

# Open Enrollment 2025: Info Sessions and What You Need to Know

Our Benefits and Well-Being committee will be holding Benefits Education Sessions during open enrollment from October 30-November 15 to help everyone get the information we need about what is changing and what is staying the same with our benefits. Open enrollment drop-in locations are listed on back page.



"I would like to take a moment to invite you to our upcoming Open Enrollment. This will be an opportunity to learn about your 2026 benefits options in a relaxed and casual setting. We will be on hand to walk you through changes, explain your options and answer your questions. We are looking forward to seeing y'all soon." – **Bee Miller, Call Center Representative, Call Center, Shared Services**

## Annual Mammograms are still covered at 100%!



"The Benefits Committee learned that many caregivers who received their annual mammograms were being billed by Radia—the third-party company contracted to read the images. Swedish services should always be Tier 1, and annual mammograms at Swedish should be covered at 100%, even when a third-party radiologist is used.

We raised this issue with Management and demanded that it be investigated and corrected. As a result, caregivers who were billed by Radia can now receive reimbursement for those charges."

- **Cara Alderson, RN, Neuro ICU, Cherry Hill**

Did you get a bill for your annual mammogram? Following their investigation, management has discovered that Radia has billed many caregivers improperly due to a bill coding error. Annual mammograms are still covered at 100%. **Everyone with a bill can get their money back! Here's what Management told us to expect:**

Aetna will reprocess mammograms and pay Radia the way they should have been paid initially. This means that our bills to Radia are being paid by Aetna. Affected caregivers will receive a call from Aetna regarding a refund. In order to get our refund, we need to reach out to Radia and discuss this with them.

## Benefits Navigator is live!



“In bargaining, we fought for more support for our coworkers struggling to get what they need from Aetna. The Benefits Navigator will work to support us. Call the Benefits Navigator to get answers to your questions before paying any unnecessary bills.” - **Margie McInnis, Sterile Processing Technician, SMC First Hill, Executive Board Member SEIU Healthcare 1199NW**

### Aetna Support Swedish | Choose Well

**Need help understanding your benefits, prescriptions or medical bills, or finding a doctor? Your dedicated Aetna support team is just a phone call away – including a new benefits navigator starting October 27.**

Your Choose Well benefits give you access to a dedicated Aetna Service Advocate team. They are available 24/7 to answer all your questions. Just call 833-529-1661 for assistance anytime.

[Summary plan descriptions](#) and FAQs are also available.



### ***BEWARE!* Payment in Lieu is NOT a Good Deal**



“Be forewarned that if you choose the option to get paid extra in lieu of benefits, you will also not accrue vacation or sick time benefits. Your vacation balance will be paid out immediately and you will be unable to opt into insurance at Swedish if you have a qualifying life event. Choosing the in lieu option also makes you ineligible to purchase health insurance on the exchange marketplace.”

- **Darla Jackson, RN, ICU Tele, Issaquah**

We recommend that all caregivers considering payment in lieu of benefits keep these facts in mind. Benefits Committee meets with caregivers every year who regret making this choice.

## Don't Forget

### New Roth 401k Option

We were proud to win a Roth 401k option in bargaining. Many caregivers are asking when it will be available. We have confirmed with management that we will all be able to choose this option beginning on January, 1 2025 in our Fidelity apps.

Chronic Disease Management – We will continue to have access to many prescriptions and durable medical equipment at no charge for the treatment of chronic lung disease, Coronary artery disease, clinical depression, and diabetes.

Lyra – We can get 25 free visits per issue, per family member per year through this Behavioral Health resource.

Choose Well – We still need to get 40,000 points to achieve the health incentive. Getting a flu shot, going to a primary care provider visit, and completing a smoking cessation attestation are a great start.

Our Premiums (which we pay each week out of our earnings) are bargained in our contract and cannot change without negotiating.

PPO Plan design - Key elements of the PPO like office visit co-pays, our deductible, our out-of-pocket max, and many other plan design elements is listed in the back of our contract

### Additional support available

If you still have questions after you have used these existing resources, you can book a virtual meeting with an Aetna benefits navigator for personalized guidance starting October 13, 2025.

[Learn how to get started](#)



## Here's our calendar for open enrollment Education Sessions:

DATE	LOCATION	TIME	LOCATION
Wednesday 10/29	Zoom	12-1pm	Zoom: 
Thursday 10/30	First Hill	11-1pm	TBD
Thursday 10/30	Cherry Hill	12-1pm	CH Layton Room
Friday 10/31	Ballard	12-2pm	TBD
Friday 10/31	Edmonds	12-2pm	TBD
Monday 11/3	Zoom	4-7pm	Zoom: 
Monday 11/3	Issaquah	6am-8am	Computer lab/tech training center
Monday 11/3	First Hill	9-1pm	SOI Classroom
Tuesday 11/4	First Hill	2:30-4pm	SOI 1st Floor Conf Room
Tuesday 11/4	First Hill	7-9pm	Glazer Auditorium
Wednesday 11/5	Mill Creek	11:30-1:30pm	TBD
Wednesday 11/5	Zoom	12-1pm	Zoom: 
Wednesday 11/5	Edmonds	6-8:30pm	TBD
Thursday 11/6	Redmond	10-11am	TBD
Thursday 11/6	Issaquah	11-1pm	Computer lab/tech training center
Friday 11/7	Cherry Hill	11-1pm	SECC Room D
Friday 11/7	Cherry Hill	6-8:30pm	SECC Room D
Monday 11/10	Ballard	6-8pm	TBD
Thursday 11/13	First Hill	5pm-8pm	Glazer Auditorium
Friday 11/14	Zoom	5-6pm	Zoom: 