

BENEFITS OPEN ENROLLMENT

October 23 to November 7, 2025

All eligible retirees must waive or select benefits for 2026 by close of business 11/7/2025

HEALTH INSURANCE COVERAGE

The same two healthcare benefit options are available for 2026 –the standard Anthem High Deductible Health Plan (HDHP/KeyCare) and a HealthKeepers plan.

Both are considered high-deductible plans and both are offered with an HSA.

- The Standard HDHP plan (with HSA) - higher premium, but wider pool of in-network health providers.
- The HealthKeepers (with HSA) plan). This plan has a lower premium, but a narrower pool of providers in network.

There are NO slated premium increases this year.

INSURANCE PREMIUMS FOR 2026

Health Insurance Cost per month - vision included

HealthKeepers Plan	Employer Pays	Employee Pays
Employee	\$741.00	\$83.00
Employee Plus 1	\$1,214.00	\$254.00
Family	\$1,347.00	\$712.00
Both Spouses Enrolled/Family	\$1,751.00	\$308.00
Deductibles: Single \$2,000/Family \$4,000		
Max Out-of-Pocket Single \$3,425/Family \$6,850		
HDHP (Current Plan) - now called KeyCare	Employer Pays	Employee Pays
Employee	\$741.00	\$87.00
Employee Plus 1	\$1,214.00	\$267.00
Family	\$1,347.00	\$748.00
Both Spouses Enrolled/Family	\$1,772.00	\$323.00
Deductibles: Single \$2,500/Family \$5,000		
Max Out-of-Pocket: Single \$4,000/Family \$8,000		
Both Spouses Employed by County- Health/Dental New HealthKeepers Plan - family		\$308.00 + \$58.00 = \$366.00
Both Spouses Employed by County - Remaining on the current HDHP - family		\$323.00 + \$58.00 = \$381.00

Summaries of Benefits Coverage (SBCs) provide thorough benefit information; however, for specific questions, please feel free to ask Campbell County benefits staff, or call Anthem directly. To locate a provider, login to your Anthem account, or call Member Services at 1-833-592-9956.

BLUE VISION: INCLUDED IN HDHP



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.

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 per federal guidelines).



2026 Monthly Employer HSA Contribution for Employees enrolled in Anthem HDHP or HealthKeepers

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

For a list of approved HSA expenses, click [HERE](#).

The 2026 IRS Maximum Limits are as follows:

Employee Only - \$4,400
Employee +1 - \$8,750
Employee +Family - \$8,750
Family - (Both spouses employed by County) - \$8,750

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 \$4,400 per year (\$283.00 monthly); HSA contributions toward the Employee Plus 1 and Family plans cannot exceed \$8,750 annually (\$562.00 monthly). You can manage your personal HSA account transactions online or via the [McGriff Benefit Access app](#). Contributions from payroll can be changed via your ADP app.

MEDICARE AND HSA ENROLLMENT

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

Employees past age 65 who are actively working and receive employer HSA contributions and/or elected voluntary HSA contributions to be deducted from their pay must notify the employer **seven months** prior to the date they expect to apply for social security benefits. Please note, when you apply for Social Security, Medicare Part A will be retroactive for up to six months (as long as you were eligible for Medicare during those six months). If you do not stop contributing six months before you apply for Social Security, you may have a tax penalty.

If an employee past age 65 continues to defer social security but applies for Medicare, please notify the County payroll/benefits office the month before the Medicare effective date. **If you are an active employee turning age 65 in 2026 and/or become Medicare eligible in 2026, and are enrolled in Campbell County's Healthcare Plan, you should contact the payroll/benefits office during Open Enrollment to discuss the impact enrolling in Medicare will have on your HSA.**

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.

IMPORTANT LINKS:

[Campbell County Retirees Benefits Link for Online Enrollment](#)

[Anthem KeyCare HDHP with HSA/Vision](#)

[Anthem's HealthKeepers Plan with HSA and Vision](#)

[Anthem KeyCare No RX](#)

[Anthem HealthKeepers No RX](#)

[McGriff Login](#)

[LiveHealth Sign-Up](#)

[Anthem Portal](#)

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Use the app anytime to:



View and use digital ID cards. Check your plan progress. Fill prescriptions.

Scan the QR code to download the Sydney Health app.

Find care and compare costs. See what's covered and check claims.



[CLICK HERE TO SELECT AND SUBMIT YOUR BENEFITS CHOICES FOR 2026!](#)

IMPORTANT REMINDER:

ALL BENEFITS-ELIGIBLE RETIREES MUST FILL OUT A FORM via THE LINK PROVIDED TO MAKE YOUR SELECTION OF BENEFITS OR WAIVE COVERAGE THIS YEAR!



For more information or if you have questions, please contact:
Email - payrollbenefits@campbellcountyva.gov Phone: 434-332-9794
Payroll/Benefits, 47 Courthouse Lane, Suite 3, 24588
Printed open enrollment forms may be picked up in the Management Services or Public and Employee Relations Departments. Copies can be mailed to you, as well, upon request.