



## Your 2021 Open Enrollment Checklist Open Enrollment is May 3 – May 17, 2021

### General instructions

Open enrollment elections can be made online using the state's Employee Direct system at [edirect.virginia.gov](https://edirect.virginia.gov) or by using the *State Health Benefits Program Enrollment Form for Employees* found at [www.hr.vcu.edu/open-enrollment](https://www.hr.vcu.edu/open-enrollment). If you use the online Employee Direct system, your election must be completed until 11:59 p.m. on May 17, 2021. If you use the election form and return it electronically (by DocuSign, HR Support Request, fax, or VCU File Locker), **your form must be received by VCU Human Resources no later than May 17, 2021**. If you use the election form and return it by postal mail, it must be postmarked no later than May 17, 2021.

- **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 election by one method only.

#### 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. If you do not have the documents available in time for the open enrollment election deadline, make your elections online or using the election form in time to meet the 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](https://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 by policy.

### 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, 2021** and will not be renewed. Health FSA claims will be processed only until September 2021. Employees with dependent care FSA accounts ending June 30, 2021 that are active on that date and have unspent funds may continue to use the unspent funds for eligible claims incurred through October 31, 2021. The final payroll deduction for the 2020-2021 plan year will be on July 1, 2021 (for the pay period June 10 – June 24, 2021).
  - If you wish to participate in the flexible spending program for the 2021-2022 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, 2021.
- The health FSA limit is \$2,750 for the new plan year (July 1, 2021 – June 30, 2022).
- The dependent care FSA limit is \$5,000 for the new plan year (July 1, 2021 – June 30, 2022). For more information, review the 2021-2022 Flexible Spending Accounts Sourcebook at [www.hr.vcu.edu/open-enrollment](https://www.hr.vcu.edu/open-enrollment). Although the American Rescue Plan Act increased the amount of gross income excludable for dependent care in calendar year 2021 to \$10,500, the state program's 2021-2022 dependent care FSA contribution limit remains \$5,000.
- 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:

Online calculators are available at <https://www.payflex.com/products-and-services/flexible-spending-account>. The FSA worksheet is found at [www.hr.vcu.edu/open-enrollment](http://www.hr.vcu.edu/open-enrollment).

- 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, 2021 – June 30, 2022.
- Use DHRM's interactive Alex decision-making tool at <http://www.myalex.com/cova/2021> to:
  - project your plan year expenses under the available plans' basic coverage, 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 on your health plan company's web site (Anthem or Aetna, see below) May 3, 2021 or later. Health assessments completed prior to May 3, 2021 are not valid for 2021-2022 plan year rewards.
- If you are currently receiving and/or your spouse is receiving a premium reward, those reward(s) will end with the June, 2021 premium unless a new or updated health assessment is completed May 3, 2021 or later.
- **To qualify for a premium reward effective July, 2021 the health assessment must be completed between May 3 and May 17, 2021.**
- Health assessments submitted after May 17, 2021 are eligible to qualify for premium rewards on a prospective basis. Complete a health assessment by the 15<sup>th</sup> of the month to receive an award in about six weeks. Complete a health assessment after the 15<sup>th</sup> of the month to receive an award in about eight weeks.
- Complete the health assessment on your plan's web site:
  - [www.anthem.com/cova](http://www.anthem.com/cova) for COVA Care
  - [www.aetna.com](http://www.aetna.com) for COVA HealthAware
  - See detailed instructions [hr.vcu.edu/open-enrollment](http://hr.vcu.edu/open-enrollment)

- Reminder: Your enrolled spouse must register separately at your plan's web (using your health plan member ID number) in order to complete the health assessment.
- If you are changing plans during open enrollment (from a plan administered by Anthem to one administered by Aetna, or vice versa) complete the health assessment with your **current plan administrator**.
- If you are currently in a "waived health coverage" status and enrolling in coverage during open enrollment you will not be able to complete the health assessment until after your coverage is effective (July 1, 2021 or later). Your Premium Rewards will then take effect based on the completion date.

## This isn't everything you need to know! Remember to...

- Review thoroughly the *Spotlight* newsletter at [www.hr.vcu.edu/open-enrollment](http://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 (<https://www.dhrm.virginia.gov/employeebenefits/openenrollment2021-22>) for more information.

## How to submit elections forms and documentation

If you use Employee Direct to make your election online, no further action is required unless you elect to add family members to your health plan or Employee Direct advises you to contact your Benefits Administrator (VCU HR).

To submit an election form and/or eligibility documents for family members to VCU Human Resources, use **one** of the following methods:

- **Use the DocuSign enrollment form** available at <https://hr.vcu.edu//open-enrollment>. This form is routed electronically to VCU Human Resources and allows you to attach dependent eligibility documents.
- **Send scanned copies of your form and/or documents with an HR Support Request from** <https://go.vcu.edu/hrsupport>.
- **Fax your form and/or documents to VCU Human Resources, Benefits Administration** at (804) 827-4728
- **Upload your form and/or documents to the VCU File Locker** (<https://filelocker.vcu.edu>) and share with user ID "OPENENROLL" or email address [openenroll@vcu.edu](mailto:openenroll@vcu.edu).
- **Send your form and/or documents by postal mail** to VCU Human Resources Benefits Administration, Box 842511, 600 West Franklin Street, Richmond, VA 23284-2511.

## Questions?

Register for an Open Enrollment Zoom Q&A session at: <https://vcu.csod.com/ui/lms-learning-details/app/event/350e3db9-29a0-4688-8701-ee9bbffa60ec> . The session times and dates are:

May 3, 2021, 12:00 p.m. to 1:30 p.m. - <https://vcu.zoom.us/j/98736961238>

May 4, 2021, 9:00 a.m. to 10:30 a.m. - <https://vcu.zoom.us/j/91933719533>

May 6, 2021, 12:00 p.m. to 1:30 p.m. - <https://vcu.zoom.us/j/94800161150>

You may also contact VCU Human Resources, Benefits Administration at (804) 827-1723 or [openenroll@vcu.edu](mailto:openenroll@vcu.edu) with general questions. Please do not email enrollment forms to our email correspondence mailbox.