

Look What's Coming
July 1, 2013!

**Commonwealth of Virginia
Health Benefits Program**



What's New?

- COVA HealthAware health plan with HRA
- Administrators change for COVA Care and COVA HDHP
- Changes to Expanded Dental Optional Benefit
- Earn Premium Rewards!
- MyActiveHealth Program
- Flexible Spending Account Administrator

2013 Open Enrollment – Plans Offered



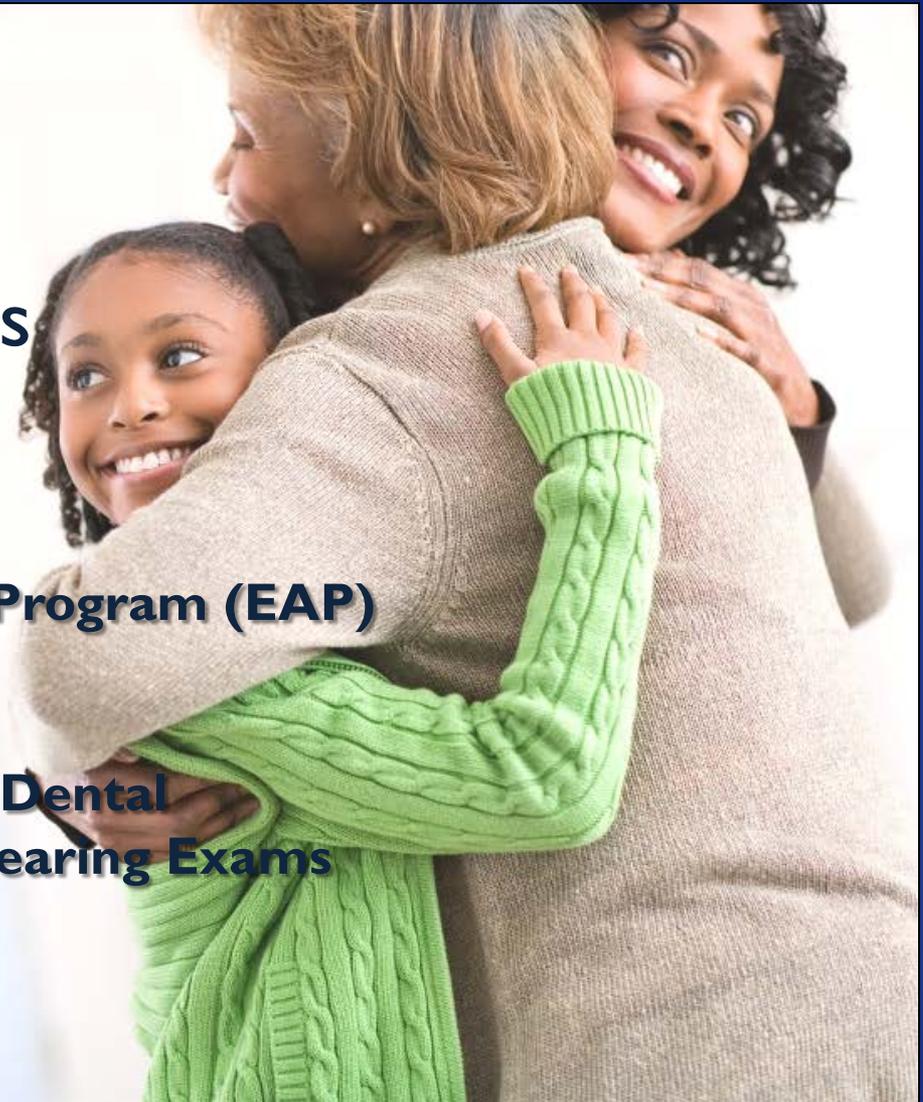
COVA HDHP



TRICARE SUPPLEMENT

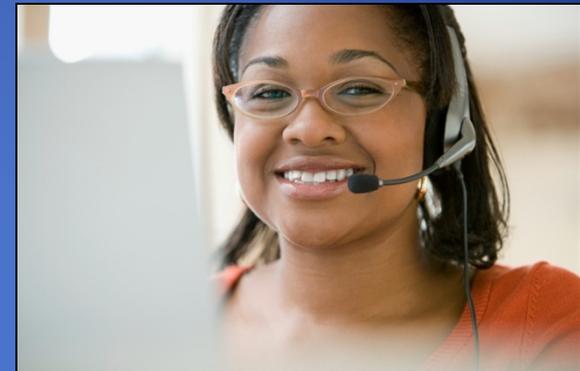
Making it easier to manage your health and health care costs

- Medical
- Pharmacy
- Behavioral Health
- 24/7 Employee Assistance Program (EAP)
- Health Reimbursement
Arrangement (HRA)
- Diagnostic and Preventive Dental
- Annual Routine Eye and Hearing Exams
- Out-of-Network Benefits



- Health Reimbursement Arrangement (HRA)
 - Employee/Retiree - \$600
 - Employee/Retiree and Spouse - \$1,200
 - Receive more HRA Funds when:
 - Complete one or more “do right” activities
 - Individual up to \$150
 - Spouse up to \$150
- Unused HRA funds may carry forward into future benefit periods

- Expanded Dental and Vision optional benefits
- One customer service number for one-stop service: **855-414-1901**
- Behavioral Health and EAP:
24 hours a day, 7 days a week
1-888-238-6232
- Administered by Aetna



Aetna Navigator®

- Secure member website
 - Track your HRA balance
 - Print a temporary member ID card or order a new card
 - Member Payment Estimator
 - Track your deductible and out-of-pocket
 - Check the price of a drug *before* you go to a pharmacy



The screenshot shows the Aetna Navigator member website. At the top, there is a navigation bar with links for 'Home', 'Coverage & Benefits', 'Claims', 'Care & Treatment', 'Health Records', 'Health Programs', and 'Aetna Pharmacy'. Below this is a search bar with the text 'Type your question here' and an 'ASK ANA' button. The main content area is divided into several sections: 'I want to...' with a list of links like 'Compare cost estimates' and 'Find a Doctor, Pharmacy or Facility'; 'Know Before You Go' with a sub-header 'Balances' showing 'HealthFund Amount Remaining \$0.00' and 'Flexible Spending Account Health Care' with a balance of '\$0.00'; 'Cost of Care' with a sub-header 'Stay in the Network and Save' showing 'In network: \$7,916' and 'Out of network: \$20,812'; 'Your Messages' with the text 'You have no messages right now.'; and 'Your Claims' with a sub-header 'Member Name' showing 'All Members' and 'Type of Claim' showing 'Medical'.

Log on to
Aetna Navigator
www.aetna.com



Anthem
Medical

+



Anthem
Vision & Hearing

+



Anthem
Pharmacy
NEW!

+



Anthem EAP &
Behavioral Health
NEW!

+



Delta Dental





- Emergency room copay increases to \$150 from \$125
- Anthem administers medical, pharmacy, behavioral health and EAP
- Delta Dental administers dental benefits



- Pharmacy Transitions to Anthem
 - No new prescription needed if refills remaining
 - Contact Anthem Home Delivery to provide payment and mailing information for your first order
 - Prior Authorizations & Step Therapy – easy transition!
 - One member services number and easy access to your medical and pharmacy information at [anthem.com](https://www.anthem.com)



Integrated Behavioral Health and EAP Resources

- Dedicated COVA Care clinical team
 - Seamless transition from Employee Assistance Program (EAP) into Behavioral Health benefits when necessary
- Call **1-855-223-9277** day or night

[AnthemEAP.com](https://www.anthem.com/eap)

Login = Commonwealth of
Virginia



COVA HDHP

- Anthem administers medical, pharmacy, behavioral health and EAP
- Delta Dental administers dental benefits

Changes for These Plans

- Expanded Dental Optional Buy-up
 - Includes Primary Services
 - 80% after deductible
 - Extractions, fillings, root canals



Diagnostic and Preventive Dental continue to be paid at 100 percent within basic plan and no annual limit

Women's Preventive Care

- Plan pays 100% for covered generic contraceptives

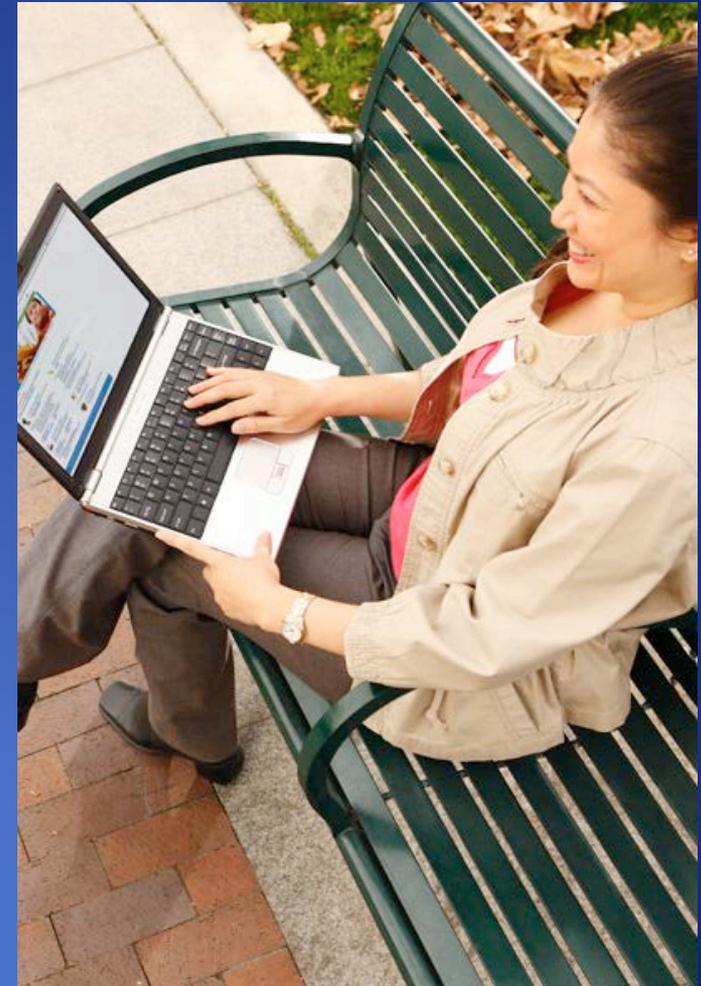


- Out-of-pocket maximum reduced
- Increased copayments

Office Visit	\$25 PCP/\$40 Specialty
OOP Maximum	\$1500/\$3000
Outpatient Surgery	\$75
Inpatient	\$300 per admission
Outpatient Therapy	\$40
Vision Benefit	\$25 exam, 25% discount on frames and lenses, 15% on contact lenses
Dental	Point of Service
Emergency Room	\$75
EAP Services	ValueOptions

The Power of kp.org

- From any computer with an internet connection, at any time of day or night, Kaiser Permanente members can:
 - E-mail their Permanente doctor's office
 - Schedule appointments
 - Fill prescriptions
 - View lab test results
 - Print immunization records
 - View own medical record
 - Get their list of medications



COVA Connect

- Will no longer be offered
 - Options include:
 - Elect another health plan
 - Waive coverage
 - Take no action and
 - Default to COVA Care with current buy-up
 - Same type of plan (PPO) and similar benefits

TRICARE SUPPLEMENT



- Voluntary supplemental health benefit option
- Available to employees and their dependents who are eligible for:
 - TRICARE, the military health benefit program, and
 - The State Health Benefits Program
- Eligible employees who enroll in the plan are responsible for 100% of the monthly premium amounts
- Monthly premium payments are made with pre-tax dollars through payroll deduction

Premium Rewards

- COVA Care and COVA HealthAware
 - Annual premium savings
 - Employee or Spouse – \$204
 - Employee and Spouse - \$408
 - July – December: complete health assessment
 - January – June: complete biometric (health) screenings



Monthly Premiums

MONTHLY PREMIUMS		Employee Only	Employee Plus One		Employee Plus Two Or More	
Health Care Plan	<i>Reward Earner</i>	<i>Employee</i>	<i>Employee or Spouse</i>	<i>Employee and Spouse</i>	<i>Employee or Spouse</i>	<i>Employee and Spouse</i>
COVA Care	Employee Premium	\$72	\$164	\$164	\$220	\$220
	<i>Rewards</i>	<u>-\$17</u>	<u>-\$17</u>	<u>-\$34</u>	<u>-\$17</u>	<u>-\$34</u>
	Employee Premium with Rewards	\$55	\$147	\$130	\$203	\$186
COVA HealthAware	Employee Premium	\$26	\$78	\$78	\$93	\$93
	<i>Rewards</i>	<u>-\$17</u>	<u>-\$17</u>	<u>-\$34</u>	<u>-\$17</u>	<u>-\$34</u>
	Employee Premium with Rewards	\$9	\$61	\$44	\$76	\$59

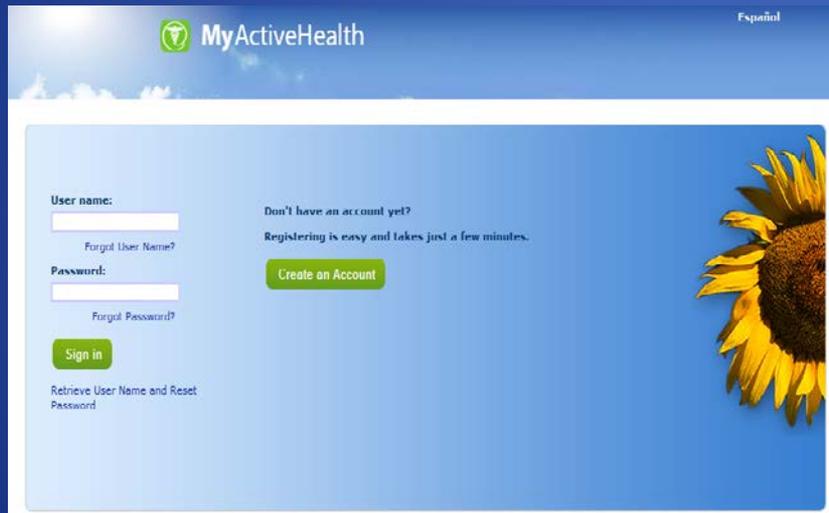
MyActiveHealth



- Holistic health management that goes beyond wellness
 - Healthy Insights – Disease Management
 - Healthy Beginnings – Maternity Management
 - Healthy Lifestyles – Coaching
- Oversight for incentive programs
 - Premium Reward
 - Bariatric Surgery Pre-Education Program
 - Diabetes Management

Portal Registration

- Visit www.myactivehealth.com/cova
- Click on Create Account
- Enter your Information to create User Name and Password



MyActiveHealth Español

User name:
Forgot User Name?

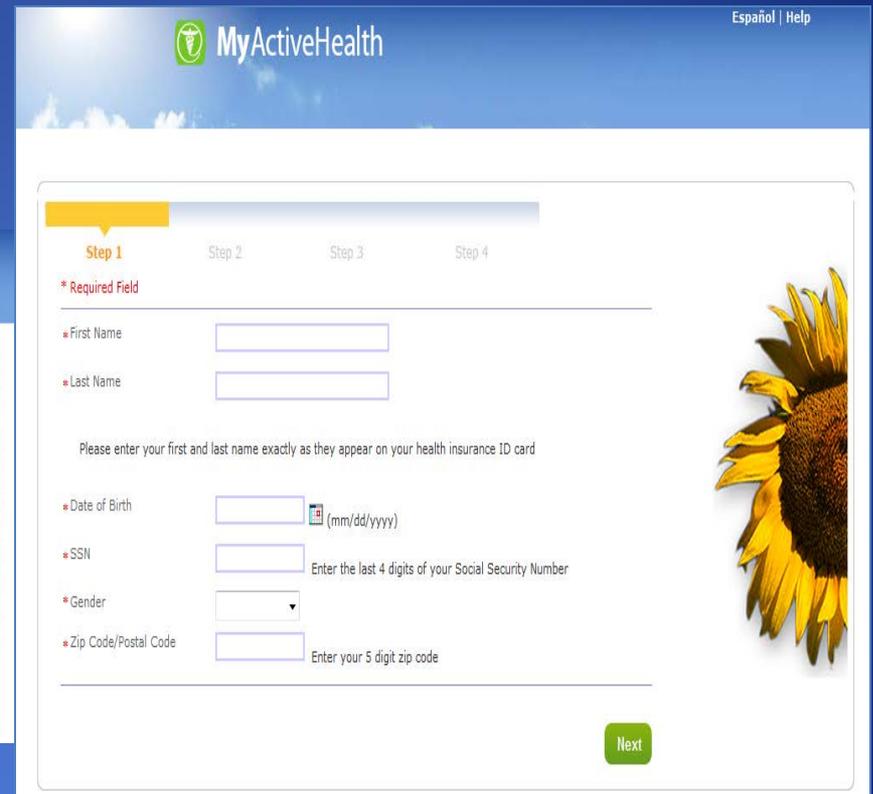
Password:
Forgot Password?

[Sign in](#)

Retrieve User Name and Reset Password

Don't have an account yet?
Registering is easy and takes just a few minutes.

[Create an Account](#)



MyActiveHealth Español | Help

Step 1 Step 2 Step 3 Step 4

* Required Field

* First Name

* Last Name

Please enter your first and last name exactly as they appear on your health insurance ID card

* Date of Birth  (mm/dd/yyyy)

* SSN Enter the last 4 digits of your Social Security Number

* Gender

* Zip Code/Postal Code Enter your 5 digit zip code

[Next](#)

Health Assessment

- Participants and enrolled spouses can complete the health assessment during Open Enrollment **May 1 – 24**
- Health assessment is available at **www.Myactivehealth.com/COVA**
or **1-866-938-0349**
- COVA Care and COVA HealthAware
 - Completing the health assessment could mean a premium reward for July - December!

MyActiveHealth

- Biometric Screenings
 - August –October 2013
 - Worksite locations, LabCorp facilities or personal physician
 - COVA Care and COVA HealthAware – to continue premium rewards through June 30, 2014!
- Online Coaching and Web Tools
 - Digital coaching
 - Interactive trackers, games and more
 - Telephone Support is available after 7/1/2013

Flexible Spending Accounts

- Anthem is new Claims Administrator
- FSAs available to all eligible employees
- Use FSA funds or lose them at the end of the plan year
- Health FSA -
 - May contribute up to \$2,500
- COVA HealthAware
 - You may enroll in both an HRA and FSA
 - Plan carefully since HRA automatically pays first

Flexible Spending Accounts

- **Use FSA Benefit Card** to pay for eligible health care expenses under the health FSA at qualifying health care providers and merchants.



or

- **File a claim** for health or dependent care FSA claims.

It's your choice!



New Tool to Help You

- “Alex” interactive decision tool
 - Asks questions about your individual needs
 - Explains plans offered
 - Estimates the lowest cost plan option for you
 - Provides plan comparison

The final decision is yours!

2013 Open Enrollment – Get More Details

- Research plan options:
 - 👍 Visit plans' online websites
 - 👍 Be sure your doctors are in the provider network
 - 👍 Check the benefits coverage for your prescription drugs

2013 Open Enrollment – Get More Details

- EmployeeDirect Online
- Open Enrollment link:
www.dhrm.virginia.gov
- Your agency Benefits Administrator
- Contact the plans

2013 Open Enrollment – Get More Details

- Spotlight newsletter
- Mailings and emails about specific programs



**It's about me.
So it works for me.
MyActiveHealthSM**

dhrm
Commonwealth of Virginia
MyActiveHealth.com is the health website that uses your information and your goals, so you know it has the power to help you succeed and make the real changes you want to make.

Find out how MyActiveHealth can organize, motivate and inform your healthy life. Log in to MyActiveHealth.com/COVA.

ActiveHealth MANAGEMENT
Empowering Better Health and Wellness



MyActiveHealth.com gives me information... choices...control...motivation!

What makes MyActiveHealth.com different from other health sites? It's all about your health. Your information. Your goals. Your life.

- Get "health actions" tailored just for you. Based on your unique health profile, you'll get personalized suggestions. Start out at your own level and work toward becoming the healthiest person you want to be!
- Read all your health info, where and when you need it. Health history, medical charts, prescription, lab results and much more—all in one private and secure location that you can access from any computer or mobile device.
- Use incentives and tools to track healthy eating and exercise. It's like having a friendly and personal personal trainer keep you motivated and giving you the motivation you need.
- Get real help to all of life's health issues you need. Symptom checker, drug interaction checker, healthy recipe finder and even links to interactive videos that you can watch at your own pace.

See what a difference MyActiveHealthSM can make in your life! Log in to MyActiveHealth.com/CLIENT.

ActiveHealth MANAGEMENT
Empowering Better Health and Wellness

2013 Open Enrollment – What Are Your Options?

- 👍 Enroll in or change your health plan
- 👍 Waive health coverage
- 👍 Add or remove eligible dependents
- 👍 Enroll in a Flexible Spending Account

2013 Open Enrollment – Make Your Election!

- Think about what's best for you and your family
- Visit <http://edirect.virginia.gov>
- Login and select “Health Benefits Enrollment and Information”
- Or submit an enrollment form to your agency benefits office
- **Final answer due May 24!**

We're Here to Help!

Questions?

ohb@dhrm.virginia.gov

1-888-642-4414

In Richmond: 804-225-3642