



Date: November 1, 2013
To: All Benefits-Eligible Employees
Re: *Open Enrollment – 2014 Plan Year (December 1, 2013 – November 30, 2014)*
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OPEN ENROLLMENT MEETINGS WILL BE HELD THURSDAY, NOVEMBER 7TH AT 9:30 AM, 1:00 PM, AND 3:30 PM IN THE OLD DISTRICT COURTHOUSE 1ST FLOOR MEETING ROOM. ALL BENEFITS-ELIGIBLE EMPLOYEES ARE STRONGLY ENCOURAGED TO ATTEND ONE OF THESE MEETINGS. Spouses are also invited to attend.

If you cannot attend one of the meetings or wish to review the information shared in the meetings, open enrollment information will also be available online at www.botetourtva.us/insurance.

Medical & Prescription Drug Plans

I am pleased to share that there will be no changes in medical insurance coverage, co-insurance or maximum out of pocket. There is a minor change in vision benefits. We are making a change from Coventry to MedCost, who will be the administrator of our health insurance plan. Our medical plan network will be changing to Virginia Health Network Plus (VHN) in Virginia and MedCost in North Carolina and South Carolina. This represents an expanded network. Information about VHN is available at www.vhn.com. Additional details will be provided at the meetings and the County's website.

We are continuing our relationship with Kroger Prescription Plans for our drug insurance plan with no changes in co-pays. We are able to do this in no small part due to your continued high use of generic drugs, rather than more costly brand names. Thank you!

We are also able to add some conveniences. You will be able to use one card for both your medical and drug insurance needs. Also, medical claims will be reported in one Explanation of Benefits; there will no longer be two rounds of EOBs explaining what the insurance has paid and what your responsibility is.

Our premiums for medical/prescription insurance will increase the by following amounts:

Employee Only	\$ 3.41 per month
Employee & Spouse	\$20.39 per month
Employee & Child	\$ 9.92 per month
Employee & Children	\$18.71 per month
Employee & Family	\$29.88 per month

The Board of Supervisors is generously funding most of the increase in the cost of providing insurance benefits to employees.

Dental Plan

Our dental plan benefits will remain unchanged with no increase in our premiums. Revolv (formerly doing business as Corvesta Services) will continue as administrator of our dental plan.



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Wellness Program

The Board of Supervisors approved continuation of our wellness program, and approved changes to make it easier. The maximum available reimbursement remains at \$355. A summary of the program effective December 1 is attached.

We are continuing our fitness reimbursement program by which employees may receive a \$20 per month payment for attending a commercial fitness facility at least eight (8) times per month.

Retiree Medical Plan

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

Open Enrollment Period and Deadlines

Open Enrollment will continue through November 30, 2013. **ALL INSURANCE ENROLLMENT FORMS MUST BE SUBMITTED TO HUMAN RESOURCES BY NOVEMBER 12, 2013 IN ORDER TO AVOID ANY GAPS OR DELAYS IN COVERAGE. FAILURE TO MEET THIS DEADLINE MAY RESULT IN GAPS OR DELAYS IN COVERAGE FOR YOU AND/OR YOUR DEPENDENT(S).**

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

- Enroll in health benefits with MedCost
- Maintain your current dental benefit elections
- Enroll in our benefit programs for the first time
- Waive any or all benefits
- Add or remove eligible dependents
- Enroll in or change amounts deducted for Flexible Spending Arrangement

For more information go to www.botetourtva.gov/insurance or contact Human Resources at 540-473-8233.