

Tuesday, Oct. 1 marks the beginning of Open Enrollment for your 2025 Henrico County Employee Benefits.

Your health and well-being are of the utmost importance to us, and we are committed to providing you and your family with high-quality, attractive benefit options while giving you the best value possible. As we approach the Open Enrollment period, we want to take a moment to highlight the value of the health insurance plans we offer at Henrico County.

Did you know that all of Henrico County's healthcare plans are rated as platinum? **It's quite rare for an organization to offer only platinum-level plans.** This is because platinum plans cover a larger portion of average healthcare costs, and generally have higher premiums, which can increase costs for the employer and employees. The County continuously tries to mitigate the additional costs to employees as much as possible.

One of the most significant benefits of our plans is the low deductible for our Premier POS and Standard POS plans. For both individual and family coverage, the deductible is only \$300. This is significantly lower than the national average, as well as our neighboring counties, which means you'll have less out-of-pocket costs before insurance kicks in.

See how our deductibles, out-of-pocket maximums, and 2024 employee premium costs [compare with our neighbors.](#)

It is important to note that **healthcare inflation** has historically been higher than the overall inflation rate. This means the cost of healthcare services tends to increase at a faster pace. Our plans are intentionally designed to help you manage these rising costs and protect your financial security.

With the continued increase in healthcare costs, employees will see a slight increase in their premiums this year. With new rates in 2025, the County will continue to contain costs without overly burdening our employees and will assume 80% of the premium costs.

At most, employees will only see a \$10-\$45 increase in the monthly premiums, depending on the selected plan and coverage tier. Since its inception over 10 years ago, there will continue to be no premium increases to the high-deductible plan. There will also be an increase in the health savings account (HSA) funding for those enrolled in the high-deductible plan. For employee-only coverage, the annual employer contribution to your HSA will be \$1,500 for individual coverage and \$3,000 for any dependent-level coverage.

Brookland District Supervisor and Board Vice Chair Dan Schmitt expressed the following sentiments at the 2024 Board Retreat, "I get a chance to do this every year in the private world and I will say my ask in our briefing last week was to continue to be the leader in the region. This is an issue and will be an ongoing issue, and I just want to say I think the County plan here is still extremely favorable to the employee, and I really appreciate this because at the end of the day, this is a recruiting tool and a retention tool, and it's also just the way we do business for the folks who do business for the residents we serve. It's very telling how detailed it is, and the triple plan options give our employees the best method to choose. It is a really strong plan for the folks that serve and the folks that we serve."

We value and appreciate YOU and all the hard work you do to make Henrico County a great place to live, work, and play!

Best,

**Yvette D. George, PHR, SHRM-CP, CPSP**  
Human Resources Director