

Employee Benefits

Spotsylvania County Human Resources

FY - 2010

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Benefits for Spotsylvania County Employees Requiring a Response Within 30 Days of Eligibility

The following is provided to inform you, as a new full-time employee, of benefits that are now available to you and your dependents. Some benefit items like health insurance require you to respond within 30 days of eligibility or you will have to forego benefits until open enrollment or a qualifying event occurs. This could mean that you and eligible dependents could be without health insurance. **You need to take the time to review this information carefully and respond timely.**



Should you be one of these individuals?

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Employee Orientation

This document does not cover all available benefits. County Policies and Procedures and benefit programs, along with many other voluntary programs, will be discussed in more detail during employee orientation. Please make sure you attend orientation.

Please note: The information provided only highlights some of the County Benefit Programs. This is not a comprehensive listing nor is it a substitute for IRS Code Section 125 benefit plan provisions.

Questions/ Contacts

- Human Resources Office, 540-507-7290

Spotsylvania County reserves the right to amend, modify, continue or terminate any of the benefits offered to County employees.

Health Insurance

You have the opportunity to choose between two excellent group health insurance plans. KeyCare 20 (PPO) or KeyCare 15 (PPO) plans are offered through Anthem. These plans include medical, dental, prescription drug and vision coverage.

Summary Plan Descriptions, which provide more details

about each plan, are available by contacting the Department of Human Resources. A listing of participating providers for the PPO plan options can be found on the Internet (www.anthem.com).

Application forms (one for health insurance and one for dental coverage) must be completed and submitted to the Department of Human Resources. Timely submission of forms is your responsibility.

Coverage Effective Date

Coverage begins the first of the month following a full 30 days of employment. For example, if you become employed full-time March 15, health insurance coverage would become effective May 1 as long as all required paperwork is submitted timely.

You must at least enroll in Employee Only coverage unless you qualify for the Opt-Out Program. The Opt-Out Program is discussed in more detail on the next page.



How much will this cost?

Benefit Costs

When you elect to participate in the County’s Health Insurance Plan, you share in the premium cost. Insurance premiums are deducted semi-monthly on a pre-tax basis. Premiums are withheld for the actual month that coverage is provided. For example, premiums are deducted in May for May’s coverage. Monthly employee premium costs are as follows:

Plan Coverage	KeyCare 20 Employee Premium	KeyCare 20 Employer Premium	KeyCare 15 Employee Premium	KeyCare 15 Employer Premium
Employee Only	\$44	\$421	\$75	\$421
Employee + One Minor Dependent*	\$102	\$553	\$145	\$553
Employee + Spouse	\$157	\$853	\$224	\$853
Employee + Family	\$190	\$1,029	\$270	\$1,029

* Minor Dependent is your unmarried child age 23 or younger that you provide more than 1/2 of their support. Coverage ceases at the end of the calendar year that the dependent child turns 23.

May I Waive Coverage

You may waive health insurance coverage and receive an incentive of \$50.00 on a semi-monthly basis by enrolling in the Opt-Out Program. If you waive coverage, you must complete an Opt-Out Enrollment Form within 30 days of eligibility and provide proof that you have health insurance coverage elsewhere. These forms are available in Human Resources. **Note: If you do not have health insurance coverage elsewhere, you must elect employee only health insurance coverage at a minimum.**



The County's Flexible Spending Program

To save taxes on eligible health care and/or dependent care expenses, you may elect to participate in the County's Flexible Spending Account (FSA's). This program includes a debit card that may be used to pay for covered health related

expenses. This card is used the same way as a credit card up to the maximum amount you allot to the Flexible Spending Accounts.

With the card, you do not have to pay for expenses and then wait for reimbursement.

The expenses are automatically deducted from your account. The total amount you elect to have deducted is available to you on the first day of the policy period for Medical Spending Accounts. Dependent care monies are available up to the amount that you have had withheld from your paycheck(s).

If you wish to participate, enrollment must occur within 30 days of eligibility.

Enrollment forms are available in the Department of Human Resources and are also provided in your new hire enrollment packet.

Examples of eligible health care items you may purchase with your Flexible Spending Card:

- Prescription drug & Doctor visit co-pays
- Contact Lenses, exam fees & contact lens solution
- Eyeglasses
- Over the counter medications - (ie: Zyrtec, Prilosec, ibuprofen, etc.)
- Orthodontic Treatment
- Laser Eye Surgery
- Wheel Chairs
- Dentures
- Nicotine gum/patches
- Hearing aids and batteries

Enrollment in health insurance, Opt-out, or FSAs must occur within 30 days of experiencing a qualifying event or during open enrollment.

Changes in Insurance or Flexible Spending

After initial eligibility, changes in your health insurance and/or Flexible Spending Accounts (FSA) can only be made during open enrollment which is typically held in May/June of each year with an effective date of July 1. Outside of open enrollment, you may make changes due to a qualifying event. Changes must be made within 30 days of a qualifying event. Examples of a qualifying event include (but are not limited to) marriage, birth of a child, divorce, death, spouse's or dependent's loss of coverage, or a major change to current insurance coverage.



When can I change my insurance?



Spotsylvania County Human Resources

How to reach us:

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Fax: 540-507-7296

Email: sjacobs@spotsylvania.va.us

We're on the Web!
Spotsylvania.va.us

Virginia Retirement System (VRS) Retirement

All regular full-time employees are eligible for VRS membership. The VRS retirement benefit is fully paid by the County and participation is mandatory unless you are age 65 or older. *Full* VRS retirement benefits are available at age 50 with 30 years of service, age 55 with 30 years of service or age 65 with 5 years of service. VRS retirement benefits are based on Average Final Compensation of highest 36 consecutive months of creditable compensation, age, and years affiliated with VRS. A special retirement provision through VRS is offered for Sworn Law Enforcement Officers and Firefighters.

Virginia Retirement System (VRS) Life Insurance

VRS life insurance participation is mandatory and automatic for all regular full-time employees. Benefits are based on your annual salary rounded to the next highest \$1,000: your natural death benefit is twice the annual salary; accidental death benefit is four times the annual salary. Example, if your annual salary is \$25,200, salary is rounded up to the next highest thousand, \$26,000. Natural death benefit is \$52,000; accidental death benefit is \$104,000.

The formula to calculate the life insurance premium is your base annual salary divided by 24 pay periods multiplied by .0052, the factor charged by VRS. For an annual salary of \$25,200, the life insurance semi-monthly premium would be \$5.46.

Optional Life Insurance

Optional Life Insurance is available through VRS. This program allows you to purchase additional life insurance for yourself and your spouse or children. You are responsible for paying the premiums through payroll deduction. Proof of good health is required for all individuals to be insured if coverage is not elected within 30 days of eligibility under basic group life insurance or of the qualifying event.

Please note from your offer letter when you have been scheduled for orientation. All employees must attend. Policies, procedures and benefits will be reviewed in more detail.



Have you reviewed and signed up for the benefit programs for you and your eligible family members?