



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 Dental plans offered through Anthem will remain the same this year, and the benefit plan design is not changing. (There are no changes to United Healthcare benefits. United Healthcare Senior Supplement and Prescription Drug benefits will renew January 1, 2024.)

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

Medicare B Retirees, *currently covered* under Anthem Dental, are able to make changes to their dental plan during Open Enrollment which is May 1st through May 19th. Changes are effective July 1, 2023. Retirees may choose between Anthem High or Low Option dental plans. Enclosed you will find dental 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 or "downgrade" your benefit plan option. 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 would forward VRS paperwork to you to properly update the requested change.

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 rejones@staffordcountyva.gov.

Sincerely,

Vivian Swartz R
Human Resources Analyst

Enclosures



STAFFORD COUNTY GOVERNMENT

United Healthcare: Medicare Supplemental Plan
With Anthem Dental Insurance

United Healthcare Rates are effective from January 1, 2023– December 31, 2023.
Anthem Dental Rates are effective July 1, 2023 – June 30, 2024

Coverage Type	United Healthcare (UHC) Medical Only		United Healthcare (UHC) Medical and Anthem Low Option Dental		Stand Alone Low Option Dental
	Monthly Cost to Retiree with 50/15 *	Monthly Cost to Retiree Without 50/15 *	Monthly Cost to Retiree with 50/15 *	Monthly Cost to Retiree Without 50/15 *	
Retiree Only	\$ 0	\$ 412	\$30	\$442	\$30
Spouse Only	\$ 412	\$ 412	\$442	\$442	\$30
Retiree + Spouse	\$ 412	\$ 824	\$469	\$881	\$57

High Option Dental

*Note: Retirees selecting High Option dental, which includes Orthodontia coverage, will need to pay for their dental insurance with a monthly check.

Rates effective July 1, 2023 – December 31, 2023

Coverage Type	United Healthcare (UHC) Medical and Anthem High Option Dental		Stand Alone High Option Dental
	Monthly Cost to Retiree with 50/15 *	Monthly Cost to Retiree Without 50/15 *	
Retiree Only	\$35	\$447	\$35
Spouse Only	\$447	\$447	\$35
Retiree + Spouse	\$478	\$890	\$66

*Retirees at least age 50 and with 15 + years of service with Stafford County Government