Your 2019 Open Enrollment Checklist
Open Enrollment is May 1 – May 15, 2019

General instructions

Open enrollment elections can be made online using the state's Employee Direct system at edirect.virginia.gov or by using the State Health Benefits Program Enrollment Form for Employees found at www.hr.vcu.edu/open-enrollment. If you use the paper election form, your form must be received by VCU Human Resources no later than the close of business of May 15, 2019 (5 p.m. EST). If you use the online Employee Direct system, your election may be completed until 11:59 p.m. on May 15, 2019.

If you are returning a paper election form by mail or campus mail, please allow time for receipt by the deadline. Faxes and email are accepted as described below. VCU is not authorized to grant exceptions to the state health plan open enrollment deadline.

- Don’t wait until the last minute – submit your elections as soon as you make your choices.
- Keep a copy of your election form, fax transmission confirmation, email transmission, and/or postmarked envelope as proof of your timely submission. Please submit your form by one method only.
- Hand delivery to the VCU Human Resources Welcome Center (600 West Franklin Street, Belvidere Street entrance) is strongly recommended.

Adding or re-adding eligible family members:
If you are adding (or re-adding) eligible family members, who are not currently covered, to your health plan during open enrollment, you must submit the required documents to VCU Human Resources to prove the dependents are eligible – even if you have covered them in the past – by 5 p.m. EST on May 15, 2019. If you do not have the documents available, make your elections online or using a paper form in time to meet the election deadline, and your election will be held for 30 days or until the required documents are received by VCU Human Resources. After 30 days, in the absence of the required eligibility documents your election will be declined. The list of required dependent eligibility documents is available at www.hr.vcu.edu/open-enrollment.

A note about security:
For your own security, please do not use external internet email for materials that include social security numbers. Email within the VCU network is encrypted.

A step-by-step checklist

☐ 1. Enroll in a Flexible Spending Account (FSA) – if you wish to do so
   - Current flexible spending accounts end on June 30, 2019 (claims will be processed only until September 2019) and will not be renewed. The final payroll deduction for the plan year will be on July 1, 2019.
     - If you wish to participate in the flexible spending program for the 2019-2020 plan year, you must enroll or re-enroll during open enrollment. If you enroll or re-enroll, the first payroll deduction for the new plan year will be on July 16, 2019.
   - The health FSA limit is $2,700 for the new plan year (July 1, 2019 – June 30, 2020).
     - The dependent care FSA limit is $5,000 per household for the new plan year (July 1, 2019 – June 30, 2020) and depends on your tax-filing status. For more information, review the 2019-2020 Flexible Spending Accounts Sourcebook at www.hr.vcu.edu/open-enrollment.
   - Choose a whole dollar amount (no cents) for your per-pay-period contribution.
     - The minimum whole dollar amount is $10 per pay period (NOTE: There are 24 pay periods in the plan year). To help you project costs, use the online calculators or FSA worksheet:

- Remember, if you choose the COVA HealthAware plan (see below), your health reimbursement arrangement (HRA) pays out-of-pocket medical, prescription and behavioral health costs first, before your FSA.

### 2. Choose Your Health Plan

- If you take no health plan action during open enrollment, your participation will remain with the same plan selection you have, with the same membership and with the same optional coverage buy-ups you had this year. Any changes in covered benefits or premiums will be applied to your membership automatically. Consult the Spotlight newsletter at [www.hr.vcu.edu/open-enrollment](http://www.hr.vcu.edu/open-enrollment) for details about benefit and premium changes for the plan year July 1, 2019 – June 30, 2020.
- Use DHRM’s interactive Alex decision-making tool at [http://www.myalexcom/cova/2019](http://www.myalexcom/cova/2019) to:
  - project your plan year expenses under COVA Care (Anthem), COVA HealthAware (Aetna), and COVA High Deductible Health Plan (Anthem); and
  - help you decide which plan to choose for the new plan year.

### 3. Choose Your Optional Coverage Buy-ups – if any

- **Reminder:** Primary dental services are not included in the basic COVA Care, COVA High Deductible or COVA HealthAware plans.
  - Only preventive dental services (periodic cleanings, exams, x-rays) are covered in these basic plans.
  - If you do not already have the expanded dental buy-up, you must add it during open enrollment if you want coverage for primary services (such as fillings, simple extractions and root canals) and major services (complex, restorative, orthodontic) for the new plan year.
- Decide whether to add or drop optional vision, hearing or out-of-network medical coverage for your plan.

### 4. Add or Remove Eligible Family Members – if you need to or wish to

- During open enrollment, you can add or drop eligible family members to/from your health plan for any reason or no reason at all. Family members removed during open enrollment are not offered Extended Coverage (COBRA).
- Proof-of-eligibility documents are required if you are adding family members to your health plan. Eligibility documents are not required to continue coverage for family members currently on your plan. If you make an online or paper election to add family members during open enrollment, you must also provide the supporting eligibility documents to VCU Human Resources (see “How to submit forms and documentation” below). Your election will remain pending until the required eligibility documents are received. The election may be declined if VCU Human Resources does not receive the required eligibility documents within 30 days of the date of your election.

### 5. Make Sure You Earn Your Premium Discount!

- Employees and/or their eligible enrolled spouses in COVA Care and COVA HealthAware can now earn premium rewards at any time during the plan year. To qualify for a premium reward this year, you must submit a completed or updated health assessment at [www.myactivehealth.com/cova](http://www.myactivehealth.com/cova) May 1, 2019 or later.
- If you are currently receiving and/or your spouse is receiving a premium reward, those reward(s) will end in June, 2019 unless a new or updated health assessment is completed May 1, 2019 or later.
- **To qualify for a premium reward effective July, 2019 the health assessment must be completed between May 1 and May 15, 2019.**
- Health assessments submitted after May 15, 2019 are eligible to qualify for premium rewards on a prospective basis. Complete a health assessment by the 15th of the month to receive an award in about six weeks. Complete a health assessment after the 15th of the month to receive an award in about eight weeks: 

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Reminder: Your Employee ID for registering with www.myactivehealth.com/cova is 00+ the seven numerals in your health plan ID number. For example, if your health plan ID number is YTX1234567XU, your Employee ID for www.myactivehealth.com/cova is 001234567. For COVA HealthAware members whose health plan numbers already begin with 00, simply use your health plan ID number. Enrolled spouses use the same health plan ID number but must register at the site separately.

For Active Health Assistance: VCU does not approve Premium Rewards and cannot view your health activities or results. For assistance with the health assessment or biometric screening requirements, contact Active Health directly at (866) 938-0349.

This isn’t everything you need to know! Remember to…

☐ Review thoroughly the Spotlight newsletter at www.hr.vcu.edu/open-enrollment and other open enrollment information you receive from DHRM.

☐ Visit the state employee health plan’s open enrollment website (http://www.dhrm.virginia.gov/healthcoverage/open-enrollment) for more information.

How to submit forms and documentation

Submit your open enrollment election forms and/or dependent documentation to VCU Human Resources:

- **Hand deliver (strongly recommended!):** Human Resources Welcome Center, Lindsey House, 600 West Franklin Street, Belvidere Street entrance
- **Campus mail:** VCU Benefits, P. O. Box 842511
- **Fax:** (804) 827-4728
- **Email:** openenroll@vcu.edu (please do not use external Internet email for documents that include social security numbers)

Questions?

Contact VCU Human Resources, Office of Benefits at (804) 827-1723 or openenroll@vcu.edu.