# HEALTH BENEFITS E-NEWS EXTRA

Department of Human Resource Management Office of Health Benefits

April 30, 2021

# Open Enrollment Webinars – Thanks for Attending!

We want to express our appreciation to those of you who attended our Benefits Administrator Open Enrollment webinars this week. For your convenience, here are links to the <a href="DHRM Open Enrollment web page">DHRM Open Enrollment web page</a>, the <a href="Open Enrollment presentation">Open Enrollment presentation</a> and the <a href="Spotlight">Spotlight</a> newsletter. Many questions were raised during the webinars, and below is clarification on several topics.

# **Waiving Coverage During Open Enrollment**

It is your responsibility to provide guidance to participants so that they understand the rules and consequences of waiving coverage in the State Health Benefits Program. While documentation is not required when waiving coverage, we always encourage you to remind participants of the importance of having health care coverage.

# Dependent Care FSA Grace Period and Qualifying Mid-Year Events

There are questions and answers published in the Spotlight newsletter on pages 10 and 11. A question on page 10 addresses this issue:

Q: I typically make a Dependent Care FSA election during Open Enrollment to offset the cost of child care. What happens if dependent care centers are closed or have limited enrollments in the next plan year?

A. It is not recommended that you make an Open Enrollment election for the Dependent Care FSA in *anticipation* of enrolling your dependent into a valid childcare program in the fall. *You are allowed to make a prospective election change during the plan year if services become available based on a dependent care cost or coverage change.* You may also reduce or cancel your Dependent Care FSA if your services are reduced or cancelled. You must notify your Benefits Administrator to assist you with the mid-year election change within 60 days of the change.

## Vision Benefits in This Year's Spotlight

There have been no vision benefit changes; however, the Office of Health Benefits wanted to highlight these benefits in more detail in this year's Spotlight so that participants would have a better understanding of what is offered.

### **Encourage Employees to Check Their Current Benefits**

Regardless of whether participants make elections during Open Enrollment, it is always a good idea for them to visit EmployeeDirect to check their current benefits and contact information. This ensures that they are aware of their current health plan and that their profile is up to date.

### When to Take Action During Open Enrollment

This question is addressed on page 10 of Spotlight.

No election is required if a participant has no health plan coverage changes, and is not enrolling in a flexible spending account (FSA). We recommend that participants log in to Employee Direct at <a href="https://edirect.virginia.gov">https://edirect.virginia.gov</a> and select 'Health Benefits Direct' to review their current health benefits record. They should select 'Request Change' if they would like to make an Open Enrollment election or update their personal information.

Those who want to participate in a Premium Reward effective July 1 will need to take action to access or continue the Premium Reward for the 2021-2022 plan year.

### **Optima Health Code Error on Active Open Enrollment Form**

On page 2 of the Active Enrollment Form, the code for the Optima Health Vantage HMO should be "OH" rather than "OHP." We apologize for the error.

#### **Materials Ordering Process**

The Commonwealth of Virginia ordering portal, which includes Anthem and IngenioRx materials, requires a user name and password. If you need assistance, please send an email to <a href="mailto:ohb@dhrm.virginia.gov">ohb@dhrm.virginia.gov</a> to receive that information.

Please do not reply to this e-mail. You may send inquiries to the Office of Health Benefits mailbox at <a href="mailto:ohb@dhrm.virginia.gov">ohb@dhrm.virginia.gov</a>