



Open Enrollment

For 2018

Benefits Highlights

Open Enrollment runs through October 27, 2017.



Seattle Housing Authority

Human Resources Department

October 2017

Dear Seattle Housing Authority Employee,

This guide highlights information about this year's health and welfare benefits Open Enrollment period. Open Enrollment begins Monday, October 2, and ends Friday, October 27, 2017. This is the time of year when you can re-evaluate your benefits coverage needs, make changes to benefits selections for next year, elect your flexible spending accounts, and confirm you have named your beneficiaries for Life and AD&D insurance.

Unless you make a change, most of your benefits will carry over to 2018. Exceptions are the **Health Care and Dependent Care (day care) flexible spending accounts**. These accounts do not continue from 2017 and must be elected each year. Deadline to submit FSA enrollment form is November 3, 2017.

Other changes you can make by October 27, 2017:

- Change health plans
- Add or discontinue dependent coverage
- Change beneficiaries
- Add, increase, decrease, or discontinue AD&D insurance
- Add basic life insurance
- Add or discontinue supplemental long-term disability insurance
- Enroll on Long Term Care.

Please contact Maria Sahagun at (206) 615-3328 or email: Maria.Sahagun@seattlehousing.org or Valerie Scott at (206) 615-3329 or email: Valerie.Scott@seattlehousing.org with your questions about Open Enrollment.

Thank you for taking the time to review your 2018 benefits.

Sincerely,

Marc Nilsen

Human Resources Director

Contents

Changes you can make ONLY during Open Enrollment.....	1
Changes you can make throughout the year.....	2
2018 changes	3
Health Care Reform Notice: Grandfathered plan status disclosure	4
Enrollment options	5
Dependent eligibility.....	6
Premium sharing.....	7
Optional coverages	8
Finding forms	9
Who to contact if you have questions.....	9
Benefits fairs and flu shot clinics.....	10

Changes to your benefits must be made by October 27, 2017

Between **October 2 and October 27**, you can make changes to your benefits coverage and add or drop dependents (see checklist on page 1). You must re-enroll if you wish to have a health care and/or dependent care Flexible Spending Account (FSA) in 2018. Deadline to submit your FSA enrollment form is Friday, November 3, 2017.

NOTE: 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 & Supplemental Life Insurance, and Basic & Supplemental Long Term Disability.

Any request from an employee that is outside the guidelines set by the City of Seattle requires written approval from the City.

Changes you can make ONLY during Open Enrollment

Make changes by October 27, 2017

The following changes may be made only during Open Enrollment, unless you experience a qualifying change in family status (see column to the right).

Medical/Dental/Vision coverage*

- Change plans
- Add or drop an eligible family member *

Flexible Spending Accounts (Participants must re-enroll every year)

- Enroll in Dependent Care Flexible Spending Account for 2018
- Enroll in Health Care Flexible Spending Account for 2018

Supplemental Long-Term Disability insurance

- Enroll in Supplemental LTD; a pre-existing exclusion applies

Life insurance (*Evidence of Insurability is required if adding or increasing coverage*)

- Add Basic Life or Limited Basic Life coverage
- Change your Basic Life to Limited Basic Life (or vice versa)
- Add or increase Supplemental Life coverage for yourself or family members if you have Basic Life

Accidental Death & Dismemberment insurance

- Add or increase coverage for yourself or your family

Housing Authority Insurance Group (HAIG)

- Open enrollment is January 1, through January 31, annually

** If you add a new dependent during Open Enrollment or any time during the year, you will receive a letter at home from Aon Hewitt, the City's business partner, to submit documentation to verify dependent eligibility. For more information about dependent eligibility verification, visit the [Dependent Eligibility Verification page at www.seattle.gov/personnel/benefits/life/dependenteligibility.asp](http://www.seattle.gov/personnel/benefits/life/dependenteligibility.asp).*

Changing your plan choices outside of Open Enrollment

You may only make changes to your benefits elections outside the Open Enrollment period if family status changes occur in your family. The changes you can make depend on the status change, and must be consistent with it. Contact Maria Sahagun at (206) 615-3328 (email: maria.sahagun@seattlehousing.org) for more information.

Changes in family status are defined as:

- Birth, adoption, placement of a child, or legal guardianship*
- Loss of a child, spouse, or domestic partner's eligibility under another health plan*
- Marriage or formation of a domestic partnership*
- Divorce, termination of a domestic partnership, or legal separation

Eligible Dependents

You must be enrolled before you can enroll your dependents. Dependents eligible to be covered under the City's benefit programs are:

- Your spouse
- Your domestic partner
- Your biological or adopted children, your spouse or domestic partner's children, or any child for whom you are the legal guardian. The child must be under age 26.

To cover a spouse/domestic partner, you must complete an Affidavit of Marriage/Domestic Partnership, available from HR and at <https://www.seattlehousing.org/work-at-sha/employee-benefits/information-for-new-hires>. You may need to provide proof of legal guardianship for dependent children.

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

Changes you can make throughout the year

Contact Maria Sahagun (206) 615-3328 to make these changes at any time:

Medical/dental/vision coverage

- Drop ineligible family members
- Add dependents if you have a family status change (see page 1)

Supplemental long-term disability insurance

- Drop Supplemental LTD

Life insurance

- Change beneficiary designation
- Drop Basic or Limited Basic Life coverage
- Drop or decrease Supplemental Life coverage for yourself or family members

Accidental death & dismemberment insurance

- Change beneficiary designation
- Drop or decrease your or family coverage

Long Term Care

- Enroll in Long Term Care
- Drop coverage

Deferred compensation plan

- Add, change, or drop beneficiary designation
- Enroll or increase contribution
- Stop or decrease contribution

Your ongoing responsibilities

- Update your address, telephone number or emergency contact whenever there is a change. Contact Colin Grant at (206)615-3323 (email: Colin.Grant@seattlehousing.org) to update your information.
- Review your paycheck deductions frequently.
- Update family status changes—such as birth, divorce, etc. Contact Maria Sahagun at (206) 615-3328, or email her at Maria.Sahagun@seattlehousing.org.

Are Your Beneficiary Designations Current? To avoid problems if the unexpected happens, it is important to periodically review your beneficiary designations for insurance, retirement, deferred compensation, and SHA last paycheck options. The Open Enrollment period is a good time for this review.

2018 changes

This section outlines changes for the upcoming plan year. Detailed information about all the plans is available in the SHA website (<https://www.seattlehousing.org/2018-open-enrollment>).

Flexible Spending Account

- Health Care FSA: Increase annual health care FSA plan maximum contribution from \$2,550 to \$2,600.

Aetna Preventive and Traditional Medical Plans

- Teledoc: Add 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: Combine disease and case management services so families have a single nurse contact per episode of care.
- Rx Exclusion Drug List: Remove coverage of certain high cost convenience and combination medications which have clinically effective alternatives.
- Pharmacy Counseling: Add 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.

Health Care Reform Notice: Grandfathered plan status disclosure

The City of Seattle Aetna and Kaiser Permanente medical plans for Seattle Housing Authority employees are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act).

As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered to non-grandfathered status can be directed to the City of Seattle, Central Benefits at 206-615-1340.

Enrollment options

The benefit plan and dependent coverage elections you make during Open Enrollment (which ends on October 27, 2017) are for the 2018 plan year. According to IRS Section 125 regulations, you cannot change your elections outside of the fall Open Enrollment period unless you have a qualifying change in family status (see page 1). If you do not make changes, your plans will remain the same (except FSA participation will stop), and you will pay the designated premium amount.

If you decline medical coverage for yourself and/or family members (you may not decline dental or vision coverage), the following will occur:

- If you have no other medical insurance, you will NOT be eligible to enroll in a medical plan until the next annual Open Enrollment unless you have a qualifying change in family status as defined in the Change in Family Status/Dependent Eligibility section on page 1. Enrollment must take place within 30 days of the change in family status.
- If you have other medical coverage (you may not decline dental or vision coverage) and lose your other coverage, you may enroll in a City medical plan within 30 days of the loss of the other coverage upon providing proof of continuous medical coverage.
- If you have a qualifying change in family status, you may enroll or dis-enroll your eligible dependents within 30 days (or 60 days for a newborn or newly adopted child) of that change.
- If you declined City healthcare coverage and later leave SHA employment, or go on a leave of absence, you will not be eligible to obtain the declined medical coverage through the City under the Federal COBRA law subsequently. However, if you retire you will be eligible to enroll in a City retiree medical plan.

Dependent eligibility

To ensure that the City is treating all employees fairly; operating our plans consistently and in accordance with our plan documents; and appropriately allocating funds, the City verifies the eligibility of all new dependents added to health care plans.

All SHA employees with City health care coverage are required to provide documentation for their covered dependents. This process is handled by the City's business partner, Aon Hewitt. If you add a dependent during Open Enrollment, you will be asked to provide documentation of the nature of the relationship (such as a marriage license, birth certificate, affidavit of domestic partnership, court documents, etc.) as well as the status of the relationship (such as a Federal tax return, proof of joint ownership, etc.).

Who is an eligible dependent?

- Your legal spouse (unless you are legally separated)
- Your domestic partner, provided that you and your domestic partner
 - Share the same regular and permanent residence and;
 - Have a close personal relationship and;
 - Are jointly responsible for basic living expenses as defined below and;
 - Are not married to anyone and;
 - Are each 18 years of age or older and;
 - Are not related by blood closer than would bar marriage in the State of Washington and;
 - Were mentally competent to consent to contract when the domestic partnership began and;
 - Are each other's sole domestic partner and are responsible for each other's common welfare.

"Basic living expenses" means the cost of basic food and shelter, and any other expenses of a domestic partner. The individuals do not need to contribute equally or jointly to the cost of these expenses as long as they agree they are both responsible for the cost.

- Your children or your spouse's children under the age of 26; includes biological children, adopted children, stepchildren, children of your domestic partner, children for whom you have a qualified court order to provide coverage, and children for whom you are the legal guardian. Age limit does not apply if child is certified as disabled.

Eligible dependents for the City's plans are defined above.

If you discover you are covering an ineligible dependent, they should be removed from City plans.

Contact Maria Sahagun at (206) 615-3328 (email: Maria.Sahagun@seattlehousing.org) with any questions.

Premium sharing

The table below shows employees' monthly premium contributions for 2018. Premium contributions will be divided into two equal payments and taken from the first two paychecks of the month on a pre-tax basis.

2018 Monthly Health Care Premium

Plan	Total monthly premium	Employee, with or without children		Employee with spouse/domestic partner, with or without children	
		City pays	Employee pays	City pays	Employee pays
Medical					
City of Seattle Preventive	\$1,226.07	\$1,177.95	\$48.12	\$1,127.57	\$98.50
City of Seattle Traditional	\$1,109.70	\$1,109.70	\$ 0.00	\$1,077.36	\$32.34
Kaiser Permanente Standard	\$1,074.26	\$1,025.86	\$48.40	\$974.36	\$99.90
Kaiser Permanente Deductible	\$989.38	\$964.38	\$25.00	\$932.46	\$56.92
Dental					
Delta Dental of Washington	\$111.02	\$111.02	\$0.00	\$111.02	\$0.00
Dental Health Services	\$150.46	\$150.46	\$0.00	\$150.46	\$0.00
Vision					
Basic Plan	\$9.46	\$9.46	\$0.00	\$9.46	\$0.00
Buy-Up Plan	\$19.82	\$9.46	\$10.36	\$9.46	\$10.36

Go to <https://www.seattlehousing.org/2018-open-enrollment> for 2018 health benefits coverage values for non-IRS tax dependents such as domestic partner and domestic partner's dependent children.

Optional coverages

Accidental Death and Dismemberment (AD&D):

You choose a coverage amount in increments of \$25,000 up to \$500,000. Go to <https://www.seattlehousing.org/work-at-sha/employee-benefits/optional-insurance/accidental-death-and-dismemberment-insurance> for plan information.

Flexible Spending Accounts (FSAs)

To set up accounts for 2018, you must enroll by November 3, 2017. The maximum contribution for a health care FSA will increase to \$2,600 per employee. For more plan information, go to <https://www.seattlehousing.org/work-at-sha/employee-benefits/health-insurance/flexible-spending-account>

Group Term Life (GTL):

<https://www.seattlehousing.org/work-at-sha/employee-benefits/optional-insurance/life-insurance>

View an interactive presentation about the plan at www.standard.com/presentations/seattle/

Long-Term Disability (LTD):

<https://www.seattlehousing.org/work-at-sha/employee-benefits/optional-insurance/long-term-disability>

View an interactive presentation about the plan at www.standard.com/presentations/seattle/

Go to SHA website to submit your Evidence of Insurability online <https://www.seattlehousing.org/2018-open-enrollment>

Long-Term Care (LTC)

<https://www.seattlehousing.org/work-at-sha/employee-benefits/optional-insurance/long-term-care>

Submit your Long Term Care Evidence of Insurability online at www.unuminfo.com/seattlehousing.

Finding forms

Affidavit of Marriage/Domestic Partnership

https://www.seattlehousing.org/sites/default/files/Affidavit_of_Marriage_and_Domestic_Partnership.pdf

Termination of Marriage/Domestic Partnership

<http://ourhouse/hr/benefits/benefits-information-and-forms/>

Medical History Statement (Evidence of Insurability)

<https://www.seattlehousing.org/2018-open-enrollment> , Life Insurance section

Who to contact if you have questions

If you have questions, contact the following organizations or Human Resources Department at (206) 615-3328.

Aetna	877-292-2480	AetnaNavigator.com
Group Health Cooperative	888-901-4636	GHC.org
Vision Service Plan	800-877-7195	VSP.com click on "Members and Consumers"
Delta Dental of Washington	206-522-2300 or 800-554-1907	DeltaDentalWa.com
Dental Health Services	206-788-3444 877-495-4455	DentalHealthServices.com/cityofseattle
Employee Assistance Program Wellspring Family Services	800 553-7798 206 654-4144	www.wellspringeap.org <i>User Name:</i> Seattle Housing Authority
Flexible Spending Account Navia Benefit Solutions	425 452-3500 800 669-3539	www.naviabenefits.com
Long Term Care UNUM Provident	800 421-0344	www.unum.com
Life, AD&D, LTD and HAIG Life insurance	206 615-3328	www.seattlehousing.org/work-at-sha/employee-benefits
WA State Deferred Compensation Program	800 423-1524 360 664-7000	www.drs.wa.gov/dcp
WA State Retirement Systems (PERS)	800-547-6657	www.drs.wa.gov

Benefits fairs and flu shot clinics

SHA Flu Shots Schedule

Wednesday, October 11, 2017

MLK Maintenance Facility

810 MLK Way S, Seattle, WA

7:00 a.m. – 9:00 a.m.

You can also get your flu shots at a City of Seattle Benefits Fair, see schedule below:

Date	Location	Time
Thursday, October 5	City Hall – Bertha Knight Landes Room 600 4th Avenue 98104 (Enter at 5th and Cherry)	9:30 am – 2:30 pm
Thursday, October 12	Bitter Lake Community Center 13035 Linden Avenue North 98133	7:30 am – 10:00 am*
Thursday, October 19	Rainier Community Center 4600 – 38th Avenue South 98118	7:30 am – 10:00 am*

* Flu shots will be available until 10:30 am.

In addition to the Benefits Fairs, flu shots will be offered at City and King County worksites. See the Benefits Calendar at seattle.gov/personnel/benefits/home.asp.

Please Note:

- **Note:** Employees covered by Aetna Preventive, Group Health Standard and Group Health Deductible (through City/SHA) are fully covered and will have no fee for the flu shots. **Employees with other coverage (including Aetna Traditional) may pay \$30.00 for a flu shot or go to their physician's office or local pharmacy.**