



City of Seattle

Seattle Human Resources

Kimberly Loving, Director

October 3, 2025

2026 Open Enrollment: Oct. 6 – Oct. 31
Open Enrollment in Workday

Re: Make Your 2026 Benefits Changes by Friday, October 31

Dear Fire Chief:

Open Enrollment is your annual opportunity to evaluate your benefits coverage and make updates to your benefit selections for the upcoming year. This year's Open Enrollment period for 2026 **starts at 12:00 am on Monday, October 6, and ends at 11:00 pm on Friday, October 31, 2025**. If you're satisfied with your current benefits, no action is needed, with the exception of Flexible Spending Account elections.

Key Considerations:

- ☐ **Medical Plan Costs:** The City of Seattle continues to offer employees a broad range of benefits to support your health and well-being. See the next page for a summary of 2026 plan changes. Go to the *Open Enrollment Highlights* at bit.ly/benhome1 for details.
- ☐ **Flexible Spending Accounts:** Want to set aside pre-tax dollars for health care or dependent care (daycare) expenses? You must actively enroll or re-enroll during Open Enrollment via [Workday](https://bit.ly/workday). Your current FSA election does not roll over from one year to the next. See plan information at bit.ly/mostFSA.
- ☐ **Change Your Benefits.** You can update your benefit plan selections, add or remove dependents, and adjust coverage as needed.
- ☐ **Review your beneficiaries.** Take a moment to confirm or update your Life and AD&D insurance beneficiaries in [Workday](https://bit.ly/workday).

All Open Enrollment updates must be completed in [Workday](https://bit.ly/workday) by 11:00 pm on Friday, October 31. **Don't wait until the last day** – log in early to avoid any issues. Please refer to the Workday Open Enrollment Job Aid at bit.ly/OEJobAid for complete instructions.

After submitting your changes, select "View Benefits Statement" in Workday to confirm your 2026 elections. Print or save a copy for your records and compare it with the benefits statement you'll receive in January. Questions? Contact your benefits representative (bit.ly/benhome1).

Sincerely,

Julie Dithavong
Benefits Manager

Seattle Human Resources

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2025 Plan Clarification for All Employees*

Long-Term Disability Plan

Supplemental Plan	Increased Benefits – Effective January 1, 2025, the maximum monthly benefit increased from \$5,000 to \$6,000. Adjusting Premiums – Throughout 2025, employee premiums were deducted at the \$5,000 benefit level. Starting in 2026, premiums will be updated to align with the 2025 enhanced benefit level. Estimating Your 2026 Premium – Use the formula below to estimate your premium. Monthly Base Salary - If your salary exceeds \$10,000/month, enter \$10,000 Subtract \$667 - This accounts for the portion of salary not covered by the plan Multiply the result by 0.00384 - This gives your monthly premium amount
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Plan Changes for All Employees*, effective January 1, 2026

Flexible Spending Accounts

Health FSA	Increasing maximum annual contribution from \$3,200 to \$3,300 Increasing carry-over amount from 2025 to 2026 to \$660
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Group Term Life Plans

Basic Plan	Increasing premium by 54.7%. Total rate \$0.116/\$1,000 of coverage. Employee portion \$0.070/\$1,000; City portion \$0.046/\$1,000
Supplemental Employee Plan	Increasing premium by 33%. See chart on next page for monthly cost per \$1,000 of coverage.

Changes continue on next page.

Supplemental Spouse/Domestic Partner Plan	Increasing premium by 33%. See the monthly cost in the chart below.
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Your Age	2026 Monthly cost per \$1,000 of coverage
18-29	\$0.032
30-34	\$0.047
35-39	\$0.063
40-44	\$0.088
45-49	\$0.149
50-54	\$0.227
55-59	\$0.354
60-64	\$0.541
65+	\$0.942

Plan Changes for Most Employees*, effective January 1, 2026

Delta Dental of Washington Plan

Posterior Composites	Adding coverage of composite fillings on posterior teeth; member pays applicable coinsurance
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TotalHealth	Expanding coverage to include additional cleanings and periodontal maintenance for specific qualifying conditions
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VSP Basic and Buy-up Plans

Essential Medical Eye Care	Adding access to care for conditions such as pink eye and additional exams for diabetics when needed
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VSP Network	Adding Walmart Optical to the network
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Vision Buy-up Plan

Computer Vision Care	Adding coverage for a second pair of glasses specifically designed for vision issues caused by regular computer and digital device use; \$25 copay and \$100 in-network frame allowance
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* See the *Open Enrollment Highlights* at bit.ly/benhome1 for additional details.

Please note that plan rates are not included with this letter, unlike in previous years. You will be able to access the 2026 rates in Workday during the Open Enrollment period.

