



# City of Seattle

## Seattle Human Resources

Kimberly Loving, Director

October 3, 2025

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

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

Dear Local 77 I.B.E.W. Member:

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](http://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](http://Workday). Your current FSA election does not roll over from one year to the next. See plan information at [bit.ly/mostFSA](http://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](http://Workday).

All Open Enrollment updates must be completed in [Workday](http://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](http://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](http://bit.ly/benhome1)).

Sincerely,

Julie Dithavong  
Benefits Manager

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Seattle Human Resources

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(206) 684-7999 □ TTY: 7-1-1 Fax: (206) 684-4157 □ Employment Website: [www.seattle.gov/jobs](http://www.seattle.gov/jobs)  
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# 2025 Plan Clarification for All Employees\*

## Long-Term Disability Plan

<b>Supplemental Plan</b>	<p><b>Increased Benefits</b> – Effective January 1, 2025, the maximum monthly benefit increased from \$5,000 to \$6,000.</p> <p><b>Adjusting Premiums</b> – 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.</p> <p><b>Estimating Your 2026 Premium</b> – Use the formula below to estimate your premium.</p> <ol style="list-style-type: none"><li><b>Monthly Base Salary</b><ul style="list-style-type: none"><li>If your salary exceeds \$10,000/month, enter \$10,000</li></ul></li><li><b>Subtract \$667</b><ul style="list-style-type: none"><li>This accounts for the portion of salary not covered by the plan</li></ul></li><li><b>Multiply the result by 0.00384</b><ul style="list-style-type: none"><li>This gives your monthly premium amount</li></ul></li></ol>
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## Plan Changes for All Employees\*, effective January 1, 2026

### Flexible Spending Accounts

<b>Health FSA</b>	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

<b>Basic Plan</b>	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
<b>Supplemental Employee Plan</b>	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.

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 Local 77 Employees\*, effective January 1, 2026

As of the date of this letter, the 2026 healthcare plan changes have not yet been confirmed. For the most up-to-date information, please refer to the Open Enrollment Highlights at [bit.ly/benhome1](https://bit.ly/benhome1) during Open Enrollment, October 6 – October 31.

Please also note that plan rates are not included with this letter, as they have been in previous years. You will be able to view the 2026 rates directly in Workday once Open Enrollment begins.

