

2021 New Employee Benefits Guide

Explore Your Choices. Embrace Your Wellbeing.

The County of Henrico is committed to offering a comprehensive employee benefits program that helps our employees stay healthy and feel secure.

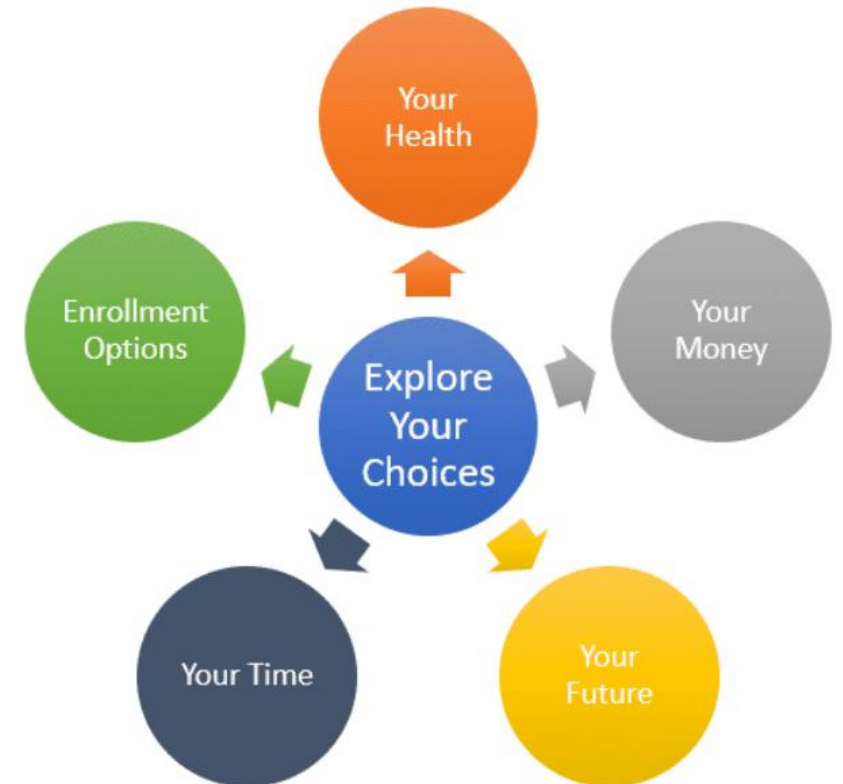


WELCOME
WE ARE SO GLAD YOU ARE HERE!

Throughout this guide, you will explore all your benefit choices in order to make the right decisions for you and your family. You will also find important information regarding benefits that are provided at no cost to you and enrollment instructions.

Benefits Effective Date

All benefits selected by new eligible employees will become effective the first day of the month following your employment start date.



What forms do you need to bring on your first day?

- I-9 Form - Complete Section 1 **only**
- 2 Forms of ID - see back of the I-9 form for acceptable forms of ID
- Child Support Withholding Form
- Federal Tax Form (W-4)
- State Tax Form (VA-4)
- Personal Information Form
- Direct Deposit Form
 - Voided Check OR;
 - Banking Account Information (on your bank's letterhead)
- Health Enrollment Form
- Dental Enrollment Form
- Flexible Spending Accounts Enrollment Form
- MetLife Short-Term Income Protection Form
- Securian Financial Optional Life Insurance Enrollment Form (VRS-39; inside booklet - **full-time employees only**)

Your Health Medical Insurance

For more details about your healthcare options, refer to the Anthem HealthKeepers Booklet enclosed.

To support your well-being, Henrico County provides you with four healthcare plan options through AnthemHealthKeepers. All plans are open access, which means no referrals are necessary. Preventative services are covered at no cost to you!



Your Health – Vision and Dental

It is important to take care of your eyes, and Henrico County makes it easier by offering a vision plan through Blue View Vision that is included in all our healthcare plan options. Blue View Vision provides coverage for annual eye exams with a co-pay of \$15.

Henrico County offers dental coverage through Delta Dental. The dental plan options provide coverage for many dental services, including in-network preventative services at no cost to you!

For more details about your dental options, refer to the dental booklet enclosed.





ACCOUNT	DESCRIPTION	WHO CAN PARTICIPATE	CONTRIBUTIONS
Health Savings Account (HSA)	Can be used for eligible medical, pharmacy dental, and vision expenses	Members enrolled in the HDHP HSA healthcare plan	You can contribute up to: <ul style="list-style-type: none"> Individual: \$3,600 Dependent Coverage: \$7,100 Henrico County contributes: <ul style="list-style-type: none"> Individual: \$50 per paycheck Dependent Coverage: \$100 per paycheck
Healthcare Flexible Spending Account (FSA)	Can be used for eligible medical, pharmacy dental, and vision expenses	All benefit eligible employees except those enrolled in the HDHP HSA plan or who are eligible for an HSA	You can contribute up to \$2,750
Dependent Care FSA	Can be used for eligible daycare expenses for children under 13 or adult daycare expenses	All benefit eligible employees who qualify	You can contribute up to \$5,000 per household (or \$2,500 if married and filing separate tax returns)

Your Money Spending & Savings Accounts

Henrico County offers access to several accounts that help you save on a tax-free basis. To contribute to an FSA, you must re-enroll every year during Open Enrollment.



Your Money Security for Your Family

Henrico County offers you more affordable choices to protect your finances and family:

- **Accident Insurance**
- **Critical Illness Insurance**
- **Hospital Indemnity Insurance**
- **Cancer Insurance**
- **Life Insurance (with Long Term Care)**

For more information regarding these plans, refer to the Voluntary Benefits booklet. Newly hired employees must enroll within 30 days of hire directly through our third-party administrator, Pierce Insurance.

TIME SENSITIVE

**2021 VOLUNTARY
BENEFITS
ENROLLMENT**

Your Future Protected

LEARN & ENROLL
www.pierceins.com/henrico

administered by: **PIERCE
INSURANCE**

County of Henrico
General Government

HCPS
Henrico County Public Schools

Your Money Financial Protection & Disability Coverage

Henrico County provides eligible employees with access to life and accidental death and dismemberment insurance, through Securian Financial, to help provide peace of mind.

- **Basic Group Life with AD&D:** Henrico County provides you with Basic Life Group Life Insurance at 2x, or in the case of accidental death, 4x the next highest thousand dollars above your annual salary, at no cost to you!
- **Optional Life:** You can purchase additional coverage from 1 to 4 times your salary.
- **Spouse and Child Life:** You can purchase life insurance for your spouse at half your coverage tier and your eligible children at a flat amount.

For more information regarding Optional Life insurance, refer to the Securian Financial booklet enclosed.

Henrico County offers you access to short-term and long-term disability coverage, which provides a portion of your income if you become disabled (non work-related) and are unable to work.

- **Short-Term Disability:** Receive 60% of your weekly salary. Pregnancy is eligible for short-term disability coverage.
- **Long-Term Disability:** Receive up to 60% of your monthly salary, up to \$2,500 per month.



Your Future – Virginia Retirement System

The Virginia Retirement System (VRS) administers retirement and other benefits for public sector employees (*full-time employees only*).

- Your plan is determined based on your eligibility date. For employees with **no prior service or refunded VRS service**, you will be assigned as a Hybrid Plan member, or for those in a hazardous duty position (such as Sheriff Deputy, Police Officer, or Firefighter), you will be a Plan 2 member.
- ***You will be given your plan information on your first day.***
- If you have prior VRS service, your plan should remain the same if you did not take a refund upon separation.
- If you have service from previous public employment, you may be eligible to purchase this service as a credit on your plan. Years purchased will add to your years of service with VRS.



Your Future – 457 Deferred Compensation

Henrico County offers all benefit-eligible employees access to save and invest your money now to use at retirement in partnership with our Deferred Compensation vendor, Empower Retirement.

- Eligible employees can enroll, change, or stop deductions at any time. Enrollment and deduction changes will take effect the month following your online request.

For more information regarding the 457 Deferred Compensation Plan, refer to the green handout enclosed.



Enrollment Instructions

On your first day, you will then meet individually with a Benefits Specialist to discuss plan options and enroll or waive each benefit. If you have questions prior to your orientation date, the Benefits Office main line is 804-501-7371.

Important Information:

- Please fill out all identifying information (name, address, etc.) on all forms **prior** to your orientation date.
- New employees must enroll or waive each benefit on their first day.
- **You must submit all forms to the Benefits Specialist, even if you are not enrolling.**
- New employees have 31 days from their date of hire to change any initial elections.



When Can You Make Changes?

Required Notices

As required by law, enclosed you will find the Henrico County Privacy Practices, COBRA, FMLA, and Compliance Notices. These documents are also available on our employee website, employees.henrico.us.

Outside of your initial 31-day window to make changes, employees only have certain times and situations where they can make changes to their benefits:

- **Open Enrollment**
 - Your annual opportunity to enroll or change your elections. Henrico County's Open Enrollment Period occurs in the Fall to make changes effective January 1st.
- **Mid-Year Qualifying Event**
 - You may experience a mid-year qualifying event. Examples of an event where you can make changes to your benefit elections include:
 - Marriage, Divorce, Birth or Adoption of a child, etc.
 - Enrollment changes must be submitted to the Benefits Office within **60 days** of the date of the event.

