



November 2, 2018

What's the BIG news?

Your benefits Open Enrollment window is open **NOW through November 16th!** Whether you currently have dependents on our medical plan, or plan to add dependents during the Open Enrollment window, here's what you need to be aware of:

Who is eligible for coverage on our medical and dental plans?

- Employees in regular positions who work at least 50% part-time
- Eligible* dependents:
 - Your spouse (to whom you are currently legally married) **who does not have access to affordable medical coverage under his/her own employer** (See Below)
 - Your natural children, children of your current spouse, legally adopted children, or those for whom you have legal custody/guardianship (including eligible foster children) under the age of 26
 - Certain disabled dependents over the age of 26 (subject to eligibility criteria)

Spousal Eligibility:

Spouses who have access to "affordable" medical coverage that provides "minimum essential value" under their own employer's plan **are NOT eligible for coverage on our medical plan***. The only spouses are eligible for coverage on our medical plan next year are those who:

- Do not have access to "affordable" coverage that provides "minimum essential value" through their own employers (see explanation below); or
- Are spouses who are employed by Albemarle County Schools or Local Government divisions ("County Spouses")

***Please note that the rules pertaining to spousal eligibility DO NOT apply to our dental plan or to spouses who are Medicare-eligible and do not have employer coverage.** Want to learn more? Please visit our Open Enrollment Info Site [HERE](#)

The takeaway? Please review the eligibility criteria above thoroughly before adding new dependents onto the plan. If any dependent you *currently* have on the medical plan does not meet the eligibility criteria, you are *required* to remove that dependent from the medical plan during the Open Enrollment window (or as soon as that dependent becomes ineligible). Dependents on the medical plan are subject to a dependent eligibility review conducted by our administrator, HMS Employer Solutions. **Failure to comply with the eligibility review will result in the removal of your dependent from the medical plan.**

Where can I learn more about my options during this Open Enrollment window?



NEW this year!

You may be familiar with our partners in Wellness, *MedExpert*, from our recent health screening campaign, but did you know that *MedExpert* can also assist you with questions you may have about understanding the differences between our medical plan options and how to use them? This service is available to you at no charge. *MedExpert's* staff is standing by at 1-800-999-1999, Monday through Friday, 7:00 a.m. - 7:00 p.m., Eastern Time.

For more information about your employee benefits, our web pages are always available when you are at:
<http://www.albemarle.org/benefits>

Please do not reply directly to this email. If you have questions please contact Human Resources at 296-5827 or benefits@albemarle.org