2024 Open Enrollment for Health Benefits and Flexible Spending Accounts
When Is Open Enrollment?

Open enrollment begins on May 1, 2024 and ends on May 15, 2024

Online elections using the state’s Cardinal system (https://my.cardinal.virginia.gov/) may be completed until 11:59 p.m. EST on May 15, 2024.

Election forms sent by DocuSign, email, or VCU File Locker must be received by VCU Human Resources no later than May 15, 2024. Election forms sent by mail must be postmarked no later than May 15, 2024.

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, 2024 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 2024-2025 plan year
- Earn a Premium Reward effective July 1, 2024
Open enrollment is optional…

Not everyone needs to submit an open enrollment election

<table>
<thead>
<tr>
<th>I want to…</th>
<th>Do I still need to make an Open Enrollment election?</th>
</tr>
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<tbody>
<tr>
<td>Participate in flexible spending accounts (FSA) for the July 2024 – June 2025 plan year</td>
<td>YES, even if you had a previous FSA</td>
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<tr>
<td>Change my health plan selection</td>
<td>YES</td>
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<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 the flexible spending accounts (FSA)</td>
<td>NO</td>
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**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 $3050 to $3,200 for medical account
- **Premiums change**
  - Minimal rate increase in employee premiums for most plan options.
- **Emergency Room Copay Increase for COVA Care**
  - $150 to $300
- **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* mailed to your home and posted at [www.hr.vcu.edu/open-enrollment](http://www.hr.vcu.edu/open-enrollment)
Flexible Spending Accounts (FSA)

All 2023-2024 plan year flexible spending accounts end June 30, 2024 and are not renewed. Final payroll deduction July 1, 2024 (for pay period June 10 – June 24). Employees have until September, 2024 to resolve FSA claims for the coverage period (July 1, 2023 – June 30, 2024).

To have a July, 2024 – June, 2025 FSA, you must enroll during open enrollment. First payroll deduction July 16, 2024.

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 $3050 to $3,200 for medical account
- $5,000 maximum for dependent care account
- Election must be an **annual pledge for the plan year** (July, 2024 – June 2025).
- 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, 2025).

- Unspent FSA funds from the July, 2023 – June, 2024 FSA plan year do not roll over into new 2024-2025 FSAs.
Flexible Spending Accounts (FSA)

- New and previous Health Care FSA participants receive a new Inspira Financial MasterCard debit card for 2024-2025 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, 2024 to submit claims to Inspira Financial for health expenses incurred on or prior to June 30, 2024. Paper FSA claim forms must be used for 2023-2024 plan year health FSA claims submitted after July 1, 2024.

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 2024-2025 Flexible Spending Sourcebook at www.hr.vcu.edu/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
www.hr.vcu.edu/open-enrollment
2024 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
  www.dhrm.virginia.gov/healthcoverage/tricare
To compare health plans....

**Benefits at a Glance** summary at [www.hr.vcu.edu/open-enrollment](http://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.start.myalex.com/cova/

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, 2024 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, 2024 do not count toward 2024-2025 premium rewards.
- Health assessments completed by May 15, 2024 qualify for premium rewards effective July 2024.
- Health assessments completed after May 15, 2024 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, 2024 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, 2024 – June, 2025).

Employees and/or spouses enrolling for the first time during Open Enrollment may have to wait until July 1, 2024 to complete a Health Assessment.
Premium Rewards

Premium Rewards will go into effect July, 2024 if new or updated health assessments are completed between May 1, 2024 and May 15, 2024. Premium Rewards effective July 2024 apply to premium deductions from your paycheck beginning on the July 16, 2024 pay date.

If you do not complete the health assessment between May 1, 2024 and May 15, 2024:

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.
Premium Rewards
How to Complete the Health Assessment

COVA HealthAware Participants

1. Log in as a member at [www.aetna.com](http://www.aetna.com)
2. 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.
3. 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, 2024. 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.
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...

Your 2024 Open Enrollment Checklist
Open Enrollment is May 1 – May 10, 2024

General Instructions

Open enrollment elections can be made either using the online Central ESS system at www.vcucentral.com or by using the paper-based Enrollment Checklists distributed by human resources. Claims will be processed using the online Central ESS system only.

If you use the online Central ESS system, your election results must be submitted by 11:59 pm on May 10, 2024.

If you use the paper-based Enrollment Checklist, claims must be submitted by 5:00 pm on May 10, 2024. Claims must be submitted via the online Central ESS system or by mail to the designated address.

Your election results must be submitted by 11:59 pm on May 10, 2024. Claims must be submitted via the online Central ESS system or by mail to the designated address.

Don’t make changes to your plan unless your change is in your best interest.

Claims are accepted only if submitted by the deadline.

A step-by-step checklist

1. Register for Central ESS (if you have not already done so)

Central ESS is the online system used by the Human Resources Department to process employee elections. To register for Central ESS, log on to the MyHR website and select the “Central ESS” option.

2. Complete the Employee information form

The Employee information form is used to verify your personal information. This form can be accessed through the online Central ESS system.

3. Review the Employee Benefits Guide

The Employee Benefits Guide is a comprehensive resource that provides information about the employee benefits available at VCU. This guide can be accessed through the online Central ESS system.

4. Submit your election results

Once you have completed the above steps, you can submit your election results through the online Central ESS system or by mail to the designated address.

We are the Uncommon.
Making Your Open Enrollment Elections

Link for Cardinal registration instructions: https://hr.vcu.edu/current-employees/benefits/cardinal/

OPTION 1:

Make your elections online using Cardinal (state system) https://my.cardinal.virginia.gov/

System closes at 11:59 p.m. on May 15, 2024.

See instructions at www.hr.vcu.edu/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

OPTION 2:
Complete the Employee Election Form at www.hr.vcu.edu/open-enrollment

Use only the form dated 2024 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 https://go.vcu.edu/hrsupport.

VCU HR must receive form by May 15, 2024. Exception: If you return the form by postal mail, it must be postmarked no later than May 15, 2024.
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 15, 2024.
- Election forms returned by postal mail must be postmarked no later than May 15, 2024.

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 15, 2024.
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 60 days while you obtain the documents.

If the documents are not received by 60 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, 2024. 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, 2024 (last payroll deduction July 1, 2024).

Any current Premium Rewards will end with July 1, 2024 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 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, 2024

• Changes are reflected in payroll deductions beginning on the July 16, 2024 pay date
We’re Here to Help!

VCU Human Resources
Benefits Administration

https://go.vcu.edu/hrsupport
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.