

2024 OPEN ENROLLMENT FOR
HEALTH BENEFITS AND
FLEXIBLE SPENDING
ACCOUNTS (FSAS)

COMMONWEALTH OF
VIRGINIA HEALTH
BENEFITS PROGRAM



2024 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 Reward

2024 Open Enrollment May 1- May 15

New Design for Spotlight

The Open Enrollment Spotlight publication is sent to employee's home address of record and includes:

- CHIP Notice, Language Assistance
- FAQ's
- Along with other Important Information



2024 Open Enrollment

May 1 - May 15

You May Take Action To:

- 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

2024 Open Enrollment

May 1 - May 15

Flexible Spending Accounts (FSA)

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

2024 Open Enrollment May 1- May 15



You can make your Open Enrollment Elections either:

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

Important: Submit by Wednesday, May 15 no later than 11:59 p.m.

2024 Open Enrollment May 1- May 15

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.

2024 Open Enrollment May 1- May 15

Forgot your Cardinal password?

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

- Go to my.cardinal.virginia.gov
- Use the “Forgot Password” link, which will send an automated email (*This automated email may take up to 20 minutes to deliver make sure to check your spam*).

IMPORTANT: Cardinal locks users out after 3 failed password attempts. The lockout will reset after 30 minutes.

Need more support? Go to:

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

2024 Open Enrollment

May 1- May 15

How to Complete your Online OE in Cardinal

- Log into Cardinal at my.cardinal.virginia.gov.
- Use Open Enrollment directions provided in the [Spotlight](#), pages 4-5)
- Find Cardinal Support materials at www.cardinalproject.virginia.gov/oe



Be sure to click **“Submit Enrollment”** to complete your Open Enrollment Elections.

2024 Open Enrollment

May 1- May 15

Moved Lately?

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

- Select users can update their personal data in Cardinal, depending on your agency.
- All other users have “read-only” or view access and will need to contact your agency Benefits Administrator to update.

Hint: Use the [How to View and Update Personal Data](#) video on the Cardinal website for support on updating your personal data, as appropriate.

2024 Open Enrollment

May 1- May 15

Health Plans

Plans Offered	Available
COVA Care	Statewide & Elsewhere
COVA HealthAware	Statewide & Elsewhere
COVA HDHP	Statewide & Elsewhere
Kaiser Permanente HMO	Regional, mostly in Northern Virginia
Sentara Health Plans HMO	Regional, Greater Hampton Roads & Eastern Shore
TRICARE Supplement	Statewide & Elsewhere

2024 Open Enrollment

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New Benefits for 2024

All Health Plans

- **New Hearing Aid Benefit for Children:** Hearing aids and related services for minor children (18 and younger) are included in plan coverage. Coverage includes the cost of one hearing aid, per hearing impaired ear, every 24 months, up to \$1,500.

See the [Spotlight](#) publication, for more information.

2024 Open Enrollment

May 1- May 15

New Benefits for 2024

COVA CARE & COVA HDHP

- **Building Healthy Families:** *(Replaces Future Moms):* Removes 16-week enrollment requirement.
- **Cancer Care Navigator:** Concierge Cancer Assistance.
- **LiveHealth Online Healthy Back & Joints powered by Sword:** Virtual in-home Physical Therapy.
- **Remove Member Liability For After-Hour Charges:** The additional after-hours fee at participating free-standing ER and urgent care centers will be covered.

See the [Spotlight](#) publication, for more information.

2024 Open Enrollment

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New Benefits for 2024

COVA CARE

- **Emergency Room Increase:** ER copay increases to \$300.

COVA HDHP

- **Provider Network Change:** PPO provider network changes to HealthKeepers HMO provider network which includes Out-of-Network coverage.

COVA Care & COVA HealthAware

- **Value-Based Incentive Design/VBID:** Replacement of the VBID program. No requirements necessary to get certain condition-related maintenance medications (*See PreventiveRx Plus*).

2024 Open Enrollment

May 1 - May 15

New Benefits for 2024

COVA CARE, COVA HDHP & COVA HEALTHAWARE

- **PreventiveRx Plus:** Certain condition-related, maintenance medications and supplies are at \$0 cost to members, when using an in-network pharmacy. No Program enrollment necessary.
Coverage limitations, exclusions and clinical criteria will still apply.
- **TalkSpace:** Message a therapist at anytime via text, audio and video messaging. One week of unlimited messaging counts as one visit. EAP or Behavioral Health copay and/or coinsurance will apply.

See the [Spotlight](#) publication, for more information.

2024 Open Enrollment

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New Benefits for 2024

COVA HealthAware

- **Aetna Cancer Support:** Concierge Cancer Assistance.
- **Teladoc Behavioral Health:** Consult a behavioral health provider virtually.
- **Shared Savings Incentive Program:** SmartShopper replaces Aetna Informed Rewards.
- **Maternity Management (*Not included in Spotlight*):** Removal of the 16-week enrollment requirement. The \$300 HRA deposit will be made once the requirements have been completed.

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See the [Spotlight](#) publication, for more information.

2024 Open Enrollment

May 1- May 15

New Benefits for 2024

Sentara Health Plans *(formerly Optima Health)*:

- Increased deductible, out-of-pocket, and copays.

Kaiser Permanente: No Benefit Changes

See the [Spotlight](#) publication, for more information.

2024 Open Enrollment May 1- May 15

Meet Alex



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

<https://start.myalex.com/cova>

2024 Open Enrollment

May 1- May 15

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 a premium reduction or benefit credit depending on your agency's payroll system.

2024 Open Enrollment May 1- May 15

Premium Rewards

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, more information about Premium Rewards can be found in the [Spotlight](#) (pages 18-19).

Important: Health Assessment submitted before May 1, 2024, will not count for the new plan year.

2024 Open Enrollment

May 1 - May 15

Premium Rewards

Log in to the COVA Care or COVA HealthAware plan website or app to complete a Health Assessment with your current plan administrator.

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

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

Have questions? Ask your Benefits Administrator 21

Statewide Plans



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

COVA HDHP basic plan includes Out-of-Network

Optional Benefits



COVA HDHP

COVA Care:

Expanded Dental
Expanded Routine Vision/Hearing
Out-of-Network

COVA HDHP:

Expanded Dental

Optional Benefits



COVA HDHP

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 \$1,500 every 48 months
- Adults /Children

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

Statewide Plans



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

Statewide Plan



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

2024 Open Enrollment May 1- May 15



HRA CONTRIBUTION

Initial HRA contribution for 7/1/2024:

- Employee/Early Retiree - \$600
- Employee/Early Retiree + Enrolled Spouse - \$1200
- HRA contribution is prorated for new enrollments or Life Events/QME changes during the plan year
- The HRA proration chart may be found at www.COVAHealthAware.com

Statewide Plans



HRA “Do Rights”

Employees & 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

Statewide Plans



COVA HDHP

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



COVA HDHP



Prescription Drugs

- Anthem Pharmacy delivered by (CarelonRx):
833-267-3108 or www.anthem.com

Dental Benefits

- Delta Dental of Virginia
888-335-8296 or www.deltadentalva.com

2024 Open Enrollment

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SmartShopper

- Incentive programs to reduce healthcare costs and reward you for making informed, cost-effective decisions about your healthcare.
- Voluntary and available to you and your enrolled dependents.

COVA HealthAware: SmartShopper (*Replaces Informed Rewards*)

Aetna: [833-849-0567](tel:833-849-0567)

COVA Care & COVA HDHP

Anthem: [844-277-8991](tel:844-277-8991)

<https://cova.smartshopper.com>

Health & Wellness Programs

Your medical plan administers your free and confidential health and wellness programs:

- Disease Management
- Health Coaching
- Maternity Management
- Health Assessment

More Information:

- Individual plan brochures
- Open Enrollment link on the DHRM website:

<https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25>

Employee Assistance Program (EAP)

- Up to 4 visits to a licensed therapist per issue, each plan year at no cost to the member.
- Must be enrolled in State Health Plan to access EAP services.
- 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**

Employee Assistance Program (EAP)



www.carelonwellbeing.com/kaiser

Carelon Behavioral Health

Phone: 866-517-7042



www.sentaraeap.com

Username: COVA

Phone: 800-899-8174

Statewide Plans

TRICARE Supplement

- Administered by Selman & Company (SelmanCo).
- 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.

1-800-638-2610, press Option 1

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

Regional Plans



Sentara Health Plans (HMO)

(formerly Optima Health)

- You must live or work in Greater Hampton Roads and Eastern Shore 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.

Regional Plans

Sentara Health Plans HMO

(formerly Optima Health)



- Medical, prescription drug, dental, vision and hearing benefits
- Preventive care covered at 100%
- 100% of hospitals in Greater Hampton Roads are in-network
- Employee Assistance Program (EAP)
- Dedicated member services unit
- See Spotlight for copay schedule

More at: www.sentarahealthplans.com/cova

Regional Plans



Kaiser Permanente HMO

- You must live or work in primarily Northern Virginia zip codes to enroll
- Plan service area extends to Fauquier County
- 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)

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More at www.mykp.org/commonwealthofvirginia

Flexible Spending Accounts (FSAs)

**Administered by Inspira Financial (*formerly Payflex*)
for all employees eligible for health benefits**



Health Care FSA

- Set aside **up to \$3,200** 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
- New Health FSA Inspira MasterCard
 - Re-enrolled in a Health FSA, you can continue to use your current PayFlex MasterCard until it expires. All others will receive a new Inspira MasterCard
- Administrative Fee: \$2.10 deducted monthly on a pre-tax basis for one or both FSAs

**Contact: Inspira Financial FSA: 855-516-8595 (TTY:711) or ⁴³
inspirafinancial.com**

More Open Enrollment Information



2024 BENEFITS AT A GLANCE
MEDICARE AND PLAN BENEFITS MAY CHANGE SUBJECT TO FINAL STATE BUDGET APPROVAL

Plan Name	Plan Type	Plan Description	Annual Premium	Monthly Premium	Annual Deductible	Annual Out-of-Pocket	Annual Maximum	Other Features
State Employees Health Plan	Health Plan	State Employees Health Plan	\$1,200	\$100	\$1,000	\$5,000	\$5,000	Medical, Dental, Vision, Life, AD&D
State Employees Dental Plan	Dental Plan	State Employees Dental Plan	\$150	\$12.50	\$1,000	\$2,000	\$2,000	Dental, Vision, Life, AD&D
State Employees Vision Plan	Vision Plan	State Employees Vision Plan	\$100	\$8.33	\$1,000	\$2,000	\$2,000	Dental, Vision, Life, AD&D
State Employees Life Plan	Life Plan	State Employees Life Plan	\$100	\$8.33	\$1,000	\$2,000	\$2,000	Dental, Vision, Life, AD&D
State Employees AD&D Plan	AD&D Plan	State Employees AD&D Plan	\$100	\$8.33	\$1,000	\$2,000	\$2,000	Dental, Vision, Life, AD&D



- New **Spotlight** publication all prior inserts are now included within the publication
- Includes FAQ's
- Visit the [Open Enrollment Page](#)



Who To Contact for Assistance

Your best resource for Open Enrollment Questions will be your Benefits Administrator.

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

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

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 **Wednesday, May 15, 2024**

or

Submit a [2024 Enrollment Form](#) to your agency benefits office

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

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