



HUMAN RESOURCES

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October 26, 2018

Subject: City of Seattle COBRA Annual Enrollment

Dear COBRA Participant and Dependents:

This letter contains information about the City's Annual Enrollment for COBRA continuation plans. Annual Enrollment runs Thursday, November 1 through Wednesday, November 21, 2018. Changes you make will go into effect on January 1, 2019.

If you want to **stay** in your current health plan – your medical, dental and/or vision plans – **no action is necessary**. The new premiums are effective January 1, 2019. Please note that your new premium is due no later than Thursday, December 14, 2018 for your January 2019 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, 2018 pension check. The new premiums are effective January 1, 2019.

If you want to **change** health care coverage effective January 1, 2019, **here's what you need to do:**

- **If you are changing plans offered through the City**, you must fill out an enrollment form and submit it to the Seattle Department of Human Resources postmarked no later than **Wednesday, November 21, 2018**. Contact me at (206) 615-3328 or email (Maria.Sahagun@seattlehousing.org) to request an enrollment form. You can also access COBRA enrollment form at <https://www.seattlehousing.org/work-at-sha/employee-benefits/health-insurance/cobra>. Your new coverage will go into effect January 1, 2019.
- **If you want to drop/cancel your City COBRA continuation coverage effective January 1, 2019**, you must notify the Seattle Department of Human Resources **in writing** by Friday, November 30, 2018.

Please read this letter and the enclosed information to understand your options and upcoming plan changes. Attachments are Active Plan Highlights, 2019 COBRA Rates, and the required 2019 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 through a Health Insurance Exchange, **you will not be able to return to City COBRA coverage** in the future.

Executive Director
Andrew Lofton

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, 2019.

Aetna Preventive and Traditional Medical Plans

- Contraceptives: Add 100% coverage on generic prescriptions
- Infertility Services: Add artificial insemination and ovulation induction services with a \$10,000 maximum lifetime benefit

Kaiser Permanente Standard and Deductible Medical Plans

- Contraceptives: Add 100% coverage on generic prescriptions
- Infertility Services: Add artificial insemination and ovulation induction services with a \$10,000 maximum lifetime benefit

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 which is due on December 15, 2018.

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 21, 2018. Your completed enrollment form must be postmarked on or before November 21. You will remain on your current plan if your forms are postmarked after November 21, 2018. Questions? Contact **(206) 615-3328**.

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