

HUMAN RESOURCESAddress190 Queen Anne Ave N<br/>PO Box 19028<br/>Seattle, WA 98109Telephone206–615-3300<br/>www.seattlehousing.org

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 1<sup>st</sup>. 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 1<sup>st</sup> 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
<b>Employee Plan</b>	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**

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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 1<sup>st</sup> 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 1<sup>st</sup> 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.