

# 2026

## City of Seattle Benefits-at-a-Glance (Employees with *Most\** 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 or for whom a Qualified Medical Child Support Order requires coverage. Adult children are eligible for coverage if they are under 26. If you add dependents, you'll be asked for documentation proving their coverage eligibility through the City of Seattle plans.

**Enrollment:** You must enroll within 30 days of hire. If you fail to enroll within 30 days of your hire date, the City will automatically enroll you for dental and basic vision coverage. Your dental coverage will default to the Delta Dental of Washington plan. If you are newly eligible for health coverage and don't actively elect or waive medical coverage, you will automatically be enrolled in the Aetna Traditional employee-only plan, which requires no premium contribution from you.

**Dental:** You may select Delta Dental of Washington or Dental Health Services. The dental plans include coverage for eligible dependents. The premium is covered in full by the City of Seattle.

**Vision:** You may elect a Basic or Buy-up vision plan with VSP. An annual eye exam is covered every calendar year for both plans. The City pays the premium in full for the Basic plan. You contribute \$12.04 to the Buy-up plan, which has enhanced eyewear options.

**Medical:** You may select from the Kaiser Permanente Standard Plan, Kaiser Permanente Deductible Plan, Aetna Preventive Plan, or Aetna Traditional Plan. The monthly cost to you for each of the plans is as follows:

Medical Plan	Employee's Monthly Premium Contribution	
	Employee**	Employee & spouse or domestic partner**
Aetna Preventive	\$48.12	\$98.50
Aetna Traditional	\$ 0.00	\$32.34
Kaiser Permanente Standard	\$48.40	\$99.90
Kaiser Permanente Deductible	\$25.00	\$56.92

\*\* with or without children

**Advocacy Services:** Employees and covered family members can access Accolade advocacy services. Accolade Health Assistants provide one-on-one personalized support at no cost. Health Assistants are a one-stop resource to answer health and benefits questions, and they partner with a team of doctors, nurses, and benefits specialists to help navigate the healthcare system.

**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.

**Basic Long-Term Disability Insurance:** If you become disabled after a 90-day waiting period, the plan will pay you a basic benefit of \$400 a month while you are unable to work. The basic long-term disability premium is paid in full by the City. You can purchase supplemental long-term disability benefits (see below).

**Supplemental Long-Term Disability Insurance:** Purchase supplemental long-term disability coverage to provide up to 60% of your base salary over \$667 up to a maximum of \$10,000 per month.

**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.

\*Includes CMEOs, Fire Chiefs, General City Employees, Library employees, SPMA members. Fire Chiefs and CMEOs – contact HR for your premium contributions.

**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.

## **Retirement Benefits**

### **Seattle City Employees' Retirement**

**System (SCERS I and II):** There are two retirement plans for City employees with differences in contributions, minimum retirement age, final average salary, and earned benefit per year of service multiplier.

**SCERS I** (hired and enrolled before January 1, 2017): You contribute 10.03%, and the City also pays 15.29% of your salary towards your retirement.

**SCERS II** (hired January 1, 2017, or later): You contribute 7.0%, and the City also pays 14.42% of your salary towards your retirement.

Contributions and earnings are tax-deferred. You are 100% vested in your contributions and their earnings. You become vested (eligible for a monthly benefit at retirement age) at five years of service. If you leave City employment before retirement and withdraw your contributions, you will not be entitled to any of the City's contributions.

If you have worked for the state or other local governments, you may be eligible to combine your service time to qualify for retirement.

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:** You can receive an ORCA Passport Card, which pays full fare for all land-based transit, including water taxi and Kitsap Fast Ferry. We also provide Vanpool and WA State Ferry passenger-only benefits. If you use any non-drive-alone commute option, you are also eligible for a Guaranteed Ride Home – a reimbursable taxi ride home in case of a family or medical emergency.

**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 amount of vacation earned depends on your length of service—starting at 12 days per year for a new employee. The accrual rate gradually increases to 23 days per year after 14 years of service, with an additional day per year of service after 19 years to a maximum of 30 days. 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.



**Seattle**  
Human Resources

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