



Loudoun County: 2024 Enrollment Guide



Time to Act

You must actively enroll in 2024 benefits, or you'll have no coverage in 2024. Open enrollment is **November 1–30, 2023**, and this year it's more important than ever. **If you don't participate in open enrollment, you and your family members will not have health insurance through Loudoun County for 2024.** Set your alarms, and enroll before November 30, 2023.



How Loudoun County Chose Your 2024 Benefits Choices

Each year, the Loudoun County benefits team takes time to review what's offered and puts together the best possible options for you and your family. Here's how it works:



Loudoun County reviews what employees and their covered family members need versus what's currently offered.



Health care costs continue to rise year over year. At Loudoun County, we know these increases, while expected, can be frustrating.



To help manage increased costs, Loudoun County has taken action to ensure that any increases to your cost are as minimal as possible.



To keep rising health care costs as manageable as possible in 2024, Loudoun County is:

Taking action to help reduce your increased cost by almost *half* of what it would have been



Modifying our benefits offerings that bring you a better value and more options to receive care



Making additional contributions to employee premiums to reduce what you'll pay each month for coverage



By going through this process and making these updates, Loudoun County is able to offer you **enhanced benefits** at a **lower cost** than the projected increase for your current benefits.

An hourglass with blue sand is shown on top of a calendar. The sand is flowing from the top bulb to the bottom bulb. The calendar shows dates like 22 and 6.

Not sure how to act?



Visit decisionsupport.cigna.com to use the Cigna plan comparison tool, and select the best plan option for yourself and your dependents. For all employees who work 20-29 hours per week use code: **MICJDVC1**. For all employees who work 30 plus hours per week use code: **QYQSNUWA**.

Changes to Your 2024 Benefits



A new network = more opportunities to receive in-network care

POS is going away and is now OAP High. Don't worry! It's the same great coverage, with a new national network. Now, all of our plans are on the same network. Using in-network providers helps you save money, and our expanded network gives you more flexibility in finding care that suits you.



Enhanced support for finding care

Struggling to find a Cigna in-network provider? A covered treatment? The right way to manage a condition or recovery plan? We've expanded our health care case management service to provide you with personalized help. This service will connect you with the right care for the right price at the right time.



What's different about this year?

You **must take action** to enroll this year. If you don't enroll, you'll default to no coverage. The deadline to elect your 2024 benefits is **November 30**.

Choose From Four Different Cigna Plans

Cigna Choice Health Savings Account (HSA)

\$\$\$

Highest deductible



Lowest pretax premiums

Cigna Choice Health Reimbursement Arrangement (HRA)

\$\$\$

Highest deductible



Lowest pretax premiums

When you choose either the **Cigna Choice Health Savings Account (HSA)** or the **Cigna Choice Health Reimbursement Arrangement (HRA)** as a full-time employee, Loudoun County contributes the following to your HSA or HRA account:

✓ \$1,000 per year for employee-only coverage

✓ \$2,000 per year for family coverage

Use your HSA for current expenses, or save up for future medical expenses, even in retirement.



Take it with you! Any money remaining in your HSA or HRA* at the end of the year will be rolled over to the following year, with no limits.



Part-time employee? You'll still receive an HSA or HRA contribution from Loudoun County at a reduced amount.

* Must remain enrolled the following year

Open Access Plus (OAP)

\$\$

Higher deductible and coinsurance than OAP High



Lower pretax premiums than OAP High

Open Access Plus High (OAP High)

\$

Lower deductible and coinsurance than OAP



Higher pretax premiums

The **Open Access Plus (OAP)** and the **Open Access Plus High (OAP High)** plans are not eligible for an HSA or HRA and, therefore, do not receive contributions from Loudoun County. However, enrollees in these plans are eligible for an employee-funded, use-it-or-lose-it Health Care FSA. You decide how much to contribute, and remember that, to keep the account, you must re-elect the FSA each year.

You have many more benefits to choose from, including dental, vision, life and disability, retirement, and more. For a more detailed plan comparison, visit loudoun.gov/openenrollment.



Time to Act: Making the Most of Your 2024 Benefits

Where to go for care

To save money and make sure you receive the appropriate services for your needs, consider all the options before deciding where to go for care. Here are some examples to help you make the best choice:

Care Options	When to Use It	Cost
Virtual care through Cigna's MDLIVE	Nonemergency issues like a sore throat, rash, or discomfort related to allergies, cough, cold, nausea, or vomiting	\$
In-person doctor's visit	Nonemergency issues that require a physical examination, like listening to your heart or lungs, getting a blood or urine test, or imaging	\$\$
Urgent care	Nonemergency issues that you'd normally see your in-person doctor for, but your doctor isn't open or available (think of after hours or weekend) <ul style="list-style-type: none">• Sprained ankle• Minor cut, burn, rash	\$\$\$
Emergency room	<ul style="list-style-type: none">• Life threatening (like a suspected heart attack, head injury, etc.)• Broken bone• Severe laceration requiring immediate medical closure (stitches, staples, etc.)	\$\$\$\$

Where to go for prescriptions

Did you know that you can pay less for your prescriptions if you are on maintenance medications?

Get one month of prescriptions for free and savings in your pocket when you order a 90-day supply (for only 2 times the copay).

Have your medications mailed right to you with Express Scripts mail-order pharmacy, or tell your physician to send your prescription for a 90-day supply to a CVS retail pharmacy near you.

Tired of waiting?

Address your health concerns on your own time with **Cigna MDLIVE**. You have access to primary care, without the wait, seven days a week. Schedule an appointment through mycigna.com.



Vision support

Had an eye exam recently? Beginning January 1, 2024, the frequency for eye exams and eye hardware will be on an annual calendar-year basis rather than once every 12 months.





Behavioral health support

We can all benefit from prioritizing our mental and behavioral health. At Loudoun County, you have many options for support:

- **Cigna Wellness Program.** You have access to a 24-hour nurse and health information line that can help direct you to the appropriate resources.
- **Employee Assistance Program (EAP).** Get confidential assistance for a wide variety of issues related to managing family caregiving, prioritizing your health and wellness, taking care of your emotional well-being, dealing with stressful workplace issues, and more. There's no cost to use this service, and you and your household members are entitled to six (6) no-cost sessions with an EAP counselor per issue, per year or eight (8) no-cost sessions if you are a public safety employee or household member of that employee.



MotivateMe

We want you to be healthy, so much so that we'll pay you for it! You can receive \$350 in your regular paycheck by earning points through wellness activities. Start by completing your Health Assessment at mycigna.com.



Chronic condition management

If you live with hypertension, diabetes, depression, or another chronic condition, you have additional support from Loudoun County.

- **Omada.** For prediabetic care, Omada provides you with access to personal health coaches and specialists. Lose weight and improve your overall health when you enroll in Omada for free! Check to see if you are eligible for the virtual program at omadahealth.com/loudoun.
- **Cigna Wellness Program.** For help with chronic conditions like hypertension or musculoskeletal care, chat with a personal nurse advocate at any time about questions related to your condition, and get advice on how to manage your care.



Guided support

One Guide through Cigna is a live chat that can guide you through your health care questions. Get help with:

- Finding the right hospitals and providers in your network
- Getting cost estimates
- Understanding your bills
- Navigating the health care system

Visit mycigna.com, or download the myCigna app to get started.



Questions about your benefits or enrolling?

Visit loudoun.gov/openenrollment to learn more about all the benefits, resources, and support available to you.

How to Enroll

When you're ready, visit loudoun.gov/openenrollment to enroll. You'll be able to enroll between **November 1** and **November 30, 2023**.



Open Enrollment Town Hall Meetings

November 1 and 8 at 12:00 p.m.
In person in the
Government Center Board Room

November 15 at 12:00 p.m.
[Click here to join the meeting](#)

Need more specific guidance? Reach out directly:

- **Medical:** mycigna.com or 800-244-6224
- **Dental:** deltadentalva.com or 800-237-6060
- **Vision:** davisvision.com or 888-235-3107
- **Prescription drugs:** express-scripts.com or 800-887-6197
- **Deferred Compensation or Roth IRA:** missionsq.org or 800-669-7400
- **Life insurance:** varetire.org or 888-827-3847
- **Flexible Spending Accounts:** flex-admin.com or 800-437-3539
- **Pension:** varetire.org or 888-827-3847
- **Employee Assistance Program:** mylifeexpert.com (code: lcgovt) or 800-327-7272

2024 Enrollment Reminders



We've mentioned this a few times, because it's so important: **You must act now and elect your 2024 benefits, or you will be defaulted to no coverage.** This means that any spouse or child(ren) currently on your Loudoun County benefits will no longer have coverage. It also means that you will not have coverage for yourself. **To ensure that you have the right benefits for yourself and your family in 2024, enroll by November 30, 2023.**



Each year, **you must re-elect any Flexible Spending Accounts (FSAs).** You must make your new election if you'd like to continue having FSAs in 2024. FSAs include the Health Care FSA (for qualified, non-Health Savings Account (HSA) plans), Dependent Care FSA, and Limited Purpose FSA. Remember: These funds are use-it-or-lose-it, so make sure you give some thought to how much you'll need in the coming year.