## PHENRICO.

### COUNTY OF HENRICO

Department of Human Resources

October 23, 2025

RE: 2026 Annual Benefits Open Enrollment Period

It's time for Henrico County's Retiree 2026 Annual Benefits Open Enrollment. This year's Open Enrollment period will begin on **November 1, 2025, and end on November 25, 2025**. During this Open Enrollment period, you may change or waive your Anthem healthcare and/or Delta Dental plan coverage. You may also add or remove dependents on your plan(s). **However, if you waive or have previously waived coverage, you are not permitted to re-enroll at a later date.** 

### **Important Information for Pre-65 Retirees:**

- Anthem Plan Deductibles: There will be slight adjustments to healthcare deductibles across all plans for 2026. Please review the updated plan information, rate sheets, and additional details that are available at <a href="https://employees.henrico.gov/benefits/oe/retiree">https://employees.henrico.gov/benefits/oe/retiree</a> oe/.
- Monthly Premiums: All plans will see a rate increase beginning January 1, 2026. This includes both health and dental insurance.

### **Important Information for Post-65 Retirees (Medicare):**

If you are Medicare-eligible, your retiree health coverage is administered through Via Benefits. You must contact Via Benefits directly for:

- Plan reviews and comparisons
- Enrollment assistance
- Updating personal or Medicare information

You should have received a newsletter from Via Benefits for information about Medicare's Open Enrollment. You should have received this newsletter by email (if you have provided a valid email address and not opted out of receiving emails) or by U.S Mail. Should you need to contact **Via Benefits**, their phone number is **(866) 322-2824** or you can visit <a href="https://my.viabenefits.com/henrico">https://my.viabenefits.com/henrico</a>.

### Via Benefits Important Dates & Reminders:

- Expect High Call Volumes: Please note that wait times may be longer during Medicare Open Enrollment, which runs from October 15 to December 7, 2025.
- Last Day to Call Via Benefits: The Via Benefits Call Center will accept calls through Friday, December 5, 2025.
- Enroll Online Until December 7: You may continue to enroll or make changes online at the Via Benefits website through Sunday, December 7, 2025.

# TENRICO I

## COUNTY OF HENRICO

Department of Human Resources

### **Helpful Resources:**

- Schedule a Call: You can schedule a call with Via Benefits at your convenience by visiting https://my.viabenefits.com/henrico.
- **Virtual Resource Center:** For on-demand tools, videos, and guidance, visit the Via Benefits virtual resource page at <a href="https://www.thegrooveviabenefits.com/">https://www.thegrooveviabenefits.com/</a>

### **Take Action**

Whether you are Pre-65 or Post-65, we encourage you to:

- Review your plan materials carefully. All information related to group-sponsored plans through Anthem HealthKeepers (pre-65 only) and Delta Dental are available on the HR Retiree Open Enrollment webpage.
- Understand how changes may affect your healthcare and budget.
- Contact the appropriate resource (HR Benefits Office or Via Benefits) early to avoid delays.

If you do not take action during the Open Enrollment period, your current coverage may carry over to 2026 (where applicable), but we recommend reviewing your options annually to ensure they continue to meet your needs.

#### **Benefits Information and Forms are Online**

Full details regarding coverage, rates, and eligibility may be found online at <a href="https://employees.henrico.gov/benefits/oe/retiree\_oe/">https://employees.henrico.gov/benefits/oe/retiree\_oe/</a>. On this site, you can download the forms you need to make any necessary changes to your benefits for 2026. If you are unable to access the information online, you can call or email the Benefits Office to request physical copies to be mailed to you. If you want to keep the same coverage you have today for next year, you do not need to do anything. If we do not receive a form from you during the enrollment period, you will automatically be enrolled in the same plan(s) for 2026 that you have today.

For those retirees who wish to change their elections, waive coverage, or add/drop dependent(s), please complete the "health enrollment form" (pre-65 retirees only) and/or "dental enrollment form", located on the retiree webpage. All completed and signed forms must be returned to the Benefits Office no later than 4:30pm on November 25, 2025.

If you have any questions or concerns, please contact the Benefits Office at <u>HR</u>-Benefits@henrico.gov or 804-501-7371.

Sincerely,

#### **HR Benefits**

Partnering a World Class Workforce for a World Class Community