

LEARN MORE

LEARNING SESSIONS

Understand your benefit choices and ask questions. **Register here.**

BENEFIT FAIRS & ENROLLMENT ASSISTANCE

Benefit information and onsite support will be offered from 10 a.m. – 3 p.m. at these locations:

- ▶ **Nov. 1: Chinook Building**
- ▶ **Nov. 4: King Street Center**
- ▶ **Nov. 5: Atlantic/Central Base**
- ▶ **Nov. 6: South Base**
- ▶ **Nov. 7: East Base**
- ▶ **Nov. 8: North Base**
- ▶ **Nov. 12: Aquatic Center**
- ▶ **Nov. 13: King County Airport**
- ▶ **Nov. 15: Chinook Building**



OPEN ENROLLMENT

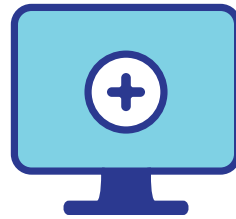
kingcounty.gov/open-enrollment

BENEFITS

kingcounty.gov/benefits

OPEN ENROLLMENT

NOVEMBER 1-15, 2024



CONTACT / HELP

If you have questions or need language assistance or disability support services, contact the Benefits team:

Benefits, Payroll and Retirement Operations

Chinook Building, 2nd Floor
401 Fifth Ave, Seattle, WA 98104
206-684-1556 or

kc.benefits@kingcounty.gov
9 a.m. – 4 p.m., Monday – Friday
Closed for Veterans Day: Nov. 11

Translation services and alternate formats available
Please call 206-684-1556 or TTY: 711

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King County

Benefits, Payroll and Retirement



**REGULAR
EMPLOYEES**

OPEN ENROLLMENT

NOVEMBER 1-15, 2024



OPEN ENROLLMENT

NOVEMBER 1-15, 2024

Welcome to Open Enrollment!

It's time to consider your King County employee benefit options and select the right coverage for you and your family in 2025.

During Open Enrollment, you can add or discontinue coverage for family members. You can also change dental plans and enroll in a different medical plan—consider SmartCare (Kaiser) or KingCare Select (Regence), which have higher quality scores and lower deductibles, copays, and Spouse Benefit Access Fees.

If you don't participate in Open Enrollment, your current elections automatically continue for next year—except FSAs and Benefit Access Fee exemptions, which must be selected each year.

IMPORTANT BENEFIT CHANGES

King County and its labor partners agreed to the following benefit changes to address rapidly rising health care insurance costs and so they can continue to offer sustainable and exceptional health benefits. There will be no major changes to the SmartCare (Kaiser) medical plan.

Go to the Open Enrollment website to see details about the changes for next year, a medical plan comparison chart, and links to health plan quality scores: kingcounty.gov/open-enrollment.



KingCare PPO (Regence) medical plan:

- ▶ An employee premium share will be added. The amount is \$75 per month, regardless of how many family members you cover. Watch this video to learn more: vimeo.com/1006009230.
- ▶ The Spouse Benefit Access Fee increases to \$200/month. **Reminder:** If you cover a spouse or domestic partner, the Benefit Access Fee automatically applies. If you qualify for an exemption, **you must confirm it each year** during Open Enrollment.
- ▶ A separate out-of-pocket limit for emergency room (ER) visits will be implemented in addition to the out-of-pocket limits for medical and prescriptions. Your out-of-pocket costs for ER visits, which include a \$200 copay and 15% coinsurance, will apply to the ER out-of-pocket limit (not the medical out-of-pocket limit), as follows: \$6,600/individual and \$12,900/family. This means you may pay more if you visit the ER frequently.



Flexible Spending Accounts (FSAs):

- ▶ For the Health Care FSA, the max contribution increases to \$3,200 and the carryover allowed from 2024 to 2025 increases to \$640.
- ▶ **Reminder:** To save money by participating in a Health Care or Day Care FSA, **you must enroll each year.**

	Health Care FSA	Day Care FSA
2025 Annual Contribution Max	\$3,200	\$5,000
Carryover Allowed From 2024 to 2025	\$640	None



KingCare Select (Regence) medical plan:

- ▶ An employee premium share will be added. The amount is \$50 per month, regardless of how many family members you cover. Watch this video to learn more: vimeo.com/1006009230.
- ▶ A Spouse Benefit Access Fee of \$75/month will be added. **Reminder:** If you cover a spouse or domestic partner, the Benefit Access Fee automatically applies. If you qualify for an exemption, **you must confirm it each year** during Open Enrollment.
- ▶ The Emergency Room (ER) coinsurance will increase to 15% after the \$200 copay. Also, a new separate out-of-pocket limit for ER visits will be implemented in addition to the out-of-pocket limits for medical and prescriptions. Your out-of-pocket costs for ER visits, which include a \$200 copay and 15% coinsurance, will apply to the ER out-of-pocket limit (not the medical out-of-pocket limit), as follows: \$6,600/individual and \$13,000/family. This means you may pay more if you visit the ER frequently.

ENROLL ONLINE from any device



- 1 Sign in to PeopleSoft: kingcounty.gov/mybenefits
- 2 For PeopleSoft help, call 206-263-4357.
- 3 Go to the Open Enrollment tile.
- 4 Review your benefits & make selections.
- 5 Check your Preview Statement, then use the Submit Enrollment button.

Your new benefits become effective on Jan. 1.