



## **CITY OF RICHMOND**

### **DEPARTMENT OF HUMAN RESOURCES**

**DATE:** October 23, 2026  
**TO:** All Eligible Retirees  
**FROM:** Human Resources  
**SUBJECT:** Benefits Open Enrollment for Retirees– Calendar Year 2027

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**Open Enrollment Period: November 2, 2026 – November 20, 2026 (Closes at 11:59 PM)**  
**Effective Date for Changes: January 1, 2027**

Dear City of Richmond Retiree,

Our annual Open Enrollment season is here! Annual Open Enrollment is your opportunity to review your current benefit selections and make changes for the upcoming 2027 plan year. Please review your options carefully to ensure your coverage meets the needs of you and any covered family members.

There is **no increase** to retiree contributions for City medical plans in 2027. The voluntary dental plans will have a slight semi-monthly premium adjustment (ranging from \$0.72 to \$6.30 monthly).

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**Regardless of whether you are making changes, please review your current elections, dependent enrollments and the options available to you. Your dependents who are currently enrolled may continue coverage if they do not have access to healthcare insurance coverage through their own employer.**

**Generally, some of your options are to:**

- Complete the enclosed enrollment form **if** you want to elect a different plan or cancel coverage. You do not need to complete the enrollment form if you are not making a change.
- Review the City's two medical plans offered to eligible retirees. Review the differences in each plan including the deductible, coinsurance, copays, medication coverage, out-of-pocket maximum, as well as the differences in premiums.

- Consider other coverage options, if applicable.
  - Other coverage options may include coverage through your current employer's health plan (if applicable), your working spouse's medical plan, or through the Federal Marketplace/Exchange. The Marketplace can be accessed by going to the website: [www.healthcare.gov](http://www.healthcare.gov)
    - Healthcare.gov offers a variety of plan designs. Compare premiums and you may find that you can purchase similar coverage in the Marketplace at a rate that would be more affordable than the City's early retiree premiums. Open enrollment for Healthcare.gov runs from November 1<sup>st</sup> to January 15<sup>th</sup>.

**NO ACTION IS REQUIRED** if you wish to keep your current benefit elections, **UNLESS** you want to change your health or dental plan election.

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#### **Open Enrollment Resources & Support:**

- **Review the enclosed documents.**
- **Contact one of the below representatives with your questions:**
  - For the **Richmond Retirement System**:
    - 📞 **Phone:** 804-646-5958
  - **HR Support:** Have questions? Contact the HR Benefits & Wellness Division:
    - 📞 **Phone:** 804-646-4700
    - ✉️ **Email:** [HRBenefits@rva.gov](mailto:HRBenefits@rva.gov) (*Subject Line: "Open Enrollment"*)
    - ⚠️ **Note:** HR and technical support will end at **5:00 PM on Friday, November 20, 2026.**
    - During Open Enrollment, calls will be answered from 8 a.m. to 5 p.m., Monday through Friday, except for the following Holidays: November 3<sup>rd</sup> (*Please Vote!*) and November 11<sup>th</sup> (*Thank you, Veterans!*).
- **To make an election change, you should do one of the following:**
  - Submit your documentation electronically, please visit this link: [bit.ly/CORRetiree](http://bit.ly/CORRetiree)
  - Complete the enclosed form and return it by mail to the address on the form, ensuring it is received by November 20, 2026.

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**The deadline for this Open Enrollment is Friday, November 20, 2026. Retirees making changes must have all documents delivered to the Retirement System office before 5:00 p.m. on November 20, 2026.**

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**Your health and well-being are top priorities.**

**The City of Richmond continues to offer the Wellness Premium Incentive.** Retirees (and enrolled spouses) who did not complete the required annual healthcare screening will not receive the discounted premium rate.

**The Marathon Health Clinics are available** at little to no cost for retirees enrolled in a City health plan. Services include primary care, acute care, physical therapy, behavioral health, immunizations, lab work, and pharmacy services (pharmacy available at Hioaks location).

The City of Richmond provides a **100% free and confidential Employee Assistance Program (EAP)** through Cigna to **all** retirees and household members (no enrollment in City medical coverage required).

The EAP includes:

- Unlimited 24/7 telephonic consultations
- Up to **6 free face-to-face or virtual counseling sessions** per issue, per year
- Call Cigna EAP anytime at **800-554-6931** for support.

Thank you for taking the time to review your options and make informed decisions for your health and financial well-being. We are proud to partner with you to support you and your family in the upcoming year. If you have any questions along the way, our Benefits & Wellness Division is here to support you.

- 📞 **Phone:** 804-646-4700
- ✉️ **Email:** HRBenefits@rva.gov (*Use Subject Line: "Open Enrollment"*)

With gratitude,

City of Richmond  
Department of Human Resources

