2020 Open Enrollment for Health Benefits and Flexible Spending Accounts (FSAs)

COMMONWEALTH OF VIRGINIA HEALTH BENEFITS PROGRAM

May 2020
2020 Open Enrollment

May 1 - May 15

• It’s the annual period for making decisions on health plans and flexible spending accounts (FSAs)

• **Nothing is required** if you are:
  • **Not changing** your health plan or membership,
  • **Not enrolling** in an FSA, and
  • **Not participating** in Premium Rewards
2020 Open Enrollment

Health Plans

• Enroll in or change your health plan
• Elect or remove optional buy-ups for COVA Care, COVA HDHP and COVA HealthAware
• Waive coverage
• Add or remove family members
2020 Open Enrollment

Flexible Spending Accounts (FSAs)

• Enroll in a Health or Dependent Care FSA or both
• You must submit an enrollment request each year you wish to have an FSA
2020 Open Enrollment

How to Make Elections

• Visit EmployeeDirect and select Health Benefits Direct
  or
• Submit an Enrollment Form to your agency Benefits Administrator

• The deadline is May 15, 2020
Visit EmployeeDirect Online

https://edirect.virginia.gov

Select Health Benefits Direct
• Review your current health benefits record
• Update your personal information
• Enroll or make changes to your health plan and/or membership
• Enroll in one or both FSAs
• Submit your elections early and no later than 11:59 p.m., May 15, 2020
Complete and Submit an Enrollment Form

• Complete the fillable form on the DHRM website: www.dhrm.virginia.gov
• Print, sign it and submit to your Benefits Administrator (BA)
• No computer access? Send the enrollment form mailed to you to your BA
• **Be sure it is postmarked by May 15, 2020**
# Your Health Plan Options

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<th>Plans Offered</th>
<th>Available</th>
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<td>• COVA Care</td>
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<td>Hampton Roads</td>
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<td>• TRICARE Supplement</td>
<td>Statewide</td>
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See Spotlight…

• Employee premiums have changed
• COVA Care and COVA HealthAware
  – Complete a health assessment on your plan website between May 1 and May 15 to earn a premium reward effective July 1
• Flexible Benefits Accounts (FSAs):
  – You may contribute up to $2,750 to a Health FSA, an increase of $50 from the current maximum.
• All Health Plans
  – Age limits removed for autism spectrum disorder and related treatments and services.
• COVA Care and COVA HDHP
  – Age limits removed for Behavioral Health Intensive In-Home Services.
  – The Sydney Health App makes it easier to manage your medical and pharmacy benefits.
See Spotlight…

- **COVA HealthAware**
  - *Informed Rewards Program*: Earn an incentive when you select certain provider locations for medical services or lab tests.
  - *Teledoc Virtual Visits*: No member costs for using this service.
  - *ID Cards*: All plan participants will receive a new ID card in June.

- **COVA HDHP**
  - *LiveHealth Online* visit increased from $49 to $59 before the deductible is met.

- **Kaiser Permanente HMO**
  - *Coverage area expands* to Fauquier County.
Here’s ALEX for Advice

- Review your health plan options with ALEX
- ALEX will use your input, do the math, and recommend a plan just for you

www.myalex.com/cova/2020
Earn Premium Rewards!

• For employee and/or spouse enrolled in COVA Care or COVA HealthAware

• Employee or spouse can save $17/month

• Together can save $34/month
How Do I Receive A Premium Reward?

• Be enrolled in COVA Care or COVA HealthAware

• For a Reward Starting July 1
  • Complete your health assessment between May 1 and May 15

• For a Reward After July 1
  • Complete a health assessment by the 15th of any month to receive a reward in six to eight weeks
  • See Premium Reward requirements chart: www.dhrm.virginia.gov/employeebenefits/openenrollment2020-21
Where Do I Submit My Health Assessment?

• Log in to the COVA Care or COVA HealthAware plan website or app

COVA Care:  www.anthem.com  or use the Sydney Health app

COVA HealthAware:  www.covahealthaware.com  or use the Aetna Health app

• Instructions are in Spotlight

Questions? Ask your Benefits Administrator
Incentive programs to reduce healthcare costs and reward you for making informed, cost-effective decisions about your health care

Voluntary and available to you and your enrolled dependents

COVA HealthAware:  *Informed Rewards*

[www.aetna.com](http://www.aetna.com)

COVA Care & COVA HDHP:  *Smart Shopper*

[http://cova.vitalssmartshopper.com](http://cova.vitalssmartshopper.com)
Statewide Plans

COVAcare
Administered by Anthem, Delta Dental and Anthem Pharmacy delivered by IngenioRx

COVA HDHP
Administered by Aetna, Delta Dental and Anthem Pharmacy delivered by IngenioRx

COVA HealthAware

TRICARE SUPPLEMENT
Administered by Selman & Company

http://www.selmantricareresource.com/cova

800-638-2610, press Option 1
The basic plans include:

- Medical
- Behavioral Health
- Employee Assistance Program (EAP)
- Prescription Drug
- Diagnostic and Preventive Dental
- Routine Eye Exam
Optional Benefits

• **COVA Care**: Expanded Dental
  Expanded Routine Vision/Hearing
  Out-of-Network

• **COVA HDHP**: Expanded Dental
Optional Benefits

Expanded Dental
- **Primary Care** – such as fillings, extractions, root canals
- **Complex Restorative** - crowns, dentures, bridges and implants
- **Orthodontic services**
Optional Benefits

**Expanded Vision**
- Eyeglasses
- Contact lenses
- Includes allowances for non-Blue View provider services

**Hearing**
- Routine hearing exam once per plan year
- Hearing aids and related supplies up to $1,200 every 48 months
Optional Benefits

Out-of-Network
• Plan payment reduced by 25%
• Provider may balance bill for amounts the plan doesn’t pay
• Does not apply toward out-of-pocket limit
The basic plan includes:

- Medical
- Behavioral Health and EAP
- Prescription Drug
- Routine Vision and Hearing Exams
- Preventive and Diagnostic Dental
- Health Reimbursement Arrangement (HRA)
- Out-of-Network Coverage
Optional Benefits

**Expanded Dental**
- **Primary Care** – such as fillings, extractions, root canals
- **Complex Restorative** - crowns, dentures, bridges and implants
- **Orthodontic services**

**Expanded Vision**
- Eyeglasses
- Contact lenses
- Discounts for eyewear and accessories
- Network includes private practice providers plus participating national chains
What is a Health Reimbursement Arrangement (HRA)?

- Account that automatically pays eligible out-of-pocket expenses as long as funds are available
  - Medical
  - Behavioral health
  - Pharmacy
- Funds paid from HRA toward eligible expenses for any covered member
- Unused HRA funds roll over into future plan years with no limit if enrollment in the plan continues
HRA Contribution

- Initial HRA contribution for 7/1/2020:
  - Employee/Retiree - $600
  - Employee/Retiree + Spouse - $1,200

- HRA contribution is prorated for new enrollments or QME changes during the plan year.

- The HRA proration chart may be found at [www.COVAHealthAware.com](http://www.COVAHealthAware.com)
HRA “Do Rights”

Employees/Early Retirees and enrolled spouses

- $50 HRA contribution for up to three “Do Rights”
  - Up to $150 per employee/early retiree
  - Up to $150 per enrolled spouse

- Annual routine physical exam
- Routine dental exam
- Annual routine vision exam
- Annual flu shot
- Physical activity tracker
- Digital coaching
• **Prescription Drugs**
  • Anthem Pharmacy delivered by IngenioRX
  • 833-267-3108 or [www.anthem.com](http://www.anthem.com)

• **Dental Benefits**
  • Delta Dental of Virginia
  • 888-335-8296 or [www.deltadentalva.com](http://www.deltadentalva.com)
• Your medical plan administers your free and confidential health and wellness programs
  • Disease management
  • Medication and health coaching incentives
  • Maternity Management
  • Health Assessment
Health & Wellness Programs

• **More Information**
  • Individual plan brochures
  • Open Enrollment link on the DHRM website

Employee Assistance Program (EAP)

Up to 4 visits per issue each plan year at no cost to member

• For participants and members of their household
• Confidential resource for personal and workplace challenges
• Legal and financial guidance

www.AnthemEAP.com

Company Code: Commonwealth of Virginia

www.mylifevalues.com

User name and password: COVA
Regional Plans

Optima Health Vantage HMO

Available in Hampton Roads zip codes
www.optimahealth.com/cova

Kaiser Permanente HMO

Available primarily in Northern Virginia zip codes
my.kp.org/commonwealthofvirginia/
Optima Health Vantage HMO

- You must live or work in Hampton Roads area zip codes to enroll
- You choose a primary care physician (PCP) to coordinate your care
- No referrals required to see a specialist
- Out-of-area coverage for dependent children
- No out-of-network coverage except for emergencies
Optima Health Vantage HMO

• Medical, prescription drug, dental, vision and hearing benefits
• Preventive care covered at 100 percent
• 100 percent of hospitals in Hampton Roads are in-network
• Employee Assistance Program (EAP)
• Dedicated member services unit

More at [www.optimahealth.com/cova](http://www.optimahealth.com/cova)
Kaiser Permanente HMO

- Medical, prescription drug, dental, vision and hearing benefits
- Preventive care covered at 100 percent
- You choose a primary care physician (PCP) to coordinate your care
- Employee Assistance Program (EAP)
- You must live or work in primarily Northern Virginia zip codes to enroll
- Plan service area now includes Fauquier County
- More on the Open Enrollment web page or at [http://my.kp.org/commonwealthofvirginia/](http://my.kp.org/commonwealthofvirginia/)
Flexible Spending Accounts (FSAs)

Administered by PayFlex for all employees eligible for health benefits

Health Care FSA

- Set aside up to $2,750 per year, pre-tax, for eligible health care expenses

Dependent Care FSA

- Set aside up to $5,000 per year, pre-tax, for eligible expenses for the care of your dependent
You must enroll each plan year to participate

“Use it or lose it” rule:
• Use all of your funds by the end of your coverage period
• File for reimbursement by the filing deadline or forfeit your FSA funds
More Open Enrollment Information

- **Spotlight on Your Benefits newsletter**
- **Open Enrollment page at** [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov)
Who To Contact for Assistance

- Your Benefits Administrator
- The health plans

Questions on EmployeeDirect registration, login or Health Benefits Direct?
Email: edirectissues@dhrm.virginia.gov

Questions on Open Enrollment in general?
Email: openenrollment@dhrm.virginia.gov
SUBMIT YOUR ELECTIONS ON TIME BY MAY 15!

• Visit EmployeeDirect at https://edirect.virginia.gov
  OR
• Submit an enrollment form to your agency benefits office
• Forms will be accepted between May 1 and May 15
• Forms must be postmarked no later than May 15