



City of Seattle

Seattle Human Resources

Kimberly Loving, Director

November 1, 2023

Subject: City of Seattle COBRA Annual Enrollment

Dear COBRA Participant and Dependents:

**Please note monthly
rate changes**

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

This letter contains information about the City's Annual Enrollment for COBRA continuation plans. Annual Enrollment runs Wednesday, November 1 through Monday, November 20, 2023. Changes you make will go into effect on January 1, 2024.

If you want to **stay** in your current health plan – your medical, dental, and/or vision plans – **no action is necessary**. The new premiums are effective January 1, 2024.

If you want to **change** health care coverage effective January 1, 2024, **here's what you need to do:**

- **If you are changing plans offered through the City**, you must fill out an enrollment form and submit it to the Seattle Human Resources Benefits Unit postmarked no later than **Monday, November 20, 2023**. Call or email our office to request an enrollment form be either emailed or mailed to you. See the contact information at beginning of this letter. Remember, a plan change will go into effect on January 1, 2024.
- **If you want to drop/cancel your City COBRA continuation coverage effective January 1, 2024**, you must notify the Seattle Human Resources Benefits Unit **in writing** by Friday, December 1, 2023. Written notification includes sending an email to benefits.unit@seattle.gov.

Please read this letter and the enclosed information to understand your options and upcoming plan changes. Attachments are Medical Plan Highlights, 2024 COBRA Rates, and the required 2024 Annual Notices.

Other Medical Insurance Options

You may have options available to you through the state Health Insurance Exchange at <http://wahealthplanfinder.org>. These plans are “guarantee issue”; they cannot deny you coverage. The standard plan designs make it easy to compare pricing, and may better meet your financial requirements than the City COBRA plans.

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.

We encourage COBRA participants to explore all options available to them to ensure they have medical coverage that best meets their health and financial needs. **Remember:** if you purchase medical coverage through a Health Insurance Exchange, **you will not be able to return to City COBRA coverage** in the future.

City Health Plans for COBRA Participants

The City will offer the same four medical plans as last year to COBRA participants that are currently enrolled in City health plans. See the enclosed rates and comparison charts for more information and the below plan changes.

Effective January 1, 2024

Aetna Preventive and Traditional Plans

Ambulance Coverage	Removing deductible from ambulance coverage.
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Aetna Traditional Plan

Deductible	Increasing in-network deductible \$50 to \$450 per person; \$1,350 for family.
Total Out-of-Pocket Annual Maximum	Increasing in-network out-of-pocket maximum \$50 to \$1,450 per person; \$4,350 for family
Preventive and Wellness Services	Adding Preventive care benefits. In-network: 100%. Out-of-network coverage: cost-sharing may apply.
Preventive Drugs	Increasing preventive drug coverage to 100%, including certain contraceptives, statins, and HIV prevention drugs. Full 2023 drug list at bit.ly/3PBtdkS .

Aetna Preventive Plan

Preventive and Wellness Services	Increasing Preventive care benefits. In-network: 100%. Out-of-network coverage: cost-sharing may apply.
Preventive Drugs	Increasing preventive drug coverage to 100%, including certain contraceptives, statins, and HIV prevention drugs. Full 2023 drug list at bit.ly/3PBtdkS .

Changing Your Health Plan Enrollment

If you do not want to make a change, no action is necessary. Submit the new premium payment amount for your January payment.

If you want to change your medical, dental and/or vision plan coverage, call or email our office – contact information is on the first page. Please note: Benefits Unit staff cannot compare the plans or counsel you on your benefits choice.

Note: Annual Enrollment ends Monday, November 20, 2023. Your completed enrollment form must be postmarked on or before November 20. You will remain on your current plan if your forms are postmarked after November 20, 2023. Questions? Contact **(206) 615-1340** or Benefits.Unit@seattle.gov.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Renée Freiboth", written in a cursive style.

Renée Freiboth
Benefits Manager

Enclosures