

**To:** All Bedford County Employees  
**From:** Dawn Fields, Director of Human Resources  
**Date:** April 27, 2020  
**Subject:** **2020 – 2021 BENEFIT OPEN ENROLLMENT INFORMATION**  
**VERY IMPORTANT PLEASE READ**

**Managers: Please print and post for those without Email access.**

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*From the desk of:*

## Human Resources

**THE 2020 - 2021 OPEN ENROLLMENT PERIOD IS MAY 3<sup>rd</sup> – 16<sup>th</sup>**

**Important Information:**

Due to the current COVID-19 pandemic affecting the way we live, work, and protect our colleagues and families, Bedford County will hold Open Enrollment meetings virtually using a Brainshark presentation.

**This presentation will be available later this week. We will share the link and additional written material when they become available.**

We strongly encourage you to view the Brainshark presentation to learn about important benefit changes. Topics will include 2020 eligibility and medical plan design changes, premium contributions and how to enroll. You will be able to access the presentation as many times as you need.

Please carefully review the attached Benefit Guide for a more detailed description of your benefit plan options. If you have questions, please contact the HR Team.

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Annual Open Enrollment is the time of year as an employee, you are able to change benefit plans, add or drop family members, or enroll yourself and eligible dependents if coverage was previously waived.

We will continue to offer the pre-tax option, which allows employees to have their medical, dental, and vision insurance premiums deducted before taxes. This pre-tax deduction is allowed by IRS Law Section 125, and requires that elections and changes to these benefits be limited to the annual open enrollment period.

Changes other than during the annual open enrollment period are allowed only if you have a family status change such as marriage, divorce, birth, or a significant change in your spouse's benefits. In these cases, changes must be made within 30 days of the event.

**If you are currently enrolled and do not wish to make any changes to your current insurance elections, you do not need to complete any forms.**  
**Your current coverage will continue.**

## 2020 – 2021 Plan Year Changes:

Bedford County offers a comprehensive suite of benefits to promote health and financial security for you and your family. In order to keep the prices down, a few plan design changes have been made to the Anthem medical plans:

- KeyCare HSA w/ \$2,700 / 20%** This plan will continue with no changes to plan design or premiums. Plan pays 80% of covered services after the \$2,700 deductible has been met. Out of pocket maximum remains \$4,500.
- HealthKeepers w/ \$2,000 / 20%** Plan pays 80% of covered services after the deductible has been met. The deductible on this plan will increase from \$1,500 to \$2,000. Out of pocket maximum will increase from \$3,000 to \$3,500. This plan will have a payroll rate increase. Co-pays for primary and specialist doctors will remain the same.
- KeyCare w/ \$2,000 / 20%** Plan pays 80% of covered services after the deductible has been met. The deductible on this plan will increase from \$1,500 to \$2,000. Out of pocket maximum will increase from \$3,000 to \$3,500. This plan will have a payroll rate increase. Co-pays for primary and specialist doctors will remain the same.
- HealthKeepers w/ \$2,500 / 0%** Plan pays 80% of covered services after the deductible has been met. The deductible on this plan will increase from \$1,500 to \$2,500. Out of pocket maximum will increase from \$1,500 to \$2,500. This plan will have a payroll rate increase. Co-pays for primary and specialist doctors will remain the same. **This plan is only available for employees who are currently enrolled. This plan will be discontinued effective July 2021.**
- Delta Dental** This plan will be renewing with no changes to plan designs or premiums. Employees may continue to choose from the high or low plan.
- Superior Vision** This plan will be renewing with no change to the plan design. Premiums will be reduced by 20%

## Rates for July 1, 2020 – June 30, 2021

### Anthem

	Monthly Deduction (12 pay periods)	Bi-Weekly Deduction (24 pay periods)	Monthly HSA Contribution
<b>KeyCare HSA \$2,700 / 20%</b>			
EE Only	\$21.85	\$10.93	\$81.00
EE + Child	\$139.58	\$69.79	\$116.00
EE +Children	\$227.79	\$113.90	\$170.00
EE + Spouse	\$267.75	\$133.88	\$182.00
EE + Family	\$394.77	\$197.39	\$245.00
<b>HealthKeepers \$2,000 / 20%</b>			
EE Only	\$61.82	\$30.91	
EE + Child	\$175.89	\$87.95	
EE +Children	\$291.17	\$145.59	
EE + Spouse	\$379.31	\$189.66	
EE + Family	\$558.10	\$279.05	
<b>KeyCare \$2,000 / 20%</b>			
EE Only	\$118.89	\$59.45	
EE + Child	\$264.94	\$132.47	
EE +Children	\$425.18	\$212.59	
EE + Spouse	\$528.54	\$264.27	
EE + Family	\$763.71	\$381.86	
<b>HealthKeepers \$2,500 / 0% *</b>			
EE Only	\$139.27	\$69.64	
EE + Child	\$297.45	\$148.73	
EE +Children	\$474.41	\$237.21	
EE + Spouse	\$582.87	\$291.44	
EE + Family	\$839.52	\$419.76	

## Delta Dental

	Monthly Deduction (12 pay periods)		Bi-Weekly Deduction (24 pay periods)	
	High Plan	Low Plan	High Plan	Low Plan
EE Only	\$39.03	\$21.68	\$19.52	\$10.84
EE + Child	\$77.04	\$43.20	\$38.52	\$21.60
EE +Children	\$85.73	\$46.89	\$42.87	\$23.45
EE + Spouse	\$78.19	\$43.36	\$39.10	\$21.68
EE + Family	\$114.74	\$70.23	\$57.37	\$35.12

## Superior Vision

	Monthly Deduction (12 pay periods)	Bi-Weekly Deduction (24 pay periods)
	EE Only	\$6.00
EE + Child(ren)	\$11.61	\$5.81
EE + Spouse	\$11.86	\$5.93
EE + Family	\$17.79	\$8.90

As a reminder, the limiting age for a dependent is to the end of the month in which he/she turns age 26 for medical, dental and vision plans.

## Eligibility

Employees who have the employment status of regular full-time (30+ hours per week) or who have averaged 30+ hours per week during the last twelve (12) months are eligible for the health insurance benefit.

## Effective Dates

Insurance premiums are prepaid and deducted from your paycheck the month prior to the effective date. New enrollments and changes will be effective **July 1, 2020**. New premiums will be reflected in the **June** paycheck.

## How to Enroll

**Anthem Medical / Delta Dental / Superior Vision:**

- If you are currently enrolled and do not wish to make any changes to your current plan selection, you do not need to complete any forms. Your current coverage will continue.
- If you wish to enroll, cancel, add/drop eligible dependents, or make plan changes, you **MUST** complete the appropriate carrier's (Anthem, Delta, and/or Superior) enrollment form or cancellation form **AND** the Bedford County Benefit Election form.
  - The enrollment/cancellation form goes to the Carrier
  - The Bedford County Benefit Election form goes to payroll.
- If you are not currently enrolled in medical, dental, and/or vision coverage, or wish to cancel coverage on yourself OR any eligible family member, you must complete a waiver form.

## Flexible Spending Accounts:

- Participation in the FSA is an annual election and you must re-enroll each year. If you wish to participate in dependent care and/or medical flexible spending, you **MUST** complete a Flexible Benefits Enrollment Form for the 2020 – 2021 plan year. **Prior year elections will not roll over.**

**ALL FORMS MUST BE RETURNED TO HUMAN RESOURCES NO LATER THAN CLOSE OF BUSINESS ON WEDNESDAY, MAY 20, 2020.**

Any questions regarding enrollment may be directed to:

- Madeline Morrison [mmorrison@bedfordcountyva.gov](mailto:mmorrison@bedfordcountyva.gov) 540-586-7601 ext. 1311
- Amy Cline [acline@bedfordcountyva.gov](mailto:acline@bedfordcountyva.gov) 540-586-7658 ext. 5026
- Dawn Fields [dfields@bedfordcountyva.gov](mailto:dfields@bedfordcountyva.gov) 540-586-7601 ext. 1309