



# Commonwealth of Virginia Health Benefits Program

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## Getting to Know Your Benefits

*An Overview of Your State  
Health Care and Flexible Spending Accounts*



### **Learn About...**

- Who's eligible for state healthcare in your family
- Your health plan choices
- What's free and helps you improve your health!
- How to reduce your taxes for health and dependent care expenses

**September 2021**

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# GETTING TO KNOW YOUR BENEFITS

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# WHO CAN BE COVERED

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## Salaried Employees and Faculty Are Eligible

You are eligible for coverage if you are a: **1) Part-time or full-time, salaried, classified employee**, or similarly situated employee at an independent state agency, or **2) Regular, full-time or part-time salaried faculty member**. A full-time salaried employee is scheduled to work at least 30 hours per week, or carries a faculty teaching load considered to be full time at the institution. A classified part-time employee is eligible if scheduled to work at least 20 hours per week.

**State plan members may be covered under only one state contract.** A U.S. citizen, U.S. resident alien, U.S. national or resident of Canada or Mexico may be covered as a dependent. The Office of Health Benefits will review enrollment requests for non-U.S. citizens.

Types of health plan membership include:

- **Employee Single** - to cover yourself only;
- **Employee Plus One** - to cover yourself and one eligible dependent; and
- **Family** - to cover yourself and two or more eligible dependents.

## These Dependents Are Eligible for Coverage Under Your Health Plan

- The employee's legal spouse
- The employee's children
  - Under the health benefits program, the following eligible children may be covered to the end of the calendar year in which they turn age 26 (the plan's limiting age). The age requirement may be waived for adult incapacitated children.
    - Natural or adopted children and children placed for adoption
    - Stepchildren
    - Other unmarried children when a court has issued a final order naming the employee (and/or the employee's legal spouse) to assume sole permanent custody, if the certain requirements are met
    - Adult incapacitated children.

You must provide proof of a dependent's eligibility any time you add a dependent to your health plan. If it is determined that a person is covered in error, the plan has the right to take corrective action. Members who cover ineligible persons may be removed from the program for a period of up to three years.

For more information, see the [Eligibility Chart](#) on the DHRM website.



# ABOUT YOUR HEALTH COVERAGE AND HEALTH PLAN OPTIONS



**Health Benefits Plan Year**  
July 1 to June 30 annually

## Health Care Coverage Options

The Commonwealth offers five basic plan options to state employees and non-Medicare retirees. Statewide plans include COVA Care, COVA HealthAware and COVA HDHP (High Deductible Health Plan). The Kaiser Permanente HMO plan is offered in certain Northern and Central Virginia zip codes and Optima Health Vantage HMO plan offered in Hampton Roads. All plans offer these benefits:

- Medical
- Outpatient prescription drug
- Preventive dental
- Behavioral health, and
- Employee assistance program (EAP) services

Some covered services are subject to a plan year deductible, coinsurance or copayments. In-network wellness and preventive care services are available at no cost to members. In addition, some statewide plans allow you to purchase at an extra cost enhanced coverage such as expanded dental, out-of-network and vision & hearing.

## Commonwealth of Virginia Plans

**COVA Care** is a statewide PPO plan with medical, behavioral health and employee assistance program (EAP) services administered by Anthem Blue Cross and Blue Shield. Anthem Pharmacy delivered by IngenioRx administers the outpatient prescription drug benefits and Delta Dental of Virginia administers dental benefits. For medical and behavioral health, there is no out-of-network coverage, except for an emergency, unless you choose the Out-of-Network option. You may select this option, as well as Expanded Dental, and Vision & Hearing, at an extra cost.

**COVA HealthAware** is a statewide consumer-driven health plan (CDHP) that includes medical, behavioral health and employee assistance program (EAP) services administered by Aetna. Anthem Pharmacy delivered by IngenioRx administers the outpatient prescription drug benefits and Delta Dental of Virginia administers dental benefits. The plan includes in-network annual preventive services such as dental, vision & hearing exams paid at 100 percent, and out-of-network coverage. Aetna's network also provides coverage throughout the U.S. and worldwide. You may purchase expanded coverage for dental benefits, or vision benefits for lenses and frames, at an additional cost

The **COVA HDHP** (High Deductible Health Plan) is a health care plan that allows you to set up a Health Savings Account (HSA). Use the tax-deductible funds you put into the HSA to help pay for medical expenses. Your HSA goes wherever you go and you are not required to "use it or lose it." The medical, behavioral health and employee assistance program (EAP) services are administered by Anthem Blue Cross and Blue Shield. Anthem Pharmacy delivered by IngenioRx administers the outpatient prescription drug benefits and Delta Dental of Virginia administers dental benefits.

**The Kaiser Permanente HMO** has no deductible for medical in-network services, but you must use Kaiser HMO participating providers (except in an emergency) and choose a PCP for each enrolled family member. You may search by zip code on the Kaiser website at <http://my.kp.org/commonwealthofvirginia/> to determine if your job location or home address is in the Kaiser service area, which is required to participate in the plan.

**Kaiser Service Area:** Includes certain cities, counties and zip codes where you live or work in Virginia, Maryland and the District of Columbia.

**Optima Health Vantage HMO** is a regional plan option for employees who live or work in the Tidewater area. Members may receive care through any participating provider in the Optima Health Vantage network throughout Virginia and northeastern North Carolina. Optima Health encourages but does not require members to choose a primary care physician (PCP) and members do not need referrals for specialist visits. Your home address or job location must be in the Optima service area for you to participate in the plan.

**Optima Health Service Area:** Includes certain cities, counties and zip codes where you live or work in greater Hampton Roads defined as: Gloucester, Hampton, James City, Mathews, Newport News, Poquoson, Williamsburg, York, Chesapeake, City of Franklin, Isle of Wight, Norfolk, Portsmouth, Southampton, Suffolk, Surry, Virginia Beach.

**TRICARE SUPPLEMENT** is a statewide plan for military retirees. The state health benefits program offers this voluntary supplement to TRICARE and is administered for the Commonwealth by Selman & Company. Enrollment is open to state employees and early retirees who are military retirees, or the spouse of a military retiree. They must be eligible for:

- TRICARE, the military health benefits program, and
- The state health benefits program.

Information on statewide and regional plans may be found on the [DHRM web site](#).

# CHOOSING A HEALTH PLAN

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## Before You Choose a Plan

Remember that each plan is different. It is important to consider how the plan you choose may affect you and your family. So be sure that:

- Your health care providers are in the plan's network.
- You check the benefit coverage for your prescriptions.
- You consider your total out-of-pocket expenses such as deductibles and copayments.
- You get more information by:
  - Visiting the plan administrator's web site,
  - Calling the plan's customer service number, or
  - Contacting your Benefits Administrator.



## About Your Monthly Premium

- Full-time employees working 30 hours or more per week receive a state premium contribution.
- Part-time employees who work less than 30 hours per week must pay the entire cost of coverage.
- Payroll deducted premiums are on a pre-tax basis.

To find your [premium amount](#), visit the DHRM website at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov), or see your agency Benefits Administrator.

## Need Help Choosing a Plan? Go Ask Alex!

Check out ALEX, an online, interactive assistant designed to help you decide which plan may be the most cost-effective for you.

ALEX is simple to use and easy to understand. Visit [www.myalex.com/cova](http://www.myalex.com/cova) and follow the prompts. ALEX will:

- Ask questions about your individual needs
- Explain the plans offered
- Estimate the lowest cost plan option for you
- Provide a plan comparison
- Look at your expenses and determine if a Health and/or Dependent Care Flexible Spending Account is right for you.



## Additional Resources

Visit the DHRM web site for information on all aspects of your health coverage, including plan information, benefits summaries, premiums and eligibility.

### Remember, the Final Decision is Yours!

If you have questions, contact your agency Benefits Administrator. Once you have submitted a valid election and **the election takes effect, it is binding** and may not be changed.

When adding dependents to coverage, supporting documentation is required that provides proof of eligibility.

## Health and Wellness Programs

### Helping you manage chronic health conditions

The Commonwealth's medical plans also include health and wellness programs available to enrolled participants and their covered family members. It's important to know that:

- These programs are **secure** and **confidential**, in full compliance with federal and state laws,
- These types of programs are provided to help people improve their health, and
- Participation in these programs is voluntary.

Once enrolled, be sure to visit your health plan's website to find multiple resources to help you live a healthier lifestyle. These provide support on your journey toward health and wellness, and assistance with long-term conditions, pregnancy, health coaching and cost savings.

For more on individual programs, go to [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov).



## Shared Savings Incentive Programs

COVA Care, COVA HDHP and COVA HealthAware members are eligible for the [Shared Savings Program](#). These incentive programs offer cash reward to members when they shop for better-value health care services. Not every facility will bring a reward. The programs are strictly voluntary.

- *SmartShopper* – COVA Care and COVA HDHP
- *Informed Rewards* – COVA HealthAware

## Premium Rewards

Premium rewards are reductions in health plan premiums for participants in the COVA Care and COVA HealthAware plans who complete certain specific healthy actions within defined timeframes.

An employee/retiree group participant and their enrolled spouse can reduce their monthly premium by \$17 per month (\$34 for employee/retiree and spouse) if they fulfill the requirements to earn a reward. Eligible members must be active and enrolled in COVA Care or COVA HealthAware to complete the requirements for a reward.

See the [Premium Rewards Requirements](#).

## Support with Incentives to help on the journey to health & wellness

COVA Care and COVA HealthAware members who complete certain requirements for the maternity, diabetes, asthma/COPD and hypertension management programs are rewarded with a special incentive.

- **Maternity Management** - Expectant mothers who enroll within the first **16 weeks of pregnancy**, actively participate and complete a 28-week health assessment can earn a **\$300 copay waiver or HRA contribution**, depending on the plan.
- **Disease Management - Diabetes, Asthma/ COPD and Hypertension Management** - Members who enroll and work with a nurse coach, follow up with their health care provider annually, and have appropriate exams or tests may get **certain drugs or supplies at no cost**.

See the [Health and Wellness](#) page on the DHRM website.

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# YOUR FLEXIBLE SPENDING ACCOUNTS

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## Health and Dependent Care Flexible Spending Accounts (FSAs) A Simple Way to Save on Your Taxes

A **Flexible Spending Account (FSA)** allows you to set aside money from your paycheck, before taxes, to use on qualified health care and dependent care expenses. You may elect to participate in the FSA at initial enrollment, during Open Enrollment, or within 60 days of a consistent qualifying mid-year event (QME).

You choose the amount to set aside based on your anticipated eligible expenses. The money is deducted from your paycheck in equal amounts and placed in your FSA. Plan wisely on how much to set aside in your FSA account because you must use all the money during the plan year, or lose it.

The plan year begins July 1 and ends June 30. Your coverage period for incurring expenses is based on your participation in the program. You can elect to enroll in one or both of these FSAs:

- **A Health FSA will reimburse you for eligible expenses such as** deductibles, coinsurance and copays, Dental care and Vision care for you and your eligible dependents.
- **A Dependent Care FSA will reimburse expenses for someone to care for your eligible dependent. These expenses include** before- and after-school care, childcare, adult care or elder care and summer day camp services so you (and your spouse if you're married) can work or look for work.

### Important Dates

- **Plan year starts:** July 1
- **Plan year ends:** June 30
- **Last day to incur eligible expenses:** June 30 or last day of your coverage period



### Administration Fee

If you choose to participate in one or both FSAs, a monthly administration fee will be deducted from your paychecks, on a pre-tax basis. (Note: If you are not paid on a 12-month basis, please see your Benefits Administrator for the applicable administration fees).

## Get to Know Your FSA

Before you sign up, review the [FSA Sourcebook](#) to understand how you and your family can save. Once you decide how much to contribute to your Health FSA and/or Dependent Care FSA, the amount is deducted in equal amounts from your paychecks during the plan year.

The savings examples in the Sourcebook use a 30 percent tax rate, but your savings may vary based on your personal annual tax rate. Please consult your tax advisor for more details.

Your Health FSA funds are available to you at the beginning of your coverage period. Dependent Care FSA funds are only available as they are posted to your account. For both accounts, your funds are deducted before federal and state taxes are calculated on your paycheck. With either account, you benefit because less of your paycheck is taxable, which means more spendable income.

Is an FSA right for you? JUST ASK ALEX! Visit [www.alexforcova.com/2021](http://www.alexforcova.com/2021)

## Overview

The following is a general description of the Commonwealth of Virginia's State Health Benefits Program eligibility and enrollment information for employees. It is not intended to replace member handbooks and other plan documents.

For more detailed information or clarification, visit the DHRM website at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov) or contact your Benefits Administrator. Participation in the State Health Benefits Program is subject to current program provisions, state and federal laws and regulations, and plan availability. The Commonwealth reserves the right to change your enrollment to ensure compliance.

## Your Election Choices

**Health Care Coverage** in most cases includes medical, dental, pharmacy, and behavioral health services. Certain family members who meet eligibility and rules requirements may also be covered. Supporting documentation must be provided before family members can be added.

- Employees who enroll or fail to remove a family member who is not eligible for coverage may face disciplinary action and removal from the State Health Benefits Program for up to three years.
- Continued coverage is available for you and covered family members who lose eligibility under the State Health Benefits Program unless you enroll in the TRICARE supplement.

More information about Extended Coverage (COBRA) is available on the DHRM website or from your Benefits Administrator. Portability information for the TRICARE supplement is available from the plan administrator.

- Health Care Premiums are subject to change every July 1.
- Payroll-deducted premiums are withheld on a pre-tax basis.

**Flexible Spending Accounts (FSA)** allow you to set aside part of your salary each pay period before taxes for eligible medical or dependent care expenses. There is a monthly pre-tax administrative fee for one or both accounts. For more information, visit the DHRM website or contact your agency Benefits Administrator.

- A flexible spending account must only be used to pay for IRS-qualified expenses and only for IRS-eligible dependents.
- Enrollees must exhaust all other sources of reimbursement (including those provided under an employer's plans) before seeking reimbursement from a flexible spending account. They may not seek reimbursement through any other source.
- Enrollees must collect and maintain sufficient documentation to validate reimbursement from a flexible spending account.





# YOUR ENROLLMENT WINDOWS

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## When Newly Eligible

For **health care coverage and flexible spending accounts**, request enrollment within 30 calendar days of the date of hire or of becoming eligible for health benefits. You may enroll in your health plan and cover eligible dependents. You may also enroll in a **Health FSA and/or a Dependent Care FSA**.

- The 30-day countdown period begins on the first day of employment or eligibility.
- If the enrollment action is received within the 30 calendar day time frame, coverage will be effective the first of the month following the date of employment or eligibility.
- If that date is the first day of the month, your coverage begins that day.
- If you waive coverage during initial enrollment because of other health insurance or group health plan coverage, you may be able to cover yourself and your eligible dependents using a HIPAA Special Enrollment. See more information on the HIPAA Special Enrollment under **Important Notices & Information**.

Once you have submitted a valid election during this enrollment window and that election takes effect, it is binding and may not be changed until the next Open Enrollment or qualifying event that would allow a change. When adding dependents to coverage, supporting documentation is required, that provides proof of eligibility. **If you do not have the documentation, do not miss the enrollment deadline.** The documents can be submitted later. Contact your agency Benefits Administrator..

## During Open Enrollment

The Open Enrollment period occurs each spring and is your annual opportunity to enroll or make election changes to health care coverage and to enroll in FSAs effective July 1. When adding dependents to coverage, supporting documentation is required that provides proof of eligibility. **If you do not have the documentation, do not miss the enrollment deadline. The document can be submitted later.**

Once you have submitted a valid election during this enrollment window and the Open Enrollment Period has ended, it is binding and may not be changed. To participate in the FSA each year, you **must** submit an enrollment request during the Open Enrollment period. See your agency Benefits Administrator for additional information on Open Enrollment elections.

## Qualifying Mid-Year Events

Certain qualifying mid-year events (QME) permit specific election changes outside the Open Enrollment period, including changes to your plan and membership. Examples of qualifying mid-year events include changes in your employment, changes in your marital status, changes in the number of your eligible family members, and changes affecting the employment of a covered family member. Your change request must be received within 60 calendar days of the event and be on account of and consistent with the event.

- The 60-day countdown period begins on the day of the event.
- Normally, the change will be effective the first of the month after the election change request is received.

There are two exceptions –

- HIPAA Special Enrollment due to birth, adoption and placement for adoption will allow for a retroactive effective date to enroll or make changes to the health plan coverage, and
- Terminations required by the plan due to loss of eligibility include events such as divorce, or when a child loses eligibility. In cases where there is a loss of dependent eligibility, the effective date of the change is based on the date of the event.

Once you have submitted a valid election during this enrollment window and that election takes effect, it is binding and may not be changed. You will be asked to provide supporting documentation for the qualifying mid-year event. A complete list of QMEs may be found on the DHRM website. When adding dependents to coverage, supporting documentation is required that provides proof of eligibility. **If you do not have the documentation, do not miss the enrollment deadline.** The documents can be submitted later. See your agency Benefits Administrator.

### IMPORTANT TO REMEMBER

- A valid election, once submitted, is binding and may not be changed after it takes effect.
- In general, Internal Revenue Service (IRS) rules require that your election change be consistent with the event.
- Supporting documentation for dependent eligibility and qualifying mid-year events must be received before the request is **approved**.

## More Information

Visit the [Health Benefits page](#) of the DHRM website on eligibility and enrollment. You can also find an [enrollment form](#) under Forms.

# IMPORTANT HEALTH BENEFITS PROGRAM INFORMATION

## When Enrolling

Upon enrollment in COVA Care, COVA HealthAware, COVA HDHP, Kaiser, Optima or the Medical Flexible Spending Account, you should receive from your agency Benefits Administrator:

- the Office of Health Benefits Notice of Privacy Practices,
- an Extended Coverage (COBRA) General Notice,
- a Wellness Program Notice, and
- a Medicare Part D Notice of Creditable Coverage.

If you do not receive your notice, please contact your benefits office or visit the DHRM website to obtain a copy. Upon enrollment in the statewide health plans, you should receive a copy of the most recent **member handbook** which provides the details of your coverage. Upon enrollment in Kaiser, Optima or the TRICARE Supplement, you should receive an Evidence of Coverage (EOC) from the plan administrator.

When enrolling in the Flexible Spending Accounts, you should receive a confirmation notice from the FSA claims administrator. You should keep the confirmation notice, along with the **FSA Sourcebook**, which provides detailed information on the administration of the accounts. For more information, visit the DHRM web site.

## Appeals Process

The State Health Benefits Program has a specific appeals procedure for employees in the self-funded plans: COVA HealthAware, COVA HDHP [High Deductible Health Plan] and COVA Care. The full appeals process for claim related issues is included in the health plan member handbook.

Employees enrolled in the Kaiser Permanente HMO, Optima Health Vantage HMO or TRICARE Supplement plan, will find their appeal rights in the plan's Evidence of Coverage (EOC).

When an employee receives an adverse decision related to an eligibility or enrollment issue, they may file an administrative appeal to DHRM. The Director of DHRM may offer an informal fact-finding consultation. A written decision will be rendered. If the decision is not in your favor, specific reasons will be provided including law, regulations, contract provisions or policies.

## HIPAA Special Enrollment

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, under a HIPAA Special Enrollment you may be able to enroll yourself and your dependents in this plan if:

- you or your dependents lose eligibility for that other coverage (or if the employer stopped contributing towards your or your dependents' other coverage). However, you must request enrollment within 60 days of the date your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).
- you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and all eligible dependents. However, you must request enrollment within 60 days of the marriage, birth, adoption or placement for adoption.
- you or your dependent lose coverage in Medicaid or the State Children's Health Insurance Program (SCHIP) and you request coverage under the plan within 60 days of the time your coverage ends; or
- you or your dependent become eligible for a Medicaid or SCHIP premium assistance subsidy and you request coverage under the plan within 60 days of the date of your eligibility is determined.

To request a HIPAA Special Enrollment or obtain more information, contact your agency Benefits Administrator.



Please note that DHRM does not accept appeals for matters in which the sole issue is a disagreement with policies, rules, regulations, contract or law.

For more information, see the [Appeals](#) section on the DHRM website.

## Affordable Care Act (ACA) Summary of Benefits and Coverage

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Choosing a health coverage option is an important decision.

To help you make an informed choice, the Commonwealth of Virginia health benefits program makes available a Summary of Benefits and Coverage (SBC) for each state plan. The SBC summarizes important information about any health coverage option in a standard format, to help you compare across options. Visit [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov) to view all plan SBCs, as well as a glossary provided as part of the Affordable Care

## Wellness Program Notice

Voluntary wellness programs are available to all employees, retiree group participants and spouses enrolled in the COVA Care, COVA HealthAware, and COVA High Deductible Health Plans under the Commonwealth of Virginia Employee/Retiree Health Benefits Program.

The programs are administered by the medical plan claims administrators, as noted below, according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others.

For the full text of the Wellness Program notice, see the Important Health Benefits Notices available on the [DHRM website](http://www.dhrm.virginia.gov).

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP) Notice

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage using funds from their Medicaid or CHIP programs.

You must contact the authorized agency for your state of residence for more information on eligibility for Premium Assistance. The CHIP Notice, which includes the contact information, is available on the [DHRM website](http://www.dhrm.virginia.gov).

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## Commonwealth of Virginia Health Benefits Programs Nondiscrimination Notice

The Commonwealth of Virginia's State and Local Health Benefits Programs (the "Health Plan") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Our Nondiscrimination Notice, which is available on the DHRM website at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov), lists the services available and how to file a complaint if you feel that the Health Plan has failed to provide these services or discriminated in another way.

## Language Assistance Services

If you need help with your health benefits coverage information in the language you speak, language assistance services are available to you free of charge. Send your request for language assistance to [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov) or a fax to 804-786-0356. See [Language Assistance Notice](#).

For more information, visit the [Notices and Communications](#) section of the Health Benefits page.



## FOR MORE DETAILS

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PLAN OR BENEFIT	CONTACT INFORMATION
<b>COVA Care and COVA HDHP</b>	Medical, Vision, Hearing & Behavioral Health - Anthem: <a href="http://www.anthem.com/cova">www.anthem.com/cova</a>
	Prescription Drug - Anthem Pharmacy: <a href="http://www.anthem.com">www.anthem.com</a>
	Dental Benefits - Delta Dental of Virginia: <a href="http://www.deltadentalva.com">www.deltadentalva.com</a>
<b>COVA HealthAware</b>	Medical, Vision, Hearing & Behavioral Health - Aetna: <a href="http://www.covahealthaware.com">www.covahealthaware.com</a>
	Prescription Drug - Anthem Pharmacy: <a href="http://www.anthem.com">www.anthem.com</a>
	Dental Benefits - Delta Dental of Virginia: <a href="http://www.deltadentalva.com">www.deltadentalva.com</a>
<b>Kaiser Permanente HMO</b> (Primarily Northern Virginia - see website for specific zip codes)	Medical, Prescription Drug and Vision - <a href="http://my.kp.org/commonwealthofvirginia">my.kp.org/commonwealthofvirginia</a>
	Dental - Dominion National: <a href="https://www.DominionNational.com/kaiser">https://www.DominionNational.com/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 - <a href="http://www.optimahealth.com/cova">www.optimahealth.com/cova</a>
<b>TRICARE Supplement</b>	<a href="https://info.selmanco.com/cova">https://info.selmanco.com/cova</a>
<b>Flexible Spending Accounts (FSAs)</b>	FSA Sourcebook: <a href="http://www.dhrm.virginia.gov">www.dhrm.virginia.gov</a> PayFlex FSA: <a href="http://www.payflex.com">www.payflex.com</a>
<b>Alex Benefits Counselor</b>	<a href="http://www.myalex.com/cova/2021">www.myalex.com/cova/2021</a>
<b>DHRM</b>	<a href="http://www.dhrm.virginia.gov">www.dhrm.virginia.gov</a>

Have questions? Please contact your agency Benefits Administrator for assistance.





## 2021-22 Language Assistance Statement State Health Benefits Program

The Commonwealth of Virginia’s State and Local Health Benefits Programs (the "Health Plan") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Our Nondiscrimination Notice lists the services available and how to file a complaint if you feel that the Health Plan has failed to provide these services or discriminated in another way.

ATTENTION: If you need help in the language you speak, language assistance services are available to you free of charge. Send your request for language assistance to [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov) or fax to 804-786-0356.

### Spanish:

ATENCIÓN: Si necesita ayuda en el idioma que habla, servicios de asistencia lingüística están a su disposición de forma gratuita. Envíe su solicitud de asistencia lenguaje para [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov) o por fax al 804-786-0356.

### Korean:

주의 : 당신이 말하는 언어로 도움이 필요한 경우, 언어 지원 서비스를 무료로 당신에게 사용할 수 있습니다. 804-786-0356에 언어 [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov)하는 지원이나 팩스에 대한 요청을 보냅니다.

### Vietnamese:

Chú ý: Nếu bạn cần giúp đỡ trong ngôn ngữ bạn nói, các dịch vụ hỗ trợ ngôn ngữ có sẵn cho bạn miễn phí. Gửi yêu cầu để được hỗ trợ ngôn ngữ đến [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov) hoặc fax 804-786-0356.

### Chinese:

注意：如果你需要在你講的語言幫助，語言協助服務提供給您免費。發送您的語言協助 [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov)或傳真至804-786-0356請求。

### Arabic:

تنبيه: إذا كنت بحاجة إلى مساعدة باللغة التي تتحدثها، فإن خدمات المساعدة اللغوية متوفرة لك مجاناً. أرسل طلبك للحصول على المساعدة اللغوية عبر البريد الإلكتروني إلى [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov) أو عبر الفاكس إلى 804-786-0356.

### Persian:

توجه: اگر شما نیاز به کمک در زبان شما صحبت می کنید، خدمات کمک زبان در دسترس شما هستند رایگان می باشد. ارسال یا فکس به 804-786-0356 [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov) درخواست خود را برای کمک به زبان

### Amharic:

አዳምጥ: አንተ የሚናገሩት ቋንቋ እርዳታ የሚፈልጉ ከሆነ, የቋንቋ እርዳታ አገልግሎቶች ከክፍያ ነፃ ለእርስዎ የሚገኙ ናቸው። 804-786-0356 ቋንቋ [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov) እርዳታ ወይም በፋክስ ጥያቄዎን ይላኩ።

**Urdu:**

توجہ فرمائیں: اگر آپ کو اپنی بولی جانے والی زبان میں مدد درکار ہے تو زبان میں مدد کی خدمات آپ کے لیے بالکل مفت دستیاب ہیں۔

زبان میں مدد کے لیے اپنی درخواستیں [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov) پر بھیجیں یا 804-786-0356 پر فیکس کریں۔

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**Russian:**

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**Hindi:**

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**German:**

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**Bengali:**

দৃষ্টি আকর্ষণ: আপনি ভাষা আপনি কথা বলতে সাহায্য প্রয়োজন হয়, তাহলে ভাষা সহায়তা সেবা নিখরচা আপনার জন্য উপলব্ধ। [appeals@dhrm.virginia.gov](mailto:appeals@dhrm.virginia.gov) অথবা ফ্যাক্স ভাষা সহায়তা 804-786-0356 করার জন্য আপনার অনুরোধ পাঠান।

**Bassa:**

Dè dɛ nià kɛ dyédé gbo: ɔ jũ m [Bàsòò-wùdù-po-nyò] jũ ní, nií, à wuɖu kà kò dò po-poòbèin m ké gbo kpáa. Dá 804-786-0356.

**Igo (Igbo):**

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**Yoruba:**

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**Filipino(Tagalog):**

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