

2026

City of Seattle Benefits-at-a-Glance (Employees with *Fire Fighters** Benefits Coverage)

Eligibility: For new hires and dependents, coverage begins on your first day of employment if that date is the first calendar day of the month designated as a City business day. Or coverage starts on the first calendar day of the month designated or recognized as the first working day for the shift you are assigned. If your employment begins after this date, your coverage begins the first day of the following month.

Eligible Dependents: Individuals eligible for coverage include your spouse or domestic partner, your birth or adopted children or children placed for adoption, your domestic partner's children, stepchildren, and any child for whom you are the legal guardian. Adult children are eligible for coverage if they are under 26.

Enrollment: You must enroll within 30 days of hire.

Medical, Dental, and Vision: Health Care coverage is available through the Seattle Fire Fighters Healthcare Trust.

Flexible Spending Accounts (FSA): The City offers a Health Care and Day Care FSA through Navia Benefits Solution. The Health Care FSA allows you to use pre-tax dollars to receive reimbursement for eligible medical, dental, and vision expenses. The Day Care FSA allows you to receive reimbursement for qualified daycare expenses for your dependent child up to age 13, disabled spouse/domestic partner, or dependent parent. You can select a minimum of \$120 up to \$3,400 in 2026 for the Healthcare FSA and \$7,500 for the Day Care plan in 2026. If you elect to participate in this plan and want to continue your participation, you will need to re-enroll each year during the City's open enrollment period.

You may carry over up to \$680 unused Health FSA funds from the plan year 2026 into the plan year 2027 as long as the carryover results in a minimum account size of \$120.

Long-Term Disability Insurance: The Seattle Fire Fighters Union Local 27 provides Long-Term Disability insurance. Enrollment is mandatory. Call (206) 285-1271 for details.

Basic Group Term Life Basic Insurance: You can select from one of two plans – Basic Group Term Life Insurance, which is one-and-a-half times your annual earnings, or Limited Basic Group Term Life Insurance of \$50,000. The City will contribute 40% of the Basic Group Term Life Insurance cost.

Supplemental Group Term Life Insurance: If you elected Basic Group Term Life, you may purchase supplemental term life insurance for yourself, your spouse/domestic partner, and your children. The maximum life insurance available for you is six times your annual income. Your spouse/domestic partner is 100% of the amount of coverage you elect for yourself up to a maximum of \$500,00. You may purchase \$2,000, \$5,000, or \$10,000 coverage for your children.

Accidental Death & Dismemberment

Insurance (AD&D): You may purchase AD&D insurance for yourself or you and your family. Coverage is available from \$25,000 to \$500,000.

*Includes members of the Seattle Fire Fighters Union Local 27

Retirement Benefits

Washington State Department of Retirement Systems: Membership in the Washington State Department of Retirement Systems is mandatory. Please contact the Washington State Department of Retirement Systems for information about your plan. You can save more for your retirement through the City's Voluntary Deferred Compensation Plan (see below).

Voluntary Deferred Compensation Plan: Enrollment in the City's 457 Deferred Compensation Plan is voluntary. You are allowed to contribute through payroll deductions. You decide the dollar amount, contribution type, and investment options. You may contribute as little as \$10 per paycheck. Enrollment and contribution changes may be made at any time. The City does not match your contributions.

Work/Life Programs and Benefits

Employee Assistance Program (EAP): ComPsych provides a referral and counseling service for you and your household members. Receive confidential assistance for personal issues such as stress, depression, and family and relationship problems. Each household member is eligible for eight free one-hour sessions per issue per year.

Transportation: Seattle Fire Fighters are eligible to ride transit for free on certain agencies when showing their badge. Fire Fighters are eligible to use the other elements of the MyTrips employee commute options program, including trip planning assistance, carpool and vanpool matching, and more.

Career Quest Flash Mentorships: Flash Mentorships are one-time meetings that help employees build relationships and expand their professional networks across City departments. Mentees can work with mentors to review resumes, prepare for interviews, and gain valuable career insights. To be eligible, you must be a regular City employee or a paid college intern. [Sign up today](#) as a mentor, mentee, or both!

Holidays: The City observes 12 official holidays and 2 personal holidays. You may take your personal holidays at any time with supervisory approval.

Vacation: You accrue vacation based on hours on regular pay status. The vacation amount depends on your service length—from 12 days per year for a new employee to 30 days per year after 29 years of employment. Unused vacation hours carry over each year, up to a maximum, depending on years of service.

Sick Leave: You accrue sick leave based on the number of regular hours worked. Full-time employees earn 96 hours of sick leave per year. You may carry over your unused sick leave; there is no maximum accumulation.

Other Leaves: The City also provides paid and unpaid leaves: paid parental leave, funeral leave, family and medical leave, pregnancy disability, jury duty, military duty leave, transplant donor leave, unpaid religious leave, unpaid personal leave, and sabbatical leave.

Employees also have the option to apply for the Washington Paid Family and Medical Leave Program in addition to the above leaves through the City.



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