2020 Open Enrollment for Health Benefits and Flexible Spending Accounts
When Is Open Enrollment?

- Open enrollment begins on May 1, 2020 and ends on May 15, 2020.
- Online elections using the state’s Employee Direct system ([https://edirect.virginia.gov](https://edirect.virginia.gov)) may be completed until 11:59 p.m. EST on May 15, 2020.
- Election forms sent by DocuSign, fax, email, or VCU File Locker must be received by VCU Human Resources no later than May 15, 2020. Election forms sent by mail must be postmarked no later than May 15, 2020.
- VCU is not authorized to grant exceptions to the state deadline.
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, 2020 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 2020-2021 plan year
• Earn a Premium Reward effective July 1, 2020
Open enrollment is optional...

Not everyone needs to submit an open enrollment election

<table>
<thead>
<tr>
<th>I want to.....</th>
<th>Do I need to fill out an open enrollment form?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participate in flexible spending (FSA)</td>
<td>YES, even if you participated previously</td>
</tr>
<tr>
<td>Change my health plan selection</td>
<td>YES</td>
</tr>
<tr>
<td>Change who is covered on my health plan</td>
<td>YES</td>
</tr>
<tr>
<td>Keep the same health plan with the same people covered, and not participate in flexible spending (FSA)</td>
<td>NO</td>
</tr>
</tbody>
</table>

No form is required to 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).
What’s New for 2020-2021?

• See the *Spotlight* newsletter for full details of changes

• Premiums change
  • Employee premiums decrease for all COVA HealthAware plan options and membership levels. Single, dual, and family basic coverage as low as $0 premium with Premium Rewards.
  • Employee premiums increase for all COVA Care, Optima Health, and Kaiser Permanente plan options and membership levels

• Health flexible spending account contribution limit increases to $2,750.00

• New or updated health assessment required to earn or continue premium rewards

• Age limits removed for treatments and services for autism spectrum disorder
For complete information...

Read the Spotlight newsletter mailed to your home and posted at www.hr.vcu.edu/open-enrollment
Flexible Spending Accounts (FSA)

• All current flexible spending accounts end June 30, 2020 and are not renewed. Final payroll deduction July 1, 2020 (for pay period June 10 – June 24).

• To participate effective July 1, 2020 you must enroll during open enrollment. First payroll deduction July 16, 2020.

• 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)

- $2,750 maximum for medical account
- $5,000 household maximum for dependent care account subject to limits shown below:

<table>
<thead>
<tr>
<th>Tax Filing Status</th>
<th>Annual Maximum Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married and filing separately</td>
<td>$2,500</td>
</tr>
<tr>
<td>Single and head of household</td>
<td>$5,000</td>
</tr>
<tr>
<td>Married and filing jointly</td>
<td>$5,000</td>
</tr>
<tr>
<td>If either employee or spouse earn less than $5,000 a year</td>
<td>Equal to the lower of the two incomes</td>
</tr>
<tr>
<td>If spouse is a full-time student or incapable of self-care</td>
<td>$3,000 a year for one dependent and $5,000 a year for two or more dependents</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts (FSA)

- Elections are made in per-pay-period amounts. There are 24 pay periods in the plan year

- Elections must be made in whole dollar amounts (no cents)

- Minimum election to participate is $10 per pay period for either type of account (medical or dependent care)

- Monthly participation fee of $2.10 deducted from your paycheck

- Unused funds are forfeited at end of plan year (June 30).
Flexible Spending Accounts (FSA)

• New FSA participants receive a PayFlex MasterCard debit card. Previous participants receive new 2020-2021 balance on existing PayFlex debit card.

• Dependent Care FSA participants file for reimbursement using claim forms.
Flexible Spending Accounts (FSA)

• Current participants have until September, 2020 to submit claims to PayFlex for health expenses incurred on or prior to June 30, 2020. Paper FSA claim forms must be used for 2019-2020 plan year claims submitted after July 1, 2020.

• If you have an FSA for only part of the upcoming plan year, you may file FSA claims with PayFlex 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, and classified staff 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 2020-2021 Flexible Spending Sourcebook at www.hr.vcu.edu/open-enrollment
Projecting Eligible FSA Expenses

Use the online calculators and tools at www.payflex.com/products-and-services/flexible-spending-account

or the FSA Worksheets at www.hr.vcu.edu/open-enrollment
2020 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

- Optima Health Vantage HMO (Hampton Roads only)  
  www.optimahealth.com/cova

- TRICARE Supplement Plan  
  www.dhrm.virginia.gov/healthcoverage/tricare
COVA HealthAware

Employee Premiums for 2020-2021

• Premiums decrease for all COVA HealthAware plan options and membership levels

• Premiums as low as $0 for dual and family memberships for employees who earn employee + spouse Premium Rewards
COVA Care

Employee Premiums 2020-2021

• Premiums increase for all plan options and membership levels

• Premium Rewards available for employees and enrolled spouses
To compare health plans...

**State Health Benefits Program Brochure**

at

[www.hr.vcu.edu/open-enrollment](http://www.hr.vcu.edu/open-enrollment)
To compare health plans....

Benefits at a Glance summary at www.hr.vcu.edu/open-enrollment
To compare health plan premiums...

Monthly Premiums at [www.hr.vcu.edu/open-enrollment](http://www.hr.vcu.edu/open-enrollment)
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 www.myalex.com/cova/2020

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 1, 2020 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 1, 2020 do not count toward 2020-2021 premium rewards.


• Health assessments completed after May 15, 2020 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 1, 2020 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, 2020 – June, 2021).
Premium Rewards

• Premium Rewards will go into effect July, 2020 if new or updated health assessments are completed between May 1, 2020 and May 15, 2020.

• If you do not complete the health assessment between May 1, 2020 and May 15, 2020:
  • 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 *Programs*, select “Learn More” on the *WebMD Health Risk Assessment Card*
• Click “Start your assessment” to begin

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

COVA HealthAware Participants

• Log in as a member at www.aetna.com
• From the top left menu, select Stay Healthy and then Discover a Healthier You
• Once the Member Engagement Platform opens, select Health Assessment from within the welcome message or from within the Records option in the top menu

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 on the date your Premium Reward is expected to become effective. If you don’t see the expected reduction in premium, contact benefits@vcu.edu.

• **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, 2020. 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 www.hr.vcu.edu/open-enrollment and then…
Making Your Open Enrollment Elections

**OPTION 1:**

Make your elections online using **EmployeeDirect (state system)**
https://edirect.virginia.gov

System closes at 11:59 p.m. on May 15, 2020.

See instructions at www.hr.vcu.edu/open-enrollment

Use the seven numerals in your health plan ID number as your “Employee ID” to register for/recover access to the system. Your VCU V-ID number and SSN are not recognized.
Making Your Open Enrollment Elections

OPTION 2:

Complete the **Employee Election Form** at [www.hr.vcu.edu/open-enrollment](http://www.hr.vcu.edu/open-enrollment)

Use only the form dated 3/2020 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, email, mail, or VCU File Locker.

VCU HR must receive form by May 15, 2020. Exception: If you return the form by postal mail, it must be postmarked no later than May 15, 2020.
Election Form Due Date

If you use an Election Form for open enrollment instead of using Employee Direct online:

- Election forms returned electronically (DocuSign, fax, email, VCU File Locker) must be received by VCU Human Resources no later than May 15, 2020.
- Election forms returned by postal mail must be postmarked no later than May 15, 2020.

<table>
<thead>
<tr>
<th>Email</th>
<th>DocuSign</th>
<th>Mail</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:openenroll@vcu.edu">openenroll@vcu.edu</a>*</td>
<td>hr.vcu.edu/open-enrollment</td>
<td>VCU Human Resources</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Box 842511</td>
</tr>
<tr>
<td></td>
<td></td>
<td>600 West Franklin Street</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Richmond, VA 23284-2511</td>
</tr>
<tr>
<td>Fax</td>
<td>VCU File Locker</td>
<td></td>
</tr>
<tr>
<td>(804) 827-4728</td>
<td><a href="https://filelocker.vcu.edu">https://filelocker.vcu.edu</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Share with user ID “OPENENROLL” or share with email address <a href="mailto:openenroll@vcu.edu">openenroll@vcu.edu</a></td>
<td></td>
</tr>
</tbody>
</table>

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.
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 [www.hr.vcu.edu/open-enrollment](http://www.hr.vcu.edu/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 15, 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.
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, 2020. 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, 2020 (last payroll deduction July 1, 2020).
- Any current Premium Rewards will end with July 1, 2020 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 web sites
• 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 15!

• 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, 2020
- Changes are reflected in payroll deductions beginning on the July 16, 2020 pay date
We’re Here to Help!

VCU Human Resources
Benefits Administration
827-1723
openenroll@vcu.edu