



**To: All Full-Time Employees**  
**From: Holly Stanfield, HR Director**  
**Re: Annual Mark III Voluntary Benefits Open Enrollment**  
**Date: July 8, 2024**

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Pittsylvania County is pleased to announce Mark III Employee Benefits will continue to be our Voluntary Insurance Benefits plan provider for the 2024-2025 plan year. We are excited to continue to offer you and your family a full array of benefits that are designed to help minimize any out-of-pocket costs associated with rising medical costs.

*This will be the only time during the year that you can make changes in your Mark III benefits unless you experience a qualifying event outlined by the IRS (marriage, divorce, birth of a child, etc.).*

Open enrollment will begin on **Monday, July 29<sup>th</sup>** and will continue through **Friday, August 2<sup>nd</sup>**. Mark III will have representatives onsite to meet with you one-on-one. All benefit eligible employees are required to review and complete their enrollment during this time. To reserve a time slot to meet with a Mark III representative, please go to: <https://mymarkiii.com/pittsylvaniacountyva/enrollment/>.

**The following benefits will be offered for the plan year beginning October 1, 2024 through September 30, 2025 with NO rate increase:**

- Aflac Group Accident
- Aflac Group Critical Illness
- Aflac Group Hospital Indemnity
- AUL Long Term Disability
- AUL Short-Term Disability
- Manhattan Life Cancer
- Mass Mutual Whole Life
- Flexible Spending Accounts
  - Medical Care
  - Dependent Care
- Superior Vision

Aflac Group Accident and Aflac Hospital Indemnity Plans are offered as Guaranteed Issue and do not have a pre-existing limitation clause. Meaning you will not have to answer any medical questions in order to purchase a policy.

Aflac Group Critical Illness, AUL Long-Term and Short-Term Disability Plans and Manhattan Life Cancer are all being offered as Guaranteed Issue; however, they do have a pre-existing condition

limitation clause. Please see your benefits booklet for more information on each products pre-existing condition limitation clause.

## **\*\*REMINDERS\*\***

### **Wellness Benefits:**

Most of the policies we offer have a wellness benefit that pays you money back for having qualified screening tests or exams. A sample list of approved screenings and tests is included in your benefit booklet. For some policies all you need are a physical exam, flu-shot, or chest x-ray.

- ✓ Manhattan Life Cancer Wellness Benefit per covered person-\$100  
\*\*Must be a Cancer Screening Test
- ✓ Aflac Accident Wellness Benefit per covered person-\$60
- ✓ Aflac Hospital Indemnity Wellness Benefit per covered person-\$50
- ✓ Aflac Critical Illness Wellness Benefit per covered employee and spouse-\$100

*EXAMPLE: A family of 4 (employee, spouse, and two children) and has all 4 policies listed above.*

- *Manhattan Life-\$200*
- *Aflac Accident-\$240*
- *Aflac Hospital Indemnity-\$200*
- *Aflac Critical Illness-\$100*

**TOTAL ANNUAL WELLNESS BENEFIT = \$740**

Also, if you have the above policies, most do not have a time limit to claim your Wellness Benefits. You can claim for previous year's wellness benefits.

Wellness Benefits are limited to one benefit payout per person per policy per year.

### **Mass Mutual Whole Life**

This whole life policy was offered last year. If you did not elect to purchase a policy last year, or were previously declined for a policy, you may still do so this year on a guaranteed issue basis.

You may purchase up to a \$25,000 whole life policy without having to answer any medical questions. For those that purchased a minimum policy in the amount of \$10,000 last year, you may purchase up to a \$150,000 policy with no medical questions asked.

### **Flexible Spending Accounts-FBA-Medical and Dependent Care:**

**You must re-elect your Flexible Spending Accounts amounts each year, they DO NOT AUTOMATICALLY RENEW!**

Medical Spending Accounts allow you to put pre-tax money aside to pay for medical, dental, and vision expenses.

Dependent Care Accounts allow you to use pre-tax dollars to pay for child care expenses such as day care for children under the age of 13.

The Medical Spending Account is pre-funded, meaning you get your full annual elected amount on day one, even though the deductions have not come out of your paycheck yet. The Dependent Care Account is not pre-funded.

***\*Be advised, if you have a High Deductible Health Plan (HDHP) or are contributing to a Health Savings Account (H.S.A.) you cannot participate with a Medical Spending Account. This is due to IRS regulations; not a Pittsylvania County rule.***

If you have any questions, please contact Mark III Employee Benefits, Account Manager-Kristen Lucas at 1-800-532-1044 ext. 202.

Thank you!