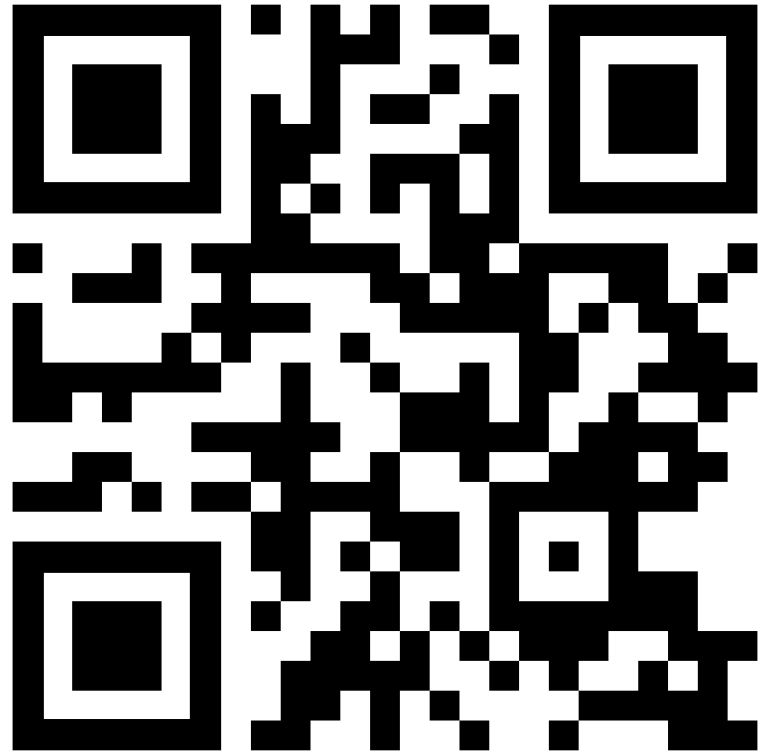


SCAN NOW TO VIEW YOUR BENEFITS MICROSITE





Amherst County Government

2024-2025

Group Benefits Plan



Welcome!

This presentation highlights the benefits offered to eligible employees through your employer for the upcoming plan year.

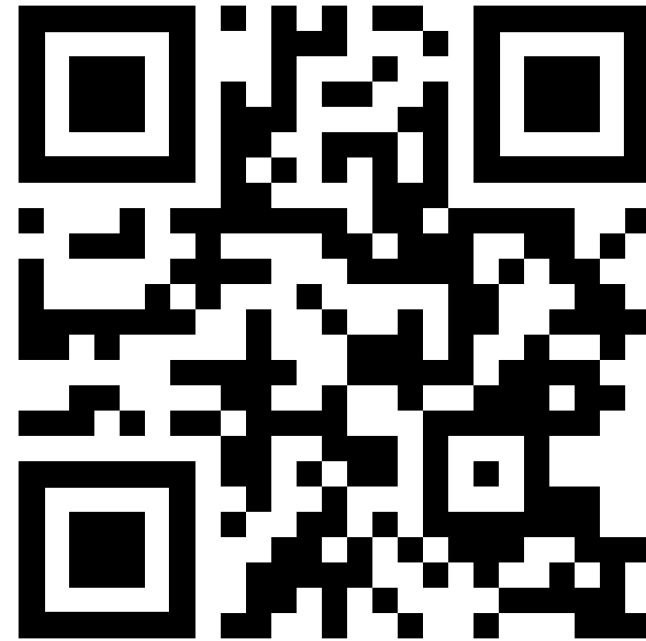
Additional information can be found in your Benefits Guide:

- Important Facts & Eligibility
- Benefits Highlights
- Exclusions & Limitations

This is neither an insurance contract nor a Summary Plan Description and only the actual policy provisions will prevail.

Additionally, some policies may include a pre-existing condition clause. Please read your policy carefully for full details.

**Scan now to view your
Benefits Guide!**



IMPORTANT FACTS



Enrollment Period

May 1, 2024 –
May 31, 2024



Plan Year

July 1, 2024 –
June 30, 2025



Effective Date

July 1, 2024

OVERVIEW OF BENEFITS

PRE-TAX BENEFITS



Health Insurance

Anthem – **New!**



Health Savings Account

Flex Facts – **New!**
Employee Max: \$4,150/year
Family Max: \$8,300/year



Flexible Spending Accounts

Flex Facts
FSA Max: \$3,200/year
DCA Max: \$5,000/year



Dental Insurance

Delta Dental of VA – **New!**



Vision Insurance

Anthem Blue View



Cancer Benefits



Accident Benefits



Medical Bridge Benefits

Guaranteed Issue this year, see your representative for more details!

NOTE: If you currently have health, dental or vision coverage, you must confirm your election online or with a Benefit Counselor. You will also need to re-enroll in Flexible Spending Accounts if you want them to continue next year.
IF YOU DO NOT RE-ENROLL, YOUR CONTRIBUTION WILL STOP EFFECTIVE JUNE 30, 2024.

POST-TAX BENEFITS



Disability Benefits

Guaranteed Issue this year, see your representative for more details!



Critical Illness Benefits

Guaranteed Issue this year, see your representative for more details!



Life Insurance

Guaranteed Issue this year, see your representative for more details!



Long Term Care Benefits

CHUBB – **New!**

ADDITIONAL BENEFITS



Student Loan Assistance Program

GradFin

How To Enroll

Employees will have the opportunity to meet one-on-one with a Benefits Representative to enroll or self-enroll online during the enrollment period.

See your Benefits Guide for instructions on how to self-enroll online.

Sign-up sheets will be available to accommodate your schedule.

Please have your spouse and dependent(s) birth dates and social security numbers available.





NEW!

Anthem High Deductible Health Plan PPO (HDHP with HSA)

Physician's Office

Primary Care – 20% Coinsurance, after deductible

Specialist – 20% Coinsurance, after deductible

Preventive Care – Covered at 100%

In-Network Deductible –

- \$3,200 Individual / \$6,400 Family
- Then claims are paid at 80% until your out-of-pocket maximum is reached.

In-Network Out-of-Pocket Maximum –

- \$6,000 Individual / \$12,000 Family

Unlimited Lifetime Benefit Maximum

This is a highlight of in-network benefits only. Please refer to the Summary Plan Description for complete details regarding all plan information.



HEALTH INSURANCE

What is an HSA?

NEW!

A Health Savings Account (HSA) is a personal account for setting aside pre-tax money that can be used to pay for eligible healthcare expenses that are not typically covered by insurance, including:

- Deductibles
- Copays
- Prescriptions
- Dental expenses
- Vision expenses
- Much more!

Who is eligible for an HSA?

Any individual who...

- is covered by a qualified HDHP
- is NOT covered by any other health insurance
- is NOT enrolled in Medicare
- can NOT be claimed as a dependent on someone else's tax return

Important Note: As a married couple, one spouse cannot be enrolled in a Flexible Spending Account (FSA) at the same time the other is contributing to an HSA.



HEALTH SAVINGS ACCOUNTS



NEW!

Flex Facts HSA Benefit Features

- Contributions can be made through payroll deduction on a pre-tax basis and may be changed at anytime throughout the year.
- Funds can be used for employee, spouse, and tax-eligible dependents.
- Debit cards provided to all participants (keep your card until it expires).

Contribution Limits*	
	2024
Single	\$4,150
Family	\$8,300
Age 55+ "Catch-Up" Contribution	\$1,000

Amherst County Government will contribute \$2,000 annually to all enrolled employees. Contributions will be paid out in monthly installments.

*Contribution limits include employer and employee contributions (including spouse and eligible dependent contributions).



HEALTH SAVINGS ACCOUNTS



Anthem HealthKeepers **HMO 500**

Physician's Office

- Primary Care - \$20 copay
- Specialist - \$40 copay

Urgent Care - \$40 copay

Preventive Care - Plan pays 100%

In-Network Deductible -

- \$500 Individual / \$1,000 Family
- Then claims are paid at 80% until your out-of-pocket maximum is reached.

In-Network Out-of-Pocket Maximum -

- \$2,500 Individual / \$5,000 Family

Unlimited Lifetime Benefit Maximum

This is a highlight of in-network benefits only. Please refer to the Summary Plan Description for complete details regarding all plan information.



HEALTH INSURANCE



Anthem KeyCare PPO 500

Physician's Office

- Primary Care - \$20 copay
- Specialist - \$40 copay

Urgent Care - \$40 copay

Preventive Care - Plan pays 100%

In-Network Deductible -

- \$500 Individual / \$1,000 Family
- Then claims are paid at 80% until your out-of-pocket maximum is reached.

In-Network Out-of-Pocket Maximum -

- \$2,500 Individual / \$5,000 Family

Unlimited Lifetime Benefit Maximum

This is a highlight of in-network benefits only. Please refer to the Summary Plan Description for complete details regarding all plan information.



HEALTH INSURANCE

Tier 1

\$10 copay*

Tier 2

\$30 copay*

Tier 3

\$50 copay*

Tier 4

\$250 copay*,
30-day supply

*No RX deductible for HealthKeepers HMO 500 or KeyCare PPO 500 plans.

HDHP RX Copays apply *after* Deductible is met.

This is a highlight of in-network benefits only. Please refer to the Summary Plan Description for complete details regarding all plan information.



RX DRUG BENEFITS



- **Go generic!** Generic medications have the same active ingredients as brand-name and copays are typically lower.
- **Price match.** Most pharmacies will match the price of a medication if you can find it cheaper somewhere else.
- **Manufacturer discounts!** If you take a brand-name drug, make sure to check its official website for discounts before filling your next prescription.
- **Savings programs.** These can help you save money on nearly every medication on the market. Whether you have insurance or not, you can often find lower prices.



PHARMACY TIPS

Telemedicine allows healthcare professionals to evaluate, diagnose, and treat patients at a distance using a variety of telecommunications technology.

- Request a visit with a doctor 24 hours a day, 365 days a year, by web, phone, or mobile app.
- If medically necessary, medications can be prescribed and sent to the pharmacy of your choice.

This is a highlight of in-network benefits only. Please refer to the Summary Plan Description for complete details regarding all plan information.



TELEMEDICINE BENEFITS

HealthWorks

Benefit Features

The Employee Assistance Program provides services to Amherst County Employees with work and personal concerns. EAP is a benefit of your employment and is no cost to you or your family. Virtual, telephonic and in-person visits are available.

How can an EAP help?

- Depression
- Anxiety and stress
- Grief and loss
- Stress related to financial, medical or legal problems
- Family issues - marital, relationships, parenting
- Career or job concerns
- Alcohol or drug abuse
- Other concerns about emotions or behaviors

Call today! 434-200-6000

Please see the Employee Assistance Program section of your Benefits Guide for complete details.

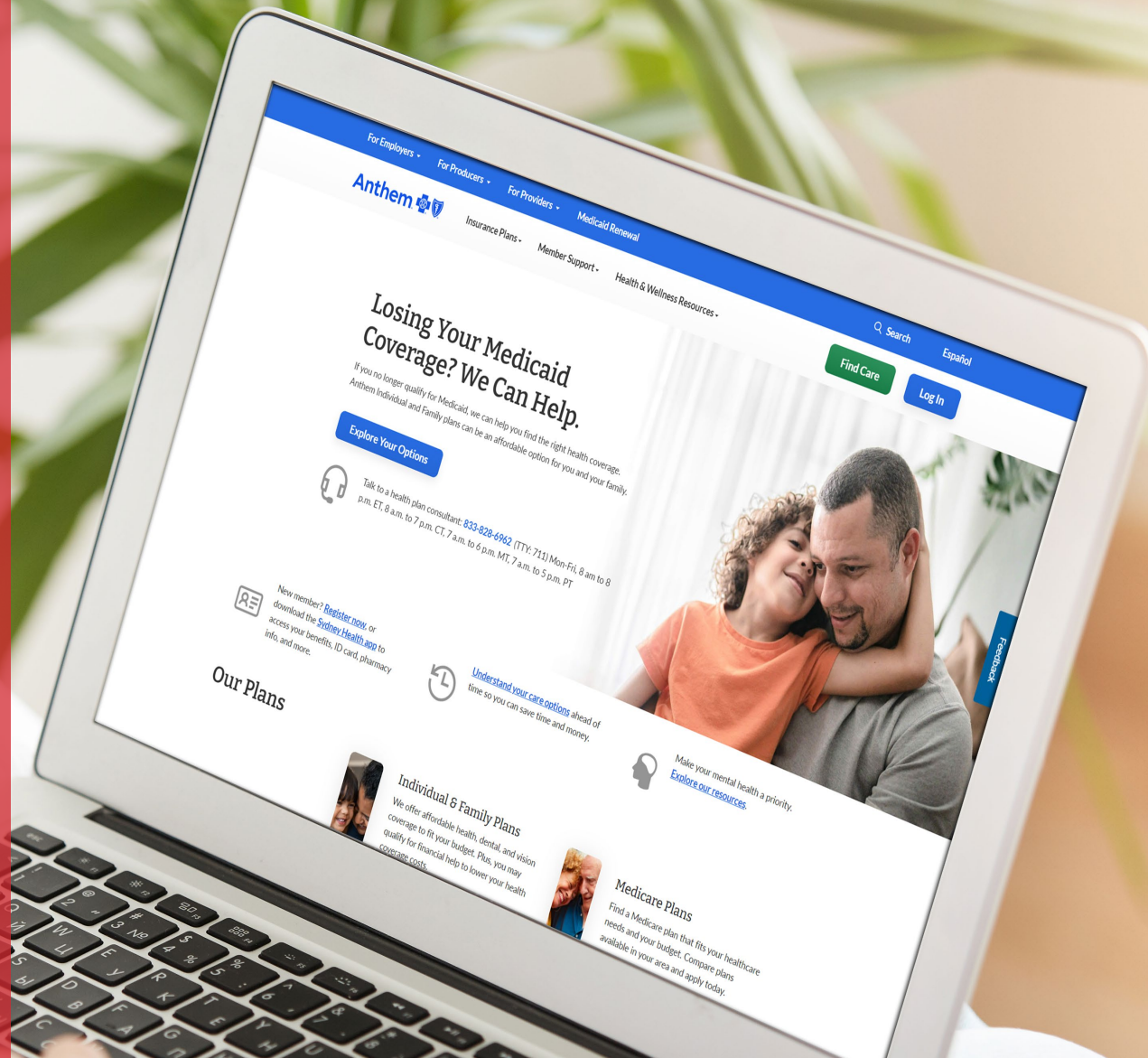


EMPLOYEE ASSISTANCE PROGRAM

Anthem is committed to making it easier for you to access important health plan information and helpful tools – anytime, anywhere. With the Member Portal you can:

- Review claim status
- View and print ID cards
- Access the cost comparison tool
- File a Grievance/Appeal

To register and log in, visit:
www.anthem.com/login



MEMBER PORTAL

Delta Dental of VA

NEW!

100% Diagnostic & Preventive Services

- Routine Exams, Cleanings, X-Rays

The following services are subject to:

- **Individual Deductible** – \$25
- **Family Deductible** – \$75

80% Basic Services

- Fillings, Root Canals, Simple Extractions

50% Major Services

- Crowns, Dentures, Root Planning

Yearly Maximum Per Person – \$1,500

Orthodontic Lifetime Maximum – \$1,500

This is a highlight of in-network benefits only. Please refer to the Summary Plan Description for complete details regarding all plan information.



DENTAL INSURANCE



Anthem Blue View Vision

Exam – \$20 copay, every 12 months

Materials – \$20 copay

(Lenses Only)

Contact Lens Fitting – \$0 copay

Contact Lenses – up to \$130 allowance, then 15% off balance, every 12 months

Frames – up to \$130 allowance, then 15% off balance, every 12 months

Lenses – every 12 months

This is a highlight of in-network benefits only. Please refer to the Summary Plan Description for complete details regarding all plan information.



VISION INSURANCE

What is an FSA?

A Flexible Spending Account (FSA) is a dedicated account for setting aside pre-tax money that can be used to pay for eligible healthcare expenses that are not typically covered by insurance, including:

- Deductibles
- Copays
- Prescriptions
- Dental expenses
- Vision expenses
- Much more!

Important FSA Information

- You select the amount you want to contribute for the plan year.
- You have access to the entire contribution amount on the plan's effective date.
- The money is deducted from each paycheck on a pre-tax basis, lowering your taxable income.
- Can be used for employee, spouse, and dependents.
- Use the debit card to pay for eligible expenses at time of purchase. Save your receipts.



FLEXIBLE SPENDING ACCOUNTS



Flex Facts

FSA Benefit Features

Debit cards provided to all plan participants (keep your card until it expires).

How much can I contribute each year?

Annual Amounts:

Min: \$300 – Max: \$3,200

When must expenses be incurred?

From 7/1/2024 – 6/30/2025

The “Use-It-Or-Lose-It” Rule Includes \$640 Rollover Provision



FLEXIBLE SPENDING ACCOUNTS

What is a DCA?

A Dependent Care Account (DCA) is a dedicated account for setting aside pre-tax money that can be used to pay for eligible dependent care expenses that are not typically covered by insurance, including:

- Daycare or elder care
- Before-/after-school care
- Preschool and nursery school
- Nanny service
- Much more!

Important DCA Information

- The money is deducted from each paycheck on a pre-tax basis, lowering your taxable income.
- Use the debit card to pay for eligible expenses at time of purchase. Save your receipts.
- Who is considered a dependent?
 - Children aged 14 or younger
 - Disabled spouse incapable of self-care
 - Any individual you claim as a dependent incapable of self-care, but earns less than \$3,000/year
- Can I participate and receive the tax credit? NO.



DEPENDENT CARE ACCOUNTS



Flex Facts

Benefit Features

Debit cards provided to all plan participants (keep your card until it expires).

How much can I contribute each year?

Annual Maximum:

\$5,000

When must expenses be incurred?

From 7/1/2024 – 6/30/2025

The “Use-It-Or-Lose-It” Rule



DEPENDENT CARE ACCOUNTS



GradFin

Benefit Features

With access to exclusive resources and tools, GradFin is able to assist with everything from loan forgiveness programs, PSLF application and management, consolidation, and refinancing, so you can finally understand and plan for the next chapter of your life beyond student loans.

- PSLF Membership
- Financial Education
- Expert Loan Analysis
- Savings

Put student debt behind you so that you can focus on what's ahead! To learn more, visit your custom GradFin microsite and schedule a FREE phone consultation with a GradFin Expert!

gradfin.com/partner/pierce



STUDENT LOAN FORGIVENESS PROGRAM

CHUBB

Benefit Features

NEW!

Support yourself and your family with valuable and robust coverage guaranteed to last a lifetime.

- **Long-Term Care Benefit** – Pays benefits for Long-Term Care services including home health care, assisted living, adult day care, and nursing home care.
- **Extension of Benefit** – Employees can extend their Long-Term Care Benefit and receive 4% of their Death Benefit for an additional 50 months, for a total of 75 months.
- **Guaranteed Portability & Premiums** – Employees retain their premiums and benefits, even if they change jobs.

Please see the Long-Term Care section of your Benefits Guide for complete details.



LONG-TERM CARE BENEFITS

Supplemental Benefits

Colonial Life – Benefits Features



Wellness Screening Benefits

Some plans offer a Wellness Screening Benefit which can help you reduce the risk of serious illness through early detection and put money in your pocket!

- Voluntary benefits are intended to supplement your current plans. They provide additional assistance and protection for you and your family.
- Pays in addition to, and regardless of, any other insurance.*
- Benefits are paid directly to you unless otherwise specified. Benefits are also available for your spouse and dependents.*
- Benefits are portable – you can take them with you should you retire or terminate your employment.
- Additionally, some policies may include a pre-existing condition clause. Please read your policy carefully for full details.

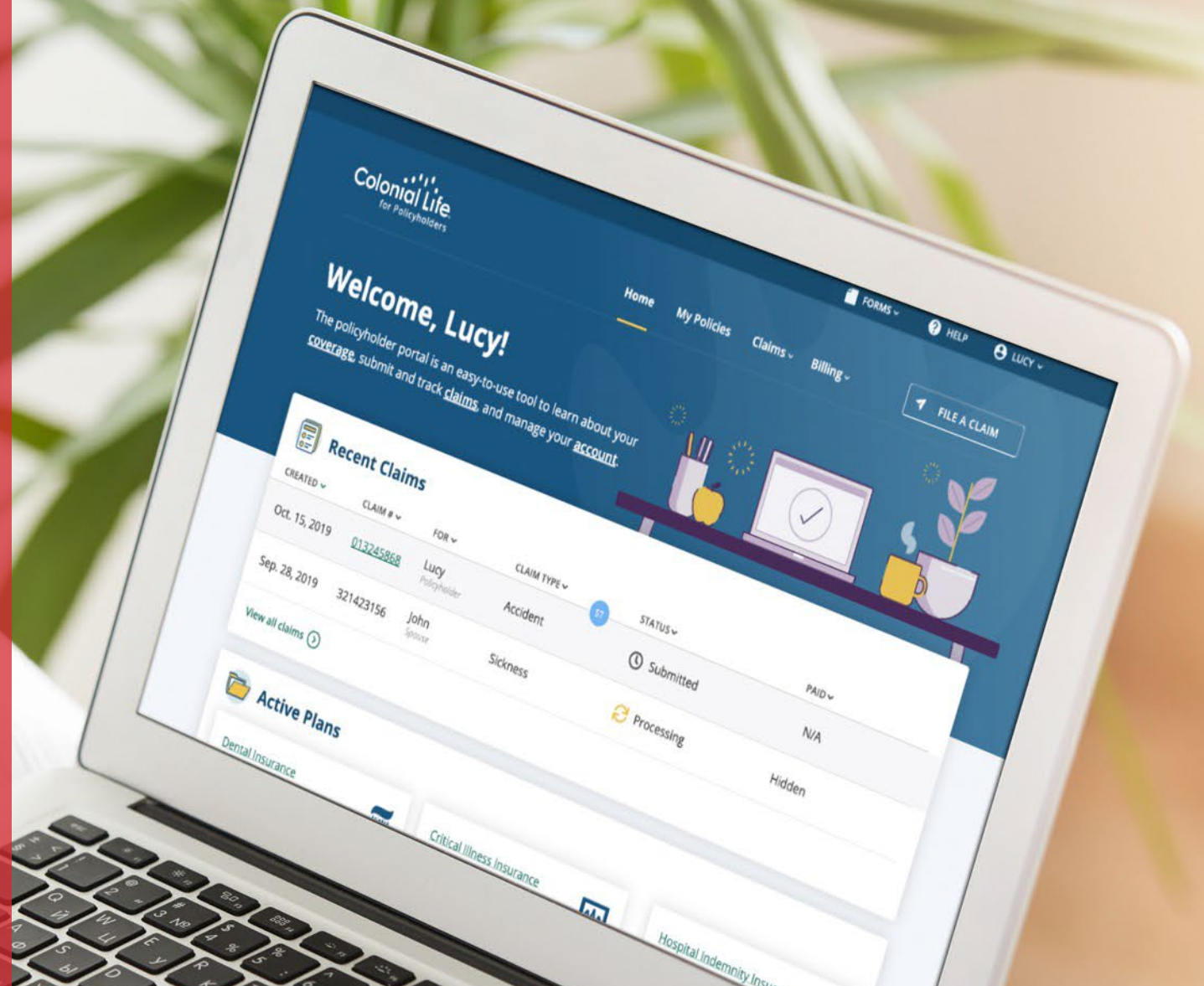
**Distribution of claims may be affected if covered by Medicaid.*

Everything you need, just a few clicks away. Manage your benefits with ease using the Policyholder Portal from Colonial Life!

- Chat with a service agent
- Submit, track, and review claims
- Set communication preferences
- View policy status
- Review benefits coverage

To register and log in, visit:

www.coloniallife.com/policyholder-portal



POLICYHOLDER PORTAL



To file a Health/Wellness Screening Claim you may need the following information:

- Claimant's name, date of birth and SSN
- Date of visit and physician/facility details
- Copy of bill(s)

FILE BY PHONE: Call 1-800-325-4368 and provide the information requested by Colonial's automated system.

SUBMIT ONLINE: File online using the Colonial Life Policyholder Portal.

FAX OR MAIL: Fax to 1-800-880-9325 or mail to PO Box 100195, Columbia, SC 29202

- Write your name, address, social security number and/or policy/certificate number on your bill and indicate "Wellness Test".



WELLNESS CLAIMS



Benefit Features

Provides financial protection for you and your family to help pay medical bills and other expenses related to cancer diagnosis and treatment.

- Enhanced plan designs
- Customizable coverage
- Portable at same rate

Please see the Cancer section of your Benefits Guide for complete details.



CANCER BENEFITS

Benefit Features



Provides financial protection for you and your family to help pay medical bills and other expenses in the event of a covered accident or injury.

- On/off-job with 24/7 coverage
- Benefits for everyone in the family, if selected
- Children covered to age 26, even if NOT a full-time student
- Sports injuries are covered
- Can add Disability Protection to Spouse Accident Plan

Please see the Accident section of your Benefits Guide for complete details.



ACCIDENT BENEFITS



GI!

\$100

Benefit Features

Provides lump-sum benefits that help offset out-of-pocket expenses associated with a covered illness or injury.

- Hospital & Rehab Unit Confinement
- ER Visits & Observation Room
- Diagnostic Procedures
- Outpatient Surgery
- Customizable coverage
- Optional Employee Choice Benefits
- Portable at same rate

Please see the Medical Bridge section of your Benefits Guide for complete details.



MEDICAL BRIDGE BENEFITS

Benefit Features

GI!

Protect your livelihood and maintain your lifestyle if you become disabled due to a covered accident or illness.

- On/off-job with 24/7 coverage
- Pays regardless of any other benefits
- Maternity benefits
 - Complies with VA Childbirth Act
- Portable at same rate

Please see the Disability section of your Benefits Guide for complete details.



DISABILITY BENEFITS



GI!

\$100

Benefit Features

Provides lump-sum benefits that help offset out-of-pocket expenses in the event of a covered critical illness.

- Children can be added to your policy at no additional cost
- Infectious Disease Rider
- Progressive Disease Rider
- First Diagnosis Building Benefit
- Subsequent Diagnosis Benefit

Please see the Critical Illness section of your Benefits Guide for complete details.



CRITICAL ILLNESS BENEFITS

Term Life Benefit Features – Ideal coverage for high-demand years.

- Death Benefit
- Premiums stay the same during selected term
- 10-, 15-, 20- or 30-year options
- Portable at same rate

Whole Life Benefit Features – Permanent coverage that remains the same to age 100.

- Built-in terminal illness accelerated death benefit
- Juvenile Policy (for children & grandchildren)
- Earns tax-deferred interest as cash value accumulates
- Premiums never change and end at paid-up age
 - Paid-Up at age 70 or Paid-Up at Age 100
- Portable at same rate

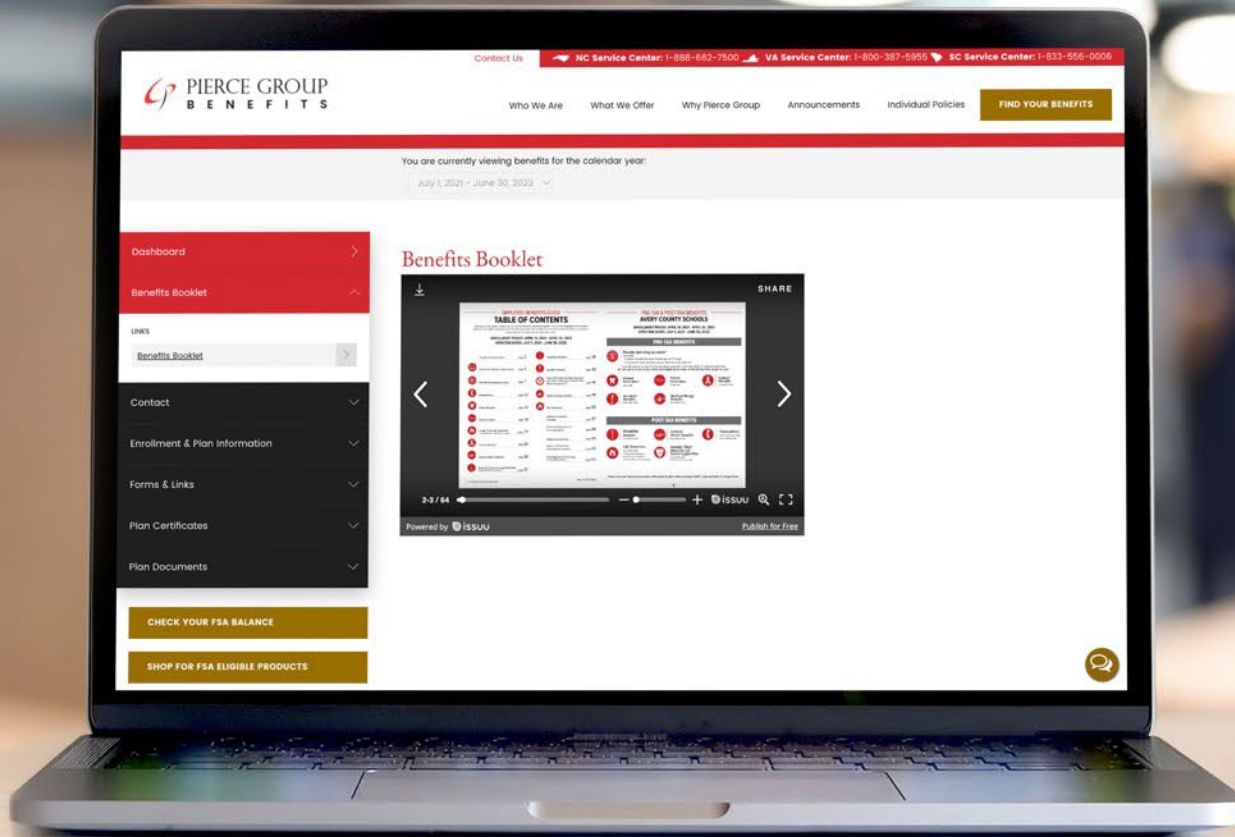
Please see the Life Insurance section of your Benefits Guide for complete details.

GI!

GI!



LIFE INSURANCE



Your group's custom Benefits Microsite allows for easy, year-round access to benefit information, important facts and eligibility, enrollment instructions, and more!

- Live Chat Support
- Electronic Benefits Guide
- Benefit Explainer Videos
- Plan Certificates & Documents
- New Hire Enrollment Info
- Carrier Contacts & Forms

piercergroupbenefits.com/AmherstCountyGovernment



CUSTOM BENEFITS MICROSITE

SCAN NOW TO VIEW YOUR BENEFITS MICROSITE

