



County of Brunswick

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OFFICE OF THE FINANCE DIRECTOR

DATE: March 29, 2019

TO: All Health-Care Eligible Employees

FROM: Alta M. Thomas, Human Resources Coordinator
Keli H. Reekes, Director of Finance

RE: The Local Choice Health Benefits Program – Open Enrollment

The open enrollment period for The Local Choice health insurance program will **begin Monday, April 1st and end Wednesday, May 1st.**

Open enrollment is the only time an existing employee may elect to enroll in the health insurance plan of their choice if they declined enrollment at the time of employment, change from one plan to the other, or cancel coverage. Also, this is the only period in which you may enroll or drop family members, except for qualifying mid-year events such as birth, adoption, marriage and/or divorce, loss of coverage due to spouse's termination of employment and/or spouse's employer discontinuing health care coverage. Employees have three health plan options: a High Deductible Health Plan (HDHP), which includes a Health Savings Account, Key Advantage 500, and Key Advantage Expanded. To obtain an open enrollment packet with more detail, please attend an open enrollment meeting or contact Alta Thomas, Human Resources Coordinator.

Please be advised that new cards will be issued to all participants, as Anthem is changing all member ID numbers. Once you receive these cards from Anthem, please discard any old cards you were using. You will most likely need to update doctor and pharmacy records with your new ID as of July 1st. If you have specific questions regarding these changes or your current health plan, or if you are considering making changes, plan to attend one of our enrollment meetings scheduled for Monday, April 8th. Meetings will be held at the Sheriff's Office and Department of Social Services for their respective employees, and in the Board Room of the Government Building for all employees.

The Board of Supervisors approved paying \$670 towards the total monthly health insurance premium (which reflects no change from the prior year), or the full premium for employees choosing the single Key Advantage 500 plan. Based on the individual's choice, the employee will pay the following for coverage during the period beginning July 1, 2019 through June 30, 2020.

| | Single | Dual | Family |
|--|--------|-------|---------|
| High Deductible Health Plan/ Health Savings Account | \$0* | \$311 | \$761 |
| Key Advantage 500 | \$0 | \$570 | \$1,139 |
| Key Advantage Expanded | \$130 | \$810 | \$1,490 |

* The single option of the High Deductible Plan includes a \$140 monthly contribution towards a Health Savings Account (HSA), which can be used for all medical-related expenses for you and your family. Since the employer contribution of \$670 is encompassed in the dual and family option premiums, there is no employer contribution made to an HSA for these plan options. However, you are able to make pre-tax contributions to your HSA up to the legal limits.

The new premiums will become effective with the June 30, 2019 payroll checks (pre-paid premium) including new enrollments and changes to current coverage. Remember, Brunswick County has a Cafeteria 125 Plan for employee-paid hospitalization premiums. This means the employee-paid hospitalization premiums are paid from pre-tax dollars. Employees also have the option to contribute additional pre-tax funds to their Health Savings Account if they choose to participate in the High Deductible Health Plan (HDHP).

Please contact Alta Thomas at 848-6894 with your questions, or if you'd like additional information on any of the health plans. If you are considering any changes to your current plan, please attend one of the open enrollment meetings scheduled for Monday, April 8th. All completed forms must be returned to the Finance Department **on or before May 1st**. You only need to complete a new enrollment form if you are making changes.