

Frequently Asked Questions

2026 Benefits Open Enrollment

This document will be updated as needed. Have a question that's not covered? Email it to people@nwkidney.org or plan to attend one of the upcoming benefits information sessions ([click here](#) for a list of sessions by date, or [here](#) to see a map view). **Don't forget to enroll in or waive your benefits in ADP before Nov. 15, 2025!**

General Open Enrollment questions

Q) What is Open Enrollment?

A) Open Enrollment is the window of time when eligible NKC employees can review and choose their benefits for the upcoming calendar year or officially waive their coverage. It happens once a year, usually in November. It is the only time of year you can enroll in or make changes to your benefits, unless you experience a "qualifying life event," such as the birth of a child, marriage or divorce, or starting a new job.

Q) When is the benefits open enrollment period?

A) This year, Open Enrollment runs from Sunday, Nov. 2, 2025 to Saturday, Nov. 15, 2025. Benefits you enroll in during this time will begin on Jan. 1, 2026.

Q) Do I have to enroll in benefits through NKC?

A) No, you do not have to enroll in benefits, but you will still need to log in to ADP to officially waive your coverage. You can also choose to only enroll in some benefits (dental, life insurance, etc.) but waive coverage for others. Keep in mind that if you want to set up a Flexible Spending Account (FSAs) for daycare or healthcare expenses or a Health Savings Account (HSA) for 2026, you must sign up or re-enroll in ADP.

Q) I have money left over in my 2025 Flexible Spending Account. Does it roll over into 2026?

A) If you have money left in your 2025 Health Care FSA, you can carry over up to \$660 into 2026. Any amount above \$660 left in your account is subject to the Use-or-Lose rule and will be forfeited. This carryover feature only applies to Health Care FSAs, not Daycare FSAs. Carryover funds will be credited after your 2025 claim filing period ends (March 31, 2026).

Q) Where can I learn more about our benefits options?

A) You can review the 2026 Benefits Guide and other materials on [K-Net](#) and explore your options. We'll also host several Open Enrollment information sessions at clinics and online. See K-Net for the [full schedule](#).

Q) What happens if I do nothing?

A) You could lose coverage or miss out on benefits. You must log in to ADP to confirm or waive coverage and update your info.

Q) What are we doing to reach employees who are benefits-eligible but are on vacation or personal leave during Open Enrollment?

A) The benefits team is working with managers to reach out to all eligible employees so they don't miss their window to enroll in or waive coverage.

Q) In ADP, it says you can edit your benefits selections any time during Open Enrollment. I submitted mine, and now it won't let me make changes.

A) Yes, you can change your benefits anytime during Open Enrollment (now through Nov. 15). If you've already submitted your choices and need to update them, email People@nwkidney.org and we'll give you access to update your selections in ADP.

Medical benefits questions

Q) What is changing with our medical benefits this year?

A) We're switching medical insurance providers from Kaiser Permanente to Premera Blue Cross, which has a larger network of providers and clinics to give you greater access to care. We'll continue to offer three plans with different levels of coverage, so you can choose the one that's best for you. For families who choose the high-deductible medical plan option, we're increasing the annual Health Savings Account (HSA) contribution. It will be \$500 for individuals, and \$1,000 for families.

Q) What happened to the \$0 premium employee-only high-deductible health plan?

A) We're not offering a \$0 premium employee-only option this year. Health insurance is one of our biggest costs, and NKC has absorbed rising premiums for the past three years. To keep benefits sustainable, it's no longer feasible to offer a zero-premium plan.

The lowest-cost plan is now \$40 per month for employee-only coverage. This change isn't because of the switch to Premera – the \$0 option would have gone away no matter which provider we used.

To help offset the cost of health care for employees, NKC will continue to contribute to an HSA for those who choose the high-deductible plan (\$500 annually for individuals on the HDHP, and \$1,000 annually for families covered on the HDHP). Over the year, premiums for the employee-only HDHP total \$480.

We know any increase matters, and we've worked hard to keep premiums as low as possible while staying financially responsible so we can continue serving our community.

Q) Why can't we offer people the choice of having a Kaiser or Premera medical plan?

A) It's cost-prohibitive for us to offer plans through two different carriers. From the benefits survey, we learned that many employees were dissatisfied with Kaiser because of its limited network. Switching to Premera Blue Cross as our medical insurance provider gives employees access to a broader network of medical providers, especially in areas outside of Seattle.

Q) I am on the Kaiser HMO plan for 2025. How do I find a new doctor in the Premera network for 2026?

A) You can find a list of Premera providers by visiting www.Premera.com and following these steps:

- Select **Find Care**, then **Find a Doctor**
- Choose **Employer-based plans**
- Select **Browse all doctors and specialists**
- Choose **Heritage** Network from the menu

Then search for a specialty or browse by category.

Q) What if I need care right away after Jan. 1 – before I've had a chance to get a new Premera provider? What are my options?

A) You have several options for getting immediate care, even if you have not yet established care with a new Premera primary care provider:

- **Kinwell Primary Care clinics** offer quick access to care, including in-person and virtual appointments, and can assist with specialist referrals. These clinics are located across Washington and are exclusive to Premera members.
- **Call the free 24-Hour NurseLine** for advice about a health concern. You can discuss your symptoms with a registered nurse and find out the best way to receive care. The number will be available on the back of your member ID card and in the Premera mobile app.
- **Get virtual care through 98point6:** On-demand video and text-based primary care where general medicine and primary care providers are available 24/7 to answer your questions. They can diagnose and treat you if you're sick or have a chronic condition. Sign in to the Premera mobile app to access 98point6 from the Find Care section.

Q) I am pregnant and expecting to deliver in January 2026. How can I keep my current doctor for the duration of my pregnancy and delivery?

A) If you are in your second or third trimester of pregnancy, you may be eligible to continue receiving care from your current doctor even if they are not in the Premera network, at the “in-network” benefit level. You should speak with your Kaiser doctor now to confirm their willingness to continue care. Contact Kaiser customer service while you’re still covered under the Kaiser plan to ask if Kaiser can bill Premera for these services. Your provider will need to complete a Transition of Care form (available [on K-Net](#)) and submit it to Premera for approval to continue care through your delivery.

Q) I’m receiving treatment through Kaiser Permanente for a chronic condition. Can I keep my current doctor?

A) If you qualify for Transition of Care, you may be able to continue receiving treatment or care for specific covered services with your current provider (even if they are not in the Premera Blue Cross network) *for a limited time*. If approved, these services will be covered at the in-network benefit level. You may qualify if you are:

- Receiving treatment or care for the second or third trimester of your pregnancy
- Currently enrolled in a hospice program
- Receiving treatment or care for chemotherapy, radiation therapy, new anticoagulation therapy, follow-up of reconstructive surgery, or a medication regimen requiring a rapid increase in dose
- Receiving treatment or care for recent major surgery
- Receiving treatment or care for mental health or substance abuse
- Receiving treatment or care for surgery or hospitalization that is scheduled after enrollment in your new Premera health plan

Speak with your doctor and contact Kaiser customer service to determine eligibility and next steps.

Q) I don't qualify for Transition of Care. How do I find a new provider to help manage my chronic condition?

A) You'll need to find a provider contracted with Premera. You can find a list of Premera providers by visiting www.Premera.com and following these steps:

- Select **Find Care**, then **Find a Doctor**
- Choose **Employer-based plans**
- Select **Browse all doctors and specialists**
- Choose **Heritage** Network from the menu

Then search for a specialty or browse by category.

Q) I'm currently with Kaiser Permanente and have a dependent with a chronic condition. How can I support them with their regular doctor?

A) Follow the same Transition of Care process above: If you believe your dependent's condition qualifies, speak with their current doctor and contact Kaiser customer service for guidance. The Kaiser provider should complete and submit a Transition of Care form (available [on K-Net](#)) to Premera for approval. If the dependent's condition is not covered, you will need to transition them to a Premera network provider.

Q) I'm currently enrolled in the Kaiser Permanente PPO plan and my doctor is in the Premera network. Do I need to do anything to ensure a smooth transition?

A) Yes, you'll need to enroll in a Premera health plan and share your new Premera Member ID card with your provider and pharmacy when your coverage begins on Jan. 1, 2026. This is just to update your billing information; there should be no disruption in your care.

Q) How do I find out what my prescription copays would be?

A) You can check [premera.com](#) for the [prescription formulary](#) – a list of generic, brand and specialty drugs covered under your plan – and look up your medications and the tier they would fall into.

Q) Can employees use the NKC pharmacy at the Burien clinic to fill their prescriptions from Premera next year?

A) Yes, employees (not family members) are able to use the NKC pharmacy if they are in-network with Express Scripts.

Q) I have a Health Savings Account this year (2025) and will have money left over at the end of the year. Can I still use that in 2026 if I enroll into a PPO plan for 2026?

A) Yes, you can use any money left in an HSA account for eligible healthcare expenses in 2026. You may not contribute additional money to the HSA after Dec. 31, 2025.

Q) Can I enroll in a PPO plan and set up a new healthcare Flexible Spending Account (FSA) for 2026 if I still have money left in a 2025 Health Savings account (HSA)?

A) Yes, you can enroll in a PPO plan for 2026, and you can set up a healthcare FSA for 2026 if you choose. You can also use leftover 2025 HSA funds to pay for eligible healthcare expenses in 2026 – you may not add any money to that HSA after Dec. 31, 2025.

Life insurance questions

Will the benefit changes for 2026 affect my life insurance coverage(s)?

A) No. Your enrollments in New York Life life insurance will roll over to 2026. During Open Enrollment, you are allowed to apply for additional life insurance if you would like to.

Other questions

Q) I'm having problems with Open Enrollment on ADP. Who can I contact for help?

A) You can call ADP Client Support: 1-855-547-8508 (Company code: 3ST). You can also email people@nwkidney.org.

Q) What is the contact information for the Premera customer service team?

A) Customer service will be available to NKC employees starting on 1/1/2026. You can call toll-free: 800-722-1471, or visit their website (www.premera.com). If needed, the Northwest Kidney Centers group # is 4028580.