

HAMPTON VA

June 3, 2019

MEMORANDUM TO: PFT Employees
FROM: Mary B. Bunting, City Manager
SUBJECT: Annual Open Enrollment for Health Insurance



HEALTH INSURANCE ANNUAL OPEN ENROLLMENT PERIOD

The annual open enrollment period for health insurance will be held for three weeks beginning June 3, 2019, and ending June 21, 2019. Employees are encouraged to attend one of the briefings to be held by Finance during this three-week period to be sure you understand the benefits in the Anthem BCBS KeyCare Plan. Spouses are also encouraged to attend.

PREMIUM INFORMATION:

Anthem BCBS has recommended a slight increase in premiums based on claims experience and mandatory fees imposed by Health Care Reform legislation. We are happy to announce that the City will be covering the full cost of the increase, which is traditionally shared by the employer and employee.

PLAN INFORMATION:

In order to provide our employees with a competitive benefits package, the City of Hampton reviews programs annually and makes modifications that we feel are appropriate. The City strives to deliver the highest quality, most cost effective benefit programs to our employees. After this review, we have determined that there will be no changes to the health plan for this plan year.

Your prescription drug benefits will continue to be the same and provided by OptumRx. You can find information about your current prescription drug coverage by creating a login on the OptumRx website, www.optumrx.com.

PLAN YEAR CHANGE:

The health insurance plan year will be changing from **August 1-July 31** to **January 1-December 31** effective January 1, 2020. This change will align with the plan year for the Dental, Vision, and Flexible Spending Account benefits. As a result of this change, we will have another health insurance Open Enrollment in November for the January 1-December 31 plan year. This also means that the health insurance premiums will be in effect through November 2020.

ENROLLMENT DEADLINE – FRIDAY, JUNE 21, 2019

A schedule of employee briefings, a summary of the KeyCare benefits, the Benefit Election Form, and the Enrollment Form is available on the intranet at: <http://hampton.gov/benefits> and will also be available at all of the Open Enrollment Briefings, or you may contact Megan Alston at 727-6610 to obtain one.

This will be your only opportunity until November, and every November thereafter, to:

1. Enroll, drop, or change your current coverage (unless you make a change within 31 days of a qualifying loss of other coverage or have a change in family status which is defined as marriage, divorce, birth/adoption/legal custody of a dependent child, death of a spouse or dependent child, loss of a dependent child's status, termination or commencement of a spouse's employment which affects coverage, change from part-time to full-time status (or vice versa) by the employee or employee's spouse which affects coverage, or an unpaid leave of absence taken by the employee or employee's spouse which affects coverage).

2. Add/drop a spouse or dependent child (unless you change your enrollment within 31 days of a change in family status as defined in #1), and/or
3. Enroll for pre-tax or after-tax payment of your premium.

Due to the **Affordable Care Act (ACA)** reporting requirements, we are required to have documentation on file if you choose not to have coverage through the City of Hampton's group health insurance plan. If you choose not to have health insurance through our plan, you need to complete a **Waiver of Coverage Form** and return it to the Finance Department by June 21, 2019. This form can be obtained by contacting Megan Alston in the Finance Department at 727-6610 or megan.alston@hampton.gov. It can also be found at www.hampton.gov/benefits.

Documentation is required to enroll family members. Attach copies of **birth certificates, adoption papers, or court-ordered custody papers** to cover dependent children and a **marriage certificate** to cover your spouse.

Anthem BCBS KeyCare Health Insurance Premiums For Plan Years 8/1/19 – 12/31/19 and 1/1/20-12/31/20

	<u>PER PAY</u>	<u>MONTHLY</u>
Employee Only		
City	\$266.55	\$533.10
<u>Employee</u>	<u>\$67.46</u>	<u>\$134.92</u>
TOTAL	\$334.01	\$668.02
Employee + Minor		
City	\$386.98	\$773.95
<u>Employee</u>	<u>\$122.24</u>	<u>\$244.48</u>
TOTAL	\$509.22	\$1,018.43
Employee + Family		
City	\$668.27	\$1336.54
<u>Employee</u>	<u>\$264.02</u>	<u>\$528.04</u>
TOTAL	\$932.29	\$1,864.58

Please feel free to call Megan Alston at 727-6610 if you have any questions or need assistance.