

Monthly Premium Costs Effective July 1, 2024

The following chart includes your plan choices and monthly premiums starting July 1, 2024. If you enroll in either a COVA Care or COVA HealthAware Plan, the premiums (see shaded premiums) can be reduced by completing the requirement to earn a Premium Reward. More detailed information about starting or continuing Premium Rewards can be found on page 3.

| Plan | Single | Two-Person | Family |
|-----------------------------------------------------------------|---------------|-------------------|-----------------|
| COVA Care (with preventive dental) | \$886 | \$1,640 | \$2,379 |
| COVA Care + Out-of-Network | \$907 | \$1,679 | \$2,436 |
| COVA Care + Expanded Dental | \$919 | \$1,700 | \$2,467 |
| COVA Care + Out-of-Network + Expanded Dental | \$940 | \$1,739 | \$2,524 |
| COVA Care + Expanded Dental + Vision and Hearing | \$939 | \$1,737 | \$2,521 |
| COVA Care + Out-of-Network + Expanded Dental + Vision & Hearing | \$960 | \$1,776 | \$2,578 |
| COVA HealthAware (with preventive dental) | \$785 | \$1,457 | \$2,110 |
| COVA HealthAware + Expanded Dental | \$818 | \$1,517 | \$2,198 |
| COVA HealthAware + Expanded Dental & Vision | \$828 | \$1,537 | \$2,226 |
| COVA HDHP (with preventive dental) | \$665 | \$1,239 | \$1,810 |
| COVA HDHP + Expanded Dental | \$698 | \$1,299 | \$1,898 |
| Kaiser Permanente HMO* + Dental & Vision | \$869 | \$1,597 | \$2,327 |
| Sentara Health Plans HMO* + Expanded Dental & Vision | \$855 | \$1,584 | \$2,293 |
| TRICARE Voluntary Supplement** | \$61 | \$120 | \$161*** |

** New York residents contact the Office of Health Benefits for TRICARE premium amount

***If an employee covers multiple children without a spouse the rate is \$120

*Kaiser Permanente HMO and Sentara Health Plans HMO are only available to participants living in the plans' defined services areas. If you enroll in one of these plans but do not live in the service area, you will be required to change plans. Contact Kaiser or Sentara directly for specific information—see *Who to Contact* on page 12.

Reminders:

- If your premium is deducted from your VRS retirement benefit and an increase result in your VRS benefit no longer being sufficient to allow your premium deduction, direct billing will automatically begin in June for your July premium. Otherwise, your premium payments will be deducted or billed in the usual manner.
- Keep in mind that due to administrative differences, direct billing is mailed before the coverage month, while VRS benefit deductions are taken after the coverage month. This means that you may initially be billed for a two-month premium if transition to direct billing is required.
- If you have an automatic deduction of your monthly premium billing through your financial institution or you use automatic bill pay to generate your monthly premium payment, be sure to update your account to pay your new premium amount.
- If you are receiving a health insurance credit and your premiums are not being deducted by VRS, you may need to submit a VRS-45 to report a premium change. Contact VRS for more information.