to you or contributed to your Deferred Compensation account at 35%. The Deferred Compensation contribution is still subject to the annual plan contribution limit. If you are non-represented and separating for any other reason other than retirement, your sick time is forfeited.

**Other non-sick leave types:** Eligible leaves (examples: Vacation and Comp Time) are cashed out at 100% or can be contributed to your Deferred Compensation account. Note there are certain leave types that are forfeited upon separation (examples: Executive Leave, Floating Holidays). Please reach out to your HR representative for cash out details for your outstanding leave balances that are not vacation or sick.

\*Non-represented does not apply to Assistant Fire Chiefs. Please reach out to your HR representative for your cashout details.

## Outstanding Leave Balances Cashout/Conversion

<b>Donating Your Sick Leave</b>	<p>With your appointing authority's approval, you can donate unused sick leave to another City employee who has requested sick leave donations. Two limitations apply when donating your unused sick leave balance:</p> <ul style="list-style-type: none"> <li>• You must maintain the 240-hour balance required by ordinance</li> <li>• You cannot donate more sick leave than you could use before your last day of employment.</li> </ul>
<b>Submitting Elections</b>	<p>Prior to separating from the city, please complete your final timesheet. After submitting your final timesheet, you must complete a Cash Out Questionnaire in Workday.</p>
<b>Final W-2 and 1095-C Forms</b>	<p>For the calendar year in which you separate from City employment, your W-2 report of taxable earnings and 1095-C report of health care coverage will be mailed to you in January of the following year.</p>
<b>Payroll Checklist</b>	<p><b>Leaving the City –Paycheck Checklist</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> If you use direct deposit for your paychecks, notify your department's payroll staff whether or not you want your final paycheck and vacation and/or sick leave payouts direct deposited.</li> <li><input type="checkbox"/> Complete your final timesheet in Workday</li> <li><input type="checkbox"/> Complete the Cash Out Questionnaire in Workday</li> <li><input type="checkbox"/> Ensure your department has your correct address for mailing your W-2 and 1095-C forms in January.</li> </ul>



## Planning for Other Employment

### Employment Verification

Prospective employers may contact The Work Number to verify your employment and income. Give the person seeking your proof of employment the following information:

1. The Work Number Access Options:
  - [www.theworknumber.com](http://www.theworknumber.com)
  - 1-800-367-5690
2. The City of Seattle Employer Code: 11874
3. Your Social Security Number

### Release Form

If you anticipate using your supervisor, co-workers, or other City staff as employment references, you should let them know your intentions in advance. Also, give them a signed copy of the following release form.

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#### City of Seattle Current Employee and Former Employee General Consent and Information Release Form

NOTE: Under current Washington State law, the City may be required to provide specific information regarding your employment without your direct knowledge or permission. In legal proceedings, information may be provided in response to requests for discovery without your knowledge or consent.

I, \_\_\_\_\_, request and authorize the City of Seattle to release information from my records in response to any requests for the same from prospective employers.

I understand that the information I am authorizing the City of Seattle to release includes employment information and may also involve records or assessments of my abilities, performance, attendance, productivity, attitude, conduct, and other work-related characteristics or issues.

In exchange for the City of Seattle's cooperation with this request, I hereby agree not to file or pursue any complaints, claims or legal actions of any kind against the City of Seattle or any of its employees, representatives, or agents arising out of their activities or actions performed in connection with this disclosure of information.

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Signature

Date

## Re-employment

### Re-applying for Employment with the City

You may re-apply for City employment at any time. Current job openings are on the City's website [seattle.gov/jobs/](https://seattle.gov/jobs/).

If you return to City employment, you will be considered a new hire for most purposes, unless you are reinstated within 12 months of being laid off. However, your vacation accrual rate *will* reflect your prior service. For example, if you were accruing 18 days of vacation per year when you separated, you will start at that same accrual rate. All sick leave is reinstated if you return within 12 months. Your service credit for layoff and salary step placement will not be reinstated.

If you withdrew your retirement contributions upon separation, you will have an opportunity to repay contributions with interest, to buy back your retirement service credit.

As long as you separate from the City in good standing, you may be eligible to apply for employment through the Contingent Workforce Programs.

If you were discharged, you must obtain the Seattle Department of Human Resources Director's approval before you can be considered for re-employment. Send a letter explaining the circumstances of your termination and the reason(s) you believe you should be eligible for re-hire to:

Seattle Human Resources Director  
City of Seattle – Seattle Department of Human Resources  
P.O. Box 34028  
Seattle, WA 98124-4028

## Life After City Employment

### Prohibited Conduct After Leaving City Employment

It is a violation of the Code of Ethics for an individual who has separated from City employment to disclose or use any confidential information gained because of their City work. It is a violation of the Code of Ethics for a former City employee, for one year following separation from City employment, to:

1. Communicate, on behalf of any person on a matter involving the City, with an employee of the agency of the City with which he or she was previously employed.
2. Participate in a competitive selection process for a City contract in which the former employee assisted the City to define the scope of the project, work to be done, or process to be used.

It is a violation of the Code of Ethics for a former City employee, for two years following separation from City employment, to assist any person on a matter in which they participated.

### Post-Employment Checklist

- ☐ Ask staff about providing employment references.
- ☐ Complete and distribute the Information Release Form.
- ☐ Read *It Doesn't End With "Goodbye"* on page ten of the Ethics and Election brochure, [Top of the Crop](#).