

2025

Employee Benefits Open Enrollment Guide



MEDICAL|DENTAL|VISION|LIFE|DISABILITY

For Plan Year October 1, 2025 - September 30, 2026

Open Enrollment

- ◆ This year's health insurance open enrollment will be held from **August 1st** through **August 13th**. We will be having open enrollment for the medical, dental, vision, flexible spending accounts (FSA), and health savings account (HSA) during this time.
- ◆ The health care and dependent care **FSA must be re-elected each year**. You must make these elections in Employee Navigator, or the benefit will end.
- ◆ The **deadline** to make changes during this open enrollment period is **August 13, 2025**.
- ◆ **This is the only time during the year that you can make changes to these insurance benefits unless you experience a qualifying event as outlined below.**

Qualifying Events

- ◆ Your next opportunity to change your elections would be during next year's open enrollment, unless you experience a qualifying event such as marriage, loss of current coverage, change in spouse's eligibility, divorce, birth or adoption of a child, or death.
- ◆ If you have a qualifying event during the year, you have 30 days from the date of the event to report it by contacting the Human Resources Department. If you miss the 30-day deadline, you cannot make changes to your benefits until the next open enrollment period.



Welcome to Your 2025 Benefits Guide!

Greene County Public Schools Benefits Overview

Greene County Public Schools (GCPS) recognizes the importance of providing a competitive and comprehensive benefits package to our employees. We have developed a benefits package that delivers quality and value, while satisfying the diverse needs of our workforce. We want to ensure that you and your family members have appropriate resources to maintain overall health & wellness for today and into the future. This benefits guide is specifically designed to assist in understanding the highlights of the benefits available to you and your family.

GCPS will offer Anthem medical and vision benefits as well as Delta Dental benefits through The Local Choice (TLC). These plans are bundled together. Benefit information and plan overviews are attached at the end of this document. Coverages will be effective October 1, 2025. To receive the highest level of benefits, you must see an in-network provider. As always, please refer to the TLC benefit summaries provided for full details. Note: Dependent children may be covered under health, dental, and vision through the end of the calendar year in which they turn age 26, regardless of student status.

Important Contact Information

Coverage	Carrier/Vendor	Phone #	Website
Medical	TLC/Anthem	800-552-2682	www.anthem.com/tlc
Dental	Delta Dental of Virginia	888-335-8296	www.deltadentalva.com
Health Savings Account (HSA)	HealthEquity	866-346-5800	www.healthequity.com
Flexible Savings Accounts (FSA)	HealthEquity	866-346-5800	www.healthequity.com
Retirement	VRS	888-827-3847	www.varetire.org
Employee Assistance Program (EAP)	Anthem EAP	855-223-9277	www.anthemep.com
Voluntary Benefits	Michelle Lawson	434-760-2257	mlawson@bostbenefits.com
GCPS Benefits Contact	Rhonda Houchens	434-939-9016	rhouchens@greenecountyschools.com



The Local Choice Premiums

TLC Plan	Medical with Comprehensive Dental		
	Single	Dual	Family
Key Advantage 500	\$37.50	\$375.00	\$615.00
Key Advantage 1000	\$8.34	\$320.84	\$584.00
High Deductible Health Plan*	\$8.34	\$229.17	\$481.10

All health insurance premiums are deducted on a pre-tax basis.



*Health Savings Account (HSA)

GCPS is sponsoring an HSA through HealthEquity for those employees’ electing coverage under the High-Deductible Health Plan (HDHP). HSAs are tax-advantage savings accounts that accompany HDHPs. You can withdraw money tax-free to use for qualified medical expenses or grow the account to use on qualified expenses in the future.

Each pay period Greene County Public Schools will contribute \$135.52 a month into the HSA for single enrollees in the HDHP plan. This HSA contribution amount will be applied towards the additional premium cost for dual and family enrollees. Employee can also elect to make contributions to their Health Savings for themselves and their dependents. HSA funds roll over and accumulate year after year if not spent, with the ability to earn tax-free interest on the account. Annual HSA contribution limits for calendar year 2025 are \$4,300 for an individual and \$8,550 for a family with an additional \$1,000 for those age 55 and above.

GCPS also sponsors the hospital supplement plan for HDHP single enrollees at no additional cost.

TLC Plan Comparison

Most Common Services	<u>Option 1</u> Key Advantage 500 PPO	<u>Option 2</u> Key Advantage 1000 PPO	<u>Option 3</u> High Deductible Health Plan PPO
Referrals Required?	No	No	No
Plan Year Deductible (October through September)	\$500 Individual \$1,000 Family	\$1,000 Individual \$2,000 Family	\$3,300 Individual* \$6,600 Family*
Maximum Out-of-Pocket (October through September)	\$4,000 Individual \$8,000 Family	\$5,000 Individual \$10,000 Family	\$5,000 Individual \$10,000 Family
Office Visits	\$25 PCP \$40 Specialist	\$25 PCP \$40 Specialist	20% coinsurance, after deductible
Wellness Services (Well Child & Adult Preventive Care)	Covered at 100%; No Charge	Covered at 100%; No Charge	Covered at 100%; No Charge
Inpatient Hospitalization	20% coinsurance, after deductible	20% coinsurance, after deductible	20% coinsurance, after deductible
Outpatient Hospitalization	20% coinsurance, after deductible	20% coinsurance, after deductible	20% coinsurance, after deductible
Emergency Room	20% coinsurance, after deductible	20% coinsurance, after deductible	20% coinsurance, after deductible
Pharmacy Prescription Drugs	Tier 1- \$10 Tier 2- \$30 Tier 3- \$45 Tier 4- \$55	Tier 1- \$10 Tier 2- \$30 Tier 3- \$45 Tier 4- \$55	20% coinsurance, after deductible
Mail Order Prescription Drugs	Tier 1- \$20 Tier 2- \$60 Tier 3- \$90 Tier 4- \$110	Tier 1- \$20 Tier 2- \$60 Tier 3- \$90 Tier 4- \$110	20% coinsurance, after deductible
Out-of-Network Benefits	Yes	Yes	Yes

*2025 Benefit Change

Dental Benefits



The Local Choice offers two levels of dental coverage. Benefits are administered by Delta Dental of Virginia.

Comprehensive Dental Coverage

Type of Service	Paired with Key Advantage 500, Key Advantage 1000, and High-Deductible Health Plan
Plan Year Deductible	\$25 per person / \$75 per family
Plan Year Maximum (except Orthodontics)	\$1,500 per person
Preventive Dental Care	\$0
Primary Dental Care	20% coinsurance after dental deductible
Major Dental Care	50% coinsurance after dental deductible
Orthodontic Services (includes Adult Ortho)	50% coinsurance, no dental deductible, with \$1,500 lifetime maximum per person

Preventive Dental Coverage

The Preventive option is available for a lower premium but only includes the twice per plan year routine oral exam, cleaning, x-rays, sealants, and fluoride for children.



Dental Benefits



Stand-alone dental coverage is also available through Guardian.

Type of Service	Guardian DentalGuard Preferred PPO
Plan Year Deductible	\$25 in-network / \$50 out-of-network per person 3 per family limit
Plan Year Maximum with Maximum Rollover	\$1,500 per person
Preventive Dental Care	0% coinsurance no deductible
Primary Dental Care	20% coinsurance after dental deductible
Major Dental Care	50% coinsurance after dental deductible
Orthodontic Services (Children only)	50% coinsurance with \$1,500 lifetime maximum per child

Guardian Dental Premiums

Effective 10/1/2025—9/30/2026

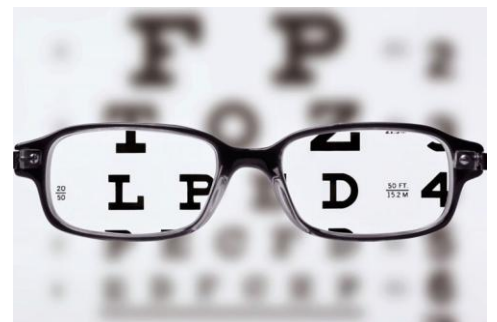
Medical Enrollment Status	Coverage Tiers			
	EE Only	EE +Spouse	EE + Children	Family
Waiving medical	\$0	\$38.24	\$61.99	\$100.24
Enrolling in medical*	\$41.69	\$79.93	\$103.68	\$141.93

**This stand-alone option is only for those who need coverage for a dependent who is not covered under the health insurance.*

Routine Vision

Routine vision benefits are available through Anthem Blue View Vision (included with medical).

Type of Service	Paired with Key Advantage 500	Paired with Key Advantage 1000	Paired with High Deductible Health Plan
Routine Eye Exam (once every 12 months)	\$40 copay	\$40 copay	\$15 copay
Eyeglass Lenses (once every 12 months)	\$20 copay	\$20 copay	\$20 copay
Eyeglass Frames (once every 12 months)	Up to \$100 retail allowance 20% discount above allowance	Up to \$100 retail allowance 20% discount above allowance	Up to \$100 retail allowance 20% discount above allowance
Contact Lenses (instead of eyeglasses) (once every 12 months)	Up to \$100 retail allowance	Up to \$100 retail allowance	Up to \$100 retail allowance



Health Savings Account (HSA)

HealthEquity®

***Paired with the High-Deductible Health Plan**

WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

Health Savings Accounts (HSAs) are a great way to save money and efficiently pay for qualified medical, dental, vision, and pharmacy expenses. HSAs are tax-advantage savings accounts that accompany high-deductible health plans (HDHPs). You can withdraw money tax-free to use for qualified medical expenses or grow the account and use it for qualified medical expenses in the future. Once you save it, it is yours to keep for qualifying health related expenses. And, unlike a Flexible Spending Account (FSA), HSA funds roll over and accumulate year after year if not spent, with the ability to earn tax-free interest on the account. HSA funds may be used to pay for qualified medical, dental, vision, and pharmacy expenses at any time without federal tax liability. **To be eligible for the HSA you must be enrolled in the High-Deductible Health Insurance Plan.**

HSA FREQUENTLY ASKED QUESTIONS:

WHO WILL BE ADMINISTERING MY HEALTH SAVINGS ACCOUNT (HSA)?

Your Health Savings Account will be administered by **HealthEquity**.



WHAT ARE THE BENEFITS OF A HEALTH SAVINGS ACCOUNT (HSA)?

An HSA provides a triple tax advantage— You make pre-tax deposits through payroll deduction, any earnings on the deposits are tax-free, and if the funds are used for qualified expenses, the withdrawals are tax-free.

WHAT MEDICAL EXPENSES ARE ALLOWED USING AN HSA?

In general, you can use the funds from an HSA on all qualified medical, dental, vision, and pharmacy expenses. You can also reimburse yourself for qualified expenses paid with post-tax dollars.

CAN FUNDS FROM AN HSA BE USED FOR NON-MEDICAL EXPENSES?

Yes, funds can be used for non-medical expenses, but the withdrawn funds are subject to all applicable income taxes and penalties.

IF I CHANGE JOBS OR HEALTH PLANS, CAN MY HSA BE MOVED TO ANOTHER ACCOUNT?

Yes, an HSA is owned by the individual, so if you change jobs or health plans, you may elect to keep your HSA or roll the funds into an HSA at another qualified institution.

HOW IS MY HSA FUNDED?

An HSA can be funded using pre-tax payroll deductions through your employer or by making contributions directly to your HSA. Contributions are funded on a per payroll basis including the monthly employer contribution. GCPS contributes **\$124.52 per pay period** for those enrolled in single only coverage.

HOW MUCH CAN I CONTRIBUTE TO AN HSA?

For 2025, the IRS maximum contribution for individual coverage is \$4,300 and \$8,550 for family coverage each calendar year. These are combined limits for the employee and employer contribution to the HSA. If you are 55 or older you can contribute an additional \$1,000 for catch-up purposes.

Flexible Spending Accounts (FSA)

GCPS offers employees the opportunity to participate in the division's Flexible Spending Plan. Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars to pay for eligible health care or dependent care expenses not covered by insurance. The annual amount you elect to contribute to each account will be divided into equal amounts and deducted from your paycheck pre-tax. **Employees must re-enroll every year through Employee Navigator.**

HEALTH CARE FSA

You may elect an amount up to **\$3,300** per plan year to be used for medical, prescription drug, dental, and vision expenses for you and eligible dependents. Some eligible expenses include (but are not limited to) the following:

- ✓ Medical or Dental Deductibles and Coinsurance
- ✓ Office Visit and Prescription Drug Copays
- ✓ Orthodontic and Other Dental Work
- ✓ Eyeglasses and Contact Lenses
- ✓ Laser Eye Surgery
- ✓ Hearing Aids

DEPENDENT CARE FSA

You may elect an amount up to **\$5,000** per plan year (\$2,500 maximum per year if married and filing a separate tax return) and can be used for child care for tax dependents under age 13, elder care, if they are a tax dependent, or care for a disabled child as long as expenses are incurred while you and your spouse work or attend school full time. Some eligible expenses include (but are not limited to) the following:

- ✓ Child Daycare
- ✓ Before and/or After School Care
- ✓ Adult Day Care
- ✓ Summer Day Camp
(overnight camps not covered)



Flexible Spending Accounts (FSA)

WHY SHOULD I PARTICIPATE?

By setting aside pre-tax dollars to pay for out-of-pocket expenses you would normally pay for using after-tax dollars, you are reducing your “taxable income” because it reduces the amount of federal, state, and FICA taxes you pay. This means more take-home pay for you!

HOW DOES AN FSA WORK?

Your contributions are taken pre-tax and divided equally among pay periods. Funds can be used for expenses incurred from October 1, 2025, through September 30, 2026, but all claims should be submitted as soon as possible to ensure reimbursement.

Additionally, the IRS imposes some rules and restrictions on FSAs. Unused funds left in the account(s) from the previous year that are not used to reimburse expenses incurred by the end of the plan year are subject to the use-it-or-lose-it rule and are forfeited.

HOW WILL REIMBURSEMENTS BE ISSUED?

Reimbursements will be mailed as a check to your home address or issued as a direct deposit. You may also use the debit card at the point of purchase to access your FSA dollars.








CAN I CHANGE MY ELECTION DURING THE PLAN YEAR?

You may only change your annual election during the plan year if you experience a qualifying status change event. Qualifying status change events vary depending on the FSA you enrolled in. You must notify the Human Resources Department within 30 days of any status change event to change your election.



Voluntary Benefit Options for 2025-2026

GCPS offers additional benefits that employees may purchase through payroll deductions.

Vendor	Product	Highlights
	<p>Term Life Insurance</p> <p><i>VRS Benefit</i></p> <p><i>Form requires employer signature</i></p> <p><i>Please see Rhonda Houchens</i></p>	<ul style="list-style-type: none"> • Attractive group rates • Coverage up to 8x your salary • Spouse and children eligible • Provides benefits for natural and accidental death or dismemberment.
	<p>Whole Life Insurance</p>	<ul style="list-style-type: none"> • Age lock • Employees can elect up to \$75k and spouses up to \$10k • Child coverage up to \$10k as term rider with conversion options at age 26
	<p>Accident Insurance</p> <p><i>24/7 Coverage</i></p>	<ul style="list-style-type: none"> • Competitive rates • Fractures/Dislocations • Physician treatment • Benefits for injuries
	<p>Cancer Insurance</p>	<ul style="list-style-type: none"> • Employee rates are the same regardless of age or tobacco usage • Age lock • Health questions for late entrants
	<p>Hospital Indemnity Insurance</p> <p>Critical Illness Insurance</p>	<ul style="list-style-type: none"> • The hospital plan is for a 24 hour admission and being billed a regular room. Maternity is under this benefit. • Critical Illness is a lump sum payment when diagnosed with a covered illness, please review the brochure for the list of covered diseases
	<p>Short Term Disability Insurance</p> <p><i>HYBRIDS receive STD through VRS after 1 year and cannot enroll</i></p>	<ul style="list-style-type: none"> • No health questions, pre ex does apply • Income protection • Maternity benefits if delivery is after 10 months of effective date.
	<p>Long Term Disability Insurance</p> <p><i>HYBRIDS receive LTD through VRS after 1 year and cannot enroll</i></p>	<ul style="list-style-type: none"> • Income protection • Up to 60% of salary • Pre-existing conditions not covered the 1st year • Health questions for late entrants
	<p>Legal Plan</p>	<ul style="list-style-type: none"> • Covers a wide range of legal needs • Wills and estate planning • Real estate and home ownership, • Debt related matters

Voluntary Benefit Options

Important Changes for 2025

As of July 1, 2025, Virginia Law removed wellness benefits from the Accident, Cancer and Hospital plans that are issued after July 1, 2025. Allstate grandfathered the employees who had the plans before the 7/1 effective date and no changes to their plans will occur UNLESS a change is made to the policy.

To elect the voluntary benefits, you will login to employee navigator to do so, this year is a passive enrollment so if you are not making any changes your benefits will roll over UNLESS you have the Medical Flexible Spending Account or the Daycare Account, those must be elected every year due to IRS laws.

If you have any questions or need assistance, please contact:

Michelle Lawson

MLawson@bostbenefits.com

434-760-2257

Additional Benefits

Life Insurance

Eligible VRS employees receive two times their annual salary in life insurance as part of their benefits package.

Short and Long Term Disability Insurance *HYBRIDS ONLY*

HYBRIDS under VRS are given short and long term disability insurance after 1 year of employment. Plan 1 and Plan 2 do not receive this benefit but can elect it through our voluntary benefits program.

ACAC Gym Membership

Enjoy all the Benefits of a Gold Partnership at **acac!**

The Greene County schools corporate wellness partnership with acac allows our employee's access to discounted memberships and special programs. This partnership also allows employees to pay their monthly dues through payroll deductions making this benefit even easier to utilize. Employees interested in getting started are eligible for the special offer below.

- Pay Only \$60 For Your First 60 Days (\$1 a Day)
- \$0 Enrollment Fee
- \$30 Activation Fee (one-time only)
- Discounted Dues (10% off monthly dues for Individual, Couple, and Family)
- 3 FREE One Hour Personal Training Sessions (\$200 Value)
- Virtual Membership With Access to Live Streaming Classes
- Classes each week include: Body Step, Yoga, Tobata, HIT, Zumba, etc.
- Access to 5 acac locations including two 24/7 Clubs
- Outdoor Waterpark, Pool, Tennis Included With all Memberships
- Kids Zone included in Family Membership

For Questions or to schedule a tour, please contact Terry Lynch at TerryL@acac.com or 434.987.9722

Resources

Employee Assistance Program (EAP) 1-855-223-9277

Your **EAP** includes up to **4 free, confidential counseling sessions per issue** for you, your covered dependents, and members of your household. It's also a valuable source for information about emotional well-being, childcare, and elder care resources, financial and legal issues, and more. Tap into all your **EAP** has to offer at [anthem.com/tlc](https://www.anthem.com/tlc). Choose the **EAP** link, enter **Commonwealth of Virginia** as your company, and select The Local Choice.

LiveHealthOnline.com

Use your smartphone, tablet, or computer to see a board-certified doctor in minutes-anytime, day, or night. **LiveHealth Online** is a fast and easy way to get medical care for common medical conditions like the flu, colds, allergies, sinus infections, and more. There will be no co-pay if you are enrolled in the KA 500 or the KA 1000 plan. If you are enrolled in the HDHP there will be a \$59.00 co-pay. You can also see a therapist or psychologist through **LiveHealth Online Psychology**. In most cases, you can get an appointment for counseling within four days or less. And now you can use **LiveHealth Online EAP** to access your 4 free EAP counseling sessions. Contact Anthem EAP to learn more. Go to livehealthonline.com or download the app so you'll be ready whenever you need these **LiveHealth Online** services.

Building Healthy Families

Future Moms is now Building Healthy Families. Building Healthy Families provides personalized, on-demand health support from preconception through early parenthood. Building Healthy Families is now available via the **Sydney Health app** and [anthem.com](https://www.anthem.com). The program delivers access to educational articles, personalized digital notifications, videos, health trackers, and personalized coaching via phone or chat. Building healthy families can provide useful resources according to each member's unique journey.

24/7 Nurse Line & Audio Health Tape Library 1-800-337-4770

Sometimes you need health questions answered right away-even in the middle of the night. Call **24/7 NurseLine** to speak with a nurse. Or use the **Audio Health Tape Library** if you want to learn about a health topic on your own. Your call is always free and completely confidential.

Resources

ConditionCare 1-800-445-7922

Take advantage of free and confidential support to manage these conditions:

- Asthma
- Diabetes
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease (CAD)
- Heart Failure
- High Cholesterol
- Hypertension
- Metabolic Syndrome
- Obesity

You may receive a call from **ConditionCare** if your claims indicate you or an enrolled family member may be dealing with one or more of these conditions. While you're encouraged to enroll and take advantage of help from registered nurses and other health care professionals, you may also opt out of the program when they call.

MyHealth Advantage

You may receive a **MyHealth Note** in the mail. It's our way of reminding you about important medical screenings and other medical reminders. It also gives you a convenient summary of your recent medical claims, prescriptions, and money saving health care tips.

Live Tobacco Free 1-855-223-9277

Work directly with a coach and get encouragement to reach your tobacco cessation goals. You can setup a call or instant message with a coach by accessing the program through the Anthem EAP site. When you're ready to be tobacco free, you don't have to quit alone. Call or go to www.anthemep.com, click Log in, enter *Commonwealth of Virginia* as the Company Code, and select *The Local Choice*. You'll find the Live Tobacco Free link on the menu to the right.



Important Notices

ID Cards

ID cards will be mailed in September only if you make a change to your coverage. If you do not receive an ID card, please notify Rhonda Houchens.

Federal regulations require Greene County Public Schools to provide benefit eligible employees with the following notices:

Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. Confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as “protected health information” (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plan’s HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan’s Notice of Privacy Practices that describes the Plan’s policies, practices, and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact Human Resources or the medical plan directly.

Women’s Health & Cancer Rights Act

The School’s medical plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Summary of Benefits & Coverage (SBC)

Effective for plan renewals after January 1, 2012, the Patient Protection and Affordable Care Act requires employers that offer health coverage to provide a uniform Summary of Benefits and Coverage (SBC) to people who apply for and enroll in the health plan. This document contains the following:

- Overview of plan benefits, cost sharing and limitations
- Required set of examples of how the plan works
- Phone number and internet address for obtaining copies of plan documents
- A standard glossary of medical and insurance terms must also be available

The SBC will be updated each plan renewal to reflect applicable plan changes and may be found on the GCPS website or in the Human Resource Office.

How to Enroll/Make Changes

- If you want to continue with your current medical/dental/vision coverage (with no change for you or your covered dependents), no action is required from you.
- If you are making a change (adding/dropping a dependent; changing plans, etc), please scan and email an enrollment form (rhouchens@greencountyschools.com) or hand deliver it to Rhonda in the Central Office by **August 13, 2025**
- If you would like to enroll in or make a changes to the flexible spending accounts (FSA) or health savings account (HSA), you must do so in Employee Navigator by **August 13, 2025**. Medical elections are also captured in the system, but a TLC enrollment form is still required. Please contact Michelle Lawson with any questions on the voluntary benefits or Employee Navigator, MLawson@bostbenefits.com. You can also set an appointment with Michelle:

[Select a Date & Time - Calendly](#)

- **The health care and dependent care FSA must be re-elected each year in Employee Navigator.**
- Login link for **existing employees**: www.employeenavigator.com/benefits/Account/Login
- Registration link for **new hires**: www.employeenavigator.com/benefits/Account/Register
 - Company Identifier: **GreeneCPS**
 - Benefits must be elected within the first 30 days of hire. Due to open enrollment timing, you must complete both new hire and open enrollment modules in Employee Navigator.

Please contact HR with any questions:

Rhonda Houchens

rhouchens@greencountyschools.com

434-939-9016

