

Seattle Department of Human Resources

Bobby Humes, Director

October 30, 2020

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 Monday, November 2 through Friday, November 20, 2020. Changes you make will go into effect on January 1, 2021.

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, 2021.

If you want to *change* health care coverage effective January 1, 2021, 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 Department of Human Resources postmarked no later than Friday, November 20, 2020. Call our office at (206) 615-1340 to request an enrollment form to be emailed or mailed to you (any Benefits staff will be able to assist you). Your new coverage will go into effect on January 1, 2021.
- If you want to drop/cancel your City COBRA continuation coverage effective January 1, 2021, you must notify the Seattle Department of Human Resources in writing by Friday, December 4, 2020.

Please read this letter and the enclosed information to understand your options and upcoming plan changes. Attachments are Medical Plan Highlights, 2021 COBRA Rates, and the required 2021 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.



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

• There are no changes to the health plans. See the enclosed rates for more information.

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, contact the Benefits Unit at (206) 615-1340. Please note: Benefits Unit staff cannot compare the plans or counsel you on your benefits choice.

Note: Annual Enrollment ends <u>Friday, November 20, 2020</u>. Your completed enrollment form must be <u>postmarked</u> on or before November 20. You will remain on your current plan if your forms are postmarked after November 20, 2020. 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 Annual Enrollment.

Sincerely,

Renee Freiboth Benefits Manager

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Enclosures