

2025 Open Enrollment for Health Benefits and Flexible Spending Accounts

When Is Open Enrollment?

Open enrollment begins on May 16, 2025 and ends on May 30, 2025

Online elections using the state's Cardinal system (<https://my.cardinal.virginia.gov/>) may be completed until 11:59 p.m. EST on May 30, 2025.

Election forms sent by DocuSign, email, or VCU File Locker must be received by VCU Human Resources no later than May 30, 2025. Election forms sent by mail must be postmarked no later than May 30, 2025.

VCU is not authorized to grant exceptions to the state deadline.



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What can you do during Open Enrollment?

- Change your health plan selection

- Add or drop optional coverage (e.g. expanded dental, vision)

- Waive health coverage for the next plan year

- Enroll in health coverage effective July 1, 2025 from waived status

- Add or remove eligible family members

Remember: Documents proving eligibility are required whenever you **add** someone to your plan.

- Enroll in flexible spending for the 2025-2026 plan year

- Earn a Premium Reward effective July 1, 2025

Open enrollment is optional...

Not everyone needs to submit an open enrollment election

I want to...	Do I still need to make an Open Enrollment election?
Participate in flexible spending accounts (FSA) for the July 2025 – June 2026 plan year	YES, even if you had a previous FSA
Change my health plan selection	YES
Change who is covered on my health plan	YES
Keep the same health plan with the same people covered, and not participate in the flexible spending accounts (FSA)	NO

No election is required if you want to keep your same health plan selection with the same covered family members, and do not want to participate in flexible spending (FSA).

Open Enrollment Highlights

- **Medical FSA** - maximum increases from \$3,200 to \$3,300 for medical account

- **Premiums change**

- Rate increase in employee premiums for most plan options.

- **Hearing Aid Benefit for Children (All Plans)**

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

- **New or updated health assessment required to earn or continue premium rewards**

Review Spotlight for full list of changes

Important Reminders

Register in Cardinal **EARLY**

Gather documentation needed to add dependents

Hit the Submit Button in Cardinal

Review Confirmation Statement

For complete information...

Read the
Spotlight Newsletter
emailed to your email address listed in
Cardinal and posted at
<https://hr.vcu.edu/benefits/open-enrollment/>



Flexible Spending Accounts (FSA)

All 2024-2025 plan year flexible spending accounts **end June 30, 2025 and are not renewed**. Final payroll deduction July 1, 2025 (for pay period June 10 – June 24). Employees have until September, 2025 to resolve FSA claims for the coverage period (July 1, 2024 – June 30, 2025).

To have a July, 2025 – June, 2026 FSA, you must enroll during open enrollment. First payroll deduction July 16, 2025.

If you do not enroll during open enrollment, you will not have another opportunity to enroll unless you experience a qualifying mid-year event that allows flexible spending enrollment.

Flexible Spending Account Types

Medical FSA (also known as Health FSA): Reimburses eligible out-of-pocket medical/health expenses for you and your qualifying relatives. The qualifying relatives do not have to be covered on your health plan for you to use FSA funds to pay their eligible expenses.

Dependent Care FSA: Reimburses eligible dependent care expenses (e.g. day care for children under 13, adult day care) for your qualifying relatives while you work. Cannot be used for medical/health expenses.

Flexible Spending Accounts (FSA)

Contribution maximum increases from \$3,200 to \$3,300 for medical account

\$5,000 maximum for dependent care account

Election must be an **annual pledge for the plan year** (July, 2025 – June 2026).

Pay period amounts cannot be elected.

Flexible Spending Accounts (FSA)

Your annual pledge is deducted from your paycheck in even amounts through the end of the plan year. There are 24 pay periods in the plan year.

Monthly participation fee of \$2.10 deducted from your paycheck

Unused funds are forfeited at end of plan year (June 30, 2026).

Unspent FSA funds from the July, 2024 – June, 2025 FSA plan year **do not** roll over into new 2025-2026 FSAs.

Flexible Spending Accounts (FSA)

New Health Care FSA participants receive a new Inspira Financial MasterCard debit card for 2025-2026 plan year. Dependent Care FSA participants file for reimbursement using claim forms or the Inspira Financial app.

Flexible Spending Accounts (FSA)

Current participants have until September, 2025 to submit claims to Inspira Financial for health expenses incurred on or prior to June 30, 2025. Paper FSA claim forms must be used for 2024-2025 plan year health FSA claims submitted after July 1, 2025.

If you have an FSA for only part of the upcoming plan year, you may file FSA claims with Inspira Financial for up to 3 months after your coverage period ends.

Flexible Spending Accounts (FSA)

All part-time and full-time salaried faculty, University and Academic Professionals, classified staff, and postdoctoral employees are eligible for flexible spending

No health plan participation is required

If you participate in the COVA HealthAware health plan, your HRA (health reimbursement arrangement) pays for out-of-pocket medical, behavioral health, and prescription expenses before your FSA. The HRA does not pay for dental or vision.

For complete Flexible Spending information.....

Review the
**2025-2026 Flexible
Spending Sourcebook** at
<https://hr.vcu.edu/benefits/open-enrollment/>



Projecting Eligible FSA Expenses

Use the tools at

<https://inspirafinancial.com/individual/health-benefits/health-care-fsa> and
<https://inspirafinancial.com/individual/health-benefits/dependent-care-fsa>

and the

FSA Worksheets

at

<https://hr.vcu.edu/benefits/open-enrollment/>

FSA WORKSHEETS
See For Yourself How Your Savings Can Add Up

How much you save depends on how much you spend on health and dependent care, and on your tax situation. To estimate your expenses and see for yourself how your savings can add up, use the worksheets below to determine how much to contribute to your account(s). Calculate the amount you expect to pay during the plan year for eligible out-of-pocket medical and/or dependent care expenses. This calculated amount cannot exceed established IRS and plan limits.

Be conservative in your estimates, since any money remaining in your accounts cannot be returned to you.

Health Care FSA Worksheet

Estimate your eligible, uninsured out-of-pocket medical expenses for the plan year. IRS contribution limits for the Health Care FSA are based on the plan year (July 1 – June 30), not the calendar year.

UNINSURED MEDICAL EXPENSES	
Health insurance deductibles	\$ _____
Coinsurance or co-payments	\$ _____
Vision care	\$ _____
Dental care	\$ _____
Prescription drugs	\$ _____
Travel costs for medical care	\$ _____
Other eligible expenses	\$ _____
Total	\$ _____
(IRS contribution limit: Up to \$3,300)	
Divide	(by the number of paychecks you will receive during your coverage period)
This is your pay period contribution \$ _____	

Dependent Care Worksheet

Estimate your eligible dependent care expenses for the plan year. Remember that your calculated amount cannot exceed the calendar year limits established by the IRS.

CHILD CARE EXPENSES	
Day care services	
In-home care/au pair services	\$ _____
Nursery and preschool	\$ _____
After-school care	\$ _____
Summer day camps	\$ _____
ELDER CARE SERVICES	
Day care center	
In-home care	\$ _____
Total	\$ _____
(IRS contribution limit: Up to \$5,000, depending on how your taxes are filed)	
Divide	(by the number of paychecks you will receive during your coverage period)
This is your pay period contribution \$ _____	

2025 Open Enrollment – Health Plans Offered

COVA HealthAware (Aetna)

www.covahealthaware.com

COVA Care (Anthem)

www.anthem.com/cova

COVA High Deductible Health Plan (Anthem)

www.anthem.com/cova

Kaiser Permanente HMO (NoVA, MD, DC, Fredericksburg only)

my.kp.org/commonwealthofvirginia

Sentara Health Vantage HMO (Hampton Roads only)

www.sentarahealth.com/cova

TRICARE Supplement Plan

<https://www.dhrm.virginia.gov/employeebenefits/health-benefits/tricare-supplement-plan>

To compare health plans....

Benefits at a Glance

summary at

<https://hr.vcu.edu/benefits/open-enrollment/>

2025 BENEFITS AT A GLANCE
PREMIUM AND PLAN BENEFITS MAY CHANGE SUBJECT TO FINAL STATE BUDGET APPROVAL.

Health Plan	COVA HealthShare	COVA Care	COVA HDHP	Kaiser Permanente HMO	Sevens Health Plan HMO
Benefits	You Receive	You Receive	You Receive	You Receive	You Receive
Health Reimbursement Arrangement (HRA) <i>Employer deposit for your HRA on July 1, 2025</i>	\$500 employee \$500 enrolled spouse	Not available	Not available	Not available	Not available
In-Network Benefits	You Pay	You Pay	You Pay	You Pay	You Pay
One person	\$1,000	\$1,000 / \$1,000	\$1,000 / \$1,000	\$1,000 / \$1,000	\$1,000 / \$1,000
Two or more persons	\$1,000 / \$4,000	\$1,000 / \$1,000	\$1,000 / \$1,000	\$1,000 / \$1,000	\$1,000 / \$1,000
• Primary care physician	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Specialist	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Urgent Care	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Inpatient / Outpatient	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Emergency room visits	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Ambulance travel	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Outpatient diagnostic laboratory and x-rays	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Inpatient services (includes IV or injectable chemotherapy)	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Occupational and Speech therapy	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Physical therapy only	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Physical therapy and other related services, including manual intervention & spinal manipulation	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Chiropractic services (30 visits per year limit per member)	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Autism spectrum disorder treatment and related services	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Medical and non-medical professional visits	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Intensive residential treatment (30 days)	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Employee Assistance Program (EAP)	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Retail Pharmacy	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Home Delivery Pharmacy	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible

SPOTLIGHT ON YOUR BENEFITS



WE ARE THE UNCOMMON.

To compare health plan premiums...

Monthly Premiums

at

<https://hr.vcu.edu/benefits/open-enrollment/>

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COMMONWEALTH OF VIRGINIA STATE HEALTH BENEFITS PROGRAM

Proposed 2025 - 2026 Employee Monthly Premiums


COMPARE PLANS

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		2024-2025 MONTHLY PREMIUMS			PROPOSED 2025-2026 MONTHLY PREMIUMS		
		2024-2025 Employee Pays State Pays Total Premium	2024-2025 Employee Pays State Pays Total Premium	2024-2025 Employee Pays State Pays Total Premium	2025-2026 Employee Pays State Pays Total Premium	2025-2026 Employee Pays State Pays Total Premium	2025-2026 Employee Pays State Pays Total Premium
COVA Care		\$103	\$236	\$339	\$108	\$248	\$356
COVA Care	Out-of-Network	\$103	\$1,404	\$1,507	\$108	\$1,480	\$1,588
COVA Care	Expanded Dental	\$124	\$275	\$399	\$131	\$291	\$422
COVA Care	Out-of-Network	\$124	\$1,404	\$1,528	\$131	\$1,480	\$1,611
COVA Care	Expanded Dental	\$136	\$296	\$432	\$141	\$308	\$449
COVA Care	Out-of-Network	\$136	\$1,404	\$1,540	\$141	\$1,480	\$1,621
COVA Care	Expanded Dental	\$157	\$335	\$492	\$164	\$351	\$515
COVA Care	Out-of-Network	\$157	\$1,404	\$1,561	\$164	\$1,480	\$1,644
COVA Care	Expanded Dental	\$166	\$335	\$501	\$173	\$351	\$524
COVA Care	Out-of-Network	\$166	\$1,404	\$1,566	\$173	\$1,480	\$1,653
COVA Care	Expanded Dental	\$177	\$372	\$549	\$184	\$388	\$572
COVA Care	Out-of-Network	\$177	\$1,404	\$1,581	\$184	\$1,480	\$1,664
COVA Care	Expanded Dental	\$188	\$403	\$591	\$195	\$419	\$614
COVA Care	Out-of-Network	\$188	\$1,404	\$1,592	\$195	\$1,480	\$1,675
COVA Care	Expanded Dental	\$200	\$444	\$644	\$211	\$457	\$668
COVA Care	Out-of-Network	\$200	\$1,404	\$1,604	\$211	\$1,480	\$1,691
COVA Care	Expanded Dental	\$212	\$485	\$697	\$227	\$493	\$720
COVA Care	Out-of-Network	\$212	\$1,404	\$1,616	\$227	\$1,480	\$1,707
COVA Care	Expanded Dental	\$224	\$526	\$750	\$243	\$533	\$776
COVA Care	Out-of-Network	\$224	\$1,404	\$1,628	\$243	\$1,480	\$1,723
COVA Care	Expanded Dental	\$236	\$567	\$803	\$259	\$575	\$834
COVA Care	Out-of-Network	\$236	\$1,404	\$1,640	\$259	\$1,480	\$1,740
COVA Care	Expanded Dental	\$248	\$608	\$856	\$275	\$615	\$890
COVA Care	Out-of-Network	\$248	\$1,404	\$1,652	\$275	\$1,480	\$1,752
COVA Care	Expanded Dental	\$260	\$649	\$909	\$291	\$656	\$947
COVA Care	Out-of-Network	\$260	\$1,404	\$1,664	\$291	\$1,480	\$1,764
COVA Care	Expanded Dental	\$272	\$690	\$962	\$307	\$703	\$1,010
COVA Care	Out-of-Network	\$272	\$1,404	\$1,676	\$307	\$1,480	\$1,776
COVA Care	Expanded Dental	\$284	\$731	\$1,013	\$323	\$748	\$1,071
COVA Care	Out-of-Network	\$284	\$1,404	\$1,688	\$323	\$1,480	\$1,788
COVA Care	Expanded Dental	\$296	\$772	\$1,066	\$339	\$785	\$1,124
COVA Care	Out-of-Network	\$296	\$1,404	\$1,700	\$339	\$1,480	\$1,800
COVA Care	Expanded Dental	\$308	\$813	\$1,119	\$355	\$822	\$1,177
COVA Care	Out-of-Network	\$308	\$1,404	\$1,712	\$355	\$1,480	\$1,812
COVA Care	Expanded Dental	\$320	\$854	\$1,172	\$371	\$860	\$1,231
COVA Care	Out-of-Network	\$320	\$1,404	\$1,724	\$371	\$1,480	\$1,824
COVA Care	Expanded Dental	\$332	\$895	\$1,225	\$387	\$907	\$1,292
COVA Care	Out-of-Network	\$332	\$1,404	\$1,736	\$387	\$1,480	\$1,836
COVA Care	Expanded Dental	\$344	\$936	\$1,277	\$403	\$934	\$1,351
COVA Care	Out-of-Network	\$344	\$1,404	\$1,748	\$403	\$1,480	\$1,848
COVA Care	Expanded Dental	\$356	\$977	\$1,330	\$419	\$971	\$1,409
COVA Care	Out-of-Network	\$356	\$1,404	\$1,760	\$419	\$1,480	\$1,860
COVA Care	Expanded Dental	\$368	\$1,018	\$1,386	\$435	\$1,015	\$1,450
COVA Care	Out-of-Network	\$368	\$1,404	\$1,772	\$435	\$1,480	\$1,872
COVA Care	Expanded Dental	\$380	\$1,059	\$1,439	\$451	\$1,050	\$1,501
COVA Care	Out-of-Network	\$380	\$1,404	\$1,784	\$451	\$1,480	\$1,884
COVA Care	Expanded Dental	\$392	\$1,100	\$1,491	\$467	\$1,091	\$1,562
COVA Care	Out-of-Network	\$392	\$1,404	\$1,796	\$467	\$1,480	\$1,896
COVA Care	Expanded Dental	\$404	\$1,141	\$1,544	\$483	\$1,132	\$1,613
COVA Care	Out-of-Network	\$404	\$1,404	\$1,808	\$483	\$1,480	\$1,908
COVA Care	Expanded Dental	\$416	\$1,182	\$1,597	\$499	\$1,173	\$1,664
COVA Care	Out-of-Network	\$416	\$1,404	\$1,820	\$499	\$1,480	\$1,920
COVA Care	Expanded Dental	\$428	\$1,223	\$1,651	\$515	\$1,214	\$1,725
COVA Care	Out-of-Network	\$428	\$1,404	\$1,832	\$515	\$1,480	\$1,932
COVA Care	Expanded Dental	\$440	\$1,264	\$1,705	\$531	\$1,255	\$1,786
COVA Care	Out-of-Network	\$440	\$1,404	\$1,844	\$531	\$1,480	\$1,944
COVA Care	Expanded Dental	\$452	\$1,305	\$1,757	\$547	\$1,296	\$1,847
COVA Care	Out-of-Network	\$452	\$1,404	\$1,856	\$547	\$1,480	\$1,956
COVA Care	Expanded Dental	\$464	\$1,346	\$1,810	\$563	\$1,337	\$1,901
COVA Care	Out-of-Network	\$464	\$1,404	\$1,868	\$563	\$1,480	\$1,968
COVA Care	Expanded Dental	\$476	\$1,387	\$1,863	\$579	\$1,378	\$1,957
COVA Care	Out-of-Network	\$476	\$1,404	\$1,880	\$579	\$1,480	\$1,976
COVA Care	Expanded Dental	\$488	\$1,428	\$1,916	\$595	\$1,419	\$2,014
COVA Care	Out-of-Network	\$488	\$1,404	\$1,896	\$595	\$1,480	\$1,996
COVA Care	Expanded Dental	\$500	\$1,469	\$2,001	\$611	\$1,460	\$2,071
COVA Care	Out-of-Network	\$500	\$1,404	\$1,904	\$611	\$1,480	\$2,004
COVA Care	Expanded Dental	\$512	\$1,510	\$2,055	\$627	\$1,501	\$2,128
COVA Care	Out-of-Network	\$512	\$1,404	\$1,916	\$627	\$1,480	\$2,028
COVA Care	Expanded Dental	\$524	\$1,551	\$2,107	\$643	\$1,542	\$2,191
COVA Care	Out-of-Network	\$524	\$1,404	\$1,928	\$643	\$1,480	\$2,040
COVA Care	Expanded Dental	\$536	\$1,592	\$2,159	\$659	\$1,583	\$2,255
COVA Care	Out-of-Network	\$536	\$1,404	\$1,940	\$659	\$1,480	\$2,060
COVA Care	Expanded Dental	\$548	\$1,633	\$2,211	\$675	\$1,624	\$2,317
COVA Care	Out-of-Network	\$548	\$1,404	\$1,952	\$675	\$1,480	\$2,080
COVA Care	Expanded Dental	\$560	\$1,674	\$2,263	\$691	\$1,665	\$2,371
COVA Care	Out-of-Network	\$560	\$1,404	\$1,964	\$691	\$1,480	\$2,100
COVA Care	Expanded Dental	\$572	\$1,715	\$2,315	\$707	\$1,706	\$2,427
COVA Care	Out-of-Network	\$572	\$1,404	\$1,976	\$707	\$1,480	\$2,120
COVA Care	Expanded Dental	\$584	\$1,756	\$2,367	\$723	\$1,747	\$2,487
COVA Care	Out-of-Network	\$584	\$1,404	\$1,988	\$723	\$1,480	\$2,140
COVA Care	Expanded Dental	\$596	\$1,797	\$2,419	\$739	\$1,788	\$2,547
COVA Care	Out-of-Network	\$596	\$1,404	\$1,996	\$739	\$1,480	\$2,160
COVA Care	Expanded Dental	\$608	\$1,838	\$2,471	\$755	\$1,829	\$2,607
COVA Care	Out-of-Network	\$608	\$1,404	\$2,008	\$755	\$1,480	\$2,180
COVA Care	Expanded Dental	\$620	\$1,879	\$2,523	\$771	\$1,870	\$2,667
COVA Care	Out-of-Network	\$620	\$1,404	\$2,020	\$771	\$1,480	\$2,200
COVA Care	Expanded Dental	\$632	\$1,920	\$2,575	\$787	\$1,911	\$2,727
COVA Care	Out-of-Network	\$632	\$1,404	\$2,032	\$787	\$1,480	\$2,220
COVA Care	Expanded Dental	\$644	\$1,961	\$2,627	\$803	\$1,952	\$2,787
COVA Care	Out-of-Network	\$644	\$1,404	\$2,044	\$803	\$1,480	\$2,240
COVA Care	Expanded Dental	\$656	\$2,002	\$2,679	\$819	\$1,993	\$2,847
COVA Care	Out-of-Network	\$656	\$1,404	\$2,056	\$819	\$1,480	\$2,260
COVA Care	Expanded Dental	\$668	\$2,043	\$2,731	\$835	\$2,034	\$2,907
COVA Care	Out-of-Network	\$668	\$1,404	\$2,068	\$835	\$1,480	\$2,280
COVA Care	Expanded Dental	\$680	\$2,084	\$2,783	\$851	\$2,075	\$2,967
COVA Care	Out-of-Network	\$680	\$1,404	\$2,080	\$851	\$1,480	\$2,300
COVA Care	Expanded Dental	\$692	\$2,125	\$2,835	\$867	\$2,116	\$3,027
COVA Care	Out-of-Network	\$692	\$1,404	\$2,092	\$867	\$1,480	\$2,320
COVA Care	Expanded Dental	\$704	\$2,166	\$2,887	\$883	\$2,157	\$3,087
COVA Care	Out-of-Network	\$704	\$1,404	\$2,104	\$883	\$1,480	\$2,340
COVA Care	Expanded Dental	\$716	\$2,207	\$2,939	\$899	\$2,198	\$3,147
COVA Care	Out-of-Network	\$716	\$1,404	\$2,116	\$899	\$1,480	\$2,360
COVA Care	Expanded Dental	\$728	\$2,248	\$2,991	\$915	\$2,239	\$3,207
COVA Care	Out-of-Network	\$728	\$1,404	\$2,128	\$915	\$1,480	\$2,380
COVA Care	Expanded Dental	\$740	\$2,289	\$3,043	\$931	\$2,280	\$3,267
COVA Care	Out-of-Network	\$740	\$1,404	\$2,140	\$931	\$1,480	\$2,400
COVA Care	Expanded Dental	\$752	\$2,330	\$3,095	\$947	\$2,321	\$3,327
COVA Care	Out-of-Network	\$752	\$1,404	\$2,152	\$947	\$1,480	\$2,420
COVA Care	Expanded Dental	\$764	\$2,371	\$3,147	\$963	\$2,362	\$3,387
COVA Care	Out-of-Network	\$764	\$1,404	\$2,164	\$963	\$1,480	\$2,440
COVA Care	Expanded Dental	\$776	\$2,412	\$3,199	\$979	\$2,403	\$3,447
COVA Care	Out-of-Network	\$776	\$1,404	\$2,176	\$979	\$1,480	\$2,460
COVA Care	Expanded Dental	\$788	\$2,453	\$3,251	\$995	\$2,444	\$3,507
COVA Care	Out-of-Network	\$788	\$1,404	\$2,188	\$995	\$1,480	\$2,480
COVA Care	Expanded Dental	\$800	\$2,494	\$3,303	\$1,011	\$2,485	\$3,567
COVA Care	Out-of-Network	\$800	\$1,404	\$2,200	\$1,011	\$1,480	\$2,500
COVA Care	Expanded Dental	\$812	\$2,535	\$3,355	\$1,027	\$2,526	\$3,627
COVA Care	Out-of-Network	\$812	\$1,404	\$2,212	\$1,027	\$1,480	\$2,520
COVA Care	Expanded Dental	\$824	\$2,576	\$3,407	\$1,043	\$2,567	\$3,687
COVA Care	Out-of-Network	\$824	\$1,404	\$2,224	\$1,043	\$1,480	\$2,540
COVA Care	Expanded Dental	\$836	\$2,617	\$3,459	\$1,059	\$2,608	\$3,747
COVA Care	Out-of-Network	\$836	\$1,404	\$2,236	\$1,059	\$1,480	\$2,560
COVA Care	Expanded Dental	\$848	\$2,658	\$3,511	\$1,075	\$2,649	\$3,807
COVA Care	Out-of-Network	\$848	\$1,404	\$2,248	\$1,075	\$1,480	\$2,580
COVA Care	Expanded Dental	\$860	\$2,699	\$3,563	\$1,091	\$2,690	\$3,867
COVA Care	Out-of-Network	\$860	\$1,404	\$2,260	\$1,091	\$1,480	\$2,600
COVA Care	Expanded Dental	\$872	\$2,740	\$3,615	\$1,107	\$2,731	\$3,927
COVA Care	Out-of-Network	\$872	\$1,404	\$2,272	\$1,107	\$1,480	\$2,620
COVA Care	Expanded Dental	\$884	\$2,781	\$3,667	\$1,123	\$2,772	\$3,987
COVA Care	Out-of-Network	\$884	\$1,404	\$2,284	\$1,123	\$1,480	\$2,640
COVA Care	Expanded Dental	\$896	\$2,822	\$3,719	\$1,139	\$2,813	\$4,047
COVA Care	Out-of-Network	\$896	\$1,404	\$2,296	\$1,139	\$1,480	\$2,660
COVA Care	Expanded Dental	\$908	\$2,863	\$3,771	\$1,155	\$2,854	\$4,107
COVA Care	Out-of-Network	\$908	\$1,404	\$2,308	\$1,155	\$1,480	\$2,680
COVA Care	Expanded Dental	\$920	\$2,904	\$3,823	\$1,171	\$2,895	\$4,167
COVA Care	Out-of-Network	\$920	\$1,404	\$2,320	\$1,171	\$1,480	\$2,700
COVA Care	Expanded Dental	\$932	\$2,945	\$3,875	\$1,187	\$2,936	\$4,227
COVA Care	Out-of-Network	\$932	\$1,404	\$2,332	\$1,187	\$1,480	\$2,720
COVA Care	Expanded Dental	\$944	\$2,986	\$3,927	\$1,203	\$2,977	\$4,287
COVA Care	Out-of-Network	\$944	\$1,404	\$2,344	\$1,203	\$1,480	\$2,740
COVA Care	Expanded Dental	\$956	\$3,027	\$3,979	\$1,219	\$3,018	\$4,347
COVA Care	Out-of-Network	\$956	\$1,404	\$2,356	\$1,219	\$1,480	\$2,760
COVA Care	Expanded Dental	\$968	\$3,068	\$4,031	\$1,235	\$3,059	\$4,407
COVA Care	Out-of-Network	\$968	\$1,404	\$2,368	\$1,235	\$1,480	\$2,780
COVA Care	Expanded Dental	\$980	\$3,109	\$4,083	\$1,251	\$3,100	\$4,467
COVA Care	Out-of-Network	\$980	\$1,404	\$2,380	\$1,251	\$1,480	\$2,800
COVA Care	Expanded Dental	\$992	\$3,150	\$4,135	\$1,267	\$3,141	\$4,527
COVA Care	Out-of-Network	\$992	\$1,404	\$2,392	\$1,267	\$1,480	\$2,820
COVA Care	Expanded Dental	\$1,004	\$3,191	\$4,187	\$1,283	\$3,182	\$4,587
COVA Care	Out-of-Network	\$1,004	\$1,404	\$2,404	\$1,283	\$1,480	\$2,840
COVA Care	Expanded Dental	\$1,016	\$3,232	\$4,239	\$1,299	\$3,223	\$4,647
COVA Care	Out-of-Network	\$1,016	\$1,404	\$2,416	\$1,299	\$1,480	\$2,860
COVA Care	Expanded Dental	\$1,028	\$3,273	\$4,291	\$1,315	\$3,264	\$4,707
COVA Care	Out-of-Network	\$1,028	\$1,404	\$2,428	\$1,315	\$1,480	\$2,880
COVA Care	Expanded Dental	\$1,040	\$3,314	\$4,343	\$1,331	\$3,305	\$4,767
COVA Care	Out-of-Network	\$1,040	\$1,404	\$2,440	\$1,331	\$1,480	\$2,900
COVA Care	Expanded Dental	\$1,052	\$3,355				

For help choosing a plan...



Meet ALEX, your benefits counselor!

ALEX walks you through your benefits and helps you make decisions.

ALEX provides a summary of your benefits and is accurate to the best of our knowledge. But you should fully review all of your benefits documents before enrolling. ALEX may provide estimates or suggestions, but only you can elect benefits to best suit your needs. This is not an application for enrollment.

ALEX Decision Tool

At <https://start.myalex.com/vcu/>

Uses your data to compare basic COVA plans and project your out-of-pocket expenses for the upcoming plan year

Important Dental Coverage Reminders

Only preventive dental is included with COVA HealthAware, COVA Care and COVA HDHP basic plans. Routine dental services (such as fillings, extractions, and root canals) are **not** included in the basic plans.

If you need more than preventive coverage, remember to add **Expanded Dental** to your plan during open enrollment (if you are not already carrying it).

Delta Dental is the dental benefits administrator for all COVA plans (COVA Care, COVA HealthAware, COVA HDHP).

FAMIS Eligibility for Children

Reminder

Children of state employees are now eligible for FAMIS (Virginia's affordable health insurance program for children) if the family income falls within the program's limits. Children of state employees were previously ineligible.

Call FAMIS state employee line for assistance

Telephone number: 1-855-242-8282 option 8

Important: Do not remove your children from coverage during open enrollment unless you are certain they will be covered by FAMIS as of July 1st. You will not be able to re-enroll them unless you experience a qualifying event. FAMIS denial **is not** a qualifying event.

Premium Rewards

Earn a discount on your COVA HealthAware or COVA Care premium!

Annual premium savings:

Employee or Spouse - \$204 (\$17/month)

Employee and Spouse - \$408 (\$34/month)

Premium Rewards Requirements

Complete a new or updated Personal Health Assessment on or after May 16, 2025 through your health plan portal:

COVA Care participants log in at www.anthem.com/cova

COVA HealthAware participants log in at www.aetna.com

Health Assessments completed prior to May 16, 2025 do not count toward 2025-2026 premium rewards.

Health assessments completed by May 30, 2025 qualify for premium rewards effective July 2025.

Health assessments completed after May 30, 2025 qualify to receive premium rewards beginning 6-8 weeks later.

Premium Rewards Requirements

If you and/or your spouse have a premium reward in force right now, the reward will end with your July 3, 2025 paycheck premium deduction (second half of June premium).

New or updated health assessments are required to qualify for premium rewards for the new plan year (July, 2025 – June, 2026).

Employees and/or spouses enrolling for the first time during Open Enrollment may have to wait until July 1, 2025 to complete a Health Assessment

Premium Rewards

Premium Rewards will go into effect July, 2025 if new or updated health assessments are completed between May 16, 2025 and May 30, 2025. Premium Rewards effective July 2025 apply to premium deductions from your paycheck beginning on the July 16, 2025 pay date.

If you do not complete the health assessment between May 16, 2025 and May 30, 2025:

You can complete a health assessment at any time during the plan year to qualify for premium rewards 6-8 weeks later.

Premium Rewards

How to Complete the Health Assessment

COVA Care Participants

Log in at www.anthem.com/cova

Select *My Health Dashboard* from the top navigation menu

Select *Programs*

Under *Additional Programs*, select “Learn More” on the *My Health Check-in* tile

Click “Start your assessment” or “take it again” if you have previously completed an assessment

You may also access the assessment through the Sydney Health app on your mobile device under “My Health Dashboard” and “Featured Programs,” or contact Anthem at 1-800-552-2682 to complete a health assessment by telephone.



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Premium Rewards

How to Complete the Health Assessment

COVA HealthAware Participants

Log in as a member at 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 “Health” in the menu at the top and then click on “Health Assessment”.

You may also access the assessment by using the Aetna Health app on your mobile device. After logging in to the app, select the *Improve* tab. If you are accessing the tab for the first time, select *Get Started*. If you are accessing the tab after the first time, select *Health Survey*.

Premium Rewards

Need help?

Use the guides and FAQ at www.hr.vcu.edu/open-enrollment

Keep a copy of your completion confirmation from Anthem or Aetna

Check your pay stub and check Cardinal ESS on the date your Premium Reward is expected to become effective. If you don't see the expected reduction in premium on your paycheck, or the premium reward reflected in Cardinal ESS, request VCU HR support from <https://go.vcu.edu/hrsupport>.

Important: VCU does not approve or deny premium rewards, but we can check the reward status in your state health plan record beginning July 1, 2025. Only rewards approved by the state health plan result in lower billing to your VCU paycheck. VCU cannot see your health assessment record or data.

Premium Rewards

Health Assessment Privacy

The state health plan administrators have safeguards in place to ensure that your personal information is protected.

Your personal health information from the health assessment is not shared with VCU.

Based on the information in your assessment, your health plan may invite you to participate in health-related programs or incentives. Participation is voluntary.

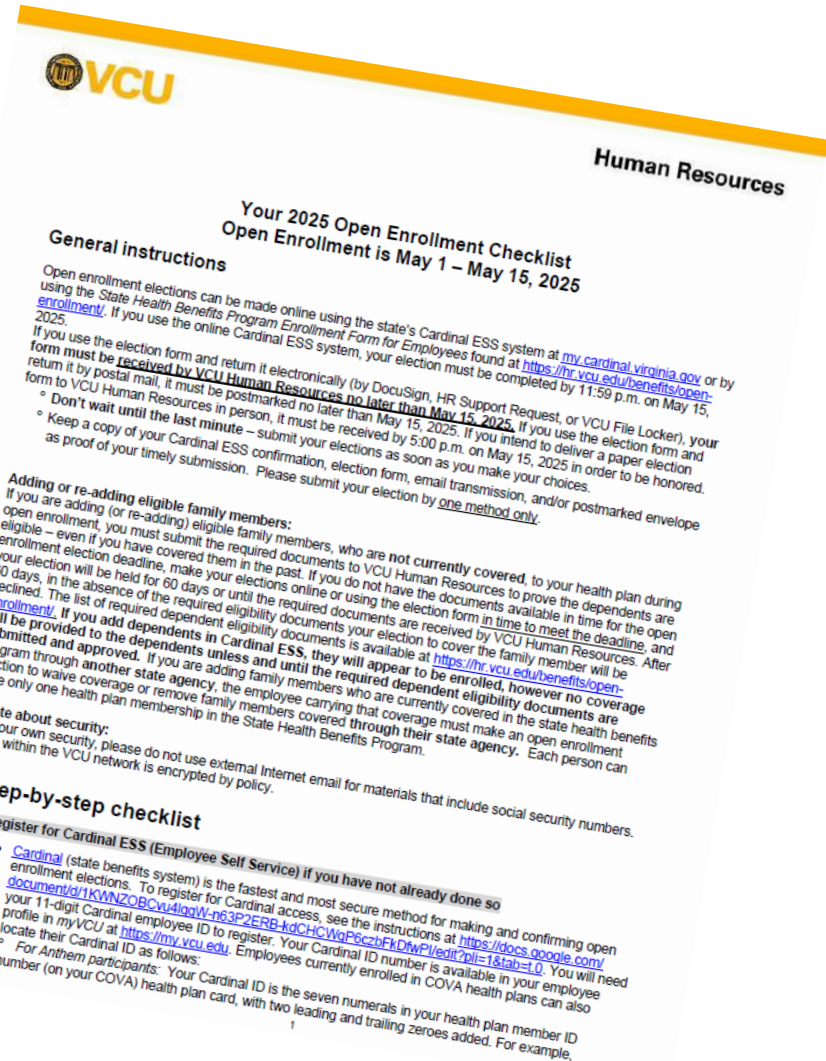
Making Your Open Enrollment Elections

Use the
**Open Enrollment
Checklist**

at

[https://hr.vcu.edu/benefits/
open-enrollment/](https://hr.vcu.edu/benefits/open-enrollment/)

and then...



Making Your Open Enrollment Elections

Link for Cardinal registration instructions:

<https://docs.google.com/document/d/1KWNZOBCvu4lqqW-n63P2ERB-kdCHCWgP6czbFkDfwPI/edit?pli=1&tab=t.0>



Cardinal

Notice and Warning
This system is the property of the Commonwealth of Virginia. By accessing and using this computer system, you are consenting to system monitoring for law enforcement and other purposes. All activity on this system is monitored. Evidence of unauthorized access, unauthorized use, misuse, or abuse of this system or the information contained in this system shall be promptly reported to appropriate agency management, security, personnel, and federal, state, and local law enforcement officials for investigation and criminal prosecution. You will also be subject to all criminal and civil penalties allowed by the law.

Cardinal Username

Password

Sign In

[Forgot Username](#) [Forgot Password](#)
[User Registration](#) [Sign-on Help](#)

OPTION 1:

Make your elections online using

Cardinal (state system)

<https://my.cardinal.virginia.gov/>

System closes at 11:59 p.m. on May 30, 2025.

See instructions at

<https://hr.vcu.edu/benefits/open-enrollment/>

Be sure to register with your Cardinal ID found in your my.vcu.edu portal (in your profile) and your vcu.edu email address.

Making Your Open Enrollment Elections

State Health Benefits Program Enrollment Form For Employees

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



Section 1: Personal Information

Name: Last Name First Name Middle Initial Identification Number Employee ID or Social Security Number
Date of Birth: Month Day Year Gender: ☐ Male ☐ Female
Important! Be sure to verify the correct format of your address at <http://zip4.usps.com/zip4/welcome.jsp>.
Street Address P.O. Box
City State Zip + 4
State E-mail: Personal Phone: () Mobile
State Phone: ()

Section 2: Reason For This Enrollment or Election Change Request

Check the box that applies.

- ☐ Open Enrollment
- ☐ Initial Enrollment for Newly Eligible Employees: WORK/DAY/YEAR
- ☐ Qualifying Mid-Year Event (Life Event)/Documentation to Support the Event

Check the type of event below, and attach the appropriate supporting documentation as indicated. Date of Event: MONTH/DAY/YEAR

- Events consistent with adding family members to coverage:
- ☐ Marriage (certified marriage certificate)
 - ☐ Birth or Adoption (birth certificate/hospital announcement or adoption agreement)
 - ☐ Judgment, Decree, or Order to Add Child (court order)
 - ☐ Lost eligibility Under Governmental Plan (government documentation)
 - ☐ Lost eligibility Under Medicare or Medicaid (government documentation)
 - ☐ Spouse or Child Lost Eligibility Under Their Employers Plan (employer documentation)
- Events consistent with removing family members from coverage:
- ☐ Divorce (divorce decree)
 - ☐ Death of Spouse (documentation validating death)
 - ☐ Death of Child (documentation validating death)
 - ☐ Child Covered Under Plan Lost Eligibility (documentation to support)
 - ☐ Judgment, Decree or Order to Remove Child (court order)
 - ☐ Lost eligibility Under Medicare or Medicaid (government documentation)
 - ☐ Spouse or Child Gained Eligibility Under Their Employers Plan (employer documentation)

Other events:

- ☐ Employment Change: ☐ Full-time to Part-time ☐ Part-time to Full-time
- ☐ Unpaid Leave Began
- ☐ Unpaid Leave Ended
- ☐ Dependent Care Cost or Coverage Change (documentation from dependent care provider)
- ☐ HIPAA Special Enrollment Due to Loss of Other Coverage (HIPAA certificate)
- ☐ Move Affecting Eligibility for Health Care Plan (agency validates certificate)
- ☐ Other Employers Open Enrollment or Plan Change (employer documentation)
- ☐ Enrollment in a Marketplace Exchange Health Plan (documentation of the Marketplace coverage enrollment and the effective date of coverage)

Section 3: Flexible Spending Accounts Election - You Must Enroll Every Plan Year

To enroll in or change an FSA, enter the annual amount you wish deducted. For assistance in determining your annual election amount, complete the FSA worksheet available on the DHHRM website at www.dhhrm.virginia.gov or from your Benefits Administrator.

☐ I do not wish to participate in an FSA.

HEALTH FLEXIBLE SPENDING ACCOUNT

For eligible medical expenses incurred by you, your spouse and eligible dependents. (Maximum allowable contribution is up to \$3,300.)

Annual amount

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

For eligible dependent care expenses incurred by you, your spouse and eligible dependents. (Maximum allowable contribution is up to \$5,000 depending on your tax filing status.)

Annual amount

Page 1

OPTION 2:

Complete the

Employee Election Form at

<https://hr.vcu.edu/benefits/open-enrollment/>

Use only the form dated 2025 in the lower left corner! **Do not use forms from previous years.**

Use the DocuSign version to have your election form routed to VCU HR electronically, or

Use the printable form to return your election by fax, mail, VCU File Locker, or with an HR Support Request at

<http://go.vcu.edu/ramscentral>.

VCU HR must **receive** form by May 30, 2025. Exception: If you return the form by postal mail, it must be postmarked no later than May 30, 2025.



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Election Form Due Date

If you use an Election Form for open enrollment instead of using Cardinal ESS online:

Election forms returned electronically (DocuSign, email, VCU File Locker) must be **received** by VCU Human Resources no later than May 30, 2025.

Election forms returned by postal mail must be postmarked no later than May 30, 2025.

HR Support Request	VCU File Locker	Mail
http://go.vcu.edu/ramscentral	https://filelocker.vcu.edu	VCU Human Resources Box 842511 600 West Franklin Street Richmond, VA 23284-2511
DocuSign	Share with user ID "OPENENROLL" or share with email address openenroll@vcu.edu	
https://hr.vcu.edu/benefits/open-enrollment/		Campus Mail is not postmarked and is not recommended for open enrollment elections.

Keep a copy of your form, and your mailing or transmission receipt, for your records.

**Avoid using external Internet email for items that include Social Security numbers. Email within the VCU network is encrypted.*

Keep a copy of your form, and your mailing or transmission receipt, for your records.

If you choose to hand deliver an election form to VCU Human Resources, it must be received by 5:00 p.m. on May 30, 2025.



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If you are adding family members to health coverage...

Eligibility documents are **required** for each family member you add or re-add to health coverage during open enrollment. Documents are not required for currently covered family members that are staying on your plan without interruption.

See the list of required documents at
<https://hr.vcu.edu/benefits/open-enrollment/>.

Submit eligibility documents to VCU HR after you make your election online, or along with your election form if you use the paper form. If you don't have the documents by May 30, ensure your election is received by the open enrollment deadline, and your election will be held for up to an additional 30 days while you obtain the documents.

If the documents are not received by 30 days after your election, your request to add family members may be declined.



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If you take no action during open enrollment.....

Your health plan selection and membership, if any, remain the same for the upcoming plan year that begins July 1, 2025. Any applicable changes in premium and benefits apply automatically. If you currently waive health coverage, your coverage will remain waived.

You will not be enrolled in flexible spending for the upcoming plan year.

Any current flexible spending account(s) will end in June, 2025 (last payroll deduction July 1, 2025).

Any current Premium Rewards will end with July 1, 2025 paycheck premium deduction unless and until you requalify.

Important Steps

Carefully read all pages of your ***Spotlight Newsletter***.

Use the **VCU Open Enrollment Checklist**.

Visit plan websites

Be sure your doctors are in the provider network for the health plan you choose.

Check the coverage for your prescription drugs.

Final Answer Due May 30th!

Even if you're on vacation or leave!

Even if you're on a disability claim!

Even if you're a forgetful person!

Even if your computer or fax machine broke!

Even if the dog ate your form!

Don't wait until the end...the state does not authorize VCU to grant extensions! Make your elections as soon as you finalize your choices.

When Do Open Enrollment Changes Become Effective?

Open enrollment elections become effective on July 1, 2025.

Changes are reflected in payroll deductions beginning on the July 16, 2025 pay date.

We're Here to Help!

VCU Human Resources
Benefits Administration

<http://go.vcu.edu/ramscentral>
openenroll@vcu.edu

*Our ability to respond to telephone inquiries is limited during open enrollment.
Please use the HR support ticketing system or email for the best service.*



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