



# OPEN ENROLLMENT – MAY 1 - 15, 2020

EFFECTIVE FOR PLAN YEAR JULY 1, 2020 – JUNE 30, 2021

■ PREMIUM AND PLAN BENEFITS **MAY CHANGE** SUBJECT TO FINAL STATE BUDGET APPROVAL. ■

# SPOTLIGHT ON YOUR BENEFITS



PUBLISHED BY THE DEPARTMENT OF HUMAN RESOURCE MANAGEMENT • COMMONWEALTH OF VIRGINIA • **SPRING 2020**

## What is Open Enrollment?

During this period each year, you can make changes related to your health plan and flexible spending accounts (FSAs). Be sure to consider your options carefully.

### No action is required if you:

- have no health plan-related changes,
- are not enrolling in an FSA, or
- do not plan to participate in Premium Rewards.

### Health Benefits

- **Enroll in or change** your health plan.
- **Elect optional buy-ups** for COVA Care, COVA HDHP and COVA HealthAware.
- **Waive** coverage.
- **Add or remove** family members.

Health Plan Choices	Available
<b>COVA Care</b>	Statewide and elsewhere
<b>COVA HealthAware</b>	Statewide and elsewhere
<b>COVA HDHP</b>	Statewide and elsewhere
<b>Kaiser Permanente HMO</b>	Regional, mostly in Northern Virginia
<b>Optima Health HMO</b>	Regional, mostly in Hampton Roads
<b>TRICARE Supplement</b>	Statewide and elsewhere for participants or spouses who are military retirees

### Flexible Spending Accounts (FSAs)

- Enroll in a Health or Dependent Care FSA or both.
- You must submit an enrollment request every year to have an FSA.

## Two Ways to Enroll or Make Changes

### 1 Submit Your Open Enrollment Elections Online

- Log in to **EmployeeDirect** at <https://edirect.virginia.gov> and select *Health Benefits Direct* from the menu
- Enroll or make changes
- Review your personal information
- Update your health benefits profile

**Be sure to submit your elections by 11:59 p.m. on May 15, 2020!**

### 2 Complete and Submit an Enrollment Form for Employees

- **Complete the fillable form on the DHRM website at <https://www.dhrm.virginia.gov/employeebenefits/openenrollment2020-21>.** Print it, sign it and submit to your Benefits Administrator by the close of business on May 15, 2020.
- **No computer access?** Request a printed enrollment form from your Benefits Administrator.
- **Remember, you should complete all applicable sections of the enrollment form.**



## Here's ALEX!

Back again as your benefits counselor to help you review your health plan options. ALEX receives your input, calculates and recommends a plan just for you. Visit ALEX at [www.myalex.com/cova/2020](http://www.myalex.com/cova/2020).

# WHAT'S HAPPENING STARTING JULY 1?



## Premiums

- **Employee premiums will change.** See page 3.

## Premium Rewards – COVA Care and COVA HealthAware

- **Complete a health assessment** on your plan's website between May 1 and May 15 to earn a reward effective July 1. See page 8.

## Flexible Spending Accounts (FSAs)

- **Health FSA limit increased:** You may contribute up to \$2,750, an increase of \$50 from the current maximum. See page 10.

## All Health Plans

- **Age limits removed** for autism spectrum disorder and related treatments and services. See page 6.

## COVA HealthAware: See page 6.

- **Informed Rewards Program:** Earn an incentive when you select certain provider locations for medical services or lab tests.
- **Teladoc Virtual Visits:** No member costs for using this service.
- **ID Cards:** All plan participants will receive a new ID card in June.

## COVA Care and COVA HDHP: See page 6.

- Age limits removed for **Behavioral Health Intensive In-Home Services.**
- **The Sydney Health App** makes it easier to manage your medical and pharmacy benefits.

## COVA HDHP – See page 6.

- **LiveHealth Online** visit increased from \$49 to \$59 before the deductible is met.

## Kaiser Permanente HMO

- **Coverage area expands** to Fauquier County. See page 6.

## Make Open Enrollment Changes Online!

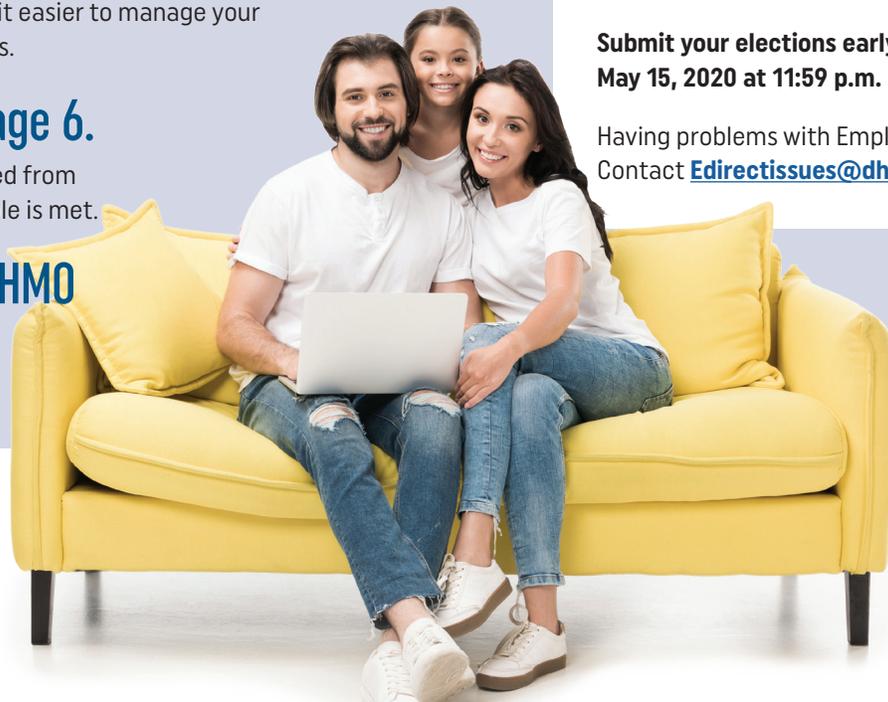
You can use Health Benefits Direct, the online Open Enrollment tool, for health plan changes or FSA enrollment for the new plan year beginning July 1, 2020. Just visit [EmployeeDirect](https://edirect.virginia.gov) at <https://edirect.virginia.gov>, register if you are a new user or log in with your user name and password.

**Health Benefits Direct will be available May 1 - May 15 for Open Enrollment.**

If you are a new **EmployeeDirect** user or have forgotten your user name, check with your Benefits Administrator ahead of time to be sure your ID, date of birth and email address are correct.

**Submit your elections early and no later than May 15, 2020 at 11:59 p.m.**

Having problems with EmployeeDirect? Contact [Edirectissues@dhrm.virginia.gov](mailto:Edirectissues@dhrm.virginia.gov).



# COMMONWEALTH OF VIRGINIA STATE HEALTH BENEFITS PROGRAM

## EMPLOYEE MONTHLY PREMIUMS FOR JULY 1, 2020 - JUNE 30, 2021

Salaried employees working 30 hours or more a week pay the "Employee Pays" amount. Salaried employees working less than 30 hours a week pay the "Total Premium."

**Please note:** Get a Premium Reward if you are enrolled in COVA Care or COVA HealthAware! You or your enrolled spouse can complete a health assessment to pay \$17 less a month or \$34 less when both of you meet the requirements. See page 8.

HEALTH CARE PLANS		Premium			Premium with Rewards				
		You Only	You Plus One	You Plus Two or More	You Only	You Plus Spouse		You Plus Spouse and More	
					Employee	Employee or Spouse	Employee & Spouse	Employee or Spouse	Employee & Spouse
<b>COVA Care</b>	Employee Pays	\$94	\$215	\$294	\$77	\$198	\$181	\$277	\$260
	State Pays	\$703	\$1,259	\$1,845	\$703	\$1,259	\$1,259	\$1,845	\$1,845
	<b>Total Premium</b>	<b>\$797</b>	<b>\$1,474</b>	<b>\$2,139</b>	<b>\$780</b>	<b>\$1,457</b>	<b>\$1,440</b>	<b>\$2,122</b>	<b>\$2,105</b>
<b>COVA Care + Out-of-Network</b>	Employee Pays	\$112	\$249	\$344	\$95	\$232	\$215	\$327	\$310
	State Pays	\$703	\$1,259	\$1,845	\$703	\$1,259	\$1,259	\$1,845	\$1,845
	<b>Total Premium</b>	<b>\$815</b>	<b>\$1,508</b>	<b>\$2,189</b>	<b>\$798</b>	<b>\$1,491</b>	<b>\$1,474</b>	<b>\$2,172</b>	<b>\$2,155</b>
<b>COVA Care + Expanded Dental</b>	Employee Pays	\$128	\$277	\$385	\$111	\$260	\$243	\$368	\$351
	State Pays	\$703	\$1,259	\$1,845	\$703	\$1,259	\$1,259	\$1,845	\$1,845
	<b>Total Premium</b>	<b>\$831</b>	<b>\$1,536</b>	<b>\$2,230</b>	<b>\$814</b>	<b>\$1,519</b>	<b>\$1,502</b>	<b>\$2,213</b>	<b>\$2,196</b>
<b>COVA Care + Out-of-Network + Expanded Dental</b>	Employee Pays	\$146	\$311	\$435	\$129	\$294	\$277	\$418	\$401
	State Pays	\$703	\$1,259	\$1,845	\$703	\$1,259	\$1,259	\$1,845	\$1,845
	<b>Total Premium</b>	<b>\$849</b>	<b>\$1,570</b>	<b>\$2,280</b>	<b>\$832</b>	<b>\$1,553</b>	<b>\$1,536</b>	<b>\$2,263</b>	<b>\$2,246</b>
<b>COVA Care + Expanded Dental + Vision &amp; Hearing</b>	Employee Pays	\$147	\$313	\$437	\$130	\$296	\$279	\$420	\$403
	State Pays	\$703	\$1,259	\$1,845	\$703	\$1,259	\$1,259	\$1,845	\$1,845
	<b>Total Premium</b>	<b>\$850</b>	<b>\$1,572</b>	<b>\$2,282</b>	<b>\$833</b>	<b>\$1,555</b>	<b>\$1,538</b>	<b>\$2,265</b>	<b>\$2,248</b>
<b>COVA Care + Out-of-Network + Expanded Dental + Vision &amp; Hearing</b>	Employee Pays	\$165	\$347	\$487	\$148	\$330	\$313	\$470	\$453
	State Pays	\$703	\$1,259	\$1,845	\$703	\$1,259	\$1,259	\$1,845	\$1,845
	<b>Total Premium</b>	<b>\$868</b>	<b>\$1,606</b>	<b>\$2,332</b>	<b>\$851</b>	<b>\$1,589</b>	<b>\$1,572</b>	<b>\$2,315</b>	<b>\$2,298</b>
<b>COVA HealthAware</b>	Employee Pays	\$17	\$34	\$34	\$0	\$17	\$0	\$17	\$0
	State Pays	\$661	\$1,223	\$1,784	\$661	\$1,223	\$1,223	\$1,784	\$1,784
	<b>Total Premium</b>	<b>\$678</b>	<b>\$1,257</b>	<b>\$1,818</b>	<b>\$661</b>	<b>\$1,240</b>	<b>\$1,223</b>	<b>\$1,801</b>	<b>\$1,784</b>
<b>COVA HealthAware + Expanded Dental</b>	Employee Pays	\$47	\$90	\$116	\$30	\$73	\$56	\$99	\$82
	State Pays	\$661	\$1,223	\$1,784	\$661	\$1,223	\$1,223	\$1,784	\$1,784
	<b>Total Premium</b>	<b>\$708</b>	<b>\$1,313</b>	<b>\$1,900</b>	<b>\$691</b>	<b>\$1,296</b>	<b>\$1,279</b>	<b>\$1,883</b>	<b>\$1,866</b>
<b>COVA HealthAware + Expanded Dental &amp; Vision</b>	Employee Pays	\$58	\$110	\$144	\$41	\$93	\$76	\$127	\$110
	State Pays	\$661	\$1,223	\$1,784	\$661	\$1,223	\$1,223	\$1,784	\$1,784
	<b>Total Premium</b>	<b>\$719</b>	<b>\$1,333</b>	<b>\$1,928</b>	<b>\$702</b>	<b>\$1,316</b>	<b>\$1,299</b>	<b>\$1,911</b>	<b>\$1,894</b>
<b>COVA HDHP</b>	Employee Pays	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	State Pays	\$598	\$1,112	\$1,625	\$598	\$1,112	\$1,112	\$1,625	\$1,625
	<b>Total Premium</b>	<b>\$598</b>	<b>\$1,112</b>	<b>\$1,625</b>	<b>\$598</b>	<b>\$1,112</b>	<b>\$1,112</b>	<b>\$1,625</b>	<b>\$1,625</b>
<b>COVA HDHP + Expanded Dental</b>	Employee Pays	\$33	\$60	\$88	\$33	\$60	\$60	\$88	\$88
	State Pays	\$598	\$1,112	\$1,625	\$598	\$1,112	\$1,112	\$1,625	\$1,625
	<b>Total Premium</b>	<b>\$631</b>	<b>\$1,172</b>	<b>\$1,713</b>	<b>\$631</b>	<b>\$1,172</b>	<b>\$1,172</b>	<b>\$1,713</b>	<b>\$1,713</b>
<b>Kaiser Permanente HMO</b> (available primarily in Northern Virginia)	Employee Pays	\$77	\$181	\$260	\$77	\$181	\$181	\$260	\$260
	State Pays	\$612	\$1,085	\$1,585	\$612	\$1,085	\$1,085	\$1,585	\$1,585
	<b>Total Premium</b>	<b>\$689</b>	<b>\$1,266</b>	<b>\$1,845</b>	<b>\$689</b>	<b>\$1,266</b>	<b>\$1,266</b>	<b>\$1,845</b>	<b>\$1,845</b>
<b>Optima Health Vantage HMO</b> (Hampton Roads area)	Employee Pays	\$77	\$181	\$260	\$77	\$181	\$181	\$260	\$260
	State Pays	\$709	\$1,273	\$1,846	\$709	\$1,273	\$1,273	\$1,846	\$1,846
	<b>Total Premium</b>	<b>\$786</b>	<b>\$1,454</b>	<b>\$2,106</b>	<b>\$786</b>	<b>\$1,454</b>	<b>\$1,454</b>	<b>\$2,106</b>	<b>\$2,106</b>
<b>TRICARE Voluntary Supplement**</b>	Total Premium	\$61	\$120	\$161					

**PREMIUM AND PLAN BENEFITS  
MAY CHANGE SUBJECT TO  
FINAL STATE BUDGET APPROVAL.**



\*\* Washington State Residents contact Office of Health Benefits for Washington State mandated TRICARE premium amount

# 2020 BENEFITS AT A GLANCE

Health Plans	COVA HealthAware	COVA Care	COVA HDHP	Kaiser Permanente	Optima Health
Benefits	You Receive	You Receive	You Receive	You Receive	You Receive
<b>Health Reimbursement Arrangement (HRA)</b> Employer deposit to your HRA on July 1, 2020	\$600 employee \$600 enrolled spouse	Not available	Not available	Not available	Not available
In-Network Benefits	You Pay	You Pay	You Pay	You Pay	You Pay
<b>Deductible – per plan year</b>					
• One person	\$1,500	\$300	\$1,750	None	\$150
• Two or more persons	\$3,000	\$600	\$3,500	None	\$300
<b>Out-of-pocket expense limit – per plan year</b>					
• One person	\$3,000	\$1,500	\$5,000	\$1,500	\$1,500
• Two or more persons	\$6,000	\$3,000	\$10,000	\$3,000	\$3,000
<b>Doctor's visits (in person and telemedicine)</b>					
• Primary care physician	20% after deductible	\$25	20% after deductible	\$25	Tier 1: \$5 Tier 2: \$25
• Online physician visit	\$0 <a href="http://www.teladoc.com/aetna">www.teladoc.com/aetna</a>	\$0 <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>	20% after deductible <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>	\$0 KP App or call <b>703-359-7878</b>	\$0 MD Live <b>866-648-3638</b>
• Specialist	20% after deductible	\$40	20% after deductible	\$40	Tier 1: \$10 Tier 2: \$40
<b>Hospital services</b>					
• Inpatient	20% after deductible	\$300 per stay	20% after deductible	\$300 per admission	\$300 per admission
• Outpatient	20% after deductible	\$125 per visit	20% after deductible	\$75 per visit	\$125 per visit
<b>Emergency room visits</b>	20% after deductible	\$150 per visit (waived if admitted)	20% after deductible	\$75 per visit (waived if admitted)	\$150 per visit (waived if admitted)
<b>Ambulance travel</b>	20% after deductible	20% after deductible	20% after deductible	\$50 per service	20% after deductible
<b>Outpatient diagnostic laboratory and x-rays</b>	20% after deductible	20% after deductible	20% after deductible	\$0 lab, pathology, shots, radiology, diagnostic tests \$75 specialty imaging	20% after deductible
<b>Infusion services (includes IV or injected chemotherapy)</b>	20% after deductible	20% after deductible	20% after deductible	\$25 PCP \$40 specialist	\$40 copay per office visit \$100 copay for pre-authorized Injectable/Infused Medications
<b>Outpatient therapy visits</b>					
• Occupational and speech therapy	20% after deductible	\$25 PCP/\$35 specialist	20% after deductible	\$40 (30 visits/episode)	\$25*
• Physical therapy only	20% after deductible	\$15	20% after deductible	\$40 (30 visits/episode)	\$25*
• Physical therapy and other related services, including manual intervention & spinal manipulation	20% after deductible	\$25 PCP/\$35 specialist	20% after deductible	\$40 (30 visits/episode)	\$25*
• Chiropractic services (30-visit plan year limit per member)	20% after deductible	\$25 PCP/\$35 specialist	20% after deductible	\$40	\$35
<b>Autism spectrum disorder treatment and related services</b>	20% after deductible	\$25 per service	20% after deductible	\$25 per visit	Tier 1: \$5 Tier 2: \$25
<b>Behavioral health</b>					
• Medical and non-medical professional visits	20% after deductible	\$25	20% after deductible	\$12 group/\$25 individual	\$10
• Inpatient residential treatment	20% after deductible	\$300 per stay	20% after deductible	\$300 per admission	\$300 per admission
• Intensive outpatient treatment (IOP)	20% after deductible	\$125 per episode of care	20% after deductible	\$12 group/\$25 individual	\$125
<b>Employee Assistance Program (EAP)</b> Up to 4 visits per incident	\$0	\$0	\$0	\$0	\$0
<b>Prescription drugs – mandatory generic</b>					
<b>Retail Pharmacy</b>	20% after deductible	Up to 34-day supply \$15/\$30/\$45/\$55	20% after deductible	Up to 30-day supply KP center: \$15/\$25/\$40 Specialty: 50%, \$75 max Community participating: \$20/\$45/\$60 (3 x copayment for 90 days)	Up to 31-day supply \$15/\$30/\$45/\$55
<b>Home Delivery Pharmacy</b>	20% after deductible	Up to 90-day supply \$30/\$60/\$90/\$110	20% after deductible	\$26/\$46/\$76	Up to 90-day supply \$30/\$60/\$90* *(Specialty at retail only)

\*Occupational and Physical therapy are limited to a maximum combined benefit of 30 visits per plan year. Speech therapy is limited to a maximum of 30 visits per plan year.

# 2020 BENEFITS AT A GLANCE

Health Plans	COVA HealthAware	COVA Care	COVA HDHP	Kaiser Permanente	Optima Health
In-Network Benefits	You Pay	You Pay	You Pay	You Pay	You Pay
<b>Wellness &amp; Preventive Services</b>					
• Office visits at specified intervals, immunizations, lab and x-rays	\$0	\$0	\$0	\$0	\$0
• Annual check-up visit (primary care physician or specialist), immunizations, lab and x-rays	\$0	\$0	\$0	\$0	\$0
• Routine gynecological exam, Pap test, mammography screening, prostate exam (digital rectal exam), prostate specific antigen (PSA) test, and colorectal cancer screening	\$0	\$0	\$0	\$0	\$0
<b>Annual Routine Vision Exam</b>	\$0	\$15	\$15	\$25 PCP/\$40 specialist	\$15
<b>Annual Routine Hearing Exam</b>	\$0	<i>Optional benefit*</i>	Not available	\$25 PCP/\$40 specialist	\$40
<b>Dental Services</b>					
• Diagnostic and preventive	\$0	\$0	\$0	\$0	\$0
<b>Expanded Dental</b>	<i>Optional Benefit**:</i>	<i>Optional Benefit**:</i>	<i>Optional Benefit**:</i>	<i>Included with Medical:</i>	<i>Included with Medical:</i>
• Maximum benefit – per member	\$2,000	\$2,000	\$2,000	\$1,000	\$2,000
• Deductible	\$50/\$100/\$150	\$50/\$100/\$150	\$50/\$100/\$150	\$25 per person/\$75 family	\$50/\$150
• Primary (basic) care	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Complex restorative (inlays, onlays, crowns, dentures, bridgework)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
• Orthodontic – Lifetime maximum benefit	50% no deductible \$2,000	50% no deductible \$2,000	50% no deductible \$2,000	50% up to \$1,000 (age 19 and under)	50% no deductible \$2,000
<b>Expanded Routine Vision</b>	<i>Optional Benefit**:</i>	<i>Optional Benefit**:</i>		<i>Included with Medical:</i>	<i>Included with Medical:</i>
• Eyeglass frames	80% after plan pays \$100	80% after plan pays \$100	Not available	75% of balance (age 19+) <19 \$0 (1 pair/plan year)	80% after plan pays \$100
• Lenses – Eyeglass lenses (standard plastic, single, bifocal or trifocal) or	\$20	\$20	Not available	75% of balance (age 19+) <19 \$0 (1 pair/plan year)	\$20
• Contact lenses** – Conventional** – Disposable** – Non-elective**	85% after plan pays \$100 Balance after plan pays \$100 Balance after plan pays \$250	85% after plan pays \$100 Balance after plan pays \$100 Balance after plan pays \$250	Not available Not available Not available	85% for initial fitting and pair 85% for initial fitting and pair 85% for initial fitting and pair Pediatric Eyewear –contact Kaiser	85% after plan pays \$100 Balance after plan pays \$100 \$0
<b>Routine Hearing</b>	<i>Included in Basic Plan:</i>	<i>Optional Benefit**:</i>		<i>Included in Basic Plan:</i>	<i>Included in Basic Plan:</i>
• Routine hearing exam (once every plan year)	\$0	\$40	Not available	\$25 PCP \$40 Specialist	\$40
• Hearing aids and other hearing-aid related services	Not available	Balance after plan pays \$1,200 (once every 48 months)	Not available	Not available	Balance after plan pays \$1,200 (once every 48 months)
• Benefit maximum	Not available	\$1,200	Not available	Not available	\$1,200
<b>Out-of-Network</b>	<i>Included in Basic Plan:</i>	<i>Optional Benefit**:</i>			
	Additional deductible and out-of-pocket limits apply. 40% coinsurance after deductible of \$3,000/\$6,000. Balance billing may apply.	Plan payment reduced by 25%. Balance billing may apply.	Not available	Not available	Not available. Out-of-area Dependent Children Program available.

The program also offers the TRICARE voluntary supplement, which coordinates with federal TRICARE benefits.

\*Optional benefits are offered for an additional premium, and may be purchased in combinations as shown in your Open Enrollment booklet (see premium summary).

\*\*Elective contact lenses are in lieu of eyeglass lenses. Non-elective lenses are covered when eyeglasses are not an option for vision correction.

This is only an overview of your health care benefits. More information is available at the DHRM website [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov).

Premium and plan benefits may change subject to final state budget approval.



Virginia Department of  
Human Resource Management

# A LOOK AT HEALTH PLAN CHANGES FOR THE NEW PLAN YEAR



Here are the changes coming on July 1. For more details, see information on the Open Enrollment link at <https://www.dhrm.virginia.gov/employeebenefits/openenrollment2020-21>.

## All State and Regional Plans

- **Age limits removed** for autism spectrum disorder and related treatments and services.

## COVA Care and COVA HDHP

- **Age limits removed for Behavioral Health Intensive In-Home Services:** This benefit provides concentrated, time-limited interventions for those who are at risk of being moved into out-of-home placement or who are being transitioned to home from out-of-home placement. The previous age limit of age 18 is being removed to allow access to this benefit to a wider range of individuals.
- **New Sydney Health mobile app – health care you can carry in your pocket:** Sydney Health helps connect you to the right resources at the right time. See all your medical and pharmacy benefits in one place, find doctors and check costs, view your digital ID card, and use Sydney's "chatbot" feature to get answers quickly. You can also access your health assessment on Sydney Health.

## COVA HDHP

- **LiveHealth Online** visit increased from \$49 to \$59 before the deductible is met. Your cost will be 20% coinsurance after the deductible.

## COVA HealthAware

- **New Informed Rewards:** Aetna Informed Rewards is an easy-to-use tool on the Aetna member website and the Aetna Health app that rewards you for making informed, cost-conscious decisions. You can search and compare procedure costs. And when you choose a lower-cost option, you will get a reward. See more on page 9.
- **Teladoc Virtual Visits:** No member costs for using this service.
- **Mass issue of Health Plan Identification (ID) Cards:** All plan participants will receive a new plan ID card for the plan year effective July 1, 2020. Check the mail for your new card after mid-June. Members should discontinue the use of their old ID card once the new ID card arrives.

## Kaiser Permanente HMO

- The Kaiser plan service area now includes Fauquier County. See the service area map on the Open Enrollment page or visit <http://my.kp.org/commonwealthofvirginia>

# YOUR HEALTH AND WELLNESS PROGRAMS



For more details, see information on the Open Enrollment link at <https://www.dhrm.virginia.gov/employeebenefits/openenrollment2020-21>.

## Disease Management

Support is available to help manage these conditions:

- Asthma
- Chronic obstructive pulmonary disease ( COPD)
- Coronary artery disease ( CAD)
- Type 1 or 2 diabetes (pediatric or adult)
- Heart failure
- Hypertension
- Support and coaching nurse care managers, dietitians and other health care professionals
- You may opt in or out of the program
- No additional cost

## Medication and Health Coaching Incentives

- COVA Care and COVA HealthAware members may get certain drugs and supplies at no cost for the following conditions: asthma, COPD, diabetes and hypertension.
- You must take your medications as directed for a 90-day compliance period and participate in required coaching calls.



## Maternity Management

- Enrolled members have access to a nurse coach and other maternity support specially designed to help you make good choices throughout the pregnancy and to help you have a safe delivery and a healthy child.
- A nurse coach is available 24/7.
- COVA Care and COVA HealthAware members must enroll within the first 16 weeks of pregnancy to earn a \$300 hospital copay waiver or Health Reimbursement Arrangement (HRA) incentive.
- Participants receive helpful information on labor and delivery, including options and how to prepare.

## Bariatric Pre-Surgery Education Program

- COVA Care and COVA HealthAware members have access to a weight management coach for guidance and support. The coach will provide:
  - one-on-one goal oriented support for weight management and nutrition counseling
  - personalized coaching and disease management
- You are required to participate in your health plan's 12-month weight management coaching and education program.
- There is also an incentive for meeting the requirements. See the plan brochures for more details.

## Regional Plans Health and Wellness Programs

- Both Optima Health and Kaiser have special health coaching and wellness programs for employees and their covered family members. Consult the health plan brochures for details at <https://www.dhrm.virginia.gov/employeebenefits/openenrollment2020-21>.

# SAVE EACH MONTH WITH PREMIUM REWARDS



**Premium rewards** are reductions in health plan premiums for participants in the COVA Care and COVA HealthAware plans who complete a health assessment. An employee or their enrolled spouse **can reduce their premium by \$204 annually (\$408 annually for both employee and spouse)** if they fulfill the requirements to earn a premium reward.

## What Do I Need to Do?

For premium rewards for the plan year starting July 1, 2020, participants will have to submit a health assessment as described below to receive a premium reward.

### To earn a reward BEGINNING July 1, 2020:

Visit your plan's website or mobile app to access your health assessment. **Complete or update your health assessment between May 1 and May 15, 2020.** Health assessments submitted before May 1, 2020 will not count for the new plan year. Please keep a copy of your confirmation.

**Please note** – you must be active and enrolled in COVA Care or COVA HealthAware to be eligible for a reward. Enrolled employees and spouses must register with a separate account to submit a health assessment. New employees and/or spouses, as well as previously waived participants added during Open Enrollment to COVA Care or COVA HealthAware, may have to wait until 7/1/2020 to complete a Health Assessment.

### COVA Care Members:

- Login at [www.anthem.com](http://www.anthem.com)
- Select *My Health Dashboard* from the top navigation menu
- Select *Programs*
- Under *Programs*, select *Learn more on the WebMD Health Risk Assessment card*
- Click *Start your assessment*

### Access the Sydney Health mobile app

- Login to the app and select *My Health Dashboard*
- Scroll down and click *Programs*, select *WebMD Health Assessment*

Or contact Anthem at **1-800-552-2682** to complete a telephonic health assessment.

### COVA HealthAware Members:

- Login at [www.aetna.com](http://www.aetna.com)
- From the Menu on the top left, select *Stay Healthy*, then select *Discover a Healthier You*
- Once the Member Engagement Platform opens, select the *Health Assessment activity card* on the main screen or within the *Records* in the top menu

### Access the Aetna Health mobile app

- Select *Improve tab*
- If accessing for the first time, select *Get Started*
- If accessing after the first time, select *Health Survey*

### To earn a reward AFTER July 1, 2020:

Complete a health assessment at your plan's website or mobile app by the 15th of the month, and you will receive a premium reward in about six to eight weeks.

Please use the link below for more information about the premium reward requirements, including the effective date chart: <https://www.dhrm.virginia.gov/employeebenefits/openenrollment2020-21>.

### Once You Meet the Requirement

- Employee OR spouse participates: You **save up to \$204 annually** or **\$17 per month**.
- Employee AND spouse participate: You **save up to \$408 annually** or a total of **\$34 in premiums per month**.

If you think you've earned a Premium Reward and you haven't received it, contact your agency Benefits Administrator. You will need to provide a copy of your health assessment confirmation from your plan.



# ENROLL IN SHARED SAVINGS AND PUT MONEY BACK IN YOUR POCKET

COVA Care, COVA HDHP and COVA HealthAware offer a shared savings program to reward you for making informed decisions about your health care. It is a voluntary program that is available to you and your enrolled dependents. The purpose of the shared savings program is to reduce healthcare costs and reward you for making informed and cost-effective decisions about your healthcare.

## COVA HealthAware - Aetna *Informed Rewards*

**New & Exciting:** Aetna *Informed Rewards* is an easy-to-use price transparency program that rewards you for making informed, cost-conscious decisions. You can earn a cash reward by shopping for and selecting better value health care services and lab tests through your Aetna member website.

Rewards are available for common services like certain preventive screenings, MRI's, and X-rays. Once you are logged in, search for the procedure you need within the "Find Care & Pricing" section. You'll see a list of providers and the estimated costs associated with each. If that procedure is eligible for a reward, you'll see an "Active Reward" icon next to locations where their cost is below a predetermined amount for that service.

Simply click the icon to activate the reward process and confirm your email address to opt-in for that rewardable service. You'll receive a welcome email with the next steps, which include receiving care for that service at any of the locations with an "Activate Reward" icon. Once Aetna receives the claim and verifies you elected to activate the reward for that service, you'll receive a reward confirmation email. You can find more details on the *Informed Rewards* shopping experience through your Aetna member website at [www.aetna.com](http://www.aetna.com).



## COVA Care and COVA HDHP - *SmartShopper*

You can earn a reward with *SmartShopper*. All COVA Care and COVA HDHP members are eligible to shop before they have an eligible procedure through the *SmartShopper* Program. The program helps you find quality, convenient locations at certain facilities whenever you or a covered family member need certain medical procedures or lab tests. Access a list of Shoppable Health Care Services on the DHRM website.

To get started, call your *SmartShopper* Personal Assistant at **844-277-8991** and see how easy it is to activate your account. Your personal assistant will also schedule your appointment. You can also activate your account by logging on to <http://cova.vitalssmartshopper.com/>. When accessing *SmartShopper* online use the following browsers: Internet Explorer 11, or the two most recent versions of Chrome, Safari, Edge, and Mozilla.



# FLEXIBLE SPENDING ACCOUNTS (FSAs)

Enrolling in an FSA is a great way to save money on out-of-pocket expenses for health or dependent care. You can contribute to one or both FSAs if you are eligible for health benefits, even if you are not enrolled in a state health plan.

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

## What Expenses Are Eligible?

**Health FSA:** Use your pre-tax dollars to pay for eligible health care expenses, such as:

- Copays, coinsurance and deductibles.
- Other out-of-pocket eligible medical expenses

**Dependent Care FSA:** Use your pre-tax dollars for eligible work-related dependent care expenses, including:

- Care for your child under the age of 13.
- Care for your qualifying child, spouse or relative who is physically or mentally incapable of self-care and lives in your home more than half of the year.

## FSA Overview

### Maximum FSA Contributions

- **Health FSA:** Up to \$2,750 per plan year
- **Dependent Care FSA:** Up to \$5,000 per plan year depending on your tax filing status

### Minimum FSA Contribution

- **\$10 per pay period**

### Administrative Fee

- **\$2.10 deducted monthly** on a pre-tax basis for one or both FSAs

## Use It or Lose It!

- **Submit claims for reimbursement** by your filing deadline (runout period) or you will forfeit any remaining FSA funds.
- **If your account is for part of the plan year**, you may file FSA claims up to three months after your coverage period ends.
- **If your account ends on June 30, 2021**, you have until September 30, 2021 to file your claims for reimbursement for dates of service during the plan year ending on June 30, 2021.



## Pay Right Away with Your PayFlex Health FSA Mastercard

The Health FSA includes a PayFlex Mastercard. Once activated, it gives you instant access to your Health FSA funds. **If you already have a PayFlex MasterCard, please continue to use the same card.** New enrollees for the plan year starting July 1, 2020, will receive a new card in a different format.

You simply pay for eligible health care expenses at most merchants where MasterCard is accepted.

- Be sure to pay special attention to Health FSA card transactions that require verification. See the FSA Sourcebook or go to the PayFlex web site for more information.
- Resolve all card transactions by the end of your runout period.

## COVA HealthAware Members Enrolling in an FSA

- **Plan carefully for a health FSA:** The health reimbursement arrangement (HRA) pays first for certain eligible medical expenses.

## Your FSA Sourcebook Has It All

See the 2020 PayFlex FSA Sourcebook and PayFlex website for details about what expenses are eligible, how the accounts work, and more. Visit [payflex.com](https://www.payflex.com) or call **855-516-8595**

## Be Sure You Don't Lose Your Funds

If your account **ends on June 30, 2020**, you have until **September 30, 2020**, to file for reimbursement and resolve outstanding card transactions. Submit your reimbursement request and documentation to **PayFlex**. For more information contact PayFlex at **855-516-8595** or [payflex.com](https://www.payflex.com).

# IMPORTANT REMINDERS ON ELIGIBILITY AND ENROLLMENT

## Dependents eligible for coverage under your health plan and required documentation:

Dependents	Eligibility Definition	Documentation Required
<b>Spouse</b>	The marriage must be recognized as legal in the Commonwealth of Virginia. <b>Note: Ex-spouses will not be eligible, even with a court order.</b>	<ul style="list-style-type: none"> <li>• Photocopy of certified or registered marriage certificate, <b>and</b></li> <li>• Photocopy of the top portion of the first page of the employee's most recent Federal Tax Return that shows the dependent listed as "Spouse." NOTE: All financial information and Social Security Numbers can be redacted.</li> </ul>
<b>Natural or Adopted Son/Daughter</b>	A son or daughter may be covered to the end of the year in which he or she turns age 26.	<ul style="list-style-type: none"> <li>• Photocopy of birth certificate or legal adoptive agreement showing employee's name. (Note: If this is a legal pre-adoptive agreement, it must be reviewed and approved by the Office of Health Benefits.)</li> </ul>
<b>Stepson or Stepdaughter</b>	A stepson or stepdaughter may be covered to the end of the year in which he or she turns age 26.	<ul style="list-style-type: none"> <li>• Photocopy of birth certificate (or adoption agreement) showing the name of the employee's spouse; <b>and</b></li> <li>• Photocopy of marriage certificate showing the employee and dependent parent's name and</li> <li>• Photocopy of the most recent Federal Tax Return that shows the dependent's parent listed as "Spouse."</li> </ul> <p>NOTE: All financial information and Social Security Numbers can be redacted.</p>
<b>Other Female or Male Child</b>	An unmarried child in which a court has ordered the employee (and/or the employee's legal spouse) to assume sole permanent custody may be covered until the end of the year in which he or she turns age 26 if: <ul style="list-style-type: none"> <li>• the principal place of residence is with the employee;</li> <li>• they are a member of the employee's household;</li> <li>• they receive over one-half of their support from the employee and</li> <li>• the custody was awarded prior to the child's 18th birthday.</li> </ul>	<ul style="list-style-type: none"> <li>• Photocopy of the Final Court Order granting permanent custody with presiding judge's signature.</li> </ul>

When adding dependents to coverage, supporting documentation is required that provides proof of eligibility. **If you do not have the documentation, do not miss your enrollment deadline. The documents can be submitted later. See your agency Benefits Administrator.**

You can only provide coverage for family members who meet the eligibility definition. You are required to remove dependents that do not meet the plan's eligibility requirements. Outside of Open Enrollment, you have 60 calendar days to submit the enrollment action to remove an ineligible dependent. **The countdown begins on the day of the event.**

Employees who enroll or fail to remove ineligible persons within the 60-day window may be subject to penalties including exclusion from the health benefits program for a period of up to three years.

## Life Event Changes Outside Open Enrollment - Qualifying Mid-Year Events (QMEs):

You may make certain election changes during the plan year that are based on certain qualifying mid-year events (QMEs). The request must be on account of and consistent with the event. These include events such as a birth, marriage, or divorce. A complete list of QMEs may be found on the DHRM website. You must submit your election change request and supporting documentation within 60 calendar days of the event. **The countdown begins on the day of the event. If you do not have the documentation, do not miss your deadline. The documents can be submitted later.**

## Service Area Audits for Regional Plans

Since enrollment is based on where you live or work, it is important that plan members ensure they live or work in the service area. The Department of Human Resource Management will be conducting ongoing audits of regional plan service areas.

Contact your agency Benefits Administrator or visit the DHRM web site for more information.

# WHO TO CONTACT

Plan or Benefit	Contact Information
<b>COVA Care and COVA HDHP</b>	Medical, Vision & Hearing - Anthem: <b>800-552-2682</b> or <a href="http://www.anthem.com/cova">www.anthem.com/cova</a>
	Prescription Drug - Anthem Pharmacy: <b>833-267-3108</b> or <a href="http://www.anthem.com">www.anthem.com</a>
	Behavioral Health & Employee Assistance Program (EAP) - Anthem: <b>855-223-9277</b> or <a href="http://www.AnthemEAP.com">www.AnthemEAP.com</a> (Company Code: Commonwealth of Virginia)
	Dental - Delta Dental of Virginia: <b>888-335-8296</b> or <a href="http://www.deltadentalva.com">www.deltadentalva.com</a>
	LiveHealth Online: <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>
	Health Assessment - <b>800-552-2682</b> or login at <a href="http://www.anthem.com">www.anthem.com</a> > My Health Dashboard > Programs
	Health and Wellness Programs - <a href="http://www.anthem.com">www.anthem.com</a> > My Health Dashboard > Programs Condition Care (formerly Disease Management) and Well-being Coach: <b>844-507-8472</b> Future Moms: <b>800-828-5891</b>
<b>COVA HealthAware</b>	Medical, Vision, Hearing & Behavioral Health - Aetna: <b>855-414-1901</b> or <a href="http://www.covahealthaware.com">www.covahealthaware.com</a> Behavioral Health: <b>866-885-5596</b>
	Prescription Drug - Anthem Pharmacy: <b>833-267-3108</b> or <a href="http://www.anthem.com">www.anthem.com</a>
	Employee Assistance Program (EAP) - Aetna: <b>888-238-6232</b> or <a href="http://www.mylifevalues.com">www.mylifevalues.com</a> (Username & Password: COVA)
	Dental - Delta Dental of Virginia: <b>888-335-8296</b> or <a href="http://www.deltadentalva.com">www.deltadentalva.com</a>
	Teladoc: <a href="http://www.teladoc.com/aetna">www.teladoc.com/aetna</a> or <b>855-835-2362</b>
	Health Assessment - Log in at <a href="http://www.aetna.com">www.aetna.com</a> > Stay Healthy > Discover a Healthier You
	Health and Wellness Programs - <b>855-414-1901</b> or log in at <a href="http://www.aetna.com">www.aetna.com</a> > Stay Healthy > Discover a Healthier You
<b>Kaiser Permanente HMO</b> (Primarily Northern Virginia - see website for specific zip codes)	Medical, Prescription Drug and Vision - Kaiser Permanente: <b>800-777-7902, 301-468-6000</b> in Washington, D.C. or <a href="http://my.kp.org/commonwealthofvirginia">my.kp.org/commonwealthofvirginia</a>
	Dental - Dominion National: <b>855-733-7524</b> or <a href="http://www.DominionNational.com/kaiser">http://www.DominionNational.com/kaiser</a>
	Behavioral Health - Kaiser: <b>866-530-8778</b>
	Employee Assistance Program (EAP) - Beacon Health Options: <b>866-517-7042</b> or <a href="http://www.achievesolutions.net/kaiser">www.achievesolutions.net/kaiser</a>
<b>Optima Health Vantage HMO</b> (Primarily Hampton Roads - see website for specific zip codes)	Medical, Prescription Drug, Dental, Vision and Behavioral Health - - Optima Health: <b>866-846-2682</b> , <a href="http://www.optimahealth.com/cova">www.optimahealth.com/cova</a> , or <a href="mailto:members@optimahealth.com">members@optimahealth.com</a> - Employee Assistance Program (EAP): <a href="http://www.optimaeap.com">www.optimaeap.com</a> (User name: COVA) or <b>1-800-899-8174</b>
<b>TRICARE Supplement</b>	Selman & Company (SelmanCo): <b>800-638-2610 (press Option 1)</b>
<b>Flexible Spending Accounts (FSA)</b>	PayFlex FSA: <b>855-516-8595</b> or <a href="http://www.payflex.com">www.payflex.com</a>
<b>Online Open Enrollment Tools</b>	- Alex Benefits Counselor: <a href="http://www.myalex.com/cova/2020">www.myalex.com/cova/2020</a> - EmployeeDirect: <a href="https://edirect.virginia.gov">https://edirect.virginia.gov</a>
<b>Department of Human Resource Management</b>	<a href="http://www.dhrm.virginia.gov">www.dhrm.virginia.gov</a> Office of Health Benefits: <a href="mailto:openenrollment@dhrm.virginia.gov">openenrollment@dhrm.virginia.gov</a> Having problems with EmployeeDirect? <a href="mailto:Edirectissues@dhrm.virginia.gov">Edirectissues@dhrm.virginia.gov</a>

