



Seattle
Human Resources

Dr. Kimberly Loving, EdD, Director

October 30, 2026

Subject: City of Seattle COBRA Annual Enrollment

Dear COBRA Participant and Dependents:

**Please note monthly
rate changes**

Questions? Contact the Benefits Unit at
(206) 615-1340 or
Benefits.Unit@seattle.gov

This letter contains information about the City's Annual Enrollment for COBRA continuation plans. Annual Enrollment runs Monday, November 2, through Friday, November 20, 2026. Changes you make will go into effect on January 1, 2027.

If you want to **stay** in your current health plan – your medical, dental, and/or vision plans – **no action is necessary**. The new premiums are effective January 1, 2027.

If you want to **change** health care coverage effective January 1, 2027, **here's what you need to do**:

- **If you are changing plans offered through the City**, you must fill out an enrollment form and submit it to the Seattle Human Resources Benefits Unit postmarked no later than **Friday, November 20, 2026**. Call or email our office to request an enrollment form to be emailed or mailed to you. See the contact information at the beginning of this letter. Remember, a plan change will go into effect on January 1, 2027.
- **If you want to drop/cancel your City COBRA continuation coverage effective January 1, 2027**, you must notify the Seattle Human Resources Benefits Unit **in writing** by Friday, November 27, 2026. Written notification includes sending an email to benefits.unit@seattle.gov.

Please read this letter and the enclosed information to understand your options and upcoming plan changes. Attachments are the 2027 COBRA Rates and the required 2027 Annual Notices.

Other Medical Insurance Options

You may have options available to you through the state Health Insurance Exchange at <http://wahealthplanfinder.org>. These plans are "guarantee issue"; they cannot deny you coverage. The standard plan designs make it easy to compare pricing and may better meet your financial requirements than the City COBRA plans.

We encourage COBRA participants to explore all options available to them to ensure they have medical coverage that best meets their health and financial needs. **Remember:** if you purchase medical coverage through a Health Insurance Exchange, **you will not be able to return to City COBRA coverage** in the future.

City Health Plans for COBRA Participants

The City will offer the same four medical plans as last year to COBRA participants who are currently enrolled in City health plans. Please see the enclosed rates and comparison charts for more information, as well as the plan changes outlined below.

Effective January 1, 2027

Aetna Preventive and Traditional

Aetna Back and Joint Care Program	Adding Aetna Back and Joint Care (partnered with Hinge Health)
Aetna Second Opinion	Adding Aetna Second Opinion (powered by 2 nd MD)
CVS Virtual Care	Changing from Teladoc to CVS Virtual Care for virtual general and mental health support

Kaiser Deductible

Mental Health Visits	Decreasing mental health care visits from \$15 to no copay
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Vision Buy-up Plan

Ultraviolet (UV) Coating	Adding UV coating to eye glass lenses covered in full, with in-network providers only
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No action is necessary if you do not want to make a change. Submit the new premium payment amount for your January payment.

If you want to change your plan coverage, call or email our office – contact information is on the first page. Please note: Benefits Unit staff cannot compare the plans or counsel you on your benefits choice.

Note: Annual Enrollment ends Friday, November 20, 2026. Your completed enrollment form must be postmarked on or before November 20. You will remain on your current plan if your forms are postmarked after November 20, 2026. Questions? Contact **(206) 615-1340** or Benefits.Unit@seattle.gov.

Thank you for reviewing your coverage needs and making any necessary changes by the end of the Annual Enrollment period.

Sincerely,



Julie Dithavong
Benefits Manager

Enclosures