

KITSAP COUNTY

2027 Benefits Open Enrollment

Build a plan that works for you.

PLAN | CHOOSE | BUILD | THRIVE



WHEN

November 1-15

Take time to review your options and make the best choices for you and your family.



WHAT YOU CAN DO

Enroll, change, or cancel most of your benefits including medical, dental, vision, FSA, add/or remove dependents and more.



HOW TO ENROLL

Open Enrollment is done online through **Workday**. You can also access Workday from home at **office.com**



CHANGES TAKE EFFECT

January 1, 2027

Be sure to complete your elections in Workday by **November 15, 2026**.



FSA REMINDER

If you plan to contribute to a Health Care or Dep. Care FSA in 2027, you must make a new election during Open Enrollment.

Your current FSA election does not automatically roll over.



LUNCH + LEARN SESSIONS

11/3 @12:15 | Benefits 101

11/5 @12:15 | HDHP + HSA

11/10 @12:15 | DCP + ROTH



OPEN ENROLLMENT WEBSITE

Scan the QR code to the Open Enrollment for the Teams invites to attend the Lunch & Learn sessions



**KITSAP
COUNTY**

Strong roots.
Bright future.

WHAT'S BEING BUILT FOR 2027

Plan updates, benefit enhancements & deferred compensation



CVS VIRTUAL CARE

AETNA

CVS Health Virtual Primary Care offers wellness visits, sick care services, on-demand care for minor illness/injuries, mental health services & counseling appointments and primary care services. Choose your provider & enjoy flexible appointments that fit your busy lifestyle.



MIDI HEALTH

AETNA

Offers Aetna members virtual, specialized care for perimenopause and menopause. Members receive personalized treatment and ongoing support for symptoms such as hot flashes, sleep problems, mood changes, brain fog, and more—all from the convenience of home.



E-VISIT + VIDEO VISIT

KAISER

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.

Meet face-to-face with a clinician by video from your smartphone, tablet, or computer.



MAIL ORDER RX

KAISER

Skip the trip to the pharmacy and use Kaiser's prescription delivery service. Standard shipping arriving in 3-7 business days. You may be able to order 3 months of prescriptions for the price of 2 when you sign up for mail-order delivery.

Order your prescriptions through kp.org or the Kaiser Permanente app



BUILD YOUR FUTURE WITH DCP

Save today.
More options for tomorrow.

2027 DCP

DEFERRED COMPENSATION PROGRAM

2027 ANNUAL CONTRIBUTION LIMIT

\$25,500

MINIMUM MONTHLY

\$30 or 1%
of earnings

50+ CATCH-UP

\$33,500

SPECIAL CATCH-UP

May apply if within three years of retirement under DRS



ROTH CATCH-UP: HIGH EARNERS

- Employees who earn more than \$150,000 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.



PRE-TAX DCP

- Lowers your taxable income while working.
- Taxes are withheld when you make withdrawals (cannot pull funds when actively employed with Kitsap County).
- DCP is an IRC Section 457 Plan administered by the Washington State Department of Retirement Systems (DRS).



ROTH POST-TAX

- Contributions are made after your wages are taxed.
- Qualified Roth contribution withdrawals and 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.

Learn More: www.drs.wa.gov/dcp

BUILD YOUR SAVINGS

Use tax-advantaged accounts to help plan for the future.



HDHP + HSA

A HEALTHY CHOICE FOR YOUR FUTURE

A Health Savings Account (HSA) lets you save pre-tax money to pay for qualified medical, dental, and vision expenses now or in the future. When you're enrolled in a High Deductible Health Plan (HDHP), the County also contributes to your HSA.

- ✓ Tax-free contributions
- ✓ Tax-free qualified withdrawals
- ✓ Funds roll over year to year

COUNTY HSA CONTRIBUTION

Kitsap County contributes to your HSA each year

EMPLOYEE ONLY

\$1,350

FAMILY

\$2,700

2027 HSA CONTRIBUTION LIMITS

Contribute up to the IRS limit and change your HSA contribution anytime during the year

EMPLOYEE ONLY

\$3,150

IRS Limit: \$4,500

FAMILY

\$6,300

IRS Limit: \$9,000

AGE 55+ CATCH-UP

\$1,000

IRS Limit: \$4,150 or \$7,300

Employee maximums shown above reflect the IRS annual limit minus the County HSA contribution.

FLEXIBLE SPENDING ACCOUNTS

Set aside pre-tax dollars to help cover eligible health & dependent care expenses



HEALTH CARE FSA

SET ASIDE FUNDS FOR TODAY

A **Health Care FSA** lets you use pre-tax dollars to pay for eligible out-of-pocket medical, dental, and vision expenses for you and your eligible family members.

Examples include:

- Copays and deductibles
- Prescription medications
- Dental care (cleanings, fillings, orthodontics)
- Vision expenses (glasses, contacts)
- Many over-the-counter health products

Visit [FSAstore.com](https://www.fsastore.com) to browse a complete list of FSA-eligible items

2027 LIMIT

\$3,500

CARRYOVER

\$700

Unused FSA funds can carry over to 2028 (up to this amount)



DEPENDENT CARE FSA

SUPPORT WHAT MATTERS MOST

A **Dependent Care FSA** lets you use pre-tax dollars for eligible expenses such as daycare, preschool, before and after-school care, summer day camp and qualifying adult dependent care while you work.

Examples include:

- Daycare or preschool
- Before and after-school care
- Summer day camp
- Care for a qualifying adult dependent while you work

2027 LIMIT

\$7,500

No annual carryover



PLAN CAREFULLY

Your annual FSA elections generally cannot be changed during the plan year unless you experience a qualifying life event.



RE-ELECT EACH YEAR

FSA elections do not carry over in Workday. You must make a new FSA election during every Open Enrollment.

ADDITIONAL SUPPORT & RESOURCES

Helpful services available during Open Enrollment and throughout the year.

Kitsap County partners with trusted providers to give you and your family access to expert guidance, personalized support, and helpful resources — at no cost to you.



BENEFIT ADVOCATES

Expert help for your benefit questions

Benefit Advocates are highly trained professionals who can help you and your covered family members with a wide range of benefit and insurance questions.



Insurance claim questions



Denied claims appeals



Benefit questions or clarifications



Prescription problems



Flexible Spending Account questions



COBRA inquiries



General questions



Medicare questions



CONTACT BENEFIT ADVOCATES

Phone: (800) 489-1390
Email: benefitsupport@alliant.com
Hours: Monday - Friday, 8am - 8pm EST
All calls are confidential and tracked to resolution



NEARING OR TURNING 65?

Understand your Medicare Options.

Alliant Medicare Solutions provides free, expert guidance to help you understand Medicare and enroll in the coverage that's right for you.

- 1 Start 3-6 months before your 65th birthday.
- 2 Gather your current medical coverage information.
- 3 Call Alliant Medicare Solutions to speak with a licensed insurance agent.
- 4 Discuss your existing coverage, your Medicare options and which plans might work best for you.
- 5 If Medicare is the best option, they can help you enroll or email you policy materials to review.



ALLIANT MEDICARE SOLUTIONS

Phone: (877) 203-2728
Online: alliantmedicareolutions.com

This is a no-cost service for you, your family members and friends nearing age 65



FREE, CONFIDENTIAL SUPPORT FOR YOU AND YOUR FAMILY

CuraLinc offers expert guidance to help you with everyday challenges and life's bigger moments. This benefit is available at **NO COST TO YOU** and your household members.



24/7 SUPPORT

Reach a licensed clinician by phone anytime you need immediate assistance.



COUNSELING

Access no-cost short-term counseling for concerns such as stress, anxiety, depression or burnout.



LIFE RESOURCES

30 minute consultations

- Financial Services
- Attorney/Legal
- Tax Planning
- DIY Legal Forms

Access CuraLinc



mysupportlinc.com



GROUP CODE:
kitsapcounty
case sensitive, no spaces



1-888-881-5462



Voluntary Life Insurance Opportunity OPEN ENROLLMENT EXCLUSIVE

Eligible employees (currently enrolled in Voluntary Term Life Insurance or not) may add **\$10,000** or **\$20,000** in coverage during Open Enrollment without medical underwriting. This special Open Enrollment offer cannot exceed \$200,000 for employee and \$50,000 for spouse.



NOTE: Medical underwriting is required for any employee or spouse who was previously declined through VOYA and are not eligible for incremental increases without EOI

Kitsap VOYA Website

