

Open Enrollment Period

The Open Enrollment Period for health care coverage and Flexible Reimbursement Accounts occurs each spring and is announced in the Spotlight newsletter mailed to your home. This is your annual opportunity to review your options and enroll or make election changes.

Health Insurance Coverage:

- You may enroll or change your plan. HMO members are required to select a primary care physician.
- You may add eligible family members.
- You may remove eligible family members. Removed family members do not qualify for Extended Coverage (COBRA).
- You may waive coverage.

Warning! There are serious consequences for adding ineligible family members. You may be financially responsible for their claims, you may pay a higher premium until the end of the plan year, and you may be excluded from health care coverage for up to three years.

Health Flexible Spending Account:

- You may enroll to cover eligible medical expenses for yourself and your eligible dependents. A previous election **does not** automatically carry forward.

Dependent Care Flexible Spending Account:

- You may enroll to cover eligible dependent care expenses. A previous election **does not** automatically carry forward.

Important Things To Know About Making An Open Enrollment Request

- 1. What documentation is required.** If adding dependents, you must provide documentation that they are eligible for the state health plan.
- 2. How to submit the request.** During the Open Enrollment period, use EmployeeDirect or complete a paper Enrollment Form.
- 3. When changes take effect.** Elections are effective July 1 following Open Enrollment. Changes are irrevocable after the open enrollment period ends.
- 4. Where to learn more.** Visit www.dhrm.virginia.gov. The links for Spotlight and Employee Benefits include helpful information. For more details, contact your agency's Benefits Administrator.

Reminder: If you miss this opportunity to submit your change request, your next chance will be at the next Open Enrollment or with a consistent Qualifying Mid-year Event, whichever comes first. If you already have a family membership and need to add eligible dependents, please see your agency's Benefits Administrator for additional information.