

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



2021 Open Enrollment

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**



2021 Open Enrollment

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**



2021 Open Enrollment

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**



2021 Open Enrollment

Complete and Submit an Enrollment Form

- Complete the fillable form on the DHRM website: 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



Open Enrollment Highlights

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



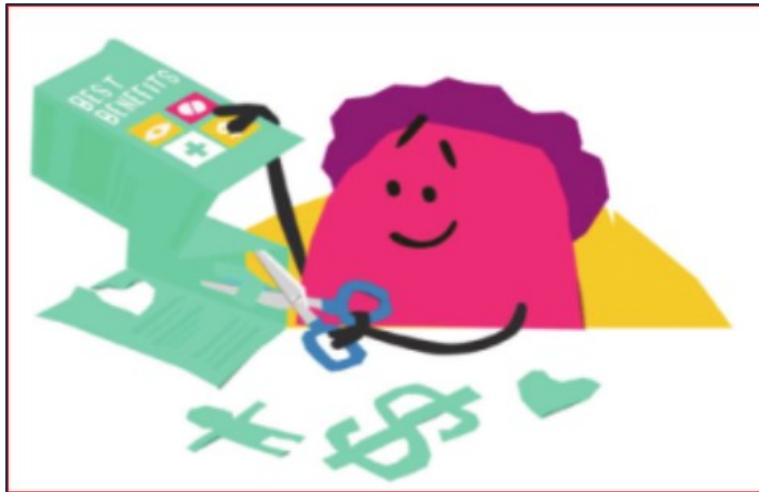
Open Enrollment Highlights

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:

<https://www.dhrm.virginia.gov/employeebenefits/open-enrollment2021-22>



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



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 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**](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 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



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



COVA HDHP



- **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

<https://www.dhrm.virginia.gov/employeebenefits/open-enrollment2021-22>



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
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



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/>



Flexible Spending Accounts (FSAs)

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

2021 BENEFITS AT A GLANCE

Health Plans	COVA Care	COVA HealthAware	COVA HDRP	Kaiser Permanente	Optima Health
Benefits	You Receive	You Receive	You Receive	You Receive	You Receive
Health Reimbursement Arrangement (HRA) Employer deposit to your HRA on July 1, 2021	Not available	\$600 employee \$600 enrolled spouse	Not available	Not available	Not available
In-Network Benefits	You Pay	You Pay	You Pay	You Pay	You Pay
Deductible - per plan year	\$300	\$1,500	\$1,750	None	\$150
• One person	\$600	\$3,000	\$3,500	None	\$300
• Two or more persons					
Out-of-pocket expense limit - per plan year		\$3,000	\$5,000	\$1,500	\$1,500
• One person	\$1,500				



- **Spotlight on Your Benefits** newsletter
- **Open Enrollment** page at www.dhrm.virginia.gov
- **Includes Frequently Asked Questions**



Who To Contact for Assistance

- **Your Benefits Administrator**
- **The health plans**



WHO TO CONTACT

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