

# HAMPTON VA

TO: PFT Employees  
FROM: Mary B. Bunting, City Manager  
DATE: October 10, 2022  
SUBJECT: CY 2023 Annual Open Enrollment



## HEALTH INSURANCE ANNUAL OPEN ENROLLMENT PERIOD

The annual open enrollment period for all benefit plans will be held Monday, October 10, 2022 through Friday, October 28, 2022. Enrollments and changes can only be made in the self-service benefits portal by logging in at <https://trustmark.benselect.com/cityofhampton>.

## PLAN COVERAGE CHANGE INFORMATION

There are no coverage changes to the current benefits for the 2023 plan year.

## WEBINAR SESSIONS

All Open Enrollment Information sessions will be via a Zoom webinar. All employees are encouraged to log-in via Zoom to join an informational webinar held by the Benefits Section during this Open Enrollment time period. Session dates and times are listed below. The Zoom meeting ID is 853 7204 2187 and the password is Enrollment. You may also visit <https://hampton.gov/Benefits> to print a schedule of webinar informational sessions, review benefit summaries, and find the latest Open Enrollment updates.

## PREMIUM INFORMATION

There will be no employee premium changes for Optima Health, Delta Dental or Anthem Blue View Vision for the 2023 Plan year. If you are enrolled in the voluntary benefit Critical Illness you will incur a slight increase as it is an age banded benefit, meaning the rate will adjust annually based on your age. There will be no premium change for the Accident and Universal Life Insurances. All benefit premiums will be deducted from your paycheck starting on December 2, 2022. A complete listing of premiums is reflected on pages 2 and 3.

## PAPERLESS PASSIVE OPEN ENROLLMENT

This year the Benefits Section will continue with a self-service Open-Enrollment process. We will continue our partnership with Employee Family Protection (EFP), who created a customized self-service benefit enrollment system resulting in a paperless Open Enrollment process. While we encourage all employees to log-in and review your information for accuracy, this year employees will only be required to log-in if you are updating demographics, enrolling in a benefit, making a benefit coverage change, updating your medical and dependent Flexible Spending accounts or terminating enrollment. If you are enrolling in or updating medical and/or dependent care Flexible Spending accounts it is mandatory that you log in and update your 2023 amounts. If you do not make any changes to your current benefit elections, with the exception of the Flexible Spending accounts, your 2022 elections will roll-over to the 2023 calendar year.

Beginning Monday, October 10<sup>th</sup> you may use the EFP self-service benefits portal to make your benefit elections and changes at <https://trustmark.benselect.com/cityofhampton>. If you require technical assistance completing your electronic enrollment you may speak with a Counselor by calling 844-436-0674. The call center will be available Monday - Friday, 8:00am to 5:00pm EST from October 10, 2022 to October 28, 2022. You may also contact a Benefits team member at [cohopenrollment@hampton.gov](mailto:cohopenrollment@hampton.gov) or by phone at 757-727-6230.

## ENROLLMENT DEADLINE AND QUALIFYING EVENTS

October 10, 2022 – October 28, 2022 will be your **ONLY** opportunity to:

1. Enroll, drop, or change your current coverage unless you experience a qualifying life event as defined below.
2. Add/drop a spouse or dependent child unless the family experiences a change as defined below.
3. Switch/enroll-in the pre-tax or after-tax medical plan. After-tax medical plan participants have the option to make changes to their coverage level anytime during the plan year.
4. Enroll in medical and/or dependent care flexible spending accounts.

Please notify the Benefits Section within 30 days of a **Qualifying Life Event** or a change in family status. A Qualifying Life Event is defined as marriage, divorce, birth/adoption/legal custody of a dependent child, death of a spouse or dependent child, aged-out (26 years old) dependent child's status, termination or commencement of a spouse's employment which affects coverage, change from part-time to full-time status (or vice versa) by the employee or employee's spouse which affects coverage, or an unpaid leave of absence taken by the employee or employee's spouse which affects coverage.

Documentation is required to enroll a spouse and/or dependent(s). Approved documents include **birth certificates, adoption papers, or court-ordered custody papers** to cover dependent children and a **marriage certificate** to cover your spouse. All new enrollee documents must be submitted to Benefits Section or emailed to [cohopenrollment@hampton.gov](mailto:cohopenrollment@hampton.gov) by Friday, November 4th.

**PLAN RATES**

**Plan Year January 1, 2023 – December 31, 2023**

Effective for deductions taken December 2022 - November 2023

**Optima Health Insurance Premiums (Pre-Tax)**

COVERAGE LEVEL	PER PAY PERIOD	MONTHLY
Employee Only	\$ 67.46	\$ 134.92
Employee + Minor	\$122.24	\$ 244.48
Employee + Family	\$264.02	\$ 528.04

**Delta Dental Premiums (Pre-Tax)**

COVERAGE LEVEL	PPO PLUS PREMIER		PPO EXCLUSIVE PANEL OPTION (EPO)	
	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY
Employee Only	\$15.35	\$30.69	\$11.76	\$23.52
Employee + Minor	\$28.42	\$56.83	\$23.40	\$46.79
Family	\$40.75	\$81.49	\$37.98	\$75.96

**Anthem Vision Premiums (Pre-Tax)**

COVERAGE LEVEL	PER PAY PERIOD	MONTHLY
Employee Only	\$3.66	\$7.32
Employee + Spouse	\$6.96	\$13.92
Employee + Child/Children	\$7.31	\$14.62
Family	\$10.76	\$21.51

**The Standard Accident Insurance (Post-Tax)**

COVERAGE LEVEL	PER PAY PERIOD	MONTHLY
Employee Only	\$7.33	\$14.66
Employee and Spouse	\$11.57	\$23.14
Employee + Child(ren)	\$13.82	\$27.63
Employee + Family	\$21.62	\$43.24

**Trustmark Universal Life Insurance – Long Term Care (Post-Tax)**

COVERAGE LEVEL	PER PAY PERIOD	MONTHLY
\$25,000 \$50,000 \$50,000 \$100,000 \$150,000	Rates based on age, tobacco status and coverage limit selections	Per pay period and monthly rates will be populated during open enrollment in the enrollment system

**The Standard Critical Illness Insurance (Post tax)  
Employee**

	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY
	18-29		30-39		40-49		50-59		60-69		70+	
<b>\$5,000</b>	\$0.93	\$1.85	\$1.33	\$2.65	\$2.58	\$5.15	\$5.20	\$10.40	\$9.50	\$19.00	\$16.65	\$33.30
<b>\$10,000</b>	\$1.85	\$3.70	\$2.65	\$5.30	\$5.15	\$10.30	\$10.40	\$20.80	\$19.00	\$38.00	\$33.30	\$66.60
<b>\$15,000</b>	\$2.78	\$5.55	\$3.98	\$7.95	\$7.73	\$15.45	\$15.60	\$31.20	\$28.50	\$57.00	\$49.95	\$99.90
<b>\$20,000</b>	\$3.70	\$7.40	\$5.30	\$10.60	\$10.30	\$20.60	\$20.80	\$41.60	\$38.00	\$76.00	\$66.60	\$133.20
<b>\$25,000</b>	\$4.63	\$9.25	\$6.63	\$13.25	\$12.88	\$25.75	\$26.00	\$52.00	\$47.50	\$95.00	\$83.25	\$166.50
<b>\$30,000</b>	\$5.55	\$11.10	\$7.95	\$15.90	\$15.45	\$30.90	\$31.20	\$62.40	\$57.00	\$114.00	\$99.90	\$199.80

**The Standard Critical Illness Insurance (Post-Tax)  
Spouse**

	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY	PER PAY PERIOD	MONTHLY
AGE	18-29		30-39		40-49		50-59		60-69		70+	
<b>\$5,000</b>	\$0.93	\$1.85	\$1.33	\$2.65	\$2.58	\$5.15	\$5.20	\$10.40	\$9.50	\$19.00	\$16.65	\$33.30
<b>\$10,000</b>	\$1.85	\$3.70	\$2.65	\$5.30	\$5.15	\$10.30	\$10.40	\$20.80	\$19.00	\$38.00	\$33.30	\$66.60
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Open Enrollment Information Session Dates

- October 10<sup>th</sup> 9am
- October 12<sup>th</sup> 12 noon
- October 19<sup>th</sup> 5pm
- October 26<sup>th</sup> 3 pm

[Click Here to Log-In for one of the above Zoom sessions](#)

Meeting ID: 853 7204 2187  
Passcode: Enrollment

**ALL CURRENT UPDATES AND NEW ENROLLMENTS MUST BE CONFIRMED BY FRIDAY, OCTOBER 28, 2022.**

If you have any questions or need assistance email benefits at [cohopenrollment@hampton.gov](mailto:cohopenrollment@hampton.gov) or call 757-727-6230.