
To: Pittsylvania County Full-Time Employees
From: Holly Stanfield, HR Director
Date: August 1, 2024
Subject: **2024-2025 Open Enrollment for Medical and Dental Benefits**

MEDICAL AND DENTAL BENEFITS (Offered through Anthem and Delta Dental)

The annual medical and dental open enrollment period for eligible employees is now underway and will run through Friday, August 30th. This is the one time each year changes can be made to your selections without a qualifying life event (marriage, job loss, etc.).

We are pleased to announce that we will continue our partnership with Anthem and Delta Dental for another year.

It has always been the goal of the County to offer quality health care choices at affordable rates. We continue to look for ways to drive down insurance costs and introduce new ways to help employees take a more active role in their health care. Our wellness incentive payments are just some of the ways that employees can get involved and make positive decisions to improve the quality of their overall health.

We are in a great position this year and are happy to report that most plans will see a decrease in employee premiums! We have also added an additional coverage level to the medical plans to help offset the cost of the family coverage. Please review some important updates below for the upcoming plan year October 1, 2024 – September 30, 2025.

- **There is a decrease in employee cost for both the KeyCare 30 plan and High Deductible Health Plan (HDHP)! Please see the 2024-2025 Anthem rate sheet for a full list of new premiums. (Please note an increase in plan deductibles.)**
- A new coverage level has been added for the medical plans to help offset the cost of the family plan. **EMPLOYEE AND CHILDREN** coverage will now be available effective October 1st, giving employees the option to add more than one child to their medical insurance, without having to select the EMPLOYEE AND FAMILY coverage. Currently we only have EMPLOYEE AND ONE CHILD coverage or EMPLOYEE AND FAMILY coverage. Hopefully employees will find the addition of this new coverage level a more affordable option for insuring dependent children.
- The Board of Supervisors has approved to continue the current HSA savings account contribution of \$1,000.00 annually effective October 1st. **PLEASE NOTE:** *You can only receive this contribution*

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if you are enrolled in the HDHP plan, AND you have no other health coverage (i.e. other health plan, Medicare, military health benefits, medical FSA account).

- Delta Dental rates have changed only slightly for the Comprehensive plan. However, there is an overall decrease in premiums for the Basic plan. Good news! Please see the 2024-2025 Delta Dental rate sheet for a full list of rates.

During open enrollment, you can:

- **Change** your medical and/or dental plan.
- **Enroll** in a medical and/or dental plan (if you waived coverage last year).
- **Add or remove** dependents.
- **Waive** coverage. *If you waived coverage during open enrollment last year and wish to waive coverage again this year, you must complete another Health Insurance Waiver form.*

This is a passive enrollment, meaning that if you do not want to make any changes to your existing selections for medical and dental, you don't need to do anything. Your benefit elections will automatically rollover to the new plan year. **Employees that want to make changes or enroll for the first time will need to complete an enrollment application form.**

For those employees who are considering a switch to the HDHP / HSA plan, please take a few minutes to review the educational employee benefits presentation document for detailed information, as well as highlights for the 2024-2025 plan year.

The open enrollment period ends August 30th. All forms for new enrollments, changes, and waivers must be submitted to Human Resources by this date. After August 30th, it will only be possible to make changes if you experience one of the following qualifying life events within 30 days of the event: marriage, birth, adoption, divorce, legal separation, death, change of employment status, termination of employment, COBRA time limit, loss of other coverage or significant change in other coverage.

QUESTIONS?

For medical/dental enrollment or other benefits questions, please contact:

- Holly Stanfield, HR Director @ 434-432-1976, or
- Kathy Yeatts, Payroll & Benefits Specialist @ 434-432-7741

Thank you,

Holly