

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 SPMA 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: Payroll deductions for medical plans will <i>not</i> 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 <i>Open Enrollment Highlights</i> 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. 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.

All Open Enrollment updates must be completed in <u>Workday</u> by 11:00 pm on Friday, October 31. <u>Don't</u> 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

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	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	Increasing premium by 33%. See chart on next page for monthly			
Employee Plan cost per \$1,000 of coverage.				

Supplemental	Increasing premium by 33%. See the monthly cost in the chart
Spouse/Domestic	below.
Partner Plan	

Vous Ago	2026 Monthly cost per \$1,000
Your Age	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

Changes continue on next page.

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	dding access to care for conditions such as pink eye and dditional exams for diabetics when needed		
VSP Network	Adding Walmart Optical to the network		

Vision Buy-up Plan

Computer Vision Adding coverage for a second pair of glasses specifically design		
Care	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.

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.