



Employee Benefits Guide

2023



Dear Seattle Housing Authority Employee,

As a benefits eligible employee, Seattle Housing Authority (SHA) offers benefits that help provide for you and your family's health care, disability, and survivor needs. SHA's goal is to offer a range of options that can help you address your unique financial needs.

This employee benefits guide includes information to guide you in choosing the insurance plans that best fits your situation. You will find information on employee benefits and programs, answers to commonly asked questions, and important due dates. This booklet also covers work/life programs that are designed to promote a satisfying and productive relationship between you and SHA. More detailed information is available on the SHA website at www.seattlehousing.org under "Work at SHA". For additional information regarding the benefits, please review the Manual of Operations_Benefits.

SHA is subject to the City of Seattle's eligibility rules and regulations for the benefits that we receive through them, such as medical, dental, vision, Accidental Death & Dismemberment, Basic and Supplemental Life Insurance, and Basic & Supplemental Long-Term Disability. Required Annual Notices can be found on the SHA website at www.seattlehousing.org under "Work at SHA".

The City of Seattle intends to continue these plans indefinitely but reserves the right to amend or terminate them at any time in whole or part, for any reason, according to the amendment and termination procedures described in the legal documents. This booklet does not create a contract of employment with Seattle Housing Authority or its employees.

Please note: We've made every attempt to ensure the accuracy of this information. If there is any discrepancy between this guide, the insurance contracts, other legal documents, or the terms of an authorized collective bargaining agreement, the contracts, legal documents and applicable collective bargaining agreements will always govern.

Need to speak with someone in a language other than English? Call the Benefits Team at 206-615-3328 and we will help you access Language Line Services. You will have access to an interpreter and a Benefits Team staff member to answer your questions.

Hearing impaired? Call 7-1-1 or 1-800-833-6384 on your TDD. You will reach the Washington Relay Service. Give them the number of the party you want to call. They will call the person for you, then interpret information from your TDD to the person you are calling.

Would you rather hear the information than read it? If your understanding improves by having someone read or paraphrase information for you, you can request a benefits orientation. Orientations cover all SHA benefits and provide ample time for questions. To request a benefit orientation, please reach out to the Benefits Team.

SHA Benefits Team
04/27/2023

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Employee Responsibilities

Employees are responsible for notifying the Benefits Team of any family or employment status changes that impact benefits such as marriage, divorce, new or terminated domestic partnership, a birth or adoption, dependent gains or loss of coverage, a death in the family, or a leave of absence.

Enrolling Dependents: If you add a dependent to SHA benefits, you will receive a letter from Alight Solutions, the City's business partner, with information on how to verify eligibility by submitting required documents. For additional information about the verification process, go to [Verifying Dependent Eligibility](#). Failure to finalize the verification process may result in dependents losing coverage.

New employee: You are responsible for making your benefits elections within 30 days of your hire date.

Newly promoted to benefit eligible position: You are responsible for making your benefits elections within 30 days of your promotion date.

Adding a new family member: Contact the Benefits Team within 30 days of marriage or a new domestic partnership. You have 60 days from the effective date to notify the Benefits Team of a birth or adoption. Eligible FSA changes must be made within 30 days.

Dropping a family member: Contact the Benefits Team within 30 days of divorce, legal separation, death or domestic partnership termination. If the premiums for a domestic partner or partner's child are taken after taxes, you may drop a domestic partner or partner's child any time if they are not claimed as your IRS tax dependent.

Planning a leave of absence: Contact the Benefits Team about how it could affect your SHA benefits.

Dependent Care Changes: You must make any dependent care FSA changes within 30 days of a qualified change such as rate change, dependent care no longer needed or new dependent care event.

Designating or changing your beneficiary: You may change beneficiary designation at any time.

- Life Insurance, Accidental Death & Dismemberment, and HAIG Life insurance and SHA Final Pay— Forms can be found at www.seattlehousing.org under "Work at SHA".
- Retirement (PERS) – contact WA State Retirement at (800) 547-6657 or through online account
- WA State Deferred Compensation – contact (800) 423-1524 or through DRS online account.

Moving: Email address change requests to HumanResourcesDept@seattlehousing.org.

Access your benefits information from home at www.seattlehousing.org under "Work at SHA".

Benefit Team Contact Information:

Office: (206) 615-3328

Fax: (206) 615-3411

Patricia.Anderson@seattlehousing.org – Benefits and Leave Administrator: Benefit Questions, Leave Requests, ADA Accommodations

Ana.Woo@seattlehousing.org – Benefit Analyst: Benefit Questions, Life Events, and Terminations

SHA Benefits Overview

SHA provides benefited employees and their families a range of benefits options:

- **Medical:** employees and their family members have a choice among four healthcare plans: Aetna Preventive, Aetna Traditional, Kaiser Permanente Standard and Kaiser Permanente Deductible.
- **Vision:** employees and their family members enroll in VSP Basic or Buy-Up Vision plans.
- **Dental:** employees and their family members choose dental coverage through Delta Dental of Washington or Dental Health Services.
- **Accidental Death & Dismemberment (AD&D):** Employees may elect to enroll in the AD&D insurance plan at Individual or Family coverage level. Employees elect the principal sum (death payment) amount. Employees pay 100% of the cost for AD&D coverage.
- **Long-Term Disability (LTD):** Basic and Supplemental LTD insurance. SHA covers the cost of Basic LTD and employees cover the cost of Supplemental LTD.
- **Long-Term Care (LTC) Insurance:** Employee-paid LTC program has guaranteed acceptance options for new employees. Long-term care is offered through Unum and requires an Unum enrollment form. Requests over the guaranteed issue will require a medical history and approval by Unum. You will be subject to the WA Cares payroll tax even if you enroll in Unum LTC benefits.
- **Life Insurance:** Basic and Supplemental Life Insurance are available. New employees and their spouse/domestic partner may enroll in guaranteed acceptance options or apply for other coverage by submitting an Evidence of Insurability. Employees may enroll spouse, domestic partner or child(ren) in Supplemental Life Insurance, as long as employee is enrolled in Basic Life Insurance. SHA and employees share the cost of Group Term Life insurance. Coverage includes Legal-Financial-Grief-Legacy Planning-Travel Assistant resources from Securian.
- **HAIG Free Life Insurance:** The Housing Authority Insurance Group (HAIG) offers free life insurance (\$5,000). You must be a full-time, regular SHA employee to be eligible.
- **Flexible Spending Accounts (FSAs):** Employees can pay for eligible health care expenses and/or employment-related day care costs with pre-tax dollars up to \$2,850 for the health care account or \$5,000 (annual family limit) for the day care account. Health Care FSA are eligible for \$550 carry over to the next plan year.
- **Commuter Trip Reduction:** SHA offers ORCA cards, Zipcar memberships and bike to work facilities.
- **Employee Assistance Program (EAP):** Wellspring EAP provides professional, confidential counseling service and a variety of other work/life resources to employees and their family members with personal or work-related circumstances.
- **Retirement (PERS):** SHA employees who met eligibility requirements are members of the Public Employees Retirement System (PERS) administered by the Washington Department of Retirement Systems (DRS). Membership is defined by Washington State statutes and is mandatory if you are hired into an "eligible" position.
- **Deferred Compensation:** DRS offers a 457 (B) tax deferred savings plan which allows employees to save pre-tax dollars to supplement retirement funds.
- **Paid Holidays:** 10 paid holidays and 3 personal holidays. Personal Holidays maybe pro-rated your first year.
- **Paid and Unpaid Leave:** A variety of leave options.

Eligibility and Coverage Information

If you are an employee in a non-temporary, full- or part-time position (scheduled to work at least 80 hours per month), you are eligible to participate in the medical, dental, vision, life insurance, AD&D, LTD, LTC, FSA, EAP and Deferred Compensation plans.

The following family members are eligible to participate in the medical, dental, vision, supplemental life insurance, AD&D coverage, LTC insurance and EAP programs:

- Your spouse or domestic partner;
- Your birth or adopted children, or children placed for adoption;
- Children of your domestic partner who live with you;
- Stepchildren; or
- Any child for whom you are legal guardian or for whom coverage is required by a Qualified Medical Child Support Order.

Please check the child eligibility requirements below. *,**

Plan	Child's Age	Other
Medical, Dental, Vision, and Flexible Spending Account	Up to age 26 (through age 25)	<u>Do not</u> have to be: -single -living with you -dependent on you for support -May have access to other coverage
Supplemental Life Insurance	Up to age 26 (through age 25)	<u>Do not</u> have to be: -single -living with you -dependent on you for support
AD&D	Up to age 26 (through age 25)	<u>Do not</u> have to be: -single -living with you -dependent on you for support
Long-Term Care	Age 18 and Older	N/A

*If you enroll a dependent, Aight Solutions will send a letter to your home within 2-3 weeks requesting documents that confirm your dependents' eligibility. Additional information is [here](#).

**Coverage may continue for a handicapped/incapacitated child if the child becomes disabled prior to the limiting age and provided that proof of his or her fully handicapped/incapacitated status has been documented by a physician. The child must depend on the insured employee for support and maintenance to be eligible for life and AD&D coverage. Employees are responsible for contacting insurance carriers for approval. Approvals must be submitted to the Benefits Team.

New Hire and Promotion Enrollments

If you are a new employee or recently promoted, you must enroll in medical, dental, vision, life insurance, FSA account(s), AD&D, supplemental Long-Term Disability (LTD) and/or Long-Term Care (LTC) coverage **within 30 days of your hire/promotion date. If you miss the deadline, you will be defaulted into certain benefits and ineligible for others.** If you do not enroll within 30 days of your hire/promotion date, you must

wait for the next Open Enrollment period to make changes, unless you experience a qualified family status change.

Coverage begins on your first day of employment/promotion if that date is:

- the first calendar day of the month designated as an SHA business day, or the first calendar day of the month designated or recognized as the first working day for the shift to which you are assigned, whichever is later. If your employment/promotion begins after this date, your coverage will begin the first day of the following month.

You have the option to decline medical coverage within 30 days of your hire date, during Open Enrollment, or within 30 days of a qualifying event. If you waive coverage, you may not cover dependents under the City's medical plans. You will not be charged premium payments if you decline medical coverage and will still be enrolled in the dental and basic vision plans because there is no employee premium contribution.

Employees who decline coverage which is considered affordable and adequate under the Patient Protection and Affordable Care Act will not qualify for government subsidies to purchase individual health insurance.

What if I miss the enrollment deadline?

If you fail to enroll within 30 days of your hire/promotion date, you will automatically be enrolled in Aetna Traditional Medical Plan, Delta Dental and basic vision coverage. These plans are at no cost to you. Your dependents will not be enrolled in the default benefit plans and you will lose the opportunity to enroll in optional benefits guaranteed coverage.

Changing Your Benefits

Open Enrollment

Open Enrollment is held once each year in the fall for the upcoming calendar year. During Open Enrollment, you can change your benefits plans, add and drop family members, or enroll in optional benefits. If you make changes during Open Enrollment, your new coverage is effective on January 1 of the new (next) plan year. Increases or new enrollments in optional Life Insurance or Long-Term Care plans are subject to the approval of a *Medical History Statement* by the insurance carrier.

IRS regulations require employees to re-enroll in the Flexible Spending Account programs (Health Care and Daycare Care) even if you had an account the previous year.

Qualified Family Status Changes that Affect Your Benefits

You must submit a SHA Benefit Change Form within 30 days of the qualified family status change. You have 60 days to add a child acquired through birth, adoption, placement for adoption, legal guardianship, marriage or domestic partnership. *If you miss the deadline*, you can only add family members during the annual Open Enrollment period or experience another qualified family status change.

If you are enrolled in the Aetna Traditional plan and experience a qualified family status:

- When adding dependent child through birth or adoption, the employee may switch from Aetna Traditional to Preventative, Kaiser Standard or Deductible plan within 30 days of the qualifying event. Employees who waived medical may enroll within 30 days of the qualifying event. Employees will have 60 days from the date of birth to add the dependents to coverage.
- Employee may change from Aetna Traditional plan to Preventative, Kaiser Standard or Deductible plan within 30 days of marriage or new domestic partnership, or spouse/DP loss of coverage.

If you have a change in family status, you may be able to make a related change to your benefits. Here are several examples. Contact the Benefits Team within the designated deadlines for the following occurrences:

- You adopt, foster, or birth a child. You may add coverage for that child (you may add coverage for your other children at that time). May change from Aetna Traditional to a different medical plan.
- Your child loses coverage under your spouse's coverage; you may add this child to your plan.

- You get married or form a domestic partnership. You may enroll your new spouse, or domestic partner and their eligible children. May change from Aetna Traditional to a different medical plan.
- Your spouse, or domestic partner loses coverage due to termination of employment, change in employment status, or beginning an unpaid leave of absence. You may add your spouse or partner to the plan. May change from Aetna Traditional to a different medical plan.
- Your spouse or domestic partner gains coverage due to start of employment, change in employment status, or ending an unpaid leave of absence. You may drop your spouse or partner from the plan.
- You get divorced, separate, or dissolve a domestic partnership. You must drop the spouse or domestic partner from the plan.
- Your child no longer meets the age requirements for medical/dental/vision. Your child will be dropped from coverage.
- Death of spouse, domestic partner, or child(ren)

After you enroll a dependent, Alight Solutions, the City's business partner, will send a letter to your home within 2-3 weeks. The letter will request documents that confirm the eligibility of your dependents. Additional information about the dependent eligibility verification process is [here](#).

Removing Family Members:

If you need to remove a family member from coverage outside of Open Enrollment, contact the Benefits Team. If you end your spouse or domestic partner's coverage due to a legal separation, divorce, or termination of the domestic partnership, submit a completed Statement of Termination of Marriage/ Domestic Partnership form within 30 days of the legal separation, divorce or domestic partnership termination.

Making Changes to Optional Benefits

- **AD&D and Supplemental LTD** – Request to drop or decrease coverage at any time throughout the year. Enroll or request to increase coverage only during new hire or Open Enrollment period. May change coverage level due to qualified family status event.
 - **LTC**– Enroll during new hire period with guaranteed issues. Enroll, change, or drop coverage levels at any time throughout the year.**
 - **Basic and Supplemental Life Insurance** – Enroll or increase coverage during Open Enrollment** or within 30-days of qualified family status change. Decrease or drop coverage at any time.
 - **FSA Healthcare** – Mid-year changes only allowed with a qualified family status change. Must enroll during new hire period or Open Enrollment.
 - **FSA Daycare** – Enroll or change within 30 days of when your daycare situation or rates change.
- ** Any elected coverage amounts over the guaranteed coverage or enrollment after the 30-day new hire/promotion enrollment period will need a Medical History Statement and be subject to approval by the insurance company.

Going Out on Leave of Absences:

An employee must be on paid status 80 hours in the month in order to qualify for benefits. Employees on unpaid leave whose benefits were terminated will have coverage reinstated according to their return date as follows:

- If returning the first through the 15th of the month, coverage is effective the first of that month, however, employees must work at least 80 hours in the month they return to work.
- If returning the 16th through the end of the month, coverage is reinstated on the first of the following month.
- An employee who is absent without pay for 15 (fifteen) consecutive calendar days, or less, will not have a lapse in coverage.

Medical, Dental and Vision coverage – Employees on Family Medical Leave Act (FML) or WA Paid Family Medical Leave (PFML) will continue to have medical, dental and vision coverage whether on paid or unpaid status. However, employees are responsible to pay any outstanding medical, vision service buy up plan, and optional benefit premiums directly to SHA. According to the FML regulations, coverage may be terminated if

employee informs the employer of intent not to return to work at the end of the leave period, or if the employee fails to return to work when the FML leave entitlement is exhausted, or the employee's premium payment is more than 30 days late. If the employee fails to return to work after taking FML leave, the employee has a potential liability for re-payment of health insurance premiums during the unpaid FML.

SPECIAL NOTE FOR EMPLOYEES WITH DOMESTIC PARTNERSHIPS (not tax dependent):

- If you are an employee who maintains medical, dental and vision coverage for your domestic partner or the children of your domestic partner you must make arrangements to pay the FICA and Medicare taxes that will continue to be assessed and owed on the value of this benefit. To make arrangements for uninterrupted coverage of your partner and/or their children, you should contact the Benefits Team immediately.

ACA continuation: Employees transitioning from FML/PFML to LWOP may continue medical coverage till the end of the current year if they meet ACA eligibility.

COBRA: Employees on leave without pay and not eligible under FML/PFML can elect to purchase medical/dental/vision coverage through COBRA. SHA will send a COBRA packet to employees and their eligible dependents who are no longer eligible for their health benefits.

OPTIONAL INSURANCES: Employees who are on leave without pay, and not eligible under FML/PFML, have to meet the benefit eligibility requirements to continue optional insurances. If employees fail to meet the benefit eligibility requirements, they have the option to self-pay their optional insurances as noted below. Employees can self-pay their optional insurances by paying their portion and SHA's portion directly to Seattle Housing Authority.

- **Accidental Death & Dismemberment (AD&D)** – Coverage will be discontinued the last day of the month that the employee was on paid status. It will be re-instated when the employee returns to work and meets the eligibility requirements.
- **Long-Term Disability (LTD) Basic and Supplemental:** Employees have the option to self-pay their LTD coverage up to 12 months. If not self-paid, there will be a gap in coverage and the employee will be subject to the pre-existing provision of the plan going forward, should a claim be filed.
- **Group Term Life (GTL) Basic and Supplemental Life insurance:** Employees have the option to self-pay their Life Insurance coverage up to 12 months. After 12 months, employees have the option to convert to an individual policy, but if they go back to work (after converting to an individual policy), they will have to re-apply for coverage, which is subject to underwriting approval.

If an employee does not convert to individual coverage, and goes back to work, the life insurance will be re-instated when they return to work.

If the employee chooses not to self-pay the premiums, the employee must provide a Medical History Statement to the insurance carrier prior to being re-instated.

- **Long-Term Care:** Employees have the option to self-pay the premiums. If the employee decides not to self-pay, they are subject to the approval of a Medical History Statement by the benefit carrier.
- **Flexible Spending Account:** An employee has the option to prepay the FSA deduction, or to catch-up when coming back from leave if the employee is still eligible for benefits. Otherwise, the employee can complete a change form to adjust the deduction if there is a qualifying "change of status".
- **Sick Leave and Annual Leave (Vacation):** Employees continue to accrue sick leave and vacation as long as they are on paid status, except for PFML absences.

- **Retirement (PERS):** Taking unpaid leave, unpaid FML and paid PFML may affect an employee's retirement service credit. Please contact the Department of Retirement Systems (DRS) to see if you have the option to apply for up to 24 months of service credit while on leave for a disability. For more information, contact DRS at 1-800-547-6657.
- **Anniversary Date:** Employee who is on leave without pay (LWOP) not under L&I, FML, or PFML for 30 consecutive days will have their anniversary date adjusted.
- **Holiday:** SHA policy states an employee who is on an unpaid leave of absence (including FML-LWOP) on the last scheduled workday preceding a holiday will not receive holiday pay. Employees should review their union contracts for specific details.

When Coverage Ends

Your medical/dental/vision, Basic and Supplemental Long-Term Disability, Basic and Supplemental Life, AD&D and Long-Term Care coverages end on the last day of the calendar month in which you:

- Are no longer eligible,
- Resign, retire, or are terminated,
- Stop making any required payments.

Under the federal law known as COBRA (Consolidated Omnibus Reconciliation Act), you are eligible to purchase medical only, dental/vision only, or medical/dental/vision coverage under certain circumstances when your group health plan coverage with SHA ends.

If you are an SHA employee and have medical, dental and vision coverage, you and your covered family members have the right to elect COBRA continuation coverage for up to 18 months if your coverage is lost because of one of these qualifying events:

- Your employment ends for a reason other than gross misconduct,
- Your work hours are reduced to the point where you no longer are eligible for benefits.

Covered family members have the right to choose COBRA continuation coverage for up to 36 months if coverage is lost for any of these qualifying events:

- Death of the employee,
- Divorce or legal separation of the employee and spouse or dissolution of the domestic partnership, or
- A child loses coverage (turns 26)

The Life and LTD plans have conversion options. The LTC benefit is portable.

Flexible Spending Account coverage ends on the last day of employment.

As an alternative to COBRA, you may choose an individual medical plan through Washington's Affordable Care Act agency (the health insurance exchange). Depending on your income and the number of dependents you cover, you may find a plan on the exchange that fits your coverage needs. Please note that if you enroll in an exchange plan, you may not be eligible for coverage in a City retiree medical plan in the future. More information at www.wahealthplanfinder.org.

When you are eligible to retire, contact the Benefits Team for information about the City's retiree medical plans. If you want to participate in a retiree medical plan instead of COBRA or a Health Insurance Exchange plan, be aware that you must choose a plan **at least 30 days** before you retire.

Benefits and Financial Planning

Because everyone's medical and financial situations are different, SHA offers a variety of plans to help protect employees and their families from the financial hardship that medical expenses can bring. The plans are designed to cover much of the cost of medically necessary health care services. However, employees still bear a portion of their medical service costs in the form of premiums, deductibles, copayments and coinsurance.

Since health care costs may be unanticipated, it makes sense to plan and save for your out-of-pocket costs. The Health Care FSA is a tool to support your financial planning and maximize the value you get for dollars spent on health care. You can elect the Health Care FSA during Open Enrollment to set aside pre-tax dollars to pay for eligible out-of-pocket healthcare expenses for you and your family, such as prescriptions, glasses, orthodontia, office visit copays and deductible, feminine products, and a variety of other healthcare products.

Here are additional ways to reduce costs and save money:

Quit smoking and encourage your family to quit.

Be more active and eat nutrient-dense food. Many diseases and conditions are preventable, and healthy behavior reduces your future health care costs and enhances your life now.

Go to check-ups and screenings. Have regularly scheduled physical examinations by your doctor, dentist, eye doctor, and so on. Take advantage of free medical screenings, flu shots and vaccinations.

Choose the best health plan for you and your family. There is more to selecting a good health plan than just the payroll deduction. If you are shopping for a health plan, compare the premiums, copayments, coinsurance and what is and is not covered by the various plans.

Stay within the network. Look for doctors and healthcare providers within your plan's network.

Review medical bills carefully. Billing errors can cost hundreds or even thousands of dollars. Contact the billing office if there is an error or you do not understand your bill. You may be able to negotiate fees and bills that you feel are too high.

Medical Plan Options

SHA employees have four different medical plans offered by the City of Seattle, from which to choose:

- Aetna Preventive Plan
- Aetna Traditional Plan
- Kaiser Permanente Standard Plan
- Kaiser Permanente Deductible Plan

When making your decisions, you should consider cost, choice, and coverage. Here are some questions to ask yourself:

- Do you want a plan that allows you to choose any doctor, hospital, or clinic (Aetna plans), or are you willing to stay within a network (Kaiser Permanente) and receive a higher level of coverage?
- Would you rather pay higher monthly premiums to have a small annual deductible (Aetna Preventive Plan), or no annual deductible (Kaiser Permanente Standard Plan), and smaller copays?
- Would you rather pay lower or no monthly premiums, and have higher coinsurance and deductibles (Kaiser Permanente Deductible and Aetna Traditional plans)?

After considering the questions, the following very brief plan descriptions may help you make these choices:

Aetna: The City has two plans with Aetna - Preventive Plan and Traditional Plan. The plans use the Aetna provider network and Aetna administers the claims.

Preventive Plan: This plan has a \$100 annual deductible per person (\$300 per family) and a \$15 copay for all office visits except preventive care (which is covered at 100%). The deductible applies to most services except where a copay applies. Most other services are covered at 90% after a copay if you use an Aetna network provider.

Traditional Plan: This plan has a \$400 annual deductible per person (\$1,200 per family). Most services are covered at 80% if you use an Aetna network provider. Most preventive care is not covered. You will be enrolled in this plan if you fail to enroll in a medical plan within 30 days of your hire/promotion date.

- When adding dependent child through birth or adoption, the employee may switch from Aetna Traditional to Preventative, Kaiser Standard or Deductible plan within 30 days of the qualifying event.
- Employees who waived medical may enroll within 30 days of the qualifying event.
- Employee may change from Aetna Traditional plan to Preventative, Kaiser Standard or Deductible plan within 30 days of marriage or new domestic partnership, or spouse/DP loss of coverage.

Both of the City's plans use the Choice POS II (Open Access) network of doctors; however, you choose whether to use a network or non-network provider when you require care. If you use a non-network provider your doctor may charge you an additional amount over the established network price.

Aetna also offers:

- Aetna Navigator: Locate detailed claim information, print ID cards, review your benefits, find service providers, and email member services at Aetna.com.
- Telephone/video chats with a doctor: Register at <https://member.teladoc.com/signin>.
- 24-hours nurse line for your health questions. 1-800-556-1555.

Aetna mobile app: Find urgent care facilities, electronic ID card, and pay claims all from your mobile phone.

Kaiser Permanente: Kaiser is a health maintenance organization CORE (HMO) which provides an integrated system of health care services. All services are delivered within Kaiser Permanente facilities or its contracted network providers. You must use Kaiser Permanente contracted providers and facilities unless a doctor refers you elsewhere. You do not need a physician's referral to see most Kaiser Permanente specialists.

The City offers two plans through Kaiser Permanente - Standard and Deductible

Standard Plan: This is a managed care plan with no deductible and an office copay of \$15. Most services are covered at 100% after payment of a copay. Preventive care is covered.

Deductible Plan: This is a managed care plan with a \$200 annual deductible per person (\$600 per family) and a \$15 office copay. The deductible does not apply to ambulance service, prescription drugs, durable medical equipment and preventive visits (preventive visits do have a copay). After the deductible is satisfied, most services are covered at 100% after the copayment.

The health care website is at KP.org/wa. Members can request appointments and exchange emails with their provider, view their online medical record, refill prescriptions online, and view lab and test reports. The provider and facility directory, and drug formulary are all accessible online.

The plan has a health risk assessment called *Health Profile*. Members complete the profile online and receive a report and personalized action plan. Free healthy lifestyle coaching is available.

- Care Chat is a free online messaging feature that lets you get real-time care from a provider. Access through your account at kp.org/wa.
- Not sure what kind of care you need? Call Kaiser's Consulting Nurse Service 24/7 at 1-800-297-6877 (TTY 711).
- You can also download the Kaiser mobile app to find urgent care facilities, electronic ID card, and pay claims all from your mobile phone.

Medical Plan Comparison Examples

The following table compares the plans in four different scenarios. For a more complete summary of benefits by plan, see the Medical Benefits Highlights on pages 14-22.

	Preventive Plan		Traditional Plan		Kaiser Permanente	
	In-network	Out-of-network	In-network	Out-of-network	Deductible Plan	Standard Plan
Individual deductible	\$100	\$450	\$400	\$1,000	\$200	None
Family deductible	\$300	\$1,350	\$1,200	\$3,000	\$600	None
Routine physical exam	Paid at 100%	Paid at 60% after satisfaction of deductible for mammogram and ob/gyn exams only.	Paid at 80% after satisfaction of deductible for mammogram only. No other preventive care covered.	Paid at 60% after satisfaction of deductible for mammogram only. No other preventive care covered.	Paid at 100% after \$15 copay	Paid at 100% after \$15 copay
Office visit	Paid at 100% after \$15 copay	Paid at 60% after satisfaction of deductible	Paid at 80% after satisfaction of deductible	Paid at 60% after satisfaction of deductible	Paid at 100% after \$15 copay and satisfaction of deductible (copay applies to deductible)	Paid at 100% after \$15 copay
Outpatient treatment at a hospital	Physician charges paid at 100% after \$15 co-pay. After satisfaction of deductible, other charges paid at 90%.	After satisfaction of deductible, physician and other charges paid at 60%.	After satisfaction of deductible, physician and other charges paid at 80%.	After satisfaction of deductible, physician and other charges paid at 60%	After satisfaction of deductible and \$15 copay (copay applies to the deductible), physician and other charges paid at 100%.	Paid at 100% after \$15 copay.
Inpatient Surgery	Paid at 90% after \$200 inpatient copay	Paid at 60% after \$200 inpatient copay and satisfaction of deductible.	Paid at 80% after \$200 copay.	Paid at 60% after \$200 inpatient copay and satisfaction of deductible.	Paid at 100% after satisfaction of deductible.	Paid at 100% after \$200 inpatient copay

2023 Medical Plan Comparison - Most City of Seattle Employees

The purpose of this document is to help you make decisions; it is not a contract. Details are provided in your medical plan booklet at <https://www.seattle.gov/human-resources/benefits/employees-and-covered-family-members/most-employees-plans>.

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Deductible (per calendar year)					
No Deductible	\$200 per person \$600 per family Deductible applies as noted except for prescriptions, preventive visits, ambulance, and durable medical equipment.	\$400 per person \$1,200 per family Deductible applies to most services, except as noted. Deductible does not apply for prescriptions or when the Inpatient co-pay or emergency room co-pay applies.	\$1,000 per person \$3,000 per family	\$100 per person \$300 per family Deductible applies to most services, except as noted. Deductible does not apply for prescriptions or when the Inpatient co-pay or emergency room co-pay applies.	\$450 per person \$1,350 per family
Annual Out of Pocket Maximum (OOP Max) includes medical coinsurance. The OOP Max excludes the deductible and prescription drug copays/coinsurance.					
Includes medical copays		Excludes copays		Excludes copays	
\$2,000 per person \$4,000 per family	\$2,000 per person \$6,000 per family	\$1,000 per person \$3,000 per family	\$2,000 per person** \$6,000 per family*	\$2,000 per person \$4,000 per family	\$3,000 per person* \$6,000 per family*
Total Out of Pocket Maximum includes medical coinsurance and the deductible. The total OOP Max excludes prescription drug copays/coinsurance.					
Includes medical copays		Excludes copays		Excludes copays	
\$2,000 per person \$4,000 per family	\$2,000 per person \$6,000 per family	\$1,400 per person \$4,200 per family	\$3,000 per person \$9,000 per family	\$2,100 per person \$4,300 per family	\$3,450 per person \$7,350 per family
Hospital Copay					
\$200 per admission	Deductible applies	\$200 copay per admission	\$200 copay per admission	\$200 copay per admission	\$200 copay per admission
Hospital Pre-admission Authorization					
Except for maternity or emergency admissions, must be authorized by Kaiser Permanente		Except for maternity or emergency admissions, your physician must contact Aetna before your admission. The member is responsible for obtaining precertification of out-of-network care.		Except for maternity or emergency admissions, your physician must contact Aetna before your admission. The member is responsible for obtaining precertification of out-of-network care.	

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Choice of Providers					
All care and services provided at Kaiser Permanente Facilities or network providers Members may self-refer to most Kaiser Permanente specialists.		Aetna contracted providers. No primary care physician selection or referrals required.	Any licensed, qualified provider of your choice. Expenses paid based on recognized charges*. You pay the difference between recognized and billed charges.	Aetna contracted providers. No primary care physician selection or referrals required.	Any licensed, qualified provider of your choice. Expenses paid based on recognized charges*. You pay the difference between recognized and billed charges.
COVERED EXPENSES					
Abortion					
Paid at 100% after \$15 copay	\$15 copay Deductible applies	Paid at 80% after deductible. Plan will pay up to \$10 K travel and lodging allowance if service not available within 100 miles of your residence.	Paid at 60% after satisfaction of the deductible. Plan will pay up to \$10 K travel and lodging allowance if service not available within 100 miles of your residence.	Paid at 90% after deductible. Plan will pay up to \$10 K travel and lodging allowance if service not available within 100 miles of your residence.	Paid at 60% after satisfaction of the deductible. Plan will pay up to \$10 K travel and lodging allowance if service not available within 100 miles of your residence.
Acupuncture					
\$15 copay for up to 8 visits per medical diagnosis per calendar year. Additional visits when approved.	\$15 copay for up to 8 visits per medical diagnosis per calendar year. Additional visits when approved. Deductible applies.	Paid at 80% Up to 12 visits per calendar year in- and out-of-network combined	Paid at 60%	Paid at 100% after \$15 copay Up to 20 visits per calendar year in- and out-of-network combined	Paid at 60%
Alcohol/Drug Abuse Treatment (inpatient)					
Paid at 100% after \$200 copay per admission	Paid at 100% after deductible	Paid at 80% after \$200 copay Review and coordination of care in complex situations, including residential treatment centers and partial hospitalization	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay Review and coordination of care in complex situations, including residential treatment centers and partial hospitalization	Paid at 60% after \$200 copay

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Alcohol/Drug Abuse Treatment (outpatient)					
Paid at 100% after \$15 copay	Paid at 100% after \$15 copay Deductible applies	Paid at 80%	Paid at 60%	Paid at 100% after \$15 copay	Paid at 60%
		Additional focus on review and coordination of care in complex situations, including psychological testing, neurological testing and intensive outpatient.		Additional focus on review and coordination of care in complex situations, including psychological testing, neurological testing and intensive outpatient.	
Contraceptives					
For contraceptive drugs and devices, see Prescription Drug benefit		IUDs and Depo Provera covered as medical benefits. See Prescription Drug benefit.		IUDs and Depo Provera covered as medical benefits. See Prescription Drug benefit.	
Durable Medical Equipment					
Paid at 80%	Paid at 80%	Paid at 80%	Paid at 60%	Paid at 90%	Paid at 60%
		Breast pump covered at 100% through DME provider		Breast pump covered at 100% through DME provider	
Emergency Medical Care					
➤ Urgent Care Clinic					
Paid at 100% after \$15 copay	\$15 copay Deductible applies	Paid at 80%	Paid at 60%	Paid at 100% after \$15 copay (no fee for preventive care)	Paid at 60%
➤ Emergency Room (copays waived if admitted)					
Kaiser Permanente facility: \$100 copay Non-Kaiser Permanente facility: \$150 copay	Kaiser Permanente facility: \$100 copay Non-Kaiser Permanente facility: \$150 copay Deductible applies	Paid at 80% after \$150 copay	Paid at 80% after \$150 copay. If non-emergency, paid at 60% after copay.	Paid at 90% after \$150 copay	Paid at 90% after \$150 copay If non-emergency, paid at 60% after copay
➤ Ambulance					
Paid at 80%.	Paid at 80%.	Paid at 80% when medically necessary. Non-emergency transportation must be approved in advance by Aetna.		Paid at 90% when medically necessary. Non-emergency transportation must be approved in advance by Aetna.	

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Gender Reassignment Services					
Covered as any other service; copays/coinsurance depending on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided. Plan will pay up to \$10 K travel and lodging allowance if service not available within 100 miles of your residence.	Covered as any other service; copays/coinsurance depend on type and location of service provided. Plan will pay up to \$10 K travel and lodging allowance if service not available within 100 miles of your residence.	Covered as any other service; copays/coinsurance depend on type and location of service provided. Plan will pay up to \$10 K travel and lodging allowance if service not available within 100 miles of your residence.	Covered as any other service; copays/coinsurance depend on type and location of service provided. Plan will pay up to \$10 K travel and lodging allowance if service not available within 100 miles of your residence.
Fertility Services					
Procedures covered include artificial insemination, ovulation induction and Advanced Reproductive Technologies. Copays/coinsurance depend on type and location of service provided. \$20,000 lifetime maximum benefit.	Procedures covered include artificial insemination, ovulation induction, and Advanced Reproductive Technologies. Copays/coinsurance depend on type and location of service provided. \$20,000 lifetime maximum benefit.	Procedures covered include artificial insemination, ovulation induction and Advanced Reproductive Technologies. Copays/coinsurance depend on type and location of service provided. \$20,000 lifetime maximum benefit. Plan will pay up to \$10 K travel and lodging allowance if service is not available within 100 miles of your residence.	Procedures covered include artificial insemination, ovulation induction and Advanced Reproductive Technologies. Copays/coinsurance depend on type and location of service provided. \$20,000 lifetime maximum benefit. Plan will pay up to \$10 K travel and lodging allowance if service is not available within 100 miles of your residence.	Procedures covered include artificial insemination, ovulation induction and Advanced Reproductive Technologies. Copays/coinsurance depend on type and location of service provided. \$20,000 lifetime maximum benefit. Plan will pay up to \$10 K travel and lodging allowance if service is not available within 100 miles of your residence.	Procedures covered include artificial insemination, ovulation induction and Advanced Reproductive Technologies. Copays/coinsurance depend on type and location of service provided. \$20,000 lifetime maximum benefit. Plan will pay up to \$10 K travel and lodging allowance if service is not available within 100 miles of your residence.
Hearing Aids (per ear, every 36 months)					
Up to \$1,000	Up to \$1,000	Up to \$1,500 In-network coinsurance applies whether purchased in- or out-of-network. Deductible does not apply.	Up to \$1,500	Up to \$1,500 In-network coinsurance applies whether purchased in- or out-of-network. Deductible does not apply.	Up to \$1,500

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Home Health Care					
Paid at 100% when authorized. No visit limit	Paid at 100% when authorized. No visit limit	Paid at 80%	Paid at 60%	Paid at 90%	Paid at 60%
		Maximum benefit of 130 visits per calendar year for in- and out-of-network combined		Maximum benefit of 130 visits per calendar year for in- and out-of-network combined	
Hospital Inpatient					
Paid at 100% after \$200 copay per admission	Paid at 100% after deductible	Paid at 80% after \$200 copay.	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay.	Paid at 60% after \$200 copay
Hospital Outpatient					
Paid at 100% after \$15 copay	\$15 copay Deductible applies	Paid at 80% after deductible.	Paid at 60% after satisfaction of the deductible	Paid at 90% after deductible.	Paid at 60% after satisfaction of the deductible
Hospice					
Paid at 100% when authorized	Paid at 100% when authorized	Paid at 80%	Paid at 60%	Paid at 90%	Not covered
Maternity Care (delivery & related hospital)					
Paid at 100% after \$200 copay per admission	Deductible applies.	Paid at 80% after \$200 copay	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay	Paid at 60% after \$200 copay
Maternity Care (prenatal and postpartum)					
Paid at 100% after \$15 copay Routine care not subject to outpatient services copay.	\$15 copay Deductible applies. Routine care not subject to outpatient services copay.	Paid at 80%	Paid at 60%	Paid 100% after one \$15 copay	Paid at 60%
Mental Health Care (inpatient)					
Paid at 100% after \$200 copay	Paid at 100% after deductible	Paid at 80% after \$200 copay	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay	Paid at 60% after \$200 copay
		Review and coordination of care in complex situations, including residential treatment centers and partial hospitalization.		Review and coordination of care in complex situations, including residential treatment centers and partial hospitalization.	

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Mental Health Care (outpatient)					
Paid at 100% after \$15 copay per session.	\$15 copay per session. Deductible applies.	Paid at 80%	Paid at 80%	Paid at 100% after \$15 copay	Paid at 60% after deductible
		Ongoing consultation with a behavioral health provider by web, phone or mobile device through Teledoc.		Ongoing consultation with a behavioral health provider by web, phone or mobile device through Teledoc.	
		Additional focus on review and coordination of care in complex situations, including psychological testing, neurological testing and intensive outpatient.		Additional focus on review and coordination of care in complex situations, including psychological testing, neurological testing and intensive outpatient.	
Physician Office Visit					
Paid at 100% after \$15 copay.	Paid at 100% after \$15 copay. Deductible applies	Paid at 80%	Paid at 60%	Paid at 100% after \$15 copay per visit (waived for preventive care)	Paid at 60%
		Additional access to medical consultation with a physician by web, phone or mobile device for selected short-term services through Teladoc.		Additional access to medical consultation with a physician by web, phone or mobile device for selected short-term services through Teladoc.	
Prescription Drugs (retail)					
For a 30-day supply: Generic: \$15 copay. Generic contraceptive drugs paid at 100%. Brand: \$30 copay Brand contraceptive drugs and devices subject to copay	For a 30-day supply: Generic: \$15 copay. Generic contraceptive drugs paid at 100%. Brand: \$30 copay Brand contraceptive drugs and devices subject to copay	For a 31-day supply: Generic: 30% coinsurance. Generic contraceptive drugs paid at 100%. Brand: 40% coinsurance The minimum coinsurance is \$10, or actual cost of the drug if less. Maximum is \$100 per drug.	Not covered	For a 31-day supply: Generic: 30% coinsurance Generic contraceptive drugs paid at 100%. Brand: 40% coinsurance The minimum coinsurance is \$10, or actual cost of the drug if less. Maximum is \$100 per drug.	Not covered

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Smoking cessation prescription drugs not subject to pharmacy copay.	Smoking cessation prescription drugs not subject to pharmacy copay.	Coinsurance applies to the prescription \$1,200 out-of-pocket annual maximum per person, \$3,600 per family. Prescription Allowance on all non-sedating antihistamines (for allergy symptoms) and Proton Pump Inhibitors (for heartburn relief and ulcer treatment). City pays \$20 per month, and plan participant pays remaining; some over the counter medications are also included. \$5 copay for generic diabetic drugs and supplies, \$15 copay for brand. Many contraceptive products are covered. IUDs and Depo Provera covered under the medical plan benefit. Coinsurance for asthma, anti-high cholesterol, and tobacco cessation drugs 10% for generic and 20% for brand pharmacy.			
Prescription Drugs (mail order)					
For a 90-day supply: Generic: \$45 copay. Generic contraceptive drugs paid at 100%. Brand: \$90 copay	For a 90-day supply: Generic: \$30 copay. Generic contraceptive drugs paid at 100%. Brand: \$60 copay	For a 90-day supply: Generic: 30% coinsurance. Generic contraceptive drugs paid at 100%. Brand: 40% coinsurance	Not Covered	For a 90-day supply: Generic: 30% coinsurance. Generic contraceptive drugs paid at 100%. Brand: 40% coinsurance	Not Covered
Contraceptive drugs and devices are covered subject to the pharmacy copay.		Minimum is \$20 or double the cost of the drug if less. The maximum is \$200 per drug.		Minimum is \$20 or double the cost of the drug if less. The maximum is \$200 per drug.	
Preventive Care					
Paid at 100% after \$15 copay	Paid at 100% after \$15 copay	Mammograms paid at 80%.	Mammograms paid at 60%	Paid at 100% (copay waived)	Paid at 60% for well-woman care and mammograms
		No other preventive services are covered		Covers adult physical and well-child exams, immunizations, digital rectal exams/prostate-specific antigen test, colorectal cancer screening.	No other preventive services covered
Rehabilitation Services (inpatient)					
Paid at 100% after \$200 copay per admission	Paid at 100% after deductible.	Paid at 80% after \$200 copay	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay	Paid at 60% after \$200 copay
Maximum of 60 days per calendar year (combined with other therapy benefits)				Maximum of 120 days per calendar year for skilled nursing and rehab services in- and out-of-network combined	

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Rehabilitation Services (outpatient)					
Paid at 100% after \$15 copay Maximum of 60 visits per calendar year (combined with other therapy benefits)	\$15 copay Deductible applies.	Paid at 80%	Paid at 60%	Paid at 100% after \$15 copay	Paid at 60%
		Twenty-five visits per calendar year for physical, massage and occupational therapy. Additional visits may be covered if deemed medically necessary. Coinsurance does not apply to OOP Max.		Twenty-five visits per calendar year for physical, massage and occupational therapy. Additional visits may be covered if deemed medically necessary.	
Skilled Nursing Facility					
Paid at 100%. 60-day maximum per calendar year.	Paid at 100% after deductible. 60-day maximum per calendar year.	Paid at 80% after \$200 copay	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay	Paid at 60% after \$200 copay
		Maximum of 90 days per calendar year for in- and out-of-network combined		Maximum of 120 days per calendar year for rehab services and skilled nursing in- and out-of-network combined	
Smoking Cessation					
Paid at 100% for individual or group sessions Nicotine replacement therapy included in Prescription Drug benefit	Paid at 100% for individual or group sessions	Lifetime maximum of one 90-day supply of aids or drugs. Coinsurance 10% generic, 20% brand. See Prescription Drugs.	Not covered	Smoking cessation prescription drugs covered subject to 10% generic, 20% brand drug coinsurance.	Not covered
Spinal Manipulations					
Paid at 100% after \$15 copay	\$15 copay. Deductible applies.	Paid at 80%	Paid at 60%	Paid at 100% after \$15 copay	Paid at 60%
Self-referral to Kaiser Permanente designated providers. Must meet Kaiser Permanente protocol. Maximum of 10 visits per calendar year.		Maximum of 10 visits per calendar year for in-network and out-of-network combined.		Maximum of 20 visits per calendar year for in-network and out-of-network combined.	
Sterilization Procedures					
Inpatient: Paid at 100% after \$200 copay	Inpatient: Paid at 100%	Inpatient: Paid at 80% after \$200 copay	Inpatient: Paid at 60% after \$200 copay	Inpatient: Paid at 90% after \$200 copay	Inpatient: Paid at 60% after \$200 copay
Outpatient: Paid at 100% after \$15 copay	Outpatient: \$15 copay Deductible applies	Outpatient: Paid at 80%	Outpatient: Paid at 60%	Outpatient: Paid at 90%	Outpatient: Paid at 60%

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Temporomandibular Joint Services					
Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided. \$5,000 lifetime maximum for non-surgical services in- and out-of-network combined	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided. \$5,000 lifetime maximum for non-surgical services in- and out-of-network combined	Covered as any other service; copays/coinsurance depend on type and location of service provided.
Tooth Injury/Oral Surgery (due to accident)					
Not covered	Not covered	Inpatient: Paid at 80% after \$200 copay Outpatient: Paid at 80%	Inpatient: Paid at 60% after \$200 copay Outpatient: Paid at 60%	Inpatient: Paid at 90% after \$200 copay Outpatient: Paid at 100% after \$15 copay for office visit. Other charges paid at 90%	Inpatient: Paid at 60% after \$200 copay Outpatient: Paid at 60%
Vision Exam/Hardware					
Exam: Paid at 100% after \$15 copay. One exam every 12 months. Hardware: Not covered.	Exam: Paid at 100% after \$15 copay. One exam every 12 months. Hardware is not covered.	Covered under VSP.		Covered under VSP.	
X-ray and Lab Tests					
Paid at 100%	Paid at 100% Deductible applies	Paid at 80% Provider responsible for obtaining precertification of high-tech radiology	Paid at 60%	Paid at 90% Provider responsible for obtaining precertification of high-tech radiology	Paid at 60%

*Coverage for any service is subject to the carrier's determination of medical necessity and adherence to their clinical policy guidelines.

Plan details are in your medical plan booklet at www.seattlehousing.org under the "Work at SHA." This document is not a contract.

Health Care Premiums

Effective January 1, 2023, you will pay the monthly premium amount listed below. The table shows the total monthly premium for employee's coverage and SHA's contribution.

	Total Monthly Premium	Employee, with or without children		Employee with Spouse/Domestic Partner, with or without children	
		SHA Pays	Employee Pays*	SHA Pays	Employee Pays*
Medical Plan					
City of Seattle Preventive	\$1,900.53	\$1,852.41	\$48.12	\$1,802.03	\$98.50
City of Seattle Traditional	\$1,721.52	\$1,721.58	\$ 0.00	\$1,689.18	\$32.34
Kaiser Permanente Standard	\$1,285.43	\$1,237.03	\$48.40	\$1,185.53	\$99.90
Kaiser Permanente Deductible	\$1,184.65	\$1,159.65	\$25.00	\$1,127.73	\$56.92

Your premium will be divided into two equal payments and taken from the first two paychecks of the month for the current month's coverage. (For example, deductions taken in January will pay for January coverage.) No premiums are deducted from the third paycheck. Premiums are deducted on a pre-tax basis, reducing your taxable income.

*Provided they are IRS tax dependents.

Enrolling Non-IRS Tax Dependents

To cover a spouse or domestic partner (and tax dependents of your domestic partner), you must complete an SHA Benefit Change/Enrollment form and an Affidavit of Marriage/ Domestic Partnership.

After Tax Premium Contributions

If you choose to cover a domestic partner **who is not your IRS tax dependent**, the portion of the premium deducted from your paycheck (your contribution) that pays for their coverage must be taken "after tax" to comply with IRS regulations.

Medical Plans	2023 Monthly Premium Contribution Taken After Taxes for Domestic
City of Seattle Preventive	\$50.38
City of Seattle Traditional	\$32.34
Kaiser Permanente Standard	\$51.50
Kaiser Permanente Deductible	\$31.92

Imputed Income for Value of Health Coverage

In addition, if your domestic partner or your partner's non-IRS tax dependent's children do not qualify

as your IRS tax dependents, you will also be taxed on the SHA-paid **value** of their medical, dental and vision coverage as required by IRS regulations. The amounts will be listed on your paycheck as taxable income and are subject to federal income and Social Security tax withholding (these values have been adjusted to reflect the premium amounts taken after-tax so you are not taxed twice).

2023 Monthly Taxable Values of SHA Coverage Provided to: Your Non-IRS Tax Dependent Domestic Partner Your Domestic Partner's Non-IRS Tax Dependent's Child		
Type of Coverage	Domestic Partner Taxable Amount	Child(ren) Taxable Amount
Aetna Preventive Plan	\$893.14	\$754.82
Aetna Traditional Plan	\$822.31	\$683.72
Kaiser Permanente Standard	\$586.66	\$510.52
Kaiser Permanente Deductible	\$556.20	\$470.50
DDWA Coverage	\$56.72	\$46.94
Dental Health Services	\$67.06	\$46.94
Vision Coverage	\$4.45	\$3.12
Buy-Up Vision Plan	\$9.33	\$6.53

If the premiums for a domestic partner or partner's child are taken after taxes, you may drop a domestic partner or partner's child any time (without a change in family status) if they are not claimed as your IRS tax dependent.

Prescription Drug Coverage

Prescription Drug Retail Program

Aetna classifies medications into three tiers

- Generic
- Preferred brand-name
- Non-preferred brand-name

With the Aetna plans, you pay 30% of the actual cost for generic drugs, and 40% for preferred and non-preferred brand-name drugs, up to a maximum of \$100 per drug per month. There is a \$1,200 annual out-of-pocket maximum per member for retail and mail-order drugs.

The Aetna formulary name is Aetna Standard Plans. This formulary provides a list of drugs covered under your plan. You can search for specific drugs at: <https://www.aetna.com/individuals-families/find-a-medication.html>.

Present your medical plan ID card at any Aetna network retail pharmacy. Prescriptions filled at a non-network pharmacy will not be covered. You may contact the toll-free Member Services number on the back of your ID card to find a participating pharmacy or check the website Aetna.com

Kaiser Permanente uses two classifications:

- Generic
- Preferred brand-name (no coverage for non-preferred brands)

You are responsible for a \$15 copay for generic drugs and a \$30 copay for brand-named drugs.

All prescriptions must be filled at a Kaiser Permanente pharmacy. Prescriptions filled at any non-Kaiser Permanente pharmacy will not be covered.

The Kaiser Permanente formulary is the Drug Formulary for Large Employers 1- or 2-Tier In-Network Pharmacy Benefit. The formulary provides a list of drugs covered under your plan. You can search for specific drugs at wa.kaiserpermanente.org/html/public/pharmacy/drug-formulary.

See the next page for more detailed information about prescription drug coverage.

Prescription Drug Coverage Comparison

Plan Features	Kaiser Permanente Standard	Kaiser Permanente Deductible	Aetna Preventive	Aetna Traditional
Annual out-of-pocket Maximum	Rx copays do not apply to out-of-pocket maximum.	Rx copays do not apply to out-of-pocket maximum.	\$1,200	\$1,200
Retail				
• Days' Supply	30-day	30-day	31-day	31-day
• Coinsurance	You pay \$15 copay for generic drugs; \$30 copay for brand name drugs.	You pay \$15 copay for generic drugs; \$30 copay for brand name drugs.	You pay 30% of actual cost of generic drug; 40% of cost for brand drugs*	You pay 30% of actual cost of generic; 40% of cost for brand drugs*
• Minimum Coinsurance	Not applicable	Not applicable	\$10 or actual cost of drug if less.	\$10 or actual cost of drug if less
• Monthly out-of-pocket Maximum	Not applicable.	Not applicable.	\$100 per prescription	\$100 per prescription
• Out-of-Network	Not covered	Not covered	Not covered	Not covered
Mail Order				
• Coinsurance	Generic: \$45 copay Brand: \$90 copay	Generic: \$30 copay Brand: \$60 copay	You pay 30% of actual cost of generic drug; 40% of cost for brand drugs	You pay 30% of actual cost of generic; 40% of cost for brand drugs
• Minimum Coinsurance	Not applicable	Not applicable	\$20 or actual cost of drug if less.	\$20 or actual cost of drug if less.
• Monthly out-of-pocket Maximum	Not applicable	Not applicable	\$200 per prescription	\$200 per prescription
• Days' Supply	90-day supply	90-day supply	90-day supply	90-day supply

*Coinsurance exceptions:

- City pays \$20 towards cost of proton pump inhibitors and non-sedating antihistamines, and you pay the remaining amount, whether medication is purchased over-the-counter or is a brand name drug.
- You pay 10% of cost for generic and 20% for brand drugs for anti-high cholesterol, asthma, and tobacco cessation drugs.
- Diabetic drugs and supplies have special copays: \$5 copay for generic, \$15 copay for brand.

Vision Coverage

SHA offers two vision plans through VSP – the Basic Plan, which is fully paid for by SHA, and the Buy-Up plan, paid by the employee. You will be enrolled in the basic plan if you fail to enroll in a medical plan within 30 days of your hire/promotion date. If you use a VSP provider, the provider will submit the claim on your behalf. If you use a non-VSP provider, you will need to submit a manual claim for reimbursement.

VSP Buy-Up Plan offers one upgrade to a service that is included in VSP Basic, when you use an in-network provider.

The plan does not cover expenses above the co-payments, in-network allowances and out-of-network scheduled amounts. Use your Healthcare FSA to pay for these expenses with pre-tax dollars.

VSP does not issue ID cards - your network doctor or facility will be able to access your eligibility and coverage. Once you set up your online account, you can print an ID card.

Vision Plan Comparison

Plan Benefit <i>Benefit Frequency is every plan year unless otherwise noted</i>	PLAN TYPE	
	VSP Basic <i>(City pays premium)</i>	VSP Buy-up <i>(Employee pays premium)</i>
WellVision Exam	\$10 copay	Same as Basic Plan
Prescription Glasses	\$25 copay	Same as Basic Plan
Frames <i>Basic Plan: every other year</i>	\$175 allowance for select frames \$195 allowance for featured frame brands 20% savings on amounts over allowance	
Lenses	Copay included in Prescription Glasses <i>Includes: single vision, lined bifocal, and lined trifocal</i> <i>Polycarbonate lenses for dependent children</i>	
Lens Enhancements	Standard progressive* lenses: \$55 Premium progressive* lenses: \$95-\$105 Custom progressive* lenses: \$150-175	
Contact Lenses <i>(instead of glasses)</i>	\$175 allowance for contacts (no copay) \$60 Copay: contact lens exam (fitting and evaluation)	

Easy Options: Buy-up Plan Only *(Copay included in prescription glasses)*

Premium Plan Options <i>You and each covered member on your plan can choose one of these eyewear options when purchasing glasses or contacts</i>	Additional \$75 frame allowance or, Additional \$25 contact lens allowance or, Fully-covered anti-reflective coating or, Fully-covered progressive* lenses or, Fully-covered photochromic** adaptive lenses
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* Progressive lenses are no-lined multi-focal with a clear, smooth transition between focals

** Photochromic lenses are clear indoors and darken automatically when exposed to sunlight

Vision Coverage

Additional Vision Benefits

Extra Savings www.vsp.com/specialoffers to view updated discounts and member extras	Glasses and Sunglasses Extra \$20 for featured frame brands 20% savings on additional glasses and sunglasses, including lens enhancements <ul style="list-style-type: none"> • <i>Must be within 12 months of your last WellVision exam from any VSP provider</i>
	Retinal Screening No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision exam
	Laser Vision Correction Average of 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities

Your Coverage with Out-of-Network Providers (Visit www.vsp.com for additional details)

Exam	Up to \$45
Frames	Up to \$70
Single Vision Lenses	Up to \$30
Lined Bifocal Lenses	Up to \$50
Lined Trifocal Lenses	Up to \$65
Progressive Lenses	Up to \$50
Contact Lenses	Up to \$105

Coordination of Benefits*: When there are 2 City of Seattle VSP plans in place, the secondary City VSP plan will typically pay at least the copayments remaining after the primary City VSP plan makes payment.

**While having 2 VSP plans may cover some of the out-of-pocket (either City plan or a City plan and another VSP plan), there is no guarantee that all out-of-pocket expenses will be paid in full by a secondary plan. Claim payment determination is made by VSP.*

Vision Plan	Monthly Premium Amount	2023 Employee's Monthly Premium Contribution	
		Coverage for Employee with or without children	Coverage for Employee with Spouse/Domestic Partner with or without
VSP Basic Plan	\$9.47	\$0	\$0
VSP Buy-Up Plan	\$19.85	\$10.38	\$10.38

Dental Plan Options

There are two dental plans: Delta Dental of Washington (DDWA) and Dental Health Services (DHS).

Delta Dental of Washington

If you select DDWA, you can receive services from any dentist, but your out-of-pocket expenses may be lower if you choose a dentist who belongs to the DDWA network. You will be enrolled in this plan if you fail to enroll in a dental plan within 30 days of your hire/promotion date.

Selecting a DDWA dentist means:

- The portion of the dentist bill you pay is smaller than if you use a non-network dentist.
- You do not need to submit a claim - the dentist's office will submit the claim form.
- A non-DDWA dentist may bill you for the portion of the bill that DDWA does not cover.

DDWA offers orthodontia benefits for adults and children. Pre-treatment estimates are recommended. The orthodontia benefit is paid at a 50% level to a lifetime maximum of \$2,000. **NOTE:** for children who are already in treatment when joining the SHA DDWA plan, DDWA will prorate claim payments(s) based on the original banding date and remaining balance. The dental office needs to contact DDWA customer service for patient-specific details.

A dental insurance card is not needed to access care – simply let your provider know you are covered under a City of Seattle plan, and they will ask you for some information to identify you and confirm your benefits and eligibility.

Dental Health Services

If you select DHS, you can only receive services from an in-network dentist or dental practice – there is no out-of-network benefit available. DHS provides greater benefits for services received in network than if you enroll in DDWA, but the DHS network of participating dentists is smaller, and you must see a participating network dentist in order for services to be covered.

Selecting a Dental Health Services dentist means:

- There are no deductibles or annual maximums
- There are no incentive-level services

To begin, visit: <https://www.dentalhealthservices.com/> and click "Plan Members" – from here, you will be able to:

- Search for a DHS dentist/clinic and to set up your online account
- If your personal email didn't work on the Register Member screen, contact DHS directly at (206) 849-7100 to request your Member Number.

This plan has an office visit copay of \$10 for all covered members, and there are also co-pays for selected services. The plan comparison on the following pages lists services and copay requirements.

DHS offers both child and adult (age 25 and over) orthodontia. Note: There is no transition of care for members who are already in treatment when joining SHA's DHS plan. The orthodontia benefit is available for new patients only.

Dental Plan Comparison

Plan Features	Delta Dental of Washington (DDWA)	Dental Health Services (DHS)
Calendar Year Deductible	\$50 per person, \$150 per family (No deductible for preventive services)	\$0
Annual Maximum Benefit	\$2,000 per person per year	No Annual Maximum
Diagnostic and Preventive (routine and emergency exams, x-rays, cleaning, fluoride treatment, sealants)	Class I: 100%	No copay Two additional cleanings for pregnant women, up to four cleanings.
Fillings	Class II: Incentive payments levels* 1 st Year – 80% 2 nd Year – 90% 3 rd Year – 100%	No copay for general filling Covers composite fillings in all teeth (posterior composite fillings additional \$15)
Crowns	Class II: Constant 70%	\$145 noble, \$175 high noble or titanium, \$200 upgraded, specialized porcelain if applicable per unit. (Non-specialized porcelain is \$75.)
Prosthetic Services (Dentures, Bridges)	Class III: Constant 50%	\$125 plus \$10 office visit copay (dentures) \$75 plus \$10 office visit copay (bridges)
Orthodontia	Available for Child & Adult	Available for Child & Adult
For DDWA: transition of care available for new members already in treatment (see DDWA Orthodontia – prior page)	Plan pays 50% up to lifetime maximum of \$2,000; deductible doesn't apply	Adult (age 25 and over) \$1,800 plus \$150 for initial exam, study models and x-rays covers full course of treatment plus \$10 copay for each visit
For DHS: new cases only – no transition of care for new members already in treatment who join the City's DHS		Orthodontia cases (less than age 25) \$1,000 copay \$150 for initial exam, study models and x-rays covers full course of treatment only; plus, \$10 copay for each visit
Choice of Providers	In-Network: Any contracted provider. Out-of-Network: Expenses paid will be based on actual charges or DDWA's maximum allowable fees for non-participating dentists, whichever is less. You will be responsible for any balance due	In-Network: Any contracted provider in the DHS network. Out-of-Network: No out-of-network coverage available.

Plan booklets are at <http://bit.ly/MostDental>.

*Incentive levels from other DDWA plans are not carried over to the City's plan.

Dental Plan Comparison

Plan Features	Delta Dental of Washington (DDWA)	Dental Health Services (DHS)
Periodontics (surgical and nonsurgical procedures for the treatment of the tissues supporting the teeth)	Class II: Paid according to incentive payment levels shown above*	Paid at 100% after a \$25 copay for periodontal scaling and maintenance at a general dentist. If referred to a periodontist, the member pays 20%. Up to 4 visits for specific situations.
Endodontics (procedures for pulpal and root canal treatment)	Class II: Paid according to incentive payment levels shown above, Root canal treatment of the same tooth covered only once in 2 years.*	Paid at 100% after applicable copay (\$50 for anterior, \$75 for bicuspid, or \$100 for molar root canal) If referred to an endodontist, member pays 20%.
Oral Surgery (routine and surgical extractions)	Class II: Paid according to incentive payment levels shown above*	Paid at 100% after a \$10 office visit copay for a general dentist. If referred to an oral surgeon, the member pays 20%
Temporomandibular Joint (TMJ) Disorders	Not covered	\$1,000 annual maximum \$5,000 lifetime maximum
Dental Implants	Constant 50%	Call DHS Office at 206-788-3444 for details – copayments apply
Other	Class III: Occlusal (nightguard) covered at 50% if the patient has advanced gum disease.	Occlusal (nightguard) with \$350 copay

Dental Plan	Total Monthly Premium Amount	2023 Employee's Monthly Premium Contribution	
		Coverage for Employee with or without children	Coverage for Employee with Spouse/Domestic Partner with or without children
Delta Dental of Washington	\$120.66	\$0	\$0
Dental Health Services	\$142.65	\$0	\$0

Optional Insurance

The following is a list of optional insurance choices. SHA offers paid Basic Long-Term Disability Insurance and shares the cost of Basic Group Term Life Insurance with you. Accidental Death and Dismemberment, Long-Term Care, and Supplemental Group Term Life insurance premiums are paid in full by the employee.

- Accidental Death and Dismemberment (AD&D) insurance for yourself and family members
- Supplemental Long-Term Disability insurance for yourself
- Basic Life insurance for yourself
- Supplemental Life insurance for yourself and family members
- Long-Term Care insurance for yourself and family members

Optional Insurance – AD&D

You may purchase Accidental Death and Dismemberment (AD&D) Insurance for yourself, spouse/domestic partner and/or children. AD&D Insurance pays a death benefit if the insured person dies due to an accident; it also pays a percentage of the death benefit if the covered person loses a limb(s) or becomes paralyzed.

AD&D Monthly Cost to Employee:		
Principal Sum:	Employee Only:	Employee and Family
\$25,000	\$.75	\$1.00
\$50,000	\$1.50	\$2.00
\$75,000	\$2.25	\$3.00
\$100,000	\$3.00	\$4.00
\$125,000	\$3.75	\$5.00
\$150,000	\$4.50	\$6.00
\$175,000	\$5.25	\$7.00
\$200,000	\$6.00	\$8.00
\$225,000	\$6.75	\$9.00
\$250,000	\$7.50	\$10.00
\$275,000	\$8.25	\$11.00
\$300,000	\$9.00	\$12.00
\$325,000	\$9.75	\$13.00
\$350,000	\$10.50	\$14.00
\$375,000	\$11.25	\$15.00
\$400,000	\$12.00	\$16.00
\$425,000	\$12.75	\$17.00
\$450,000	\$13.50	\$18.00
\$475,000	\$14.25	\$19.00
\$500,000	\$15.00	\$20.00

You can cover yourself up to \$500,000. Spouse/domestic partner maximum coverage is \$300,000. Child maximum coverage is \$100,000.

Family includes employee and:	Percentage of principal sum you receive if your spouse/partner dies	Percentage of principal sum you receive if a child dies
Spouse/DP Only (no children)	60%	0%
Spouse/DP & Children	50%	15%
Children Only (no spouse/DP)	0%	20%

AD&D may not be converted upon termination of employment.

Optional Insurance – Long-Term Disability

Basic Long-Term Disability (LTD) policy is provided by SHA at no cost to you. Basic Long-Term Disability benefit pays a monthly benefit if you are sick or injured and cannot work due to a covered illness or injury. This benefit replaces a portion of your income, thus helping you meet your financial commitments in a time of need and providing you peace of mind in knowing that a step has been taken toward securing your income during a period of disability. Maximum monthly benefit is \$400.

SHA offers the opportunity to purchase Supplemental LTD coverage. The additional LTD protection will combine other income sources, if any, to provide you with maximum monthly benefit of \$5,000. If you are not confident that you need Supplemental LTD coverage, consider if you will be able to meet your financial obligations if you become disabled.

Helping you decide. Each person has a unique set of circumstances and financial needs. To assess whether you need Supplemental LTD coverage, go to www.thehartford.com/benefits/cityofseattle.

If you do not sign up for Supplemental LTD coverage within 30 days of date of hire/promotion, you can enroll in Supplemental LTD during open enrollment, however, you may have a longer waiting period for pre-existing conditions.

The cost for this additional level of earnings protection is figured according to the following formula:

Subtract \$667 from your base monthly pay.
Multiply the remaining amount by .00384.

For example, if your base monthly pay is \$2,000, your monthly premium would be \$5.12 per month.
($\$2,000 - \$667 = \$1,333 \times .00384 = \$5.12/\text{month}$)

Your monthly cost will increase each time your pay increases.

The Benefit waiting period for both Basic and Supplemental LTD is 90 days.

A disability that results from a pre-existing condition for which you receive medical treatment three months before your coverage effective date will not be covered unless you have been insured for 12 months. The pre-existing condition limitation applies if you elect coverage now or during a future Open Enrollment.

This policy includes a conversion privilege which allows you to continue some level of coverage if you leave SHA employment. Conversion is guaranteed, however, the cost increases significantly.

Note: since premiums for Basic LTD are paid by the City, and the employee's portion of the supplemental LTD premium share are deducted after-tax, paid LTD benefits are partially tax-free.

Optional Insurance – Long-Term Care

Long-Term Care is defined as the type of care received when someone needs assistance with what is known as the Activities of Daily Living – basic activities like dressing, bathing, eating and moving around. Long-Term Care is not limited to the elderly. Accidents or unexpected illness can happen at any time and at any age. SHA offers Long-Term Care through Unum Insurance Company. The insurance is voluntary, guaranteed renewable and portable.

All SHA employees are subject to a WA State payroll tax to fund the WA CARES Program. WA

CARES Program is a state administered LTC benefit. For more information on the WA CARES Program visit the WA CARES Fund website.

Unum LTC coverage may be purchased for the employee, employee's spouse or domestic partner, employee's parent or grandparent, employee's sibling or child age 18 and over, or the spouse's/domestic partner's parent or grandparent. The cost of the insurance will be based on the applicant's age at the time the coverage goes into effect. Cost for employee and spouse/domestic partner may be payroll deducted. Coverage for all other family members are paid directly to Unum. Guaranteed coverage for new/promoted employees is up to and including \$6,000 per month, and for 3 or 6 years of duration of benefits, Coverage for an unlimited duration not on a guaranteed Issue basis will require the completion of a Medical History Statement. Coverage levels for anyone other than the new employee requesting guaranteed issuance will require the completion of a medical questionnaire. Note: any level of coverage applied for which requires the completion of a medical questionnaire is not guaranteed, but subject to review and approval by Unum.

Optional Insurance – Basic Group Term Life

SHA contributes 40% of the cost and you pay the remaining 60% of the cost. Choose one of the Basic Group Term Life options below, or you may waive coverage:

1. 1.5 times your annual salary
2. limited value of \$50,000.

IRS rules state that the value of Basic Life Insurance over \$50,000 is taxable. Because SHA pays 40% of the cost for your Basic Term Life Insurance, you may have some taxable value. You may limit your Basic Term Life Insurance coverage amount to \$50,000 to avoid the additional taxes.

If you do not enroll in life insurance when first eligible, you will be required to complete a Medical History Statement for the insurance carrier. Approval will be based on the insurance carriers underwriting.

If you have a qualified Family Status change during the year, you may newly elect or increase your basic group term life insurance 1.5 times your annual salary to \$50,000 without Evidence of Insurability. Any amount over \$50,000 would require EOI.

*Cost is \$0.075 per \$1,000; rounded up to nearest \$1,000

Employee cost is 60% or \$0.045 per \$1,000

Employer cost is 40% or \$0.030 per \$1,000

Your coverage amount is equal to your annual salary, rounded up to the next \$1,000 increment, multiplied by 1.5. Your monthly premium equals \$0.045 times each \$1,000 of coverage. To calculate your basic Life insurance, use the following table:

1. Annual Salary = Line 1 Line 1: _____
2. Round Up Line 1 to nearest \$1,000 = Line 2 Line 2: _____
3. Multiply Line 2 by 1.5 = Line 3 Coverage Amount Line 3: _____
4. Divide Line 3 by \$1,000 = Line 4 Line 4: _____
5. Multiply Line 4 by the plan rate of 0.045 = Line 5 Monthly Premium Line 5: _____

For example, if your salary is \$78,600 per year, round it up to \$79,000. To determine your coverage amount, multiply \$79,000 by 1.5 = \$118,500. \$118,500 is your coverage amount. Divide your coverage amount by \$1,000 ($\$118,500 / \$1,000 = 118.50$). Multiply 118.50 by the plan rate of 0.045 and the premium is \$5.33/month.

Choosing the right insurance coverage can be overwhelming. Use Securian Financial's online benefits decision tool, Benefit Scout, to help you and your family make your insurance elections confidently. Get started by going to Lifebenefits.com/Seattle.

Supplemental Group Term Life

SHA offers additional life insurance option—Supplemental Term Life. You must enroll in Basic Term Life Insurance to purchase Supplemental Life Insurance for yourself and your eligible family members. You pay the entire cost for Supplemental Term Life Insurance coverage. This coverage is subject to various election rules:

- Employee is limited to a combined life insurance coverage of up to 4 times their annual salary, rounded down to nearest \$5,000.
- Spouse guaranteed issuance for supplemental coverage is limited to \$50,000. Spouse supplemental coverage is limited to 100% of employees combined life insurance coverage.
- You may purchase \$2,000, \$5,000 or \$10,000 of coverage for of your children. Children may be covered up to age 26 (through age 25). Costs for covering eligible children are fixed, and the monthly premium is the same regardless of how many children you cover. The death benefit is paid out for each enrolled child(ren).
- Any elected coverage amounts over the guaranteed coverage or enrollment after the 30-day new hire/promotion enrollment period will need a Medical History Statement and be subject to approval by the insurance company.
- If you have a Family Status change during the year, you may newly elect or increase your Supplemental spouse/domestic partner life insurance by one increment of \$5,000 provided the resulting amount does not exceed the guaranteed issue amount of \$50,000 or 100% of the employee's amount of basic and supplemental life insurance combined.

Coverage amount guidelines are in the below chart:

	Minimum	Incremental Amount	Guaranteed Issue (GI)*	Maximum
Employee	\$5,000	\$5,000	The lesser of 4x your annual salary rounded to next lower \$5,000 or \$1 million when combined with basic life insurance.	The lesser of 4x your annual salary, rounded down to the next lower \$5,000, or \$2,500,000 when combined with basic life insurance
Spouse/DP			\$50,000	
Child/ Children (up to age 26)	\$2,000, \$5,000 or \$10,000			\$500,000 - Not to exceed 100% of employee basic and supplemental life combined

** Refer to the Certificate of Coverage for specific details on Guaranteed Issue and coverage limits.*

Costs for Supplemental Term Life Insurance for you and your spouse/domestic partner are based on **your** age. The following tables show the cost of supplemental GTL insurance for you, your spouse/domestic partner, and your children.

Supplemental GTL for Employee and Spouse/Domestic Partner	
Age	Monthly cost/\$1,000 of coverage
Under 30	\$.024
30-34	\$.035
35-39	\$.047
40-44	\$.066
45-49	\$.112
50-54	\$.171
55-59	\$.266
60-64	\$.407
65+	\$.708

Supplemental GTL for Children	
Amount of coverage	Monthly cost
\$2,000	\$0.36
\$5,000	\$0.90
\$10,000	\$1.80

Employees can review the How to Calculate Supplemental Life Insurance tool at <https://www.seattlehousing.org/work-at-sha/employee-benefits/optional-insurance/life-insurance>

Lifestyle Benefits - Securian

If you are enrolled in basic life insurance, you are eligible for lifestyle benefits from Securian:

- Travel Assistance: This service provides you and your dependents with access to appropriate medical care and other emergency services when you travel 100 miles or more from home. Travel Assistance also offers a range of professional, 24-hour medical, legal, and trip assistance information and coordination services to help your travel go smoothly.
- Legal Advice
- Grief counseling
- Financial Planning
- Beneficiary Financial Counseling: Beneficiaries will have access to professional guidance to help them make sound financial decisions regarding policy proceeds. Securian Financial will invite beneficiaries receiving \$25,000 or more to take advantage of this program when the life insurance claim is paid.
- Legacy Planning: Get the support you need to ensure your family's affairs are in order, including end-of-life planning, creation of key directives, and final arrangements for funeral services.
- Accelerated Benefit: If you become terminally ill with a life expectancy of 24 months or less, you may be eligible to receive up to 100% percent of the face amount to a maximum of \$1 million (Basic and Supplemental Life combined).
- This policy includes a conversion privilege which allows you to continue some level of coverage if you leave SHA employment. Conversion is guaranteed, however, the cost increases significantly.

Optional Insurance – HAIG Free Life Insurance

Housing Authority Insurance Group (HAIG) offers a free \$5,000 life insurance policy to eligible SHA employees. The coverage amount will be reduced for an active employee at age 65 to \$3,250 and age 70 to \$2,500.00. This free HAIG life insurance plan covers you for as long as you are an active employee and coverage ends when you retire or separate from SHA employment.

Submit your HAIG beneficiary form within 30 days from your date of hire/promotion. Please note that you will not be given another opportunity to sign up for the free life insurance until the HAIG annual open enrollment, which occurs each January.

The Seattle Housing Authority and/or HAIG intends to provide this life insurance indefinitely but reserves the right to amend or terminate this insurance at any time with or without notice.

Optional Insurance - Flexible Spending Accounts

SHA's Flexible Spending Account (FSA) Plans allow you to set aside pre-tax dollars from your paycheck (\$120 annual minimum, \$2,850 annual maximum for Health Care FSA plan or \$5,000 for Day Care FSA plan) to pay for eligible expenses not covered through other benefit programs. Pre-tax deductions reduce your taxable income and lower your tax base.

IRS regulations require employees to re-enroll in FSA accounts each open enrollment for the following plan year.

You can sign up for flexible spending accounts within 30 days of your hire/promotion date and qualified family status change or during Open Enrollment. There are two types of FSA Plans:

Health Care FSA – allows you to set aside money (\$2,850 annual maximum) to pay for IRS eligible expenses not covered by your health plans (e.g., deductibles, copays, over-the-counter items, or expenses for orthodontia). For eligible healthcare expenses, visit the Navia website: <https://www.naviabenefits.com/participants/benefits/>. Receipts for reimbursement must be submitted by the deadline specified by the IRS. Mid-year changes are only allowed within 30 days of a qualified family status change.

You may carry over up to \$550 of unused 2022 Health Care FSA account balances to 2023 accounts by the end of January 2023. If you don't elect a 2023 Health Care FSA, 2022 account balances under \$120 will be forfeited.

The Navia Benefits Card is a debit card that allows you to access your Health Care FSA funds directly instead of paying out-of-pocket and waiting for reimbursement. Navia will send you a Benefits Card automatically through U.S. Mail.

Day Care FSA – allows you to set aside money to pay for eligible dependent care expenses for your child, disabled spouse, or tax dependent parent(s) (or anyone who qualifies as a dependent on your IRS tax form) while you and your spouse/domestic partner work (\$5,000 annual family maximum). Enroll or change contributions at any time if your daycare rates or situation changes. Funds left in the account at the end of the year are not eligible for the carryover provision.

SHA has partnered with Navia to offer Kinside services to employees. Kinside is the trusted childcare network. Browse up-to-date openings at preschools, after-school programs, summer camps, and more. Pay providers online and take advantage of up to 20% on childcare discounts. Pay your provider online using your Daycare FSA dollars. No FSA? You may also pay online via ACH. No more clunky claims process. Visit <http://www.kinside.com/Navia> for more information.

Commute Trip Reduction Program

Visit the Our House Rideshare Program Page at [Transportation Benefits \(sharepoint.com\)](https://sharepoint.com) to learn more about Commute Trip Reduction benefits including ORCA Passport, Zipcar, and bike to work options.

ORCA passports are accepted for fares by transit authorities from Pierce to Snohomish County, Link Rail, Sounder, Light Rail, Monorail, Metro Flex, along with Seattle water taxis. ORCA passports include Vanpool programs and Guaranteed Ride Home. Ferry fares can be included, provided your commute is at least must be 75% by ferry.

SHA employees can get a discounted membership to Zipcar. SHA will pay the application fee, 3 free hours of use per month and yearly membership fee. Your monthly costs as a member will vary depending on how much you use the Zipcar vehicles – see the Rideshare Program brochure for details or visit <https://seattlehousingorg.sharepoint.com/hr/SitePages/Other-commute-resources.aspx>. For more details or to enroll in the Zipcar program, log on to <http://www.zipcar.com>.

SHA offers bike racks, lockers, and showers as a benefit to employees at several SHA worksites along with yearly appreciation events. For more information visit <https://seattlehousingorg.sharepoint.com/hr/SitePages/Other-commute-resources.aspx> or reach out to the [#Bikers](#) group in Outlook

SHA offers Alternative Work Arrangements: compressed workweek, flextime and telework opportunity. Review options with your manager. Not all positions are eligible.

Employee Assistance Program

SHA offers you and your family the services of an Employee Assistance Program (EAP) through Wellspring Family Services at no out-of-pocket expense to you. An Employee Assistance Program provides short-term, confidential counseling and for in the moment support. Simply call 1-800-553-7798 (Local: 206-654-4144; TTY: 866-704-6355). You can schedule an EAP appointment or access resources at <https://www.wellspringeap.org/login>. Just type **SHA** in the username box.

The Wellspring Family Services website contains resources on health and lifestyles, daily features and news articles:

- Effective communication
- Emotional concerns
- Addictions and disorders
- Adult and elder care assistance
- Parenting resources and support
- Stress management
- Domestic violence resources and support
- Grief and loss
- Personal and professional relationships
- Savings Center – Search Wellspring website for “discounts”
- Perks at Work – employee discount program

You and your family members are each entitled to six face-to-face counseling visits, per issue, per year at no cost to you. Personal information is confidential and never shared with anyone, including your employer, at any time without your direct knowledge and approval. *(Exceptions are made only in cases governed by law to protect individuals threatened by violence.)*

You and your family members are each entitled to 30 minutes of free legal or financial advice, per issue, per year. Access a variety of legal and financial documents by creating a free online account.

Wellspring offers 60 minutes with a highly trained Fraud Resolution Specialist. Identity Theft Benefits include: free ID Theft Emergency Response Kit, and assistance restoring identity and good credit.

HomeStreet Bank –Affinity Program

As an SHA employee, you are eligible for exclusive banking and home loan benefits with the HomeStreet Affinity Program offered through HomeStreet Bank. With this benefits package, you have access to banking products unlike any other. To learn more about your home buying benefits please call 206-628-0207 or 888-425-6990 IMPORTANT: Home loan discounts are not available through HomeStreet Bank Branches.

Retirement

Public Employees' Retirement System (PERS) membership is defined by Washington State statutes and is mandatory if you are hired into an "eligible" position. PERS). If you are retired from or have been a member of the Seattle, Spokane or Tacoma Employee's Retirement System, your PERS enrollment must be verified and approved by the Dept. of Retirement Systems (DRS). It is the employee's responsibility to indicate prior membership in these 3 retirement plans on their Retirement Status form.

DRS offers two programs to help you prepare financially for retirement. Plan choices are irrevocable.

- **PERS Plan 2.** Benefit is 2% x Service Credit Years x Highest Salary for 60 consecutive months. Contribution rate is set by DRS. PERS Plan 2 is the place holder and default plan for non-DRS members.
- **PERS Plan 3** Benefit is 1% x Service Credit Years x Highest Salary for 60 consecutive months, plus your investments. You choose contribution rate and investment strategy. You can only change your contribution rate if you leave SHA employment. Change investment strategy at any time.

Your retirement benefits can be view at www.drs.wa.gov or through online accounts

If employees do not submit the DRS Member information Form within 90 days from date of hire/promotion to elect Plan 3, employee will default (remain) to Plan 2.

Deferred Compensation is an additional, optional retirement saving plan. SHA does not contribute to Deferred Compensation. \$30 monthly minimum contribution. Change, stop or start contributions at any time. Remember, however, that access to this money once it is deferred is governed by very strict IRS regulations and is not readily available to you. For more information, or to sign up for Deferred Compensation, please contact 800-423-1524, or check their website at <http://www.drs.wa.gov/>.

Schedule of Deductions

Refer to the chart below to see when your benefit deductions are taken out of your paycheck.

Deduction	1st Check of the Month	2nd Check of the Month	3rd Check of the Month
AD&D Insurance (post-tax deduction)	X		
Bus/Flex Pass (pre-tax deduction)		X	
Deferred Comp (pre-tax deduction)	X	X	
Disability (LTD) (post-tax deduction)	X		
Federal Income Tax	X	X	X
FICA Tax	X	X	X
Flex Spending Accounts (pre-tax deduction)	X	X	X
Life Insurance (GTL) (post-tax deduction)	X		
Long-Term Care (LTC) (post-tax deduction)		X	
Medical (pre-tax deduction)	X	X	
Medicare Tax	X	X	X
Parking (pre-tax deduction)		X	
PERS (Retirement) (pre-tax deduction)	X	X	X
Union/Local Dues (post-tax deduction)	Varies by Union. Review the CBA for details		
Vision Service Buy Up Plan (pre-tax deduction)	X	X	
*Employee premiums will be deducted from PFML benefit payments			

Leave Benefits

Annual Leave/Vacation

SHA provides you with paid annual leave so you can take time away from work for rest, personal business, and relaxation. Annual Leave begins to accrue with the first day of employment/promotion. All eligible employees will accrue Annual Leave based on eligible hours each bi-weekly pay period. Part time employee accruals are pro-rated based on eligible hours each pay period. Eligible hours include regular work hours or any type of paid time off. Any overtime/compensatory hours worked are not factored towards leave accruals. Non-exempt staff may take Annual Leave in ¼ hour increments. Exempt staff and employees working alternative schedules take Annual Leave in 8-hour increments. Annual Leave is paid out at 100% upon termination. Annual Leave balance must be at 240 or below, by the last working day, of the last payroll of each year. LWOP (including FMLA) or PFML hours are not used when calculating annual leave accruals.

Annual Leave Accrual Rate

During Service Year	Full-Time Hours Accrued Each Pay Period (80 hours)	Total Hours Earned During FT Pay Period Year	Part-Time Accrued Each Pay Period (40 hours)	Part-Time Accrued Each Pay Period (48 hours)	Part-Time Accrued Each Pay Period (50 hours)	Part-Time Accrued Each Pay Period (60 hours)	Part-Time Accrued Each Pay Period (70 hours)
1	3.84	100	1.92	2.30	2.40	2.88	3.36
2	4.00	104	2.00	2.40	2.50	3.00	3.50
3	4.15	108	2.08	2.49	2.59	3.11	3.63
4	4.31	112	2.16	2.59	2.69	3.23	3.77
5	4.46	116	2.23	2.68	2.79	3.35	3.90
6	4.62	120	2.31	2.77	2.89	3.47	4.04
7	4.77	124	2.39	2.86	2.98	3.58	4.17
8	4.92	128	2.46	2.95	3.08	3.69	4.31
9	5.08	132	2.54	3.05	3.18	3.81	4.45
10	5.23	136	2.62	3.14	3.27	3.92	4.58
11	5.23	136	2.62	3.14	3.27	3.92	4.58
12	5.23	136	2.62	3.14	3.27	3.92	4.58
13	5.23	136	2.62	3.14	3.27	3.92	4.58
14	5.54	144	2.77	3.32	3.46	4.16	4.85
15	5.54	144	2.77	3.32	3.46	4.16	4.85
16	5.54	144	2.77	3.32	3.46	4.16	4.85
17	5.85	152	2.93	3.51	3.66	4.39	5.12
18	5.85	152	2.93	3.51	3.66	4.39	5.12
19	5.85	152	2.93	3.51	3.66	4.39	5.12
20	6.15	160	3.08	3.69	3.84	4.61	5.38
21	6.15	160	3.08	3.69	3.84	4.61	5.38
22	6.15	160	3.08	3.69	3.84	4.61	5.38
23	6.46	168	3.23	3.88	4.04	4.85	5.65
24	6.77	176	3.39	4.06	4.23	5.08	5.92
25 +	7.69	200	3.85	4.61	4.81	5.77	6.73

Sick Leave

SHA provides paid Sick Leave, which may be used for medical, dental or vision appointments, for preventative care or treatment, or for when you or a close relative living with and/or dependent upon you are sick or injured. Sick Leave may be used in instances of domestic violence, closure of your worksite or child's school or place of care by a public health official to ensure safety.

If you are a full-time employee, you will accrue 3.69 hours of sick leave based on eligible hours each bi-weekly pay period. If you are a part-time employee your accrual is pro-rated. You accrue Sick Leave every pay period. There is no maximum limit to the Sick Leave that you can accrue or carry over into subsequent years. Non-exempt staff may take Sick Leave in ¼ hour increments. Exempt staff and employees working alternative schedules take Sick Leave in 8-hour increments. Sick Leave is paid out at 25% upon termination. LWOP (including FMLA) or PFML hours are not used when calculating leave accruals

Holidays

SHA provides ten (10) established holidays each year for regular employees. The established holidays are: New Year's Day; Martin Luther King's Birthday; Presidents' Day; Memorial Day; Juneteenth; Independence Day; Labor Day; Thanksgiving Day; the day after Thanksgiving, and Christmas Day. When an established holiday falls on a Saturday, the holiday will be observed on the preceding Friday. When an established holiday falls on a Sunday, the holiday will be observed on the following Monday.

You must work or have paid leave on the day before a holiday in order to receive holiday pay, unless otherwise noted in a union contract. Holidays are taken in 8-hour increments for benefited, full-time employees and prorated for part-time employees.

Personal Holidays

Regular employees accrue three personal holidays, provided their employment date begins on or before June 1. If you are hired after June 1, but before November 11, two personal holidays will be afforded to be used by the end of the calendar year. If you are hired on November 11 or later, no personal holidays will be given for that year. Personal holidays must be taken in 8-hour increments. Personal holidays must be used by the last working day, of the last payroll of each year. Unused days may **not** be carried over to the next year.

Bereavement Leave

Unless noted under union contract, two days (8-hour increments) of SHA-paid bereavement leave may be taken, and up to five consecutive days of sick leave may be used in the event of a death in the employee's family. If you are a member of a bargaining unit, see your union contract for details. The employee's family shall include the employee's spouse or domestic partner, and the following relations to the employee, spouse or domestic partner: parents (natural parent, stepparent, or adoptive parent), parents-in-law, children (natural child, stepchild, adoptive child or foster child), siblings (natural sibling, stepsibling or adoptive sibling), grandparent or grandchild. Additional leave may be taken with supervisor approval.

Employees may request one 8-hour day of paid funeral leave to attend a funeral or memorial service for relations other than the employee's immediate family, to include: (1) the employee's uncle, aunt, cousin, niece or nephew; (2) the spouse/domestic partner of the employee's sibling, child or grandchild; (3) the uncle, aunt, cousin, niece or nephew of the employee's spouse/domestic partner, or (4) the spouse/domestic partner of the sibling of the employee's spouse/domestic partner.

The employee shall give notice to their immediate supervisor as soon as possible and shall, if requested by the employee's supervisor, provide substantiation to support the request.

Federal Family Medical Leave (FML)

The Family and Medical Leave Act (FML) allows you to take up to 12 weeks of unpaid Family Medical Leave for your serious health condition, the birth, placement, or adoption of a child, or to care of your spouse or domestic partner, or parent or child who has a serious health condition. You must be with SHA for 12 months to be eligible for Family Leave **and** have worked at least 1,250 hours during the 12-month period immediately preceding the beginning of the leave.

FML permits an employee who is a "spouse, son, daughter, parent, or next of kin" to take up to 26 work weeks of leave to care for a "member of the Armed Forces, including a member of the National Guard of Reserves, who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness."

Washington State Paid Family Medical Leave (PFML)

You may qualify for up to 12 weeks of paid leave for "qualifying events," such as your own serious health condition or to care for sick family member (extended definition than under FML); up to 16 weeks combined family and medical leave; and possibly two additional weeks for certain pregnancy complications. You must have worked at least 820 hours for a Washington employer and 340 with SHA in a qualifying period. PFML is a partial wage replacement. SHA does not allow employees to supplement PFML benefits with any other paid leave option to achieve full wages while on PFML.

Personal Leave without Pay

You may request a personal leave without pay in exceptional circumstances for an extension of travel, vacation or social service activities, or for other personal reasons. You must have exhausted all other means of paid leave (including FML or PFML, where applicable) before a personal leave without pay is granted.

Unpaid Leave for Reason of Faith or Conscience

Two days (8-hour increments) of unpaid leave in a calendar year may be taken by employees, after consultation with the employee's supervisor, for a reason of faith or conscience, or to participate in an organized activity conducted under the auspices of a religious denomination, church, or religious organization. Request for unpaid leave under this section may be denied if the employee's absence would impose an undue hardship or the employee is necessary to maintain public safety

Jury Duty, Trial Witness Leave

SHA recognizes that you have a civic and legal responsibility to serve as a juror, or to appear as a trial witness from time to time and will provide you with paid leave to perform these civic duties. You must bring a copy of your summons to your supervisor when you first receive a jury duty order, so that your supervisor can plan for your absence. If you are asked to serve as a trial witness, you must bring a copy of your subpoena. You will receive your normal base pay while serving as a juror or trial witness. In order to receive your normal salary, you must turn over your civic duty compensation minus costs for transportation, parking, and other fees paid.

Military Leave

You are entitled to Military Leave with pay not to exceed twenty-one (21) working days during each year beginning October 1 and ending September 30 in order to take part in active training duty in such manner and at such time as you may be ordered to active duty or active training duty. SHA will administer Military Leave in accordance with federal and state regulations. Types of Military Leave may include Paid Military Leave, Unpaid Military Leave of Absence, Military Spouse Leave of Absence, FML Military Exigency and/or FML Military Caregiver Leave.

Sabbatical Leave

SHA provides unpaid Sabbatical Leave for eligible employees (10 years of employment with SHA) to take time away from work to rest, relax and recharge. An eligible employee may make a written request for sabbatical leave to their director, who may grant an unpaid sabbatical leave of absence not to exceed six weeks.

Domestic Violence Leave

An employee may take reasonable unpaid intermittent leave from work or leave on a reduced schedule to ensure the health and safety, seek treatment, obtain social services, or participate in other actions for relief and safety of the employee or immediate family from domestic violence or stalking.

Voluntary Leave Share Program (VLSP)

Employees who are experiencing a major medical event or the loss of their spouse, child or parent are eligible to request leave donations from the established leave bank. You must have 90 days of continuous employment with SHA and have exhausted all leave options to request leave hours. Employees wishing to donate leave hours to the leave bank must meet eligibility requirements. The decision to donate leave is irrevocable. Participation in the VLSP is strictly voluntary.

Who to Contact if You have Questions

If you have questions or want more information, contact the following organizations by phone or obtain information through their web sites

Aetna Medical Insurance Traditional Group #: 187730-10-001 Preventive Group #: 187730-10-002	(866) 540-5418	www.aetnavigators.com to find a doctor: www.aetna.com/docfind/custom/cityofseattle/
Kaiser Permanente Medical Insurance Standard Group #: M101 284958 Deductible Group #: M901 0961055	(888) 901-4636	www.kp.org/wa
Vision Service Plan Basic – V101 0027 / Buy-up – V201 0100	(800) 877-7195	www.VSP.com
Dental Health Services (DHS) DHS Group #: D303 W200	(206) 788-3444 (877) 495-4455	www.dentalhealthservices.com/cityofseattle/
Delta Dental of Washington (DDW) DDW Group #: D105 160	(206) 522-2300 (800) 554-1907	www.deltadentalwa.com
WA State Retirement Systems (PERS)	(800) 547-6657	www.drs.wa.gov
WA State Deferred Compensation Program (DCP)	(800) 547-6657	www.drs.wa.gov/plan/dcp
Employee Assistance Program (EAP) Wellspring Family Services	(800) 553-7798 (206) 654-4144	www.wellspringeap.org
Long Term Care UNUM Provident	(800) 421-0344	www.unum.com
Life, AD&D, LTD	(206) 615-3328	Optional Benefits page on www.seattlehousing.org
Flexible Spending Accounts Navia Benefits Solution	(425) 452-3500 (800) 669-3539	www.naviabenefits.com Company Code: SHA

Patricia Anderson Benefit Administrator	(206) 615-3328	Patricia.anderson@seattlehousing.org Benefit questions, Leave and accommodation requests
Ana Woo Benefits Analyst	(206) 295-5474	Ana.woo@seattlehousing.org Benefit questions, Life Events, Terminations

Visit the SHA website at www.seattlehousing.org under "Work at SHA" for more information on benefits. Review the Manual of Operations_Benefits located on Our House for policy and procedure details.

Glossary

Balance billing	The amount over and above your co-insurance amount that you may be required to pay if you use a non-network provider. See the explanation for Paying out-of-network claims that bills more than Aetna's allowable amount on page 53.
Coinsurance	The arrangement by which both the Plan and the employee share a specified ratio of the covered expenses under the policy. For example, the Aetna Open Choice Traditional Plan pays 80% of most covered expenses while the employee pays the remaining 20% of covered expenses once the deductible has been met.
Copay	A fee paid at the time a medical or dental service is provided. A copay may be a percentage of charges, but is usually a flat fee. In general, copayments may not be applied toward the coinsurance or out-of-pocket deductibles.
Deductible	The amount of covered expenses that must be incurred before and Plan benefits are paid. The deductible is set on an annual basis and there are individual and family deductibles.
Eligible Expenses	Expenses as defined in the health plan as being eligible for coverage. This could involve specified health services fees or "reasonable and customary charges."
Formulary	A list of preferred brand-name and generic drugs. Drugs are selected for inclusion based on evaluation criteria developed by each Plan. Formularies are different depending on the Plan, and may change to include new drugs or to drop brand-name drugs as generic equivalents become available.
Generic Drug	A drug which contains the same active ingredients in the same amounts as the brand-name product, although it may differ in color, shape or size from the brand-name product. It is produced after the brand name drug's patent has expired. It is also called a "generic equivalent."
Network Provider	A medical provider, such as a physician, who has a signed contract to participate in a health plan. Also known as a preferred provider.
Non-network Provider	A provider who has not signed a contract with a health plan. Also known as a non-preferred provider.
Out-of-Pocket Cost	The amount not covered by the plan that the plan member pays. This includes such things as coinsurance, deductibles, etc.
Out-of-Pocket Limit (Out-of-Pocket Maximum)	The amount of copays and/or coinsurance an individual will be required to pay within a calendar year before most covered expenses are covered in full.

Glossary

Pre-existing condition	A physical condition that existed prior to the effective date of a policy. In many health policies, these are not covered until after a stated period of time has elapsed. The City's medical plans cover all pre-existing conditions.
Preferred Provider	A medical provider, such as a physician, who has a signed contract to participate in a health plan. Also known as a network provider
Preventive Care	Care that consists of routine physical examinations and immunizations. The emphasis is on preventing illnesses before they occur.
Recognized Charge	The charge determined by Aetna on a semiannual basis to be in the 70 th percentile of the charges made for a service or supply by providers in the geographic area where it is furnished.

Please note: We have made every attempt to ensure the accuracy of this information. If there is any discrepancy between this booklet, the insurance contracts, other legal documents or the terms of an authorized collective bargaining agreement, the contracts, legal documents, and applicable collective bargaining agreements will always govern. The City of Seattle intends to continue these plans indefinitely but reserves the right to amend or terminate them at any time in whole or part, for any reason, according to the amendment and termination procedures described in the legal documents. This booklet does not create a contract of employment with the City of Seattle.