

Powhatan County
Addendum #1
Benefit Consulting Services
3834 Old Buckingham Road, Powhatan, VA 23139
September 30, 2020

Bid Date: October 20, 2020 2 pm

REQUEST FOR INFORMATION RESPONSES

How many employees participate in a Flexible Spending Account?

County: 18

Schools: 59 for Health and 7 for Dependent Care = 63 total

How many employees participate in a Health Savings Account?

County: 29

Schools: 55

According to the language written in the RFP, any samples must be included and within the 25 page limitation, please see pages 5-6 in the RFP:

“Proposal shall be limited to a maximum of 25 pages (front and back acceptable and excludes tabs) using no less than a 12-font size. Proposal content shall contain the following information in the order provided below:

C. Example and description of the type of advisory services provided to other clients: Provide sample documents and/or reports, which shall include but not be limited to Work Plan, Strategic Planning Report, Claims Experience Audit Report, etc.”

What is the reason you are issuing the RFP; service issues or contractual/procurement requirements?
Seeking competitive options

Who is the current consultant? Are you happy with their performance? This information is not given during this part of the process

How long has the current broker/consultant worked with Powhatan? 10+ years

Can we get a copy of your current contract? This information is not given during this part of the process

What duties does the current consultant perform and what is their current fee? Our current health insurance consultant keeps us up-to-date with offerings from the Local Choice and Anthem; they directly help employees if we cannot, including retirement health insurance related questions and our

supplemental health insurance consultant currently helps our employees enroll in plans, answers questions directly, and aids in claims.

Can we get a copy of the current benefit plans being offered and the enrollment by tier in each plan?

Please see our attached Open Enrollment Guide for County Employees.

Insurance Plan	Count
Key Adv 250 Single	15
Key Adv 500 Emp/Dep	18
Key Adv 500 Family	18
Key Adv 500 Single	31
Key Adv 250 Emp/Dep	8
Key Adv 250 Family	4
TLC High Deductible Family	14
TLC High Deductible Emp/Sp	7
TLC High Deductible Single	13
County Sub total	128

Are Post-65 Retirees eligible? - School – No

County: We offer Key Advantage 65 for retirees that are 65 or older upon retirement. They are directly billed.

Would the selected broker be involved in communication of the benefits, including implementation of benefits? We would expect flyers and communication to be sent to the County and School' HR Departments for distribution and possibly implementation of supplemental benefits; help with signing up and claims.

Does Powhatan County/Schools currently utilize an outside service to handle PPACA reporting and compliance or is this handled internally? DHRM

Who currently administers COBRA for the County and school division? Both the County's HR Department and Schools internally distribute and administer COBRA.

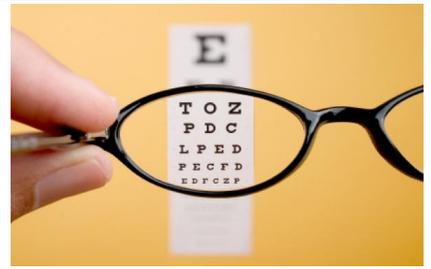
Do you currently have an electronic benefits administration system or paper enrollment? If your system is digital, what system do you use? We both use paper enrollment per the requirements for the Local Choice.

In a typical year, how many contact hours does Powhatan County spend in direct communication with the lead consultant? **Varies - Schools: 1-4 hours a month**
County: 1-6 hours a month and much more during open enrollment.

During your annual open enrollment, how many on-site hours do you typically need from your consultant and how many site meetings are held? **Schools: Because there has been no changes in benefits this need has been minimal. Usually two meetings offered after hours for staff to cover East and West end of the county. County: We typically offer two sessions about 2 hours long during the workday for employees to come and speak with the consultants. This year we did several virtual/webinar sessions.**

Please provide an estimate of the number of hours per month you anticipate needing for claim resolution services. **Schools: Varies: 1-4 hours a month. County: Also varies, 1-4 hours per month and sometimes more depending on the issue.**

2020 Employee Benefits Open Enrollment Guide



MEDICAL | DENTAL | VISION | LIFE | DISABILITY

For Plan Year

July 1, 2020- June 30, 2021



Powhatan County

Open Enrollment

- ◆ This year's health insurance open enrollment will be held from **April 27th** through **May 15th**. We will also be having open enrollment for voluntary benefit products (accident, critical illness, cancer, short-term disability, whole life, flexible spending accounts, and health savings accounts).

This year's open enrollment will be different, in that, we will be conducting all changes electronically due to the COVID-19 restrictions.

- ◆ The deadline to make changes during this open enrollment period will be **May 15, 2020**.
- ◆ This is the only time during the year that you can make changes to these insurance benefits unless you experience a qualifying event as outlined below.

Qualifying Events

- ◆ Your next opportunity to change your elections would be during next year's open enrollment, unless you experience a qualifying event such as marriage, loss of current coverage, change in spouse's eligibility, divorce, birth or adoption of a child, or death.
- ◆ If you have a qualifying event during the year, you have 30 days from the date of the event to report it by contacting the Human Resources Department. If you miss the 30-day deadline, you cannot make changes to your benefits until the next open enrollment period.



Welcome to Your 2020 Benefits Guide!

Powhatan County Benefits Overview

Powhatan County recognizes the importance of providing a competitive and comprehensive benefits package to our employees. We have developed a benefits package that delivers quality and value, while satisfying the diverse needs of our workforce. We want to ensure that you and your family members have appropriate resources to maintain overall health & wellness for today and into the future. This benefits guide is specifically designed to assist in understanding the highlights of the benefits available to you and your family offered by the County.

Powhatan County will offer Anthem medical and vision benefits as well as Delta Dental benefits through The Local Choice (TLC). These plans are bundled together. Benefit information and plan overviews will be provided via webinars and electronically. Coverages will be effective July 1, 2020. To receive the highest level of benefits, you must see an in-network provider. As always, please refer to the benefit summaries provided to you by TLC for full details. Note: Dependent children may be covered under health, dental, and vision through the end of the calendar year in which they turn age 26, regardless of student status.

We have GREAT news - There are no employee premium rate increases or benefit changes for the 2020/2021 Plan Year!

Important Contact Information

Coverage	Carrier/Vendor	Phone #	Website
Medical	TLC/Anthem	800-552-2682	www.anthem.com/tlc
Dental	Delta Dental of Virginia	888-335-8296	www.deltadentalva.com
Health Savings Account (HSA)	Health Equity	866-346-5800	www.healthequity.com
Flexible Savings Accounts (FSA)	Health Equity	866-346-5800	www.healthequity.com
Retirement	VRS	888-827-3847	www.varetire.org
Employee Assistance Program (EAP)	AnthemEAP	855-223-9277	www.anthemeap.com
Voluntary Benefits	Michelle Lawson	434-296-9500	mlawson@bostbenefits.com
Powhatan Benefits Contact	Amanda Zirkle	804-598-5798	azirkle@powhatanva.gov

Medical Premiums

Powhatan County Health Insurance Rates			
<i>Effective 7/1/20 to 6/30/21</i>			
The Local Choice	Employee Only	Employee & Dependent	Family
Key Advantage 250	\$164.00	\$583.00	\$995.00
Key Advantage 500	\$56.00	\$391.00	\$725.00
TLC High Deductible	\$4.00	\$130.00	\$345.00

*The above-referenced monthly premiums on all levels of coverage are pre-taxed.

Health Savings Account (HSA)

The County is sponsoring a Health Savings Account for those employees choosing the High Deductible plan for 2020 contributing \$85.00/month.

Opt Out Program

Should the employee be able to demonstrate they have existing medical insurance, the County will reimburse the employee up to \$1,000.00.

Medical Benefits

Health Plan Comparison

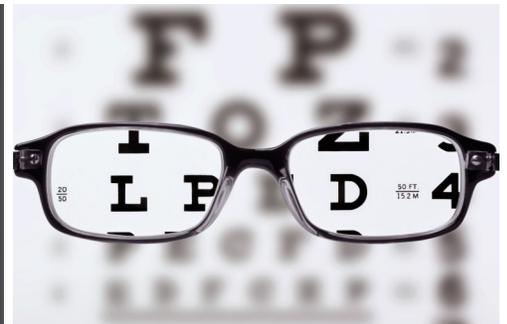
Services (Most Commonly Asked About)	Option 1 Key Advantage 250 PPO	Option 2 Key Advantage 500 PPO	Option 3 High Deductible Health Plan PPO
Referrals Required?	No	No	No
Plan Year Deductible (July through June)	\$250 Individual \$500 Family	\$500 Individual \$1,000 Family	\$2,800 Individual \$5,600 Family
Maximum Out-of-Pocket (Plan Year)	\$3,000 Individual \$6,000 Family	\$4,000 Individual \$8,000 Family	\$5,000 Individual \$10,000 Family
Office Visits (for illness or injury)	\$20 PCP \$35 Specialist	\$25 PCP \$40 Specialist	20% coinsurance, after deductible
Wellness Services (Well Child & Adult Preventative Care)	Covered at 100%, No Charge	Covered at 100%; No Charge	Covered at 100%; No Charge
Inpatient Hospitalization	\$400 copay per stay	20% coinsurance, after deductible	20% coinsurance, after deductible
Outpatient Hospitalization	\$150 copay per stay	20% coinsurance, after deductible	20% coinsurance, after deductible
Emergency Room	\$350 copay per visit (waived if admitted to)	20% coinsurance, after deductible	20% coinsurance, after deductible
Pharmacy Prescription Drugs	Tier 1- \$10 Tier 2- \$30 Tier 3- \$45 Tier 4- \$55	Tier 1- \$10 Tier 2- \$30 Tier 3- \$45 Tier 4- \$55	20% coinsurance, after deductible
Mail Order Prescription Drugs	Tier 1- \$20 Tier 2- \$60 Tier 3- \$90 Tier 4- \$110	Tier 1- \$20 Tier 2- \$60 Tier 3- \$90 Tier 4- \$110	20% coinsurance, after deductible
Out-of-Network Benefits	Yes	Yes	Yes

Vision Benefits

Routine Vision

Routine vision benefits are available through Blue View Vision (included with medical).

Type of Service	Paired with Key Advantage 250	Paired with Key Advantage 500	Paired with High Deductible Health Plan
Routine Eye Exam	\$35 copay	\$40 copay	\$15 copay
Eyeglass Lenses	\$20 copay	\$20 copay	\$20 copay
Eyeglass Frames (once every 12 months)	Up to \$100 retail allowance 20% discount above	Up to \$100 retail allowance 20% discount above	Up to \$100 retail allowance 20% discount above
Contact Lenses (instead of eyeglasses) (once every 12 months)	Up to \$100 retail allowance	Up to \$100 retail allowance	Up to \$100 retail allowance



Dental Benefits



As a subscriber with The Local Choice, your dental benefits are administered by Delta Dental of Virginia. With Delta Dental you have your choice of more than 6,900 dental locations throughout Virginia and more than 336,000 dental offices across the country. All dentists who have agreed to participate with Delta Dental will file your claims for you, will accept Delta Dental's allowances for services (in addition to any required coinsurance and deductible), and will abide by Delta Dental's guidelines for dental treatment. To find out more about your Delta Dental benefits plan with The Local Choice, please visit

www.deltadentalva.com/thelocalchoice.aspx



The Delta Dental Network

When you receive your dental care from a Delta Dental participating dentist, you will not be responsible for any charges that exceed Delta Dental's allowance for the covered services you receive. This means your out-of-pocket expenses will be limited to the amount of your coinsurance, deductible and any amounts that exceed your annual or lifetime maximums. Should you decide to receive dental care from a dentist who is not a member of the Delta Dental Network, you will still receive benefits from your dental plan, but your share of the cost will likely be higher than if you received care from a participating dentist. In addition, you may have to file any claims yourself.

Delta Dental Participating Dentists

- Participating dentists will file your claims to Delta Dental at no charge.
- Delta Dental will pay the dentist directly for covered benefits.

The dentist will accept Delta Dental's allowance for covered benefits. This means that you pay only the applicable co-insurance and deductible for these covered services.

Non-Participating Dentists

- You may be required to pay the non-participating dentist in advance for the entire bill, complete claim forms and submit to Delta Dental.
- Payment will be made directly to you unless your dentist agrees to accept payment from Delta Dental.

Non-participating dentists have not agreed to accept Delta Dental's allowance for their services. This means that, in addition to what Delta Dental pays, you must pay the applicable coinsurance and deductible and the difference between the non-participating dentist's charges and Delta Dental's payment for covered benefits.

Health Savings Account (HSA)



*Paired with the High Deductible Health Plan

WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

Health Savings Accounts (HSAs) are a great way to save money and efficiently pay for qualified medical, dental, vision, and pharmacy expenses. HSAs are tax-advantage savings accounts that accompany high deductible health plans (HDHPs). You can withdraw money tax-free to use for qualified medical expenses or grow the account and use it for qualified medical expenses in the future. Once you save it, it is yours to keep for qualifying health related expenses. And, unlike a Flexible Spending Account (FSA), HSA funds rolls over and accumulate year after year if not spent, with the ability to earn tax-free interest on the account. HSA funds may be used to pay for qualified medical, dental, vision, and pharmacy expenses at any time without federal tax liability. **To be eligible for the HSA you must be enrolled in the High Deductible Health Insurance Plan.**

HSA FREQUENTLY ASKED QUESTIONS:

WHO WILL BE ADMINISTERING MY HEALTH SAVINGS ACCOUNT (HSA)?

Your Health Savings Account will be administered by Health Equity.

WHAT ARE THE BENEFITS OF A HEALTH SAVINGS ACCOUNT (HSA)?

An HSA provides for triple tax advantage— You make pre-tax deposits through payroll deduction, any earnings on the deposits are tax-free and, as long as the funds are used for qualified expenses, the withdrawals are tax-free.

WHAT MEDICAL EXPENSES ARE ALLOWED USING AN HSA?

In general, you can use the funds from an HSA on all qualified medical, dental, vision, and pharmacy expenses. You can also reimburse yourself for qualified expenses paid with post-tax dollars.

New for this year, the CARES Act expanded this list to include Over-the-Counter (OTC) Drugs and Feminine Care products retroactive to January 1, 2020.

CAN FUNDS FROM AN HSA BE USED FOR NON-MEDICAL EXPENSES?

Yes, funds can be used for non-medical expenses, but the withdrawn funds are subject to all applicable income taxes and penalties.

IF I CHANGE JOBS OR HEALTH PLANS, CAN MY HAS BE MOVED TO ANOTHER ACCOUNT?

Yes, an HSA is owned by the individual, so if you change jobs or health plans, you may elect to keep your HSA or roll the funds into an HSA at another qualified institution.

HOW IS MY HSA FUNDED?

An HSA can be funded using pre-tax payroll deductions through your employer or by making contributions directly to your HSA. Contributions are funded on a per payroll basis including the semi-monthly employer contribution. Powhatan County contributes \$1020.00 per year for the HDHP deposited in July.

HOW MUCH CAN I CONTRIBUTE TO AN HSA?

For 2020, the IRS maximum contribution for individual coverage is \$3,550 and \$7,100 for family coverage each calendar year. These are combined limits for the employee and employer contribution to the HSA. If you are 55 or older you can contribute an additional \$1,000 for catch-up purposes.

Flexible Spending Accounts (FSA)

The County offers employees the opportunity to participate in the Flexible Spending Plan administered by Health Equity. Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars to pay for eligible health care or dependent care expenses not covered by insurance. The annual amount you elect to contribute to each account will be divided into equal amounts and deducted from your paycheck pre-tax. **Employees must re-enroll every year.** You may enroll or re-enroll by completing a FSA Enrollment Form available online through the Employee Navigator website: <https://employeenavigator.com/benefits/Account>

HEALTH CARE FSA (NOT AVAILABLE TO THOSE ENROLLED IN THE HDHP)

For 2020, you may elect an amount up to \$2,750 per plan year to be used for medical, prescription drug, dental, and vision expenses for you and eligible dependents. Some eligible expenses include (but are not limited to) the following:

- ✓ Medical or Dental Deductibles and Coinsurance
- ✓ Office Visit and Prescription Drug Copays
- ✓ Orthodontic and Other Dental Work
- ✓ Eyeglasses and Contact Lenses
- ✓ Laser Eye Surgery
- ✓ Hearing Aids

DEPENDENT CARE FSA

You may elect an amount up to \$5,000 per plan year (\$2,500 maximum per year if married and filing a separate tax return) and can be used for child care for tax dependents under age 13, elder care, if they are a tax dependent, or care for a disabled child as long as expenses are incurred while you and your spouse work or attend school full time. Some eligible expenses include (but are not limited to) the following:

- ✓ Child Daycare
- ✓ Before and/or After School Care
- ✓ Adult Day Care
- ✓ Summer Day Camp
(overnight camps not covered)

New for this year, the CARES Act expanded this list to include Over-the-Counter (OTC) Drugs and Feminine Care products retroactive to January 1, 2020.



Flexible Spending Accounts (FSA)

WHY SHOULD I PARTICIPATE?

By setting aside pre-tax dollars to pay for out-of-pocket expenses you would normally pay for using after-tax dollars, you are reducing your “taxable income” because it reduces the amount of federal, state, and FICA taxes you pay. This means more take-home pay for you!

HOW DOES AN FSA WORK?

Your contributions are taken pre-tax and divided equally among pay periods. Funds can be used for expenses incurred from July 1, 2020 through June 30, 2021, but all claims should be submitted to Health Equity as soon as possible to ensure reimbursement.

Additionally, the IRS imposes some rules and restrictions on FSAs. Unused funds left in the account(s) from the previous year that are not used to reimburse expenses incurred by the end of the plan year are subject to the use-it-or-lose-it rule and are forfeited.

HOW WILL REIMBURSEMENTS BE ISSUED?

Reimbursements will be mailed as a check to your home address or issued as a direct deposit. You may also use the Health Equity Debit Card at the point of purchase to access your FSA dollars.

CAN I CHANGE MY ELECTION DURING THE PLAN YEAR?

You may only change your annual election during the plan year if you experience a qualifying status change event. Qualifying status change events vary depending on the FSA you enrolled in. You must notify the Human Resources Department within 30 days of any status change event in order to change your election.



Additional Voluntary Benefit Options

Powhatan County offers additional benefits that employees may purchase through payroll deductions. The following chart lists these benefits. To enroll or make changes, you must attend one of the Voluntary Benefit Enrollment Meetings listed at the beginning of this publication or contact the Human Resources Department.

Vendor	Product	Highlights
Minnesota Life	Life Insurance	<ul style="list-style-type: none"> • Attractive Group Rates • Coverage up to 4x your salary • Spouse & Children Eligible • Living, Double Indemnity, & • Dismemberment Benefits
Allstate	Accident Insurance	<ul style="list-style-type: none"> • Competitive Rates • Wellness Benefit • Physician Treatment • Benefits for Injuries
Allstate	Cancer Insurance	<ul style="list-style-type: none"> • Employee rates are the same regardless of age or tobacco usage • Age Lock • Wellness Benefit • Late Entry-Health Questions
Allstate	Critical Illness Insurance	<ul style="list-style-type: none"> • Late Entry-Health Questions • Age Lock • Wellness Benefit
Aflac	Short-Term Disability Insurance	<ul style="list-style-type: none"> • No Health Questions • Income Protection • Maternity Benefits • Cash benefits paid directly to you
Nationwide Retirement Systems	Deferred Compensation	<ul style="list-style-type: none"> • Flexible Plans • Changes can be made at any time • Designed specifically for government and non-profit employees • Contributions up to \$18,500 or \$24,500 if over the age of 50
New Horizon Bank	Christmas Club	<ul style="list-style-type: none"> • Save for the holidays! • Local Bank • Deductions are from December 31 to September 30 • Contributions received in November plus interest
Virginia529	Virginia529 College Savings Plan	<ul style="list-style-type: none"> • Save for future college education expenses • Independent State Agency • Safe & Secure

Allstate & Aflac Benefit Reminders

Allstate Wellness Benefits Reminder

Under the Allstate plans **if you are currently enrolled** please remember that each plan has a wellness benefit that you can collect each calendar year. To file a claim for the wellness benefits you can either email Claims@bostbenefits.com and ask for the forms or you can go to <https://www.allstatebenefits.com/mybenefits/User/Login/> and if you have not set up your account click new user. The Accident plan will allow you to collect for 2 Preventative Visits if you do individual coverage and 4 Preventative Visits for Family Coverage at \$50 each. For the Cancer plan it is one wellness benefit per covered person and the plan pays \$50. The Critical Illness plan has one wellness benefit per covered person at \$50 as well. You may reach out to Allstate to see which plans you have by calling 1-800-521-3535.

AFLAC Short Term Disability Reminder for Salary Updates

AFLAC provides for VRS Plan 1 and Plan 2 participants the option to purchase Short Term Disability insurance. Please keep in mind you are allowed to purchase up to 60% of coverage but that you must update with AFLAC directly your salary this is not done through Human Resources. You can go to www.aflac.com to check your Short Term Disability plan by registering as a new user if you do not have an account already set up. To make a change to your plan email MLawson@bostbenefits.com.



Resources

Employee Assistance Program (EAP) 1-855-223-9277

Your **EAP** includes up to **4 free, confidential counseling sessions per issue** for you, your covered dependents, and member of your household. It's also a valuable source for information about emotional well-being, childcare, and elder care resources, financial and legal issues, and more. Tap into all your **EAP** has to offer at [anthem.com/tlc](https://www11.anthem.com/tlc). Choose the **EAP** link, enter **Commonwealth of Virginia** as your company, and select The Local Choice.

Sydney Health App

With Sydney, you can find everything you need to know about your Anthem benefits- personalized and all in one place. Sydney makes it easier to get things done, so you can spend more time focused on your health. Download this Anthem app today!

<https://www11.anthem.com/sydneyhealth/index.html>

LiveHealthOnline.com

Use your smartphone, tablet, or computer to see a board-certified doctor in minutes-anytime, day, or night. **LiveHealth Online** is a fast and easy way to get medical care for common medical conditions like the flu, colds, allergies, sinus infections, and more. **New for 2020, The cost is free to those on KA250 or KA500 plans and only \$56 for HDHP members!** You can also see a therapist or psychologist through **LiveHealth Online Psychology**. In most cases, you can get an appointment for counseling within four days or less. And now you can use **LiveHealth Online EAP** to access your 4 free EAP counseling sessions. Contact Anthem EAP to learn more. Go to livehealthonline.com or download the app so you'll be ready whenever you need these **LiveHealth Online** services.

Future Moms 1-800-828-5891

Expecting? Enroll in **Future Moms** within the 1st trimester (14 weeks) for free pre- and post-natal support to help ensure a healthy pregnancy. It's there for you, your spouse or other covered dependents. Since no two pregnancies are alike, count on **Future Moms** for your first and subsequent pregnancies. Once your baby is born, take advantage of online visits with a certified lactation consultant, counselor, registered dietitian at no extra cost to you through **LiveHealth Online**! Sign up at livehealthonline.com or download the app, then sign up for **Future Moms with Breastfeeding Support**. Take advantage of personalized support to help you with breastfeeding techniques, learn about baby hunger cues, foods to avoid, and more.

Resources

ConditionCare 1-800-445-7922

Take advantage of free and confidential support to manage these conditions:

- Asthma
- Diabetes
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease (CAD)
- Heart Failure
- High Cholesterol
- Hypertension
- Metabolic Syndrome
- Obesity

You may receive a call from **ConditionCare** if your claims indicate you or an enrolled family member may be dealing with one or more of these conditions. While you're encouraged to enroll and take advantage of help from registered nurses and other health care professionals, you may also opt out of the program when they call.

MyHealth Advantage

You may receive a **MyHealth Note** in the mail. It's our way of reminding you about important medical screenings and other medical reminders. It also gives you a convenient summary of your recent medical claims, prescriptions, and money saving health care tips.

24/7 Nurse Line & Audio Health Tape Library 1-800-337-4770

Sometimes you need health questions answered right away-even in the middle of the night. Call **24/7 NurseLine** to speak with a nurse. Or use the **Audio Health Tape Library** if you want to learn about a health topic on your own. Your call is always free and completely confidential.



Important Notices

Federal regulations require Powhatan County to provide benefit eligible employees with the following notices:

Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. Confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as “protected health information” (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plan’s HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan’s Notice of Privacy Practices that describes the Plan’s policies, practices, and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact Human Resources or the medical plan directly.

Women’s Health & Cancer Rights Act

The County’s medical plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prosthesis and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Summary of Benefits & Coverage (SBC)

Effective for plan renewals after January 1, 2012, the Patient Protection and Affordable Care Act requires employers that offer health coverage to provide a uniform Summary of Benefits and Coverage (SBC) to people who apply for and enroll in the health plan. This document contains the following:

- Overview of plan benefits, cost sharing and limitations
- Required set of examples of how the plan works
- Phone number and internet address for obtaining copies of plan documents
- A standard glossary of medical and insurance terms must also be available

The SBC will be updated each plan renewal to reflect applicable plan changes and may be found on the County’s website or in the Human Resources Office.

How to Enroll/Make Changes

- **If you want to continue with your current medical/dental/vision coverage (with no change for you or your covered dependents), no action is required from you.**
- To enroll, make changes, or terminate coverage, an enrollment form will need to be completed and will be provided to you at the open enrollment meeting. The forms can also be accessed on the shared drive or picked-up in the Human Resources Department. The form must be completed and turned in to the Human Resources Department no later than **May 15, 2020**.
- If you make changes in health insurance coverage, the premiums will be reflected in paychecks starting on **June 30, 2020** for an effective date of **July 1, 2020**.
- To enroll, make changes, or terminate coverage in Minnesota Life or other voluntary benefit plans, you must contact the Human Resources Department.
- ***If you would like to enroll our counseling on Aflac or Allstate, please schedule a date to speak with our BostBenefit's representative, Michelle Lawson. You can see her available dates by clicking this link: <https://calendly.com/mlawson-2/benefit-counseling-session-by-bost-benefits?month=2020-05>***
- **To enroll or re-enroll in the flexible spending plans, a new election form must be completed and submitted to HR by May 15, 2020.**
- All voluntary benefit deductions will be taken out of your **July 31, 2020** paycheck.

If you have any questions on these plans or any other benefits, please contact the Human Resources Department:

Melissa Lowe

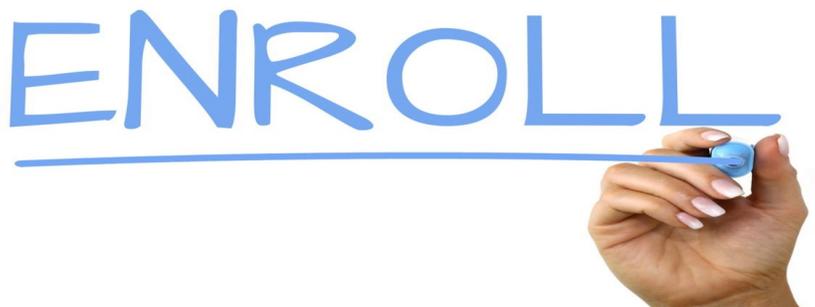
mlowe@powhatanva.gov

804-598-5755, ext. 2044

Amanda Zirkle

804-598-5798, ext. 2034

azirkle@powhatanva.gov



Additional Benefits

Banking:

As a Powhatan County Employee, you will automatically be enrolled in Direct Deposit.

All Powhatan County Employees have the option to join the Virginia Credit Union and Essex Bank offers free checking.



Education Assistance:

The County of Powhatan offers education assistance for all courses of study which are directly related to the employee's job or will enhance their qualifications for advancement, as long as budget monies are available. Please see the Human Resources Department for more information.



Holidays:

Powhatan County observes the following holidays. In addition, the County shall also observe any other holiday designated by the Governor as a legal holiday for the Commonwealth of Virginia. **In 2021, the Governor has designated that Lee-Jackson Day will be removed and replaced with Election Day, November 3rd.**

New Year's Day	January 1
Lee-Jackson Day	Friday preceding 3rd Monday of January
Martin Luther King, Jr.	3rd Monday of January
President's Day	3rd Monday of February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	1st Monday in September
Columbus Day	2nd Monday in October
Election Day	November 3
Veteran's Day	November 11
Thanksgiving Day	4th Thursday in November
Day after Thanksgiving	4th Friday in November
Christmas Day	December 25

