



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 City Employee:

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:** Payroll deductions for medical plans will *not* increase in 2026. 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://workday.com). 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://workday.com).

All Open Enrollment updates must be completed in [Workday](https://workday.com) 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

Seattle Municipal Tower, 700 5th Avenue Suite 5500, PO Box 34028, Seattle, WA 98124-4028
(206) 684-7999 □ TTY: 7-1-1 Fax: (206) 684-4157 □ Employment Website: www.seattle.gov/jobs
An equal employment opportunity employer. Accommodations for people with disabilities provided upon request.

2025 Plan Clarification for All Employees*

Long-Term Disability Plan

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

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
-------------------	---

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.
--	---

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
-----------------------------	--

TotalHealth	Expanding coverage to include additional cleanings and periodontal maintenance for specific qualifying conditions
--------------------	---

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
-----------------------------------	--

VSP Network	Adding Walmart Optical to the network
--------------------	---------------------------------------

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
-----------------------------	---

* See the *Open Enrollment Highlights* at bit.ly/benhome1 for additional details.

