



Chesterfield County, Virginia

Human Resources

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Important Benefits Information for New Employees

Please take the time to review the *Chesterfield County Employee Benefits Summary* booklet prior to attending orientation. This booklet will provide you with preliminary information regarding your county benefits; you will be presented with detailed information during your first day of orientation.

Benefits forms are collected at the end of the third day of orientation; however, you may make changes up to 30 days after your hire date by contacting Human Resources.

BENEFIT OFFERED <i>FULL-TIME & PART-TIME EMPLOYEES</i>	HELPFUL TIPS
HEALTHCARE	<p><u>Point of Service (POS) or High Deductible Health Plan (HDHP)?</u></p> <ul style="list-style-type: none"> - The HealthKeepers 25 POS healthcare plan is similar to an HMO with set co-pays and co-insurance costs for covered services. You select a Primary Care Physician (PCP) but referrals to specialists are not required. - The Lumenos plan with Health Savings Account (HSA) is High Deductible Health Plan (HDHP). Your payment for services is the allowable charges agreed upon by Anthem and the provider until you meet the annual deductible. Once you meet a deductible (\$2,800 individual; \$5,600 family), the Plan pays 100% of the cost for medical services, including durable medical equipment; you will pay the tiered co-pays for prescription drugs. If you meet the annual out-of-pocket maximum, the Plan then pays 100% of the cost for medical services and prescription drugs until the end of the plan year. <p>You can also contribute to a Health Savings Account (HSA) using pre-tax dollars that can be used to help meet the annual deductible. Unused dollars can be saved or invested and accumulate through retirement.</p> <p><i>Chesterfield County contributes one-half of your annual deductible to your HSA; the county contribution is distributed to your account in 2 installments, one in January and July.</i></p> <p>The following is applicable to both healthcare plans:</p> <ul style="list-style-type: none"> - If your doctor is a network participant, in-network care will usually cost less than out-of-network care. - If you do not have a PCP, Anthem can select one for you, or you can choose Patient First and use any of their facilities in the area. - You can change your PCP at any time by contacting Anthem at the number on the back of your ID card. - Preventative care is covered at 100%.

