# **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 <a href="www.dhrm.virginia.gov">www.dhrm.virginia.gov</a> 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.

# When Can I Request Enrollment or Election Changes?

# 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. The countdown begins on the day 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. 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.

# 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 documents can be submitted later. See your agency Benefits Administrator.

# Qualifying Mid-Year Events

Certain qualifying mid-year events (life events) permit specific election changes outside the Open Enrollment period, including changes to your plan and membership. Examples of these 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 countdown begins on the day 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 (life events). A complete list of qualifying mid-year events (life events) may be found on the DHRM website and on the attached enrollment form. 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.

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 stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 60 days of the day your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 60 days after the marriage, birth, adoption or placement for adoption.

The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) created two new Special Enrollment rights for certain eligible employees and dependents who lose coverage or become eligible for premium assistance under a Medicaid or state children's health insurance program. Employees must request coverage changes within 60 days of the eligibility determination.

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

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# What Election Choices are Available?

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.
- · Employees are obligated to pay for any month of health care coverage already begun.
- Failure to pay the premium owed results in cancellation of coverage and forfeiture of any partial payment.

*Flexible Spending Accounts* allow you to set aside part of your salary each year 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.

# Eligibility Definitions and Required Documentation

Dependents	Eligibility Definition	Documentation Required	
Spouse	The marriage must be recognized as legal in the Commonwealth of Virginia.  Note: Ex-spouses will not be eligible, even with a court order.	<ul> <li>Photocopy of certified or registered marriage certificate, and</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>	
Natural or Adopted Son/ Daughter	A son or daughter may be covered to the end of the year in which he or she turns age 26.	<ul> <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>	
Stepson or Stepdaughter	A stepson or stepdaughter may be covered to the end of the year in which he or she turns age 26.	<ul> <li>Photocopy of birth certificate (or adoption agreement) showing the name of the employee's spouse; and</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." NOTE: All financial information and Social Security Numbers can be redacted.</li> </ul>	
Other Female or Male Child	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:  • the principal place of residence is with the employee; • they are a member of the employee's household; • they receive over one-half of their support from the employee and • the custody was awarded prior to the child's 18th birthday.	Photocopy of the Final Court Order granting permanent custody with presiding judge's signature.	

# **State Health Benefits Program Enrollment Form For Employees**

Review each section and carefully PRINT your enrollment information. For state health benefits eligibility information, visit the DHRM website at www.dhrm.virginia.gov or contact your Benefits Administrator.



mornation, visit the Diff the website at www.amm.viigina.g	or contact your bonemes namination.								
Section 1: Personal Information									
Name	I de mai fire a di cue Ni uma la cue								
Last Name First Name M.I.									
Date of Birth	Gender: Male Female								
Important! Be sure to verify the correct format of your address at									

Annual amount

your tax filing status.)

Annual amount

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☐ I do not wish to pa	articipate in health care co	overage	mborahin loval					
□ No change to my current health plan selection and family members/membership level     (If you check either box above proceed to Section 5.)								
A. Health Plan S	election - Check th	ne box that applies						
	current health care plan							
STATEWIDE HEA			Administered by Astro	*				
Administered by Anthem Blue Cross Blue Shield*  ☐ COVA Care (with preventive dental) (ACCO)  ☐ COVA HealthAware (with preventive dental) (CHA)								
COVA Care + Out of	Network (ACC1)		COVA HealthAware + Expanded Dental (CHA2)					
COVA Care + Expand	ded Dental (ACC2) Network and Expanded Dent	tal (ACC3)	COVA HealthAware + Expanded Dental & Vision (CHA1)					
COVA Care + Expanded Dental + Vision & Hearing (ACC4)			Administered by Selman & Company					
COVA Care + Out of Network + Expanded Dental + Vision & Hearing (ACC5) COVA HDHP- High Deductible Plan (with preventive dental) (CHD)			☐ TRICARE Supplement (TRC)  DEERS #(required)					
COVA HDHP- High Deductible Plan + Expanded Dental (CHD1)			DELITO # (required)					
*Anthem Pharmacy deli	vered by IngenioRx administ	ers pharmacy benefits. Delta De	ental administers dental ben	efits.				
REGIONAL HEALTH PLANS								
Administered by Kaiser Permanente of the Mid-Atlantic States, Inc.    Kaiser Permanente HMO- available in Northern Virginia, Central Virginia and Northern Neck designated zip codes (KP)								
Administered by Optin		virginia, contrai virginia ana ive	orthorn record deorginated 21p	, 00000 (Kit )				
☐ Optima Health HMO -	– available primarily in Hampto	on Roads zip codes (OH)						
B. Family Members – Check the box that applies								
	existing covered family							
	cover any family member							
☐ I wish to cover th members to you		rs listed below. (Note: you	will be required to su	bmit documentation	n when adding family			
	coverage.)			DATE OF DIDTH	OCCIAL OF CURITY			
RELATIONSHIP CODE**	LAST NAME	FIRST NAME	MIDDLE INITIAL	DATE OF BIRTH MM/DD/YYYY	SOCIAL SECURITY NUMBER			
Spouse								
Children								
**Relationship Codes: SN	M=spouse male SF=spouse f	female S=son D=daughter SS	=stepson SD=stepdaughte	er OF=other female child	OM=other male child			
Section 5: Em	ıployee Certifica	ntion and Authoriz	zation					
I certify that I have reviewed and understand the State Health Benefits Program eligibility and enrollment information and I agree to abide by all participation requirements. I certify that all dependents listed meet the eligibility requirements of the program and that the information I have provided on this form is complete and accurate to the best of my knowledge. I understand that intentionally giving incorrect information is considered perjury and punishable to the fullest extent of the law. I understand that the health plan and its business associates have the right to use protected health information in connection with the treatment, payment and health plan operations allowed for by HIPAA. I understand that participating in a Flexible								
further understand that within the timeframe pr	t the IRS requires me to re rovided by the Plan. In ac inia to withhold from my p	y, and that payments from meimburse the Plan for any imcoordance with §40.1-29(C) paycheck on a post-tax basi	proper, erroneous or exc of the Code of Virginia, b	cess reimbursement a by enrolling in an FSA	mount that I do not resolve I specifically authorize the			
Print Your Name								
	Here							
Section 6: Ag	ency Verification	n and Approval #is	your responsibility to review and o	confirm this document to ensur	re that changes made are accurate.			
Date Received	Manth /Dev Ware	Date Keyed	Manth/Day/Vaar	ffective Date	Month /Day /Va			
		Phone						
Employee ID or Social	Security Number							



# 2022-23 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 <a href="mailto:appeals@dhrm.virginia.gov">appeals@dhrm.virginia.gov</a> 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~V 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~~V하는 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 để appeals@dhrm.virginia.gov~V 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~~V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 مجانًا. أرسل طلبك للحصول على المساعدة اللغوية عبر البريد الإلكتروني إلى appeals@dhrm.virginia.gov أو عبر الفاكس إلى 804-786-0356.

# Persian:

#### **Amharic:**

አዳምጥ: አንተ የ ሚና ነ ሩት ቋንቋ እርዳታ የ ሚፌልጉ ከሆነ ,የ ቋንቋ እርዳታ አነ ልግሎቶች ከክፍያ ነፃ ለእርስዎ የ ሚነኙ ናቸው. 804-786-0356 ቋንቋ appeals@dhrm.virginia.gov~~V 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 <u>appeals@dhrm.virginia.gov پر بھیجیں یا 0356-804-786</u> پر فیکس کریں۔

#### French:

ATTENTION: Si vous avez besoin d'aide dans la langue que vous parlez, les services d'assistance linguistique sont à votre disposition gratuitement. Envoyez votre demande d'assistance linguistique pour appeals@dhrm.virginia.gov~V ou par télécopieur au 804-786-0356.

#### Russian:

ВНИМАНИЕ: Если вам нужна помощь на языке вы говорите, переводческие услуги доступны бесплатно. Отправьте запрос о помощи языка к appeals@dhrm.virginia.gov ~~V или по факсу 804-786-0356.

#### Hindi:

ध्यान दें: यदि आपको उस भाषा केलिए मदद की ज़रूरत है, जिस भाषा में आप बात करते हैं, तो आपके लिए भाषा सहायता सेवाएं निशुल्क में उपलब्ध हैं। भाषा की सहायता केलिए अपना अनुरोध <u>appeals@dhrm.virginia.gov</u> पर या फ़ैक्स केलिए 804-786-0356 पर भेजें।

# German:

ACHTUNG: Wenn Sie in der Sprache sprechen Sie Hilfe benötigen, die Sprache Hilfeleistungen zur Verfügung stehen Ihnen kostenlos zur Verfügung. Senden Sie Ihre Anfrage für sprachliche Unterstützung zu appeals@dhrm.virginia.gov~V oder Fax an 804-786-0356.

#### Bengali:

দৃষ্টি আকর্ষণ: আপনি ভাষা আপনি কথা বলতে সাহায্য প্রয়োজন হয়, তাহলে ভাষা সহায়তা সেবা নিথরচা আপনার জন্য উপলব্ধ. appeals@dhrm.virginia.gov~~V অথবা ফ্যাক্স ভাষা সহায়তা 804-786-0356 করার জন্য আপনার অনুরোধ পাঠান.

#### Bassa:

Dè de nià ke dyédé gbo: O jǔ ké m̀ [Bàsóò-wùdù-po-nyò] jǔ ní, nìí, à wudu kà kò dò po-poòbéin m̀ gbo kpáa. Đá 804-786-0353.

### Igo (Igbo):

Nti: O buru na i choro enyemaka na asusu i na-asu, asusu aka oru di ka i n'efu. Send gi aririo maka asusu aka appeals@dhrm.virginia.gov~V ma o bu faksi ka 804-786-0356.

#### Yoruba:

Akiyesi: Ti o ba nilo iranlowo ninu ede ti o soro, ede iranlowo ise ni o wa wa si o free ti idiyele. Fi ibéèrè re fun ede iranlowo to appeals@dhrm.virginia.gov tabi Faksi to 804-786-0356.

# Filipino(Tagalog):

Pansin: Kung kailangan mo ng tulong sa wikang nagsasalita ka, serbisyo ng tulong sa wika ay magagamit sa iyo nang walang bayad. Ipadala ang iyong kahilingan para sa tulong sa wika upang appeals@dhrm.virginia.gov~V o fax sa 804-786-0356.