Open Enrollment 2022

May 2 - 16, 2022

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Annual Open Enrollment Plan Year 2022-23

- Open enrollment is May 2- 16, 2022
 - You can make changes related to your health plan and flexible spending accounts (FSAs)
- Changes are effective July 1, 2022
- Changes will reflect on July 15, 2022 Paycheck
- No action required if you are:
 - Not changing your health plan or membership,
 - Not enrolling in an FSA, and
 - Not participating in Premium Rewards



Health Benefits Plan Year 2022-23

- Enroll in or change your health plan
- Elect or remove optional buy-ups for COVA Care, COVA HDHP, and COVA HealthAware
- Waive coverage
- Add or remove family members
- Dependents who are already age 26 or who will reach age 26 in 2022 DO NOT need to be removed during open enrollment.



Flexible Spending Accounts (FSAs) Plan Year 2022-23

- Enroll in a Health or Dependent Care FSA or both
 - You must re-enroll each year you wish to have an FSA



If You Do Nothing

- If you are enrolled in a health insurance plan, you will remain in the same plan with the same membership status, including the current expanded options
- You will NOT have a Health and/or Dependent Care Flexible Spending Account (FSA) beginning July 1, 2022



How to submit your election for Plan Year 2022-23

Two Ways to Enroll or Make Changes



- Log in to Cardinal HCM.
 - Effort should be made to submit elections online
 - Contact the HR Service Center (<u>hrservicecenter@vt.edu</u>) if you have questions or experience difficulties with the online process
- 2. Submit a paper Enrollment Form (only if submitting online is not an option)
 - Fillable form can be found on the HR Open Enrollment site https://www.hr.vt.edu/benefits/health-insurance/open-enrollment.html
 - Department of Human Resource Management (DHRM) mailed paper copy to employee's address on record

The deadline for submission is May 16, 2022



Cardinal HCM

If you have not done so already visit Cardinal Online to register

https://my.cardinal.virginia.gov

- Ensure your logon works
- If you do not have your login information, please refer to <u>campus notice about</u> <u>Cardinal</u>
- Instructions and help can be found <u>here</u> OR email the <u>hrservicecenter@vt.edu</u>
- Confirm Personal Information
 - ✓ Validate or update your phone number
 - ✓ Validate or update your email address
 - ✓ Validate or update your home address
 - ✓ Review dependent information



Cardinal HCM

Visit Cardinal Online Starting May 2 To Submit Your Elections

https://my.cardinal.virginia.gov

- 1. Click on the Benefit Details tile
- 2. Click the Benefits Enrollment list item on the left of the screen
- 3. On that page select Start to display the Open Enrollment Benefits page
- 4. Follow instructions

Submit elections early starting May 2 and **no later** than 11:59 p.m., May 16, 2022



Submitting Required Supporting Documentation

- Complete the fillable form located on the HR Open Enrollment site: www.hr.vt.edu
- Submit your supporting documents to:
 - Secure E-Drop Box located at <u>www.hr.vt.edu</u>
 - Fax: 540-231-6479
 - Mail: 300 Turner Street, Suite 2300, Blacksburg, VA 24061

*Electronic signatures are accepted

Submit Documents to Human Resources

ALL forms must be submitted or delivered on or before 11:59pm on May 16, 2022

Mailed forms must be <u>post-marked</u> on or before May 16, 2022



Submitting an Enrollment Form

If adding a dependent, you will be required to submit documentation supporting their eligibility.

Dependent	Documentation
Spouse	Marriage certificate and the first page of your most recent 1040 tax form
Child	Birth certificate
Step Child	Birth certificate

Submit to:

Secure E-Drop Box located at www.hr.vt.edu

Fax: 540-231-6479

Mail: 300 Turner Street, Suite 2300, Blacksburg, VA 24061

Submit Documents to Human Resources

A delay in the submission of required documentation will cause a delay in approval of online requests and the processing of physical forms. This may affect your payroll deductions



Spotlight on Your Benefits

- Highlights Open Enrollment Changes
- A printed copy has been mailed to employees' home addresses by the state; will arrive on or before May 1
- A PDF version is also available on the HR Open Enrollment site at www.hr.vt.edu
- A physical version can be picked up at the Central HR Office in the North End Center





Your Health Plan Options

Plans Offered	Available
COVA HealthAware (Aetna)	Statewide & elsewhere
COVA Care (Anthem)	Statewide & elsewhere
COVA HDHP (Anthem)	Statewide & elsewhere
Kaiser Permanente HMO	Regional, Northern Virginia
Optima Health Vantage HMO	Regional, Hampton Roads
TRICARE Supplement	Statewide & elsewhere, Military supplement



Highlights and Changes Coming July 1

- COVA Care and COVA HDHP Continuous glucose monitors (CGMs) for diabetes may be purchased only at pharmacies. A new prescription from your doctor will be required
- COVA Care, COVA HDHP and COVA HealthAware –
 Healthy Smile Healthy You extra dental cleaning and
 exam now available for patients with cancer, weakened
 immune system, kidney disease or undergoing dialysis.



- COVA Care and COVA HealthAware Complete a health assessment on your plan website between May 2 and May 16 to earn a premium reward effective July 1.
- Employee premiums depend on approval of the state budget by the General Assembly



		PREMIUM		
HEALTH CARE PLANS		You Only	You Plus One	You Plus Two or More
COVA Care	Employee Pays State Pays Total Premium	\$96 \$723 \$819	\$220 \$1,294 \$1,514	\$301 \$1,896 \$2,197
COVA Care + Out-of-Network	Employee Pays State Pays Total Premium	\$115 \$723 \$838	\$255 \$1,294 \$1,549	\$353 \$1,896 \$2,249
COVA Care + Expanded Dental	Employee Pays State Pays Total Premium	\$131 \$723 \$854	\$285 \$1,294 \$1,579	\$395 \$1,896 \$2,291
COVA Care + Out-of-Network + Expanded Dental	Employee Pays State Pays Total Premium	\$150 \$723 \$873	\$319 \$1,294 \$1,613	\$447 \$1,896 \$2,343
COVA Care + Expanded Dental + Vision & Hearing	Employee Pays State Pays Total Premium	\$151 \$723 \$874	\$321 \$1,294 \$1,615	\$449 \$1,896 \$2,345
COVA Care + Out-of-Network + Expanded Dental + Vision & Hearing	Employee Pays State Pays Total Premium	\$170 \$723 \$893	\$356 \$1,294 \$1,650	\$500 \$1,896 \$2,396
COVA HealthAware	Employee Pays State Pays Total Premium	\$17 \$709 \$726	\$52 \$1,294 \$1,346	\$54 \$1,893 \$1,947
COVA HealthAware + Expanded Dental	Employee Pays State Pays Total Premium	\$50 \$709 \$759	\$112 \$1,294 \$1,406	\$141 \$1,893 \$2,034
COVA HealthAware + Expanded Dental & Vision	Employee Pays State Pays Total Premium	\$61 \$709 \$770	\$134 \$1,294 \$1,428	\$172 \$1,893 \$2,065
COVA HDHP	Employee Pays State Pays Total Premium	\$0 \$614 \$614	\$0 \$1,143 \$1,143	\$0 \$1,670 \$1,670
COVA HDHP + Expanded Dental	Employee Pays State Pays Total Premium	\$34 \$614 \$648	\$62 \$1,143 \$1,205	\$91 \$1,670 \$1,761
Kaiser Permanente HMO (available primarily in Northern Virginia)	Employee Pays State Pays Total Premium	\$79 \$673 \$752	\$186 \$1,196 \$1,382	\$267 \$1,747 \$2,014
Optima Health Vantage HMO + Expanded Dental & Vision (Hampton Roads area)	Employee Pays State Pays Total Premium	\$79 <u>\$703</u> \$782	\$186 \$1,261 \$1,447	\$267 \$1,828 \$2,095
TRICARE Voluntary Supplement*	Total Premium	\$61	\$120	\$161

See Page 3 of the Spotlight on Your Benefits Packet

These premiums do not reflect the premiums with rewards.

Since the **incentive** is a **cash reward**, it is **taxable** to the employee



- Employee and/or spouse enrolled in COVA Care or COVA HealthAware Policies
- o Employee or spouse can earn \$17 as a taxable cash incentive per month
- With an eligible spouse employees can earn \$34 as a taxable cash incentive per month
- Complete the Survey during Open Enrollment so that the incentive is in place at the beginning of the new plan in order to maximize earnings from this reward option

Health assessment surveys for the incentive must completed through the **health** insurance company website (<u>www.anthem.com</u> or <u>www.aetna.com</u>)



How will I receive a Premium Reward?

For a Reward Starting July 1:

Complete your health assessment between May 2 and May 16

For a Reward After July 1:

• Earn a reward any time during the plan year as long as the requirements are met

Additional information on premium rewards can be found using the following link (under the For All Members section):

https://www.dhrm.virginia.gov/employeebenefits/open-enrollment2022-23

Premium Rewards (Cardinal):

https://www.dhrm.virginia.gov/docs/2022 Premium Rewards Cardinal



Where do I submit my Premium Reward Survey?

Log in to the COVA Care or COVA Healthware plan website or use the app!

COVA Care: www.anthem.com or use the Sydney Health App

COVA HealthAware: www.aetna.com or use the Aetna Health app

Instructions can be found in the Spotlight on **page 7**. If you need help completing the survey contact the HR Service Center at hrservicecenter@vt.edu or 540-231-9331



Need help deciding - Call on ALEX!

Trying to decide which health plan options are right for you?

Consult with ALEX – your online benefits counselor!

Visit http://www.myalex.com/cova/2022





ALEX evaluates your input and recommends a plan tailored just for you!



Statewide Plans



Administered by Anthem, Delta Dental and Anthem Pharmacy delivered by IngenioRx

www.anthem.com/cova

800-552-2682



Administered by Aetna, Delta Dental and Anthem Pharmacy delivered by IngenioRx

> www.covahealthaware.com 855-414-1901



Statewide Plans



- Administered by Selman & Company
- Supplement to Military Insurance
- https://info.selmanco.com/cova
- For additional information call 800-638-2610, press option 1





The basic plans include:

- Medical
- Behavioral Health
- Employee Assistance Program (EAP)
- Prescription Drug
- Diagnostic and Preventative Dental
- Routine Eye Exam and Vision Discounts





Optional Benefits or Buy-Up Options:

COVA Care: Expanded Dental

Expanded Routine Vision/Hearing

Out-of-Network

COVA HDHP: Expanded Dental





Expanded Dental

- Primary Care such as fillings, extractions, root canals
- Complex Restorative crowns, dentures, bridges and implants
- Orthodontic services





Expanded Vision

- Eyeglasses
- Contact lenses
- Includes allowances for non-Blue View provider services

Hearing

- Routine hearing exam once per plan year
- Hearing aids and related supplies up to \$1,200 every 48 months





Out-of-Network

- Plan payment reduced by 25%
- Provider may balance bill for amounts the plan doesn't pay
- Does not apply toward out-of-pocket limit





The basic plan includes:

- Medical
- Behavioral Health and EAP
- Routine Vision and Hearing Exams
- Preventative and Diagnostic Dental
- Health Reimbursement Arrangement (HRA)
- Out-of-Network Coverage





Optional Benefits:

Expanded Dental

- Primary Care such as fillings, extractions, root canals
- Complex Restorative crowns, dentures, bridges and implants
- Orthodontic services

Expanded Vision

- Eyeglasses
- Contact lenses
- Discounts for eyewear and accessories
- Network includes private practice providers plus participating national chains





What is a Health Reimbursement Arrangement (HRA)?

- Account that automatically pays eligible out-of-pocket expenses as long as funds are available
 - Medical
 - Behavioral Health
 - Pharmacy
- Funds paid from HRA toward eligible expenses for any covered member
- Unused HRA funds roll over into future plan years with no limit if enrollment in the plan continues





HRA Contribution

- Initial HRA Contribution for 7/1/2022
 - Employee/Retiree: \$600
 - Employee/Retiree + Spouse: \$1,200
- HRA Contribution is prorated for new enrollments or Qualifying Mid-Year Event (QME)
 changes during the plan year
- HRA Proration Chart:

Enrollment or Status Change Effective Date	Proration Percentage	HRA adjustment per Employee and/or Spouse
July 1st	100%	\$600.00
August 1st	92%	\$552.00
September 1st	83%	\$498.00
October 1st	75%	\$450.00
November 1st	67%	\$402.00
December 1st	58%	\$348.00
January 1st	50%	\$300.00
February 1st	42%	\$252.00
March 1st	33%	\$198.00
April 1st	25%	\$150.00
May 1st	17%	\$102.00
June 1st	8%	\$48.00





Earn extra money towards your HRA by completing "Do Rights"!

Employees/Early Retirees and enrolled spouses

- \$50 HRA contribution for up to three "Do Rights"
 - Up to \$150 per employee/early retiree
 - Up to \$150 per enrolled spouse

- Annual routine physical exam
- Routine dental exam
- Annual routine vision exam
- Annual flu shot
- Physical activity tracker
- Digital coaching

Up to \$300 extra dollars that roll over year to year? YES PLEASE!



Prescription and Dental Benefits



Prescription Drugs:

- Anthem Pharmacy delivered by IngenioRX
- 833-267-3108 or www.anthem.com
- All information can be found on your insurance card

Dental Benefits:

- Delta Dental of Virginia
- 888-335-8296 or www.deltadentalva.com
- All information can be found on your insurance card



Shared Savings Programs



- Informed Rewards
 - COVA HealthAware
 - www.aetna.com
- Smart Shopper
 - COVA Care and COVA HDHP
 - http://cova.vitalssmartshopper.com
- Incentive programs to reduce healthcare costs and reward you for making informed, cost-effective decisions about your health care
- Voluntary and available to you and your enrolled dependents



Health and Wellness Programs

- COVA Care and COVA HealthAware administers free and confidential health and wellness programs
 - Disease management Support to manage certain conditions
 - Medication and health coaching incentives
 - Maternity Management earn \$300
 - Health Assessment (Premium Rewards)
- Kaiser and Optima contact plan for details
- More Information:
 - Individual plan brochures
 - Open Enrollment line on the DHRM website
 - https://www.dhrm.virginia.gov/employeebenefits/openenrollment2022-23



Testimony from a Hokie Mom!

"I saved over \$100 a month by switching my son's Continuous Glucose Monitor (CGM) from a medical cost to a prescription cost. The primary reason we switched was because he is enrolled in the Anthem Conditional Care program. This program covers *all of his diabetes supplies* as long as they are a prescription. If you are a diabetic, I encourage you to sign up for the Anthem Condition Care program and switch your CGM to a prescription. No more sticking your fingers and no more out of pocket costs!"



Employee Assistance Program (EAP)

- COVA Care, COVA HDHP, and COVA HealthAware
- Up to 4 visits per issue each plan year at no cost to member
- Confidential resource for personal and workplace challenges
- Legal and financial guidance





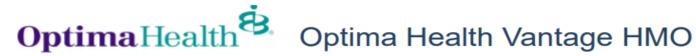
www.AnthemEAP.com

Company Code: Commonwealth of Virginia www.mylifevalues.com

User name and password: COVA

- Kaiser Permanente HMO and Optima Health Vantage
 - my.kp.org/commonwealthofvirginia or www.optimahealth.com/cova
- Contact Hokie Wellness at hokiewellness@vt.edu for assistance





Available in Hampton Roads zip codes www.optimahealth.com/cova



Kaiser Permanente HMO

Available primarily in Northern Virginia zip codes my.kp.org/commonwealthofvirginia/





Optima Health Vantage HMO

- You must live or work in Hampton Roads area zip codes to enroll
- You choose a primary care physician (PCP) to coordinate your care
- No referrals required to see a specialist
- Out-of-area coverage for dependent children
- No out-of-network coverage except for emergencies





Optima Health Vantage HMO

- Medical, prescription drug, dental, vision and hearing benefits
- Preventive care covered at 100%
- 100% of hospitals in Hampton Roads are in-network
- Employee Assistance Program (EAP)
- Dedicated member services unit

More information at www.optimahealth.com/cova





Kaiser Permanente HMO

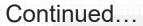
- Medical, prescription drug, dental, vision and hearing benefits
- Preventive care covered at 100%
- You choose a primary care physician (PCP) to coordinate your care
- Employee Assistance Program (EAP)
- You must live or work in primarily Northern Virginia zip codes to enroll
- Plan service area extends to Fauquier County
- More on the Open Enrollment web page

More information at www.my.kp.org/commonwealthofvirginia



Flexible Spending Accounts (FSA) Plan Year 2022-23

- Administered by PayFlex for all employees eligible for health benefits
- Governed by the IRS
- Minimum \$10/per pay period **pre-tax** contribution
- Monthly \$2.10 administrative fee
- Health Care FSA
 - Set aside up to \$2,850 per year (increased by \$100 from 2021-2022 Year)
 - Use for eligible health care expenses (co-pays, deductibles, coinsurance, prescriptions, etc.)
- Dependent Care FSA
 - Set aside up to \$5,000 per year, per household
 - Use for the care of your dependent(s)
- Your must enroll each plan year to participate "Use it or lose it" or you will forfeit any remaining FSA funds





PAYFLEX



Flexible Spending Accounts (FSA) Plan Year 2022-23

- PayFlex Health Mastercard
 - Instant access to your Health FSA funds
 - New enrollees will receive a new card
 - Keep all invoices and receipts some card transactions require verification
 - Resolve all card transactions by the end of the runout period

If you already have a PayFlex Mastercard, please continue to use the same card! You will not receive a new one for the 2022-23 Plan Year.





End of Plan Year 2022-23 FSA Reminders

- Current Health FSA or Dependent Care FSA (DCFSA) participants:
 - Claims must be incurred by June 30, 2022*
 - Reimbursement for claims must be filed and outstanding card transactions must be resolved by September 30, 2022.
 - Reimbursement for claims must be filed with PayFlex at <u>www.payflex.com</u> or call (855) 516-8595

*Grace Period granted for DCFSA (next slide)



A Special Note on the Dependent Care FSA

The Commonwealth is adding a *Grace Period* to the 2021-2022 DCFSA Plan year (7/1/21-6/30/22), which will extend the period to incur claims under the **DCFSA until September 15, 2022.**

If you experience a change in the cost of your dependent care you can then request to change, enroll, or cancel the benefit based on a Qualifying Mid-Year Event (QME). Please reach out if this pertains to you.

The Health Care Flexible Spending Account (FSA) will NOT have a Grace Period for the 2021-2022 plan year.

A FAQ handout is available upon request.



More Open Enrollment Information



- Open Enrollment page at <u>www.dhrm.virginia.gov</u>
- Includes Frequently Asked Questions



Other Important Reminders

- Keep your address up-to-date!
 - Changing your address in Hokie Spa updates your BANNER and Health Insurance records
- Upon retirement or separation from employment is very important to provide an email address that you will be using post-employment
- Take time to review your beneficiaries and update as needed
 - Life insurance & VRS retirement contact Securian Financial at 1-800-441-2258
 - Optional Retirement Plan Contact vendor directly



Questions?

Contact:

• The Health Insurance Team healthinsurance@vt.edu:

Teresa Lyons – Benefits Administrator

Lizzie Ogle– Benefits Specialist

Leah Atkins – Benefits Specialist

Valerie Castrejon- Benefits Coordinator

- General Questions:
 - HR Service Center
 - Email: hrservicecenter@vt.edu Phone: 540-231-9331 Walk-In: Monday-Friday 8 am- 5 pm
 - DHRM Office of Health Benefits:
 - Email: openenrollment@dhrm.virginia.gov

Cardinal and Employee Self Service (ESS) Questions?

Visit https://my.cardinal.virginia.gov to review the Open Enrollment Job Aid



Come see us!

Department of Human Resources
North End Center, Suite 2300 (0318)
300 Turner St. NW
Blacksburg, VA 24061
www.hr.vt.edu

HR Service Center

Phone: 540-231-9331

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