

A photograph of the Seattle skyline featuring the Space Needle and various skyscrapers under a blue sky with light clouds. A semi-transparent orange banner is overlaid on the right side of the image, containing the text.

Open Enrollment

Benefits Highlights for 2020

September 30 to October 25*, 2019

*** Changes must be made by 4:30 pm on October 25**

Open Enrollment runs through 4:30 pm on Friday, October 25, 2019



Seattle Housing Authority

Seattle Housing Authority Department of Human Resources

Marc Nilsen, Director

October 2019

Dear Seattle Housing Authority Employee,

This guide contains information about this year's Open Enrollment health and welfare benefits.

Open Enrollment starts Monday, September 30 and ends Friday, October 25, 2019 at 4:30 pm. Now is the time of year to re-evaluate your benefit 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 Accidental Death & Dismemberment (AD&D) insurance.

In general, your benefits will carry over to 2020 even if you make no changes. Exceptions are the **Health Care and Dependent Care (day care) Flexible Spending Accounts**. These accounts do not continue from year-to-year. Each year you must select the amount you wish to set aside for these tax-free spending accounts.

Other Open Enrollment changes you can make until Friday, October 25 at 4:30 pm include:

- Change health plans
- Add or end dependent coverage
- Change beneficiaries
- Add, increase, or decrease AD&D insurance
- Add basic life insurance
- Add or end supplemental long-term disability insurance

Please contact Patty Anderson at patricia.anderson@seattlehousing.org with questions about Open Enrollment.

Sincerely,

Marc Nilsen

Director, Seattle Housing Authority Department of Human Resources

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Changes to your benefits must be made by 4:30 pm on Friday, October 25, 2019

Between **September 30 and October 25**, you can make changes to your benefits coverage and add or drop dependents (see checklist on page 2). You must re-enroll if you wish to have a health care and/or dependent care Flexible Spending Account in 2020.

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.

2020 plan changes:

This section outlines changes for the upcoming plan year. Detailed information about all plans is on [SHA Employee Benefits webpage](#):

Flexible Spending Accounts

Health Care FSA -- Increase annual health care FSA plan maximum contribution from \$2,650 to \$2,700

Group Term Life Insurance

Basic Group Term Life -- Decrease rate \$0.09 per \$1,000 of coverage to \$0.08 per \$1,000 of coverage

Aetna Preventive and Traditional Plans

Change from Aetna to CVS prescription drug formulary – Aetna will contact affected participants by U.S. mail

Changes you can make ONLY during Open Enrollment

Make changes by 4:30 pm on Friday, October 25

The following changes may be made only during Open Enrollment, unless you experience a qualifying change in family status (see box on this page).

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 2020
- Enroll in Health Care Flexible Spending Account for 2020

Supplemental Long-Term Disability Insurance

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

Life Insurance**

- 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

** If you add a new dependent during Open Enrollment or any time during the year, you will receive a letter at home from Alight Solutions, 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 seattle.gov/personnel/benefits/life/dependenteligibility.asp](http://seattle.gov/personnel/benefits/life/dependenteligibility.asp).*

***Evidence of Insurability (medical history statement) is required if adding or increasing coverage*

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.

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 on SHA 2020 Open Enrollment. 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 status) if he/she is not claimed as your IRS tax dependent.

* If you add a dependent to a City health plan, you will be contacted by Alight Solutions, the City's business partner, about providing documentation to verify your dependent's eligibility.

Changes you can make throughout the year

Contact SHA Benefit Administrator to make these changes any time:

Medical/Dental/Vision Coverage

- Drop ineligible family members
- Add dependents if you have a family status change

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

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 and emergency contact by submitting [SHA PIC Form](#) to Human Resource
- Review your paycheck deductions frequently
- Update family status changes – such as birth or divorce – contact SHA Benefit Administrator within 30-days

Health Care Reform Notice

Grandfathered Plan Status

The City of Seattle Aetna and Kaiser Permanente medical plans for Most employees and employees who are members of the Seattle Police Officers' Guild are "grandfathered health plans" under the Patient Protection and Affordable Care Act (the Affordable Care Act).

As permitted by the Affordable Care Act (ACA), a grandfathered health plan can preserve certain basic health coverage which was already in effect when that law was enacted. Being on a grandfathered health plan means that your plan may not include certain consumer protections of the ACA that apply to other plans. For example, the ACA requirement for provision of preventive health services without any cost sharing. Grandfathered health plans; however, must comply with certain other consumer protections in the Affordable Care Act. For example, the plans include 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 SHA Benefit Administrator.

Enrollment options

The benefit plan and dependent coverage elections you make during Open Enrollment (which ends at 4:30 pm on October 25) are for the 2020 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 3). 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 3. Enrollment must take place within 30 days.
- 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 of the change (60 days for a newborn or newly adopted child) of that change.
- If you declined City healthcare coverage and leave City employment or go on a leave of absence, you will not be eligible to obtain the declined medical, dental, or vision 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 must provide documentation for their covered dependents. This process is handled by the City's business partner, Alight Solutions. 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.

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

Contact SHA Benefit Administrator with any questions.

Premium sharing

The below table shows monthly premium contributions for employees in 2020. Premium contributions will be divided into two equal payments and taken from the first two paychecks of the month on a pre-tax basis.

Employees – 2020 Monthly Health Care Premiums*

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					
Aetna Preventive	\$1,555.93	\$1,507.81	\$48.12	\$1,457.43	\$98.50
Aetna Traditional	\$1,409.38	\$1,409.38	\$ 0.00	\$1,377.04	\$32.34
Kaiser Permanente Standard	\$1,234.80	\$1,186.40	\$48.40	\$1,134.90	\$99.90
Kaiser Permanente Deductible	\$1,137.99	\$1,112.99	\$25.00	\$1,081.07	\$56.92
Dental					
Delta Dental of Washington	\$113.46	\$113.46	\$0.00	\$113.46	\$0.00
Dental Health Services	\$150.46	\$150.46	\$0.00	\$150.46	\$0.00
Vision					
Basic Plan	\$9.47	\$9.47	\$0.00	\$9.47	\$0.00
Buy-Up Plan	\$19.85	\$9.47	\$10.38	\$9.47	\$10.38

Go to [SHA-2020 Open Enrollment](#) for 2020 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 may choose a coverage amount in increments of \$25,000 up to \$500,000. Go to [SHA AD&D Benefit](#) for plan information.

Flexible Spending Accounts (FSAs)

To set up accounts for 2020, you must enroll by October 25. The maximum contribution for the 2020 health care FSA is \$2,700 per employee. For more plan information, go to [SHA FSA](#)

Group Term Life (GTL):

Go to [SHA Life Insurance](#) for plan information. View an interactive presentation at <https://www.standard.com/edu/city>

Long-Term Disability (LTD):

Go to [SHA LTD](#) for plan information. View an interactive presentation at <https://www.standard.com/edu/city>

Who to contact if you have questions

Aetna (Medical Plan)	877-292-2480	AetnaNavigator.com
Kaiser Permanente (Medical Plan)	888-901-4636	kp.org/wa
VSP (Vision Plan)	800-877-7195	VSP.com
Delta Dental of Washington (Dental Plan)	206-522-2300 or 800-554-1907	DeltaDentalWa.com
Dental Health Services (Dental Plan)	206-788-3444 877-495-4455	DentalHealthServices.com/cityofseattle
WA State Retirement Systems –PERS	800-547-6657	www.drs.wa.gov
WA State Deferred Compensation	800-547-6657	www.drs.wa.gov
Employee Assistance Program (EAP) Wellspring Family Services	888-272-7252 TTY: 888-879-8274	www.wfseap.org Username: SHA
Life, AD&D, LTD Disability		Human Resources on Ourhouse
Long Term Care- Unum	800-421-0344	www.unum.com
Navia Benefits Solution (Flexible Spending Accounts)	800-669-3539	Naviabenefits.com Company Code: SHA