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Subject: Quarter 1 Retiree Newsletter!
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Retiree Newsletter

Quarter 1: January - March

thank you

Thank you to everyone who logged on and made any necessary changes or elections to your 2023 benefits during Open Enrollment!

Elections took effect January 1, 2023.

Access your member cards, view claims information, or search for providers all from your phone!

Download the apps from the App Store (Apple) or Google Play (Android).



- **Health Plan: Optima Health**
- **Vision Care: VSP Vision Care**
Vision care included with health plan enrollment
- **Dental Plan: MetLife US**
- **Health Savings Account (HSA): HealthEquity Mobile**
- **Beach Employee Wellness (BEWell): Virgin Pulse**
Must be enrolled in Optima Health Plan to participate

Important Benefit Documents are on their way to you!

Depending on the benefit plan(s) you are enrolled in for 2023, you can expect to receive the following benefit plan documents:

BENEFIT	WILL I RECEIVE A CARD?	WANT QUICKER ACCESS?
Health (Optima Health)	Yes. A physical card will be mailed to you.	Access your member card on OptimaHealth.com and in their mobile app, Optima Health.
Health Savings Account (HealthEquity)	Only if you are a first-time enrollee or if your current card has expired. If you enrolled in the CDHP (Consumer Driven Health Plan) and you elected the HSA plan, you will see the employer contribution placed in your account monthly throughout the year.	Access your account on HealthEquity.com and in their mobile app, HealthEquity Mobile. ¹
Dental (MetLife)	No. Cards are not provided. Use your name and member number (retiree's SSN) to seek dental services.	Access your account on MetLife.com/dental and in their mobile app, MetLife US App, where a digital member card is available containing the dental group plan and network information.

¹ This benefit's resources, including the app, may be updated throughout the 2023 plan year. HealthEquity will communicate any updates or changes with members.

The 1095-C Tax Form will be sent to your home address postmarked by the IRS deadline.

If you were eligible for health insurance coverage in 2022, we will mail a 1095-C Tax Form to you by the IRS deadline. [Click here](#) for more information.



Tips for Reviewing your VRS Retirement Check!

- **BE SURE TO REVIEW YOUR HEALTH AND/OR DENTAL DEDUCTIONS FROM YOUR VIRGINIA RETIREMENT SYSTEM (VRS) CHECK IN FEBRUARY.** Your January 2023 premiums will be deducted from your retirement check in February since VRS deductions are taken in arrears. Therefore, please compare the retirement statement you receive in February to the benefits you elected on Benefitfocus to ensure that the deductions taken are accurate.
- **YOU WILL NOT RECEIVE A STATEMENT FROM VRS EACH MONTH.** Typically, you will only receive a VRS Statement of Monthly Retirement Benefits and Deduction Statement:
 1. Upon initial set-up of your retirement account (this is done before receiving your first retirement check as a new retiree)
 2. When a change is made during the year
 3. At the beginning of a new calendar year (January/February) for the upcoming plan year.
- **WHEN YOU RECEIVE A STATEMENT, LOOK FOR THE FOLLOWING SECTIONS.**
 1. **Description:** Your monthly benefit will show in the Gross Benefit Column and your Year-to-Date amount will be shown in the last column.
 2. **Deduction:** your State and Federal taxes, FICA, and any other deductions.
 3. **Health Insurance:** your health and dental deductions will be listed here combined. VRS does not list the health and dental deduction amounts separately. The amount listed is the total deduction amount. For example, if your health care premium is \$256.24 and your dental premium is \$35.07, you would see: "Health Insurance: \$291.31."
 4. **Health Insurance Credit:** this is where VRS lists the amount of your health credit (if eligible). If you would like to learn more about the Health Insurance Credit, please visit the VRS website at varetire.org.

RESOURCES FOR MEDICARE COVERAGE

Virginia Beach City Public Schools are partnered with **Via Benefits Insurance Services** to provide complimentary access to medical, dental, vision and prescription drug coverage for our retirees when they become Medicare eligible. As a part of their services, Via Benefits will reach out to retirees nearing the end of their coverage eligibility with COVB/VBCPS with materials on how they can assist with enrolling in Medicare coverage. Retirees may also contact them directly for assistance at **833.963.1232 (TTY:711)** or my.viabenefits.com/vabeach. There is no cost to use their services.

Another option for retirees reaching Medicare eligibility includes services from **MetLife TakeAlong Dental Plan**. Retirees may contact them at **844.263.8336** or metlifetakealongdental.com.

For more information on these services, as well as other resources, see pages **25 & 26 of the Retiree Benefits Guide** or visit the *Retired Employees* page on vbgov.com/benefits

Upcoming Office Closures

New Year's Day (observance) | Monday, January 2

Martin Luther King Jr. Day | Monday, January 16

Presidents' Day | Monday, February 20

Vendor Information

Contact Our Vendors

Optima Health

Phone: 757.687.6141
Website: optimahealth.com
App: Optima Health

HealthEquity (Health Savings Account)

Phone: 866.346.5800
Website: healthequity.com
App: HealthEquity

Via Benefits

Phone: 833.963.1232 (TTY:711)
Website: my.viabenefits.com/vabeach

MetLife Dental

Phone: 800.942.0854
Website: metlife.com/dental
App: MetLife US

Vision Services Plan (VSP)

Phone: 800.877.7195
Website: vsp.com
App: VSP Vision Care

Virgin Pulse

Phone: 888.671.9395
Website: member.virginpulse.com
App: Virgin Pulse

Benefitfocus

Website: vbov.com/benefits/enroll
App: Benefitplace



Consolidated Benefits Office

Contact the Consolidated Benefits Office

Phone **757.263.1060**

Fax **757.263.1123**

Email Benefits@vbschools.com

Web Access vbgov.com/benefits

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