

Know Before You Go

The health and safety of our retirees, employees, and citizens is a top priority for the Benefits Division. We strongly encourage anyone seeking in-person assistance from our team to call, or email, in advance to schedule an appointment. While the Department of Human Resources is making every effort to protect everyone, it is important to note to anyone planning a visit to the Government Center that due to tax season and in-person voting there are long lines and the number of people in the building has increased significantly. Our office is adhering to social distancing guidelines and masks are required inside the building. HR Central has reduced their walk-in hours to 9 am to 3 pm, Monday through Friday and there is limited space to wait if no appointment has been made in advance.

The Benefits Team is accessible during normal business hours to assist you over the phone or via email. Thirty-minute virtual appointments are available through Microsoft Teams or Zoom if desired.

Retiree Open Enrollment FAQ's

When will I get my packet?

Retiree Open Enrollment begins on November 2, 2020. The traditional Retiree Open Enrollment Packet will be mailed to home addresses mid-October. Around the same timeframe, retirees can access the information on our public website. Please find the link below and remember to scroll down to the section titled "2021 Retiree Open Enrollment". Click on this box to access the information inside.

<https://www.fairfaxcounty.gov/hr/fairfax-county-benefits-summary>

Is the Cigna Plan closing?

In keeping with our long-term strategy, the Cigna managed Co-Pay plan will be closing effective December 31, 2020. The county will continue to offer the Cigna managed Co-Insurance Plans, the MyChoice Choice Plan (retirees under 65 only), the Kaiser HMO and the Kaiser Medicare Advantage Plans. Retirees currently enrolled in the Cigna managed Co-Pay Plan, who take no action during Open Enrollment, will be mapped to the Cigna managed 90% Co-Insurance Plan.

Additionally, for Plan Year 2021, we have added two new Medicare Advantage Plans: the Cigna True Choice Core Medicare Advantage Plan and the United Healthcare Group Medicare Advantage Plan.

Are there any plan changes?

There have been minimal plan changes made to the Cigna managed Co-Insurance Plans and Kaiser Permanente Plans. There have been no change in deductibles, out-of-pocket-maximums or co-pays for 2021.

Remember that effective December 31, 2020, the Cigna managed Co-Pay Plan will no longer be offered. Retirees currently enrolled in the Cigna managed Co-Pay Plan, who take no action during Open Enrollment, will be mapped to the Cigna managed 90% Co-Insurance Plan.

Additionally, for Plan Year 2021, we have added two new Medicare Advantage Plans: the Cigna True Choice Core Medicare Advantage Plan and the United Healthcare Group Medicare Advantage Plan.

Are the Medicare Advantage Plans the same ones I have seen on tv?

For Plan Year 2021, we have added two new Medicare Advantage Plans: the Cigna True Choice Core Medicare Advantage Plan and the United Healthcare Group Medicare Advantage Plan. These are Group Medicare Advantage Plans, each includes the Cigna RX PDP Plan. These are not the same plan designs as the individual plans marketed during Medicare's Open Enrollment.

What is Cigna RX PDP Plan?

The Cigna RX PDP Plan, formerly known as HealthSpring, is the same plan with a new name. The Cigna RX PDP Plan is the Part D Prescription Plan for Medicare eligible participants enrolled in one of the Cigna offered plans or the United Healthcare Group Medicare Advantage Plan

Will I get new cards if I do not make a change? When will I get my new cards?

With the exception of Kaiser participants, all retirees will receive new medical cards for plan year 2021, even if no plan change is made. Medicare eligible retirees, not enrolled in Kaiser, will also receive a new Part D Pharmacy Plan card from the Cigna RX PDP Plan (formerly HealthSpring). Newly issued cards can be expected in late December.

How will the election or political changes impact my benefits with Fairfax County Government?

No one can predict what will happen in the coming weeks. Nor can we predict how any changes will impact your benefits in 2021. The Benefits Division will make every effort to ensure that retirees are made aware of any benefit changes due to legislation should they arise.

Do I have to register for the in-person Open Enrollment Meeting?

There is limited availability for our two in-person Retiree only Open Enrollment Meetings in November. Registration is required for anyone to enter the meeting including retirees, spouses, and other family members. Social distancing guidelines will be strictly adhered to and masks will be required. Benefits staff will be confirming registration upon entrance and no walk-ins will be permitted. Presentations will be provided in advance in the Retiree Open Enrollment Packet and no other materials will be available on-site.

Sign-up here: <https://www.signupgenius.com/go/20f0b4aaba92fa1fb6-general>

Do I need to submit an Open Enrollment Form?

Retirees who do not want to make a change in their benefit elections for Plan Year 2021 do not need to submit an Retiree Open Enrollment Form.

I have questions about the new Medicare Advantage Plans.

Medicare eligible retirees and those who are becoming eligible in the next 6 months will receive information directly from Cigna and United Healthcare regarding their plan offerings. Additionally, each vendor will host several virtual workshops in the coming weeks. Workshops hosted by Cigna and Kaiser Permanente, can be accessed using Zoom on a desktop computer, tablet, or phone. A phone number and access code have also been provided. Workshops hosted by United Healthcare will be over the phone only. Workshop slides and access information can be found on our public site: <https://www.fairfaxcounty.gov/hr/fairfax-county-benefits-summary>

In early October, retirees can also contact the carriers directly for more in-depth information on each plan offered.

Cigna managed 90% and 80% Co-Insurance Plans – (800) 336-1839
Cigna True Choice Core Medicare Advantage Plan (PPO) – (888) 281-7867
United Healthcare Group Medicare Advantage Plan (PPO) – (866) 859-5402
Kaiser Permanente Medicare Advantage Plan – (888) 777-5536

What should I expect in the coming weeks?

- Plan on attending, a virtual workshop to learn more about the new plans being offered. Workshop slides and access information can be found on our public site: <https://www.fairfaxcounty.gov/hr/fairfax-county-benefits-summary>
- All retirees enrolled in health benefits will receive their annual Retiree Open Enrollment Packet in mid- to late October with 2021 Plan Year benefits. Your packet will contain your Retiree Open Enrollment Guide, plan At-A-Glances, Retiree Open Enrollment presentation slides, 2021 Retiree Open Enrollment Form (for those who want to make a change in their benefits) and more.
- Medicare eligible retirees and those who are becoming Medicare eligible in the coming months will receive additional plan information from Cigna and United Healthcare by mail. These items should have the county seal on them to help identify what's coming from us.
- Attend a virtual Retiree Open Enrollment Meeting in November.

I cannot find anything on the public site. Why can't I find the meeting information?

Remember to scroll down to the section titled "2021 Retiree Open Enrollment". Click on this box to access the information inside.