



Exit Guide for Employees Leaving SHA Employment

2021

Seattle Housing Authority
190 Queen Anne Ave North
Seattle, Washington 98109

MEMORANDUM

To: Seattle Housing Authority (SHA) Employee

From: Human Resources

Re: Benefits

This “Exit Guide for Employees Leaving SHA Employment” will assist you in understanding your benefit options for continuing your coverage under SHA’s health care and optional benefits after you leave SHA employment.

It is your responsibility to read these materials and request additional information when necessary. Human Resources staff cannot recommend or counsel you on your selection. You may use EAP services for 60-days after your last day on SHA payroll.

If you are going to retire at this time or within the next 18 months, it is important and advisable that you meet with us to make sure you fully understand your retiree medical insurance options. If you don’t enroll in the retiree medical plan at the time you retire or within the 18-months you are on COBRA, you will not be able to enroll at a later time.

If you have any questions please don’t hesitate to call Human Resources at 206-615-3328.

Summary Checklist

If you separate from SHA employment, you have **30 days** to request conversion to an individual Life, AD&D, LTD, and LTC insurance policy, or elect a medical plan through the health insurance exchange. If you are retiring from SHA employment, you must elect your medical coverage *before* your retirement date.

Employee Checklist	Timeframe
<input type="checkbox"/> If retiring, contact the WA Department of Retirement Systems.	At least 90 days before you retire.
<input type="checkbox"/> Verify your current address with Human Resources.	Before you leave.
<input type="checkbox"/> Return your ORCA pass to Human Resources.	Before you leave.
<input type="checkbox"/> Apply for optional insurance continuation (GTL, AD&D).	Within 30 days from your last date of coverage on a City plan.
<input type="checkbox"/> Apply for LTC continuation of Coverage.	Within 30 days from your last date of coverage on SHA plan.
<input type="checkbox"/> Washington Deferred Compensation.	As needed.
<input type="checkbox"/> Elect Medical/Dental/Vision/FSA/COBRA Coverage.	Within 60 days from the date of your COBRA notification letter.
<input type="checkbox"/> Elect City retiree medical plan, if eligible.	Within 30 days from last day of SHA service.
<input type="checkbox"/> Elect a plan through the health insurance exchange.	Within 30 days from last day of SHA service.

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Your Benefits

Continuing Medical, Dental, Vision and Health Care FSA Coverage under COBRA.

Health Care Benefits

Your medical, dental and vision coverages end the last day of the month you separate from SHA employment. The following information will help you decide which benefits, if any, you wish to keep after your employment ends. Some benefits can be continued by paying the premiums yourself; others can be converted from group policies to individual ones.

Note: an employee who has **declined** medical coverage is not eligible to participate in COBRA. However, if you retire, you will be eligible to enroll in a City Retiree Medical plan.

COBRA Plans

COBRA allows you and/or your dependents to buy continued medical, dental and vision coverage (or medical-only or dental/vision-only) when coverage through SHA employment ends. Continuation of your Health Care Flexible Spending Account is also available.

Upon termination of employment, you will receive a packet at your home address which explains COBRA coverage and includes a COBRA enrollment form.

You have 60 days to respond to the COBRA letter. You will pay your premiums by personal check or money order directly to Seattle Housing Authority.

You and your covered dependents can buy health coverage through COBRA for up to 18 months after:

- Your employment ends.
- Your work hours are reduced to the point where you no longer are eligible for benefits.

To ensure you receive COBRA information in a timely manner, **PLEASE MAKE SURE YOUR ADDRESS IS SHOWN CORRECTLY ON YOUR LAST PAYCHECK.**

The 18-month COBRA continuation period may be extended to 29 months if you or a family member (who is a qualified beneficiary) is certified disabled according to Social Security at the time of one of the previously mentioned qualifying events. This 11-month extension is available to all covered family members of the disabled individual for 150 percent of the regular premium amount.

Note: If you choose COBRA and want to move to the health insurance exchange later, you will need to wait until either the end of your maximum COBRA period or the exchange's annual open enrollment period. You cannot simply stop COBRA and enroll in the health insurance exchange any time.

Seattle Housing Authority 2021 COBRA Premium Rates

City of Seattle Preventive	City of Seattle Traditional	Kaiser Permanente Standard	Kaiser Permanente Deductible
\$1,647.93	\$1,1492.72	\$1,259.50	\$1,160.75

Dental Health Services (DHS)	Delta Dental of WA (DDW)
\$150.40	\$115.73

Vision Service Basic Plan	Vision Service Buy Up Plan
\$9.66	\$20.25

City of Seattle Preventive, DDW and VSP	\$1,773.32
City of Seattle Traditional, DDW and VSP	\$1,618.11
Kaiser Permanente Standard, DDW and VSP	\$1,384.89
Kaiser Permanente Deductible, DDW and VSP	\$1,286.14
City of Seattle Preventive, DDW and VSP Buy Up Plan	\$1,783.91
City of Seattle Traditional, DDW and VSP Buy Up Plan	\$1,628.70
Kaiser Permanente Standard, DDW and VSP Buy Up Plan	\$1,395.48
Kaiser Permanente Deductible, DDW and VSP Buy Up Plan	\$1,296.73
City of Seattle Preventive, DHS and VSP	\$1,807.99
City of Seattle Traditional, DHS and VSP	\$1,652.78
Kaiser Permanente Standard, DHS and VSP	\$1,419.56
Kaiser Permanente Deductible, DHS and VSP	\$1,320.81
City of Seattle Preventive, DHS and VSP Buy Up Plan	\$1,818.58
City of Seattle Traditional, DHS and VSP Buy Up Plan	\$1,663.37
Kaiser Permanente Standard, DHS and VSP Buy Up Plan	\$1,430.15
Kaiser Permanente Deductible, DHS and VSP Buy Up Plan	\$1,331.40
DDW and VSP	\$125.39
Dental Health Services and VSP	\$160.06
DDW and VSP Buy Up Plan	\$135.98
Dental Health Services and VSP Buy Up Plan	\$170.65

Rates are subject to change.

Your Benefits

Coverage through the Health Insurance Exchange

You may choose an individual medical plan through the health insurance exchange. Depending on your income and the number of dependents you cover, you may find a plan on the exchange that fits your coverage and financial requirements. Please note that if you retire and enroll in an exchange plan, you will not be able to return to coverage under a City retiree medical plan in the future. For more information about the Washington Health exchange, go to www.wahealthplanfinder.org.

Coverage through a City Retiree Plan

If you are eligible to retire, contact SHA Benefit Administrator at (206) 615-3328 for information about the City's retiree medical plans. If you want to participate in a retiree medical plan instead of COBRA, be aware that you must choose a plan within 30 days after retiring. In some cases, you can delay your enrollment in a City retiree medical plan if you are covered under another employer's plan.

Health Insurance Advisors

Another resource is the [Statewide Health Insurance Benefits Advisors](#) (SHIBA), a free service of the Washington Office of the Insurance Commissioner. They provide a network of trained volunteers who help consumers on their rights and options regarding health insurance and health care access. They assist with private health insurance questions as well as many government programs (Medicare, Medicaid). Contact: 1-800-562-6900.

Children Attending College

College students meeting credit requirements may be able to purchase medical benefits through their school if they no longer have coverage after you separate from SHA employment. Contact your school's admission office for more information.

Premium Conversion Account (PCA)

If you elect to continue medical coverage after termination of employment through the COBRA or City Medical Retiree plan, you may have medical premiums withheld on a pre-tax basis from your final paycheck or any other paychecks prior to your termination. You can only withhold premiums for the months remaining in the calendar year in which your termination occurs.

If you wish to deduct your COBRA premiums from your final paycheck or any other paychecks prior to your termination, please complete and submit the [Premium Conversion Account Form](#) to SHA Benefit Administrator at least two weeks before the paycheck(s). PCA form is included at the end of this Guide.

Please note that the COBRA/Retiree premiums that are withheld from your paycheck(s) are taken before taxes. Therefore, you cannot request a refund after your final paycheck has been issued.

Your Benefits

Optional Insurances and Other Benefits

You can continue or convert most of the optional insurance coverage you had as an active employee. It is your responsibility to arrange for conversion of optional insurance plans within the timeframe limits noted below. Conversion request forms are available at <https://www.seattlehousing.org/work-at-sha/employee-benefits>

Accidental Death and Dismemberment (AD&D)

Accidental Death and Dismemberment (AD&D) coverage will terminate the last day of the month for which you paid a premium through payroll deduction. You can convert your coverage to an individual policy from Securian Financial. No evidence of insurability is required if you request conversion in writing and pay the initial premium within 30 days of the date your SHA coverage ends. Dependent coverage can be converted if your dependents were covered on the date your SHA coverage ended.

Long-Term Disability (LTD)

Long-Term Disability (LTD) coverage ends the last day of the month in which you separate from SHA employment. You may buy LTD conversion insurance if you were insured under SHA's LTD plan for at least one year. You must apply in writing to Hartford Insurance Company and pay the first premium within 30 days of the date you lose SHA coverage.

Group Term Life (GTL)

Basic Group Term Life (GTL) coverage and any supplemental coverage terminate on the last day of the calendar month in which you were employed. You may convert your group term life insurance to an individual policy without evidence of insurability if you apply in writing to Securian Financial and pay the first premium within 30 days of the date you lose SHA coverage.

HAIG Life insurance

HAIG free life insurance terminates on your last day of employment. You cannot convert your group life insurance to an individual life insurance policy.

Long Term Care (LTC)

If you wish to continue Long Term Care coverage, an Election to Continue Your Long Term Care Insurance Coverage form must be completed within 30 days of the date the group coverage ends and any premium that applies must be paid directly to UNUM. Find the form at <https://www.seattlehousing.org/work-at-sha/employee-benefits>

WA Deferred Compensation (DCP)

This plan is administered through the Washington Deferred Compensation Program (DCP). If you are enrolled in this plan and have questions about what you should do upon termination of employment, please contact WA Deferred Compensation directly at 1-800-423-1524. Retiring employees have the option of supplementing their regular pension benefit by purchasing a WSIB annuity. Annuities offer a steady, guaranteed income that isn't subject to market conditions. Minimum purchase of \$5,000 is required. Funds to purchase annuity must come from Deferred Compensation Program or other eligible governmental plan.

Your Benefits

Flexible Spending Account (FSA)

Upon termination of employment your right to benefits will be determined in the following way:

Dependent Care Flexible Spending Account

Once you leave SHA employment you can no longer make contributions to the Dependent Care FSA. However, you can access funds you already contributed to the account by submitting reimbursement requests for eligible expenses incurred through the end of the calendar year in which you terminated. You have until March 31 of the following year to submit expenses incurred in the year in which you left employment.

Health Care Flexible Spending Account

You have two options in your Health Care Flexible Spending Account.

Option 1

If you do not want to continue participation in the Health Care Flexible Spending Account for the remainder of the Plan Year in which your termination occurs, your participation in the Plan shall cease and no further salary redirection or contributions shall be made. You may submit claims **only for expenses incurred PRIOR to your termination date.** You will have up until 90 days after the end of the Plan Year to submit your claims. Any unused or unclaimed balances remaining in your account after that time will be forfeited.

Option 2

If you want to continue participation in the Health Care Flexible Spending Account after your termination, you may choose to continue participation in the Health Care Flexible Spending Account through "AUTO-ACCELERATION." You shall be required to make an accelerated contribution (amount owed for remainder of the Plan Year) to the fund out of your last paycheck issued, equal to the difference between contributions to date and the annual election amount. Form is included at the end of the Exit Guide. **Failure to submit the FSA termination form before the termination date will be considered a declination of continuing participation.**

You can also continue your FSA contribution under COBRA. You must indicate this on your COBRA enrollment form. FSA contributions under COBRA are made on a post-tax basis. You will have until March 31 of the following year to submit reimbursement requests for expenses incurred during the calendar year while under COBRA.

Note: If you have Ineligible Expenses on your Navia Benefits card that you have not repaid or submitted another claim to substitute the ineligible expenses, SHA will deduct ineligible FSA expenses on your last paycheck. Your Navia Benefits card will be de-activated prior to your termination date to avoid unsubstantiated charges. You will still be able to submit your claims by sending an FSA claim form along with your receipt.

For additional information, please call Flex-Plan Services at 1(425) 452-3500 or 1(800) 669-3539; or visit their website at naviabenefits.com.

Your Benefits

Employee Assistance Program (EAP)	You and your family members are eligible to use EAP Services within sixty days of your last day on SHA payroll.
Orca Pass	If you are paying for an ORCA Passport Card via payroll deduction, you must turn in your pass to Human Resources on your last day of work. Failure to return the pass will result in having \$5.00 withheld from your final paycheck as stated on the Employee Use Agreement.

Your Final Paycheck

Final Paycheck, Cash-outs	Your final paycheck will include 100% of your unused annual and 25% of sick leave and compensatory time payout. There is no cash-out for unused personal holidays, additional leave or merit leave.
Final W-2 and 1095-C Forms	For the calendar year in which you separate from SHA employment, your W-2 report of taxable earnings and 1095-C report of health care coverage will be mailed to you after the end of the year.

Re-employment

Re-applying for Employment with Seattle Housing Authority	<p>As long as you separate in good standing, you may be eligible to reapply for employment. Current job openings are listed on the website http://agency.governmentjobs.com/seattlehousing/default.cfm</p> <p>You will be considered a new hire for most purposes. Any Regular employment service credit will <u>not</u> be resumed and reinstated. Your vacation accrual rate <i>will</i> reflect your prior service. For example, if you were accruing 18 days of vacation per year when you separated, you will start at that same accrual rate.</p> <p>If you withdrew your retirement contributions upon separation, you will have an opportunity to repay them, with interest, in order to buy back your retirement service credit.</p>
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Life After SHA Employment

Prohibited Conduct after Leaving SHA Employment

It is a violation of the Code of Ethics for an individual who has separated from employment to disclose or use any confidential information gained by reason of his or her work.

It is a violation of the Code of Ethics for a former employee for a period of 1 year following separation from employment to:

1. Communicate on behalf of any person on a matter involving SHA with an employee of the agency with which he or she was previously employed.
2. Participate in a competitive selection process for an SHA contract in which the former employee assisted the agency to define the scope of the project, work to be done, or process to be used.

Planning for Other Employment

Employment Verification

Prospective employers may contact Human Resources to verify your employment. Give the person seeking your proof of employment the following information:

1. The Human Resources Contact Information:
 - HumanResources@SeattleHousing.org
 - 1-206-615-3323
2. Your Social Security Number is helpful but not required.

Release Form

Only Human Resources is authorized to provide official employment verification. Submit General Consent and Release Form to Human Resources prior to termination date. Form is located at the end of the Exit Guide.

Your Retirement Plan

Public Employees' Retirement System (PERS)

Terminating your employment before you retire will have an impact on your retirement benefits under the Washington State Public Employees' Retirement System. The nature of the impact depends on where you are next employed and whether you withdraw your contributions from PERS. If you are retiring, we recommend that you contact the Retirement System at least six months prior to your retirement date.

SEPARATING FROM SERVICE BUT NOT RETIRING

Can I leave my money in the state retirement system?

When you separate from service you have two choices; you can withdraw your contributions, or leave them in the system.

If you leave your money in the system:

- ✓ Your account balance continues to earn interest.
- ✓ Your service credit stays intact.
- ✓ If you are vested in a plan, you will be eligible to receive a retirement benefit when you meet the retirement criteria for that plan.

Withdrawal

If you withdraw your money:

- ✓ You only receive your contributions plus interest. Employer contributions are not refundable.
- ✓ Federal law requires 20% withholding, unless you roll over your funds.
- ✓ You may be able to roll over all or part of your contributions to an IRA or eligible plan.
- ✓ You may be subject to an IRS 10% early withdrawal penalty if you are under age 59-1/2.
- ✓ All service credit accumulated prior to your withdrawal is canceled.

If you are a Plan 3 member, please contact the record keeper, Voya Financial at 888-327-5596 for more information

Tax tip: You might want to talk with an EAP or other professional tax advisor before making a decision about withdrawing your contributions.

What if I return to service?

For Plan 2, withdrawal of your retirement contributions cancels the service credit earned during the period the contributions were made. If you wish to restore the service credit, please read the member publication [Recovery of Withdrawn or Optional Service Credit](#) available on the DRS Web site.

If you leave your money in the retirement system, you may request to receive annual statements. Be sure to keep DRS informed of your address. You should contact DRS 60 to 90 days prior to the date you wish to retire. Federal law requires that you start receiving your benefit, or withdraw your funds, when you reach age 70-1/2.

Where can I find more information?

Web site: www.drs.wa.gov
E-mail: recep@drs.wa.gov
Call: Toll free at (800) 547-6657 or (360) 664-7000 in the Olympia area

Your Retirement Plan (Continued)

RETIREE MEDICAL PLAN

RETIREE MEDICAL PLAN

(Applicable only for employees who are retiring)

The City of Seattle and/or Seattle Housing Authority reserves the right to revise or delete any or the retiree's medical plans, and plan provisions, including, but not limited to, eligibility and enrollment requirements and procedures.

Please contact SHA Benefit Administrator at (615-3328) to request a Retiree Medical enrollment packet.

The eligibility requirements and enrollments procedures for the City of Seattle retiree medical plans are described below. The retiree medical plan options include:

- Kaiser Permanente Standard (under and over age 65)
- Kaiser Permanente Deductible (under and over 65)
- City of Seattle Traditional (under 65 only)
- City of Seattle Preventive (under 65 only)
- United Healthcare (65 and over only)
- Aetna Medicare (65 and over only)

See retiree medical rates.

ELIGIBILITY REQUIREMENTS – RETIREES

A retiree is eligible to purchase coverage on a self-paid basis under the City's retiree medical plan options if the following conditions are met:

1. The retiree elects to begin receiving a monthly PERS retirement or disability retirement benefit immediately after leaving SHA employment or within the period of time while they are on COBRA.
2. The retiree is currently enrolled in one of the medical plans for active employees offered by SHA (through the City) at the time of retirement **or** maintains continuous coverage under ANY group medical plan after leaving active service. However, the retiree can only return to the City medical coverage if he/she involuntarily loses other group (employer) health plan coverage. You will need to provide proof of continuous employer group coverage to enroll in a City-sponsored plan. (See Retiree Medical Enrollment Eligibility FAQ).

Eligibility Requirements – Family Members of Retirees

Retirees age 65 and older may enroll in the Medicare supplement programs available to SHA (City plans) employees. (Their dependents may enroll in the under-age 65 plans if they had coverage under one of the City plans at the time of the employee's retirement or death.)

ELIGIBILITY REQUIREMENTS – FAMILY MEMBERS OF RETIREES

Family members under age 65—including spouses, domestic partners, and dependent children—may also be eligible to purchase retiree medical coverage if *one* of the following conditions applies:

1. The retiree meets the eligibility requirement; or
2. The retiree is not enrolled for coverage because he or she is 65 or older but meets the other eligibility requirements describe above.

For example...

Your Retirement Plan (Continued)

- If the employee retires at or after age 65 and does not elect a retiree medical plan, eligible family members may be enrolled in one of the Plan options; or
 - When an enrolled retiree reaches age 65 and decides to enroll in a Medicare plan not administered through SHA/City Retiree Medical plan, the retiree's enrolled family members can remain on the plan until eligibility ceases.
3. The employee dies on or after January 1, 1994, but was eligible for a service retirement at the time of death and was eligible for participation in the City retiree medical plans.

In addition, to be eligible for coverage, family members must have been enrolled in one of the City's medical plans for active employees at the time of retirement or death. They must also meet the eligibility requirements of the selected retiree medical plan. Dependents acquired after the employee's retirement date may be added within 31 days of acquisition.

Enrollment Procedures

ENROLLMENT PROCEDURES

1. **Enrolling for coverage.** The retiree may enroll in one of the City retiree medical plans and all enrolled family members must have coverage under the same retiree medical plan. When first eligible a retiree may elect a plan different from the one they had as an active employee. This election is final. That means...
 - The retiree and/or family member cannot later change to a different retiree medical option **until the next open enrollment**.
 - An individual who declines to enroll for coverage when first eligible cannot enroll at a later date (see re-enrollment options).
 - Eligible family member can be added or dropped **if there is a change in family status**. Notify SHA Benefit Administrator at (206) 615-3328 within 31 days of the change of status.
2. **When to enroll.** Unless eligible for deferred enrollment (see #3 below), a retiree and/or family member must complete and submit an enrollment form to SHA Human Resources for the desired retiree medical plan no later than 30 days after the employee's retirement or death or not later than 31 days after COBRA coverage terminates.
3. **Deferred enrollment.** If a retiree's spouse or domestic partner is employed by SHA or other employer offering medical coverage, the retiree and children may defer enrolling for retiree medical coverage as long as they are continuously covered under the spouse's or domestic partner's plan. When an external event triggers (involuntary) loss of eligibility under another group medical plan, the retiree must enroll in the City's retiree medical plan within 31 days of the event. (See section below on Re-Enrolling.)

Your Retirement Plan (Continued)

4. **Adding family member.** A retiree can add family member within 30 days of acquisition to his or her coverage by submitting an application form to SHA Human Resources and paying the additional premium.

Dropping Your Medical Coverage through the City And Re-Enrollment

Retiree participants may drop their City retiree medical coverage and then have the option of re-enrolling in a City plan at a future date as long as they meet certain conditions:

- They must maintain continuous coverage under another group medical plan for the entire time they are not enrolled in a City plan. This means a plan offered through another employer, either their own employer, or the employer of their spouse or domestic partner.
- Individual medical plans -- whether obtained through a broker, insurer, HMO, Medicaid, the State High Risk Pool, Health Insurance Exchanges or other entities -- DO NOT qualify as continuous group coverage and DO NOT meet the requirements for re-enrollment.
- They may re-enroll in a City plan only if they lose eligibility for the other employer group coverage, such as due to their own, or their spouse's job loss or retirement, or aging-out of coverage (as documented by the Human Resources staff of the other employer.)
- They must re-enroll in a City plan within 30 days of losing their other coverage.

This option does NOT provide a re-enrollment opportunity for retirees; who dropped City retiree medical coverage prior to November 1, 2013, individuals who previously declined, or who were not otherwise eligible for retiree medical coverage.

Please note on the following:

- Re-enrollment in a City retiree medical plan would be available to medical benefit retirees of Seattle Housing Authority provided that SHA continues to offer the City's plans.
- It is important to note this change would not be a new (dis) enrollment and/or re-enrollment opportunity for:
 - New retirees who decline City retiree medical coverage at any point and later voluntarily drop other group coverage (e.g., due to premium increases) or widow(ers) who have not selected a survivor option.

OPEN ENROLLMENT

Open Enrollment

Retiree and their family members will have the opportunity to change medical plans during open enrollment periods to be conducted upon mutual agreement between the City and the insurance carriers. Open enrollment will generally occur once each year.

Your Retirement Plan (Continued)

Retiree Medical FAQ

Retiree Medical Enrollment Eligibility Frequently Asked Questions

Seattle Housing Authority (SHA) employees retiring on or after December 1, 2009 are allowed to leave City medical coverage and later re-enroll within 31 days of specific life events if they maintain continuous coverage in another group (employer) medical plan.

My spouse will add me to her group plan when I retire. If I don't like the plan or find that the City plan has better rates, may I drop it and select a City retiree plan?

No, you can only return to City medical coverage if you involuntarily lose your other group (employer) health plan coverage.

I plan to purchase an individual health policy when I retire. Will I be able to come back to the City's retiree medical plan in the future?

No, you will not be eligible to elect the City's plan by ending an individual health policy. You may re-enroll in a City plan only if you lose eligibility for the other employer group coverage.

I retired from SHA and took another job. In addition to paying for my active employee medical coverage, I'm paying for retiree medical coverage to hold open the option of having retiree coverage in the future. Do I have to continue paying for City coverage after the new enrollment rule goes into effect?

Retirees enrolled in a City-sponsored retiree plan may drop City retiree coverage any time, as long as they have immediate access to another employer medical coverage. This option does NOT provide a re-enrollment opportunity for; retirees who dropped City retiree medical coverage prior to November 1, 2013, individuals who previously declined, or who were not otherwise eligible for retiree medical coverage.

I left SHA employment as a vested (members with the equivalent of 5 or more years of service under the WA State retirement) termed employee a few years ago. Do I qualify for re-enrollment?

No, terminated-vested employees are not eligible for retiree medical coverage.

How do I prove continuous coverage on a group medical plan?

Submit a certificate of coverage (available through your medical plan) or a letter from the employer explaining the reason for the loss of coverage. Submit documentation within 31-days of losing your group health coverage to:

Seattle Housing Authority, Human Resources Department
190 Queen Anne Ave N, POB 19028, Seattle, WA 98109

My spouse, a former SHA employee, passed away and I declined survivor benefits. May I now enroll in the City's retiree plan?

No, widow(ers) who declined survivor benefits are not eligible to re-enroll.

If I am currently on my spouse's Under 65 Retiree plan with another employer, when I turn 65 can I enroll in one of the City of Seattle's Medicare Advantage plans?

Yes, if you involuntarily lose group health plan coverage under your spouse's plan.

Retiree Automatic Premium Deduction

Retiree Automatic Premium Deduction

It is a mandatory participation for employees who retire after May 1, 2012 and who enrolled under one of the City Retiree medical plans to have their monthly premium payment deducted from their Washington State Retirement pension. The following questions about the automatic deduction may help clarify any concerns you may have:

How do I sign up for the automatic deduction for my health benefits premium?

Retirees need to sign the attached Retiree Authorization Deduction form and submit it to Seattle Housing Authority 30 days before the first deduction occurs. Deductions are taken at the end of the monthly (30th day of the month) pension check for the following month's coverage (for example: April 30th deduction is for your May coverage). Retiree Authorization Deduction Form is included at the end of this guide.

Will there be an additional fee for the retiree in setting up the automatic deduction?

No, this has no cost to the retiree. In fact, it will save you money in spending postage, checks, etc.

How will I know when there is a rate change?

Seattle Housing Authority will notify you when there is a rate change. SHA will also notify DRS to update your deductions.

What if I find a less expense insurance plan? How do I terminate my automatic deduction and/or coverage?

You will need to notify SHA in writing that you want to terminate your benefits coverage and automatic premium deduction from your pension check under Washington State Retirement (DRS). If SHA receives your request by the 15th of the month (before the month of coverage), DRS will be able to stop your deduction at the end of the month. If your request is received after the 15th of the month, SHA will reimburse you for the premium deduction. Please be sure to send you termination letter the month before you want your coverage to be terminated.

Do I notify DRS if I have a question on my benefit coverage or notice a discrepancy in premium amounts?

DRS will not be able to answer benefit questions; you need to contact your insurance provider directly regarding the details of your benefits. Notify SHA Benefit Administrator at (206) 615-3328 immediately if you have questions regarding your premium deduction.

Retiree Automatic Premium Deduction

The health premium seems to increase each year. What happens if I no longer have enough money to deduct the health benefits premium from my Washington State pension?

If your pension does not cover your monthly health premium deduction, DRS will notify Seattle Housing Authority that you are no longer able to deduct your health premiums. Monthly health premium deductions will need to be paid directly to SHA.

Do I still have the option to continue sending my monthly payment to SHA?

Yes, current retiree participants who retired prior to **May 1, 2012** will continue to have the option of sending their payment each month. It is a mandatory participation for employees who retire after May 1, 2012 and who have enrolled under one of the City Retiree medical plans.

Note: Retirees who elect to continue sending their monthly premiums must have their payment received by SHA no later than the 15th of each month for the following month's coverage (for example: for April coverage, payment is due March 15). If payment is not received within the 30-day grace period, your coverage may be terminated. We do NOT accept payments for multiple months.

CITY OF SEATTLE
"Most" Retirees
2021 Monthly Rates

	Under Age 65	Disability Medicare Eligible Under Age 65	Medicare Eligible 65 and Over
City of Seattle Traditional			
Retiree	\$1,225.27	\$495.11	Not Available
Spouse / Domestic Partner	\$1,103.88	\$448.19	Not Available
1st Child under age 26	\$355.95	Not Available	Not Available
All Additional Children (not each child) under age 26	\$275.76	Not Available	Not Available
Each disabled child past the limiting age	\$526.99	Not Available	Not Available
City of Seattle Preventive			
Retiree	\$1,322.51	\$533.43	Not Available
Spouse / Domestic Partner	\$1,188.27	\$481.50	Not Available
1st Child under age 26	\$361.63	Not Available	Not Available
All Additional Children (not each child) under age 26	\$273.09	Not Available	Not Available
Each disabled child past the limiting age	\$550.19	Not Available	Not Available
Kaiser Permanente Standard			
Retiree	\$603.19	Coverage available under KP MAPD 3 & 4	
Spouse / Domestic Partner	\$603.19	Coverage available under KP MAPD 3 & 4	
1st Child under age 26	\$351.30	Not Available	Not Available
Each Additional Child under age 26	\$324.58	Not Available	Not Available
Each disabled child past the limiting age	\$351.30	Not Available	Not Available
Kaiser Permanente Deductible			
Retiree	\$554.91	Coverage available under KP MAPD 3 & 4	
Spouse / Domestic Partner	\$554.91	Coverage available under KP MAPD 3 & 4	
1st Child under age 26	\$323.20	Not Available	Not Available
Each Additional Child under age 26	\$298.58	Not Available	Not Available
Each disabled child past the limiting age	\$323.20	Not Available	Not Available
United Healthcare Medicare Complete HMO			
HMO (each enrollee)	Not Available	Not Available	\$373.45
Aetna Medicare Plan (PPO)			
Washington State Resident	Not Available	Not Available	\$297.84
Non-Washington State Resident	Not Available	Not Available	\$317.34
Kaiser Permanente Medicare HMO			
Medicare Advantage Plan 3 (KP MAPD 3) each enrollee	Not Available	\$427.70	\$427.70
Medicare Advantage Plan 4 (KP MAPD 4) each enrollee	Not Available	\$408.12	\$408.12

Updated 10/8/2020

SEATTLE HOUSING AUTHORITY

INFORMATION

Premium Conversion Account (IRC SECTION 125) (For your payroll deducted premiums)

Premium Conversion (PCA) under Section 125 allows you to avoid FICA and Federal Income (withholding) Tax on your monthly deduction for qualified group insurance premiums. Under the PCA, you may elect to withhold your COBRA/Retiree premiums from your final paycheck, or any other paychecks prior to your termination. You can only withhold premiums for the months remaining in the calendar year in which your termination occurs.

If you wish to deduct your COBRA/Retiree premiums on your final paycheck, or any other paychecks prior to your termination, please check and complete **one** of the choices below. **This form must be submitted to SHA Benefit Administrator at least two weeks before the paycheck(s) you want the deduction to start.**

1. **COBRA** - I wish to participate in the Premium Conversion Account. Please deduct my COBRA premiums for:

- Medical only
- Dental and vision only
- Medical, Dental and Vision

- Monthly COBRA payment: _____
- Months covering the COBRA premiums: _____
- Amount to be deducted on each paycheck(s): _____
- Total amount to be deducted: _____
- Paycheck(s) date: _____

2. **RETIREE** - I wish to participate on the Premium Conversion Account. Please deduct my Retiree medical premiums.

- Monthly Retiree medical payment: _____
- Months covering the Retiree premiums: _____
- Amount to be deducted on each paycheck(s): _____
- Total amount to be deducted: _____
- Paycheck(s) date: _____

3. **COBRA/RETIREE** - I wish to participate on the Premium Conversion Account. Please deduct my Retiree medical and COBRA (dental and vision only) premiums.

- Monthly COBRA/Retiree payment: _____
- Months covering the COBRA/Retiree premiums: _____
- Amount to be deducted on paycheck(s): _____
- Total amount to be deducted: _____
- Paycheck(s) date: _____

If you have any questions, please contact SHA Benefit Administrator at (206) 615-3328.

I understand that the COBRA/Retiree premiums that are withheld from my paycheck(s) are taken before taxes. Therefore, I cannot request a refund after my final paycheck has been issued.

Employee Name

Date

SEATTLE HOUSING AUTHORITY

Flexible Spending Account COBRA Continuation Election Form

Employee Information

SHA

Last Name, First Name Code		Employee SSN		Company
_____		_____		_____
Address		City	State	Zip
_____	_____	_____	_____	_____
DOB	Email	Day Phone	EFFECTIVE DATE	
_____	_____	_____		

Upon termination or retirement of employment, the IRS provides the following options to Section 125 participants:

Health Care Flexible Spending Account (HCFSA)

- 1) **STOP PARTICIPATION** - Your participation in the Plan shall cease and no further salary redirections or contributions shall be made if you elect not to continue in the Health Care Flexible Spending Account for the remainder of the Plan Year. You may submit claims **for expenses incurred PRIOR to or on the date of your termination date**. All claims must be submitted prior to the end of the claim run-out period.
- 2) If you elect to continue participation in the Health Care Flexible Spending Account for the remainder of the Plan Year, you may do so through the following options:
 - a) **ACCELERATE CONTRIBUTIONS** - You may accelerate your contributions for the remainder of the plan year out of your last paycheck. This accelerated amount will be equal to the difference between your contributions to date and your annual election amount. Under this option you will continue participation in the plan and may incur expenses at any time throughout the plan year [and grace period if applicable]. All claims must be submitted prior to the end of the claim run-out period.
 - b) **CONTINUE PAYMENTS AFTER TAX** – You may continue participation in the plan by making post tax contributions to your former employer for the remainder of the plan year. You will continue participation in the plan until the end of the plan year or until you fail to make the monthly contribution on the predetermined payment date. If you fail to make a timely payment you may submit claims **only for expenses incurred PRIOR to or on the date of final payment**.

Dependent Care Flexible Spending Account (DCFSA)

Upon termination, your participation in the Plan shall cease and no further salary redirection or contributions shall be made. However, you may submit claims for expenses incurred before the termination date. You may only submit expenses incurred after your termination date if you are actively seeking employment. All claims must be submitted before the end of the claims run-out period.

You must elect one of the following and return to Human Resources

<input type="checkbox"/> YES , I elect to continue participation in the Plan. X _____ Employee Signature I would like to make my contribution payment using: <input type="checkbox"/> Auto-acceleration <input type="checkbox"/> Post tax payment Employer's Signature X _____ Date _____	<input type="checkbox"/> NO , I decline to continue participation in the Plan. X _____ Employee Signature Date _____
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SEATTLE HOUSING AUTHORITY

General Consent and Release Form

NOTE: Under current Washington State law, the SHA may be required to provide specific information regarding your employment without your direct knowledge or permission. In legal proceedings, information may be provided in response to requests for discovery without your knowledge or consent.

I, _____, request and authorize Seattle Housing Authority to release information from my records in response to any requests for the same from prospective employers.

I understand that the information I am authorizing Seattle Housing Authority to release includes employment information and may also involve records or assessments of my abilities, performance, attendance, productivity, attitude, conduct, and other work-related characteristics or issues.

In exchange for Seattle Housing Authority's cooperation with this request, I hereby agree not to file or pursue any complaints, claims or legal actions of any kind against Seattle Housing Authority or any of its employees, representatives, or agents arising out of their activities or actions performed in connection with this disclosure of information.

Signature

Date



RETIREMENT HEALTH INSURANCE PREMIUM DEDUCTION AUTHORIZATION

P.O. Box 48380 Olympia, WA 98504-8380 • www.drs.wa.gov
Toll Free: 800.547.6657 • Olympia Area: 360.664.7000 • TTY: 711

Complete, sign and send to your insurance company.

Retiree Information

Retiree Name	Social Security Number
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Retirement System/Plan Code (check one):

<input type="checkbox"/> P1 = PERS 1	<input type="checkbox"/> T1 = TRS 1	<input type="checkbox"/> E2 = SERS 2	<input type="checkbox"/> L1 = LEOFF 1	<input type="checkbox"/> S1 = WSPRS 1	<input type="checkbox"/> U1 = JUDICIAL
<input type="checkbox"/> P2 = PERS 2	<input type="checkbox"/> T2 = TRS 2	<input type="checkbox"/> E3 = SERS 3	<input type="checkbox"/> L2 = LEOFF 2	<input type="checkbox"/> S2 = WSPRS 2	<input type="checkbox"/> J1 = JUDGES
<input type="checkbox"/> P3 = PERS 3	<input type="checkbox"/> T3 = TRS 3	<input type="checkbox"/> N2 = PSERS 2			

I authorize the Department of Retirement Systems (DRS) to regularly deduct a sufficient amount from my retirement benefit to pay the premiums for my insurance coverage. I will not hold DRS responsible for any problems on coverage or premium charges that occur between the insurance carrier and myself.

The deductions will continue until:

- I write to the insurance company and DRS, asking for my deductions to stop; or
- I terminate the insurance plan.

I understand that DRS cannot answer questions about my insurance.

Authorization and Signature

Policy in the Name of	
Retiree Signature	Date

.....

Insurance Broker/Vendor Use Only

Broker Name	Phone Number
Address	City State ZIP
Deduction Starts (payroll date)	Vendor ID Amount

DRS MS 418 (8/12)

