

KITSAP COUNTY
2026 BENEFITS

OPEN ENROLLMENT

NOVEMBER 1-15TH



WHEN IS OPEN ENROLLMENT?

Open enrollment opens officially on **Saturday, November 1, 2025** and ends **Saturday, November 15, 2025**.



WHAT IS OPEN ENROLLMENT?

Open Enrollment gives all benefit eligible employees the opportunity to review, make changes, edit dependents or waive/cancel coverages to their benefit elections.

Open enrollment elections go into effect the following January 1, 2026. This is employees only time during the year to change their enrolled benefits, unless they experience a qualifying life event.



WHAT CAN YOU CHANGE?

- Enroll in or change your medical, dental or vision coverage
- Add or remove qualified dependents, including a spouse or state-registered domestic partner to/from your health plan
- Waive your medical coverage if you are covered by another employer-based group medical insurance
- Enroll or re-enroll in optional pre-tax savings programs such as Flexible Spending Arrangement (FSA)

*****Must re-enroll into FSA benefits each Open Enrollment***



WANT TO LEARN MORE ABOUT YOUR AVAILABLE BENEFITS?

Human Resources will be hosting dedicated Lunch + Learn sessions before Open Enrollment to help outline and compare your benefit options.



TUESDAY 10.28 @ 12:15-1 | VOYA LIFE + DISABILITY



TUESDAY 11.4 @ 11:30-12 | KAISER BENEFITS DEMO



WEDNESDAY 11.5 @ 12:15-1 | AETNA OVERVIEW

Scan the QR Code to the Open Enrollment website for the Teams Invite to attend the Lunch + Learn sessions



THINGS TO KNOW

Open Enrollment is done online through **Workday** - no paper enrollment process

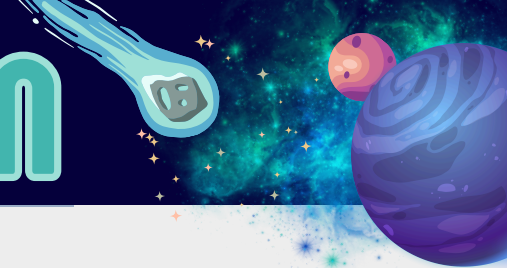
You can access Workday at home through **office.com**

The Workday mobile app is not recommended for Open Enrollment elections



BLAST OFF TO BETTER BENEFITS

BENEFITS IN MOTION



▶ Virtual Primary Care Provider program | Aetna

- CVS Health Virtual Primary Care allows wellness visits to quick care services. On-Demand care for minor illness/injuries, mental health services & counseling appointments and Primary care services. You get to choose your provider & enjoy flexible appointments that work with your busy lifestyle.

▶ Mental Health Care for kids & teens | Aetna

- Brightline provides virtual therapy and psychiatry with personalized care plans & support for parents/caregivers. From trouble sleeping, cyberbullying, body image to ADHD, depression & anxiety – Brightline experts can help.

▶ Headspace Self Care App | Kaiser

- Get help with sleep, stress, focus and more. All Kaiser members who are 13 years and older have access to Headspace's mental health support resources including emotional support coaching and self-care programs. Live text-based emotional support, available 24/7 with many program features.

▶ One Pass Select Affinity | Kaiser

- Fitness network of 19,000+ gym locations, digital solutions with 24,000+ on-demand and livestreaming fitness classes. Members get access to healthy meal delivery, including groceries and household essentials delivered directly to the member's door, engagement challenges, progress tracking, and digital coaching.



▶ 2026 Eligibility Update – Medical Waiver

- Employees may not waive their individual medical coverage in lieu of coverage as a spouse/domestic partner on a Kitsap County-sponsored medical plan.

2026 DCP

DEFERRED COMPENSATION PROGRAM

2026 Annual Contributions Limits

Minimum Monthly
\$30 or 1% of your earnings

Maximum Annually
\$24,500 (under age 50)
50+ Catch-Up
\$32,500 (over age 50)

Special Catch-Up

In addition to the max annual cap, employees may be eligible for an additional special catch-up if nearing retirement under DRS

ROTH CATCH-UP: HIGH EARNERS

- ▶ **NEW in 2026:** Employees who earn more than \$145,000 in the prior tax year, must make their **50+ Catch-Up contributions** on a ROTH basis. They are allowed to contribute pre-tax or ROTH dollars up to the max annual cap but contributions for qualified Catch-Up will be required as ROTH post tax only.

Example: Up to \$24,500 can be pre-tax but Catch-Up funds (\$24,501 - \$32,500) will be required as ROTH contributions for those earning over \$145,000 annually

PRE-TAX

- DCP is tax-deferred — it lowers your taxable income while you are working & it delays payments of income taxes on your investments until you withdraw your funds.
- DCP is an IRC Section 457 Plan administered by the Washington State Department of Retirement Systems.
- Taxes are withheld when you make withdrawals (*cannot pull funds when actively employed with Kitsap County*).

ROTH POST-TAX

- With the DCP Roth option, your contributions are deferred from your already taxed income.
- Roth withdrawals, including any investment earnings, are not taxed if you meet the minimum qualifications. These include a five-year holding period from the year of your first contribution and a minimum age of 59½. If you withdraw before meeting these, any investment earnings will be taxed.



LAUNCH INTO SAVINGS



HDHP MEDICAL + HSA

Kitsap County offers High Deductible Health Plans paired with a Health Savings Account (HSA) under Aetna and Kaiser. The HSA is an individual health account that is owned by the employee and may be used for the payment of medical, dental and vision expenses that are not covered by their HDHP, including expenses that go towards satisfying the deductible. **HDHP plans can only be elected during Open Enrollment periods.**

Kitsap County will contribute \$1,350.00 for Employee Only or \$2,700.00 for Family into HSA

Individuals may contribute additional funds to their HSA on a pre-tax basis, up to an annual per person or family limit set by the IRS. The 2026 Contribution Limits for HSAs will be **\$4,400 for employee only (\$3,050 max for employee contribution)** or **\$8,750 for family (\$6,050 max for employee contribution)**. An additional \$1,000 is allowed for those age 55 and older.

Employee HSA Contributions can be changed anytime during the year with a Workday Request

HEALTH CARE FSA



A Health Care Flexible Spending Account (FSA) allows employees to set aside pre-tax dollars from their paychecks to pay for eligible medical, dental or vision expenses. Employees determine an annual contribution which will be deducted evenly out of each paycheck on a pre-tax basis and put into the FSA account.

A Health Care FSA is pre-funded, which gives you access to your full annual election amount up front and you can use those pre-tax dollars to pay for eligible medical, dental and vision expenses.

The 2026 contribution limit for Health Care Flexible Spending Accounts is \$3,400. Remaining unspent Health Care FSA funds up to \$680, will carry over into 2027.



DEPENDENT CARE FSA

A Dependent Care FSA is a pre-tax benefit account that enables employees to set aside money to pay for their out-of-pocket daycare or dependent care expenses. You determine an annual contribution which will be deducted evenly out of each paycheck on a pre-tax basis and loaded to a debit card where funds are available after each contribution. Your Dependent Care FSA annual election amount cannot be changed after election (unless you experience a Qualified Life Event).

New INCREASE!

The 2026 contribution limit for Dependent Care FSA will be \$7,500
(there is no annual carryover for this FSA)

DON'T FORGET:

You must elect FSA every Open Enrollment



EXPLORE YOUR OPTIONS



SUPPLEMENTAL LIFE + AD&D BUNDLE (Prior benefit offering were separate plans for VTL and AD&D)

NEW in 2026: We are excited to announce new **bundled** Supplemental Life insurance with bonus Accidental Death & Dismemberment (AD&D). New enrollments are eligible for **Guaranteed Issue** for the following coverages:

- Employee:** Coverage up to \$200,000
- Spouse:** Coverage up to \$50,000
- Child(ren):** Coverage up to \$10,000

LONG TERM DISABILITY BUY-UP

Kitsap County provides employees Base LTD at no cost. Employees can elect enhanced LTD coverage called Buy-Up LTD for an additional premium. **Evidence of Insurability (EOI)** is a requirement for new enrollment only, before benefit coverage is effective.

***LTD and STD benefits are not available to AFSCME 1308 Members**

BASE LTD

- Kitsap County provided Base LTD benefit
- 180-day (26 weeks) Waiting Period
 - 40% of monthly earnings
 - \$4,000 max monthly benefit



**No EOI
Required**

BUY - UP LTD

- Employees can elect an increase to their base LTD benefit
- 90-day (13 weeks) Waiting Period
 - 60% of monthly earnings
 - \$6,000 max monthly benefit



SHORT TERM DISABILITY 26 WEEKS

- 29-day Waiting Period
- 60% of monthly earnings
- \$1,000 max weekly benefit
- Maximum benefit period is 26 weeks

**No EOI
Required**



SHORT TERM DISABILITY 13 WEEKS

- 29-day Waiting Period
- 60% of monthly earnings
- \$1,000 max weekly benefit
- Maximum benefit period is 13 weeks

**No EOI
Required**

VOLUNTARY BENEFIT PLANS

VOYA also has 3 Voluntary Benefit plans. These plans don't replace your medical coverage; instead, they complement it. Benefit payments paid directly to you — to be used however you'd like.

ACCIDENT

**Get benefit payments for specific events
when a covered accident happens**

CRITICAL ILLNESS

**Get benefits for covered
illnesses & conditions**

HOSPITAL INDEMNITY

**Get a daily benefit if you have an
eligible stay in a covered facility**

**Visit Kitsap's VOYA website
for full benefit details, rates
and examples**

