

**OPEN IMMEDIATELY**

# SPOTLIGHT ON YOUR BENEFITS

**SPRING 2024**



## WHAT'S INSIDE

- What's New for 2024 ..... 2
- What to Consider..... 3
- Enroll and Make Changes..... 4
- Monthly Premiums..... 7
- Benefits At A Glance..... 8
- Benefit Changes ..... 10
- Health Plan Resources ..... 16
- Premium Rewards ..... 18
- Flexible Spending Accounts..... 20
- Eligibility..... 22
- Questions and Answers..... 24
- Benefits For Everyone ..... 26
- Important Notices..... 27
- Who To Contact ..... 31

# GET READY FOR OPEN ENROLLMENT MAY 1-15, 2024

**EFFECTIVE FOR PLAN YEAR JULY 1, 2024 - JUNE 30, 2025**

# Get Ready for Open Enrollment!

**Annual Open Enrollment** is the time each spring that you can make changes related to your health plan and flexible spending accounts (FSAs). Be sure to consider your options carefully.

## WHAT'S HAPPENING STARTING JULY 1, 2024

### ALL PLANS

- **Hearing Aids for Children:** Hearing Aids and related services available for children age 18 and younger.

### COVA CARE AND COVA HDHP

- **Building Healthy Families:** Replaces the Future Moms Program.
- **Cancer Care Navigator:** Concierge Cancer Assistance.
- **LiveHealth Online Healthy Back & Joints powered by Sword:** Virtual in-home Physical Therapy.
- **Remove Member Liability for After-Hour Charges:** No additional member costs for in-network free-standing emergency room and urgent care after-hour charges.

### COVA CARE

- **Emergency Room Increase:** ER copay increases from \$150 to \$300.

### COVA HDHP

- **Provider Network Change:** PPO provider network changes to HealthKeepers HMO provider network which includes Out-of-Network coverage.

### COVA HEALTHAWARE

- **Aetna Cancer Support:** Concierge Cancer Assistance.
- **Teladoc Behavioral Health:** Consult a behavioral health provider virtually.
- **Shared Savings Incentive Program:** SmartShopper replaces Aetna Informed Rewards.

### COVA CARE AND COVA HEALTHAWARE

- **Earn Premium Rewards:** Submit a health assessment during Open Enrollment to earn a monthly premium incentive. You can use the Anthem Sydney Health, Aetna Health app or the health plan's website.
- **Value-Based Incentive Design (VBID):** Replacement of the VBID Program. Enrolled members will still get \$0 cost medications (see PreventiveRx Plus).

### COVA CARE, COVA HDHP AND COVA HEALTHAWARE

- **PreventiveRx Plus:** Certain medications and supplies at no cost to the member.
- **Talkspace:** Message your therapist at any time, from any place, on any device with a mobile connection using Talkspace's secure messaging platform.

### SENTARA HEALTH PLANS (HMO)

*(formerly Optima Health)*

- Increased deductible, out-of-pocket, and copays.

### HEALTH FLEXIBLE SPENDING ACCOUNTS (FSA)

- **Contribution maximum increases:** You can put aside up to \$3,200 in the 2024-25 plan year.

## HOW TO GET A COPY OF THE SUMMARY OF BENEFITS AND COVERAGE (SBC)

The Summary of Benefits and Coverage (SBC) for each plan, which summarizes important information about health coverage options in the standard format is available on the Department of Human Resource Management's website at <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25>. Paper copies of the SBCs are available, free of charge, by emailing [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov).

# What to Consider During Open Enrollment



Each year you have choices to make regarding your health benefits and flexible spending accounts (FSAs). If you take no action, your current health plan and membership will continue in the new plan year. **Your FSA must be renewed annually.**

## YOUR HEALTH PLAN CHOICES AND WHERE AVAILABLE

Health Plan Choices	Where Available	
COVA Care	Eligible for Premium Rewards	Statewide and elsewhere
COVA HealthAware	Eligible for Premium Rewards	Statewide and elsewhere
COVA HDHP	Statewide and elsewhere	
Kaiser Permanente HMO	Regional, mostly in Northern Virginia	
Sentara Health Plans HMO <i>(formerly Optima Health)</i>	Regional, Greater Hampton Roads and Eastern Shore	
TRICARE Supplement	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.

## PREMIUM REWARDS

- Eligible members must complete a health assessment to receive the Premium Rewards incentive.

## TEXT ALERTS TO YOUR SMARTPHONE!

Ready to receive important health benefits reminders from DHRM directly to your mobile device? DHRM will be launching SMS/text messaging later this year. Be on the lookout for more information about how you can enroll in this service.

## 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.

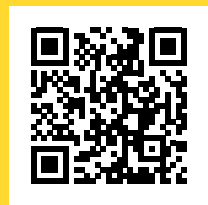
## YOU MAY TAKE ACTION TO:

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

Meet alex®



Not sure which health plan is the best for you? Talk to ALEX, your online benefits counselor. ALEX evaluates your input and recommends a plan tailored just for you! Visit ALEX at <https://start.myalex.com/cova>.



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

# Submitting Your Open Enrollment Elections In Cardinal

Make changes related to your health plan coverage and flexible spending accounts (FSA) during the upcoming Open Enrollment (OE) period from Wednesday, **May 1, 2024** to Wednesday, **May 15, 2024**.

You will use **Cardinal HCM** to make your online OE elections.

First time in Cardinal? Forgot your Cardinal password? Visit [www.cardinalproject.virginia.gov/portal](http://www.cardinalproject.virginia.gov/portal) and take a look at the 'Using Cardinal for the first time or need sign on help?' section!



1. Visit <https://my.cardinal.virginia.gov> to log in.
2. Once in Cardinal, click on the **Human Capital Management (HCM)** link.
3. Click on the **Benefit Details** tile.
4. Click the **Benefits Enrollment** list item (left-hand side of the screen).
5. Click the **Start** (or **Re-Elect**) button to begin the OE process.
6. Click the Medical tile to select or update your health plan.
7. Review your existing dependents covered under your health plan to determine if changes are needed. **If you do not need to add a dependent, skip to Step 29.**

## ADD A DEPENDENT

8. Click the **Add Dependent** button.
9. Click the **Add Individual** button.
10. Click the **Add Name** button.
11. Enter your dependent's name information.
12. Click the **Done** button.
13. Input your dependent's **Date of Birth** and **Gender**.
14. Select "Child" or "Spouse" in the **Relationship to Employee**.
15. Select your dependent's marital status using the **Marital Status** dropdown button.
16. The **Student** field defaults to "No". This field is not tracked in Cardinal nor transmitted to the Health Benefits Vendor.

Scan the QR Code to watch the Cardinal Open Enrollment tutorial video!

Need additional information? Visit [www.cardinalproject.virginia.gov/OE](http://www.cardinalproject.virginia.gov/OE).



17. The **Disabled** field defaults to "No" and cannot be changed.
18. The **Smoker** field defaults to "Non-smoker". This field is not tracked in Cardinal nor transmitted to the Health Benefits Vendor.
19. If your dependent has the same address as you do, verify that the **Address** section is set to "Same as mine".
 

**Note:** If your dependent has a different address than you, edit accordingly.
20. Click the **Add National ID** button.
21. Complete the **Country, National ID Type, and National ID (SSN)** fields for the dependent.
22. Click the **Done** button.
23. Skip the **Add Phone/Add Email** buttons, this information is not required for dependents.
24. Click the **Save** button in the top right-hand corner.
 

**Note:** If you don't have an SSN for your dependent, you can still save. Your agency Benefits Administrator will contact you later to obtain the SSN.
25. A **Saved Successfully** message displays in a pop-up window.
26. Click the **OK** button.
27. Repeat Steps 8 – 26 as required until all dependents are added.
28. After all dependents are added, click the **Close (X)** icon in the upper right-hand corner.

## ENROLL IN HEALTH PLAN

29. Under the **Enroll Your Dependents** section, choose the blue **Enroll** checkbox option for the appropriate dependent(s) who should receive coverage.
 

**Note:** If you uncheck the dependent, you are removing that dependent from coverage.
30. Under the **Enroll in Your Plan** section, click the **Select** button to select the applicable Benefits Plan.

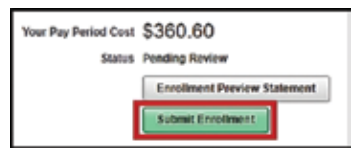
- 31. Click the **Done** button in the upper right-hand corner.
- 32. The **Medical** tile now displays the coverage selected, the number of dependents enrolled, the Pay Period Cost (or Annual Cost, depending on your agency), and the Status field is updated to “Changed”.

**ELECT FLEXIBLE SPENDING ACCOUNTS**

- 33. If you are not enrolling in a Flexible Spending Account (FSA), skip to Step 36.
- 34. Two Flexible Spending Accounts are available: Flex Spending Medical and Flex Spending Dependent Care.
  - Note:** If you use these plans, **you must re-elect each year!** Repeat this step to elect both FSAs.
  - Click the **Flex Spending Medical** tile (or the **Flex Spending Dependent Care** tile).
  - Click the **Select** button to elect Flex Spending Medical (or Flex Spending Dependent Care).
  - Enter the amount in the **Annual Pledge** field. The amount entered must be the amount you want to come out of your pay for the **entire** plan year.
  - Click the **Done** button in the upper right-hand corner.
- 35. Skip the **Flex Spending Admin Fee** tile, this is automatically elected and will show the admin fee associated with your FSA.

**FINAL STEPS**

- 36. Click the **Submit Enrollment** button to complete Open Enrollment!



- 37. An automated email will be sent overnight from Cardinal with the subject line of “Your Health Benefits Confirmation Statement – Now Available Online”. You will receive this email whether you or your Benefits Administrator entered your selections. Please log into Cardinal to review your confirmation statement for Open Enrollment to ensure your elections are correct!

**Questions?**  
Contact your agency Benefits Administrator.

**DO NOT MISS YOUR OPEN ENROLLMENT DEADLINE!**

Be sure to submit your online elections beginning May 1 and no later than 11:59pm EDT on May 15, 2024

**DON'T WAIT TO GET INTO CARDINAL!**

If it's near the end of the Open Enrollment period (and you haven't tried to access Cardinal) submit a paper enrollment form to your agency Benefits Administrator before the deadline. We cannot accept Open Enrollment health plan coverage changes or FSA election requests after the May 15 deadline.



See instructions below for submitting a paper form.

**SUBMITTING YOUR OPEN ENROLLMENT ELECTION USING PAPER ENROLLMENT FORM**

- Complete the fillable form on the DHRM website at <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25>.

Print, sign and submit it to your Benefits Administrator by the close of business on **May 15, 2024!**

**Remember to complete all applicable sections of the enrollment form.**

**IMPORTANT: CHECK YOUR ELECTIONS FOR ACCURACY!**

Review your confirmation statement to ensure your elections are correct!

Check your healthcare and FSA deductions for the new plan year on your first paycheck after July 1. If you have any questions, contact your Benefits Administrator.

COMPARE  
PLANS

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# Proposed 2024 - 2025 Employee Monthly Premiums

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” amount.

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

HEALTH CARE PLANS		2023-2024 MONTHLY PREMIUMS			PROPOSED 2024-2025 MONTHLY PREMIUMS			
		You Only	You Plus One	You Plus Two or More	You Only	You Plus One	You Plus Two or More	
COVA Care		Employee Pays	\$97	\$224	\$306	\$103	\$236	\$323
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		<b>Total Premium</b>	<b>\$835</b>	<b>\$1,544</b>	<b>\$2,241</b>	<b>\$886</b>	<b>\$1,640</b>	<b>\$2,379</b>
COVA Care	+ Out-of-Network	Employee Pays	\$117	\$260	\$359	\$124	\$275	\$380
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		<b>Total Premium</b>	<b>\$855</b>	<b>\$1,580</b>	<b>\$2,294</b>	<b>\$907</b>	<b>\$1,679</b>	<b>\$2,436</b>
COVA Care	+ Expanded Dental	Employee Pays	\$130	\$285	\$395	\$136	\$296	\$411
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		<b>Total Premium</b>	<b>\$868</b>	<b>\$1,605</b>	<b>\$2,330</b>	<b>\$919</b>	<b>\$1,700</b>	<b>\$2,467</b>
COVA Care	+ Out-of-Network + Expanded Dental	Employee Pays	\$150	\$321	\$448	\$157	\$335	\$468
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		<b>Total Premium</b>	<b>\$888</b>	<b>\$1,641</b>	<b>\$2,383</b>	<b>\$940</b>	<b>\$1,739</b>	<b>\$2,524</b>
COVA Care	+ Expanded Dental + Vision & Hearing	Employee Pays	\$150	\$321	\$448	\$156	\$333	\$465
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		<b>Total Premium</b>	<b>\$888</b>	<b>\$1,641</b>	<b>\$2,383</b>	<b>\$939</b>	<b>\$1,737</b>	<b>\$2,521</b>
COVA Care	+ Out-of-Network + Expanded Dental + Vision & Hearing	Employee Pays	\$170	\$357	\$500	\$177	\$372	\$522
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		<b>Total Premium</b>	<b>\$908</b>	<b>\$1,677</b>	<b>\$2,435</b>	<b>\$960</b>	<b>\$1,776</b>	<b>\$2,578</b>
COVA HealthAware		Employee Pays	\$17	\$53	\$54	\$17	\$53	\$54
		State Pays	\$723	\$1,320	\$1,932	\$768	\$1,404	\$2,056
	<b>Total Premium</b>	<b>\$740</b>	<b>\$1,373</b>	<b>\$1,986</b>	<b>\$785</b>	<b>\$1,457</b>	<b>\$2,110</b>	
COVA HealthAware	+ Expanded Dental	Employee Pays	\$49	\$112	\$140	\$50	\$113	\$142
		State Pays	\$723	\$1,320	\$1,932	\$768	\$1,404	\$2,056
		<b>Total Premium</b>	<b>\$772</b>	<b>\$1,432</b>	<b>\$2,072</b>	<b>\$818</b>	<b>\$1,517</b>	<b>\$2,198</b>
COVA HealthAware	+ Expanded Dental & Vision	Employee Pays	\$60	\$133	\$170	\$60	\$133	\$170
		State Pays	\$723	\$1,320	\$1,932	\$768	\$1,404	\$2,056
		<b>Total Premium</b>	<b>\$783</b>	<b>\$1,453</b>	<b>\$2,102</b>	<b>\$828</b>	<b>\$1,537</b>	<b>\$2,226</b>
COVA HDHP		Employee Pays	\$0	\$0	\$0	\$0	\$0	\$0
		State Pays	\$626	\$1,166	\$1,704	\$665	\$1,239	\$1,810
	<b>Total Premium</b>	<b>\$626</b>	<b>\$1,166</b>	<b>\$1,704</b>	<b>\$665</b>	<b>\$1,239</b>	<b>\$1,810</b>	
COVA HDHP	+ Expanded Dental	Employee Pays	\$33	\$60	\$88	\$33	\$60	\$88
		State Pays	\$626	\$1,166	\$1,704	\$665	\$1,239	\$1,810
		<b>Total Premium</b>	<b>\$659</b>	<b>\$1,226</b>	<b>\$1,792</b>	<b>\$698</b>	<b>\$1,299</b>	<b>\$1,898</b>
Kaiser Permanente HMO <i>(available primarily in Northern Virginia)</i>		Employee Pays	\$80	\$190	\$272	\$86	\$202	\$289
		State Pays	\$737	\$1,311	\$1,916	\$783	\$1,395	\$2,038
	<b>Total Premium</b>	<b>\$817</b>	<b>\$1,501</b>	<b>\$2,188</b>	<b>\$869</b>	<b>\$1,597</b>	<b>\$2,327</b>	
Sentara Health Plans (HMO) <i>(Hampton Roads/ Eastern Shore)</i>	+ Expanded Dental & Vision	Employee Pays	\$80	\$190	\$272	\$86	\$202	\$289
		State Pays	\$733	\$1,315	\$1,907	\$769	\$1,382	\$2,004
		<b>Total Premium</b>	<b>\$813</b>	<b>\$1,505</b>	<b>\$2,179</b>	<b>\$855</b>	<b>\$1,584</b>	<b>\$2,293</b>
TRICARE Voluntary Supplement*		Total Premium	\$61	\$120	\$161	\$61	\$120	\$161**

\* New York residents contact the Office of Health Benefits for TRICARE premium amount

\*\*If an employee covers multiple children without a spouse the rate is \$120

# 2024 BENEFITS AT A GLANCE

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

Health Plans	COVA HealthAware	COVA Care	COVA HDHP	Kaiser Permanente HMO	Sentara Health Plans HMO
Benefits	You Receive	You Receive	You Receive	You Receive	You Receive
<b>Health Reimbursement Arrangement (HRA)</b> <i>Employer deposit to your HRA on July 1, 2024</i>	\$600 employee \$600 enrolled spouse	Not available	Not available	Not available	Not available
<b>In-Network Benefits</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>
<b>Deductible – per plan year</b>					
One person	\$1,500	\$300	\$1,750	None	\$200
Two or more persons	\$3,000	\$600	\$3,500	None	\$400
<b>Out-of-pocket expense limit – per plan year</b>					
• One person / Two or more persons	\$3,000 / \$6,000	\$1,500 / \$3,000	\$5,000 / \$10,000	\$1,500 / \$3,000	\$2,000 / \$4,000
<b>Doctor's visits (in person and telemedicine)</b>					
• Primary care physician	20% after deductible	\$25	20% after deductible	\$25	Tier 1: \$10 / Tier 2: \$30
• Telehealth physician visit	\$0 <a href="http://www.teladoc.com/aetna">www.teladoc.com/aetna</a>	\$0 Sydney Health app and <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>	20% after deductible Sydney Health app and <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>	\$0 <a href="http://www.kp.org">www.kp.org</a> 1-800-777-7904	\$0 <b>MDLive</b> 866-648-3638
• Specialist	20% after deductible	\$40	20% after deductible	\$40	Tier 1: \$20 / Tier 2: \$50
• Urgent Care	20% after deductible	\$25 PCP/\$40 specialist	20% after deductible	\$40	\$60
<b>Hospital services</b>					
• Inpatient / Outpatient	20% after deductible	\$300 per stay / \$125 per visit	20% after deductible	\$300 per admission / \$75 per visit	\$500 per admission / \$200 per visit
<b>Emergency room visits</b>	20% after deductible	\$300 per visit (waived if admitted)	20% after deductible	\$75 per visit (waived if admitted)	\$200 per visit (waived if admitted)
<b>Ambulance travel</b>	20% after deductible	20% after deductible	20% after deductible	\$50 per service	Non-Emergency - 20% after deductible Emergency - \$200
<b>Outpatient diagnostic laboratory and x-rays</b>	20% after deductible	20% after deductible	20% after deductible	\$0 lab, pathology, shots, radiology, diagnostic tests	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)	\$30*
• Physical therapy only	20% after deductible	\$15	20% after deductible	\$40 (30 visits/episode)	\$30*
• 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)	\$30*
• 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/ \$40 specialist	20% after deductible	\$25 per service/ \$40 specialist	PCP Tier 1: \$10 Tier 2: \$30 Specialist Tier 1: \$20 Tier 2: \$50
<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	\$500 per admission
• Intensive outpatient treatment (IOP)	20% after deductible	\$125 per episode of care	20% after deductible	\$12 group/\$25 individual	\$500
<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 30-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	\$13/\$23/\$38 (2 x copayment for 90 days)	Up to 90-day supply \$30/\$60/\$90/NA **

\*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.

\*\*90-day supply for Specialty Tier 4 is not available.



# 2024 BENEFITS AT A GLANCE

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

Health Plans	COVA HealthAware	COVA Care	COVA HDHP	Kaiser Permanente HMO	Sentara Health Plans HMO
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	Optional benefit*	Not available	\$25 PCP/\$40 specialist	\$40
<b>Hearing aids and other hearing-aid related services children age 18 and younger (per hearing impaired ear)</b>	Balance after plan pays \$1,500 (once every 24 months)	Balance after plan pays \$1,500 (once every 24 months)	Subject to the deductible, then 0% coinsurance. Allowance is \$1,500 (once every 24 months)	Balance after plan pays \$1,500 (once every 24 months)	Balance after plan pays \$1,500 (once every 24 months)
<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>	Included with Medical:	Included with Medical:
• 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>Routine Vision - Basic Plan</b>	<i>Included with Medical:</i>	<i>Included with Medical:</i>	<i>Included with Medical:</i>	<i>Included with Medical:</i>	<i>Included with Medical:</i>
• Annual Routine Vision Exam	\$0	\$15	\$15	\$25 PCP/\$40 specialist	\$15
• Eyeglass frames	65% of the retail price	80% of the retail price, OR 65% of the retail price when purchased as a complete pair of eyeglasses	80% of the retail price, OR 65% of the retail price when purchased as a complete pair of eyeglasses	Balance after plan pays \$75 (age 19+) <19 \$0 (1 pair/plan year)	80% after plan pays \$100
• Eyeglass lenses - standard plastic - Single - Bifocal - Trifocal	\$40 \$60 \$80	\$50 \$70 \$105	\$50 \$70 \$105	Balance after plan pays \$75 (age 19+) <19 \$0 (1 pair/plan year)	\$20
• Contact lenses** - Conventional** - Disposable** - Non-elective**	Conventional contact lenses: 85% of the retail price	Conventional contact lenses: 85% of the retail price (discount applies to materials only)	Conventional contact lenses: 85% of the retail price (discount applies to materials only)	Balance after plan pays \$25 discount if purchased at KP Optical	85% after plan pays \$100 Balance after plan pays \$100 \$0
<b>Expanded Routine Vision</b>	<i>Optional Benefit**:</i>	<i>Optional Benefit**:</i>			
• Eyeglass frames	80% after plan pays \$100	80% after plan pays \$100	Not available	Not available	Not available
• Lenses - Eyeglass lenses (standard plastic, single, bifocal or trifocal) or	\$20	\$20	Not available	Not available	Not available
• Contact lenses** - Conventional** - Disposable** - Non-elective**	85% of the retail price Balance after plan pays \$100 Balance after plan pays \$250	85% of balance after plan pays \$100 Balance after plan pays \$100 Covered in full	Not available	Not available	Not available
<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 Adults
<b>Out-of-Network</b>	<i>Included in Basic Plan:</i>	<i>Optional Benefit**:</i>	<i>Included in Basic Plan:</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.	Additional deductible and out-of-pocket limits apply. 30% coinsurance after deductible of \$1,750/\$3,500. Balance billing may apply.	Not available	Not available. Out-of-area Dependent Children Program available. See plan's website for form.

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.

# BENEFIT CHANGES BY PLAN

## ALL PLANS

### NEW HEARING AID BENEFIT FOR CHILDREN!

Starting this year, hearing aids and related services for minor children (18 and younger) are included in plan coverage. Coverage includes the cost of one hearing aid, per hearing-impaired ear, every 24 months, up to \$1,500.

**COVA HealthAware:** The \$1,500 benefit for a minor **will not** be subject to the deductible and paid at \$0 coinsurance every 24 months.

**COVA HDHP:** The \$1,500 benefit for a minor **will** be subject to the deductible and paid at \$0 coinsurance every 24 months.

**COVA Care without Optional Vision & Hearing Benefit:** The \$1,500 benefit for a minor **will** pay every 24 months and there is no additional benefit.

**COVA Care with Optional Vision & Hearing Benefit:** The \$1,500 benefit **will** pay first for a minor every 24 months, if the benefit doesn't cover the hearing aid, the minor can utilize the optional benefit of \$1,200 every 48 months.

Adults only have the optional benefit of \$1,200 every 48 months.

**Sentara Health Plans:** The \$1,500 benefit for a minor **will** pay every 24 months and there is no additional benefit.

The adult hearing aid benefit is \$1,200 every 48 months.

**Kaiser:** The \$1,500 benefit for a minor **will** pay every 24 months and there is no additional benefit.

### WHEN YOU NEED CARE RIGHT AWAY, THE ER ISN'T THE ONLY OPTION

When you need care right away, the emergency room (ER) might be the first place that comes to your mind. However, the ER may not be the best choice in every situation. You have options when you have a sudden need for care, and knowing what they are can help you save time and money – and feel better sooner.

PCP		Virtual care		Retail health clinic		Urgent care center		Emergency room	
Usually available during normal business hours and may also provide medical advice by phone after hours		24/7 access to doctors through the health plan's app, no appointment needed		Walk-in care clinics located in certain drugstores and major retailers		Stand-alone facilities, open extended hours		Stand-alone facilities or part of hospitals, open 24/7	
Cost	Average Wait	Cost	Average Wait	Cost	Average Wait	Cost	Average Wait	Cost	Average Wait
\$\$	18 Min	\$	10 Min	\$\$	30 min	\$\$\$	30 min	\$\$\$\$	90 min
Mild asthma, back pain, flu-like symptoms, allergies, fever, sprains, diarrhea, eye or sinus infection, rash, urinary tract infection (UTI), sore throat, earaches, bumps, minor cuts and scrapes, and other non-emergency symptoms		Flu-like symptoms, allergies, fever, sinus pain, diarrhea, eye infection, rash, UTI		Routine health tests, sore throat, earaches, bumps, minor cuts and scrapes, UTI		Sprain and strains, nausea, diarrhea, ear or sinus pain, minor allergic reactions, cough, sore throat, minor headache, UTI		Signs of a heart attack (chest pain) or stroke (sudden numbness and slurred speech), difficulty breathing, severe burn or bleeding – and any other symptoms where it is reasonable to think you are having a life-threatening emergency or your health is in serious jeopardy	

# COVA CARE AND COVA HDHP



## BUILDING HEALTHY FAMILIES REPLACES FUTURE MOMS

Future Moms is now Building Healthy Families. Available in the Sydney Health app, this digital program provides families personalized, on-demand health support during pregnancy, postpartum, or while raising young children. Log into Sydney Health or [anthem.com](https://www.anthem.com) and visit My Health Dashboard and Programs to access educational articles, personalized digital notifications, videos, health trackers, and personalized coaching via phone or chat. If you do not have access to the web, call 833-414-4200 to enroll.

COVA Care members can waive their \$300 hospital copay by participating in the program and completing the following items before delivery:

1. Register for Building Healthy Families and complete your profile
2. Take the pregnancy screener
3. Complete one of six mini assessments within the program app

## REMOVE MEMBER LIABILITY FOR AFTER-HOUR CHARGES

The additional after-hours fee being charged at participating free-standing emergency room centers and/or urgent care centers will be covered. Members will no longer be responsible for this additional charge.

## VIRTUAL PHYSICAL THERAPY FROM LIVEHEALTH ONLINE POWERED BY SWORD

New this year, LiveHealth Online Healthy Back & Joints powered by Sword offers virtual in-home physical therapy. This effective and convenient digital physical therapy program addresses a broad range of musculoskeletal conditions. The program leverages smart digital sensors and a smart tablet, that are shipped to the member, and dedicated licensed physical therapists who provide custom exercise plans and education, continuous engagement, and behavioral health resources to decrease pain and increase mobility. **There is no cost to participate for both COVA Care and COVA HDHP members.**



## CANCER CARE NAVIGATOR

Cancer Care Navigators are health educators specially trained to support members undergoing cancer treatment. They work one-on-one with members to help coordinate care and act as a single point of contact for their cancer providers reducing the burden on the member and caregivers. Cancer Care Navigators connect members and their loved ones to community resources and answer questions about benefits, treatments, medications, and side effects. Navigators will reach out to eligible members who might benefit from their assistance. **There is no cost to participate for both COVA Care and COVA HDHP members.**

# BENEFIT CHANGES

## COVA CARE ONLY

### EXCITING NEWS

You will no longer have to meet Value-Based Incentive Design (VBIDs) requirements in order to receive certain medications and supplies at no cost for hypertension, diabetes, asthma and chronic obstructive pulmonary disease/COPD. Check out PreventiveRx Plus found later in this guide to see what's available without having to meet any requirements.

### EMERGENCY ROOM (ER) COPAY INCREASE

The copay for an ER visit will increase to \$300. Be sure to consider all care options available to you before heading to the ER. Use the Find Care feature in the Sydney Health App and/or online at [anthem.com](http://anthem.com) to locate options near you.

## COVA HDHP ONLY

### COVA HDHP PPO NETWORK MOVING TO HEALTHKEEPERS HMO NETWORK

HDHP members are moving to the HealthKeepers HMO network. The HealthKeepers HMO network includes most providers and all hospitals in the state of Virginia. Members do not need a referral for services but should check the provider finder on the Sydney Health app or [Anthem.com](http://Anthem.com) to ensure providers are in the HealthKeepers HMO network before receiving services.

When seeing providers outside of Virginia, COVA HDHP members will use Anthem's Blue Card national PPO network. Members will have out-of-network benefits. There will be a separate deductible and out-of-pocket limit for in-network and out-of-network services. The in-network and out-of-network deductibles and out-of-pocket **will not** accumulate toward each other.

To search in-network providers in-state or out-of-state, go to [anthem.com/cova/find-care](http://anthem.com/cova/find-care) and select Find Care for COVA HDHP (HMO). **Please note that LabCorp is the exclusive laboratory for HealthKeepers.** Members should use LapCorp for any labs to be considered in-network.

Employees enrolled in COVA HDHP who reside in Virginia will receive new ID cards. Employees enrolled in COVA HDHP who reside outside of the state of Virginia will continue to use their existing cards.



# BENEFIT CHANGES

## COVA HEALTHAWARE

### EXCITING NEWS

You will no longer have to meet Value-Based Incentive Design (VBIDs) requirements in order to receive certain medications and supplies at no cost for hypertension, diabetes, asthma and chronic obstructive pulmonary disease/COPD. Check out PreventiveRx Plus found later in this guide to see what's available without having to meet any requirements.

### AETNA CANCER SUPPORT

A cancer diagnosis is life changing. And you probably have a million things on your mind as you navigate your treatment. Aetna® is here for you with the following resources and support you may need to manage your care, understand your benefits and locate the right providers:

**Aetna Cancer Support Center** – A digital information hub serving as your trusted source for information and guidance on what to expect while managing cancer treatment and care. To access the Aetna Cancer Support Center, use one of the following three ways to log in:

1. Visit [Aetna.com](https://www.aetna.com) and navigate to your member website
2. Visit [Aetna.com/cancersupport](https://www.aetna.com/cancersupport)
3. Text “cancercare” to 66902 and receive a link to log in to the support center\*

\*Standard text messaging and other rates from your wireless carrier still apply.

**Personal navigator** – Your dedicated advocate with experience in cancer diagnosis and treatments who will provide you and your caretaker with personalized support whenever you need it. Access your personal navigator by visiting the Aetna Cancer Support Center and clicking the “Request to Call” button.

**Guided Genetic Health® program** – Support with determining if and how genetic counseling and testing can help guide your treatment and assess your risk of developing other forms of cancer. Access your online hereditary cancer screening today by visiting the Aetna Cancer Support Center.

**There is no cost to participate for COVA HealthAware members.**

### TELADOC - BEHAVIORAL HEALTH

Teladoc now offers behavioral health services. Talk to a licensed mental health expert of your choice by phone or video, 7 days a week, from the privacy of your home.

Get help for:

- Anxiety and depression
- Negative thought patterns
- Sleep issues
- Relationship conflicts
- Trauma and PTSD
- Medication management (psychiatry only)

To access, log into your Teladoc account via the Teladoc app or online at [www.teladoc.com/aetna](https://www.teladoc.com/aetna). **There is no cost to participate for COVA HealthAware members.**

### SMARTSHOPPER - EARN REWARDS FOR GETTING BETTER CARE

*(replaces Informed Rewards Program)*

When considering where to get care, it pays to do your research. Your plan includes SmartShopper, an easy-to-use tool that helps you save money and earn incentives.

Before making an appointment, check SmartShopper to compare costs for common medical care. Use the website or contact the SmartShopper Care Concierge Team to compare providers, prices, and reward amounts. The incentive will be issued 90 days after the approved claim is processed. SmartShopper can even help you schedule appointments, validate procedure referrals with your doctor, and obtain pre-authorizations, making it easy to save and earn rewards.

To access SmartShopper visit [cova.smartshopper.com](https://cova.smartshopper.com) or call the SmartShopper Care Concierge Team:

COVA HealthAware - 833-849-0567

# BENEFIT CHANGES

## COVA CARE, COVA HDHP AND COVA HEALTHAWARE

### MAKING IT EASIER FOR YOU TO GET \$0 COST CONDITION-RELATED MEDICATIONS!

#### Introducing PreventiveRx Plus

Consistently taking prescribed, condition-related medications can improve overall health and prevent adverse health events like trips to the ER. We're making it easier for you to get **certain condition-related, maintenance medications at no-cost**. Members who take these certain medications to manage these conditions will have a \$0 copay when they use an in-network pharmacy.

PreventiveRx Plus offers **\$0 copay for certain condition-related, maintenance medications and supplies that treat conditions like asthma, diabetes (certain types of insulin and diabetic supplies), hypertension, high cholesterol, depression, COPD and osteoporosis**.

The PreventiveRx Plus benefit replaces the Value-Based Incentive Design/VBID program previously in place for COVA Care and COVA HealthAware members. All the medications and supplies covered previously under VBID, will continue to be covered **without** having to participate in health coaching or meet other requirements.

Check the PreventiveRx Plus drug list on [www.anthem.com/cova](http://www.anthem.com/cova) to see which medications are included in the program. Please note: Your coverage has limitations and exclusions. You may need to meet clinical criteria in order to receive coverage for certain medications on this list.

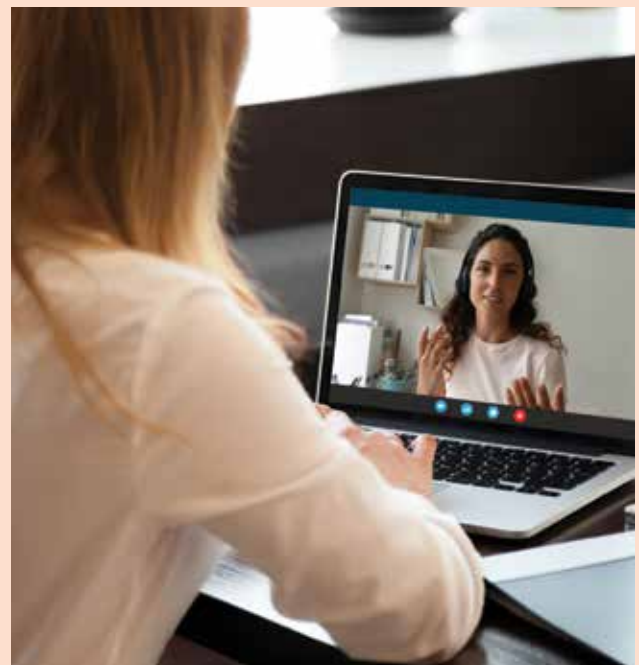
**Note: If enrolling in an Health FSA, carefully consider this change when determining your election amount.**

### BEHAVIORAL HEALTH PROVIDER ACCESS ANY TIME, FROM ANY PLACE!

#### Introducing Talkspace

Talkspace allows members ages 13+ to work with a behavioral health provider (psychiatrist, ages 18+ only) through a secure messaging platform when it's convenient for them. Whether an Anthem or Aetna member, Talkspace allows members to message their therapist at any time, on any mobile device using text messaging, audio messaging, or video messaging. Live chat, video or audio sessions can be pre-scheduled with the provider, or you can have a week of unlimited non-simultaneous messaging, which counts as one visit.

The health plan's applicable behavioral health copay and/coinsurance will apply, or Talkspace can be used as an option for the member's EAP visits. Visit your EAP website or go to [www.talkspace.com](http://www.talkspace.com).



# BENEFIT CHANGES

## KAISER PERMANENTE

(Primarily Northern Virginia - see website for specific zip codes)

No benefit changes, please review Evidence of Coverage for current benefits.



## SENTARA HEALTH PLANS (HMO)

(formerly Optima Health)

(Greater Hampton Roads and Eastern Shore See website for specific zip codes)

### MEMBER COSTS CHANGING

This regional HMO plan is available to employees who live or work in the Greater Hampton Roads or Eastern Shore region. Currently, over 5,000 members choose this regional HMO. Sentara Health Plans is making modest plan design changes to the deductible and various copayments for the first time since they were initially offered five years ago (July 2019).

More information can be found at [www.sentarahealthplans.com/cova](http://www.sentarahealthplans.com/cova).

## TRICARE SUPPLEMENT

This program is an employee paid program available to participants or spouses who are military retirees. The Commonwealth of Virginia does not contribute to this program. The administrator, SelmanCo, has advised the Commonwealth that the rates will be changing to a four-tier structure effective 7/01/2024. The tiers are listed below:

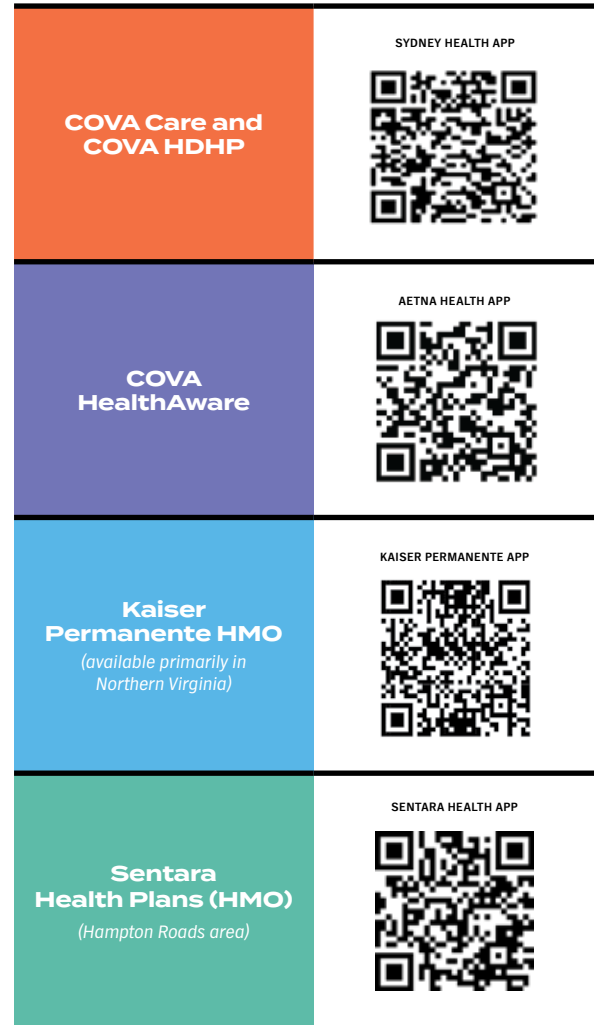
Tier of Coverage	Employee Pays
<b>Employee Only</b>	\$61.00
<b>Employee Plus Spouse</b>	\$120.00
<b>Employee Plus Children</b> <i>(no spouse)</i>	\$120.00
<b>Employee Plus Family</b> <i>(one or more children AND spouse)</i>	\$161.00

New York State residents should contact the Office of Health Benefits for mandated TRICARE premium amounts. The Commonwealth of Virginia's budget process does not impact the premium of this plan.

## SIMPLIFY YOUR HEALTHCARE WITH YOUR HEALTH PLAN'S MOBILE APP

Managing your health is easier when you use the powerful tools that are available in your health plan's mobile app. Use the QR codes to download your health plan's app today so you can:

- View benefits, claims, and ID cards
- Manage prescriptions
- Find care
- Compare costs
- Connect with customer service
- Track health goals
- Engage in health and wellness programs



## YOUR MEMBER HANDBOOK IS ONLINE!

Health plan member handbooks are posted on the DHRM website at <https://www.dhrm.virginia.gov/employeebenefits/health-benefits/active-employees>. Be sure to review your plan's member handbook and associated amendments for more details on recent changes to your plan. Members enrolled in a regional HMO can obtain their Evidence of Coverage from their plan's website.





MORE YOU  
NEED TO KNOW

MORE YOU  
NEED TO KNOW

**MORE YOU  
NEED TO KNOW**

MORE YOU  
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MORE YOU NEED TO KNOW

# EARN PREMIUM REWARDS EVERY MONTH!

**Premium Rewards** are health plan incentives for COVA Care and COVA HealthAware plan participants who complete a health assessment. An employee or their enrolled spouse **can receive an incentive of \$204 annually or \$408 annually for both employee and spouse**, if they fulfill the requirements to earn a Premium Reward during Open Enrollment.

## HOW DO I EARN A REWARD?

For the plan year starting July 1, 2024, you will need to submit a health assessment as described to receive a Premium Reward.

**USE YOUR OWN DEVICE:** We strongly encourage participants to use their own personal devices to complete a health assessment since the user can manage limitations such as firewalls and cookies. Participants may receive an error when using a state issued computer to access the health assessment due to the system administrator's limitations.

## TO EARN A REWARD BEGINNING JULY 1, 2024:

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, 2024.** Health assessments submitted before May 1, 2024, **will not count for the new plan year.** Be sure to keep a copy of your confirmation.

**Remember**, 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. Employees and/or spouses enrolling for the first time in COVA Care or COVA HealthAware during Open Enrollment may have to wait until July 1, 2024 to complete a health assessment. Current COVA Care or COVA HealthAware members who may be changing their plans for July 1, 2024, will need to complete their health assessment with their current health plan administrator.

## WHEN 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.**



## ACCESSING THE HEALTH ASSESSMENT

### COVA CARE MEMBERS

#### Online

Here are links to access your COVA Care Health Assessment Navigation Guide for the [Sydney Health Mobile App](#) and the [Anthem Member Website](#).

- Log in to [www.anthem.com](http://www.anthem.com)
- Select **My Health Dashboard** from the top navigation menu and select **Dashboard** from the dropdown menu.
- The My Health Check-in tile will display at the top. Click **Get started**.
- My Health Check-in can also be accessed from the Programs page and click **View assessment**.
- Click on the **submit** button when you have completed your assessment.
- After completing your assessment, you will be shown some custom recommendations based on your answers.
- Within the purple tile for My Health Check-in is a link for **View Completed Assessments**. This will

allow you to print or email the date of your last completion of My Health Check-in assessment.

- If you have previously completed the assessment in the current calendar year, you will see the “Retake assessment” link.

### Sydney Health Mobile App

- Log in to the Sydney Health app.
- From the Sydney Welcome screen, you can click on the “More” button, in the bottom right corner.
- From the Access Care menu, select **Access to care** dropdown arrow.
- From the Access Care menu, select **My Health Dashboard**.
- My Health Check-in will be at the top; Click **Get Started**.
- At the Welcome Page Click **View Assessment**.
- Once you have answered all the questions click **Submit**.
- After completing your assessment, you will be shown some custom recommendations based on your answers.
- Within the purple tile for My Health Check-in is a link for **View Completed Assessments**. This will allow you to print or email the date of your last completion of My Health Check-in assessment.
- If you have previously completed the assessment in the current calendar year, you will see the “Retake assessment” link.

For COVA Care members with literacy, language, or technological challenges, you may contact Anthem at 1-800-552-2682 for help.

## COVA HEALTHAWARE MEMBERS

### Online

COVA HealthAware Health Assessment Navigation Guide for the **Aetna Health Mobile App** and the **Aetna Member website**.

- Log in to your Aetna Member Website on [www.aetna.com](http://www.aetna.com).
- Scroll down until you see “**Member Resources**” on the right side of the page and click on “**Well-being Resources**” in this section to open your Member Engagement Platform.

- Once the Member Engagement Platform opens, hover over “**My Health**” in the menu at the top and then click on “**Health Assessment**”.

### Aetna Health mobile app

- Log in to the Aetna Health mobile app.
- Select the **Improve tab**.
  - When accessing this tab for the first time, select **Get Started**.
  - When accessing this tab after the first time, select **Health Survey**.

For COVA HealthAware members with literacy, language, or technological challenges, you may contact the Aetna Concierge team at 1-855-414-1901 for help.

**The Member Engagement Platform will experience a system outage from Tuesday, May 7, 2024 at 11:00pm EDT through Wednesday, May 8, 2024 at 6:00am EDT. Please plan accordingly.**

For more information on earning a Premium Reward after July 1, 2024, visit <https://www.dhrm.virginia.gov/employeebenefits/health-benefits/active-employees> and see the Premiums and Premium Rewards section.

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

## PLAN AHEAD:

### Premium Rewards Requirements changing for the 2025-26 Plan Year

There will be a wellness exam component added to the Premium Rewards requirements to qualify for the Premium Reward incentive. We encourage you to have a wellness exam to meet new Premium Rewards requirements during the July 1, 2024 - June 30, 2025 plan year. Remember an annual/preventive wellness exam is \$0 cost to the member. More details to come prior to July 1, 2025.

# NEW NAME, SAME FSA, INSPIRA FINANCIAL

(formerly PayFlex)



## ENROLL IN A FLEXIBLE SPENDING ACCOUNT (FSA)

Save money on out-of-pocket expenses for health or dependent care by enrolling in an FSA! 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 and/or Dependent Care FSA.

### 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.

## COVA HEALTHAWARE MEMBERS

### ENROLLING IN AN FSA

- Remember when planning for a Health FSA: The health reimbursement arrangement (HRA) pays first for certain eligible medical and pharmacy expenses.

### CONSULT YOUR FSA SOURCEBOOK FOR ASSISTANCE

Review the 2024 Inspira FSA Sourcebook and visit the Inspira website for details about what expenses are eligible, how the accounts work, and more. Visit or call 855-516-8595. <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25>.



### MAKE IT SIMPLE. PAY WITH YOUR INSPIRA HEALTH FSA MASTERCARD.

Your Health FSA includes an Inspira MasterCard. Once the card is activated, you receive immediate access to your Health FSA funds. If you re-enroll in a Health FSA, you can continue to utilize your current PayFlex MasterCard until it expires. All others will receive a new Inspira MasterCard.

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 Inspira website for more information.
- Resolve all card transactions by the end of your runout period.

### DON'T LOSE MONEY!

If your account ends on June 30, 2024, you have until September 30, 2024, to file for reimbursement and resolve outstanding card transactions. (**Note:** If your account ends before June 30, you have three months to take action.) Submit your reimbursement request and documentation to Inspira. For more information, contact Inspira at 855-516-8595 or [inspirafinancial.com](https://inspirafinancial.com).

# THINGS TO KNOW ABOUT FSAS

## MAXIMUM FSA CONTRIBUTIONS

- **Health FSA:** Increase for 2024! Up to \$3,200 per plan year.
- **Dependent Care FSA:** Up to \$5,000 per plan year depending on your tax filing status.

## CALCULATING YOUR FSA CONTRIBUTION

- Decide how much to set aside for the plan year. Use the FSA worksheet at <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25> to determine your annual contribution amount.

## 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. Your contributions will not roll over to the new plan year.
- If your account is for part of the plan year, you may file eligible FSA claims up to three months after your coverage period ends.
- If your account ends on June 30, 2025, you have until September 30, 2025 to file your claims for reimbursement for dates of service during the plan year ending on June 30, 2025.

## IF YOU HAVE DEPENDENT CARE EXPENSES

You are not required to enroll in a Dependent Care FSA for Open Enrollment. If you have a change in dependent care costs, you are allowed to make a corresponding change within 60 days. For example, if your child enrolls in dependent care in the fall, you may enroll in the Dependent Care FSA at that time. Please plan accordingly.

# GET TO KNOW YOUR DEPENDENT CARE FSA

You can save money on eligible dependent care expenses that you're paying for out of pocket. With a Dependent Care FSA, you can set aside up to \$5,000 of your income per plan year on a pre-tax basis. Use your pre-tax dollars for eligible dependent care expenses provided to your qualifying individual so you (and your spouse if you're married) can work or look for work. A qualifying individual must meet the IRS requirements and include:

- Your dependent child under the age of 13 who lives with you for more than half the year.
- Your spouse or other qualifying dependent who is physically or mentally incapable of self-care and lives with you for more than half the year.

## What expenses are eligible for reimbursement under a Dependent Care FSA?

- Preschool or nursery school
- Before and after-school care
- Babysitter (certain rules apply)
- Elder day care for a qualifying individual

## What expenses are not eligible for reimbursement under a Dependent Care FSA?

- **Out-of-pocket expenses for medical care received by your spouse or dependent.**
- Tuition and/or educational expenses (such as summer school and tutoring programs)
- Money paid to your spouse or your child under the age of 19
- Food expenses (unless it can't be separated from care)

Be sure to plan your expenses carefully, as any funds that you do not use will be forfeited to the plan. If you experience a change in the cost of the coverage provided to your dependent during the plan year, you may be eligible to make a corresponding election change.

See the Flexible Benefits Sourcebook for more detailed information on the requirements for a qualifying individual and eligible expenses under the Dependent Care FSA.

# ELIGIBILITY AND ENROLLMENT

## DEPENDENTS ELIGIBLE FOR COVERAGE AND REQUIRED DOCUMENTATION

Dependents	Eligibility Definitions	Documentation Required
Spouse	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."</li> </ul> <b>NOTE:</b> All financial information and Social Security Numbers can be redacted.
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 style="list-style-type: none"> <li>• Photocopy of birth certificate or legal adoptive agreement showing employee's name.</li> </ul> <b>NOTE:</b> If this is a legal pre-adoptive agreement, it must be reviewed and approved by the Office of Health Benefits.
Stepson or Stepdaughter	A stepson or stepdaughter may be covered to the end of the year in which he or she turns age 26. <b>Note: Stepchildren are only eligible, while their natural parent remains eligible.</b>	<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 <b>and</b></li> <li>• Photocopy of the most recent Federal Tax Return that shows the dependent's parent listed as "Spouse."</li> </ul> <b>NOTE:</b> All financial information and Social Security Numbers can be redacted.
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: <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>

**Note: No person can be enrolled in more than one state health benefits plan under any circumstances. If it is determined that a person is covered in error, the plan has the right to take corrective action.**

## SUBMITTING REQUIRED DOCUMENTATION

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. You have an additional 60 days from the end of the Open Enrollment period to submit the eligibility documentation.**

Health care coverage **will not** be effective until approved documentation is received. See your agency Benefits Administrator.

## LIFE EVENTS/QMES OUTSIDE OF OPEN ENROLLMENT

You may make certain election changes during the plan year that are based on certain life events or qualifying mid-year events (QMEs). These include events such as a birth, marriage, or divorce. For a complete list of life events/QMEs, visit 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. You have an additional 60 days from the election request to submit all the supporting documentation.**

Health care coverage **will not** be effective until approved documentation is received. See your agency Benefits Administrator for more information.

## REMOVE INELIGIBLE DEPENDENTS

Only family members who meet the eligibility definition can be covered. 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 up three years.

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



# HEALTH BENEFITS AND FSAS QUESTIONS AND ANSWERS

**Q. Do I need to do anything during the Open Enrollment period?**

- A.** No election is required if you have no health plan coverage changes, are not participating in Premium Rewards, and are not enrolling in a flexible spending account (FSA). However, we recommend that you log into **Cardinal HCM** at <https://my.cardinal.virginia.gov> to review your current elections and update your personal information.
  - **You must submit an enrollment request every year to have an FSA.** Please see page 20 for more information.
  - **You will need to take action to access or continue the Premium Reward for the 2024-2025 plan year.** Please see page 18 for more information.

**Q. How do I determine my current health plan?**

- A.** You can log into **Cardinal HCM** at <https://my.cardinal.virginia.gov> and from the Cardinal Homepage select the 'Benefit Details' tile to review your current health benefits summary or contact your Benefits Administrator.

**Q. What do I need to do if I'm unable to log into Cardinal HCM?**

- A. If this is your first-time using Cardinal**  
Please follow the "How do I access Cardinal" instructions at [www.cardinalproject.virginia.gov/OE](http://www.cardinalproject.virginia.gov/OE) in Cardinal's Quick Guide for Open Enrollment.

**If you forgot your password** - Follow the instructions on this webpage for support - [www.cardinalproject.virginia.gov/portal](http://www.cardinalproject.virginia.gov/portal).

**If you are still unable to access Cardinal HCM**  
Please contact your agency Benefits Administrator.

**Note:** If it is near the end of the Open Enrollment period, submit a paper enrollment form to your agency Benefits Administrator before the deadline. We are unable to accept health plan coverage changes or FSA election requests after the deadline.

**Q. What if I want to add an eligible dependent to my health plan but I do not currently have the required documentation?**

- A.** You need to make your election request from May 1, 2024 to May 15, 2024. Do not miss the Open Enrollment deadline. The documentation can be submitted later. You have an additional 60 days from the end of the Open Enrollment period to submit the eligibility documentation. If you were married within the past twelve months a photocopy of a certified or registered marriage certificate is enough to validate eligibility for your spouse, since a tax return may not yet be available.

**Note:** Health care coverage will not be effective until approved documentation is received. See your agency Benefits Administrator if you have questions.

**Q. Can I add my dependent that is age 26?**

- A.** Dependents that reach age 26 during the 2024 calendar year may be enrolled during Open Enrollment. However, the dependent will be automatically removed from coverage on December 31, 2024. If you receive an error, you will need to submit a paper enrollment form to your agency. Please contact your agency Benefits Administrator.

**Q. Do I need to remove my dependent child that is age 26 this calendar year?**

- A.** No. There is no requirement for you to remove your dependent during Open Enrollment or the month that the dependent turns age 26. Eligible dependents remain eligible under the Health Benefits Employee Program until the end of the calendar year that they turn age 26. These dependents will automatically be removed from coverage on December 31, 2024.

**Q. Can I enroll a dependent that is already enrolled in another Commonwealth of Virginia State Health plan?**

- A.** No person can be enrolled in more than one state health plan under any circumstances. A



corresponding election to remove the dependent from the other plan must be made if you wish to enroll the dependent.

**Q. Can my spouse and I both enroll in a flexible spending account (FSA)?**

**A. Health account** - Yes, both you and your spouse can have a health FSA and contribute up to the employer's health FSA plan year maximum.

**Dependent care account** - Yes, depending on your tax filing status and in accordance with the IRS limits.

**Note:** You and your spouse cannot submit the same expenses for reimbursement.

**Q. Once the new plan year starts, can I use my FSA MasterCard to pay for expenses from the last plan year?**

**A.** No. You may not use your FSA debit card after June 30, 2024 to pay for expenses from the 2023-2024 plan year. You may only use your FSA MasterCard for expenses incurred on or after July 1 of each plan year. After June 30, you must file paper claims for reimbursement of the previous plan year's expenses.

**Q. Why will my health care premiums increase beginning July 1?**

**A.** Healthcare premiums are determined based on the expenses incurred by the plan, including claim payments and administration. The plan



must ensure adequate funding to cover increasing costs to fund the Health Benefits Program for State Employees.

**Q. How will I know if my Open Enrollment elections were submitted successfully?**

**A.** You will receive an automated email from Cardinal HCM overnight directing you to log into Cardinal HCM to review your Open Enrollment confirmation statement. You can log into **Cardinal HCM** at <https://my.cardinal.virginia.gov> and from the Cardinal Homepage select the 'Benefit Details' tile followed by 'Benefit Statements' to review your confirmation statement.

If you do not receive a confirmation statement after submitting an election, please contact your Benefits Administrator. You will not receive a confirmation statement if you do not submit an open enrollment election.

**Q. What should I do if I missed the Open Enrollment deadline?**

**A.** The last day to make an Open Enrollment election, including FSA elections, is May 15, 2024. We are unable to accept health plan coverage changes or FSA election requests after the deadline. Your next opportunity will be at Open Enrollment 2025 or with a consistent life event/qualifying mid-year event. Your health plan elections will remain as designated now if you did not make any changes. Since members must re-enroll every year for FSAs, you will not be enrolled in an FSA for the new plan year.



# BENEFITS FOR EVERYONE

## THE COMMONWEALTH OF VIRGINIA'S EMPLOYEE WELLNESS PROGRAM



**CommonHealth** is available to all employees and their dependents ages 18 and up, including part-time and wage employees, as well as retirees, at no cost. It is a built-in benefit designed to support employees in making healthy lifestyle choices that can make a big difference in their overall health.

CommonHealth has a team of highly skilled Wellness Consultants who provide a variety of resources on topics such as stress, nutrition, exercise, sleep, and more. They deliver in-person training sessions and informational tables, as well as virtual presentations, on-demand videos, and seasonal wellness challenges that are fun and engaging. The CommonHealth team is ready to bring a health education program to your agency.



Visit the website at [commonhealth.virginia.gov](http://commonhealth.virginia.gov), email [wellness@dhrm.virginia.gov](mailto:wellness@dhrm.virginia.gov), or search CommonHealthVA on Facebook and YouTube for more information.



## COVA'S PARTNER SPECIALIZING IN WEIGHT MANAGEMENT

WeightWatchers is available to benefit-eligible employees, spouses, and adult dependents ages 18 and up at a discounted rate of over 50% off the retail price. Lose weight, eat healthier, move more, and develop a more positive mindset with WeightWatchers' most personalized program and award-winning app.

Learn more and join at [weightwatchers.com/us/commonhealth](http://weightwatchers.com/us/commonhealth).



# IMPORTANT NOTICES

## ABOUT THIS GUIDE

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual member handbook, which serves as the summary plan description (SPDs), plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Commonwealth of Virginia reserves the right to make changes at any time to the benefits, costs, and other provisions relative to benefits.

## REMINDER OF AVAILABILITY OF PRIVACY NOTICE

This is to remind plan participants and beneficiaries of the Commonwealth of Virginia State Health Benefits Program (the "Plan") that the Plan has issued a Health Plan Privacy Notice that describes how the Plan uses and discloses protected health information (PHI). You should receive from your agency Benefits Administrator a copy of the Office of Health Benefits Notice of Privacy Practice.

If you do not receive your notice, please contact your benefits office or visit the DHRM Web site at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov) to obtain a copy. If you have any questions, please contact the Department of Human Resource Management Office of Health Benefits at [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov).

## AFFORDABLE CARE ACT (ACA)

### SUMMARIES OF BENEFITS AND COVERAGE (SBCS)

The health benefits available to you through the Commonwealth of Virginia 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.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC) for each plan, which summarizes important information about any health coverage option in a standard format, to help you and your family compare across options.

The SBCs are available on the Department of Human Resource Management's website at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov). Paper copies of the SBCs are available, free of charge, by emailing [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov). For a complete description of plan benefits, limits and exclusions, always refer to your plan member handbook.

## WOMEN'S HEALTH AND CANCER RIGHTS ACT

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a

symmetrical appearance;

- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

## HIPAA SPECIAL ENROLLMENT NOTICE

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 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.

## EXTENDED COVERAGE/COBRA NOTICES

Upon enrollment in COVA Care, COVA HealthAware, COVA HDHP, Sentara Health, Kaiser Permanente, or the Medical Flexible Spending Accounts, you should receive an Extended Coverage (COBRA) General Notice. The notices are distributed by Inspira Financial, formerly known as PayFlex. If you do not receive your notice, please contact your benefits office or visit the DHRM Web site at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov) to obtain a copy.

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.

## NOTICE REGARDING WELLNESS PROGRAM

### PLAN YEAR JULY 1, 2024 THROUGH JUNE 30, 2025

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. If you decide to participate in the wellness program that is available to you, you can choose to complete a voluntary online health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). Completion of the HRA by employees/retirees and their enrolled spouses in the COVA Care or COVA HealthAware plans will result in earning a premium reward. You are not required to complete the HRA or to participate in other medical examinations. However, employees/retirees and enrolled spouses who choose to participate in the wellness program by completing the HRA will earn an incentive of \$17 per month for each completed HRA. The premium reward will be effective based on the date the HRA is completed. Although you are not required to complete the HRA, only employees/retirees and spouses who do so will earn a premium reward.

Additional incentives are available for employees and spouses enrolled in the COVA Care and COVA HealthAware Plans who participate in certain health-related activities as listed at the end of this Notice. These programs are described in detail in your Member Handbook. If you are unable to participate in any of the health-related activities required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting the Department of Human Resource Management's Office of Health Benefits by email at [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov) or by telephone at 888-642-4414. Employees/retirees and enrolled spouses in the COVA High Deductible Health Plan may participate in these wellness programs, but no incentive is available. The information from your HRA or health plan claims will be used to provide you with information to help you understand your current health and potential risks. It may also be used to offer services through the wellness program, such as those listed at the end of this Notice, or other information that provides personalized health guidance. You are also encouraged to share your results or concerns with your own doctor.

### PROTECTIONS FROM DISCLOSURE OF MEDICAL INFORMATION

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and the Commonwealth of Virginia Employee and Retiree Health Benefits Program may use aggregate information it collects to design a program based on identified health risks in the workplace, claims administrators will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that is provided in connection with the wellness program and that personally identifies you will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will "not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. Only your medical plan's claims administrator, which administers available wellness programs, will receive your personally identifiable health information in order to provide you with services under the wellness program.



In addition, all medical information obtained through the wellness program will be maintained separately from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately. You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Department of Human Resource Management's Office of Health Benefits by email at [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov) or by phone at 1-888-642-4414.

The following wellness program incentives are also available as a part of the COVA Care and COVA HealthAware plans:

PROGRAM	AVAILABLE INCENTIVE
<b>Maternity Support</b>	Copayment waiver or contribution to Health Reimbursement Arrangement, depending on plan design
<b>Completion of Designated Health Activities (Do-Rights)</b>	Contribution to the Health Reimbursement Arrangement, depending on plan design, based on completion

The following are the medical plan claims administrators that administer wellness programs:

PLAN	CLAIMS ADMINISTRATOR
<b>COVA Care</b>	Anthem Blue Cross and Blue Shield
<b>COVA High Deductible Health Plan (HDHP)</b>	Anthem Blue Cross and Blue Shield
<b>COVA Health Aware</b>	Aetna

### LANGUAGE ACCESS SERVICES - (TTY/TDD:711)

(Spanish) - Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.

(Chinese) - 您有權使用您的語言免費獲得該資訊和協助。請撥打您的ID卡上的成員服務號碼尋求協助。

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

# PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

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. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2024. Contact your State for more information on eligibility –

## ALABAMA – Medicaid

Website: <http://myalhipp.com/>  
Phone: 1-855-692-5447

## ALASKA – Medicaid

The AK Health Insurance Premium Payment Program  
Website: <http://myakhipp.com/>  
Phone: 1-866-251-4861

Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility:  
<https://health.alaska.gov/dpa/Pages/default.aspx>

## ARKANSAS – Medicaid

Website: <http://myarhipp.com/>  
Phone: 1-855-MyARHIPP (1-855-692-7447)

## CALIFORNIA – Medicaid

Health Insurance Premium Payment (HIPP) Program Website: <http://dhcs.ca.gov/hipp>  
Phone: 916-445-8322  
Fax: 916-440-5676  
Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

## COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

Health First Colorado Website: <https://www.healthfirstcolorado.com>  
Health First Colorado Member Contact Center:  
1-800-221-3943/ State Relay 711  
CHP+: <https://hcpp.colorado.gov/child-health-plan-plus>  
CHP+ Customer Service:  
1-800-359-1991/State Relay 711  
Health Insurance Buy-In Program (HIBI):  
<https://www.mycohibi.com/>  
HIBI Customer Service:  
1-855-692-6442

## FLORIDA – Medicaid

Website: <https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html>  
Phone: 1-877-357-3268

## GEORGIA – Medicaid

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>  
Phone: 678-564-1162, Press 1  
GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>  
Phone: 678-564-1162, Press 2

## INDIANA – Medicaid

Healthy Indiana Plan for low-income adults 19-64 Website: <http://www.in.gov/fssa/hip/>  
Phone: 1-877-438-4479  
All other Medicaid Website:  
<https://www.in.gov/medicaid/>  
Phone 1-800-457-4584

## IOWA – Medicaid and CHIP (Hawki)

Medicaid Website:  
<https://dhs.iowa.gov/ime/members/Medicaid>  
Phone: 1-800-338-8366  
Hawki Website: <http://dhs.iowa.gov/Hawki>  
Phone: 1-800-257-8563  
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>  
HIPP Phone: 1-888-346-9562

## KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>  
Phone: 1-800-792-4884  
HIPP Phone: 1-800-967-4660

## KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>  
Phone: 1-855-459-6328  
Email: [KIHIPP.PROGRAM@ky.gov](mailto:KIHIPP.PROGRAM@ky.gov)  
KCHIP Website: <https://kynect.ky.gov>  
Phone: 1-877-524-4718

Kentucky Medicaid Website: <https://chfs.ky.gov/agencies/dms>

## LOUISIANA – Medicaid

Website: [www.medicaid.la.gov](http://www.medicaid.la.gov) or [www.ldh.la.gov/lahipp](http://www.ldh.la.gov/lahipp)  
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

## MAINE – Medicaid

Enrollment Website:  
[https://www.mymaineconnection.gov/benefits/s/?language=en\\_US](https://www.mymaineconnection.gov/benefits/s/?language=en_US)  
Phone: 1-800-442-6003  
TTY: Maine relay 711  
Private Health Insurance Premium Webpage:  
<https://www.maine.gov/dhhs/ofi/applications-forms>  
Phone: 1-800-977-6740  
TTY: Maine relay 711

## MASSACHUSETTS – Medicaid

Medicaid and CHIP Website:  
<https://www.mass.gov/mashealth/pa>  
Phone: 1-800-862-4840  
TTY: 711  
Email: [masspreassistance@accenture.com](mailto:masspreassistance@accenture.com)

## MINNESOTA – Medicaid

Website: <https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>  
Phone: 1-800-657-3739

## MISSOURI – Medicaid

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
Phone: 1-573-751-2005

## MONTANA – Medicaid

Website:  
<http://dphhs.mt.gov/MontanaHealthcare-Programs/HIPP>  
Phone: 1-800-694-3084  
Email: [HSHIPPProgram@mt.gov](mailto:HSHIPPProgram@mt.gov)

**NEBRASKA – Medicaid**

Website:

<http://www.ACCESSNebraska.ne.gov>

Phone: 1-855-632-7633

Lincoln: 1-402-473-7000

Omaha: 1-402-595-1178

**NEVADA – Medicaid**Medicaid Website: <http://dhcfnv.gov>

Medicaid Phone: 1-800-992-0900

**NEW HAMPSHIRE – Medicaid**Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>

Phone: 1-603-271-5218

Toll free number for the HIPP program: 1-

800-852-3345, ext 5218

**NEW JERSEY – Medicaid and CHIP**Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>

Medicaid Phone: 1-609-631-2392

CHIP Website: <http://www.njfamilycare.org/index.html> CHIP

Phone: 1-800-701-0710

**NEW YORK – Medicaid**Website: [https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)

Phone: 1-800-541-2831

**NORTH CAROLINA – Medicaid**Website: <https://medicaid.ncdhhs.gov/>

Phone: 1-919-855-4100

**NORTH DAKOTA – Medicaid**Website: <https://www.hhs.nd.gov/healthcare>

Phone: 1-844-854-4825

**OKLAHOMA – Medicaid and CHIP**

Website:

<http://www.insureoklahoma.org>

Phone: 1-888-365-3742

**OREGON – Medicaid**Website: <http://healthcare.oregon.gov/Pages/index.aspx>

Phone: 1-800-699-9075

**PENNSYLVANIA – Medicaid and CHIP**

Medicaid and CHIP Medicaid and CHIP

Website:

<https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx>

Phone: 1-800-692-7462

CHIP Website:

**Children's Health Insurance Program (CHIP) (pa.gov)**

CHIP Phone: 1-800-986-KIDS (5437)

**RHODE ISLAND – Medicaid**

Medicaid and CHIP Website:

<http://www.eohhs.ri.gov/>

Phone: 1-855-697-4347, or

1-401-462-0311 (Direct Rlte Share Line)

**SOUTH CAROLINA – Medicaid**Website: <https://www.scdhhs.gov>

Phone: 1-888-549-0820

**SOUTH DAKOTA – Medicaid**Website: <http://dss.sd.gov>

Phone: 1-888-828-0059

**TEXAS – Medicaid**Website: [Health Insurance Premium Payment \(HIPP\) Program | Texas Health and Human Services](#)

Phone: 1-800-440-0493

**UTAH – Medicaid and CHIP**Medicaid Website: <https://medicaid.utah.gov/>

CHIP Website:

<http://health.utah.gov/chip>

Phone: 1-877-543-7669

**VERMONT – Medicaid**

Website: Health Insurance Premium Payment (HIPP) Program | Department of Vermont Health Access

Phone: 1-800-250-8427

**VIRGINIA – Medicaid and CHIP**Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select><https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>

Medicaid/CHIP Phone: 1-800-432-5924

**WASHINGTON – Medicaid**Website: <https://www.hca.wa.gov>

Phone: 1-800-562-3022

**WEST VIRGINIA – Medicaid and CHIP**

Medicaid and CHIP Website:

<https://dhr.wv.gov/bms/><http://mywvhpp.com/>

Medicaid Phone: 1-304-558-1700

CHIP Toll-free phone:

1-855-MyWVHIPP (1-855-699-8447)

**WISCONSIN – Medicaid and CHIP**Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>

Phone: 1-800-362-3002

**WYOMING – Medicaid**Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>

Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2024, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor  
Employee Benefits Security Administration**  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

**U.S. Department of Health and Human  
Services Centers for Medicare & Medicaid  
Services**  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## PAPERWORK REDUCTION ACT STATEMENT

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.



# 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 (CarelonRx): <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>
	Virtual Care Options Including LiveHealth Online: Sydney Health app or <a href="http://www.anthem.com/cova">www.anthem.com/cova</a>
	My Health Check-In Health Assessment - Login at <a href="http://www.anthem.com">www.anthem.com</a> (or the Sydney mobile app) > My Health Dashboard > Programs Contact Anthem at <b>800-552-2682</b> to complete a telephonic My Health Check-In health assessment.
	Health and Wellness Programs - <a href="http://www.anthem.com">www.anthem.com</a> (or the Sydney mobile app) > My Health Dashboard > Programs <ul style="list-style-type: none"> <li>• Condition Care (formerly Disease Management) and Well-being Coach: <b>844-507-8472</b></li> <li>• Building Healthy Families (formerly Future Moms): <a href="http://www.anthem.com">www.anthem.com</a> (or the Sydney mobile app) &gt; My Health Dashboard &gt; Programs - <b>833-414-4200</b></li> </ul>
Shared Savings Incentive Program - SmartShoppers: <a href="http://www.cova.smartshopper.com">www.cova.smartshopper.com</a> or Anthem: <b>844-277-8991</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 (CarelonRx): <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> (or the Aetna mobile app) > Member Resources > Well-being Resources
	Health and Wellness Programs - <b>855-414-1901</b> or log in at <a href="http://www.aetna.com">www.aetna.com</a> > Member Resources > Well-being Resources
Shared Savings Incentive Program - SmartShoppers: <a href="http://www.cova.smartshopper.com">www.cova.smartshopper.com</a> or Aetna: <b>833-849-0567</b>	
<b>Kaiser Permanente HMO</b> <i>(Primarily Northern Virginia - see website for specific zip codes)</i>	Medical, Prescription Drug and Vision - Kaiser Permanente: <b>800-777-7902</b> , <b>301-468-6000</b> in Washington, D.C. or <a href="http://www.my.kp.org/commonwealthofvirginia">www.my.kp.org/commonwealthofvirginia</a>
	Online doctor visit: <a href="http://www.kp.org">www.kp.org</a> or <b>800-777-7904</b>
	Dental - Liberty Dental: <b>800-764-5393</b> or <a href="http://www.libertydentalplan.com/kp-cova">www.libertydentalplan.com/kp-cova</a>
	Behavioral Health - Kaiser: <b>866-530-8778</b>
Employee Assistance Program (EAP) - Carelon Behavioral Health: <b>866-517-7042</b> or <a href="http://www.carelonwellbeing.com/kaiser">www.carelonwellbeing.com/kaiser</a>	
<b>Sentara Health Plans Vantage HMO</b> <i>(Greater Hampton Roads and Eastern Shore See website for specific zip codes)</i>	Medical, Prescription Drug, Dental, Vision and Behavioral Health - Sentara Health: <b>866-846-2682</b> , <a href="http://www.sentarahealthplans.com/cova">www.sentarahealthplans.com/cova</a> or <a href="mailto:members@sentara.com">members@sentara.com</a>
	Online doctor visit: MDLIVE or <b>866-648-3638</b>
	Employee Assistance Program (EAP): <a href="http://www.sentaraeap.com">www.sentaraeap.com</a> (User name: COVA) or <b>800-899-8174</b>
<b>TRICARE Supplement</b>	Selman & Company (SelmanCo): <b>800-638-2610</b> (press Option 1)
<b>Flexible Spending Accounts (FSA)</b>	Inspira Financial FSA: <b>855-516-8595</b> (TTY:711) or <a href="http://inspirafinancial.com">inspirafinancial.com</a>
<b>Online Open Enrollment Tools</b>	Alex Benefits Counselor: <a href="https://start.myalex.com/cova">https://start.myalex.com/cova</a> Cardinal HCM: <a href="https://my.cardinal.virginia.gov/">https://my.cardinal.virginia.gov/</a>
<b>The Office of Health Benefits</b>	<a href="https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25">https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25</a> Office of Health Benefits: <a href="mailto:openenrollment@dhrm.virginia.gov">openenrollment@dhrm.virginia.gov</a> Having problems with Cardinal? Contact your <b>Benefits Administrator</b>

This is only an overview of your health care and Flexible Spending Account (FSA) benefits. More information is available on the DHRM website at <https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25>.

Commonwealth of Virginia  
Office of Health Benefits  
Department of Human Resource Management  
James Monroe Building  
101 North 14th Street  
Richmond, VA 23219

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**OFFICIAL ANNUAL HEALTH BENEFITS ENROLLMENT INFORMATION**

**OPEN ENROLLMENT  
MAY 1-15, 2024**

**EFFECTIVE FOR PLAN YEAR JULY 1, 2024 - JUNE 30, 2025**

**DHRM OE WEBSITE**

<https://www.dhrm.virginia.gov/employeebenefits/open-enrollment-2024-25>



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