

Loudoun County
VIRGINIA

ANNUAL BENEFITS OPEN ENROLLMENT

Your Benefits, Your Choice

Open Enrollment 2022: November 1-30, 2021

Good News!

We are excited to announce a few benefit enhancements for Plan Year 2021 and 2022. Despite rising health care costs, your payroll contributions toward your medical benefits will not increase. However, based on the plan's experience, you will see an increase in your dental/vision payroll contributions.



Here's what else you can expect:

- Effective July 1, 2021, the County increased the number of Lytle's Employee Assistance Program (EAP) counseling visits from four visits per issue per year to six visits per issue per year for general employees. Public safety employees continue to receive eight sessions per issue per year. Start your sessions now by calling 800-327-7272 or visiting Lytle at the [Life Expert portal](#). Use employer code: lcgovt.
- New specialty medication program through Express Scripts that will enable certain high-cost specialty medications to have a \$0 copay.
- Cigna Onsite Care Advocate available monthly. Set you appointment now at LCG.inquires@Cigna.com.
- Lower rates to purchase additional long-term disability coverage (medical underwriting may be required). [Click here to start your application](#).

During open enrollment, you can:

- Enroll in or drop a County-sponsored health plan
- Enroll / re-enroll in a Flexible Spending Account. You must re-enroll online via myLoudoun to continue your Health Care or Dependent Care Flexible Spending Account (FSA) for Plan Year 2022. The maximum annual contributions for Plan Year 2022 are Health Care: \$2,750; Dependent Care: \$5,000.
- Change your health plan option
- Add or drop dependents
- Change your HSA contribution

This year's health plan open enrollment will be a passive enrollment which means **no action is required** if you do not want to make any changes to your current health plan elections. Your current elections will remain in place. However, **flexible spending accounts must be elected each year**.

Open Enrollment is the one time a year that you can make changes to your plan selection and dependents unless your experience a mid-year qualifying life event. Remember, these qualifying life events such as marriage, birth and gaining and losing other coverage **must be reported to the Human Resources Benefits Division within 30 days of the qualifying event**.

[Go to myLoudoun to enroll or make benefit election changes.](#)



Virtual Open Enrollment Meetings

Attend an informative virtual open enrollment session followed by a benefits Q&A session. Ask your questions and get all of the facts so you can make an educated decision for you and your family.

October 27

[9 a.m. – 10 a.m. Open Enrollment Presentation](#)

10 a.m.- 12 p.m. Benefits Q & A

November 3

[1 p.m. – 2 p.m. Open Enrollment Presentation](#)

2 p.m. – 4 p.m. Benefits Q & A

Need help deciding if you are in the right plan or what plan is best for you and your family?

Cigna's Plan Comparison Tools can assist in evaluating and comparing plans and related costs. Enter information related to you and your family's expected medical expenses to see how the out-of-pocket cost compare across all LCG plans. For information on how to access this tool visit loudoun.gov/openenrollment or go directly to decisionsupport.cigna.com. Use these Employee access codes:



- All Employees - 20-29 hours per week: **97AMGH22**
- All Employees - 30 plus hours per week: **2ZDH2U7V**

2022 Plan Rates

Open Enrollment Information at your fingertips.

- [2022 Health Plan Rates](#)
- [2022 Health Plan Comparison](#)

Open Enrollment & Your Benefits

One of the most exciting things about Open Enrollment is learning about benefits you may have missed or overlooked in the past.

Health Coaching

If you or a covered family member are ever diagnosed with a chronic condition, such as diabetes, heart disease or depression, it's natural to have questions. And it's also comforting to know you have someone to turn to for answers. [That's why Cigna offers chronic condition health coaching \(PDF\).](#)



At no additional cost, a health coach can work one-on-one with you over the phone to help you:

- Cope with and understand a new diagnosis.

- Better manage your condition.
- Make healthy lifestyle changes so you can be at your best, emotionally and physically.
- Get reliable answers and information based on your specific health needs.

If you're looking to lose weight, quit smoking, or lower your stress, Cigna coaches can help you work towards your goals. [Click here to learn more about what to expect \(PDF\).](#)

To access coaching, it's as easy as picking up the phone – either by answering when Cigna calls you, or calling Cigna at 1.800.CIGNA24. You have what it takes to reach your goals, [learn more \(PDF\).](#)



Healthy Pregnancies Healthy Babies

Start by signing up for the Cigna [Healthy Pregnancies, Healthy Babies® program](#), designed to help you and your baby stay healthy during your pregnancy and in the days and weeks after your baby's birth. Talk to a nurse who can help you with everything from tips on how to handle your discomfort during pregnancy, to birthing classes and maternity benefits, [including a free breast pump \(PDF\).](#)

When you take part and finish the program, you'll be eligible to receive a \$150 gift card if you enroll in the first trimester, or a \$75 gift card if you enroll in the second trimester. Call 800.615.2906 to enroll today

You do not need to be pregnant to benefit from this resource, as Cigna's Healthy Pregnancies, Healthy Babies nurses can offer preconception and infertility support. This benefit is available to covered members in the Cigna plan.

BurnAlong

BurnAlong Online Fitness platform is available for you and 4 family members for free! [Get Started today.](#)



BurnAlong features 1000's of online classes for all ages, interests, and levels!

Choose a class from over 45 different wellness categories, including Fit Over 50, Arthritis, Meditation, Yoga, Parkinson's, Nutrition, and more!



Motivate Me - Earn a Wellness Reward Bonus

The Motivate Me Incentive Rewards Program is designed to reward you for actions you take to be proactive in your personal health and well-being. There are 695 point

opportunities for covered Cigna members including:

- Completing or updating your Health Assessment
- Getting your routine wellness visits & preventive exams
- Recommended preventive screenings
- Participating in a variety of wellness related activities & events
- Practicing healthy habits

Once you have completed your Health Assessment and earn your points, your cash reward will be paid to you in your regular paycheck. No further action is required by you! Rewards are paid in July, October & January.

Health Assessments must be completed or updated annually and only takes approximately 15 minutes to complete.

Visit www.mycigna.com and complete it now to earn 50 points!

Hurry! All points must be earned by December 31st to receive credit for wellness activity for the current plan year.

Your Information. Your Rights. Our Responsibilities

When it comes to your health information, you have certain rights.

All notices can be found [here on loudoun.gov](http://here.on.loudoun.gov).

Here is a list of available notices:

- [Notice of Privacy Practices & Procedures \(revised\) \(PDF\)](#)
- [FMLA Rights & Responsibilities \(PDF\)](#)
- [CHIP Model Notice \(PDF\)](#)
- [Women's Health & Cancer Rights Act Notice \(PDF\)](#) and [WHCRA - Your Rights \(PDF\)](#)
- [Notice of Exchange Availability \(ACA\) \(PDF\)](#)
- [Creditable Coverage Notice \(PDF\)](#)
- [Cigna POS Summary of Benefits and Coverage \(PDF\)](#)
- [Cigna OAP Summary of Benefits and Coverage \(PDF\)](#)
- [Cigna HRA Summary of Benefits and Coverage \(PDF\)](#)
- [Cigna HSA Summary of Benefits and Coverage \(PDF\)](#)

Contact Us!

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