



# COMMONWEALTH OF VIRGINIA STATE HEALTH BENEFITS PROGRAM

Premium and plan benefits may change subject to final state budget approval.

## EMPLOYEE MONTHLY PREMIUMS FOR JULY 1, 2023 – JUNE 30, 2024

Salaried employees working 30 hours or more a week pay the "Employee Pays" amount. Salaried employees working less than 30 hours a week pay the "Total Premium."

**PLEASE NOTE:** Get a Premium Reward if you are enrolled in COVA Care or COVA HealthAware! You and/or your enrolled spouse can complete a health assessment to earn a \$17 monthly incentive or a \$34 incentive when both of you meet the requirements. If the incentive is a cash reward, it is taxable to the employee. See your agency Benefits Administrator.

## Your Member Handbook is Online!

Health plan member handbooks are posted on the DHRM website at <https://www.dhrm.virginia.gov/employeebenefits/health-benefits/active-employees>.

Be sure to review your plan's member handbook and associated amendments for more details on recent changes to your plan. Members enrolled in a regional HMO can obtain their Evidence of Coverage from their plan's website.

HEALTH CARE PLANS		PREMIUM		
		You Only	You Plus One	You Plus Two or More
COVA Care	Employee Pays	\$97	\$224	\$306
	State Pays	\$738	\$1,320	\$1,935
	<b>Total Premium</b>	<b>\$835</b>	<b>\$1,544</b>	<b>\$2,241</b>
COVA Care + Out-of-Network	Employee Pays	\$117	\$260	\$359
	State Pays	\$738	\$1,320	\$1,935
	<b>Total Premium</b>	<b>\$855</b>	<b>\$1,580</b>	<b>\$2,294</b>
COVA Care + Expanded Dental	Employee Pays	\$130	\$285	\$395
	State Pays	\$738	\$1,320	\$1,935
	<b>Total Premium</b>	<b>\$868</b>	<b>\$1,605</b>	<b>\$2,330</b>
COVA Care + Out-of-Network + Expanded Dental	Employee Pays	\$150	\$321	\$448
	State Pays	\$738	\$1,320	\$1,935
	<b>Total Premium</b>	<b>\$888</b>	<b>\$1,641</b>	<b>\$2,383</b>
COVA Care + Expanded Dental + Vision & Hearing	Employee Pays	\$150	\$321	\$448
	State Pays	\$738	\$1,320	\$1,935
	<b>Total Premium</b>	<b>\$888</b>	<b>\$1,641</b>	<b>\$2,383</b>
COVA Care + Out-of-Network + Expanded Dental + Vision & Hearing	Employee Pays	\$170	\$357	\$500
	State Pays	\$738	\$1,320	\$1,935
	<b>Total Premium</b>	<b>\$908</b>	<b>\$1,677</b>	<b>\$2,435</b>
COVA HealthAware	Employee Pays	\$17	\$53	\$54
	State Pays	\$723	\$1,320	\$1,932
	<b>Total Premium</b>	<b>\$740</b>	<b>\$1,373</b>	<b>\$1,986</b>
COVA HealthAware + Expanded Dental	Employee Pays	\$49	\$112	\$140
	State Pays	\$723	\$1,320	\$1,932
	<b>Total Premium</b>	<b>\$772</b>	<b>\$1,432</b>	<b>\$2,072</b>
COVA HealthAware + Expanded Dental & Vision	Employee Pays	\$60	\$133	\$170
	State Pays	\$723	\$1,320	\$1,932
	<b>Total Premium</b>	<b>\$783</b>	<b>\$1,453</b>	<b>\$2,102</b>
COVA HDHP	Employee Pays	\$0	\$0	\$0
	State Pays	\$626	\$1,166	\$1,704
	<b>Total Premium</b>	<b>\$626</b>	<b>\$1,166</b>	<b>\$1,704</b>
COVA HDHP + Expanded Dental	Employee Pays	\$33	\$60	\$88
	State Pays	\$626	\$1,166	\$1,704
	<b>Total Premium</b>	<b>\$659</b>	<b>\$1,226</b>	<b>\$1,792</b>
Kaiser Permanente HMO + Dental & Vision (available primarily in Northern Virginia)	Employee Pays	\$80	\$190	\$272
	State Pays	\$737	\$1,311	\$1,916
	<b>Total Premium</b>	<b>\$817</b>	<b>\$1,501</b>	<b>\$2,188</b>
Optima Health Vantage HMO + Dental & Vision (Hampton Roads area)	Employee Pays	\$80	\$190	\$272
	State Pays	\$733	\$1,315	\$1,907
	<b>Total Premium</b>	<b>\$813</b>	<b>\$1,505</b>	<b>\$2,179</b>
TRICARE Voluntary Supplement*	<b>Total Premium</b>	<b>\$61</b>	<b>\$120</b>	<b>\$161</b>

\* Washington State Residents contact Office of Health Benefits for Washington State mandated TRICARE premium amount