



# City of Seattle

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## Seattle Human Resources

Kimberly Loving, Director

November 1, 2024

**These notices are for your information only. No action is required.**

Dear City of Seattle COBRA Participant:

The City of Seattle provides important information/notices annually so that you know your City health care coverage rights and responsibilities. This mailing includes five notices. Not all of the statements may apply to the medical plan or coverage you have elected. **File the documents with your other essential papers** so that you can refer to them later.

**1. Women's 1998 Health and Cancer Rights Act (page 2)**

→ This Act applies to retirees with medical coverage and their enrolled spouse/domestic partner or child(ren).

**2. Grandfathered Plan Notice (page 2)**

→ This notice applies to retirees with medical coverage and their enrolled spouse/domestic partner or child(ren).

**3. Medicare Part D (Creditable Coverage) (pages 3-4)**

→ This notice applies to members enrolled in a City of Seattle-sponsored Medicare plan; confirms your prescription drug coverage is at least as good as Medicare Part D coverage.

**4. Medicaid and the Children's Health Insurance Program (CHIP) Notification (page 9)**

→ This notification covers premium assistance.

**5. Privacy Notice (page 11)**

→ This notice states the protection of your data.

If you have questions about these notices or your medical coverage, don't hesitate to contact the appropriate organization listed on the next page.

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Seattle Human Resources

Seattle Municipal Tower, 700 5<sup>th</sup> 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](http://www.seattle.gov/jobs)

An equal employment opportunity employer. Accommodations for people with disabilities provided upon request.

**Contact Information:**

Aetna	877-292-2480	www.com
Kaiser Permanente	888-901-4636	www.kp.org/wa
Seattle Human Resources Benefits Unit 700 5 <sup>th</sup> Ave., Suite 5500 PO Box 34028 Seattle, WA 98124-4028	206-615-1340	email: Benefits.Unit@seattle.gov

Annual Notices are also available at <https://bit.ly/34YIOSW>.

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**Women's 1998 Health and Cancer Rights Act****\*\*Annual Notice\*\***

As required by the Women's Health and Cancer Rights Act of 1998, the group health plans offered by the City of Seattle provide coverage for the following services to an individual receiving plan benefits in connection with a mastectomy:

- Reconstruction of the breast on which there has been a mastectomy.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prosthesis and physical complications for all stages of a mastectomy, including lymphedemas (swelling associated with the removal of lymph nodes).

A group health plan must determine the manner of coverage in consultation with the attending physician and patient. Coverage for breast reconstruction and related services will be subject to deductibles, copays, and coinsurance amounts consistent with those that apply to other benefits under the plan. Contact your health plan for more information.

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**Health Care Reform Notice -- Grandfathered Plan Status Disclosure**

The City of Seattle Aetna, UnitedHealthcare, and Kaiser Permanente medical plans are "grandfathered health plans" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As the Affordable Care Act permits, a grandfathered health plan can preserve specific basic health coverage that was already in effect when Congress enacted that law. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost-sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, such as eliminating lifetime limits on benefits. Questions? Contact the Benefits Unit at (206) 615-1340.

**Important Notice from the City of Seattle About Your  
Prescription Drug Coverage and Medicare for Plan Year 2025**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the City of Seattle and about your options

under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two critical things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1 Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also provide more coverage for a higher monthly premium.
- 2 The City of Seattle has determined that the prescription drug coverage offered by Aetna, Kaiser Permanente, and UnitedHealth Care is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays. It is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### **When Can You Join a Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 – December 7.

However, suppose you lose your current creditable prescription drug coverage through no fault of your own. In that case, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### **What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current City of Seattle coverage will be affected. Your current prescription drug coverage is part of a City of Seattle medical plan. You cannot drop your City of Seattle prescription drug coverage unless you also drop your City of Seattle medical coverage. If you enroll in an individual Medicare Part D prescription drug plan and drop your creditable coverage with the City of Seattle, you and your dependents will not be able to return to the City of Seattle plan. Suppose you or your dependents enroll in a different employer active employee or retiree group medical plan with creditable Part D coverage and drop your creditable coverage with the City of Seattle. In that case, you and your dependents will be able to return if you involuntarily lose coverage on the employer group plan. It is essential that you compare your current plan, including which drugs are covered, with the coverage and costs of Medicare Part D plans.

If you decide to join a Medicare drug plan and drop your current City of Seattle coverage, be aware that you and your dependents may not get this coverage back.

### **When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage with the City of Seattle and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen

months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

### **For More Information About This Notice or Your Current Prescription Drug Coverage**

Contact your medical plan for further information. **NOTE:** You'll receive this notice each year. You will also receive it before the next period you can join a Medicare drug plan, and if this coverage through the City of Seattle changes. You also may request a copy of this notice at any time.

### **For More Information About Your Options Under Medicare Prescription Drug Coverage**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the guide in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice.** If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty).

Date:	10/31/2024
Name of Entity/Sender:	City of Seattle
Contact-- Position/Office:	Seattle Human Resources/Benefits Unit
Address:	P.O. Box 34028 Seattle, WA 98124-4028
Phone Number:	206-615-1340

#### **CMS Form 10182-CC**

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

**Medicaid and the Children's Health Insurance Program (CHIP)  
Offer Free or Low-Cost Health Coverage to Children and Families**

If you are eligible for health coverage from your employer but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people eligible for employer-sponsored health coverage but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP, and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

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You may be eligible for assistance paying your employer health plan premiums. Contact the Medicaid office for Washington for further eligibility information.

**Washington – Medicaid**

Website: <https://www.hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage>

Phone: 1-800-562-3022 ext. 15473

For more information on special enrollment rights, you can contact either:

U.S. Department of Labor  
Employee Benefits Security  
Administration Services  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
1-866-444-EBSA Ext. 3272

U.S. Department of Health and Human  
Services  
Centers for Medicare and Medicaid  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323 Ext. 61565

## Privacy Notice

### What you should know about our protection of your data

Protecting the personal information of individuals eligible to participate in City of Seattle-sponsored benefit plans and programs is a priority for the Benefits and Deferred Compensation Units of the Seattle Human Resources (SHR). SHR is compliant with the [City of Seattle Privacy Policy](#). The Benefits and Deferred Compensation Units and our contracted vendors collect, retain and use personal information about City employees, retirees and their covered dependents for the purpose of offering and providing benefits, services and programs.

This notice outlines how SHR handles the personal information of employees and retirees and their dependents for whom we administer benefits. It is only informational; no action is required. If you have questions regarding this notice, please email the Benefits Unit at [benefits.unit@seattle.gov](mailto:benefits.unit@seattle.gov).

### What type of information is collected and stored?

The types of information SHR may collect to administer the City's Benefit and Deferred Compensation plans and programs include identifying information such as name, address, date of birth, gender, email addresses, mailing addresses, social security number and employee ID. This data is stored in the City's Human Resource Information System (HRIS) and some personnel files. It may be gathered through information the employee provided upon hire, information the employee provided in Employee Self Service (ESS), and information about the employee's benefits elections.

Contracted vendors may collect additional metadata and data voluntarily provided by users from user accounts housed on their own platforms to personalize programs and services or provide aggregate utilization reporting. The City of Seattle does not receive individual personal health information from program vendors.

### What information is disclosed and how is it used?

The SHR Benefits and Deferred Compensation Units may share nonpublic personal information about eligible employees, retirees and covered dependents with contracted vendors and service providers. In doing so, we comply with state and federal laws and follow information security practices to protect both physically and electronically stored and transmitted data.

Contracted vendors may use the nonpublic personal information provided by SHR, such as mailing addresses, email addresses or phone number to communicate changes, to provide program or service information or perform outreach with the expressed written approval from SHR. Contracted vendors generally include third-party plan administrators, insurance carriers, program administrators, consultants, technology companies and data analytics companies. A current list of contracted Benefit and Deferred Compensation vendors is available at <https://bit.ly/34YIOSW>. Contracted vendors are prohibited from distributing the nonpublic personal information provided by SHR to affiliated partners or other organizations that do not provide services within the contract.

Due to system limitations, employees, retirees and their covered dependents are not able to opt out of the personal data transmission to contracted vendors. Some vendors may offer

participants the option of restricting the use of personal data or limit the use of addresses for communications and notifications on their platforms.

SHR does not sell individual, personal or aggregate information to third parties for marketing purposes or for their own commercial use.

### **How do we safeguard your privacy?**

We maintain physical, electronic, and procedural safeguards to protect your personal information consistent with the [Seattle Information Technology Privacy Program](#).

All Benefit and Deferred Compensation plan contracted vendors are contractually required to protect and secure the personal information of employees, retirees and covered dependents provided by SHR and adhere to the City's procurement and Seattle Information Technology department contracted terms and conditions for data security.

In addition to the Seattle Information Technology Privacy Program, SHR requires HIPAA Privacy and Security training for appropriate staff and follows best practices for protecting individuals' confidential information. Access to nonpublic personal data is restricted to only those employees who require access to administer benefit plans or programs.

SHR may amend privacy practices or enter contracts with additional vendors as authorized by Seattle Municipal Code 4.50.010 (D) at any time. A list of all contracted vendors with whom the SHR's Benefits Unit shares personal information is at <https://bit.ly/34YIOSW>.

