



County of Roanoke Benefits Overview 2025



Welcome to Your Annual Benefits Overview

This Benefits Overview provides a high-level summary of the benefits available to full-time County employees. We realize a competitive benefits program is key to our continued growth as an organization and offers our employees benefits in support of overall health and financial security. We continually review advancements in employee benefit programs and periodically add new benefits or change existing benefits to provide the maximum value to our employees.

Medical Benefits

County of Roanoke offers comprehensive medical coverage. The charts below contain a brief outline of what is offered. Please refer to the summary plan descriptions (SPD) for complete plan details and exclusions.

	Anthem Blue Cross and Blue Shield Medical PPO KeyCare \$1000	Anthem Blue Cross and Blue Shield Medical PPO KeyCare \$2000
Annual Deductible		
Individual	\$1,000	\$2,000
Family	\$2,000	\$4,000
Out-of-Pocket Max		
Individual	\$3,500	\$5,000
Family	\$7,000	\$10,000
Preventive Care		
Adult Exam	100%	100%
Well Child Care	100%	100%
Diagnostic Services		
X-ray & Lab Tests	80% Anthem, 20% Employee	80% Anthem, 20% Employee
Complex Radiology	80% Anthem, 20% Employee	80% Anthem, 20% Employee
Urgent Care	80% Anthem, 20% Employee	80% Anthem, 20% Employee
Emergency Room	80% Anthem, 20% Employee	80% Anthem, 20% Employee
Inpatient Facility	80% Anthem, 20% Employee	80% Anthem, 20% Employee
Outpatient Facility	80% Anthem, 20% Employee	80% Anthem, 20% Employee
	Anthem Prescription Drug Plan	
Retail Pharmacy (30 Day Supply)		
Generic	\$10 copay	\$10 copay
Preferred	\$25 copay	\$40 copay
Non-Preferred	Greater of \$40 copay or 20%; \$100 maximum per script	Greater of \$80 copay or 20%: \$200 maximum per script
Prescription Out-of-Pocket Max		
Individual/Family	\$2,500/\$10,000	Combined with Medical
Mail-Order Pharmacy (90 Day Supply)		
Generic	\$20 copay	\$20 copay
Preferred	\$50 copay	\$80 copay
Non-Preferred	Greater of \$80 copay or 20%; \$200 maximum per script	Greater of \$160 copay or 20%; \$400 maximum per script
	Key Care \$1000 (Monthly)	Key Care \$2000 (Monthly)
Employee Only	\$119.42	\$55.24
Employee & Spouse	\$509.50	\$381.16
Employee & 1 Child	\$297.08	\$204.20
Employee & Family	\$638.16	\$476.98

**See the Health Reimbursement Arrangement section below for information on a benefit that will help with out-of-pocket medical costs for participants on the County of Roanoke health insurance plan.*

Dental Benefits

County of Roanoke offers a competitive dental plan this year. Please refer to the summary plan description (SPD) for plan details, limitations & exclusions.

	Delta Dental Insurance Company Dental PPO Plus Premier
Annual Deductible	
Individual / Family	\$50/\$150

	Delta Dental Insurance Company Dental PPO Plus Premier
Annual Maximum	
Per Person	\$1,500

Dental Benefits		
	PPO (Delta Dental Pays)	Premier (Delta Dental Pays)
Preventive	100%	100%
Basic	90%	80%
Major	60%	50%
Orthodontia Services		
Benefit Percentage	Not covered	Not Covered
Lifetime Maximum	N/A	N/A

	Dental PPO Plus Premier (Monthly)
Employee Only	\$8.64
Employee & 1	\$22.94
Employee & Family	\$47.64

Vision Benefits

County of Roanoke provides vision insurance to eligible employees and dependents. To access a list of in-network providers please visit www.anthem.com.

	Anthem Blue Cross Blue Shield Blue View Vision
Eye Exam	\$10 copay
Lenses	\$20 copay
Frames	\$150 allowance then 20% off balance

	Blue View Vision (Monthly)
Employee Only	\$5.93
Employee & Spouse	\$10.70
Employee & Child(ren)	\$10.70
Employee & Family	\$17.19

Flexible Spending Account (FSA)

County of Roanoke offers a traditional Flexible Spending Account (FSA). The health care FSA helps employees pay for out-of-pocket medical expenses that are not paid by insurance with pre-tax dollars. The maximum you may set aside for health care FSA is \$3,300 and there is a \$660 rollover. In addition, you have the option to participate in a dependent care Flexible Spending Account to pay for eligible day care expenses up to \$5,000 per year (\$2,500 if married filing separately). The dependent care FSA allows employees to pay for expenses for the care of a child up to age 13, a disabled dependent of any age, or a disabled spouse with pre-tax dollars.

Short-Term Disability

County of Roanoke provides eligible employees, at no cost, with Short-Term Disability coverage should you become disabled with a non-work-related illness or injury. The coverage is administered by Anthem; however, there are two plans which are very similar. The plan in which you will be enrolled is dependent upon the VRS plan under which you are covered. After being disabled for 7 days due to an accident or sickness, you may be eligible for benefits. There is a one year waiting period before you are eligible. The percent of salary paid is dependent on your length of service at the County at the time of your disability.

Long-Term Disability

County of Roanoke provides eligible employees with Long-Term Disability coverage should you become disabled with a non-work-related illness or injury. The coverage is administered by Anthem; however, there are two plans which are very similar. The plan in which you will be enrolled is dependent upon the VRS plan under which you are covered. There is no cost for the LTD coverage under the Anthem plan for VRS Hybrid Members. There is a 50/50 Employer/Employee cost for the LTD coverage for VRS Plan 1 and Plan 2 members. After being disabled for 180 days, if you are unable to perform your own occupation and upon claim approval, the Long-Term Disability plan may pay. Plan benefits are determined by VRS membership. See Human Resources for details.

Virginia Retirement System (VRS) Benefits

As a full-time employee of Roanoke County, and as mandated by Virginia State Code, you are automatically enrolled in the Virginia Retirement System (VRS) at the time your employment begins. Both retirement and life insurance are offered through VRS. We will discuss retirement first.

There are 3 retirement plans under VRS. The plan under which you will be covered is dependent upon your initial VRS membership date and if you have unrefunded service with VRS. Both the employee (5% required) and the employer pay a portion of the retirement benefits. All 3 VRS plans include a defined benefit component which provides a lifetime, monthly pension to members who meet the age & service requirements. More information about VRS retirement can be found on VRS’ website at www.varetire.org.

County of Roanoke provides eligible employees, at no cost, Basic Group Life Insurance equal to two times your annual salary. The Basic Life Insurance includes a natural death benefit and an accidental death and dismemberment benefit. You are also eligible to purchase Optional Life Insurance for yourself, your spouse, and your eligible dependents. The life insurance is administered by VRS and underwritten by Securian Financial.

VRS administers a Long-Term Care Insurance program through Genworth Life Insurance Company. Long term care insurance helps pay for care and service expenses related to a long-term care event, such as Nursing Home or Assisted Living stays. For more information, please visit the VRS website.

Deferred Compensation

The deferred compensation plan is an optional retirement plan that is administered by Empower. The deferred compensation plan is separate from your VRS benefits. Employee contributions are deducted on a pre-tax basis from the employee’s pay and contributed to a 457 plan. The Empower plan also offers you the option to contribute to a Roth account on an after-tax basis. There is a Roanoke County match of up to \$650 annually which is contributed to a 401(a) plan. You are vested in the deferred compensation plan 100% from the first day you enroll.

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is administered by Carilion. It allows employees and their immediate family members to seek confidential support or assistance with various personal problems that might adversely impact their work performance, health, and well-being. The program includes up to 5 free counseling sessions per occurrence per year.

Who is Eligible for Benefits?

If you are a full-time employee working at least 40 hours per week, you are eligible to participate in the County of Roanoke benefit program. Your coverage begins on the first of the month following your date of hire. You may also cover eligible dependents under many of County of Roanoke’s benefit plans. Eligible dependents include legal spouse, children up to age 26 whether natural, adopted, stepchildren, or those for whom you have legal custody by court decree, totally disabled children of any age who are unmarried and are physically or mentally incapable of self- support and dependent upon you for support.

Making Election Changes During the Year

You can make changes during the Open Enrollment period, and, in most cases, your benefit elections made during this period will remain in effect until 06/30/2026. You are not able to make any plan changes unless you experience a life status event such as marriage, divorce, death, change in employment status, loss of or significant change to your current coverage, enrollment or ceasing to be enrolled in Medicare, Medicaid, or CHIP.

Most changes must be made within 30 days of the event. You will be required to provide written documentation of the event (ex. a marriage license or birth certificate). Benefit changes, due to the occurrence of a life status, must be entered in Global HR.

Flexible Leave Plan & Cash-In Option

Flexible Annual Leave Accruals

Years of Service	8 Hour Shift Employees	Fire & Rescue Only 12- & 24-Hour Shift Employees
0 – 4 years	160	224
5 – 9 years	184	257
10 – 14 years	208	291
15+ years	232	327

Cash-In Option

The 8-hour shift employees must maintain a 40-hour balance to be eligible to cash-in flexible leave per fiscal year (July 1 – June 30). The 12 and 24-hour shift Fire & Rescue employees must maintain a minimum balance of 56 hours after the cash-in. The number of hours eligible to cash-in shall be determined annually by the Board of Supervisors.

Employer Sponsored Health and Wellness Center

Employees and spouses enrolled on Roanoke County’s health insurance plan have access to employer sponsored health and wellness centers with care provided by Marathon Health. Participants pay little or no cost for services provided at the health centers.

Health Reimbursement Arrangement (HRA)

If you are a participant on the County of Roanoke health insurance plan and complete the required step to receive the Wellness Incentive, you will receive a Health Reimbursement Arrangement (HRA) account funded by the County. The funds in the HRA can be used to pay for eligible out-of-pocket health care expenses (i.e. deductibles, coinsurance).

Green Ridge Recreation Center & Brambleton Center Wellness Center Discounts

Employees can take advantage of a 25% discount of memberships at the Green Ridge Recreation Center and off select wellness programs at the Brambleton Center.

Holidays

The Board has designated thirteen full days and one-half day as holidays where the County offices will be closed.

Voluntary Benefits

County of Roanoke offers the following voluntary benefits which are designed to assist employees in the event of an unexpected financial loss due to cancer, hospitalization, accident, critical illness diagnoses, or death, as well as providing various legal resources: **Critical Illness, Cancer Advocate, Hospital Indemnity, Accident Insurance, LifeTime Benefit Term Life Insurance with Long Term Care, Legal Resources, Idnetity Theft Protection**

Member One Credit Union

County employees are eligible to join Member One Credit Union. Member One offers low interest loans, dividends, and family membership, and you can also have deductions withheld from your paycheck and deposited into a savings or checking account.

Tuition Reimbursement

Full-time employees can be reimbursed up to \$1,000 per County fiscal year for approved courses when the required grade and other requirements are met.

Benefits Resource Center (BRC)

BRC is offered through USI and is a resource for assistance with claims and for help with questions related to your health, dental and vision insurance, prescription coverage, and group STD and LTD benefits. BRC is offered as a free service to full-time County employees that are currently covered under our primary insurance offerings. You can reach BRC by calling toll free at 855-874-6699 M-F 8:00 am to 5:00 pm or email at BRCEast@usi.com.

Important Benefit Contacts

Benefit Type	Carrier	Contact Information
Medical PPO	Anthem Blue Cross and Blue Shield	1-833-388-1400 www.anthem.com
Pharmacy	Anthem/CarelonRx Rx	1-888-419-0530 https://anthem.com
Wellness Center	Marathon Health	540-777-6355 https://my.marathon-health.com/login
Dental	Delta Dental	1-800-237-6060 www.deltadentalva.com
Vision	Anthem Blue Cross Blue Shield	1-866-723-0515 www.anthem.com
Short-Term Disability (STD)	Anthem Life	https://www.roanokecountyva.gov/2911/Benefits-Information
Long-Term Disability (LTD)	Anthem Life	https://www.roanokecountyva.gov/2911/Benefits-Information
Flexible Spending Accounts	Flexible Benefit Administrators	1-800-437-3539 www.flex-admin.com/
Health Reimbursement Accounts (HRA)	Flexible Benefit Administrators	1-800-437-3539 www.flex-admin.com/
Employee Assistance Program	Carilion	1-800-992-1931 www.carilionclinic.org/EAP
Long Term Care	Genworth	1-866-859-6060 Group LTC - Login
Deferred Compensation	Empower	1-800-701-8255 www.empower-retirement.com/participant
Retirement	VRS	1-888-827-3847 www.varetire.org
Basic Group Life	Securian	1-800-441-2258 www.varetire.org
Optional Group Life	Securian	1-800-441-2258 www.varetire.org
Voluntary Benefits (Cancer, Hospital, Accident, LifeTime Benefit w/LTC, Legal Resources & Identity Theft)	Employee Family Protection, Inc. (EFP)	1-833-948-0163 https://www.efpnow.com/countyofroanoke

This brochure summarizes the benefit plans that are available to County of Roanoke eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department and can be found on the Benefits Information page on the Human Resources internet site. Information provided in this brochure is not a guarantee of benefits.

Contact Information

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