



Board of Supervisors

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April 24, 2023

Dear Valued Stafford County Government Retiree,

Stafford County is committed to keeping you informed about your retiree benefits provided by the County. With the Board of Supervisors' recent adoption of the Fiscal Year 2024 Budget, I am writing to let you know that the rates for the medical plans and dental plans offered through Anthem will not change this year. None of the benefit plan designs are changing.

Open Enrollment: If you do not wish to make any changes, no action is required on your part.

Retirees are able to make changes during Open Enrollment which is May 1st through May 19th. Changes are effective July 1, 2023. Retirees currently covered under Anthem Health and/or Dental may elect to make changes to their benefit options during this time. Retirees may choose between Anthem Premium or Core health plans and/or High or Low Option dental plans. Enclosed you will find benefit plan comparisons and rate sheets effective July 1, 2023. If you wish to make a change to your dental coverage, please contact Vivian Swartz* in the Human Resources Department for assistance with documentation. Open Enrollment changes must be received in Human Resources by May 19, 2023.

Dental Premiums: Please remember that only the Anthem Low Option Dental plan premium can be deducted from your VRS check. High Option Dental premiums must be paid manually by check each month to the HR department.

As a reminder, retirees are not eligible to add a spouse or any dependents to their coverage past the date of retirement. However, at any point in a Fiscal Year, you may remove dependents. A change request can be made in writing and addressed to Human Resources. Please be sure to indicate the effective date of the change requested. If appropriate, our office will forward your VRS paperwork to properly update the requested change.



If you should become Medicare B eligible due to age or disability, you will no longer be eligible for Anthem Retiree insurance. If you wish to continue coverage in the Stafford County Retiree Group, you will need to be enrolled in Stafford County Medicare B retiree insurance, United Healthcare. Failure to enroll in the Medicare B group could result in claims denials and/or payment retractions. Please contact HR if applicable.

*If you need to update your mailing address or have any questions or concerns, please don't hesitate to contact me directly at 540-658-8658 or by email at vswartz@staffordcountyva.gov.

Sincerely,

Vivian M. Swartz
Human Resources Analyst



STAFFORD COUNTY GOVERNMENT

Anthem Retiree Plan (pre-65)

Health Insurance Rates effective July 1, 2023

Rates on this page do not include dental

Premium PPO <i>(PPO with Anthem BCBS)</i>	Monthly Cost to Retiree *With 50/15	Monthly Cost to Retiree *Without 50/15
Retiree Only	\$99	\$659
Retiree + Child	\$428	\$988
Retiree + Children	\$626	\$1,186
Retiree + Spouse	\$824	\$1,384
Retiree + Family	\$1,219	\$1,779

Core PPO <i>(PPO with Anthem BCBS)</i>	Monthly Cost to Retiree *With 50/15	Monthly Cost to Retiree *Without 50/15
Retiree Only	\$32	\$635
Retiree + Child	\$350	\$953
Retiree + Children	\$540	\$1,143
Retiree + Spouse	\$731	\$1,334
Retiree + Family	\$1,112	\$1,715

*50/15: Retirees at least age 50, with 15 + years of continuous service with Stafford County Government



STAFFORD COUNTY GOVERNMENT

Anthem Retiree Plan (pre-65)

Dental Insurance Rates

Low Option Dental <i>*Does not cover orthodontia</i>	Monthly Cost to Retiree	Monthly Cost to Retiree
	<i>*With 50/15</i>	<i>*Without 50/15</i>
Retiree Only	\$5	\$30
Retiree + Child	\$35	\$60
Retiree + Children	\$41	\$66
Retiree + Spouse	\$32	\$57
Retiree + Family	\$69	\$94

High Option Dental <i>*Must be paid with check, no VRS deduction available</i>	Monthly Cost to Retiree	Monthly Cost to Retiree
	<i>*With 50/15</i>	<i>*Without 50/15</i>
Retiree Only	\$5	\$35
Retiree + Child	\$40	\$70
Retiree + Children	\$47	\$77
Retiree + Spouse	\$36	\$66
Retiree + Family	\$79	\$109