



Date: October 14th, 2016
To: All Benefits-Eligible Employees
From: Human Resources
Re: *Open Enrollment – 2017 Plan Year (December 1, 2016 – November 30, 2017)*
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OPEN ENROLLMENT MEETINGS WILL BE HELD:

TUESDAY, OCTOBER 18TH AT 10:00 AM AND 2:00 PM IN THE OLD DISTRICT COURTHOUSE BOARD ROOM.

WEDNESDAY, OCTOBER 19TH AT 10:00 AM AND 2:00 PM IN THE OLD DISTRICT COURTHOUSE BOARD ROOM.

ALL BENEFITS-ELIGIBLE EMPLOYEES ARE STRONGLY ENCOURAGED TO ATTEND ONE OF THESE MEETINGS. Spouses are also invited to attend.

Medical

We are pleased to share that core medical insurance coverage, out of pocket maximum- \$4500 per employee/ \$9000 per family, co-insurance and co-payments for the upcoming plan year will remain the same.

MedCost will continue to be the administrator of our health insurance plan. Our medical plan network remains with Virginia Health Network Plus (VHN) in Virginia and MedCost in North Carolina and South Carolina. Information about both networks is available at www.medcost.com.

We are pleased to continue the County preferred provider network. Because of significant available cost savings, any covered employee, covered spouse, or covered dependent that chooses to use Insight Imaging for imaging services will have those claims paid at 80%, with 20% co-insurance to be paid by the employee. Services received at other in-network imaging facilities will continue to be paid at 70%, with 30% co-insurance to be paid by the employee. Insight Imaging is located at 2329 Franklin Rd, SW, Roanoke VA 24014; phone: 540-581-0882. Insight Imaging offers a broad range of medical imaging services from routine X-rays to MRI's.



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The County is making a change to the contribution that employees make towards the cost of the health insurance program. The county has been able to maintain current rates for the employees since the 2012-2013 plan year, however this year will require an increase to employee rates. The increases will be as follows:

- **Employee Only: \$22/month**
- **Employee/Spouse: \$35/month**
- **Employee/Child: \$35/month**
- **Employee/Children: \$29/month**
- **Family: \$35/month**

Botetourt County continues to be committed to the promotion of healthy lifestyles for our employees, spouses, dependents, and the community we serve. Lifestyle choices impact your health and the amount you pay for medical coverage. Recognizing this and therefore continuing with the new plan year, a premium surcharge will be applied to medical plan participants who smoke or use other tobacco products, including but not limited to cigarettes, cigars, pipes, herbal tobacco products, chewing tobacco, dip, snuff, and electronic nicotine delivery systems within the last (6) months.

When you enroll in your medical plan, at each open enrollment and any time you make a change to those covered under the plan, you will be required to affirm if you, your spouse and/or each of your covered dependents are smokers or use other tobacco products. If you, your spouse or any of your covered dependents is a tobacco user, the amount you pay for medical coverage will be more than non-tobacco users. The premium increase is equal to **50%** of the non-tobacco user employee contributions for all coverage levels (rounded to the nearest dollar). **All employees are required to submit a tobacco use certification during open enrollment. Failure to do so will result in the surcharge being added to your insurance contribution rate.**



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Also continuing for the new plan year is a spousal surcharge, which applies if you choose to cover your legally married spouse and your spouse has coverage available through his or her own employer. The surcharge applies even if your spouse takes their employer's coverage and the County's coverage is secondary. The surcharge is in addition to the employee/spouse or family contribution rate. The surcharge does not apply to:

- A spouse without an employer
- A spouse whose employer does not offer coverage
- A spouse who works for Botetourt County

The premium surcharge is \$250.00 per month for the new plan year. **All employees seeking to cover a spouse are required to submit a spousal coverage certification. Failure to do so during open enrollment will result in the surcharge being added to your insurance contribution rate.**

Vision benefits also remain the same.

The Board of Supervisors has authorized continued participation in a Medical Travel Network Program. This is a voluntary program available to employees and covered family members whereby they may receive medically necessary procedures and treatments at no cost. This program consists of a network of facilities throughout the continental United States. Free travel expenses, lodging expenses, and a food stipend are included for the covered patient and a traveling companion.

Prescription Drug Plan

We are continuing our relationship with Kroger Prescription Plans (KPP) as administrator of our prescription insurance plan, with no changes in minimum co-pays. We are able to do this for the new plan year in no small part due to your continued high use of generic drugs (almost 100%), rather than more costly brand names. Thank you!

Effective January 1, 2017 the plan will implement a moderate step therapy program as well as certain exclusions of medications that have lower cost alternatives available. Members taking affected medications will be notified directly by Kroger Prescription Plans.



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Dental Plan

There will be no increase to covered employees in dental premiums. The Board of Supervisors has approved absorbing an 11% increase to the rates. The SmileHealth benefit program will continue for the new plan year. This benefit allows those covered by our plan being treated for certain health conditions (cancer, cardiac issues, etc.) to have an extra dental cleaning per year. Revolv will continue as administrator of our dental plan.

Wellness Program

We are continuing the County's wellness program with the same requirements as last year. MedCost will continue to administer the computerized components of the program. Wellness reimbursements have been determined as a non-taxable benefit by the IRS.

We are continuing our fitness reimbursement program by which employees may receive an incentive payment for attending a commercial fitness facility at least eight (8) times per month, limited to one (1) visit per day. This reimbursement has been declared taxable income by the IRS.

Retiree Medical Plan

Our retiree medical plan will be the same PPO plan as for active employees, though at a greater cost.

Open Enrollment will begin October 18th through October 28th.

IT IS THE RESPONSIBILITY OF EACH EMPLOYEE TO ENSURE THEIR PAPERWORK IS RECEIVED BY HUMAN RESOURCES NOT LATER THAN CLOSE OF BUSINESS OCTOBER 28, 2016. FAILURE TO MEET THIS DEADLINE MAY RESULT IN GAPS OR DELAYS IN COVERAGE FOR YOU AND/OR YOUR SPOUSE/DEPENDENT(S). THE PREFERRED METHOD TO SUBMIT FORMS IS EMAIL TO: hr@botetourtva.gov.



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During the open enrollment period, you have an opportunity to:

- Maintain your current benefit elections
 - Enroll in our benefit programs for the first time
 - Waive any or all benefits
 - Add or remove eligible spouse and/or dependents
 - Enroll in or change contribution amounts for Flexible Spending Arrangement
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For more information please contact Human Resources at 540-928-2011 or 540-928-2012.