City of Seattle

Seattle Human Resources
Kimberly Loving, Director

October 31, 2025

Please note monthly rate changes
Questions? Contact the Benefits Unit at (206) 615-1340 or Benefits.Unit@seattle.gov

Subject: **City of Seattle Retiree Medical Annual Enrollment**

Dear Firefighter/Fire Chief Retiree and/or Covered Dependents:

This letter contains information about the City of Seattle's Annual Enrollment for retiree medical plans. Annual Enrollment runs Monday, November 3, through Friday, November 21, 2025. Changes you make will go into effect on January 1, 2026.

No action is necessary to stay in your current medical plan**.** You will remain on your current medical plan, and the 2026 premium deduction amount will start with your **December 31, 2025,** pension check. **If you pay by check**, please update the amount to reflect your payment for January coverage. See the enclosed 2026 rate sheet.

If you want to ***change*** medical coverage effective January 1, 2026, **here's what you need to do**:

- **If you are changing medical plans offered through the City**, you must fill out an enrollment form and submit it to the SDHR Benefits Unit postmarked no later than **Friday, November 21, 2025**. Call or email our office to request that an enrollment form be emailed or mailed to you. Use the contact information at the beginning of this letter to reach the SDHR Benefits Unit. Any staff member will be able to assist you. If you need to speak with someone in a language other than English, we will help you access Language Line services. Remember, any plan change you make will go into effect on January 1, 2026.
- **If you pay by check**, please change the check to your new premium amount from the enclosed 2026 rate sheet starting with your January payment. **If you want to drop or cancel your City retiree medical plan coverage effective January 1, 2026,** you must notify the Benefits Unit **in writing** by Friday, November 29, 2025. Written notification may be sent by email to benefits.unit@seattle.gov or by mail.

Please carefully read this letter and the enclosed information to understand your options and upcoming plan changes. The 2026 benefit comparisons, rate sheets, and detailed plan booklets are available online at http://bit.ly/fireret1.

Other Retiree Medical Insurance Options

The City offers retiree health plans that approximate coverage on the active employee plans. We encourage retirees to explore all available options to ensure they have medical coverage that best meets their health and financial needs. Now is your opportunity to consider what plan might suit you better.

- **Retirees Under Age 65** – You may have options available through the State Health Insurance Exchange at www.wahealthplanfinder.org. These plans are "guarantee-issue," meaning they cannot deny you coverage. Their standard plan designs make it easy to compare pricing and may better meet your financial requirements than the City retiree health plans. Their Open Enrollment is from November 1, 2025, to January 15, 2026.
- **Retirees Aged 65 and Over** (Medicare-eligible retirees) – While no Medicare options are available on the State Health Insurance Exchange, you can access other private Medicare plans. Other private Medicare plans may have additional benefits beyond Medicare Parts A and B, such as Medigap and Medicare Advantage and Part D Prescription Drug plans. These individual plans may be more suitable for your financial situation than the City's Medicare Advantage Plan offerings. This year's private Medicare Advantage and Part D Open Enrollment runs from October 15, 2025 to December 7, 2025. You are encouraged to explore these other options directly with the providers of those plans or consult with the Statewide Health Insurance Benefits Advisor (SHIBA) program at 800-562-6900. Or contact SHIBA online at www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba. You may also contact a private benefits broker. Contact us at Benefits.Unit@seattle.gov before making any changes to ensure continued coverage for your spouse or domestic partner and dependents.

If you purchase medical coverage through a Health Insurance Exchange or obtain an individual Medicare Supplement or Medicare Advantage plan, you will not be able to return to City coverage in the future. These individual plans are not group/employer health plans. However, as indicated above, you can change plans annually during the Medicare and Exchange open enrollments.

Medical Plans for Retirees and Dependents Under Age 65 on the "Most" Benefit Program

The City will offer the same four medical plans to retirees and dependents under age 65 as last year. For more information and the plan changes below, see the enclosed rates and comparison charts.

Effective January 1, 2026

Kaiser Permanente Standard and Deductible Plans

- **Hearing Aids:** Increasing coverage to one device per ear with hearing loss every 36 months, removing the dollar limit.
- **Artificial Insemination Services:** Increasing coverage by applying regular cost shares and accruing costs to the medical out-of-pocket maximum rather than the fertility services lifetime maximum.

Aetna Preventive and Traditional Plans

- **Hearing Aids:** Increasing coverage to one device per ear with hearing loss every 36 months, removing dollar limit.

Please call the medical plans directly with your specific questions:

- City of Seattle Preventive or Traditional (Aetna): 1-877-292-2480
- Kaiser Permanente Deductible: 1-888-901-4636 (Group #0961100)
- Kaiser Permanente Standard: 1-888-901-4636 (Group # 1004400)

Are you turning 65? To enroll in a Medicare Advantage plan offered through the City, you must provide a copy of your Medicare Parts A and B card 60-90 days *before* your 65th birthday. Apply for Medicare Parts A and B online at **www.ssa.gov/benefits/medicare/** or stop by your local Social Security Administration office.

Medicare Advantage Medical Plans: Retirees and Dependents Age 65 and Over

The City will continue to offer the same four Medicare Advantage plans to Medicare-eligible retirees and dependents in 2026. Advantage plans, sometimes called Medicare Part C, cover all the services of Medicare Parts A (in-patient hospital insurance) and B (out-patient medical insurance) plus extra coverage like wellness and disease management programs. Because the City's plans also **include** Medicare Part D (prescription drug coverage), they are "MAPD" plans – Medicare Advantage *with* Prescription Drugs, and you do not need to enroll in a separate Part D plan; in fact, you cannot, as a Medicare rule.

The rate changes below are effective January 1, 2026. Note that all premiums have increased.

Plan	2025 Premium	2026 Premium	Percentage Change
Aetna Medicare (PPO) WA	$332.33	$415.97	24.8%
Aetna Medicare (PPO) Non-WA state resident	$349.04	$431.32	23.6%
Kaiser Permanente Plan 3	$409.91	$442.78	8.0%
Kaiser Permanente Plan 4	$397.29	$409.31	3.0%
UnitedHealthcare Medicare Complete HMO	$500.33	$621.26	24.2%

Where to call for questions about your Medicare Advantage Plan: For further information about any formulary changes or those required by Medicare, or to obtain information about the individual Medicare plans they offer, don't hesitate to get in touch with the medical plans directly:

Plan	Group Number	Phone Number	Website
Aetna Medicare Plan (PPO)	#0000653	1-800-307-4830	www.aetna.com
Kaiser Permanente Plan 3 or 4	#0335500 plan 3 #1650000 plan 4	1-888-901-4636	www.kp.org/wa
United Healthcare Medicare HMO	#801855	1-866-622-8055	www.uhc.com

Again, to ensure you are enrolled in a plan that meets your health and financial needs, you may explore options other than the City's plans. You may do that directly through the providers of those other plans – Medicare Supplement and Individual Medicare Advantage plans. If you are considering switching to a **non-City plan**, contact the Benefits Unit at Benefits.Unit@seattle.gov to ensure continued coverage for your spouse or domestic partner and dependents.

Re-Enrollment Option Reminder

All retirees currently enrolled in a City medical plan have a drop/re-enroll option in certain circumstances. You may drop your City retiree medical coverage and have the opportunity to re-enroll in a City plan at a future date as long as you meet these conditions.

- **You must maintain continuous coverage under another *group* medical plan** for the entire time you are not enrolled in a City plan. "Continuous coverage" means there are NO gaps in medical coverage. "Another group medical plan" means a plan offered through another employer, either your employer or the employer of your spouse or domestic partner.

  Please note, individual medical plans -- whether obtained through a broker, insurer, HMO, Medicaid, the State High-Risk Pool, Health Insurance Exchanges, or other entities -- DO NOT qualify as continuous group coverage and DO NOT meet re-enrollment requirements.

- **You may re-enroll in a City plan only if you lose eligibility for the other employer group coverage**, such as if you or your spouse or domestic partner experience job loss or retirement or aging out of coverage (as documented by the Human Resources staff of the other employer).

- **You must re-enroll in a City Plan within 30 days** of losing your other coverage.

Enrollment Process Summary

Annual Enrollment ends at 5:00 pm on Friday, November 21, 2025. Your completed enrollment form must be postmarked on or before November 21. The City will not make plan changes if your forms are postmarked **after** November 21, 2025; you will remain on your current plan in 2026. **NOTE:** You cannot drop off forms at the Seattle Municipal Tower because access to building floors is restricted and requires a valid City employee badge.

Thank you for taking the time to review your medical coverage needs and for making any necessary changes by the end of the Annual Enrollment.

Sincerely,

Julie Dithavong
Benefits Manager

Enclosures