

Welcome to Your Benefits

Whether you're enrolling in benefits for the first time, nearing retirement, or somewhere in between, Kitsap County supports you with benefit programs and resources to help you thrive today and prepare for tomorrow.

This guide provides an overview of your healthcare coverage, life, disability, retirement benefits, and more.

You'll find tips to help you understand your medical coverage, save time and money on healthcare, reduce taxes, and balance your work and home life. Review the coverage and tools available to you to make the most of your benefits package.

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.



2027 Benefits Guide

January 1, 2027 – December 31, 2027



Eligibility & Enrollment

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Eligibility and Enrollment

Who's Eligible for Benefits?

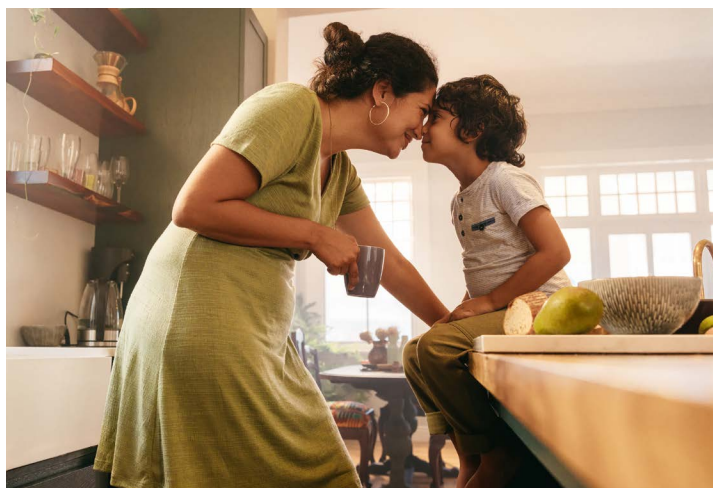
Employees

You are eligible if you were hired into a position budgeted at .50 FTE or above. Employees with variable hours and seasonal schedules may be considered eligible for benefits. Refer to "Determining Eligibility" later in this guide for details.

Eligible dependents

- Legally married spouse or WA state registered domestic partner
- Natural, adopted or step children up to age 26
- Children over age 26 who are disabled and depend on you for support
- Children named in a Qualified Medical Child Support Order (QMCSO)

For additional information, please refer to the benefit booklets for each benefit. The contents of this guide may be applicable to all county employees. Please review the notes at the top of each page to know if these benefits apply to you.



Enrolling in Benefits



Workday

Workday is an online system that enables you to make all your benefit decisions in one place. If you don't have access to a computer, you can access Workday from a tablet.

Before you enroll

- Know the date of birth, social security number, and address for each dependent you will cover
- Review your enrollment materials to understand your benefit options and costs for the coming year
- Provide dependent verification documentation within 60 days.

When you can enroll

You can enroll in benefits as a new hire or during the annual open enrollment period. New hire coverage begins on the 1st of the month following employment as long as you enroll within 30 days of becoming eligible.

If you miss the enrollment deadline, you'll be defaulted into the lowest Medical option available. You will be able to change your benefit elections during the next open enrollment (one time each year that you can make changes to your benefits for any reason). Kitsap County's open enrollment is November 1 through 15. Changes take place on January 1.



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Changing Your Benefits

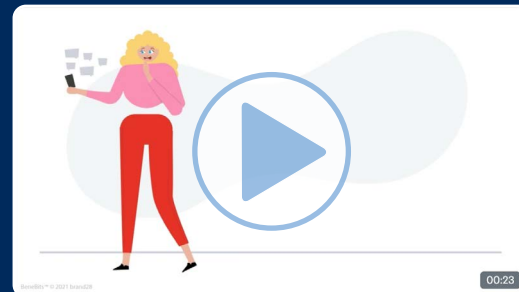
Outside of open enrollment, you may be able to enroll or make changes to your benefit elections if you have a big change in your life, including:

- Change in legal marital status
- Change in number of dependents or dependent eligibility status
- Change in employment status that affects eligibility for you, your spouse, or dependent child(ren)
- Change in residence that affects access to network providers
- Change in your health coverage or your spouse's coverage due to your spouse's employment
- Change in an individual's eligibility for Medicare or Medicaid
- Court order requiring coverage for your child
- "Special enrollment event" under the Health Insurance Portability and Accountability Act (HIPAA), including a new dependent by marriage, birth or adoption, or loss of coverage under another health insurance plan
- Event allowed under the Children's Health Insurance Program (CHIP) Reauthorization Act (you have 60 days to request enrollment due to events allowed under CHIP).

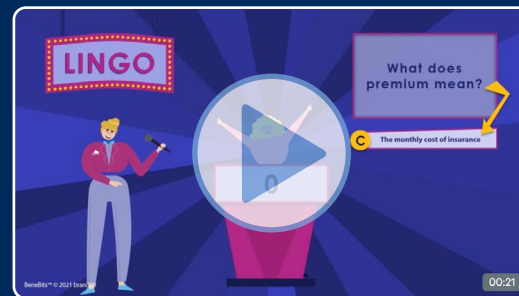
You must submit your change within 30 days after the event.

Life Happens

A change in your life may allow you to update your benefit choices. Watch the video for a quick take on your options.



Play Health Lingo





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Benefit Advocates



Who are the Benefit Advocates?

Benefit Advocates are highly trained professionals with extensive insurance industry experience. They are available to assist you with your benefit needs.

Call your Benefit Advocate for:

- Insurance claim questions
- Denied claims appeals
- Benefit questions or clarifications
- Prescription problems
- Flexible Spending Account questions
- COBRA inquiries
- General questions
- Medicare Questions (This is a Benefit Advocate service offered in partnership with Alliant Medicare Solutions)

Benefit Advocates can't answer questions on Workers Compensation claims or Medicaid.

When to contact your health insurance carrier directly?

- To request a new or additional ID card
- For the initial submission of claims
- To verify your physician is in the network
- HSA and FSA card inquiries

What do I need to provide the Benefit Advocate or insurance carrier in order to receive assistance?

- Member ID Number or Social Security Number
- Date of birth
- Your employer's name
- An itemized bill of services from your provider or an explanation of benefits (EOB) from the carrier

If leaving a voice message please be sure to provide your name, your employer's name, along with the name and insurance carrier of the plan you are calling about.

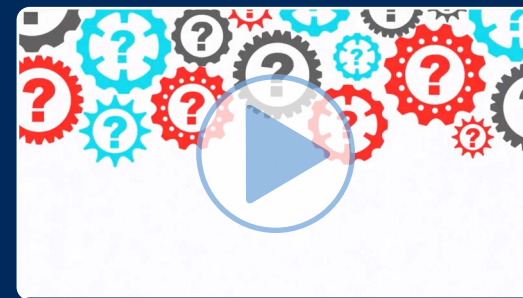
Contact Your Benefit Advocates

Benefit Advocates are available to assist you Monday – Friday, 5 a.m. – 5 p.m. PT. All calls are kept confidential and are tracked and monitored to resolution. Benefit Advocates also work with an interpretation service that supports 125 different languages. If you are in need of this service, please be prepared to tell the Benefit Advocate what language you need when you call.

When should I expect a response?

Our service standard is to respond to your inquiry (phone or email) by the end of the next business day. If your matter is urgent, please mention this in your message so we can prioritize your inquiry appropriately.

Alliant Benefit Advocates



Contact Your Benefit Advocate

- **Email:** benefitsupport@Alliant.com
- **Phone:** 800.489.1390
- **Fax:** 203.568.8396
- **Hours:** M-F 5:00 a.m. to 5:00 p.m. PT



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Medical Benefits

Make Time For Health

We offer a variety of medical plans. Preventive care is fully covered under all plans if obtained in-network. Your costs for other services will depend on which plan you choose. Review the network provider information and out-of-pocket costs such as deductible, coinsurance and prescription drugs. This can help you choose the best fit for your health concerns and budget, as well as to understand how the plan works.

Which Plan Is Right For You?

That depends on your healthcare needs, favorite doctors, and budget. Here are some considerations.

Do you prefer specific doctors and hospitals?

If you want to stay with your favorite doctors and facilities, check whether they are in the plan's network. If they are not, but you are comfortable paying a bit more to see them, consider a plan with both in-network and out-of-network benefits.

What are your usual healthcare needs?

Do you have frequent doctor or urgent care visits? Do you have a condition that requires a specialist? Do you take prescription medications? Compare how each plan covers the services you need most often.

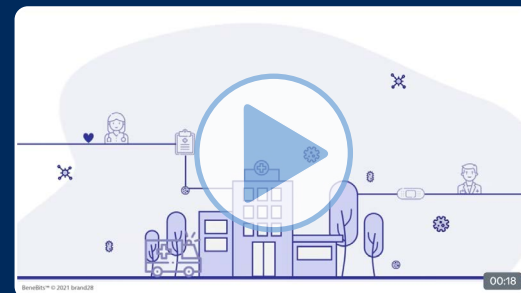
Consider the bottom line

How much is the monthly payroll deduction? Do you have to meet a deductible? What is the out-of-pocket maximum? How much of the cost is covered by the plan? How much are any copayments for office visits, prescriptions, etc. All of these factors together affect your total cost for healthcare.

All About HDHP Plans



All About PPO Plans



In- vs. Out-of-Network





Aetna Medical Plans



You always pay the deductible and copayment (\$). The coinsurance (%) shows what you pay after the deductible. Out-of-network coverage may acquire additional costs, please refer to the Plan Summary Booklets for more information. [Click here to view the rates.](#)

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	AETNA PRIME PLAN In-Network	AETNA HDHP/HSA PLAN In-Network
Annual Deductible (aggregate)	\$300/person \$900/family	\$1,750/person* \$3,500/family*
Annual Out-of-Pocket Maximum	\$2,500/person \$7,500/family	\$3,000/person \$6,000/family
Office Visit Primary Care Provider Specialist Virtual Visit	\$25 copay \$25 copay \$25 copay	20% coinsurance after deductible 20% coinsurance after deductible 20% coinsurance after deductible
Preventive Services	No charge	No charge
Lab and X-ray	10% coinsurance after deductible	20% coinsurance after deductible
Urgent Care	\$25 copay	20% coinsurance after deductible
Emergency Room	10% coinsurance after \$125 copay	20% coinsurance after deductible
Inpatient Hospitalization	10% coinsurance after deductible	20% coinsurance after deductible
Outpatient Surgery	10% coinsurance after deductible	20% coinsurance after deductible
Hearing Instruments	\$3,000 per ear with hearing loss every 36 months	\$3,000 per ear with hearing loss every 36 months
Retail Prescription Generic Preferred Brand Non-preferred Brand	30-day supply limit \$10 copay \$30 copay \$50 copay	30-day supply limit 20% coinsurance after deductible 20% coinsurance after deductible 20% coinsurance after deductible
Mail Order Prescription Generic Preferred Brand Non-preferred Brand	390-day supply limit \$20 copay \$60 copay \$100 copay	390-day supply limit 20% coinsurance after deductible 20% coinsurance after deductible 20% coinsurance after deductible

*Offset by Employer HSA of \$1,350 for employee only or \$2,700 for employee plus dependent(s). Visit [the HSA page](#) or more details.

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Kaiser Medical Plans



You always pay the deductible and copayment (\$). The coinsurance (%) shows what you pay after the deductible. Out-of-network coverage may acquire additional costs, please refer to the Plan Summary Booklets for more information. [Click here to view the rates.](#)

	KAISER PRIME PLAN	KAISER HDHP/HSA PLAN
	In-Network	In-Network
Annual Deductible (aggregate)	\$250/person \$750/family	\$1,750/person* \$3,500/family*
Annual Out-of-Pocket Maximum	\$1,000/person \$3,000/family	\$3,000/person \$6,000/family
Office Visit Primary Care Provider Specialist Virtual Visit	(first 4 visits not subject to deductible) \$25 copay after deductible \$25 copay after deductible \$25 copay after deductible	20% coinsurance after deductible 20% coinsurance after deductible 20% coinsurance after deductible
Preventive Services	No charge	No charge
Lab and X-ray	Outpatient: first \$500 covered at 100%, then deductible applies	20% coinsurance after deductible
Urgent Care	\$25 copay after deductible	20% coinsurance after deductible
Emergency Room	\$75 copay after deductible	20% coinsurance after deductible
Inpatient Hospitalization	\$200/day up to \$600/admission	20% coinsurance after deductible
Outpatient Surgery	\$100 copay after deductible	20% coinsurance after deductible
Hearing Instruments	\$3,000 per ear with hearing loss every 36 months	\$3,000 per ear with hearing loss every 36 months
Retail Prescription Generic Preferred Brand Non-preferred Brand	30-day supply limit \$15 copay \$15 copay \$30 copay	30-day supply limit \$0 copay 20% coinsurance after deductible 20% coinsurance after deductible
Mail Order Prescription Generic Preferred Brand Non-preferred Brand	90-day supply limit \$30 copay \$30 copay \$60 copay	90-day supply limit 20% coinsurance after deductible 20% coinsurance after deductible 20% coinsurance after deductible

*Offset by Employer HSA of \$1,350 for employee only or \$2,700 for employee plus dependent(s). Visit [the HSA page](#) or more details.

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Know Where to Go

Where you get medical care can have a significant impact on the cost. Here's a quick guide to help you know where to go, based on your condition, budget, and time.

TYPE	APPROPRIATE FOR	EXAMPLES	ACCESS	COST
Nurseline 	Quick answers from a trained nurse	<ul style="list-style-type: none">Identifying symptomsDecide if immediate care is neededHome treatment options and advice	24/7	\$0
Online Visit 	Many non-emergency health conditions	<ul style="list-style-type: none">Cold, flu, allergiesHeadache, migraineSkin conditions, rashesMinor injuriesMental health concerns	24/7	\$
Office Visit 	Routine medical care and overall health management	<ul style="list-style-type: none">Preventive careIllnesses, injuriesManaging existing conditions	Office Hours	\$\$
Urgent Care 	Non-life-threatening conditions requiring prompt attention	<ul style="list-style-type: none">StitchesSprainsAnimal bitesEar-nose-throat infections	Office Hours, or up to 24/7	\$\$\$
Emergency Room 	Life-threatening conditions requiring immediate medical expertise	<ul style="list-style-type: none">Suspected heart attack or strokeMajor bone breaksExcessive bleedingSevere painDifficulty breathing	24/7	\$\$\$\$\$



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Alternative Facilities

If you have time to evaluate your options for non-emergency health treatments, these alternative facilities can provide the same results as a hospital at a fraction of the cost.

NEED	ALTERNATIVE	FEATURES	SAVINGS
Surgery 	Ambulatory Surgery Center (ASC)	<ul style="list-style-type: none">Specializes in same-day surgeriesCataracts, colonoscopies, upper GI endoscopy, orthopedic surgery and moreHeld to same safety standards as hospitals	Up to 50% over hospital stay (in-network)
Physical Therapy 	Free-standing physical therapy center	<ul style="list-style-type: none">Important part of the recovery process after an injury or surgery	40 to 60% over a hospital setting (in-network)
Sleep Study 	Home testing	<ul style="list-style-type: none">Diagnoses sleep apnea and other conditionsCost is often covered by insurance if considered medically necessary	Approximately \$4,500 (in-network)
Infusion Therapy 	Home or outpatient infusion therapy	<ul style="list-style-type: none">For drugs that must be delivered by intravenous injections, or epiduralsDelivered by licensed infusion therapy providerMaintain normal lifestyle and comfort of home or outpatient center	Up to 90% over hospital stay (in-network)

How to find an alternative treatment facility

Ask your doctor if your treatment must be delivered in the hospital. You can also search for surgical centers, physical therapy, etc. on your plan's website; or call member services for assistance. Online tools such as [healthcarebluebook.com](https://www.healthcarebluebook.com) and [healthgrades.com](https://www.healthgrades.com) help you compare costs and doctor ratings. Some alternative services include a facility fee to cover overhead costs. To avoid a surprise on your bill, ask about facility fees before you schedule your appointment.



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Preventive Care Screening

Annual preventive checkups can help you and your doctor identify your baseline level of health and detect issues before they become serious.

What is Preventive Care?

The Affordable Care Act (ACA) requires health insurers to cover a set of preventive services at no cost to you, even if you haven't met your yearly deductible. The preventive care services you'll need to stay healthy vary by age, sex, and medical history.

Not all exams and tests are considered preventive

Exams performed by specialists are generally not considered preventive and may not be covered at 100 percent.

Additionally, certain screenings may be considered diagnostic, not preventive, based on your current medical condition. You may be responsible for paying all or a share of the cost for those services.

If you have a question about whether a service will be covered as preventive care, contact your medical plan.

Typical Screenings For Adults



- Blood pressure
- Cholesterol
- Diabetes
- Colorectal cancer
- Depression
- STIs

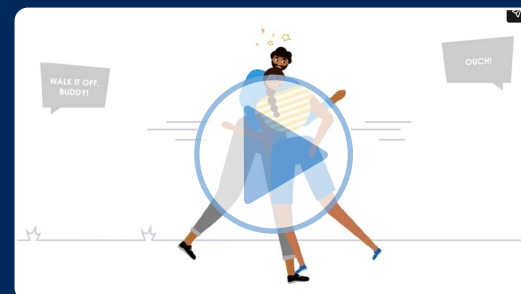
Preventive care for women should include breast and gynecological exams.

For men, preventive care should include prostate cancer screening and a testicular exam.

Virtual Healthcare



ER vs Urgent Care



Preventive care is covered in full only when obtained from an IN-NETWORK provider!



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Budget Your Prescription Drugs

Understanding the formulary can save you money

If your doctor prescribes medicine, especially for an ongoing condition, don't forget to check your health plan's drug formulary. It's a powerful tool that can help you make informed decisions about your medication options and identify the lowest cost selection.

What is a formulary?

A drug formulary is a list of prescription drugs covered by your medical plan. Most prescription drug formularies separate the medications they cover into four or five drug categories, or "tiers." These groupings range from least expensive to most expensive cost to you. "Preferred" drugs generally cost you less than "non-preferred" drugs.

Get the most from your coverage

To get the most out of your prescription drug coverage, note where your prescriptions fall within your plan's drug formulary tiers and ask your doctor for advice. Generic drugs are usually the lowest cost option. Generics are required by the Food and Drug Administration (FDA) to perform the same as brand-name drug equivalents.

PrudentRx for Aetna Members

In order to provide a comprehensive and cost-effective prescription drug program for you and your family, we have added the PrudentRx Solution for certain specialty medications for Aetna members. The PrudentRx Solution helps you enroll in manufacturer copay assistance programs. If you currently take one or more specialty medications included in the PrudentRx Program Drug List, you will receive a welcome letter from PrudentRx that provides information about the PrudentRx Solution as it pertains to your medication. All eligible members must call PrudentRx at 800.578.4403 to register for the PrudentRx Solution.

The formulary drug tiers determine your cost

\$	Generic Drug
\$\$	Brand Name Drug
\$\$\$	Specialty Drug

To find out if a drug is on your plan's formulary, visit the plan's website or call the customer service number on your ID card.





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Health Savings Account

A Personal Healthcare Savings Account

A Health Savings Account (HSA) is a way to pay for healthcare expenses that you have today, and save for expenses you may have in the future.

How the HSA plans work

	Kitsap County Annual Contribution	2027 IRS Maximum Contribution
Individual	\$1,350	\$4,500
Family	\$2,700	\$9,000

- You need to create your HSA account prior to funds being deposited
- Kitsap County makes an annual lump sum contribution for January 1st enrollments
- You can contribute up to the IRS limit, including company amount
- **Are you age 55+?** You can contribute an additional \$1,000/year
- Use your HSA debit card to pay for eligible expenses: office visits, lab tests, prescriptions, dental and vision care, and some drugstore items

Are you eligible?

The HSA is not for everyone. You're eligible only if you are:

- Enrolled in the **Kaiser HDHP** or **Aetna HDHP**.
- Not enrolled in other non-HDHP medical coverage, including Medicare, Medicaid, or Tricare.
- Not a tax dependent.

Four reasons to love an HSA

1. **Tax-free.** No federal tax on contributions. Withdrawals are also tax-free as long as they're for eligible healthcare expenses.
2. **No "use it or lose it."** Your balance rolls over from year to year.
3. **Use it now or later.** Use your HSA for healthcare expenses you have today or save it to use in the future.
4. **Boosts retirement savings.** After you retire, you can use your HSA for regular living expenses, taxable but no penalties.

Health Savings Accounts



Find out more

- [Eligible Expenses](#)
- [Ineligible Expenses](#)

HSA enrollment mid-year will receive a prorated contribution.

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Flexible Spending Accounts

Healthcare FSA

A healthcare FSA or HCFSAs allows you to set aside tax-free money for qualified healthcare expenses you expect to have over the coming year.

HCFSAs 2027 contribution limit: \$3,500

Dependent Care FSA

A dependent care FSA or DCFSAs allows you to set aside tax-free money to pay for work-related day care expenses. Eligible expenses include not only child care, but also before and after school care programs, preschool, and summer day camp for children under age 13. The account can also be used for an adult dependent who lives with you and is physically or mentally incapable of self-care.

DCFSAs 2027 contribution limit: \$7,500 per household

How the FSA plans work

- You estimate what you and your family's out-of-pocket costs will be for the coming year.
- You make your contribution election up to the annual limit set by the IRS. Contributions are deducted from your pay pre-tax.
- Use your FSA funds to pay for qualified services and products. Withdrawals are tax-free as long as they're for eligible expenses.

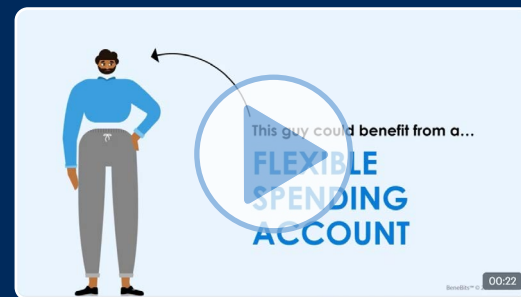
Are you eligible?

All benefit-eligible employees can participate in either the Healthcare or Dependent care FSA. You can participate in an FSA regardless of your medical plan coverage with Kitsap County.

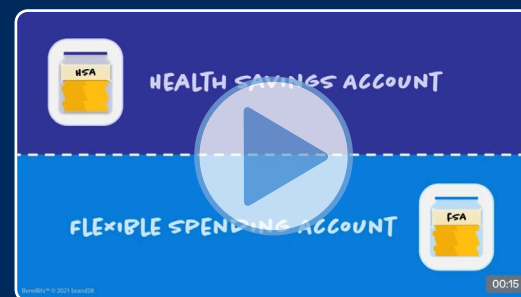
Limited Purpose FSA

If you have an existing Flexible Spending Account and enroll in a Health Savings Account, your FSA money will transition into a "Limited Purpose" FSA. Limited Purpose FSA will operate the same but excludes medical eligible expenses, only dental and vision expenses will qualify. Any medical related expense will then be eligible through the HSA funds.

Flexible Spending Accounts



FSA vs. HSA



Annual FSA Carryover:
If you don't spend all the money in your account, you can carry over up to \$690 into 2028.



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Enhanced Services

Mental Health Services through Aetna and Kaiser

These are challenging times, and we understand that you or people close to you may also be faced with additional work and family stresses. Feelings of isolation, depression or despair should never be taken lightly. This is a reminder that our medical plans include coverage for mental health care. And through our telemedicine provider, you can connect to a mental health provider within minutes, from any location, at any time.

Sometimes the hardest part about addressing a mental health issue is taking the first step. Now it's a bit easier through our telemedicine services from Aetna and Kaiser. You can schedule an immediate video or phone consult with a provider anywhere, any time. To learn more and set up your account, go to cvs.com/virtual-care/ or kp.org/wa.

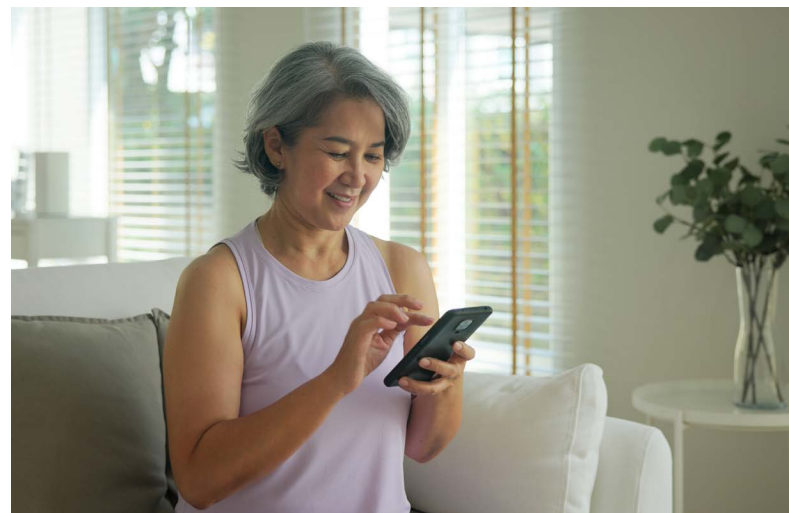
	IN-NETWORK MENTAL HEALTH SERVICES			
	Aetna Prime	Aetna HDHP/HSA	Kaiser Prime	Kaiser HDHP/HSA
Outpatient	Office: \$25 copay; Other outpatient services: no charge	20% coinsurance	\$25/visit	20% coinsurance
Inpatient	10% coinsurance	20% coinsurance	\$200/day up to \$600/ admission	20% coinsurance

The EAP is here to help

If you're dealing with stress or anxiety; a relationship or substance abuse issue; financial worries; or the responsibility of caring for others; the Employee Assistance Program from Supportline can help.

Contact SupportLine

- Phone: 888.881.5462
- Web: supportline.com
- Password: kitsapcounty





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Aetna's Enhanced Network

Online directory

Find network doctors, right at your fingertips. Need a doctor? Simply search by specialty and location in our online directory. You'll also find maps, directions and more. You can also look for doctors who speak different languages. Just visit [aetna.com](https://www.aetna.com) and select "Find a doctor" to get started.

24-Hour Nurse Line

For free, you can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. Have questions about upcoming medical visits and choices? A simple call can make all the difference.

To find the phone number, just visit [aetna.com](https://www.aetna.com) and log in to your member website.

CVS Virtual Primary care

When you need care now, visit virtually with the next-available, licensed provider. Get connected with the right in-person labs or specialist, manage your referrals, get relief for common illnesses, mental health services, and chronic care. On-demand virtual care visits are available 24/7/365.

Visit cvs.com/virtual-care/ for more information.

How it works:

1. Log in to cvs.com/virtual-care to access CVS Health Virtual Primary Care from a computer or mobile device.
2. Meet with a virtual physician, access on-demand care or schedule a mental health visit.
3. Get in-person care coordinated to any nearby MinuteClinic location or in-network provider clinic, if needed.
4. Review all medical notes, appointments, and test results on the online Health Dashboard.

Participating urgent care centers

Say goodbye to ER visits and hello to savings. If you have an urgent but not life-threatening medical issue, think about going to an urgent care center, walk-in clinic or MinuteClinic®. These centers can treat sprains, the flu, minor cuts and more.

There are over 8,000 participating locations. Many are open seven days a week, with no appointments needed. You'll typically pay less — and cut your waiting time, too. Look up the nearest urgent care center or walk-in clinic on [aetna.com](https://www.aetna.com). Select "Find a doctor" to use our directory. Or use the mobile app.

National Medical Excellence Program® transplant care

Our program puts your needs first

You may never need an organ transplant, bone marrow treatment or CAR-T therapy. But you can rest a little easier if you do, because you have access to this special program. It helps you get the care and resources you need — when you need them most.

You and your family get one-on-one support from:

- Dedicated medical directors
- Nurse care managers with special experience
- Dedicated claims and Member Services staff

Access these resources at [aetna.com](https://www.aetna.com).



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Aetna's Programs & Resources

Aetna Maternity Program

Giving you and your baby a healthy start

By participating in this program, you'll learn more about:

- What to expect before and after delivery
- Early labor symptoms
- Newborn care
- Breastfeeding, and more

And if you have certain risk factors, you'll also get special support to help towards a safe and healthy delivery. Plus, this program is part of your plan — there's no extra cost to you. You'll have access to the Maternity Support Center on your member website. On the site, you'll get helpful tools and resources, information about pregnancy stages, personalized benefit details and more.

Aetna Concierge

Your personal assistant for health care

Have questions about your benefits? Need solutions that fit your needs? Just ask your Aetna® Concierge to help you:

- Get answers about a diagnosis
- Find a doctor in your network based on your medical needs
- Use our online tools
- Schedule appointments, and more

Contact the concierge by calling the number on the back of your ID Card, or by logging in to [aetna.com](https://www.aetna.com).

Access these resources at [aetna.com](https://www.aetna.com).

Aetna Health Your Way

This interactive online health and wellness program can help enhance your health.

With its health assessment and online health coaching programs, this program helps lower health risks. It can help you stay healthy, productive and connected with Aetna® care management support services. It also provides a personalized health risk score and easy-to-find health information.

Aetna One Choice

A holistic approach to physical and emotional well-being

This program provides 1:1 support for acute and co-morbid chronic condition care through a single nurse. Aetna One Choice includes:

- Single nurse for the family — 1:1 support for acute care and co-morbid chronic condition management
- Transgender and gender-diverse advocate
- Aetna Advice personalized behavior change campaigns (preventable complications/treatment selection, site-of-care navigation, condition-specific prevention, women's health, digestive health)
- Dietitian and pharmacist support
- Aetna® Healing Better™ program and care team support
- Readmission prevention visits at MinuteClinic at select CVS Pharmacy and Target locations
- 24-Hour Nurse Line
- Texting capabilities
- Aetna Compassionate CareSM program
- Well-being tools
- Expanded interdisciplinary care team that is trained in gender diversity, suicide prevention and cultural sensitivity



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Aetna's Programs & Resources

Aetna® Behavioral Health

From time to time, we all feel a bit down or stressed —but sometimes these feelings can persist and get in the way of daily life. They could be brought on by something related to physical health. It's important to know that these feelings are common and, most of all, treatable. But the condition must be diagnosed first. Your medical plan includes behavioral health benefits. So you'll get the help and resources you may need to work toward feeling your best.

These resources include:

- 24/7 support to help you find the right care
- Face-to-face counseling in person or through telehealth
- Online resources and tools, and more

Behavioral Health Condition Management

We'll get to know you with personalized support

Everyone occasionally feels sad or anxious. But when these feelings interfere the way you think, sleep and engage in daily activities, it might be time to seek help to feel better. With our confidential program, you'll work with your care team to find your way through the health care system. And our care managers can connect you with the right support at the right time — and help you set realistic goals.

You'll also get:

- Early screening for early help
- Online tools to check your risk for a condition
- Strategies and tips for everyday living

Access these resources at [aetna.com](https://www.aetna.com).

AbleTo Behavioral Health Support

Focusing on health conditions and life changes

When you're managing chronic pain or going through major life changes, it's common to feel overwhelmed. And you may not know where to go for support. That's why we've teamed up with AbleTo, a leading behavioral health provider to help.

Through the AbleTo emotional support program, you'll get help with issues that can make life more challenging. This eight-week program offers you emotional support after a medical diagnosis or life transition — for example, becoming a caregiver or giving birth.

It combines counseling and coaching to help you:

- Work through the normal emotions you're having
- Understand the types of changes you need to make
- Feel like you're in control of your health and life

Once you connect with an Aetna or AbleTo representative, they'll explain more about the program and how it can help. They'll also answer any questions you have. Aetna does not recommend self managing health problems. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional.



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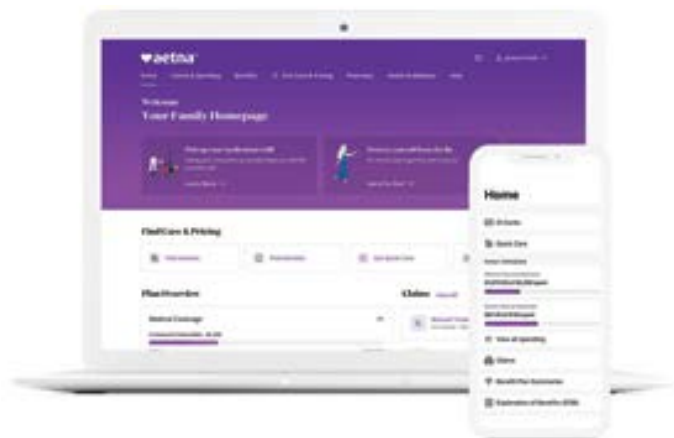


Aetna Website and Health App

Manage your benefits, connect to care, handle claims — from anywhere.

As a member, you can:

- View your health plan summary and get information about what's covered
- Track spending and progress toward your deductible for you and your family
- View and pay claims, even see the breakdown of your costs, like what's covered by your plan and what you're responsible for
- Use tools to help you choose quality in-network providers including those offering telemedicine services
- Estimate and compare costs
- Get personalized reminders to help improve your health



Once you're a member, here's how you can connect:



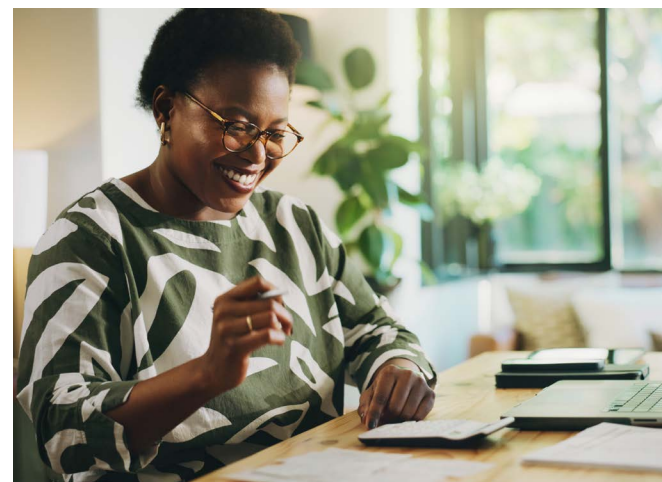
Your Aetna member website

Go to aetna.com to create an account and log in to your member website.



The Aetna Health app

Get the Aetna Health app by texting "GETAPP" to 90156 for a link to download the app and create an account. Message and data rates may apply.



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Kaiser's Enhanced Network

Your Care, Your Way. Connect to Care Anytime, Anywhere.

Get the care you need, the way you want it. No matter which option you choose, your providers can see your health history, update your medical record, and give you personalized care that fits your life.



24/7 care advice

Get medical advice and care guidance in the moment from a Kaiser Permanente provider.



In-person visit

Same-day appointments are often available. Sign on to kp.org/wa anytime, or call us to schedule a visit.



Email

Message your doctor's office with non-urgent questions anytime. Sign on to kp.org or use our mobile app.



Phone appointment

Save yourself a trip to the doctor's office for minor conditions or follow-up care.



Video visit

Meet face-to-face online with a doctor on your computer, smartphone, or tablet for minor conditions or follow-up care.



E-visit

Get quick online care for common health problems. Fill out a short questionnaire about your symptoms, and a physician will get back to you with a care plan and prescriptions (if appropriate) – usually within 2 hours.

Need care now? Know before you go.

Urgent Care

An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. This can include minor injuries, backaches, earaches, sore throats, coughs, upper-respiratory symptoms, and frequent urination or a burning sensation when urinating.

Emergency care

Emergency care is for medical or mental health conditions that require immediate medical attention to prevent serious jeopardy to your health. Examples include chest pain or pressure, severe stomach pain that comes on suddenly, severe shortness of breath, and decrease in or loss of consciousness.

Visit Kaiser Permanente anytime at healthy.kaiserpermanente.org/washington/get-care to make an appointment or to get care advice.



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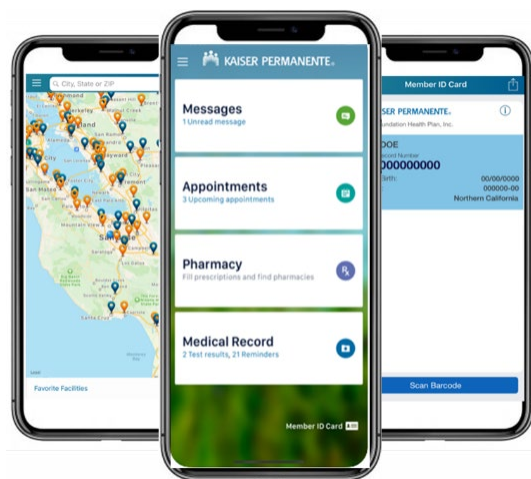
Kaiser's Enhanced Network

Kaiser Permanente Mobile App

It's convenient and easy to use

Not sure if you need an appointment? Get advice, then schedule an appointment from the quick service menu.

- View and cancel appointments easily
- Tap on the quick service menu to view your prescription list, then order refills or check the status of an order
- See detailed medical record updates at a glance
- Review your latest test results in an easy-to-read format
- Send messages to your doctor or Member Services
- Find a facility near you and get directions on the way



Digital Self Care Tools

Everyone needs support for total health — mind, body, and spirit. Digital tools can help you navigate life's challenges, make small changes that improve sleep, mood, and more, or simply support an overall sense of well-being.

- Thoroughly evaluated by Kaiser Permanente clinicians
- Easy to use and proven effective
- Safe and confidential

Calm

Calm is the #1 app for meditation and sleep — designed to help lower stress, reduce anxiety, and more. Kaiser Permanente members can access all the great features of Calm at no cost, including:

- The Daily Calm, exploring a fresh mindful theme each day
- More than 100 guided meditations
- Sleep Stories to soothe you into deeper and better sleep
- Video lessons on mindful movement and gentle stretching

Headspace Care (formerly called Ginger)

Offers on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Headspace Care's text-based services at no cost, no referral needed

Adult Kaiser members can download these popular apps at kp.org/selfcareapps.

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Dental Benefits

Why Sign Up for Dental Coverage?

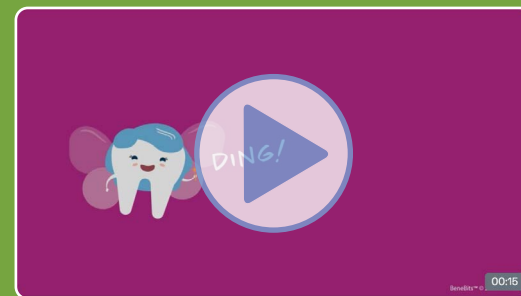
It's important to go to the dentist regularly. Brushing and flossing are great, but regular exams catch dental issues early before they become more expensive and difficult to treat.

That's where dental insurance comes in. Dental insurance makes it easier and less expensive to get the care you need to maintain good oral health. At Kitsap County, an employee must enroll in a dental plan (waiving coverage is not an option) but there is a zero premium dental plan for election.

Dental insurance covers three types of treatments:

- **Preventive care** includes exams, cleanings and x-rays
- **Basic care** focuses on repair and restoration with services such as fillings, root canals, and gum disease treatment
- **Major care** goes further than basic and includes bridges, crowns and dentures

All About Dental Plans

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Dental Plans



You always pay the deductible and copayment (\$). The coinsurance (%) shows what you pay/the plan pays after the deductible.

[Click here to view the rates.](#)

	DELTA DENTAL PLAN C*		DELTA DENTAL PLAN D		WILLAMETTE DENTAL
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
Annual Deductible	\$0/person \$0/family		\$0/person \$0/family		\$0/person \$0 per family
Annual Plan Maximum (per year, per dependent)	\$1,000		\$2,000		No annual maximum
Waiting Period	None		None		None
Diagnostic & Preventive	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	\$10 copay
Basic Services Fillings Root Canals Periodontics	Plan pays 90% Plan pays 90% Plan pays 90%	Plan pays 80% Plan pays 80% Plan pays 80%	Plan pays 90% Plan pays 90% Plan pays 90%	Plan pays 80% Plan pays 80% Plan pays 80%	\$10 copay \$10 copay \$10 copay
Major Services	Plan pays 50%	Plan pays 50%	Plan pays 50%	Plan pays 50%	\$10 copay
Orthodontic Services Adults Dependent Children Full-time Students	Plan pays 50% Covered Covered Covered	Plan pays 50% Covered Covered Covered	Plan pays 50% Covered Covered Covered	Plan pays 50% Covered Covered Covered	\$150** Covered Covered Covered
Orthodontia Lifetime Maximum	\$2,000/person		\$2,000/person		\$1,800 copay

*Corrections Officers are ineligible for Delta Dental Plan C

**Copay credited towards the Comprehensive Orthodontia Treatment copay if patient accepts treatment plan.

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Delta Dental Enhanced Benefits

Dentistry.One Virtual Dental Care

Delta Dental of Washington is thrilled to offer virtual dental services through Dentistry.One to members with participating employer-sponsored dental plans. Text 833.604.1246 to learn if your benefits include virtual dental care.

24/7 Access to Virtual Dental Services

- Emergencies
- Oral Health Screenings
- Limited Assessments
- Treatment Options
- Problem-Focused Evaluations
- Oral Hygiene Questions

Once you've seen a virtual dentist, you will be connected with a Care Advisor to coordinate in-office dental visits, navigate your benefits, and provide information on various health issues.

Go Digital with MySmile

MySmile is a fast and easy way to manage your dental health online. Anytime, anywhere access to your benefits, in the palm of your hand. To learn more visit: deltadentalwa.com/mysmile.

Delta Dental and LifeMart

As a Delta Dental of Washington member, your oral health is always our top priority. But we think your overall well-being—and your wallet—deserves some love, too! That's why we've partnered with LifeMart to bring you discounts on the brands you already know and love. Best of all? It's 100% free with your dental plan.

Access to thousands of nationwide discounts to help you save on everyday essentials and life's big moments:

- Health & Wellness
- Travel & Leisure
- Family Care
- Home & Auto
- And More!

Willamette Dental Discounts

Maximize your plan with value added services

Willamette Dental members have access to the following value-added services to help you improve your oral health. For questions or to learn how to get these benefits email memberservices@willamettedental.com or call 855.433.6825 (Monday–Friday: 8am–5pm PT).

Invisalign®

Invisalign® treatment is an option for our orthodontic patients. This treatment is only available through licensed Willamette Dental orthodontists in our dental office locations that offer orthodontic services. The suitability of Invisalign treatment for each patient is determined by their Willamette Dental orthodontist based on several factors including alignment goals, patient cooperation and current oral health.

At-Home Patient Products

Willamette Dental has carefully selected dental care products that are available to you at most Willamette Dental offices. We only offer products that have been clinically proven as the most effective at improving your oral health. Through special arrangements with manufacturers, we're able to sell these products to our patients at discounted prices.

By purchasing your recommended dental care products directly from your dentist, you will receive customized care and professional guidance on all products.

- Sonicare power toothbrushes and brush head replacements
- Sonicare Air Floss and replacement nozzles & wands
- Xylitol, Fluoride, and remineralization products
- Antimicrobial rinses
- Water Piks
- Whitening trays



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Vision Benefits

The Benefits of Having Vision Coverage

Vision coverage helps with the cost of eyeglasses or contacts. But even if you don't need vision correction, an annual eye exam checks the health of your eyes and can even detect more serious health issues such as diabetes, high blood pressure, high cholesterol, and thyroid disease. Our vision plan help cover the cost of eye exams, eyeglasses, and contact lenses to ensure you're seeing and feeling your best.

At Kitsap County, an employee may enroll in the Vision plan, offered with \$0 premium for you and your covered family members. That includes children up to age 26, regardless of work or student status.

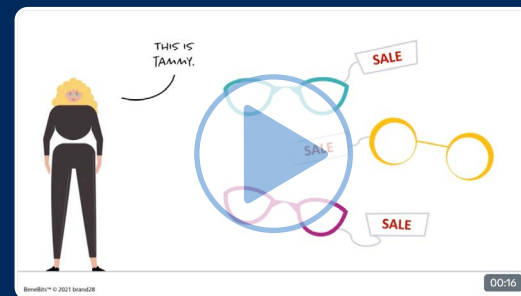
VSP Special Offers

VSP members have immediate access to special offers and discounts, in addition to vision insurance.

- **Vision Correction:** Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities. After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.
- **Glasses & Sunglasses:** Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.
- **LASIK:** Take advantage of member only discounts at participating vision centers.
- **Contacts:** Access coupons for contact lens care items.
- **Routine Retinal Screening:** No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam Laser
- **VSP Simple Values:** Log in to your VSP member portal to access the VSP Simple Values program. The program is not insurance, rather gives you access to savings and discounts on a variety of services (both vision and non vision related).
- **TruHearing:** Access savings on hearing aids, batteries and online hearing screening.

Offers can change periodically throughout the year. To stay up to date on the most recent offers, visit vsp.com/offers/special-offers.

All About Vision Plans





Vision Benefits



[Click here to view the rates.](#)

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VSP VISION PLAN (IN-NETWORK)			
Benefit	Description	Copay	Frequency
Wellvision Exam	Focuses on your eyes and overall wellness	\$0	Every 12 months
Prescription Glasses		\$15	See frame and lenses
Frame	<ul style="list-style-type: none">• \$195 allowance for a wide selection of frames• \$215 allowance for featured frame brands• 20% savings on the amount over your allowance• \$95 Costco®/Walmart/Sam's Club® frame allowance	Included in Prescription Glasses	Every 24 months
Lenses	<ul style="list-style-type: none">• Single vision, lined bifocal, and lined trifocal lenses• Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every 12 months
Lens Enhancements	<ul style="list-style-type: none">• Standard progressive lenses• Anti-glare coating• Scratch-resistant coating• UV protection• Premium progressive lenses• Custom progressive lenses• Average savings of 30% on other lens enhancements	\$0 \$0 \$0 \$0 \$95 - \$105 \$150 - \$175	Every 12 months
Contacts (Instead of Glasses)	<ul style="list-style-type: none">• \$155 allowance for contacts; copay does not apply• Contact lens exam (fitting and evaluation)	Up to \$60	Every 12 months
Diabetic Eyecare Plus Programsm	<ul style="list-style-type: none">• Retinal screening for members with diabetes• Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor details.	\$0 \$20 per exam	As needed

Benefits continued on the next page.



Vision Benefits



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VSP VISION PLAN (IN-NETWORK)			
Benefit	Description	Copay	Frequency
Additional Eyewear			
Frame	<ul style="list-style-type: none"> \$195 allowance for a wide selection of frames \$215 allowance for featured frame brands 20% savings on the amount over your allowance \$95 Costco®/Walmart/Sam's Club® frame allowance 	\$20 for frame and lenses	Every 24 months
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Combined with Frame	Every 12 months
Contacts (Instead of Glasses)	<ul style="list-style-type: none"> \$155 allowance for additional contacts Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
Computer VisionCaresm (Employee-Only Coverage)	<ul style="list-style-type: none"> Exam: Evaluates your needs related to prescription glasses for computer use Frame and Lenses: \$100 frame allowance or \$120 Featured Frame Brands allowance 20% savings on the amount over your allowance Single vision, lined bifocal, lined trifocal lenses, and occupational lenses Scratch-resistant coating is covered-in-full 	\$10	Every 12 months





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Life, AD&D, and Disability Insurance

Is your family protected?

Life, AD&D and disability insurance can fill a number of financial gaps due to a temporary or permanent reduction of income. Consider what your family would need to cover day-to-day living expenses and medical bills during a pregnancy or illness-related disability leave, or how you would manage large expenses (rent or mortgage, children's education, student loans, consumer debt, etc.) after the death of a spouse or partner.

We provide short and long-term disability benefits and a base amount of life and AD&D insurance to help you recover from financial loss.

If you need additional coverage

We offer voluntary coverage that you can purchase for yourself, your spouse, and your children. See the Voluntary Benefits section for details.

Your Beneficiary = Who Gets Paid

If the worst happens, your beneficiary—the person (or people) on record with the life insurance carrier—receives the benefit. Make sure that you name at least one beneficiary for your life insurance benefit, and change your beneficiary as needed if your situation changes. You can make these changes in Workday.



Life and AD&D Insurance



Basic Life & AD&D Insurance

Basic Life Insurance pays your beneficiary a lump sum if you pass away. The cost of coverage is paid in full by Kitsap County. AD&D (accidental death & dismemberment) coverage provides a benefit to you if you suffer from loss of a limb, speech, sight, or hearing, or to your beneficiary if you have a fatal accident.

BASIC LIFE & AD&D INSURANCE	
Employee Amount	\$24,000
Eligible Dependents Amount	\$1,000 each

Make sure that you have named a beneficiary for your life insurance benefit, and update it if your family or marital status changes.



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Life and AD&D Insurance



Voluntary Term Life & AD&D Insurance

Voluntary Term Life & AD&D Insurance (VTL & AD&D) allows you to purchase additional life insurance to protect your family's financial security.

Coverage

You may enroll in VTL & AD&D coverage with a guaranteed issue coverage value, within your first 31 days of benefit eligibility. Coverage is available for your spouse and/or child(ren) if you purchase coverage for yourself. Medical Underwriting is not required for coverage values within the guaranteed issue values.

VTL & AD&D may be elected or increased at any time beyond your first 31 days of eligibility. However, any requested coverages will be subject to the vendor's Medical Underwriting process.

VOLUNTARY TERM LIFE & AD&D	
Employee	Maximum coverage value up to \$500,000 but not to exceed 6 times an employee's annual earnings Guaranteed issue: Increments of \$10,000 up to \$200,000
Spouse	Maximum coverage value up to \$250,000 Guaranteed issue: Increments of \$10,000 up to \$50,000
Child	Guaranteed issue: Increments of \$2,000 up to \$10,000

Exclusions and limitations apply. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders. Insurance is provided by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.

Monthly Costs

Your cost for VTL & AD&D depends on how much coverage is elected and your age at the time. As your age changes, your cost will also change. To calculate your cost, determine how much coverage you would like to purchase, then find your current age bracket.

Calculate your cost of coverage with this equation:

$[\text{coverage amount}] / 10,000 = A \mid A \times [\text{rate on table}] = \text{monthly cost}$

Example: Jeanne is 47 years old, and elects \$50,000 of coverage.
 $50,000 / 10,000 = 5 \mid 5 \times 2.35 = \11.75 per month

Age	RATE PER \$10,000 OF COVERAGE	
	Employee	Spouse
<20	\$0.81	\$0.85
20-24	\$0.91	\$0.95
25-29	\$0.96	\$1.00
30-34	\$1.07	\$1.15
35-39	\$1.23	\$1.30
40-44	\$1.70	\$1.80
45-49	\$2.60	\$2.70
50-54	\$4.16	\$4.34
55-59	\$6.06	\$6.12
60-64	\$8.99	\$9.82
65+	\$12.78	\$13.78
Child Rate	\$0.50 per \$2,000	

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Washington Paid Family & Medical Leave (WA PFML)

Workers that have worked a minimum of 820 hours in Washington, in the last year, qualify for compensation benefits through WA PFML. Coverage is paid for by employers and employees through payroll withholding. To learn more or to file a claim visit paidleave.wa.gov/individuals-and-families.

WASHINGTON PAID FAMILY & MEDICAL LEAVE	
Weekly benefit amount	up to 90% of your weekly pay — up to a maximum
Benefits begin	After one week
Maximum payment period	up to 12 weeks for medical leave 16-18 weeks of combined medical and family leave depending on your situation



Disability Benefits



Voluntary Short-Term Disability Insurance

Excluding AFSCME Union

Short-Term Disability (STD) insurance replaces part of your income for limited duration issues such as: pregnancy issues and childbirth recovery; prolonged illness or injury; surgery and recovery time. STD payments may be reduced if you receive other benefits such as sick pay, workers' compensation, Social Security, or state disability.

	13-WEEK BENEFIT PERIOD STD POLICY	26-WEEK BENEFIT PERIOD STD POLICY
Weekly benefit amount	60% of covered salary up to a maximum of \$1,000 per week	60% of covered salary up to a maximum of \$1,000 per week
Benefits begin	After 30 days of disability due to accident or sickness	After 30 days of disability due to accident or sickness
Maximum payment period	13 weeks (based on first day you are disabled, not when benefits begin)	26 weeks (based on first day you are disabled, not when benefits begin)

For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders. Insurance is provided by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.



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Disability Benefits



Long-Term Disability Insurance

Excluding AFSCME Union

Long-Term Disability (LTD) insurance replaces part of your income for longer term issues such as: debilitating illness (cancer, heart disease, etc.); serious injuries (accident, etc.); heart attack and stroke, and mental disorders. LTD benefit payments may be reduced by state, federal, or private disability benefits you receive while disabled.

COMPANY PAID BASE LTD	
Monthly benefit amount	40% of covered monthly earnings up to a maximum of \$4,000
Benefits begin	After 180 days of disability
Maximum payment period	Social Security normal retirement age

Within your first 31 days of benefit eligibility, you may enroll in LTD Buy-Up coverage without answering medical questions. Enrollment beyond the first eligibility period will require Medical Underwriting for consideration of the benefit approval.

VOLUNTARY BUY-UP LTD	
Monthly benefit amount	60% of covered monthly earnings up to a maximum of \$6,000
Benefits begin	After 90 days of disability
Maximum payment period	Social Security normal retirement age

3 Things To Know About LTD Insurance

1. It can protect you from having to tap into your retirement savings.
2. You can use LTD benefits however you need, for housing, food, medical bills, etc.
3. Benefits can last a long time—from weeks to even years—if you remain eligible.

For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders. Insurance is provided by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.

Expect The Unexpected

Most people underestimate the likelihood of being disabled at some point in their life. Disability insurance replaces part of your pay while you are unable to work so you have a continuing income for living expenses.



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Voluntary Health Benefits



Voya Accident Insurance

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. This includes benefits for such things as fractures, dislocations, burns or emergency room treatment. Accident Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. By enrolling in the Accident plan, you and your enrolled dependents are also eligible to receive an annual \$50 Wellness Benefit (\$25 for children) when you complete a covered health screening. Coverage is provided by Voya.

MONTHLY PREMIUM	
Employee Only	\$13.14
Employee + Spouse	\$21.88
Employee + Children	\$25.72
Employee + Family	\$34.46

Sample Benefit Amount

Kyle injured himself while playing in the yard and suffered a serious concussion. Although Christine, his mom, had good medical coverage, the out-of-pocket costs kept adding up. Thankfully, she and her family were enrolled the Accident plan. She was able to use the \$1,050 she received under the plan to offset her medical deductible and applicable copays. (Benefit amount based on an ambulance ride, emergency room visit, major diagnostic test, and a concussion diagnosis.)

COVERED SERVICE	BENEFIT AMOUNT
Ground Ambulance	\$360
Emergency room treatment	\$225
Major diagnostic exam	\$240
Concussion diagnosis	\$225

For more information about Voya Accident Insurance visit presents.voya.com/EBRC/Kitsap.

For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders. Insurance is provided by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.



Voluntary Health Benefits



Critical Illness Insurance

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered disease or condition on or after your coverage effective date. Covered conditions include heart attack, stroke and cancer. Critical Illness Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. By enrolling in the Critical Illness plan, you and your enrolled dependents are also eligible to receive an annual \$50 Wellness Benefit (\$25 for children) when you complete a covered health screening. Coverage is provided by Voya.

You select a benefit amount of \$10,000, \$20,000 or \$30,000. Your cost depends on your age and amount of coverage selected.

Attained Age	EMPLOYEE AND SPOUSE MONTHLY RATES	
	EMPLOYEE (\$10,000 benefit)	SPOUSE (\$5,000 benefit)
0 - 29	\$2.60	\$1.40
30 - 39	\$4.80	\$2.60
40 - 49	\$10.30	\$5.35
50 - 59	\$20.40	\$10.45
60 - 69	\$36.00	\$18.20
70+	\$71.70	\$36.25

CHILDREN COVERAGE SEMI-MONTHLY RATES (24 pay periods) Includes Wellness Benefit Rider	
Coverage Amount	Rate
\$2,500	\$0.21
\$5,000	\$0.43
\$7,500	\$0.64

Sample Benefit Amount

Cindy has a history of cancer in her family, so she enrolled in the Critical Illness plan and elected \$20,000 in benefits. A few months later, Cindy was diagnosed with invasive breast cancer. After filing a claim, Cindy was able to use her \$20,000 benefit to help cover her medical costs, pay for additional childcare and cover some of her lost income. (Benefit amount based on a \$20,000 election and cancer diagnosis.)

COVERED CONDITION	% OF ELECTED BENEFIT
Cancer	100%

For more information about Voya Critical Illness Insurance visit presents.voya.com/EBRC/Kitsap.

For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders. Insurance is provided by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.

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Voluntary Health Benefits



Hospital Indemnity Insurance

Hospital Indemnity Insurance pays a benefit if you have a covered stay in a hospital on or after your coverage effective date. Hospital Indemnity Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

	MONTHLY PREMIUM
Employee Only	\$11.18
Employee + Spouse	\$22.42
Employee + Children	\$18.82
Employee + Family	\$30.06

Sample Benefit Amount

Alexis and her husband eagerly awaited the birth of their child. Alexis was enrolled in the Hospital Indemnity plan, which provided benefits for her covered hospital admission and stay. The \$1,200 she received under the plan allowed her to take an extra week of unpaid maternity leave to bond with her baby. (Benefit amount based on a hospital admission and hospital confinement for two days.)

COVERED SERVICE	BENEFIT AMOUNT
Hospital admission	\$1,000
Hospital stay (2 days)	\$200



For more information about Voya Hospital Indemnity Insurance visit presents.voya.com/EBRC/Kitsap.

For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders. Insurance is provided by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.



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Voya Enhanced Benefits

Empathy: Bereavement Support, Funeral Planning, and Will Preparation

From preparing a will to making decisions about funeral plans, Empathy offers an impactful solution for you and your families, providing meaningful ways to help relieve burden in the weeks and months after losing a loved one.

You have access to the following benefits:

- **Bereavement Support Services**
 - On-demand dedicated bereavement concierge, to include:
 - Custom Care Plan tailored to the family's most urgent needs.
 - For each family, a dedicated Care Manager, working with them step-by-step.
 - On-demand assistance and access to the entire Care Team.
- **Curated bereavement tools, such as:**
 - Obituary creator.
 - Grief resources.
 - Benefits claims tool.
 - Probate & estate administration
 - Account closing.
 - Family collaboration system.
 - Secure, scanned document storage.
- **Funeral Planning**
- **Will Preparation**

Contact Information

- Phone: 251.299.8482
- Email: support@empathy.com
- Download the Empathy app (Referral code: EMP-VOYA)





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Voya Enhanced Benefits

Travel Assistance

About Voya Travel Assistance

Voya Employee Benefits works with International Medical Group, Inc (IMG) to offer employer groups Voya's Travel Assistance Services. Utilizing IMG's extensive global network of medical care providers, their onsite 24/7/365 U.S.-based call center is available day or night.

Services

Emergency Medical Transport Services

- Dispatch of a Physician
- Return of Travel Companion
- Emergency Medical Evacuation
- Vehicle Return Services
- Medical Repatriation
- Visit of a Family Member or Friend
- Return of Dependent Children
- Repatriation of Remains

Medical Assistance Services

- Convalescence Arrangements
- Medical & Dental Referrals
- Outpatient & Inpatient Monitoring
- Prescription Transfer & Shipping
- Telephone Interpretation
- Replacement of Medical Devices
- Medical Monitoring

Security Assistance Services

- Emergency Political Evacuation/Repatriation
- Location Intelligence App
- Natural Disaster Evacuation

Travel Assistance Services

- Emergency Cash Transfer
- Lost Luggage and/or Document Assistance
- Consulate and Embassy Location
- Pet Housing and Return
- ID Theft Assistance
- Pre-Trip Informational Services
- Legal Referrals
- Urgent Message Relay

Payment for Services*

After eligibility has been verified, Voya Travel Assistance will arrange and pay for the following services:

- Emergency Evacuation
- Traveling Companion Transportation
- Medically Necessary Repatriation
- Return of Dependent Children
- Visit by a Family Member or Friend
- Emergency Political Evacuation/Repatriation
- Return of Mortal Remains
- Natural Disaster Evacuation

**These services are only eligible for payment by Voya Travel Assistance if Voya Travel Assistance is contacted at the time of service and arranged for the service. Limitations and Exclusions apply. See plan documents for additional details.*

Contact Information

- Phone: 317.659.5841
- Email: assist@imglobal.com
- Online: imglobal.com/member/login
- Registration Referral Code: VOYATRAVEL

Limitations and Exclusions Apply. Travelers are eligible when traveling 100 miles or more from their primary residence or in another country, for trips 180 days or less. Voya Travel Assistance shall not be responsible for any claim, damage, loss, costs, liability, or expense which arises as a result of Voya Travel Assistance's inability to contact the Group Policyholder's authorized Contact for any reason beyond Voya Travel Assistance's control or as a result of the failure and/or refusal of the Group Policyholder to authorize services proposed by Voya Travel Assistance. See plan documents for additional details.



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Medicare Solutions



Turning 65? Understand Your Medicare Options.

Whether you retire or continue to work, choosing the right healthcare option is an important decision when you reach age 65. If, like most people, you become eligible for Medicare at age 65, you have a seven-month window to enroll, starting three months before you turn age 65 and ending three months after your birthday month.

Introducing Alliant Medicare Solutions

Choosing a Medicare plan – and understanding how it can affect your employer-provided medical coverage – can be confusing. That's why we are offering Alliant Medicare Solutions to help you understand Medicare, what is and isn't covered, and how to choose the best coverage for your situation. Alliant Medicare Solutions is a no cost service available to you, your family members, and friends nearing age 65.

How does it work?

1. Call Alliant Medicare Solutions to speak to a Licensed Insurance Agent. Have your current medical coverage information available when you call.
2. Discuss with Alliant Medicare Solutions your existing insurance coverage, your Medicare options, and which of those plans might work the best for you.
3. If Medicare is the best option, Alliant Medicare Solutions helps you enroll immediately or emails policy materials for you to review and enroll at a later date.

Alliant Medicare Solutions is provided by Insuractive LLC, a Nebraska resident insurance agency. Insuractive LLC is wholly owned by Alliant Insurance Services, Inc.

Find out More

- [Your Guide to Medicare](#)
- [Medicare 101 Video](#)
- [Social Security Planning Video](#)

Contact Alliant Medicare Solutions by phone, or book an appointment online.

- Phone: 877.203.2728
- Online: alliantmedicareolutions.com





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Wellbeing & Balance



A Happier, Healthier You

Creating a healthy balance between work and play is a major factor in leading a happy and productive lifestyle, but it's not always easy.

We offer programs to help you:

- Manage stress, chemical dependency, mental health and family issues
- Maximize your physical well-being
- Take time to spend with family and friends, take care of personal business, or just have a little extra "me time".

Taking care of yourself will help you be more effective in all areas of your life. Be sure to take advantage of these programs to stay at your best.

Workingwell Wellness Program

Enhance your well-being

Being well involves more than just using your healthcare plans. Wellness is a daily commitment to eating healthy, staying active, managing stress and maintaining balance.

With this in mind, we've created an integrated wellness program — Working Well - to help you create healthy habits and reach your highest level of well-being.

The program consists of support for managing stress, choosing nutritious foods, staying active, maintaining or reaching a healthy weight, avoiding unhealthy habits, and more.

WorkingWell, Kitsap County's employee health & wellness program! This program is designed to provide staff with programs and activities that encourage them to stay healthy, be active, eat well, learn & grow, navigate life events & challenges, and serve our local communities.





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Wellbeing & Balance

Employee Assistance Program (EAP)

Help for you and your household members

There are times when everyone needs a little help or advice, or assistance with a serious concern. The EAP through Supportline can help you handle a wide variety of personal issue such as emotional health and substance abuse; parenting and childcare needs; financial coaching; legal consultation; and eldercare resources.

Best of all, contacting the EAP is completely confidential, free and available to any member of your immediate household.

No cost EAP resources

The EAP is available around the clock to ensure you get access to the resources you need:

- Unlimited phone access 24/7
- Three free counseling session per issue, per household member, per year.
- Unlimited web access to helpful articles, resources, and self-assessment tools

Counseling Benefits

- Difficulty with relationship
- Emotional distress
- Job stress
- Communication/conflict issues
- Alcohol or drug problems
- Loss and death

Parenting & Childcare

- Referrals to quality providers
- Family day care homes
- Infant centers and preschools
- Before/after school care
- 24-hour care

Financial Coaching

- Money management
- Debt management
- Identity theft resolution
- Tax issues

Eldercare Resources

- Help finding resources to care for an elderly or disabled relative

Online Resources

- Self-help tools to enhance well-being
- Useful information and links to various services and topics

Legal Consultation

- Referral to a local attorney
- Family issues (marital, child custody, adoption)
- Estate planning
- Landlord/tenant
- Immigration
- Personal Injury
- Consumer protection
- Real estate
- Bankruptcy

Employee Assistance Program

You are not alone.

RELATIONSHIPS
QUALITY OF LIFE
MENTAL HEALTH



00:19

Contact The EAP

- Phone: 888.881.5462
- Website: supportline.com
- EAP password: kitsapcounty



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COVERAGE	PROVIDER	PHONE	WEBSITE
Enrollment	Workday		
Benefit Assistance	Alliant Benefit Advocate	800.489.1390	benefitsupport@alliant.com
Medical Benefits	Aetna	888.872.3862	aetna.com
	Kaiser Permanente	888.901.4636	kp.org/wa
Health Savings Account	Navia	425.217.0927	naviabenefits.com
Dental Benefits	Delta Dental	800.554.1907	deltadentalwa.com
	Willamette Dental	855.433.6825	willamettedental.com
Vision Benefits	Vision Service Plan (VSP)	800.955.7736	visionbenefits.vsp.com
Life and AD&D Insurance	VOYA	800.955.7736	presents.voya.com/EBRC/Kitsap
Short-Term and Long-Term Disability	VOYA	800.368.2859	presents.voya.com/EBRC/Kitsap
Employee Assistance Program	Supportlinc by Curalinc	888.881.5462	supportlinc.com
Voluntary Health plans	VOYA	877.236.7564	presents.voya.com/EBRC/Kitsap

HR Contacts

Human Resources Department
360.337.7185
kitsapbenefits@kitsap.gov
kitsapgov.com/hr/Pages/default.aspx

Rikki Christensen
360.337.4448
rrchristensen@kitsap.gov

Alicia Jebousek
360.307.4342
ajebosek@kitsap.gov

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AD&D Insurance: An insurance plan that pays a benefit to you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you have a fatal accident.

Allowed Amount: The maximum amount your plan will pay for a covered healthcare service.

Ambulatory Surgery Center (ASC): A healthcare facility that specializes in same-day surgical procedures such as cataracts, colonoscopies, upper GI endoscopy, orthopedic surgery, and more.

Annual Limit: A cap on the benefits your plan will pay in a year. Limits may be placed on particular services such as prescriptions or hospitalizations. Annual limits may be placed on the dollar amount of covered services or on the number of visits that will be covered for a particular service. After an annual limit is reached, you must pay all associated health care costs for the rest of the plan year.

-B-

Balance Billing: In-network providers are not allowed to bill you for more than the plan's allowable charge, but out-of-network providers are. This is called balance billing. For example, if the provider's fee is \$100 but the plan's allowable charge is only \$70, an out-of-network provider may bill YOU for the \$30 difference.

Beneficiary: The person (or persons) that you name to be paid a benefit should you die. Beneficiaries are requested for life, AD&D, and retirement plans. You must name your beneficiary in advance.

-B-

Brand Name Drug: A drug sold under its trademarked name. For example, Lipitor is the brand name of a common cholesterol medicine.

-C-

COBRA: A federal law that may allow you to temporarily continue healthcare coverage after your employment ends, based on certain qualifying events. If you elect COBRA (Consolidated Omnibus Budget Reconciliation Act) coverage, you pay 100% of the premiums, including any share your employer used to pay, plus a small administrative fee.

Claim: A request for payment that you or your health care provider submits to your healthcare plan after you receive services that may be covered.

Coinsurance: Your share of the cost of a healthcare visit or service. Coinsurance is expressed as a percentage and always adds up to 100%. For example, if the plan pays 70%, your coinsurance responsibility is 30% of the cost. If your plan has a deductible, you pay 100% of the cost until you meet your deductible amount.

Copayment: A flat fee you pay for some healthcare services, for example, a doctor's office visit. You pay the copayment (sometimes called a copay) at the time you receive care. In most cases, copays do not count toward the deductible.

-D-

Deductible: The amount of healthcare expenses you have to pay for with your own money before your health plan will pay. The deductible does not apply to preventive care and certain other services.



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Dental Basic Services: Services such as fillings, routine extractions and some oral surgery procedures. Dental Diagnostic & Preventive Generally includes routine cleanings, oral exams, x-rays, and fluoride treatments. Most plans limit preventive exams and cleanings to two times a year.

Dental Major Services: Complex or restorative dental work such as crowns, bridges, dentures, inlays and onlays.

Dependent Care Flexible Spending Account (FSA): An arrangement through your employer that lets you pay for eligible child and elder care expenses with tax-free dollars. Eligible expenses include day care, before and after-school programs, preschool, and summer day camp for children under age 13. Also included is care for a spouse or other dependent who lives with you and is physically incapable of self-care.

-E-

Eligible Expense: A service or product that is covered by your plan. Your plan will not cover any of the cost if the expense is not eligible.

Excluded Service: A service that your health plan doesn't pay for or cover.

-F-

Formulary: A list of prescription drugs covered by your medical plan or prescription drug plan. Also called a drug list.

-G-

Generic Drug: A drug that has the same active ingredients as a brand name drug, but is sold under a different name. For example, Atorvastatin is the generic name for medicines with the same formula as Lipitor.

Grandfathered: A medical plan that is exempt from certain provisions of the Affordable Care Act (ACA).

-H-

Health Reimbursement Account (HRA): An account funded by an employer that reimburses employees, tax-free, for qualified medical expenses up to a maximum amount per year. Sometimes called Health Reimbursement Arrangements.

Healthcare Flexible Spending Account (FSA): A health account through your employer that lets you pay for many out-of-pocket medical expenses with tax-free dollars. Eligible expenses include insurance copayments and deductibles, qualified prescription drugs, insulin, and medical devices, and some over-the-counter items.

High Deductible Health Plan (HDHP): A medical plan with a higher deductible than a traditional insurance plan. The monthly premium is usually lower, but you pay more health care costs (the deductible) before the insurance company starts to pay its share. A high deductible plan (HDHP) may make you eligible for a health savings account (HSA) that allows you to pay for certain medical expenses with money free from federal taxes.



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-I-

In-Network: In-network providers and services contract with your healthcare plan and will usually be the lowest cost option. Out-of-network services will cost more, or may not be covered. Check your plan's website to find doctors, hospitals, labs, and pharmacies that belong to the network.

-L-

Life Insurance: An insurance plan that pays your beneficiary a lump sum if you die.

Long Term Disability Insurance: Insurance that replaces a portion of your income if you are unable to work due to a debilitating illness, serious injury, or mental disorder. Long term disability generally starts after a 90-day waiting period.

-M-

Mail Order: A feature of a medical or prescription drug plan where medicines you take routinely can be delivered by mail in a 90-day supply.

-O-

Open Enrollment: The time of year when you can change the benefit plans you are enrolled in and the dependents you cover. Open enrollment is held one time each year. Outside of open enrollment, you can only make changes if you have certain events in your life, like getting married or adding a new baby or child in the family.

Out-of-Network: Out-of-network providers (doctors, hospitals, labs, etc.) cost you more because they are not contracted with your plan and are not obligated to limit their maximum fees. Some plans, such as HMOs and EPOs, do not cover out-of-network services at all.

-O-

Out-of-Pocket Cost: A healthcare expense you are responsible for paying with your own money, whether from your bank account, credit card, or from a health account such as an HSA, FSA or HRA.

Out-of-Pocket Maximum: Protects you from big medical bills. Once costs "out of your own pocket" reach this amount, the plan pays 100% of most remaining eligible expenses for the rest of the plan year.

Outpatient Care: Care from a hospital that doesn't require you to stay overnight.

-P-

Participating Pharmacy: A pharmacy that contracts with your medical or drug plan and will usually result in the lowest cost for prescription medications.

Plan Year: A 12-month period of benefits coverage. The 12-month period may or may not be the same as the calendar year.

Preferred Drug: Each health plan has a preferred drug list that includes prescription medicines based on an evaluation of effectiveness and cost. Another name for this list is a "formulary." The plan may charge more for non-preferred drugs or for brand name drugs that have generic versions. Drugs that are not on the preferred drug list may not be covered.



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-P-

Preventive Care Services: Routine healthcare visits that may include screenings, tests, check-ups, immunizations, and patient counseling to prevent illnesses, disease, or other health problems. Many preventive care services are fully covered. Check with your health plan in advance if you have questions about whether a preventive service is covered.

Primary Care Provider (PCP): The main doctor you consult for healthcare issues. Some medical plans require members to name a specific doctor as their PCP, and require care and referrals to be directed or approved by that provider.

-S-

Short Term Disability Insurance: Insurance that replaces a portion of your income if you are temporarily unable to work due to surgery and recovery time, a prolonged illness or injury, or pregnancy issues and childbirth recovery.

-T-

Telehealth / Telemedicine / Teledoc: A virtual visit to a doctor using video chat on a computer, tablet or smartphone. Telehealth visits can be used for many common, non-serious illnesses and injuries and are available 24/7. Many health plans and medical groups provide telehealth services at no cost or for much less than an office visit.

-U-

UCR (Usual, Customary, and Reasonable): The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The UCR amount sometimes is used to determine the allowed amount.

Urgent Care: Care for an illness, injury or condition serious enough that care is needed right away, but not so severe it requires emergency room care. Treatment at an urgent care center generally costs much less than an emergency room visit.

-V-

Vaccination: Treatment to prevent common illnesses such as flu, pneumonia, measles, polio, meningitis, shingles, and other diseases. Also called immunizations.

Voluntary Benefit: An optional benefit plan offered by your employer for which you pay the entire premium, usually through payroll deduction.





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Important Plan Notices

Health Plan Notices

These notices must be provided to plan participants on an annual basis and are available in the Annual Notices document, located in your benefit packet:

- **Medicare Part D Notice:** Describes options to access prescription drug coverage for Medicare eligible individuals
- **Women's Health and Cancer Rights Act:** Describes benefits available to those that will or have undergone a mastectomy
- **Newborns' and Mothers' Health Protection Act:** Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery
- **HIPAA Notice of Special Enrollment Rights:** Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment
- **HIPAA Notice of Privacy Practices:** Describes how health information about you may be used and disclosed
- **Notice of Grandfathered Plan Status:** Notifies you that a plan is grandfathered and does not include all Affordable Care Act (ACA) provisions
- **Notice of Choice of Providers:** Notifies you that your plan requires you to name a Primary Care Physician (PCP) or provides for you to select one
- **Michelle's Law:** Describes right to extend dependent medical coverage during student leaves
- **Notice of Availability of Alternative Standard for Wellness Plans:** Describes right to alternatives ways of participating in employer's wellness program
- **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP):** Describes availability of premium assistance for Medicaid eligible dependents.

COBRA Continuation Coverage

You and/or your dependents may have the right to continue coverage after you lose eligibility under the terms of our health plan. Upon enrollment, you and your dependents receive a COBRA Initial Notice that outlines the circumstances under which continued coverage is available and your obligations to notify the plan when you or your dependents experience a qualifying event. Please review this notice carefully to make sure you understand your rights and obligations.

Plan Documents

Important documents for our health plan and retirement plan are available accompanying Annual Notices document. Paper copies of these documents and notices are available if requested. If you would like a paper copy, please contact the Plan Administrator.

Summary Plan Descriptions (SPD)

The legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries.

Summary Of Benefits And Coverage (SBC)

A document required by the Affordable Care Act (ACA) that presents benefit plan features in a standardized format.

- Aetna Prime
- Kaiser Prime
- Aetna HDHP/HSA
- Kaiser HDHP/HSA

Statement Of Material Modifications

This enrollment guide constitutes a Summary of Material Modifications (SMM). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

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Determining Eligibility

Monthly Measurement Method

The information below explains how your eligibility for healthcare coverage is determined, in accordance with the rules of the Affordable Care Act (ACA).

You and your dependents are eligible for the plan if you are a full-time employee. A full-time employee is generally an employee who works on average 130 hours per month, as defined by the ACA. Hours that count toward full-time status include each hour for which an employee is paid or entitled to payment for the performance of duties for the employer, and each hour for which an employee is paid or entitled to payment for a period of time during which no duties are performed due to vacation, holiday, illness, incapacity (including disability), layoff, jury duty, military duty, or leave of absence.

ACA full-time status can affect or determine major medical benefits eligibility but is not a guarantee of benefits eligibility. Kitsap County uses the monthly measurement method to determine whether an employee meets this eligibility threshold.



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Determining Eligibility

Look-Back Measurement Method

The information below explains how your eligibility for healthcare coverage is determined, in accordance with the rules of the Affordable Care Act (ACA). Under the ACA, employers are required to report specific benefits information to IRS on “full-time” employees as defined by the ACA. A “full-time” employee is generally an employee whose works on average 130 hours per month. ACA full-time status can affect or determine major medical benefits eligibility but is not a guarantee of benefits eligibility. Kitsap County uses the look-back measurement method to determine group health plan eligibility.

New Employees Hired To Work Full-Time

If you are hired as a new full-time employee (work on average 130 or more hours a month), you and your dependents are generally eligible for group health plan coverage as of the first of the month following date of hire.

New Employees Hired To Work A Part-Time, Variable Hour Or Seasonal Schedule

If you are hired into a part-time position, a position where your hours vary and Kitsap County is unable to determine — as of your date of hire — whether you will be a full-time employee, or you are hired as a seasonal employee who will work for six (6) consecutive months or less (regardless of monthly hours worked), you will be placed in an initial measurement period (IMP) of December 1 through November 30.

Your IMP will begin on December 1. If, during your IMP, you average 130 or more hours a month, you will become full-time and, if otherwise eligible for benefits, you will be offered coverage as of the first of the month following this date. Your full-time status will remain in effect during an associated stability period that will last 180 days. If your employment is terminated during that stability period, and you were enrolled in benefits, you will be offered coverage under COBRA.

Ongoing Employees

An ongoing employee is an individual who has been employed for an entire standard measurement period. A standard measurement period is the 180 day period during which Kitsap County counts employee hours to determine which employees work full-time. Those employees who average 130 or more hours a month over the standard measurement period will be deemed full time and, if otherwise eligible for benefits, offered coverage as of the first day of the stability period associated with the standard measurement period. Full-time status will be in effect during an associated stability period for 180 days. If your employment is terminated during a stability period, and you were enrolled in benefits, you will be offered continued coverage under COBRA.

Kitsap County uses the standard measurement period and associated stability period annual cycle set forth below:

MEASUREMENT PERIOD:

STARTS: December 1. DURATION: November 30.

Time to determine if you work 130+ hours per month on average – used to establish if you are “full-time” or “part-time” for medical eligibility.

STABILITY PERIOD:

STARTS: December 1. DURATION: November 30.

Time during which you will be considered “full-time” or “part-time” for medical plan eligibility - based on hours worked during preceding Measurement Period.

