



2023 Key Benefit Changes

The following changes become effective Jan. 1, 2023

Changes for ALL employee benefit groups:

1. **KingCare Select:** This medical plan will be adding a new network option: Virginia Mason Franciscan Health. This fourth network offers 900 primary care providers, 10,000 specialists, and nine hospitals in King, Pierce, and Kitsap counties. For more information, go to [KingCounty.gov/KingCare-Select](https://kingcounty.gov/KingCare-Select).
2. **Health FSA:** The maximum health care Flexible Spending Account (FSA) contribution increases to \$2,850 and the carryover allowed from this year to next year increases to \$570. For more information go to [KingCounty.gov/FSA](https://kingcounty.gov/FSA)

Changes for the Regular employee benefit group:

1. **KingCare Select:** The annual deductible will be reduced to \$100 per individual/\$300 per family (was \$200/\$600).
2. **Dental:** A second dental plan choice will be offered. With the Cigna Dental HMO plan, you choose a network dentist who manages your overall dental care. This plan has no deductible and no annual maximum benefit, which means there is no limit to the dollar amount they will pay per year. With the Cigna plan, for two years of orthodontia treatment, you pay a \$2,049 copay per child and a \$2,553 copay per adult.

In addition, fluoride treatments will be covered for adults and children on both the Cigna and Delta Dental plans.

3. **Supplemental life insurance:** During Open Enrollment this year, you have an opportunity to enroll or increase your current supplemental life coverage amount. You can now elect up to 6x your annual salary, up to a maximum of \$750,000. Evidence of insurability may be required. No new options are available for spouse/domestic partner coverage.
4. **Hearing aids:** Benefit increases to \$4,000 every 36 months for all ages on all medical plans.
5. **KingCare PPO:** Copays for non-preferred prescription drugs increase to \$75 (was \$60).
Benefit Access Fee increases to \$125/month (was \$100). See [KingCounty.gov/benefit-access-fee](https://kingcounty.gov/benefit-access-fee).
Out-of-network coinsurance increases to 40% (was 35%).

Changes for the Transit ATU 587 employee benefit group:

1. **KingCare Select:** The annual deductible will be reduced to \$100 per individual/\$300 per family (was \$200/\$600).

Benefit Access Fee will be \$0 (was \$75/month). See [KingCounty.gov/benefit-access-fee](https://kingcounty.gov/benefit-access-fee).

2. **Dental:** A second dental plan choice will be offered. With the Cigna Dental HMO plan, you choose a network dentist who manages your overall dental care. This plan has no deductible and no annual maximum benefit, which means there is no limit to the dollar amount they will pay per year. With the Cigna plan, for two years of orthodontia treatment, you pay a \$2,049 copay per child and a \$2,553 copay per adult.

In addition, fluoride treatments will be covered for adults and children on both the Cigna and Delta Dental plans.

3. **Supplemental life insurance:** During Open Enrollment this year, employees in the Full-time Full-benefits group have an opportunity to enroll or increase your current supplemental life coverage amount. You can now elect up to 6x your annual salary, up to a maximum of \$750,000. Evidence of insurability may be required. No new options are available for spouse/domestic partner coverage. (This enrollment opportunity does not apply to Transit ATU 587 employees in the Part-time Full Benefits or Part-time Partial Benefits groups.)

4. **Hearing aids:** Benefit increases to \$4,000 every 36 months for all ages on all medical plans.

5. **Long-term disability:** The waiting period for King County-paid basic long-term disability insurance will decrease from 180 days to 90 days. This eliminates the need for the supplemental long-term disability plan, so that will be discontinued.

6. **KingCare PPO:** Copays for prescriptions increase to \$35 for preferred brands (was \$33) and \$80 for non-preferred brands (was \$67).

Out-of-network coinsurance increases to 40% (was 35%).

Changes for the Deputy Sheriff employee benefit group:

1. **KingCare PPO:** Employees on the KingCare PPO medical plan will have a \$100 per month Plan Selection Fee deducted from their paychecks on a pre-tax basis. The amount of the Plan Selection Fee, \$100, is the same whether you cover your family or just yourself. The Plan Selection Fee is in addition to the \$100 per month Benefit Access Fee if you cover a spouse who has access to an employer-based medical plan.

To better understand your costs and key medical plan terms, see the Glossary at cms.gov/ccio/resources/files/downloads/uniform-glossary-final.pdf