



March 2016

IN THIS ISSUE

### ***What's the BIG news?:***

In addition to a traditional health insurance plan like we have now, we'll be offering a NEW type of health insurance plan for the next plan year (which begins on October 1st). It's called a *Consumer Driven Health Plan*, and it comes with a *Health Savings Account*. A *Consumer Driven Health Plan* gives you as a consumer more choice as to how YOU spend YOUR health care dollars. This plan features lower monthly premiums than a traditional health insurance plan, but higher out of pocket costs when you seek services. The *Health Savings Account* that will be offered with this *Consumer Driven Health Plan* is an account that can be used to pay those higher out of pocket costs. This account will feature an employer contribution, but you can also contribute to this plan – to pay eligible out of pocket costs, or to save for future retiree medical expenses. It's got some very attractive tax advantages, and we'll be telling you A LOT more about these new plans in the coming months. Be sure to stay informed by reading upcoming issues of the *benefitsFOCUS* as we walk you through the specifics of the upcoming plans (including premium rates), and show you how you can assess your options.

### ***What else should I know?***

We recently went out to bid for our medical, dental, and pharmacy vendors. We'll keep you posted as vendors are selected. Because we want to have all of the details worked out before the Open Enrollment period begins, **we're moving Open Enrollment from June to August this year.** Moving Open Enrollment to August will also give us more time to help you understand the new plan options that will be offered next year, so you'll be able to make an informed decision as to which plan is best for you and your family.

### **REMINDER:**

Medical plan dependent eligibility review documents are due to our administrator (HMS Employer Solutions) **by April 8th!** As a reminder, the purpose of this review is to ensure all dependents enrolled on our plan meet eligibility guidelines so that *only* eligible dependents are covered. **All employees, retirees, and COBRA participants who currently have a dependent spouse (this includes "county spouses") or children enrolled on our medical plan are required to participate.** **It is important that you submit the documentation upon request, as failure to comply will result in your dependents being dropped from your medical insurance policy.** If you did not receive a packet, or if you have any questions about the review process, please contact HMS at 866-252-0734. Thank you for your cooperation with this very important process. If you'd like to learn more about the process, please visit our FAQs on the Benefits website **[HERE](#)**.

### **A special note for "County Spouses":**

If your spouse is also a County employee and you cover him/her on your medical policy, you will receive one mailing from HMS addressed to the primary medical insurance account holder and there will be a Spousal Affidavit included in the mailing. Here's how to fill out the affidavit:

- In Section I, check the box that your spouse is currently employed
- In Section II, list "Albemarle County" as the Employer Name and leave the rest of Section II blank. (You do not need anyone from HR to complete the affidavit for you.)
- Sign and date in Section III and then follow the instructions in the mailing for sending the affidavit, along with any other required documents for dependent children, to HMS

HMS will confirm with HR that your spouse is a county employee.

### **Anything else?**

Retirement! If you're a 10-month school division employee who is thinking about/planning to retire at the end of this school year, we recommend that you have your VRS retirement applications in by April 1st annually (12-month school and local government employees should file 90 days ahead of your desired retirement date). If this is YOU, please contact our Benefits Administrator, John McQuilkin, to be sure you've got everything lined up!

For more information about your employee benefits, our web pages are always available when you are at:  
<http://www.albemarle.org/department.asp?department=hr&relpage=3553>