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October 11, 2024

Open Enrollment ends 4:00 pm November 1, 2024

Re: Make Your 2025 Benefits Changes by Friday, November 1st

Dear Seattle Housing Authority Employee:

Maintaining your health and well-being is vital; now more than ever. SHA offers employees wideranging benefit choices that support your and your family's health and financial security. Open Enrollment is a time to assess your needs for 2025 and make modifications to your benefit selections. Open Enrollment begins Monday, October 14, 2024, and ends at 4:00 pm on Friday, November 1, 2024.

No action is required to continue your current benefits for 2025, unless you want to enroll or reenroll in a Flexible Spending Account (FSA). Medical payroll deductions are not increasing in 2025, but the Vision Buy-up monthly deduction will increase to \$10.92.

If you are a benefit eligible employee and would like to make changes, please be sure to complete the appropriate enrollment form. For more detail on benefit plans and forms, go to <u>2025 Benefits</u> <u>Open Enrollment | Seattle Housing Authority</u>.

- Enroll/re-enroll in an FSA. To set aside pre-tax money for a 2025 Health Care or Dependent Care (Daycare) FSA, you must re-enroll during Open Enrollment. Your current FSA account does not roll over from one year to the next. Submit the 2025 FSA Enrollment Form by 4:00 pm November 1st. 2025 FSA Healthcare limit is increasing to \$3,200 and Dependent Care limit remains at \$5,000 (per family). The carryover for the 2025 Healthcare FSA will be increased to \$640.
- Change your benefits. Make different benefit plan choices or add or end dependent coverage. Submit the 2025 Benefit Election Form by 4:00 pm November 1st. Changes made during Open Enrollment are effective January 1, 2025. Note: If you add dependents, Alight Solutions will contact you directly for documents to verify their eligibility (Dependent Verification)
- Update your beneficiaries. To make changes to your beneficiary designations go to <u>Beneficiary</u> <u>Forms | Seattle Housing Authority</u> and select the appropriate plan form. Beneficiary designations are required for AD&D, SHA final check, HAIG Life Insurance and Group Term Life Insurance.

Submit 2025 open enrollment forms to <u>SHA Benefits Team</u> for processing or drop your forms off to an HR staff member at the Elliot Ave Central Office location prior to the November 1st deadline.

See the next page for plan changes. If you have any questions, please contact the Benefits Team at <u>HR-Benefits@seattlehousingorg.onmicrosoft.com</u>

Sincerely, Patty Anderson

Patty Anderson SHA Benefits and Leave Administrator

Plan Changes effective January 1, 2025

Flexible Spending Accounts

Health FSA	Increasing maximum annual contribution from \$3,050 to \$3,200.
	Increasing carry-over amount from 2025 to 2026 to \$640.

Group Term Life

Supplemental	Increasing maximum annual contribution from four to six times
Employee Plan	earnings or \$2.5 million when combined with basic life.

Long-Term Disability

Supplemental	Increasing the maximum monthly amount from \$5,000 to \$6,000.
Plan	

Aetna Preventive and Traditional Plans

Colonoscopy	Increasing in-network diagnostic colonoscopy coverage to 100%
Mammography	Increasing follow-up in-network screening coverage to 100%
Hearing Aids	Increasing in-network coverage from \$1,500 to \$3,000 per ear
	maximum per 36 months.
Pregnancy	Increasing in-network coverage to 100%
Termination	
Care	
Retail	Increasing in-network 90-day prescription fills to the same as mail
Pharmacy	order

Aetna Preventive Plan

Outpatient	Increasing out-of-network coverage from 60% after deductible to \$15
Mental Health	copay, no deductible. Balance billing may still apply
Services	

Kaiser Permanente Standard and Deductible Plans

Colonoscopy	Increasing in-network diagnostic colonoscopy coverage to 100%
Mammography	Increasing follow-up in-network screening coverage to 100%
Hearing Aids	Increasing in-network coverage from \$1,000 to \$3,000 per ear
	maximum per 36 months.
Pregnancy	Increasing in-network coverage to 100%
Termination	
Care	

Delta Dental of Washington

Nightguard Re	emoving periodontal necessity
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Vision Buy-up Plan

Eyeglass	Increasing in-network allowance from \$175 to \$200
Frames	Employee monthly contribution will be increasing to \$10.92

**Please <u>do not</u> wait until the last day to submit your 2025 enrollment forms. 2025 Enrollment forms received after 4:00pm on November 1st will not be processed.

Submit 2025 open enrollment forms to <u>SHA Benefits Team</u> for processing or drop your forms off to an HR staff member at the Elliot Ave Central Office location prior to the November 1st deadline.

See the *Open Enrollment Highlights* at <u>2025 Benefits Open Enrollment | Seattle Housing Authority</u> for additional details.

If you have any questions, please contact the Benefits Team at <u>HR-</u> Benefits@seattlehousingorg.onmicrosoft.com.