2026 Health Care Plan Options & Rates for Henrico County Pre-65 Retirees

Pre-65 Members (non-Medicare eligible) Plan Options and Rates

Coverage Tier	Premier POS	Standard POS	HDHP HSA	Out-of-Area PPO
Retiree Only	$972.38	$844.26	$431.56	$972.38
Retiree + Child	$1,478.06	$1,283.36	$658.08	$1,478.06
Retiree + Children	$2,236.32	$1,941.74	$991.26	$2,236.32
Retiree + Spouse	$1,866.78	$1,620.84	$828.86	$1,866.78
Retiree + Family	$2,829.30	$2,456.44	$1,251.76	$2,829.30

Pre-65 Members (Medicare eligible) Plan Options and Rates

Coverage Tier	Premier POS	Standard POS	Out-of-Area PPO
Retiree Only	$875.14	$759.83	$875.14
Retiree + Child	$1,330.25	$1,155.02	$1,330.25
Retiree + Children	$2,012.69	$1,747.57	$2,012.69
Retiree + Spouse	$1,680.10	$1,458.76	$1,680.10
Retiree + Family	$2,546.37	$2,210.80	$2,546.37

Split Family Enrollment Plan Options and Rates

Some retiree families will have members who are both post-65 Medicare eligible and pre-65 non-Medicare eligible.

	Premier POS	Standard POS	HDHP HSA	Out-of-Area PPO
Retiree Only (spouse on Medicare)	$972.38	$844.26	$431.56	$972.38
Spouse Only (retiree on Medicare)	$972.38	$844.26	$431.56	$972.38
Child Only (parents on Medicare)	$739.03	$641.68	N/A	$739.03
Children (parents on Medicare)	$1,478.06	$1,283.36	N/A	$1,478.06
Retiree + Child (retiree on Medicare)	$1,478.06	$1,283.36	$658.08	$1,478.06
Spouse + Child (spouse on Medicare)	$1,478.06	$1,283.36	$658.08	$1,478.06
Retiree + Children (spouse on Medicare)	$2,236.32	$1,941.74	$991.26	$2,236.32
Spouse + Children (spouse on Medicare)	$2,236.32	$1,941.74	$991.26	$2,236.32

Important Enrollment Information for All Retiree Members:

You may change your plan option, add dependent(s) or drop dependent(s) during Open Enrollment (November 1 – November 25, 2025). You may make changes by completing the Anthem enrollment form (for pre-65 eligible members). To change your enrollment option, return your completed enrollment form by November 25, 2025.

Note: Once you waive or terminate retiree health coverage with Henrico County, you cannot re-enter the retiree health plan. We want to caution you that depending upon your personal circumstances, it may be difficult for you to easily or affordably purchase replacement coverage on an individual basis.

If you are a Medicare eligible retiree currently covered on a County sponsored plan, you may enroll for individual Medicare Advantage, Medigap and/or Medicare Part D policies through County sponsored Via Benefits (formerly OneExchange) services. If you choose to enroll in a plan outside of the County sponsored Via Benefits, you will only be allowed to enroll in individual Medicare Advantage and Medicare Part D policies during an annual open enrollment period (from October 15 through December 7), and the companies that sell Medigap (Medicare Supplement) policies may set your premiums based upon your medical history and age. So, while your application for a Medigap policy cannot be declined, you may be required to pay substantially higher premium rates if you are older or have ongoing health issues. To obtain more detailed information regarding Medicare and other health insurance for people with Medicare, you may look at www.medicare.gov on the web or call 1-800-MEDICARE (1-800-633-4227).

If you are a retiree who is not eligible for Medicare and are considering other plans outside of Henrico County's group-sponsored plans, you may wish to review your options in the Health Insurance Marketplace with the implementation of the Affordable Care Act. For further details, visit www.healthcare.gov or call 1-800-318-2596.