



## HUMAN RESOURCES

**Address** 101 Elliot Ave W

Suite 100

Seattle, WA 98119

**Telephone** 206-615-3323

**Website** [www.seattlehousing.org](http://www.seattlehousing.org)

**Open Enrollment ends 4:00 pm  
October 31, 2025**

October 13, 2025

### **RE: Make Your 2026 Benefits Changes by Friday, October 31<sup>st</sup>**

Dear Seattle Housing Authority Employee:

Maintaining your health and well-being is vital; now more than ever. SHA offers employees wide-ranging benefit choices that support your and your family's health and financial security. Open Enrollment is a time to assess your needs for 2026 and make modifications to your benefit selections. Open Enrollment begins Monday, October 13, 2025, and ends at 4:00 pm on Friday, October 31, 2025.

**No action is required** to continue your current benefits for 2026, unless you want to enroll or re-enroll in a Flexible Spending Account (FSA). **Medical payroll deductions will *not* increase in 2026.**

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 [2026 Benefits Open Enrollment | Seattle Housing Authority](#).

- Enroll/re-enroll in an FSA.** To set aside pre-tax money for a 2026 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 2026 FSA Enrollment Form by 4:00 pm October 31<sup>st</sup>. 2026 FSA Healthcare limit is increasing from \$3,200 to \$3,300 and FSA Daycare limit will increase to \$7,500 for single filers and married couples filing jointly (\$3,750 if married filing separately). The carryover from 2025 to 2026 for Healthcare FSA will be increased to \$660.
- Change your benefits.** Make different benefit plan choices and add or end dependent coverage. Submit the 2026 Benefit Election Form by 4:00 pm October 31<sup>st</sup>. Changes made during Open Enrollment are effective January 1, 2026. 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 [Beneficiary Forms | Seattle Housing Authority](#) and select the appropriate plan form. Beneficiary designations are required for AD&D, Group Term Life Insurance, HAIG Life Insurance, and SHA final check.

Executive Director  
Rod Brandon

Submit 2026 open enrollment forms to [SHA Benefits Team](#) for processing or drop your forms off to an HR staff member at the Elliot Ave Central Office location prior to the October 31<sup>st</sup> deadline.

See the next page for plan changes. If you have any questions, please contact the Benefits Team at [HR-Benefits@seattlehousing.org](mailto:HR-Benefits@seattlehousing.org)

Sincerely,

*Patty Anderson*

Patty Anderson  
SHA Benefits and Leave Administrator

## Plan Changes effective January 1, 2026

### Flexible Spending Accounts

<b>Health FSA</b>	Increasing maximum annual contribution from \$3,200 to \$3,300. Increasing carry-over amount from 2025 to 2026 to \$660.
<b>Day Care FSA</b>	Increasing maximum annual contribution from \$5,000 to \$7,500 for single filers and married couples filing jointly  Increasing maximum annual contribution from \$2,250 to \$3,750 for married individuals filing separately

### Group Term Life Plans

<b>Basic Plan</b>	Increasing premium by 54.7%. Total rate \$0.116/\$1,000 of coverage. Employee portion \$0.070/\$1,000; City portion \$0.046/\$1,000
<b>Supplemental Employee Plan</b>	Increasing premium by 33%. See chart below for monthly cost per \$1,000 of coverage.
<b>Supplemental Spouse/Domestic Partner Plan</b>	Increasing premium by 33%. See the chart below for monthly cost per \$1,000 of coverage.

#### 2026 Supplemental Employee and Spouse / Domestic Partner Premium

Your Age	2026 Monthly cost per \$1,000 of coverage
18-29	\$0.032
30-34	\$0.047
35-39	\$0.063
40-44	\$0.088
45-49	\$0.149
50-54	\$0.227
55-59	\$0.354
60-64	\$0.541
65+	\$0.942

## Kaiser Permanente Standard and Deductible Plans

<b>Hearing Aids</b>	Expand coverage to one device per ear with hearing loss every 36 months. Remove dollar limit.
<b>Artificial Insemination Services</b>	Enhance coverage by applying regular cost shares and accruing costs to medical out-of-pocket maximum.

## Aetna Preventive and Traditional Plans

<b>Hearing Aids</b>	Expand coverage to one device per ear with hearing loss every 36 months. Remove dollar limit.
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## Delta Dental of Washington Plan

<b>Posterior Composites</b>	Adding coverage of composite fillings on posterior teeth; member pays applicable coinsurance
<b>TotalHealth</b>	Expand coverage to include additional cleanings, periodontal maintenance, and scaling for moderate to severe gingival inflammation for qualifying health conditions such as pregnancy, heart disease, diabetes, and periodontal disease

## VSP Basic and Buy-up Plans

<b>Essential Medical Eye Care</b>	Adding access to care for conditions such as pink eye and additional exams for diabetics when needed
<b>VSP Network</b>	Adding Walmart Optical to the network

## Vision Buy-up Plan

<b>Computer Vision Care</b>	Adding coverage for a second pair of glasses specifically designed for vision issues caused by regular computer and digital device use; \$25 copay and \$100 in-network frame allowance
<b>Rate Increase</b>	Increase rate from \$10.92 per month to \$12.04 per month

\*\*Please do not wait until the last day to submit your 2026 enrollment forms. 2026 Enrollment forms received after 4:00 PM on October 31<sup>st</sup> will not be processed.

Submit 2026 open enrollment forms to [SHA Benefits Team](#) for processing or drop your forms off to an HR staff member at the Elliot Ave Central Office location prior to the October 31<sup>st</sup> deadline.

See the *Open Enrollment Highlights* at [2026 Benefits Open Enrollment | Seattle Housing Authority](#) for additional details.

If you have any questions, please contact the Benefits Team at [HR-Benefits@seattlehousing.org](mailto:HR-Benefits@seattlehousing.org)