



HUMAN RESOURCES

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October 27, 2017

TO: COBRA Participant

Subject: City of Seattle COBRA Annual Enrollment

Dear COBRA Participant and Dependents:

I hope this letter finds you well and enjoying the fall. This letter contains information about the City's Annual Enrollment for COBRA continuation plans. Annual Enrollment runs Wednesday, November 1 through Wednesday, November 22, 2017. Changes you make will go into effect on January 1, 2018.

If you want to **stay** in your current health plan – your medical, dental and/or vision plans – **no action is necessary**. Please note that your new premium is due no later than Thursday, December 15, 2017 for your January 2018 coverage. If you currently participate in the automatic premium deduction with Washington State, your new premium deduction amount will automatically begin with your December 31, 2017 pension check. The new premiums are effective January 1, 2018.

If you want to **change** health care coverage effective January 1, 2018, **here's what to do**:

- **If you are changing plans offered through the City**, you must fill out an enrollment form and submit it to Seattle Housing Authority (SHA), Human Resources postmarked no later than **Wednesday, November 22, 2017**. Contact me at (206) 615-3328 or email (maria.sahagun@seattlehousing.org) to request an enrollment form to be emailed or e-mailed to you. You can also access COBRA enrollment forms at <https://www.seattlehousing.org/work-at-sha/employee-benefits/health-insurance/cobra>. Your new coverage will go into effect January 1, 2018.
- **If you want to drop/cancel your City COBRA continuation coverage effective January 1, 2018**, you must notify SHA, Human Resources **in writing** by Thursday, November 30, 2017.

Please read this letter and the enclosed information to understand your options and upcoming plan changes. Attachments include Active Plan Highlights, 2018 COBRA Rates, and the required 2018 Annual Notices.

Other Medical Insurance Options

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

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

City Health Plans for COBRA Participants

The City will offer the same four medical plans as last year to COBRA participants that are currently enrolled in City health plans. See the enclosed rates and comparison chart for more information. The following are plan changes effective January 1, 2018.

Aetna Preventive and Traditional Medical Plans

Executive Director
Andrew Lofton

October 27, 2017

- Teladoc: Adding 24/7 medical consultation with a physician by web, phone or mobile device for selected short-term services. Ongoing consultation with behavioral health providers is also available.
- In Touch Care: Combining disease and case management services so families have a single nurse contact per episode of care.
- Rx Exclusion Drug List: Removing coverage of certain high cost convenience and combination medications which have clinically effective alternatives.
- Pharmacy Counseling: Adding Rx counseling program for chronic disease and maintenance medication by increasing pharmacy contact with members to improve medication adherence and reducing gaps in care.

Delta Dental of Washington

- Incentive Plan: Increase incentive plan floor from 70% to 80% for dental fillings, periodontics, endodontics and oral surgery.

VSP

- Basic Plan: Increase lens frequency from every 24 months to every 12 months and increase frame and contact lens allowance to \$175; limiting copay for contact lens exam and fitting to \$60 and separating it from the lens allowance.
- Buy-Up Plan: New services available: each covered member may choose one of the following options each year: \$250 frame allowance; \$200 contact allowance; anti-reflective lens coating; progressive lenses or photochromatic lenses.

Changing Your Health Plan Enrollment

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

If you want to change your medical, dental and/or vision plan coverage, contact me at (206) 615-3328. Please note: SHA, Human Resources staff cannot compare the plans or counsel you on your benefits choice. We are not licensed insurance agents. We cannot offer financial advice.

Note: Annual Enrollment ends Wednesday, November 22, 2017. Your completed enrollment form must be postmarked on or before November 22. You will remain on your current plan if your forms are postmarked after November 22, 2017.

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

Sincerely,



Maria Sahagun
HR Benefits Administrator

Enclosures