



To: All Culpeper County Government Employees
From: Stacy Bertsch, Director of Human Resources
Re: Annual Benefits Enrollment for Plan Year October 2013-September 2014
Date: July 25, 2013

Open enrollment for the upcoming benefits plan year will be held July 29th – August 9th. This is the only time that you will be able to make changes to your benefits without having a family status change.

This year employees are not required to attend a benefits presentation BUT all eligible employees are **required** to confirm their benefits. Benefit videos, Anthem enrollment material, health insurance rates, and much more are available online at <http://www.markiiibrokerage.com/culpepercountygovva/Policy%20Info.html>

Eligibility

Full time employees are eligible to enroll in all benefits. Part time employees who consistently work at least 20 hours per week may enroll in Nationwide deferred compensation, Allstate Cancer, Aflac Accident, Aflac Critical Illness, Texas Whole Life, Legal Resources, and open a flexible spending account.

Changing, Enrolling, Cancelling, & Confirming Benefits

Employees may see a benefits counselor or go online to make changes, enroll, cancel, and confirm benefits. Employees who will be enrolling, cancelling, or making changes to the benefits listed below can go online at www.mywecarebenefits.net/markiii. Online enrollment will be available **Monday, July 29th through Friday, August 9th at 11:59pm.**

- Anthem Blue Cross Blue Shield Medical plans
 - Healthkeepers 25/1000
 - Lumenos HSA
- Ameritas Dental plans
 - High Option
 - Low Option
- Flexible Benefit Administrators (you must **re-enroll** each year)
 - Flexible Spending Account Enrollment
- Health Savings Account Contribution Enrollment/Changes
- Legal Resources

Employees who will be enrolling, cancelling, or making changes to the benefits listed below must see a benefits counselor. Benefits Counselors from Mark III Insurance Brokerage will be onsite **Monday, August 5th through Friday, August 9th** conducting benefit presentations, and meeting with employees. Please make sure that you bring dependents' social security numbers with you.

- Allstate Cancer
- Assurity Cancer
- Aflac Accident
- Aflac Critical Illness
- Standard Long Term Disability
- Minnesota Life Basic and Optional Term Life
- Texas Life Whole Life
- Nationwide 457 Deferred Compensation (**must see the Nationwide representative, who will be here on Thursday August 8th only**)

Keep in mind that **nothing** will be accepted after Friday, August 9th at 11:59pm.

Benefits Presentation Schedule

Several representatives will be on-sight this year to educate employees, and assist in making benefit decisions. Below is a list of the presentations:

All presentations will be held in the Board Room at the County Administration Building.

Time	August 5 th	August 6 th	August 7 th	August 8 th	August 9 th
9:00 am	Mark III	FBA	Mark III	Nationwide	No presentations - Mark III enrollers will be on-site until 12pm
11:00 am	Legal Resources	No presentation	Anthem	Mark III	
1:00 pm	No presentation	Mark III	Legal Resources	Legal Resources	
3:00 pm	FBA	Legal Resources	Anthem	Nationwide	

- Mark III – Mark III enrollers will be presenting a video on medical & dental insurance, and supplemental voluntary insurance programs.
- Legal Resources – A representative will be explaining and enrolling employees in this benefit.
- Nationwide – A Nationwide representative will be speaking about the deferred compensation retirement plan. The Nationwide representative will be available all day Thursday to meet one-on-one with employees.
- FBA – FBA will here to talk about flexible spending accounts, how to access your account, and what to expect when you are enrolled in this program.

Representatives will be available from 9:00am-4:30pm on the date they are scheduled to give a presentation.

Anthem Blue Cross Blue Shield Health Plans

The County will be offering the same medical plans for the upcoming plan year: Healthkeepers 25/1000 (HMO) and the Lumenos HSA. Below are the rates:

Plan	Emp Only	Emp + 1 Child	Emp + Children	Emp + Spouse	Family
HealthKeepers 25/1000	35.96	172.37	216.03	416.50	551.54
Lumenos HSA – Opt 1	153.68	281.51	322.98	513.45	641.74
Lumenos HSA – Opt 2	28.68	156.51	197.98	388.45	516.74

Please keep in mind that all policies have a *plan year* deductible, and out of pocket maximum. This means that the deductible will once again have to be met before Anthem will begin making payments for any services (except for wellness care) completed on or after October 1, 2013.

Key Highlights

- You will NOT receive a new health card if you remain in your current health plan. Only new enrollees or individuals who switch plans will receive a new card.
- All *new* enrollees in the HMO plan must submit a primary care physician (PCP) designation form to the HR Department before August 9th. A PCP will be chosen for you if a form is not submitted.
- ***Please see the FSA and HSA section of this letter for very important information.***
- All married spouses that work for the county and/or the schools are eligible for a premium reduction. Please see the Human Resources Department for these rates and to complete the required form. A **NEW** premium reduction request must be submitted in order to get the reduction.

Flexible Spending Accounts (FSA)

Flexible Benefit Administrators (FBA) will continue to administer the medical and dependent day care flexible spending accounts. You may elect to contribute up to \$2,500.00 in your medical FSA or \$5,000.00 in your dependent day care FSA. Your yearly contribution will be divided by 12 and deducted from your monthly check on a pre-tax basis.

If an employee enrolls in a FSA and elects a yearly contribution of at least \$250.00, he/she will receive a salary increase of \$20.83 per month for October 2013-September 2014. An employee must also enroll in the Healthkeepers 25/1000 medical plan to be eligible for the \$20.83 per month.

FSA balances **DO NOT** carry over from one year to the next. Any unused balance will be forfeited under the IRS regulation, "Use it or Lose it". **You MUST re-elect your HealthCare and/or Dependent Care account each year if you wish to participate.**

Key Highlights

- **Do not throw away your debit card.** You will NOT receive a new card. The card can be re-used.
- All employees who enroll in a FSA **must** electronically sign the acknowledgment form.

Health Savings Account (HSA)

The County will be contributing to each employee's HSA, but the amount deposited will depend on which health insurance premium option the employee chooses. The County will deposit \$2,000.00 into an employee's HSA if option 1 health insurance premiums are chosen. The County will deposit \$500.00 into an employee's HSA if option 2 health insurance premiums are chosen. Please refer to the Anthem Health Plans section of this letter for a list of the health insurance premiums.

StellarOne will be the only bank that will be offered as a health savings account provider this year. Your HSA employer contributions (\$2,000 or \$500) will be deposited into your account on or around October 1, 2013 or once your account has been opened, whichever comes earlier. You may contact Beverly Minor at 540-829-1068 to make arrangements to meet with her if you have any questions.

Key Highlights

- Employee HSA monthly contributions will continue unless you see an enroller or go online to increase or decrease this amount.
- All employees who stay in or enroll in a HSA **must** electronically sign the acknowledgment form.

Ameritas Dental Plans

The County will be offering the same dental plans for the upcoming plan year, but the plan administrator will change. This will be the Ameritas low and high option. Below are the rates:

Plan	Emp Only	Emp + 1 Child	Emp + Children	Emp + Spouse	Family
LOW option	12.91	27.12	27.12	24.54	41.32
HIGH option	27.37	57.48	57.48	52.01	87.59

Please keep in mind that the high option dental plan has a *plan year* deductible, and benefit maximum. This means that each person will have the entire benefit maximum available beginning October 2013, and the deductible will once again have to be met before Ameritas will begin making payments for services (except for cleanings) completed on or after October 1, 2013.

Other Important Benefits

Nationwide 457 Deferred Compensation

This program offers employees the opportunity to save money toward their retirement. A minimum of \$20.00 per paycheck is required to open an account and you may open this account at any time. **A Nationwide representative** will be available On Thursday August 8th to meet with and enroll employees in the program.

Allstate Cancer

Allstate Cancer offers you coverage should you be diagnosed with cancer or 29 specified diseases. You may choose to insure yourself, spouse and dependent children. This insurance also offers up to a \$100.00 wellness benefit for all applicable wellness screenings. If you are currently insured with the Assurity Cancer plan, you will be able to keep the benefit on payroll deduction.

Aflac Accident

This plan provides money directly to you if you suffer from an accident as well as burns, skin grafts, dismemberments, broken bones. You may cover your dependents also.

Aflac Critical Illness

With the diagnosis of a covered illness such as heart attack, stroke or kidney failure, you can receive a check for the benefit amount that you selected when you applied for the plan. This benefit also includes a Health Screening Benefit which allows you to collect \$100 each calendar year if you have specified health screening tests performed. The Health Screening Benefit will also apply to your spouse if covered on the plan.

Standard Voluntary Long Term Disability

All full time employees are eligible to participate in the voluntary Long Term Disability plan. This benefit will pay 50% of your gross salary if you are unable to work. The benefit will continue until you are either able to return to work or you reach retirement age.

Minnesota Life Term Life

All full time employees are eligible to purchase additional term life insurance for themselves, their spouse and/or children. An employee may purchase up to four (4) times their salary and monthly premiums are based on age and salary. Please note that if Optional Term Life coverage was not purchased for yourself and or dependents when you were first hired, then you will be subject to answer health questions. If you or your dependents are declined for any reason, you will be directly contacted by Minnesota Life.

Texas Life Whole Life

An employee may apply for up to \$100,000 life insurance coverage. Your spouse can be covered for up to \$50,000 coverage if you also apply. This is a great opportunity for you to take advantage of selecting Life Insurance. You will also be able to apply for coverage on your child(ren) and **grandchild(ren)**.

Legal Resources

This program provides routine legal services for employees, spouses, and dependents for a small monthly fee. Examples of routine legal services include preparation of wills, court representation in misdemeanor matters such as traffic tickets, etc. Other matters not considered routine may be provided at a 25% discount. No limit on the number of times service can be used during a year and only attorney fees are covered.

Key Highlights

- The following benefits can only be cancelled or changed during open enrollment unless you have a qualifying family status change – Medical insurance, Dental Insurance, Flexible Spending Account contributions, Allstate Cancer, Aflac Accident, and Minnesota Life
- The following benefits **can** be cancelled or changed at any time – Health savings account contributions, Standard Long Term Disability, Texas Whole Life Policy, Aflac Critical Illness, and Nationwide 457 contributions.
- The effective date for all benefits will be October 1, 2013.
- You will see premiums for medical and dental insurance changes deducted from your September paycheck. All other changes will be deducted from your October paycheck.

If you should have any questions, **please contact Stacy Bertsch in the Human Resources Department, 540.727.3422 or Kiesha Congelosi, Mark III Brokerage, 800.532.1044, x. 213.**