

HEALTH AND FLEXIBLE SPENDING ACCOUNTS (FSA's) OPEN ENROLLMENT 2019

Open Enrollment for Health benefits and Flexible Spending Accounts (FSA's) will be between May 1 and May 15, 2019. Open enrollment is an opportunity to enroll in or change health plans, elect or remove optional buy-ups for COVA Care, COVA HDHP and COVA HealthAware, Waive Coverage or add/remove eligible family members. Remember, when adding family members, [documentation](#) is required.

Employees in COVA Care, COVA HDHP, and COVA HealthAware can start or continue their premium rewards by completing a Health Assessment between May 1 and May 15, 2019. Health assessments submitted before May 1, 2019 will not count for the new plan year. Visit [MyActiveHealth](#) to complete or update your online health assessment.

[EmployeeDirect](#) will be available for online employee elections. Employees will log into EmployeeDirect and select [Health Benefits Direct](#). Elections must be submitted on EmployeeDirect no later than 11:59 pm on May 15, 2019. Employees will also be able to make their changes using a [State Health Benefits Program Enrollment Form](#). These forms must be submitted to the Office of Human Resources at Christopher Newport by the close of business on May 15, 2019.

Changes to the current plans include:

- No premium changes to the basic plans with slight premium changes for optional benefits
- Prescription Drugs for COVA Care, COVA HealthAware and COVA HDHP will be administered by Anthem Pharmacy delivered by IngenioRx
- Delta Dental will administer the dental benefits for all the statewide plans
 - Diagnostic and preventative services are included in the basic plan
 - Expanded dental covers simple extractions, fillings, root canals and restorative dental cares, such as crowns, dental implants and orthodontia
- Health and Wellness Programs will be administered by your medical plan which include help to manage asthma, heart failure, diabetes, COPD and Coronary artery disease, medication and health coaching incentives, and maternity management

There is a new regional plan choice [Optima Health Vantage HMO](#) being offered in Hampton Roads. This plan is a referral-less HMO plan in which participants choose a plan primary care physician (PCP) who coordinates healthcare needs. An HMO plan does not include out-of-network. This plan does have out-of-area coverage for dependent children. To be eligible for the Optima Health Vantage HMO, you must **live or work** in the service areas. The service area includes 17 city and county zip codes in the Greater Hampton Roads region: Gloucester, Hampton, James City, Mathews, Newport News, Poquoson, Williamsburg, York, Chesapeake, Franklin, Isle of Wight, Norfolk, Portsmouth, Southampton, Suffolk, Surry and Virginia Beach.

An [Open Enrollment](#) package will be mailed to employees' homes beginning April 22, 2019.

This package will include:

- The Spotlight on Your Benefits will be mailed to employees' homes beginning the week of April 22, 2019.
- State Health Benefits Program Brochure
- Summary of Benefits and Coverage
- Special Health Benefits Notices
- Annual Children's Health Insurance Program Reauthorization Act of 2009 notice

Employees will also receive the Spotlight on Benefits in their email during April. Open Enrollment links will be available on The Department of Human Resources Website during the week of April 22.

This year, the Flexible Spending Accounts (FSA's) will be administered by PayFlex. **Remember, you must enroll each year in an FSA.** This means you must submit an enrollment request each plan year that you wish to have a Health FSA and/or Dependent Care FSA. The maximum contribution into the Health FSA for the plan year is \$2,700.00. Dependent Care FSA's allow up to \$5,000.00 per plan year depending on your filing status. Employees can contribute a minimum of \$10.00 per pay period. There is a \$2.10 pre-tax monthly administration fee for one or both FSA's.

IMPORTANT

NEW COVA CARE AND COVA HDHP MEMBER ID CARDS ISSUED **THIS MONTH**

New ID cards will be mailed to all COVA Care and COVA participants in April for the purpose of ensuring that the Anthem pharmacy system is ready to process their prescription drug claims starting July 1.

Employees are encouraged to use the interim cards immediately.

However, if your current card is used, claims will still process as usual through June 30, 2019. The new April ID card is identical to your current card except that it reflects Anthem-specific pharmacy information.

In mid-June, new ID cards will be issued again for COVA Care and COVA HDHP participants for the start of the new plan year on July 1. These will reflect any changes made during Open Enrollment, but all participants, regardless of Open Enrollment activity, will receive new cards. Once participants begin using their new July 1 cards, previous cards may be destroyed.

Participants currently using mail service or the specialty pharmacy will be contacted directly with information about transitioning their claims to IngenioRx.

Participants may contact Anthem Member Services at 1-800-552-2682 for