



# City of Seattle

## Seattle Human Resources

Kimberly Loving, Director

November 1, 2024

**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](mailto:Benefits.Unit@seattle.gov)

This letter contains information about the City's Annual Enrollment for COBRA continuation plans. Annual Enrollment runs Monday, November 4 through Friday, November 22, 2024. Changes you make will go into effect on January 1, 2025.

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, 2025.

If you want to **change** health care coverage effective January 1, 2025, **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 **Friday, November 22, 2024**. 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, 2025.
- **If you want to drop/cancel your City COBRA continuation coverage effective January 1, 2025**, you must notify the Seattle Human Resources Benefits Unit **in writing** by Friday, November 29, 2024. Written notification includes sending an email to [benefits.unit@seattle.gov](mailto: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, 2025 COBRA Rates, and the required 2025 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.

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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.

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, 2025*

#### Aetna Preventive and Traditional Plans

<b>Colonoscopy</b>	Increasing in-network diagnostic colonoscopy coverage to 100%
<b>Mammography</b>	Increasing follow-up in-network screening coverage to 100%
<b>Hearing Aids</b>	Increasing in-network coverage from \$1,500 to \$3,000 per ear maximum per 36 months.
<b>Pregnancy Termination Care</b>	Increasing in- and out-of-network coverage to 100%
<b>Retail Pharmacy</b>	Increasing in-network 90-day maintenance medication prescriptions filled at retail pharmacies to the same cost share as prescriptions filled at mail order

#### Aetna Preventive Plan

<b>Outpatient Mental Health Services</b>	Increasing out-of-network coverage from 60% after deductible to \$15 copay, no deductible. Balance billing may still apply
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#### Kaiser Permanente Standard and Deductible Plans

<b>Colonoscopy</b>	Increasing in-network diagnostic colonoscopy coverage to 100%
<b>Mammography</b>	Increasing follow-up in-network screening coverage to 100%
<b>Hearing Aids</b>	Increasing in-network coverage from \$1,000 to \$3,000 per ear maximum per 36 months.
<b>Pregnancy Termination Care</b>	Increasing in-network coverage to 100%

#### Delta Dental of Washington

<b>Nightguard</b>	Removing periodontal necessity
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#### Vision Buy-up Plan

<b>Eyeglass Frames</b>	Increasing in-network allowance from \$175 to \$200
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***No action is necessary if you do not want to make a change.*** Submit the new premium payment amount for your January payment.

***If you want to change your 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 Friday, November 22, 2024. Your completed enrollment form must be postmarked on or before November 22. You will remain on your current plan if your forms are postmarked after November 22, 2024. Questions? Contact **(206) 615-1340** or [Benefits.Unit@seattle.gov](mailto:Benefits.Unit@seattle.gov).

Thank you for reviewing your coverage needs and making any necessary changes by the end of the Annual Enrollment period.

Sincerely,



Heather Krueger  
Deputy Director of Citywide Benefits

Enclosures