2021 Open Enrollment for Health Benefits and Flexible Spending Accounts (FSAs)

COMMONWEALTH OF VIRGINIA HEALTH BENEFITS PROGRAM

April 2021
2021 Open Enrollment

May 3 - May 17

• 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
2021 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
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
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 17, 2021
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 17, 2021
Complete and Submit an Enrollment Form

- Complete the fillable form on the DHRM website: [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov)
- Print it, sign and submit to your Benefits Administrator (BA)
- **Be sure it is postmarked, emailed or faxed by May 17, 2021**
# 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
See Spotlight…

• Employee premiums have changed
• COVA Care and COVA HealthAware
  – Complete a health assessment on your plan website between May 3 and May 17 to earn a premium reward effective July 1
• All Health Plans
  – Limit on Insulin Prescription Drug Cost Sharing for up to 34 day or 90 day supply to treat diabetes
See Spotlight...

• COVA Care, COVA HDHP and COVA HealthAware
  – Coverage for Continuous Glucose Monitors (CGMs) under both pharmacy and medical benefits (as durable medical equipment).

• COVA Care and COVA HDHP
  – LiveHealth Online Healthy Sleep - Appointment with board-certified sleep specialist for evaluation and treatment of sleep disorders.

• Open Enrollment package mailed to home addresses
  – includes Spotlight, new balance billing protection notice, other notices, enrollment form and summary of benefits and coverage for your plan
Call on ALEX!

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

http://www.myalex.com/cova/2021
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 3 and May 17

• 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:

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

Questions? Ask your Benefits Administrator
Shared Savings Programs

- 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*
[https://cova.smartshopper.com](https://cova.smartshopper.com)
Administered by Anthem, Delta Dental and Anthem Pharmacy delivered by IngenioRx

www.anthem.com/cova

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

www.covahealthaware.com
Statewide Plans

TRICARE SUPPLEMENT

Administered by Selman & Company

https://info.selmanco.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 and vision discounts
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 7/1/2021:**
  - 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

• **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

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

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 extends to Fauquier County
• More on the Open Enrollment web page or at http://my.kp.org/commonwealthofvirginia/
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
Flexible Spending Accounts (FSAs)

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 your 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)
- Includes Frequently Asked Questions
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 17!

- Visit EmployeeDirect at https://edirect.virginia.gov
  OR
- Submit an enrollment form to your agency benefits office
- Forms will be accepted between May 3 and May 17
- Forms must be postmarked, emailed or faxed no later than May 17