



# 2024 Open

# Enrollment

Benefits effective July 1, 2024 to June 30, 2025

Presented by:



# Open Enrollment - May 1<sup>st</sup> -

Benefits Effective July 1, 2024 to June 30, 2025



All elections forms must be completed and returned to HR no later than end of business day on May 15<sup>th</sup>.

# Things to Know

- You can have a qualifying event mid-year that will allow you to make changes. These things include marriage, birth/adoption of a child, obtaining/losing other coverage, divorce/legal separation, and death of a spouse or dependent
- Dependents can only stay on your medical/dental/vision plan until age 26
- Make sure to carefully review your options before election as you won't be able to make any changes mid-year unless you have one of the qualifying events listed above



# 2024 Plan Year

Effective July 1, 2024:

*Medical, Dental, and Vision offered through The Local Choice*

*Two Plan Options:*

*High Deductible Health Plan*

*\$1,000 Deductible Plan*

HSA and FSA offered through HealthEquity

Accident and Critical Illness will continue to be offered through Transamerica

Air ambulance benefit offered through AirMedCare



# Medical Benefits



In Network Benefits	The Local Choice Key Advantage 1000	The Local Choice High Deductible Health Plan
Referrals Required	No	No
Plan Accumulator	Plan Year	Plan Year
Deductible	Embedded	Embedded
Annual Deductible	\$1,000 individual \$2,000 family	\$3,200 individual \$6,400 family
Maximum Out-of-Pocket	\$5,000 individual \$10,000 family	\$5,000 individual \$10,000 family
Preventive Care	Covered 100%	Covered 100%
Physician's Office Visits	PCP: \$25 copay Specialist: \$40 copay	20%, after deductible
Urgent Care	\$40 copay	20%, after deductible
Emergency Room	20%, after deductible	20%, after deductible
Inpatient Services	20%, after deductible	20%, after deductible
Outpatient Services	20%, after deductible	20%, after deductible
Diagnostic Lab Services	20%, after deductible	20%, after deductible
Advanced Diagnostic Services	20%, after deductible	20%, after deductible
Pharmacy Prescription Drugs (Tier 1/Tier 2/Tier 3/Tier 4)	\$10/\$30/\$45/\$55	20%, after deductible
Mail Order Prescription Drugs (Tier 1/Tier 2/Tier 3/Tier 4)	\$20/\$60/\$90/\$110	20%, after deductible
Out of Network Benefits	Key Advantage 1000	High Deductible Health Plan
Annual Deductible	\$2,000 individual \$4,000 family	Combined w/ In Network Combined w/ In Network
Maximum Out-of-Pocket	\$9,000 individual \$18,000 family	\$10,000 individual \$20,000 family

# Dental Benefits

# Dental Plan



<u>The Local Choice Dental Plan</u>	Comprehensive Dental
Plan Year Deductible (One Person/Two People/Family)	\$25/\$50/\$75
Plan Year Maximum	\$1,500
Preventive Dental Care	\$0
Primary Dental Care	20% after deductible
Major Dental Care	50% after deductible
Orthodontic Care Child/Adult \$1,500 Lifetime Maximum	50% no deductible



# Vision Benefits

# Vision Plan



BlueView Vision Network	Key Advantage 1000	HDHP
<b>Routine Eye Exam</b>	\$40 copay	\$15 copay
<b>Eyeglass Lenses</b>	\$20 copay	\$20 copay
<b>Eyeglass Frames</b>	Up to \$100 retail allowance then 20% off remaining balance	Up to \$100 retail allowance then 20% off remaining balance
<b>Contact Lenses - Elective (in lieu of eyeglass lenses)</b>	Up to \$100 retail allowance	Up to \$100 retail allowance
<b>Contact Lenses – Non-Elective (in lieu of eyeglass lenses)</b>	Up to \$250 retail allowance	Up to \$250 retail allowance
<b>UV Coating, Tints, Standard Scratch-Resistant</b>	\$15 copay	\$15 copay
<b>Standard Polycarbonate</b>	\$40 copay	\$40 copay
<b>Standard Progressive</b>	\$65 copay	\$65 copay
<b>Standard Anti-Reflective</b>	\$45 copay	\$45 copay
<b>Other Add-Ons</b>	20% off retail	20% off retail

# A REMINDER ABOUT PREVENTIVE CARE

Included in your premiums, regardless of plan selection, qualified preventive care is covered at 100%...no cost to member. Includes Preventive care visits, screenings, immunizations and even medications!

## Preventive Care

- No symptoms, illness, or history prompting the screening
- In accordance with age and gender guidelines

## Diagnostic

- Symptoms require further diagnosis
- Previous abnormal test results prompt earlier or more frequent screenings
- Previous abnormal test results prompt rescreening.

# Urgent Care compared to Emergency Care

Urgent care centers and providers are setup to assist you with an illness or injury that does not appear to be life-threatening, but that can't wait until the next day, or wait to see your primary care physician.

- Most urgent care centers are open after normal business hours, including evenings and weekends.
- Urgent Care Centers are equipped to provide services such as performing diagnostic tests, administering IV's, taking x-rays, and performing minor surgery.
- Another great alternative for urgent care is **Anthem's Live Health Online (LHO) virtual office visit benefit** that provides urgent care 24/7/365 by board certified physicians. LHO physicians can also prescribe medications (subject to state laws). **The average visit is typically less than eight minutes.**

# LiveHealthOnline.com

## Health care when and where you need it!

**WHAT?** Secure video access to in-network, board-certified doctors.

**WHERE?** Anywhere with an Internet connection, at home, in the office, on the go.

**WHEN?** 24 hours, 7 days a week. 365 days a year.

**HOW MUCH?** \$0

**WHY?** It's secure, easy to set up and saves you time and money—you can even link your account to your favorite pharmacy.

LiveHealth Online doctors treat a variety of conditions, such as:

- Fever
- Sore throat
- Cough and colds
- Flu
- Urinary tract infections
- Sinusitis
- Allergies
- Heartburn
- Eczema, rashes and skin lesions

LiveHealth Online also offers therapy visits to support common issues such as:

- Stress
- Feeling anxious
- Depressed mood
- Relationship or parenting issues
- Grief
- Panic attacks
- Coping with illness



# ADDITIONAL TOOLS AND RESOURCES

## • Building Health Families

- A digitally led resource that take personalized care to the next level
- Monitor parent's health, follow baby's milestones, and explore additional resources
- Access through the Sydney Health app or the Anthem website

## • Quit for Life Tobacco Cessation

- FREE tobacco cessation program for TLC members age 18 and older
- Nationally acclaimed, free and confidential support
- Visit [www.anthemep.com](http://www.anthemep.com) and click on "member login" and enter "Commonwealth of Virginia" and then choose "The Local Choice", then "Live Tobacco Free Center"

## • Condition Care

- Receive guidance on following your care plan
- Consult with nurse coaches
- Better manage your health for managing conditions such as asthma, diabetes, COPD, coronary artery disease, heart failure, and hypertension

[www.AnthemEAP.co](http://www.AnthemEAP.com)

[m](http://www.AnthemEAP.com)

**Login: Commonwealth  
of Virginia**

- **Ease of access** – 24/7 call center; online EAP member center/provider finder
- **Counseling services** – 4 face to face counseling sessions through LiveHealth Online, per incident per year, for employees, covered dependents and household members; continuity of care between EAP and Anthem Behavioral Health benefit

LiveHealth<sup>®</sup>  
ONLINE

- Parenting and child care
- Marriage and relationship concerns
- Health and wellness
- Finance/legal
- Workplace issues
- Education
- Mental health
- Daily life
- Consumer education
- 70 Interactive physical and emotional assessments
- Webinars
- Live monthly seminars

Home

Benefits

Health & Wellness

Resources & Tools

## Welcome

The Local Choice employees, family members, and retirees

### Traveling Soon?

Use your [BlueCard Program](#) when traveling outside Virginia

### Discounts for You

Take advantage of the many health & wellness [discounts](#) available to you

### Tap into Your EAP

[Enter](#) Commonwealth of Virginia after login



## News

The Latest for You

- [Learn how to download our mobile apps](#)

## Learn About

Other Programs & Info

- [24/7 NurseLine - 1-800-337-4770](#)
- [Health Care Reform and you](#)

## Review

Your Health Benefits

- [Review your benefit options](#)

**Member Log In**  
Secure Account Access

### Customer Support

**Customer Support**  
1-800-552-2682

**Email Us**

### Resources & Tools

**Find A Doctor, Pharmacy, Hospital or Urgent Care**

**Find Forms**

**Estimate Your Cost for a Procedure**

**Check Claims Status**



# Information available at your finger tips!



## Quick Access to Your Plan

### [Anthem.com/tlc](https://www.anthem.com/tlc)

Your dedicated website for health benefits documents, no log in needed

-  Download your health benefits summary and member handbook
-  Find a doctor and urgent care
-  Register for LiveHealth Online video doctor visits
-  Learn about your Employee Assistance Program (EAP)

### [Anthem.com](https://www.anthem.com)

Log in to your confidential and secure account

-  View your claims
-  Download your ID card
-  Find a doctor and urgent care
-  Refill prescriptions online
-  Compare costs for hundreds of medical procedures

### Sydney mobile app



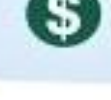


Download on the App Store

GET IT ON Google Play



Log in using your [anthem.com](https://www.anthem.com) username and password to:

-  View your ID card
-  See all your medical and pharmacy benefits in one place
-  Use the chatbot to get answers and resources quickly

[thelocalchoice.virginia.gov](https://www.thelocalchoice.virginia.gov)

# The Local Choice travels with you!

## Care When Traveling – out of state or worldwide



### BlueCard® PPO Program for care **in the U.S.**

What happens if you're traveling or living outside Virginia and you need care? You have access to care across the country through the **BlueCard® PPO Program**. This includes **95% of doctors and 96% of hospitals in the U.S.** When you see a BlueCard program doctor or hospital you pay only your usual plan deductible, copayment or coinsurance, and the provider files your claim for you. If you go to a doctor or hospital outside the program, you'll need to pay the entire bill up front and file your own claim.

Always show your Anthem ID card when you receive services. The "PPO-in-a-suitcase" symbol shows you can get care from BlueCard PPO Program providers.

## Blue Cross Blue Shield Global Core Program for care **outside the U.S.**



If you're outside the U.S. and need care:

- Go to [bcbsglobalcore.com](https://bcbsglobalcore.com) and register or login. You can also download the **Blue Cross Blue Shield Global Core app** to search for a doctor or hospital.
- Need help finding a doctor or hospital, or have questions about getting care abroad? Call the Blue Cross Blue Shield Global Core Service Center at **1-800-810-2583 (BLUE)** or call collect at **1-804-673-1177**. A service representative will help you set up a doctor visit or hospital stay. An assistance coordinator, together with a medical professional, will arrange a doctor's appointment or hospital stay, if needed.

**Medical transport** from another country to the United States (known as medical repatriation) is not covered under your plan. You may want to purchase travel insurance to cover that for you.

# Health Savings Account



# Health Savings Accounts (HSA) Applies to HDHP

HealthEquity

- Optional tax-free savings account with HDHP 3200/20% plan
  - This is an account that functions much like an IRA and a medical FSA, where employees can invest money, reduce taxable income for the amount invested and use the money without penalty for eligible medical expenses. The interest gained over the duration of the account is also tax free.
  - Rockbridge County Schools will match up to \$360 in contributions annually (up to \$720 if your spouse is enrolled and an employee of RCPS)
  - Vested immediately – it's yours
  - Portable – it's your account and you can build on it over the years
  - No “use it or lose it”
  - Can invest contributions and/or use a debit card through **HealthEquity**
  - Contributions can be made via payroll deduction and/or direct to the account

# Who can participate in a HSA?

- Must be enrolled in a qualifying High Deductible Health Plan
- Cannot be enrolled in Medicare (generally those over age 65)
- Cannot be enrolled in TriCare or have accessed VA benefits within 90 days (for a non service related issue)
- Cannot be covered by another health insurance program unless it is another qualified HDHP
- Cannot be eligible to be claimed as a dependent on another's tax return (does not apply to joint filing)
- Can not be enrolled in a medical Flexible Spending Account (you or your spouse)

# HSA Contributions

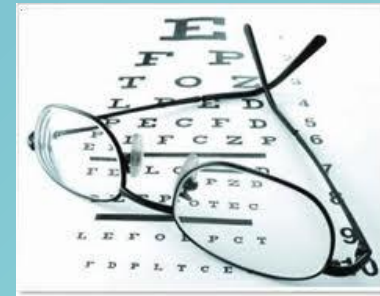
## Contribution Limits

	2024
<b>Employee</b>	<b>\$4,150</b>
<b>Employee + 1 or more</b>	<b>\$8,300</b>
<b>Age 55+ Catch-up</b> (must be 55 by 12/31 of that year)	<b>\$1,000</b>

- There is no minimum contribution.
- Maximum contribution amounts include contributions made by Rockbridge County Schools
- It is highly encouraged that you contribute to the HSA if you enroll in the high deductible health plan.

# What is Reimbursable?

- Eligible expenses – medical expenses that are covered by the plan but subject to the deductible, as well as expenses that are eligible for reimbursement in an FSA – such as vision, dental, some supplies, etc.



- Can reimburse for self, spouse, and tax dependents' medical expenses (even if not covered under the medical plan)
- All medical expenses defined by IRS publications 969 and 502

# What If I Terminate or Retire?

- The HSA Account belongs to you and you can take it with you this includes funds contributed by Rockbridge County that are in the account
- You can continue to pay medical expenses tax-free out of the account - even after Medicare eligibility
- Always available for self, spouse, and tax dependents' medical expenses
- You cannot make further contributions unless covered by another HDHP insurance policy



# Flexible Spending Account (FSA)

# Flexible Spending Account (FSA)

**HealthEquity will become the administrator of the Medical and Dependent Care Flexible Spending Account.**

## **Benefits You Receive:**

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pretax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

## **Health Care Reimbursement FSA**

This program lets employees pay for certain IRS-approved medical care expenses and prescriptions not covered by their insurance plan with pretax dollars.

## **Some examples of eligible expenses include:**

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

**2024 plan year maximum is \$3,200**

**Plan Year: July 1, 2024 - June 30, 2025**

**Rollover up to \$550**

**Run out period to submit claims: August 31, 2025**

# Dependent Care FSA

**HealthEquity will become the administrator of the Medical and Dependent Care Flexible Spending Account.**

## **Dependent Care FSA**

The Dependent Care FSA lets employees use pretax dollars toward qualified dependent care such as caring for children under the age 13 or caring for elders.

**The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year.**

Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

**Grace period to incur expenses: September 15, 2025**

**Run out period to submit claims: August 31, 2025**

# Supplemental Benefits

# ACCIDENT PLAN- TRANSAMERICA



These benefits provide Off -The-Job Coverage. Provides reimbursement for treatments associated with a wide array of accidents and injuries. This benefit plan isn't a part of your medical plan, these benefits are separate.

- Wellness Benefit- \$150 for individual/ \$150 for spouse (per year)
- Ambulance- \$300 for ground; \$1500 for air
- Initial Hospitalization for the Accident- \$1500
- Please see the Transamerica enrollment packets for the complete benefits payable for Accident.

**NOTE: Plan year for filing claims = Calendar Year (not school year)**

# CRITICAL ILLNESS PLAN- TRANSAMERICA



Provides a lump-sum cash benefit to help cover out-of-pocket expenses associated with a critical illness. This benefit is completely independent from your other coverage. You can elect amounts of \$10,000 to \$20,000 for you, your spouse and/or your children.

## Conditions covered at 100%

- Heart Attack
- Stroke
- Paralysis
- End-Stage Renal Disease
- Heart Transplant
- Burns

## Conditions covered at 25%

- Coronary Bypass Surgery
- Prostate Cancer (Some additional conditions apply)

## Conditions covered at 5%

- Angioplasty
- Skin Cancer

# PROTECT YOUR FAMILY AND YOUR FINANCES

Rockbridge County Schools has partnered with AirMedCare Network (AMCN) to offer you the opportunity to join our membership program at a special discounted rate!

ANNUAL MEMBERSHIP FEES FOR  
Rockbridge County Schools **\$70** /household

In a medical emergency every second counts, especially when transporting patients who are far away from adequate medical treatment. AMCN providers respond to scene calls and provide hospital-to-hospital transports—carrying seriously ill or injured patients to the nearest appropriate medical facility.

## ABOUT AIRMEDCARE NETWORK

AirMedCare Network is America's largest air medical membership network, providing financial coverage for emergency air medical transport. Even with medical insurance, air medical transport can result in significant out-of-pocket expenses, however an AMCN membership ensures no out-of-pocket expenses for medically necessary flights only if flown by an AMCN provider.

## MEMBERSHIP BENEFITS AT-A-GLANCE

### NO OUT-OF-POCKET COSTS:

Members have no out-of-pocket costs only if flown by an AMCN provider

### HOUSEHOLD COVERAGE:

Membership covers not just yourself, but anyone who resides within your home

### TELADOC ACCESS:

AMCN members enjoy access to Teladoc physicians at a discounted rate of \$3 per month

### COAST TO COAST PROTECTION:

Membership is valid in all service areas so you are covered at home and while traveling

## JOINING IS EASY!

Please follow the online portal enrollment steps on the next page. Once completed, we will work with your employer to activate your membership. Current enrolled members need to complete these steps as well.

### For questions, contact:

Chris Koon  
Membership Sales Manager  
276.266.6661  
christopher.koon@gmr.net  
Track Code: 15151 | Plan Code:19462



## AMERICA'S LARGEST AIR MEDICAL MEMBERSHIP NETWORK



**320+**  
LOCATIONS

**38**  
STATES

Membership terms & conditions apply.  
Dispatch decisions are made by emergency medical personnel;  
membership does not guarantee transport by an AMCN provider.



# OneDigital Advanced Resolution Team

- Coverage assistance
- Assistance with billing issues
- Assist with claims questions

Call: 866-802-6311

Email: [art@onedigital.com](mailto:art@onedigital.com)

Monday through Friday 8am to 5pm (EST)



For People Currently Enrolled in  
Aflac, or Interested in Aflac

Judy McCullough  
434-851-2241

[Judy\\_mccullough@us.Aflac.com](mailto:Judy_mccullough@us.Aflac.com)



# Next Steps:

Benefits Effective July 1, 2024 to June 30, 2025

Complete your enrollments by submitting these forms to Abreena Burchfield by **May 15<sup>th</sup>!**

- **TLC Enrollment Form (EVERYONE FILLS THIS OUT!!!!!!!!!!!!)**
- **HSA Enrollment Form** (if enrolling in HDHP medical plan and want to set up an HSA, or if currently enrolled need deductions)
- **FSA Enrollment Form** (if enrolling or currently enrolled to elect payroll deduction amount per pay period for 2024)
- **Transamerica Enrollment Form** (if enrolling in Accident and/or Critical Illness Coverage)
- **AirMedCare Enrollment Form** (if enrolling in the voluntary air ambulance benefit)



**Remember ~ Benefit changes can only be made outside of  
Open Enrollment if you experience an approved Change in  
Status**



Questions?

Presented by:

