2019 Open Enrollment for Health Benefits and Flexible Spending Accounts
When Is Open Enrollment?

- Open enrollment begins on May 1, 2019 and ends on May 15, 2019.
- Election forms must be received by VCU Human Resources no later than 5:00 p.m. EST on May 15, 2019. Election forms are accepted by mail, campus mail, fax, and email.
- Online elections using the state’s Employee Direct system (edirect.virginia.gov) may be completed until 11:59 p.m. EST on May 15, 2019.
- 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, 2019 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 2019-2020 plan year
• Earn a Premium Reward effective July 1, 2019
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 2019-2020?

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

• Premiums change for optional coverage
  • No changes to employee premiums for basic COVA Care, COVA HealthAware, and COVA HDHP plans.
  • Employee premiums decrease for most dual and family Expanded Dental plans
  • Employee premiums increase for dual and family COVA Care Out-of-Network coverage.

• New regional Optima Health Vantage HMO option for employees who live or work in Hampton Roads.

• Flexible Spending Accounts administrator changes to PayFlex; fee decreases

• Pharmacy benefit manager for COVA plans changes to IngenioRX

• COVA HealthAware HRA now loaded on PayFlex MasterCard debit card

• COVA HealthAware dental administered by Delta Dental effective July 1, 2019

• New or updated health assessment required to earn or continue premium rewards
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, 2019 and are not renewed. Final payroll deduction July 1, 2019.

• To participate effective July 1, 2019 you must enroll during open enrollment. First payroll deduction July 16, 2019. New plan administrator is PayFlex.

• 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)

- $2,700 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 even 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 pre-tax (vs. $3.65 last year).

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

• Flexible spending administrator is PayFlex effective July 1, 2019.

• 2019-2020 Medical FSA participants receive a PayFlex MasterCard debit card. Blue Cross Blue Shield FSA cards are deactivated June 30, 2019.

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

- Current participants have until September, 2019 to submit claims to Anthem FSA for health expenses incurred on or prior to June 30, 2019. Paper Anthem FSA claim forms must be used. Anthem FSA debit cards are deactivated June 30, 2019.

- 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. The HRA is also on the PayFlex card.
For complete Flexible Spending information.....

Review the 2019-2020 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
2019 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.dhram.virginia.gov/healthcoverage/tricare
COVA HealthAware

Employee Premiums for 2019-2020

• No premium increase for basic plan at any membership level

• Premium decreases for most dual/family plans with expanded dental coverage
COVA Care

Employee Premiums 2019-2020

- No premium increase for basic plan at any membership level
- Decrease in premium for most dual/family expanded dental plans
- Increase in premium for dual/family out-of-network coverage
New Plan Option for Employees in Hampton Roads Area

Optima Health Vantage HMO available beginning July 1, 2019 for eligible employees who live or work in:

Chesapeake, Franklin, Gloucester, Hampton, Isle of Wight, James City County, Mathews, Newport News, Poquoson, Portsmouth, Southampton, Suffolk, Surry, Virginia Beach, Williamsburg, and York County.

• Visit [www.optimahealth.com/cova](http://www.optimahealth.com/cova) for details
• Regional HMO requires use of network
• When more than 100 miles from permanent residence, emergency travel coverage only. No non-emergency coverage outside area.
• Exception: Provides out-of-area coverage for dependent children away from home
To compare health plans....

State Health Benefits Program Brochure at 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
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


uses your data to compare basic COVA plans and project your out-of-pocket expenses
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).

• Beginning July 1, 2019, dental benefits for COVA HealthAware will be administered by Delta Dental (replacing Aetna Dental).
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 through the my Active Health portal.

• Health Assessment must be completed on or after May 1, 2019 to qualify.

• Health assessments completed by May 15, 2019 qualify for premium rewards effective July, 2019.

• Health assessments completed after May 15, 2019 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, 2019 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, 2019 – June, 2020).
Premium Rewards

• Premium Rewards will go into effect July, 2019 if new or updated health assessments are completed between May 1, 2019 and May 15, 2019.

• If you do not complete the health assessment between May 1, 2019 and May 15, 2019:
  • 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

• Register or log in to www.myactivehealth.com/cova.
• Go to the health assessment link and answer questions.
• Click “Complete and Save” to submit.
• Your spouse needs to register separately, using your health plan ID number, to complete the health assessment.
• If you don’t have Internet access, you may call Active Health at 866-938-0349 to complete the health assessment by phone.

Note: After June 30, health assessment completion will be relocated to the COVA Care (Anthem) and COVA HealthAware (Aetna) web sites and will no longer be available on the Active Health site.
Premium Rewards

Need help?

Call ActiveHealth at 866-938-0349 to:

• Get detailed instructions about completing the health assessment or for help with the web site

• Find out whether you are on record as having completed the health assessment

• **Important:** ActiveHealth cannot tell you whether you have earned a premium reward, only whether you have completed the health assessment.
Premium Rewards
Need help?

• Not sure if you’re getting a premium reward?
• Check your pay stub to confirm whether your premium amount is the regular premium amount or the “Premium with Rewards” amount. See the “Employee Monthly Premiums” for details.
• Contact VCU Benefits to check your reward status

Important: VCU does not approve or deny premium rewards, but we can check the reward status in your state health plan record. 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

More About Active Health

• The state health plan has safeguards in place to ensure that your personal information on the MyActiveHealth portal is not shared with VCU.

• The state health plan confirms that all data from your health assessment is completely secure. The data is available to you and also your doctor at your request.
MyActiveHealth Portal Registration

• Visit www.myactivehealth.com/cova
• Click on “Create Account” and use 00+health plan ID for employee ID
• Enter your information to create User ID and password
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, 2019.

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

Use **only** the blue form dated 2019 in the lower left corner! Do not use forms from previous years.

VCU HR must **receive** form by 5:00 p.m. EST on May 15, 2019.
Election Form Due Date

Election forms must be received by VCU Human Resources no later than 5:00 p.m. on Wednesday, May 15, 2019:

<table>
<thead>
<tr>
<th>Mail or Hand Delivery</th>
<th>Campus Mail</th>
<th>Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>VCU Human Resources Benefits Administration Box 842511</td>
<td>VCU Human Resources Campus Box 842511</td>
<td>(804) 827-4728</td>
</tr>
<tr>
<td>600 W. Franklin Street Richmond, VA 23284-2511</td>
<td></td>
<td>email</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:openenroll@vcu.edu">openenroll@vcu.edu</a>*</td>
</tr>
</tbody>
</table>

*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 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, 2019. 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, 2019 (last payroll deduction July 1, 2019).
- Any current Premium Rewards will end with July 1, 2019 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, 2019

• Changes are reflected in payroll deductions beginning on the July 16, 2019 pay date
We’re Here to Help!

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