



Open Enrollment Newsletter: Fall/Winter 2020

2021 Open Enrollment: November 2–30

Good news!

We have a few exciting changes to your benefits for 2021, and one important thing is staying the same: your contributions. Despite rising health care costs, **your payroll contributions toward your benefits will not increase.**

Here's what else you can expect:

- \$0 copay for fashion and designer frames from Davis Vision, plus a lower copay for Premier frames in the Davis Vision Exclusive Collection.
- Enhanced infertility benefits, including coverage for in vitro fertilization and other services
- New medical coverage for weight-loss benefits, such as bariatric surgery and related procedures
- Virtual health services through Cigna's MDLIVE
- Lower rates to purchase additional long-term disability coverage

Time to Enroll

This year's open enrollment period starts on November 2 and ends November 30.

Here's what you and your family should consider during open enrollment:

- **Do you expect higher health care expenses in 2021?** Changing your medical plan or electing a Health Care Flexible Spending Account (FSA) could save you money.
- **Do you expect to spend less on health care expenses in 2021?** A Health Savings Account keeps your payroll contributions low and helps you save up for health care expenses down the road.
- **Did you get married last year? Are you expecting a new family member?** Add a dependent to your Loudoun County coverage, and update your life insurance beneficiaries.
- **Will you have money left over in your FSA at the end of 2020?** Reduce your FSA contribution in 2021.
- **Do you want additional long-term disability (LTD) coverage?** The buy-up option is cheaper this year for the same coverage—67% salary continuation until you reach your Social Security retirement age (applicable for VRS Plan 1 or Plan 2 employees).

If you'd like to change your health plan, make sure to enroll by November 30. If you'd like to keep the same coverage, you don't have to re-enroll. **Exception: You must re-enroll in the FSA every year.**

Have you gotten your flu shot yet?

Loudoun County offers free flu shots to all employees during November at various locations throughout the county. If you participate in the County's health plan, you can also get a flu shot for free at any Cigna network provider. Visit the Employee Intranet at intranet.loudoun.gov/flushots for times and locations to get your flu shot.

Mid-year benefits changes

Major life events might change your benefit coverage needs. You're eligible for special enrollment, outside of open enrollment, when you have a life change like marriage, divorce, the birth of your child, adoption, or a change in employment. Special enrollment also applies if you or your spouse loses coverage.

If you experience a life event, submit it in **myLoudoun** under **Employee Self-Service**, or notify the Benefits Office within 30 days of the life event. You'll need to submit supporting documentation, such as a marriage or birth certificate.

Don't forget about your dental and vision benefits!

Oral and vision care are important to your overall health. Visit deltadentalVA.com to find an in-network dentist near you. Preventive annual teeth cleanings are covered at 100% and do not count against your \$1,500 annual plan maximum.

To search for an in-network eye doctor, visit davisvision.com. Don't miss out on your \$0 copay on frames in the Davis Vision Exclusive Collection or your \$130 frame allowance! Comprehensive eye exams are covered every 12 months with a \$15 in-network copay.

Your benefits could help you on your taxes

Enrolling in a Health Savings Account (HSA) or Flexible Spending Account (FSA) saves you money. Contributions are deducted from your paycheck on a pretax basis for certain expenses. Depending on your salary and the amount of your contributions, the HSA and FSA might even change your tax bracket! Carefully consider how much to contribute to an FSA each year. Unused funds in an FSA are forfeited. Unused funds in an HSA will always be available in your individual account.

See how much an HSA or FSA could save you at tinyurl.com/y44a9shx.

Deciding on a Medical Plan

Loudoun County offers four employer-sponsored plans for you to choose from. Your family's health care needs may change from year to year, so you should review your medical needs before deciding on a plan. **Preventive care is 100% covered under each medical plan.**

Cigna Open Access Plus offers cost-effective coverage when you receive in-network care through Cigna's national provider network. You don't need a referral from your primary care physician (PCP) to receive care from specialists. Out-of-pocket costs are higher when you receive care under this plan, but your payroll contributions are lower.

Cigna Point of Service coordinates your care through your in-network PCP—you must have a referral from your PCP to see a specialist. Your out-of-pocket costs when you receive care are lower under this plan than under the Open Access Plus plan, but your payroll contributions are higher.

Cigna Choice Fund Health Savings Account (HSA) is a high-deductible health plan that allows you to make pretax contributions to save up for health care expenses over time. Contributions you make to your HSA will be available to you now and as you get older.

Cigna Choice Fund Health Reimbursement Arrangement (HRA) is a health care plan with an HRA funded by Loudoun County to reimburse you for covered health care expenses. Money remaining in your HRA is lost when you're no longer enrolled in the plan.

Loudoun County contributes \$1,000 for individual or \$2,000 for family coverage toward the Cigna Choice HRA or HSA plans annually. These amounts are reduced for part-time employees.

All Cigna medical plans offer you access to **MDLIVE**, Cigna's virtual health service. MDLIVE allows you to connect with board-certified doctors via phone or video to treat nonemergency medical conditions. You can receive care from your home or office 24 hours a day, 7 days a week. Plus, it's cheaper than going to the doctor's office! Register at MDLIVEforCigna.com or call **888-726-3171**.

To review your costs and coverage options, visit Cigna's plan comparison tool available at loudoun.gov/openenrollment.

Consider a Tax-Advantaged Account

Tax day is a little easier when you elect one of Loudoun County's tax-advantaged programs. You can contribute to a **Dependent Care FSA** to receive tax breaks on child day care or elder care expenses, or a **Health Care FSA** to receive tax breaks on medical, prescription drug, dental, and vision expenses. If you elect the Cigna Choice Fund HSA Plan, you may also contribute to a **Limited Purpose FSA** to save for dental and vision expenses—on top of your HSA savings!



Your Overall Health

A healthy lifestyle isn't just about going to the doctor. Loudoun County offers programs and incentives to help you make healthy choices. Some programs offer rewards, too!

Earn up to \$250 in 2021. When you complete your annual Health Assessment and other health-related activities and education opportunities through the MotivateMe program, you earn points. Once you earn 150 points, Loudoun County rewards you with an equivalent cash bonus. You can earn up to \$250 for 250 points! To get started, go to myCigna.com, and complete your Health Assessment.

Emotional support and free counseling. If you need to talk to someone about a life issue, all Loudoun County employees and household members receive four free counseling sessions, per issue per year, through Lytle (public safety employees and household members receive eight free sessions). Call **800-327-7272** or visit lytleap.com (password: lcgovt) to register. If you're enrolled in a Loudoun County medical plan, you receive an additional three free sessions, per issue per year, through Cigna. Call **800-274-7603** to reach Cigna Behavioral Health.

Weight-loss services. If you're enrolled in a Loudoun County medical plan and you're at risk for diabetes or heart disease, you can enroll in a weight-loss program through Omada. They offer discounts on gym memberships and group support to keep you motivated. Additionally, bariatric surgery and related procedures will now be covered under the medical plan.

Resources

All vendor resources are available on the **Benefits Resources** page of the **Loudoun County website**. Make the most of your Loudoun County benefits by downloading the Cigna and Express Scripts **mobile apps**.

Contact Information		
Loudoun County Benefits Help Line	loudoun.gov/benefits Email: benefits@loudoun.gov	703-777-0517
Cigna	myCigna.com	800-244-6224
Davis Vision	davisvision.com	888-235-3107
Delta Dental of Virginia	deltadentalva.com	800-237-6060
Express Scripts	express-scripts.com	800-887-6197
Flexible Benefit Administrators	flex-admin.com	800-437-3539



Loudoun County
VIRGINIA

Return address
Street
City, State Zip

FIRST-CLASS
PRESORTED
U.S. POSTAGE PAID
CITY STATE
PERMIT NO. XXX

Remember: Open Enrollment Is November 2–30!

Need help enrolling? Visit loudoun.gov/openenrollment to:

- Find step-by-step enrollment instructions.
- Schedule an appointment with Cigna’s Care Advocate on Mondays in November between 10 a.m. and 2 p.m.
- Join a virtual enrollment meeting.
- Email the LCG Benefits Help Line at benefits@loudoun.gov.

Virtual Enrollment Meetings	
November 4	10 a.m.
November 10	10 a.m.
November 19	2 p.m.