

**\*\*\*IMPORTANT NOTICE\*\*\***

**TO: Smyth County Employees**  
**DATE: April 10, 2020**  
**FROM: Lisa Richardson, Smyth County Administrator's Office**  
**SUBJECT: Insurance Coverage for 2020-2021**

Our Open Enrollment period this year is from **April 16, 2020 to May 15, 2020**. If you wish to make any changes to your health insurance coverage, such as add or drop any dependent coverage, **now is the time to do so**. This is your only opportunity to change your health insurance coverage without a qualifying event. **There is a decrease in premiums this year and the employer contribution percentage levels remain the same.**

At the regular scheduled Board meeting held on March 10, 2020, the Smyth County Board of Supervisors approved the recommendation from the Insurance Committee to continue The Local Choice Health Benefits Program for employee health benefits coverage for the fiscal year 2020-2021, **effective July 1, 2020**.

There continues to be two options for coverage for the plan year; Plan One includes Comprehensive Dental benefits. A second plan option includes reduced dental benefits to Diagnostic and Preventive care only. The preventive plan covers routine oral exams, cleanings twice per plan year, x-rays, sealants, and fluoride treatments for children. This plan does not include primary or major dental care, or orthodontic services.

**Continued participation in the current plan does not require new enrollment.** If you remain in the current plan, your plan continues for 2020-2021. However, if you wish to change enrollment to the Diagnostic and Preventive Dental coverage, or add or cancel any coverage for yourself or any dependents, you may do so between **April 16 and May 15, 2020** for a July 1, 2020 effective date by completing a new enrollment form. Any employee who wishes to add a spouse must provide copy of marriage certificate. **No changes to your coverage will be allowed after May 15, 2020 unless a qualifying event.** **If you are an eligible employee and wish to discontinue your coverage, you must complete the wavier section (Part 4 – Section A) of the enrollment form and return to the Human Resource Department.** **Enrollment Forms are included as an attachment and copies are available in the Human Resource Department at the County Administrator's Office and are also included in a renewal packet to be sent to each employee.**

**Premium cost for plan year 2020-2021:**

**Plan with Comprehensive Dental:**

<u>PLANS/PREMIUMS</u>	<u>TOTAL</u>	<u>EMPLOYER</u>	<u>EMPLOYEE</u>
Employee Only	\$ 581.00	\$ 464.80	\$ 116.20
Employee plus One (Spouse or Child)	\$ 1,075.00	\$ 855.06	\$ 219.94
Family	\$ 1,569.00	\$ 1,245.32	\$ 323.68

**Plan with Diagnostic and Preventive Dental Coverage:**

<u>PLANS/PREMIUMS</u>	<u>TOTAL</u>	<u>EMPLOYER</u>	<u>EMPLOYEE</u>
Employee Only	\$ 564.00	\$ 464.80	\$ 99.20
Employee plus One (Spouse or Child)	\$ 1,043.00	\$ 855.06	\$ 187.94
Family	\$ 1,523.00	\$ 1,245.32	\$ 277.68

**For Medicare Eligible Retirees and Medicare Dependents:**

Medicare Eligible Advantage 65*	\$ 169.00	0	\$ 169.00
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\*Advantage 65 does not include dental and vision coverage, requires participation in Medicare part A and B, and if you want prescription drug coverage, you must enroll in a separate Medicare Part D prescription drug plan. Retirees pay 100% of the plan premium. **Retirees eligible for Medicare and the Medicare eligible dependents of any retiree may not enroll or remain in the Key Advantage 1000 Plan.**

**Payroll Deductions:**

Payroll deductions for the new rate will be effective with the JUNE 30, 2020 payroll for a July 1, 2020 effective date.

**IMPORTANT PRE-TAX NOTICE: If you currently elect coverage on a pre-tax basis, your deductions will continue to be withheld pre-tax for the new plan year (2020-2021) unless specified otherwise during the open enrollment period. You may opt-out of the pre-tax coverage by notifying Lisa Richardson at 276-706-8305 or email at [lrichardson@smythcounty.org](mailto:lrichardson@smythcounty.org).**

**Plan Coverage:**

The Local Choice is a health benefits program managed by the Commonwealth of Virginia. Coverage includes medical benefits, prescription coverage, dental benefits, and vision care. The plan is administered by Anthem Blue Cross and Blue Shield for covered medical services, prescription drug coverage, behavioral health, employee assistance, and vision; Delta Dental of Virginia administers the dental benefits. The standard medical plan is compliant with the requirements of the federal health care reform legislation, including 100% coverage of in-network preventative care services mandated by the Patient Protection and Affordable Care Act.

Participation will continue in the Key Advantage 1000 program and the deductible remains at \$1,000 with a \$25 primary physician office visit co-pay and \$40 co-pay for specialty care physicians. Generic prescription drug coverage is offered at \$10, \$30, \$45 and \$55 co-pays. Autism Spectrum Disorder is covered for age 2 years through age 10. Wellness and Preventive Care services are covered with no co-payment, coinsurance, or deductible. Certain prescription and over-the-counter smoking cessation drugs and nicotine replacement products are covered at 100% (must be by prescription and filled in-network). LiveHealth Online is available for utilizing four free counseling sessions, and Future Moms with Breastfeeding support is offered at no extra cost.

For a full plan description, visit [www.TheLocalChoice.virginia.gov](http://www.TheLocalChoice.virginia.gov), select Plan Information, Statewide Plans for Active Employees and Non-Medicare, 2020-2021 Plan Information.

For more information on The Local Choice, and some of the additional employee assistance benefits offered such as LiveHealth Online ([www.livehealthonline.com](http://www.livehealthonline.com)), or Commonhealth newsletter, 24/7 Nurse Line, Condition Care, Quit for Life Tobacco Cessation program, and Future Moms, visit the website at [www.TheLocalChoice.virginia.gov](http://www.TheLocalChoice.virginia.gov).

You may order new or additional ID cards if needed by calling 1-800-552-2682 or online at [www.anthem.com](http://www.anthem.com). All contact information is listed on the back of Anthem ID cards.

Please feel free to contact me at the County Administrator's office at 276-706-8305 if you have any questions, need an enrollment form or if you would like any additional information.