

What's Coming July 1, 2009

Commonwealth of Virginia
Health Benefits Program



We'll Talk About....

- **What happens during Open Enrollment (until May 15)**
 - Premiums and plan changes for July 1
 - Flexible Reimbursement Accounts
 - Ineligible dependent audit
- **Expanded service area for Kaiser Permanente HMO**
- **COVA Connect pilot in Hampton Roads**
- **What does this mean for me?**

2009 Open Enrollment

Good News on Premiums!

- **No premium increase for full-time employees:**
 - COVA Care Basic plan
 - COVA HDHP
 - Kaiser Permanente HMO
- **Program is again absorbing health care cost increases**
- **Slight increase for COVA Care optional buy-ups (expanded dental, out-of-network, vision and hearing)**

2009 Open Enrollment COVA Care Plan Changes

Out-of-Pocket Expenses Medical and Behavioral Health	Now You Pay	Starting July 1
■ Annual deductible	\$200/\$400	\$225/\$450
■ Specialist visit copay	\$35	\$40
■ Behavioral health visit copay (non-medical)	\$35	\$25
■ Emergency room and OP hospital visit copay	\$100	\$125
■ OT/PT/Speech/Chiropractic visit copay	\$35	\$35
■ Lab, x-ray, diagnostic tests coinsurance	10%	20%
■ Infusion services coinsurance	0%	20%

2009 Open Enrollment COVA Care Plan Changes

Out-of-Pocket Expenses Prescription Drug Program	Now You Pay	Starting July 1
Prescription Drug Tiers <ul style="list-style-type: none"> ■ Tier 1 copay ■ Tier 2 copay ■ Tier 3 copay ■ New Tier 4 specialty drug copay 	Retail/Mail \$15/\$30 \$20/\$40 \$35/\$70 N/A	Retail/Mail \$15/\$30 \$25/\$50 \$40/80 \$50/\$100

2009 Open Enrollment COVA HDHP Plan

- **No changes for COVA HDHP**
 - Employees pay no premium
 - Health program is again absorbing health care cost increases
 - Deductibles and coinsurance remain the same

2009 Open Enrollment Kaiser Permanente HMO Changes

Benefit	Current	Starting July 1
■ Out-of-pocket maximum	None	\$3,500/\$9,400

Out-of-Pocket Expenses	Now You Pay	Starting July 1
■ Specialist visit copay	\$10	\$20
■ Emergency room visit copay	\$50	\$75
■ Outpatient hospital visit copay	\$10	\$50
■ Prescription drug program		
• Medical center pharmacy	\$10	\$10/\$20/\$35
• Community pharmacy	\$20	\$20/\$40/\$55
• Mail service	\$8	\$8/\$18/\$33

2009 Open Enrollment

Flexible Reimbursement Accounts

- **Monthly pre-tax administrative fee reinstated**
 - You pay \$3.67 for one or both accounts
- **New *myFBMC VISA* reimbursement card for Medical FRAs**
 - You will receive two cards in the mail
 - New IRS rules for using the card – see Spotlight

2009 Open Enrollment Ineligible Dependent Audit

- **Audit will be conducted after the new plan year begins on July 1**
 - Penalties will apply if you cover ineligible dependents
- **Program will provide an amnesty period during Open Enrollment**
 - Drop ineligible dependents
 - No penalty

2009 Open Enrollment Ineligible Dependent Audit

- **Take these steps**
 - Check the list in Spotlight of who you can cover under your plan
 - Remove any individual from your plan who is not eligible
 - Provide a valid Social Security Number or Taxpayer ID Number for each covered family member
 - If questions, contact your agency Benefits Administrator

2009 Open Enrollment

Kaiser Service Area Expands

- Current Northern Virginia service area expands starting July 1 to these zip codes

<i>City or County</i>	<i>Expanded Service Area Zip Codes</i>
Caroline	22546, 22580, 22538 and 22535
Culpeper	22736
Fauquier	22720, 20119, 22728
Fredericksburg	All zip codes
Hanover	23015
King George	All zip codes
Louisa	23024, 23117
Orange	22508, 22567, 22960
Stafford	All zip codes
Spotsylvania	All zip codes
Westmoreland	22443

2009 Open Enrollment Kaiser Service Area Expands

■ What can I do during Open Enrollment?

- If you **live or work** in the expanded service area you may:
 - Take no action and remain in your current plan
 - Change to the Kaiser HMO plan
 - Change to COVA HDHP

2009 Open Enrollment Kaiser Service Area Expands

- **What can I do outside Open Enrollment?**
 - If you move into or out of the service area during the year, you may change plans within 31 days of the date you move

2009 Open Enrollment

Kaiser Service Area Expands

- **If you change to the Kaiser HMO plan, you will:**
 - Receive Kaiser ID cards before July 1 and
 - Be mailed additional information from Kaiser
- **To find out if your provider participates in the Kaiser network:**
 - See the Provider Directory on the Kaiser Web site or
 - Call Kaiser Member Services

New Health Care Pilot for Hampton Roads

- **New, innovative approach to health care**
- **COVA Connect gives members new tools to get and stay healthy**
 - Integrated database of health information
 - State-of-the-art technology
 - Enhanced customer service
 - Individual health coaches
- **Premiums and out-of-pocket expenses the same as COVA Care**



- Begins July 1 for employees who **live** in these Hampton Roads zip codes

City	Zip Codes
Chesapeake	23320 - 23328
Hampton	23630, 23651, 23661, 23663 – 23670, 23681
Norfolk	23501– 23515, 23517- 23521, 23523, 23529, 23541, 23551
Poquoson	23662
Portsmouth	23701 - 23705, 23707 - 23709
Suffolk	23432 - 23439
Virginia Beach	23450 - 23467, 23471, 23479



Open Enrollment choices

- See COVA Connect insert mailed with Spotlight to employees in the pilot area, or
- Visit the DHRM Web site and click on the Open Enrollment link
 - The "About COVA Connect" link may be found under COVA Connect

Where to Get More Details

- **Spotlight newsletter**
- **DHRM Web site at www.dhrm.virginia.gov**
 - **Open Enrollment link on front page**
 - **Frequently Asked Questions**
- **Your agency Benefits Administrator**

Use EmployeeDirect

- 24/7 access on the Web
- Visit www.dhrm.virginia.gov
- Click on EmployeeDirect
- Select “Health Benefits Enrollment and Information”

Important Deadline!

- Open Enrollment ends on **May 15, 2009**
- Now is the time to make changes
- Remember:
 - All Open Enrollment actions must be completed by May 15!
 - Use EmployeeDirect 24/7