

Campbell County

EMPLOYEE BENEFITS



2026

ENROLL ONLINE FOR HEALTH BENEFITS THROUGH YOUR ADP ACCOUNT



You can now easily sign up for benefits through you ADP account. You can change your voluntary HSA allocations through the ADP portal, as well. To access the ADP benefits enrollment link, please click [HERE](#).

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.

Summaries of Benefits Coverage (SBCs - linked below) 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.

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 = <u>\$366.00</u>
Both Spouses Employed by County - Remaining on the current HDHP - family		\$323.00 + \$58.00 = <u>\$381.00</u>

Dental Insurance Cost Per Month

Monthly Anthem Dental Premium	Employee Only	Employee +1	Employee +Family
Premium	\$35.00	\$62.00	\$94.00
County Pays	\$21.00	\$21.00	\$21.00
Employee Pays	\$14.00	\$41.00	\$73.00

*****Dental - Both spouses employed by County: Premium=\$94.00 Employer pays \$36.00 -- Employee(s) pay \$58.00**

Dental Coverage provides two exams/cleanings per year. For more detailed information, please review the Dental Insurance Summary of Benefits Coverage (SBC) below.



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

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.

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.

Changes in health and/or dental coverage due to a qualifying event are effective the date of that event. Additional premiums may need to be collected depending on timing of the event with payroll run dates.

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:

[ADP Benefits Enrollment/Change Login](#)

[Summary of Benefits - Anthem KeyCare HDHP with HSA](#)
[Summary of Benefits - HealthKeepers HDHP NE with HSA](#)
[Anthem KeyCare - No HSA/No RX](#)
[Anthem HealthKeepers - No HSA/No RX](#)
[Creditable Coverage Notice](#)

[McGriff Login](#)
[LiveHealth Sign-Up](#)
[Anthem Portal](#)
[2025 - 2026 CHIP NOTICE](#)
[Blue Care Vision Coverage](#)
[Dental Coverage Summary](#)

DEPENDENT CARE



Campbell County offers dependent care reimbursement accounts. The dependent care assistance account allows you to pay for out-of-pocket, work-related dependent day-care costs with pre-tax dollars. The annual plan limit which may be allocated to the dependent care reimbursement is \$5,000. Your contributions are subject to the IRS "use-it-or-lose-it" rule, meaning that any unused funds which remain in your dependent care account will be forfeited at the end of the plan year. If you are interested in participating, Please select this option when enrolling in benefits and indicate the amount to be deducted from your paycheck. Contact payrollbenefits@campbellcountyva.gov or 434-332-9794 for additional information.

LIVEHEALTH ONLINE



Schedule a private/secure video visit with a board-certified doctor 24/7 on your smartphone, tablet or computer with a webcam. To sign up, visit livehealthonline.com or download the free LiveHealth Online app to your mobile device. Charges may apply as with any medical visit.

REMINDER:

Insurance premiums will be pulled from your first paycheck for coverage the following month.

Download the Sydney Health App Today

Scan the QR code to download the Sydney Health app.



Find care and compare costs.
See what's covered and check claims.
View and use digital ID cards.
Check your plan progress.
Fill prescriptions.



CLICK [HERE](#) FOR INSTRUCTIONS ON HOW TO SET UP YOUR ADP ACCOUNT.



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.