



City of Seattle

Seattle Human Resources

Kimberly Loving, Director

October 31, 2025

Subject: City of Seattle COBRA Annual Enrollment

Dear COBRA Participant and Dependents:

**Please note monthly
rate changes**

Questions? Contact the Benefits
Unit at (206) 615-1340 or
Benefits.Unit@seattle.gov

This letter contains information about the City's Annual Enrollment for COBRA continuation plans. Annual Enrollment runs Monday, November 3, through Friday, November 21, 2025. Changes you make will go into effect on January 1, 2026.

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, 2026.

If you want to **change** health care coverage effective January 1, 2026, **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 Human Resources Benefits Unit postmarked no later than **Friday, November 21, 2025**. Call or email our office to request an enrollment form be either emailed or mailed to you. See the contact information at the beginning of this letter. Please note that a plan change will take effect on January 1, 2026.
- **If you want to drop/cancel your City COBRA continuation coverage effective January 1, 2026**, you must notify the Seattle Human Resources Benefits Unit **in writing** by Friday, November 29, 2025. Written notification includes sending an email to benefits.unit@seattle.gov.

Please read this letter and the enclosed information to understand your options and upcoming plan changes. Attachments are Medical Plan Highlights, 2026 COBRA Rates, and the required 2026 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 “guarantee 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.

Seattle Human Resources

Seattle Municipal Tower, 700 5th Avenue Suite 5500, PO Box 34028, Seattle, WA 98124-4028
(206) 684-7999 □ TTY: 7-1-1 Fax: (206) 684-4157 □ Employment Website: www.seattle.gov/jobs
An equal employment opportunity employer. Accommodations for people with disabilities provided upon request.

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.

City Health Plans for COBRA Participants

The City will offer the same four medical plans as last year to COBRA participants who are currently enrolled in City health plans. Please see the enclosed rates and comparison charts for more information, as well as the plan changes outlined below.

Effective January 1, 2026

Kaiser Permanente Standard and Deductible Plans

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

Aetna Preventive and Traditional Plans

Hearing Aids	Expanding coverage to one device per ear with hearing loss every 36 months. Remove dollar limit.
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Delta Dental of Washington Plan

Posterior Composites	Adding coverage of composite fillings on posterior teeth; member pays applicable coinsurance
TotalHealth	Expanding coverage to include additional cleanings and periodontal maintenance for specific qualifying conditions

VSP Basic and Buy-up Plans

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

Vision Buy-up Plan

Computer Vision Care	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
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No action is necessary if you do not want to make a change. Submit the new premium payment amount for your January payment.

If you want to change your plan coverage, call or email our office – contact information is on the first page. Please note: Benefits Unit staff cannot compare the plans or counsel you on your benefits choice.

Note: Annual Enrollment ends Friday, November 21, 2025. 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, 2025. Questions? Contact **(206) 615-1340** or Benefits.Unit@seattle.gov.

Thank you for reviewing your coverage needs and making any necessary changes by the end of the Annual Enrollment period.

Sincerely,



Julie Dithavong
Benefits Manager

Enclosures