

2023 Open Enrollment for
Health Benefits and Flexible Spending
Accounts (FSAs)

**COMMONWEALTH OF VIRGINIA
HEALTH BENEFITS PROGRAM**





2023 Open Enrollment

May 1 - May 15

It's time to make annual 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



2023 Open Enrollment

Health Plans

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



2023 Open Enrollment

Flexible Spending Accounts (FSA's)

- **Enroll in a Health or Dependent Care FSA or both**
- **You must submit an enrollment request each year** you wish to have an FSA



2023 Open Enrollment

Welcome to  **Cardinal**

You can make your Open Enrollment Elections either:

- Online by visiting my.cardinal.virginia.gov
- or
- Submit an Enrollment Form to your agency Benefits Administrator

The deadline is Monday, May 15, 2023!



2023 Open Enrollment

Who can use Cardinal?

Employees can make elections online related to:

- Health plan
- Flexible Spending Accounts (FSA)

When? During the Open Enrollment period from **Monday, May 1, 2023 to Monday, May 15, 2023 no later than 11:59 p.m.**



2023 Open Enrollment

Accessed Cardinal Before?

- Log into Cardinal at my.cardinal.virginia.gov.
- Start the Open Enrollment (OE) process beginning **Monday, May 1**.
- **Important:** Submit by **Monday, May 15, 2023** no later than **11:59 p.m.**



2023 Open Enrollment

Forgot your Cardinal password?

If you registered for Cardinal (it's a long process, you wouldn't forget it!), use these steps:

- Go to my.cardinal.virginia.gov
- Use the “**Forgot Password**” link, which will send an automated email.

TIP! This automated email **may take up to 20 minutes** to deliver, make sure to **check your spam!**

Need more support? Go to:

<https://www.cardinalproject.virginia.gov/portal>



2023 Open Enrollment

New to Cardinal?

You may be required to register before you can log into Cardinal for the first time.

Not sure if you need to register?

Go to <https://www.cardinalproject.virginia.gov/portal> for guidance on **who** needs to register for Cardinal.



2023 Open Enrollment

Moved Lately?

Do you **need to update** your phone number, email, and/or **home address**?

- Select users can update in Cardinal, depending on your agency.
- All other users have “read-only” or view access and will need to contact your agency HR/Benefits Administrator to update.
Hint: Use the [How to View and Update Personal Data](#) video for support on updating your personal data, as appropriate.



2023 Open Enrollment

How to Complete your Online OE in Cardinal

- Log into Cardinal at my.cardinal.virginia.gov
- Follow the Open Enrollment directions by either using:
 - Mailed [Spotlight](#), pages 4-5 or
 - Cardinal Support materials at www.cardinalproject.virginia.gov/oe

Submit Enrollment online no later than 11:59 p.m. on May 15, 2023

A screenshot of the 'Enrollment Summary' page in the Cardinal system. The page is enclosed in a red border. On the left, it displays 'Your Pay Period Cost: \$360.60' and 'Status: Pending Review'. Below this, there are two buttons: 'Enrollment Preview Statement' and 'Submit Enrollment'. A large red arrow points from the text 'Click to Complete Open Enrollment!' towards the 'Submit Enrollment' button. On the right side, it shows 'Full Cost: \$360.60' and 'Employer Cost: \$634.00'. A pie chart is also visible, labeled 'FSA' and 'FSA-Used', showing the breakdown of costs. The 'Submit Enrollment' button is highlighted in green.



Your Health Plan Options

Plans Offered

- COVA HealthAware
- COVA Care
- COVA HDHP
- Kaiser Permanente HMO
- Optima Health Vantage HMO
- TRICARE Supplement

Available

Statewide & elsewhere

Statewide & elsewhere

Statewide & elsewhere

Regional, Northern
Virginia

Regional, Hampton
Roads

Statewide & elsewhere



Open Enrollment Highlights

See Spotlight

Employee premiums depend on approval of the state budget by the General Assembly

COVA Care and COVA HDHP

- **Diabetes Prevention Program:** Digital health coaching to reduce risk for type 2 diabetes at no cost to the member.
- **Expanded Virtual Care:** Virtual primary care and preventive care through the Sydney Health mobile app at no cost to the member.
- **LiveHealth Online Dermatology:** Consult with a dermatologist virtually.
- **In-Home Addiction Treatment/I-HAT:** In-home drug and alcohol addiction treatment program.



Open Enrollment Highlights

See Spotlight

- **COVA HealthAware**
 - **Teladoc Dermatology:** Consult with a dermatologist virtually.
 - **MinuteClinic:** In-person and virtual visits at no cost to the member.
- **Health Flexible Spending Account**
 - Contribution maximum increases to \$3,050 per plan year.
- **Open Enrollment packet mailed to home address of record**
 - includes Spotlight, Language Assistance, CHIP Notice along with other Important Notices.



Verify with ALEX!

- Find the best health plan plan options with ALEX, your online benefits counselor.
- ALEX evaluates your input and recommends a plan tailored just for you!



<https://www.myalex.com/cova/2023>



Earn Premium Rewards!

- For employee and/or spouse enrolled in COVA Care or COVA HealthAware
- Employee or spouse can earn **\$17/month**
- Together can earn **\$34/month**
- May be taxable, depending on your agency's payroll system



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**
 - Earn a reward any time during the plan year as long as the requirements are met
 - See Premium Reward requirements chart:

<https://www.dhrm.virginia.gov/employeebenefits/open-enrollment2023-24>



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.aetna.com or use the
Aetna Health app

Instructions are in Spotlight

Have questions? Ask your Benefits Administrator



Shared Savings Programs



COVAcare

COVA HDHP

- 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

COVA Care & COVA HDHP: *Smart Shopper*

<https://cova.smartshopper.com>



Statewide Plans



Administered by Anthem, Delta Dental and Anthem Pharmacy delivered by CarelonRx

www.anthem.com/cova
800-552-2682



Administered by Aetna, Delta Dental and Anthem Pharmacy delivered by CarelonRx

www.covahealthaware.com
855-414-1901



Statewide Plans

TRICARE SUPPLEMENT

Administered by Selman & Company
(SelmanCo)

<https://info.selmanco.com/cova>

800-638-2610, press Option 1



COVAcare

COVA HDHP

The basic plans include:

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



COVAcare

COVA HDHP

Optional Benefits

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



COVAcare

COVA HDHP

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 Employee Assistance Program (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 7/1/2023:**
 - Employee/Early Retiree - \$600
 - Employee/Early Retiree + Enrolled Spouse - \$1200
- 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



HRA “Do Rights”

Employees/Early Retirees & enrolled spouses

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

Do Rights Include:

- Annual routine physical exam
- Routine dental exam
- Annual routine vision exam
- Annual flu shot
- Physical activity tracker
- Digital coaching



COVA HDHP



- **Prescription Drugs**
 - Anthem Pharmacy delivered by (CarelRx):
 - **833-267-3108** or www.anthem.com
- **Dental Benefits**
 - Delta Dental of Virginia
 - **888-335-8296** or www.deltadentalva.com



Health & Wellness Programs

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

<https://www.dhrm.virginia.gov/employeebenefits/open-enrollment2023-24>



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**



TRICARE SUPPLEMENT

- Open to state employees and early retirees who are military retirees, or the spouse of a military retiree
- Must be eligible for:
 - TRICARE, the military health benefits program, and
 - the State Health Benefits Program

<https://info.selmanco.com/cova>



Regional Plans

OptimaHealth  Optima Health Vantage HMO

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

KAISER PERMANENTE  **thrive** Kaiser Permanente HMO

Available primarily in Northern Virginia zip codes
www.myhealthkp.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%
- 100% of hospitals in Hampton Roads are in-network
- Employee Assistance Program (EAP)
- Dedicated member services unit

More at www.optimahealth.com/cova



Kaiser Permanente HMO

- Medical, prescription drug, dental, vision and hearing benefits
- Preventive care covered at 100%
- 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 extends to Fauquier County
- More on the Open Enrollment web page or at www.myhealthkp.org/commonwealthofvirginia



Flexible Spending Accounts (FSAs)

Administered by PayFlex for all employees eligible for health benefits



Health Care FSA

- Set aside **up to \$3,050** 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



Flexible Spending Accounts (FSAs)

**You must enroll each plan year
to participate in an FSA!**



“Use it or lose it” rule:

- **Use all of your funds by the end of your coverage period**
- **File for reimbursement by your filing deadline or forfeit your FSA funds**



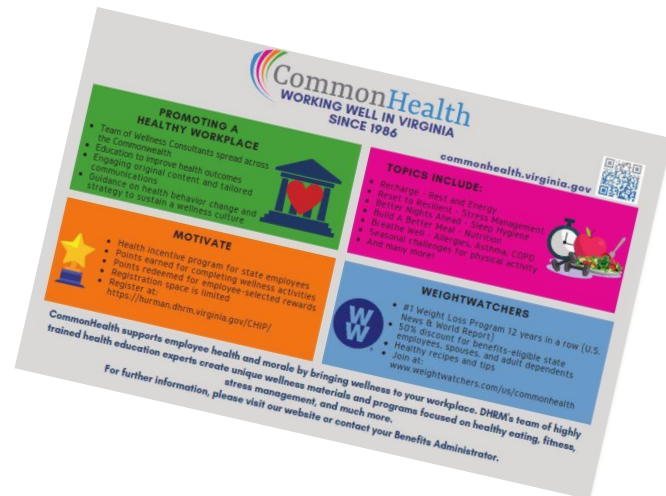
More Open Enrollment Information

2023 BENEFITS AT A GLANCE

Health Plans	COVA Care	COVA HealthAware	COVA HDHP	Kaiser Permanente	Optima Health
	You Receive	You Receive	You Receive	You Receive	You Receive
Benefits					
Health Reimbursement Arrangement (HRA)	Not available	\$400 employee \$600 enrolled spouse	Not available	Not available	Not available
Employer deposit for your HRA on July 1, 2023	You Pay	You Pay	You Pay	You Pay	You Pay
In Network Benefits					
Deductible - per plan year					
- One person	\$300	\$1,500	\$1,750	None	\$750
- Two or more persons	\$600	\$3,000	\$3,500	None	\$300
Out-of-pocket expense limit - per plan year					
- One person / Two or more persons	\$1,500 / \$3,000	\$3,000 / \$6,000	\$3,000 / \$10,000	\$1,500 / \$3,000	\$1,500 / \$3,000
Doctor's visits (in person and telemedicine)					
- Primary care physician	\$25	20% after deductible	20% after deductible	\$25	Tier 1: \$5 / Tier 2: \$25
- Telehealth physician visit	\$0	20% after deductible	20% after deductible	\$0	\$0
- Specialist	\$40	20% after deductible	20% after deductible	\$40	Tier 1: \$10 / Tier 2: \$40
Hospital services					



- **Spotlight on Your Benefits** newsletter
- Open Enrollment page: <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment2023-24>
- Includes Frequently Asked Questions





Who To Contact for Assistance

- Your Benefits Administrator
- The Health Plans



WHO TO CONTACT

Questions on Cardinal HCM *Employee Self Service (ESS)*?

Visit <https://my.cardinal.virginia.gov> to review the Open Enrollment Job Aid or contact your Benefits Administrator

Questions on Open Enrollment in general?

Email: openenrollment@dhrm.virginia.gov



SUBMIT YOUR ELECTIONS ON TIME BY MAY 15!

Submit enrollment online in **Cardinal** at my.cardinal.virginia.gov no later than **11:59 p.m.** on **Monday, May 15, 2023**

or

Submit a [2023 Enrollment Form](#) to your agency benefits office

Forms will be accepted between **Monday, May 1 and Monday, May 15**

Forms must be postmarked, emailed, or faxed **no later than May 15**