

OPEN ENROLLMENT RETIREE PACKET FOR 2025



CAMPBELL COUNTY PAYROLL/BENEFITS - 47 COURTHOUSE LANE,
SUITE 3 - RUSTBURG, VA 24588

PAYROLLBENEFITS@CAMPBELLCOUNTYVA.GOV
434-332-9794

Be Welcomed. Be Successful. Be Home.



The annual Open Enrollment period for employees and retirees for 2025 benefit coverage will be held from Thursday, October 24 through Friday, November 15, 2024.

Please mail or email your forms by November 15 to:
Payroll and Benefits - Campbell County Management Services
47 Courthouse Lane - Suite 3
Rustburg, VA 24588
EMAIL: payrollbenefits@campbellcountyva.gov

During this time frame, you are encouraged to review the plans, ask questions, and make appropriate changes in the following benefit programs:

- Health Insurance
- Cobra Dental Insurance
- VRS Health Insurance Credit/Authorization to Deduct Health Insurance Premiums

REMEMBER - A spouse or dependent not already covered cannot be added to your plan, unless confirmed as a new addition to the family.

Retirees receiving the HSA contribution should review the provided criteria to ensure you remain eligible under federal guidelines. Please note that federal thresholds for contributions have increased for 2025.

As premiums have increased, we ask that you review the enclosed information carefully and **submit a signed enrollment/waiver form for the 2025 coverage period.** Please contact Payroll and Benefits staff at 434-332-9794 or email payrollbenefits@campbellcountyva.gov with questions.



Health Insurance Coverage

There are still two healthcare benefit options available for 2025 –the Anthem High Deductible Health Plan (HDHP) (also called KeyCare) and the HealthKeepers plan. Both are considered high-deductible plans and both are offered with an HSA.

There are no changes to coverage plans, maximum out-of-pocket, or deductibles this year. The Summary of Benefits Coverage (SBC) for these plans are available to provide thorough benefit information; however, for specific questions, please feel free to ask a member of our staff, or call Anthem directly.

VRS Health Insurance Credit and Deduction Authorization

Campbell County communicates changes in health insurance premiums to VRS on your behalf, based on the plan you select. When necessary, Campbell County will adjust the health insurance premium being deducted from your monthly VRS check. VRS will continue to administer the health insurance credit for those already having the benefit added to their monthly check.

Campbell County/Campbell County Schools/CCUSA are self-insured through employees' premiums and employer contributions to the Board of Supervisors HealthCare Fund. Anthem is the contracted carrier for the Campbell County Healthcare Program.

ALL RETIREE OPEN ENROLLMENT PACKETS, FORMS, SUMMARIES OF BENEFITS, AND STAFF CONTACT INFORMATION CAN BE ACCESSED ONLINE AT WWW.CAMPBELLCOUNTYVA.GOV (MANAGEMENT SERVICES PAGE) OR AT THIS QR CODE.



Monthly Health Insurance Premiums (vision included)



HealthKeepers Plan	Employer Pays	Retired Employee Pays
Retiree	\$741.00	\$83.00
Retiree + 1	\$1,214.00	\$254.00
Retiree + Family	\$1,347.00	\$712.00

Deductibles: Single \$2,000/Family \$4,000 Max Out-of-Pocket Single \$3,425/Family \$6,850

HDHP (KeyCare)	Employer Pays	Retired Employee Pays
Retiree	\$741.00	\$87.00
Retiree +1	\$1,214.00	\$267.00
Retiree + Family	\$1,347	\$748.00

Deductibles: Single \$2,500/Family \$5,000 Max Out-of-Pocket Single \$4,000/Family \$8,000

Cobra Dental: Subscriber only: \$35.00; Subscriber +1 : \$62.00; Subscriber + Family: \$94.00
 For those participating in Cobra Dental Insurance, there are no benefit plan changes for 2025. As in previous years, our coverage provides two exams/cleanings per year. For more detailed information, please review the Anthem Dental Insurance Plan Summary of Benefits Coverage (SBC) included in this packet, or feel free to ask a member of our staff, or call Anthem directly.

Payments may be submitted to Campbell County,
 Payroll/Benefits , 47 Courthouse Lane - Suite 3, Rustburg, VA 24588.

HSA Eligibility Past Age 65

Please note: Enrollment in any type of Medicare makes you ineligible to contribute to an HSA, per IRS regulations.

Retirees becoming Medicare-eligible due to Social Security Disability or due to turning age sixty-five (65) must contact the County at least six (6) months prior to the date they become eligible, so the employer can stop HSA contributions at the appropriate date and make appropriate plan coverage changes.

Retirees who become Medicare eligible due to turning 65 must be removed from the County's health insurance plan and should research their options for a Medicare Supplement and Part D Prescription Drug Plan, with the retiree funding all costs.

It is your responsibility to determine your eligibility for contributions to an HSA. If the County continues to fund an HSA on your behalf past the date you are eligible, you will be responsible for any IRS penalties and payment of back taxes.

You may call (434) 332-9794, or email payrollbenefits@campbellcountyva.gov to schedule an appointment.

Please note:

For those grandfathered into the special KeyCare plan, your plan coverage will remain the same, but will NOW be referred to as the KeyCare 750. No HSA contributions are applied to this plan.



Qualifying Events for Any Benefit Coverage Changes

Any changes to your coverage after the open enrollment period require a qualifying event.

If you experience a qualifying event, please notify the Department of Management Services within 31 calendar days. Some examples of such events include:

- Marriage;
- Birth or adoption of a child;
- Divorce and/or Legal separation;
- Death or loss of a dependent;
- Change in spouse's employment status causing a loss and/or a gain of coverage;
- Change in your own employment status;
- Eligibility for Medicare.



HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTIONS

Campbell County will continue to make employer contributions into your HSA for each month you have the Anthem HealthKeepers or Anthem HDHP (as long as you remain eligible).

2025 Monthly Employer HSA Contribution for Employees enrolled in Anthem HDHP or HealthKeepers

Employee Only - \$83.34
Employee +1 - \$166.67
Employee +Family - \$166.67

If you elect to have employee voluntary contributions to your HSA, remember the voluntary contribution in addition to the employer contribution cannot exceed the IRS maximum limits.

The 2025 IRS Maximum Limits are as follows:

Employee Only - \$4,300
Employee +1 - \$8,550
Employee +Family - \$8,550
Family - (Both spouses employed by County) - \$8,550

For a list of approved HSA expenses, visit <https://abcbs.anthem.com/Page/FindEligibleItems>

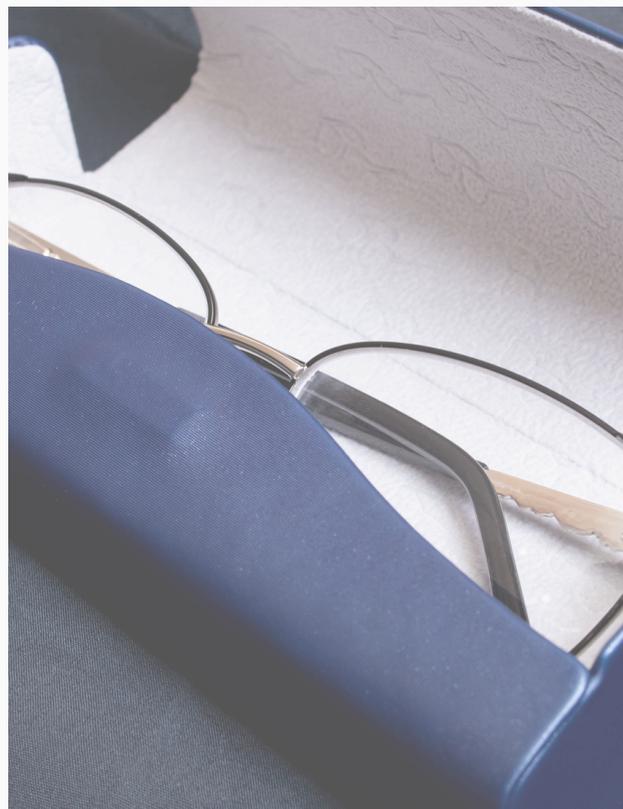
Please note: When calculating your total HSA contributions, you must include the County's portion toward your maximum annual limit. For example, (for those who are under 55) if you select Employee Only coverage, this means your voluntary contribution could be no greater than \$3,300 per year (\$275.00 monthly); contributions toward the Employee Plus 1 and Family plans offered cannot exceed \$6,300 annually (\$545.00 monthly).

If over age 55, you may contribute an extra \$1,000 per year.

You can manage your personal HSA account transactions online at <https://www.mcgriff.com/login/individuals.html> or via the McGriff Benefit Access app. Contributions from payroll can be changed twice a year - during open enrollment (effective January 1) and in June (effective July 1).

For a list of approved HSA expenses, visit <https://abcbs.anthem.com/Page/FindEligibleItems>

Blue View Vision benefits are included in your health insurance coverage. After a \$15 co-pay (In-Network provider), a routine eye exam is covered once per calendar year. Additional savings are available by visiting a participating provider. Enjoy up to 35% off the retail price of frames, and 15% off the retail price of non-disposable contacts. To locate a provider, login to your Anthem account, or call Member Services at 1-833-592-9956.



LiveHealth Online

Use LiveHealth Online for a video visit with a doctor from the comfort of your home.

Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor 24/7 on your smartphone, tablet or computer with a webcam.

A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if needed.



To sign up, visit livehealthonline.com or download the free LiveHealth Online app to your mobile device. Questions about how to use LiveHealth Online? Call toll free at 1-888-LiveHealth (548-3432) or email help@livehealthonline.com.

If you send an email, please include your name, email address, and a phone number where you can be reached.

Welcome to your Blue View Vision plan!

You have many choices when it comes to using your benefits. As a Blue View Vision plan member, you have access to one of the nation’s largest vision networks. You may choose from many private practice doctors, local optical stores, and national retail stores including LensCrafters®, Target Optical®, and most Pearle Vision® locations. You may also use your in-network benefits to order eyewear online at Glasses.com and ContactsDirect.com. To locate a participating network eye care doctor or location, log in at anthem.com, or from the home page menu under Care, select **Find a Doctor**. You may also call member services for assistance at **1-866-723-0515**.

Out-of-Network – If you choose to, you may instead receive covered benefits outside of the Blue View Vision network. Just pay in full at the time of service, obtain an itemized receipt, and file a claim for reimbursement up to your maximum out-of-network allowance.

YOUR BLUE VIEW VISION PLAN BENEFITS	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
Routine Eye Exam			
A comprehensive eye examination	\$15 Copay	Reimbursed Up To \$30	Once every calendar year
Contact lens fit and follow-up <i>A contact lens fitting and up to two follow-up visits are available to you once a comprehensive eye exam has been completed.</i>			
Standard contact lens fitting Premium contact lens fitting	\$0 Copay 10% off retail price, then apply \$55 allowance	Reimbursed Up To \$35 Reimbursed up to \$35	Once every calendar year

USING YOUR BLUE VIEW VISION PLAN

When you are ready to schedule your eye exam, just make an appointment with your choice of any of the Blue View Vision participating eye care doctors. Your Blue View Vision plan provides services for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care doctor from your medical network.

ADDITIONAL SAVINGS ON EYEWEAR AND MORE

As a Blue View Vision member, you can take advantage of valuable discounts through our Additional Savings program. See page 2 for further details.

OUT-OF-NETWORK

If you choose to, you may receive covered services outside of the Blue View Vision Network. If you choose an out-of-network doctor, you must pay in full at the time of service, obtain an itemized receipt, and file a claim for reimbursement up to your maximum out-of-network allowance. To download a claim form, log in at anthem.com, or from the home page menu locate support and select Forms, click Change State to choose your State, and then scroll down to Claims and select the Blue View Vision Out-Of-Network Claim form. You may instead call member services at **1-866-723-0515** to request a claim form. To request reimbursement for out-of-network services, complete an out-of-network claim form and submit it along with your itemized receipt to the fax number, email address, or mailing address below:

TO FAX: 866-293-7373
TO EMAIL: oonclaims@eyewearspecialoffers.com
TO MAIL: Blue View Vision
 Attn: OON Claims
 P.O. Box 8504
 Mason, OH 45040-7111

This is a primary vision care benefit intended to cover only routine eye examinations. Benefits are payable only for expenses incurred while the group and insured person’s coverage is in force. Blue View Vision is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care physician from your medical network. If you have questions about your benefits or need help finding a provider, visit anthem.com or call us at 1-866-723-0515. This information is only a brief outline of coverage and only one piece of your entire enrollment package. All terms and conditions of coverage, including benefits and exclusions, are contained in the member’s policy, which shall control in the event of a conflict with this overview.

OPTIONAL SAVINGS AVAILABLE FROM BLUE VIEW VISION IN-NETWORK PROVIDERS ONLY		In-Network Member Cost (after any applicable copay)
Retinal Imaging – at member's option, can be performed a time of eye exam		Not more than \$39
Eyeglass Frame Eyeglass Lenses Standard plastic material	<input type="checkbox"/> When purchased as part of a complete pair of eyeglasses ¹	35% off retail price
	When purchased as part of a complete pair of eyeglasses ¹ : - Single Vision - Bifocal Vision - Trifocal Vision	\$50 \$70 \$105
Eyeglass Lens Options and Upgrades When purchasing a complete pair of eyeglasses ¹ (frame and lenses), you may choose to upgrade your new eyeglass lenses at a discounted cost. Member costs shown are in addition to the member cost of the standard plastic eyeglasses lenses. Conventional Contact Lenses (non-disposable type)	<input type="checkbox"/> UV Coating <input type="checkbox"/> Tint (Solid and Gradient) <input type="checkbox"/> Standard Scratch-Resistant Coating <input type="checkbox"/> Standard Polycarbonate <input type="checkbox"/> Standard Anti-Reflective Coating <input type="checkbox"/> Standard Progressive Lenses (add-on- to Bifocal) Other Add - Ons	\$15 \$15 \$15 \$40 \$45 \$65 20% off retail price
	Discount applies to materials only	15% off retail price

¹ If frames, lenses or lens options are purchased separately, members will receive a 20% discount instead.

Cannot be combined with any other offer. Discounts are subject to change without notice. Discounts are not covered benefits under your vision plan and will not be listed in your certificate of coverage. Discounts will be offered from in-network providers except where State law prevents discounting of products and services that are not covered benefits under this plan. Discounts on frames will not apply if the manufacturer has imposed a no discount on sales at retail and independent provider locations.

Some of our in-network providers include:



Online stores:



ADDITIONAL SAVINGS AVAILABLE THROUGH ANTHEM'S SPECIAL OFFERS PROGRAM

Savings on items like additional eyewear after your benefits have been used, non-prescription sunglasses, hearing aids and even LASIK laser vision correction surgery are available through a variety of vendors. Just log in at anthem.com, select discounts, then Vision, Hearing & Dental.

* Discounts cannot be used in conjunction with your covered benefits.

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2025 RETIREE BENEFITS ENROLLMENT ELECTION AND CHANGE FORM

All retirees on Campbell County's health or dental plan must complete and sign a form for 2025 to select or waive benefits. All enrollment changes are effective January 1, 2025.

Submittal of this form replaces all other benefit elections made for 2024.

Allocations for benefits will be pulled from VRS in December 2024 for January 2025 coverage. Checks for dental coverage must be submitted by December 10 at the new rate for January 1 coverage.

Name: (Last, First, Middle Initial) Date of Birth Male Female Single Married

Current Mailing/Street Address Preferred Email

City State Zip Home Phone Cell Phone Check if your address, marital status, or phone numbers have changed in the past year.

Section 1: Selection or Waiver of Health Benefits

Please read all options below and check the box to reflect your choice. Premiums are deducted monthly, starting in December for January 2023. Please note that you must fill-out Section 3 to include any covered individuals on your plan.

- Anthem's HDHP with HSA and Vision (KeyCare)
- Anthem's HealthKeepers Plan with HSA and Vision. A list of participating providers is included in your packet and posted on the County intranet portal.
- Check her if previously enrolled in special KeyCare PPO -no HSA/No RX
- Cancel/Waive Participation in Campbell County's Offered Health Benefits, effective December 31, 2023.

CHOOSE ONE

Be Sure to complete Section 2!

Section 2: Confirmation of Covered Individuals/Dependents

A spouse or dependent not already covered by the plan cannot be added, unless confirmed as a new addition to the family.

Add <input type="checkbox"/>	Drop <input type="checkbox"/>	Retiree Name <input type="text"/>	DOB (mm/dd/yyyy) <input type="text"/>	M <input type="checkbox"/>	F <input type="checkbox"/>	SS Number <input type="text"/>	Health <input type="checkbox"/>
Add <input type="checkbox"/>	Drop <input type="checkbox"/>	Spouse's Name <input type="text"/>	DOB (mm/dd/yyyy) <input type="text"/>	M <input type="checkbox"/>	F <input type="checkbox"/>	SS Number <input type="text"/>	Health <input type="checkbox"/>
Add <input type="checkbox"/>	Drop <input type="checkbox"/>	Child's Name <input type="text"/>	DOB (mm/dd/yyyy) <input type="text"/>	M <input type="checkbox"/>	F <input type="checkbox"/>	SS Number <input type="text"/>	Health <input type="checkbox"/>
Add <input type="checkbox"/>	Drop <input type="checkbox"/>	Child's Name <input type="text"/>	DOB (mm/dd/yyyy) <input type="text"/>	M <input type="checkbox"/>	F <input type="checkbox"/>	SS Number <input type="text"/>	Health <input type="checkbox"/>
Add <input type="checkbox"/>	Drop <input type="checkbox"/>	Child's Name <input type="text"/>	DOB (mm/dd/yyyy) <input type="text"/>	M <input type="checkbox"/>	F <input type="checkbox"/>	SS Number <input type="text"/>	Health <input type="checkbox"/>

All retirees must submit enrollment forms to the Campbell County Department of Management Services for processing by 5 p.m. on Friday, November 15.

**Mail to: Payroll and Benefits
47 Courthouse Lane - Suite 3
Rustburg, VA 24588**

or email - payrollbenefits@campbellcountyva.gov

Section 3: Health Savings Account -

County and Voluntary Contributions Deposited at the End of Each Month, Beginning in January 2024

I understand my responsibility to ensure all IRS guidelines and applicable regulations are followed as it relates to my HSA account. By checking this box I confirm that I meet all the criteria listed in this section.

Per federal IRS laws, you must meet all the following requirements to open/contribute to an HSA account:

- Covered under a qualified high deductible health plan;
- Not covered by any other health plan, including your spouse's health insurance;
- Not covered by spouse's Medical Flexible Spending Account (FSA);
- Not enrolled in any part of Medicare or Tricare;
- Not claimed as a dependent on another person's tax return.

The 2025 IRS Maximum Limits are as follows:
Employee Only - \$4,300
Employee +1 - \$8,550
Employee +Family - \$8,550
Family - (Both spouses employed by County) - \$8,550

*If you are over age 55, an additional \$1,000 may be contributed until your effective Medicare date.

Retiree benefits information and forms can now be found online at www.campbellcountyva.gov

Go to the Departments tab and select Management Services.

Select Retiree Benefits Information and Updates from the column on the left.

Terms and Conditions: By signing below I understand and agree to the following:

I cannot change or revoke any of my elections or this compensation reduction agreement at any time during the plan year unless I have a qualified change in family status.

The Plan Administrator/VRS may reduce or cancel my compensation reduction or otherwise modify this agreement in the event it is advisable in order to satisfy certain provisions of the Internal Revenue Code;

The reduction in my cash compensation under this agreement shall be in addition to any reductions under other agreements or benefit programs maintained by Campbell County/VRS.

It is my responsibility to contact Campbell County Management Services three months before becoming Medicare eligible.

I give Campbell County permission to adjust payment of my insurance premiums through VRS, based on the plan I select.

Please note: If you did not select benefits at the time of retirement, you are not eligible to participate in current plan offerings.

Section 4: RETIREE SIGNATURE and DATE

I hereby authorize Campbell County to coordinate the necessary payments of premiums from my VRS account. I cannot change or revoke any of my elections at any time during the plan year unless I have a qualifying life event. Changes to HSA contributions for those under 65 are allowed at open enrollment and mid-year open enrollment in June to be effective July 1 of each year.

If canceling coverage, I certify I have been given the opportunity to continue coverage for myself and eligible dependents per Campbell County's handbook. I understand I am canceling enrollment for myself and, if applicable, my eligible dependents.

Signature of Retiree

Date