



Seattle
Human Resources

Dr. Kimberly Loving, EdD, Director

October 30, 2026

Subject: City of Seattle Retiree Medical Annual Enrollment

Dear UnitedHealthcare Medicare Plan Participant:

**Please note monthly
rate changes**

Questions? Contact the Benefits Unit at
(206) 615-1340 or
Benefits.Unit@seattle.gov

This letter provides important information about the City of Seattle's Annual Enrollment for retiree medical plans. Annual Enrollment runs Monday, November 2, through Friday, November 20, 2026.

As a reminder, your UnitedHealthcare Medicare plan will be canceled on December 31, 2026 and is not offered in 2027. Your available options are listed below.

- A. **You may enroll in a City-sponsored Medicare Advantage** plan by November 20, 2026, for coverage effective January 1, 2027. The City-sponsored Medicare Advantage plan options for 2027 are:
- Aetna Medicare
 - Kaiser Medicare Plan 3
 - Kaiser Medicare Plan 4

Or,

- B. **You may choose a private Medicare plan** during the Medicare Advantage and Part D Open Enrollment period, October 15–December 7, 2026, for coverage effective January 1, 2027.

Although Medicare options are not available through the State Health Insurance Exchange, you may access private Medicare plans directly. These plans may offer additional benefits, including Medigap, Medicare Advantage, and Part D prescription drug coverage. Depending on your needs, an individual plan may be more financially suitable than the City's Medicare Advantage offerings.

You are encouraged to explore these options directly with plan providers or through the Statewide Health Insurance Benefits Advisor (SHIBA) program, available at **800-562-6900** or online at **www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba**.

You may also work with a private benefits broker. Before making any changes, please contact us at **Benefits.Unit@seattle.gov** to ensure your spouse, domestic partner, and dependents maintain uninterrupted coverage.

Please note: If you enroll in medical coverage through an Exchange or purchase an individual Medicare Supplement or Medicare Advantage plan, **you will not be able to return to City of Seattle retiree medical coverage in the future**, as these individual plans are not group/employer plans.

If you want to enroll in one of the City-sponsored Aetna or Kaiser Medicare plans for coverage effective January 1, 2027, please follow the steps on the next page.

What You Need to Do

- Complete one of the attached Medicare enrollment forms and submit it to the SDHR Benefits Unit. Your form must be **postmarked no later than Friday, November 20, 2026**. If you have questions, contact the Benefits Unit at 206-615-1340 or email us at Benefits.Unit@seattle.gov. Any staff member can help you. If you need to speak with someone in a language other than English, we will help you access Language Line services. Please remember that any plan change you make will take effect on January 1, 2027.
- **If you pay by check**, please adjust your payments starting in January to match your new premium amount listed in the enclosed 2027 rate sheet.

Please carefully read this letter and the enclosed materials to understand your options and upcoming plan changes. The 2027 benefit comparisons, rate sheets, and detailed plan booklets are available online at <http://bit.ly/SCERSret1>.

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

The City will continue to offer the Aetna and Kaiser Medicare Advantage plans to Medicare-eligible retirees and dependents in 2027.

Medicare 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. The City's plans also include Medicare Part D prescription drug coverage, making them MAPD plans. Because of federal rules, you cannot enroll in a separate Part D plan if you join a MAPD plan.

2027 Premium Changes

All premiums have increased except for Kaiser Permanente Plan 4, which decreased slightly.

Plan	2026 Premium	2027 Premium	Percentage Change
Aetna Medicare (PPO) WA	\$415.97	\$419.13	+.75%
Aetna Medicare (PPO) Non-WA state resident	\$431.32	\$434.94	+.83%
Kaiser Permanente Plan 3	\$442.78	\$443.49	+.16%
Kaiser Permanente Plan 4	\$409.31	\$409.13	-.04%

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

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

If you decide not to enroll in a City-sponsored Aetna or Kaiser Medicare plan, 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 20, 2026. Your completed enrollment form must be **postmarked on or before November 20**. The City will not make plan changes if your forms are postmarked **after** November 20, 2026.

Please 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 reviewing your medical coverage needs and making any necessary changes by the end of the Annual Enrollment period.

Sincerely,



Julie Dithavong
Benefits Manager

Enclosures