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SPOTLIGHT on YOUR BENEFITS

PUBLISHED BY THE DEPARTMENT OF HUMAN RESOURCE MANAGEMENT • COMMONWEALTH OF VIRGINIA

Health Benefits Rollout for July 1

Since there are significant changes to your health and flexible benefits this year, please be sure that you understand all of your choices. There are five plans with a number of different options from which to select.

Time to Get Started!

Plans Offered	Administrator	Available
COVA Care	Anthem Blue Cross and Blue Shield	Statewide
New! COVA HealthAware	Aetna	Statewide
COVA HDHP	Anthem	Statewide
Kaiser Permanente HMO	Kaiser Permanente	Regional, primarily in Northern Virginia
TRICARE supplement	Association and Society Insurance Corporation (ASI)	Statewide, employees who are military retirees

COVA Connect will no longer be offered. Members need to take action or default to COVA Care.

Get to Know ALEX!

Check out ALEX, an online, interactive assistant designed to help you decide which plan may be the most cost-effective for you.

ALEX is simple to use and easy to understand. Visit www.alexforcova.com and follow the prompts. ALEX will:

- Ask questions about your individual needs;
- Explain the plans offered;
- Estimate the lowest cost plan option for you; and
- Provide a plan comparison.

The final decision is yours! If you have additional questions, contact your agency Benefits Administrator.

Health and Flexible Benefits

OPEN ENROLLMENT

MAY 1—MAY 24, 2013!

Elections in Effect

July 1, 2013—June 30, 2014

Here Are Your Options

Health Plans

- Enroll in a health plan. Be sure to consider optional buy-ups for COVA Care, COVA HealthAware or the COVA HDHP.
- Waive health care coverage.
- Take no action to remain in your plan, except for COVA Connect members.
- Add or remove eligible family members.

Flexible Spending Accounts (FSAs)

- Enroll in a Health or Dependent Care (FSA), or both.

Premium Rewards

- Complete a Health Assessment if you are in COVA Care or COVA Health Aware to earn premium savings.

Issue Inbox

See more inside about the plans, your monthly premiums and new tools. Be sure to look at the "Benefits-At-A-Glance" to compare the plans!

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What's Changing for July 1?

New Plan

COVA HealthAware:

- Includes deductible, coinsurance and a Health Reimbursement Arrangement (HRA).
- The Commonwealth will fund an HRA on July 1 of $600 for employees or $1,200 for employees and enrolled spouses to help offset family out-of-pocket costs.
- Employees and spouses may each receive up to $150 by completing "do right" healthy activities.
- Features an annual vision and hearing exam at no cost to members.
- Expanded Dental and Expanded Dental Plus Vision buy-ups at additional cost.

New Program

MyActiveHealth:

- Access to tools and services to encourage healthier lifestyles
- Helps with managing chronic conditions
- Features lifestyle coaching
- Includes health assessment
- Find other health tips and resources
- Receive a monthly premium reward if you are an employee or spouse enrolled in COVA Care or COVA HealthAware. Complete the health assessment during Open Enrollment for savings from July – December. To continue your reward, complete a biometric screening between August 1 and October 31.

Plan Design Changes

- COVA Care: Emergency room copayment increases to $150 from $125.
- COVA Care and COVA HDHP: Anthem administers all benefits except dental services, which Delta Dental provides.
- COVA Care, COVA HealthAware and COVA HDHP plans:
  - No annual dental plan dollar limit on diagnostic and preventive dental services.
  - Primary dental services, such as fillings, root canals and extractions, must be purchased through the Expanded Dental optional benefit. These services had been covered within the basic plan.
  - Women's generic contraceptives paid at 100 percent.
  - Disease management programs now available through MyActiveHealth.
- Kaiser Permanente HMO: Out-of-pocket expense limit and certain copayments change.

COVA Connect No Longer Offered

- You may choose another plan or automatically default to COVA Care with the corresponding optional buy-up.

Flexible Spending Accounts (FSAs)

- Contributions to a Health FSA cannot exceed $2,500.
- New *Elite Visa* Benefit Card mailed to participants to pay for eligible Health FSA expenses.
- Anthem will administer health and dependent care FSAs for all eligible employees.

It's All at EmployeeDirect Online!
http://edirect.virginia.gov

- View your current health benefits profile
- Update your personal information
- Submit your Open Enrollment elections
- Review your total compensation

It's EASY to Think "Green" at Open Enrollment

More About COVA HealthAware

You have another plan option this year that puts you in the driver's seat in managing your health care. COVA Health Aware includes a health reimbursement arrangement, or HRA, to help you pay for plan expenses. The Commonwealth will place $600 in an HRA for an employee or $1,200 for an employee and spouse enrolled in the plan. The funds can be used to pay your deductible and other plan costs for all covered family members.

COVA HealthAware includes medical, pharmacy, preventive dental, behavioral health and Employee Assistance Program (EAP) services. Here are plan highlights:

- Deductible: Individual $1,500/Family $3,000
- Out–Of-Pocket Maximum: Individual $3,000/ Family $6,000
- Health Reimbursement Arrangement (HRA) – Employee $600/Employee & Spouse $1,200
- Additional Preventive Care paid at 100 percent:
    - An annual routine vision exam
    - An annual routine hearing exam

COVA HealthAware
Know Your Numbers

- Coinsurance: Plan pays 80 percent and you pay 20 percent
- Out-of-Network: Plan pays 60 percent and you pay 40 percent.
- Optional buy-ups: Expanded Dental or Expanded Dental Plus Vision for lenses and frames.

You may also earn more funds in your HRA! If you complete healthy activities, or "do rights," designated by the plan this year, you can earn up to $150 in your HRA ! Your spouse can do the same. The "do rights" include an annual physical exam, a dental exam, a flu shot and using one of the MyActiveHealth portal trackers at least three times a month for each month in a quarter. Pick three out of the four "do rights" and earn $50 for each one. The money is placed in your HRA the quarter after you complete the activity.

If you add the "do right" rewards to the Commonwealth's initial HRA funding, you can save half of the cost of your plan deductible! It's up to you.

How Does an HRA Work?

Here's an example of how an HRA may be used to pay plan expenses. Mike elected "employee only" coverage in COVA HealthAware. At the start of the year, the Commonwealth put $600 in his HRA. By the end of September, Mike completed three "do rights" and earned another $150 contribution from the Commonwealth into his HRA.

So, on October 1, Mike had $750 in his HRA. On November 1, Mike had a physical exam at his primary care physician's office. The physical exam cost $200 but, because it's a preventive service, it was covered at 100% and he didn't use any of the money in his HRA.

Date	Activity	Deposit/ Withdrawals	HRA Balance
7/1/13	COVA HRA contribution	+ $600	$600
10/1/13	Reward – three "do-rights"	+ $150	$750
11/1/13	Annual Physical	$0	$750
4/1/14	Allergist visit	- $100	$650
4/1/14	*EpiPen* prescription	- $150	$500
7/1/14	COVA HRA contribution for the 2014-2015 plan year	+ $600	$1,100

On April 1, Mike visited his allergist. He's allergic to bee stings and needed to have his EpiPen® prescription refilled. The allergist visit cost $100 and his *EpiPen* prescription cost $150. Both of these expenses were paid out of his HRA. On June 30, Mike had $500 left in his HRA. On July 1, this amount rolled over to the next plan year, when the Commonwealth funded his HRA with another $600.

Reach for Your Best Health with MyActiveHealth

This year, we've teamed up with ActiveHealth Management to bring you a new health and wellness program. On May 1, you'll have access to *MyActiveHealth* on the Web or by phone to complete your health assessment. Then, on July 1, when you enroll in COVA Care, COVA HDHP or COVA HealthAware, you'll have access to a host of programs that can put you on the road to good health. The *MyActiveHealth* web portal will be enhanced and specific information will populate in each individual's portal. Family members age 18 or older covered under your health benefits plan will also have their own access to the portal.

Your Info at Your Fingertips!

Create your own personal health record on MyActiveHealth. That way, you can keep track of health information, like your medications and your last doctor's appointment. And it will be right there when you need it! Visit www.myactivehealth.com/COVA.

Your Personal Health Assessment

Complete the *MyActiveHealth Health Assessment* – it only takes about 20 minutes! It's a confidential questionnaire about your health and lifestyle, like your age, height and weight, your diet and exercise habits, and whether you smoke. This gives you an instant look at your current health risks — and a starting point to make improvements.

You'll get a *Health Report* that scores your risk level, and an *Action Plan* to discuss with your physician and get you started right away on the road to lowering your risks. The action plan may even suggest wellness programs that are a good fit for you based on your specific health profile.

When you are ready to get started just go to www.myactivehealth.com/COVA or call 1-866-938-0349.

Done in Five Easy Steps!

You can take the health assessment even if you are not currently enrolled in a state health plan.

Step 1) Visit MyActiveHealth at www.myactivehealth.com/COVA .

Step 2) Log in using your Employee ID number. If you do not know your Employee ID number, see your agency Benefits Administrator.

Step 3) Go to the health assessment link to answer the questions.

Step 4) Click "Complete and Save" to submit your health assessment. Important: You must take this step to complete the requirements.

Step 5) View your personal health report if you answered the health assessment questions online. If you took the assessment by telephone, your health report will be mailed to you.

What Happens to My Current Programs?

Look for additional information after July 1 on transition of the maternity management, diabetes management and bariatric surgery pre-education programs. You will also receive help through MyActiveHealth if you need to better manage chronic conditions or lifestyle coaching.

Healthy Insights - Have a serious condition? If you have been diagnosed with conditions such as diabetes, high blood pressure or high cholesterol, you can get one-on-one telephone support from a nurse care manager to help you understand and stick to your doctor's treatment plan.

Healthy Beginnings - Having a baby? Expectant mothers can get help to increase the chances of having a healthy pregnancy and a healthy baby.

Healthy Lifestyles - Need more help? You can work with a lifestyle coach - like a nutritionist or fitness expert - to help you over any roadblocks to your success.

After July 1, visit www.myactivehealth.com/COVA or call 1-866-938-0349.

It's Worth Doing for Your Health — and a PREMIUM REWARD!

For the first time ever, you may be able to reduce your monthly premiums by completing health-related activities!

Receive six months of premium rewards: When you complete the health assessment during Open Enrollment and enroll in COVA Care or COVA HealthAware, you will earn a monthly $17 premium reward! There's more good news. If your covered spouse also takes the health assessment, your reward doubles!

Continue your premium rewards: After earning the initial six months of rewards, COVA Care or COVA HealthAware members can receive another six months of reduced premiums. Here's how – take a biometric screening between August 1 and October 31. These biometric screenings will be available at select work locations and designated LabCorp facilities. You may also submit a form to complete the screening at your doctor's office. Look for more information after July 1.

Time It Right to Save Premium $$$!

July—December 2013 Premium Rewards

WHO: COVA Care or COVA HealthAware employees and spouses

WHAT: Complete Health Assessment

WHEN: May 1 - May 24, 2013

January—June 2014 Premium Rewards

WHO: COVA Care or COVA HealthAware employees and spouses

WHAT: Take Biometric Screening

WHEN: Aug. 1 - Oct. 31, 2013

NO BIOMETRIC SCREENING?

Premium Rewards STOP after December 2013!

Need to Navigate the Changes?

When	Activity	Where
May 1 – May 24, 2013	• All employees eligible for health benefits may make elections during Open Enrollment • Current COVA Connect members enroll in another plan or take no action and default to COVA Care • COVA Care and COVA HealthAware employees and spouses complete health assessment to earn premium reward for July – December 2013	• EmployeeDirect or submit enrollment form • EmployeeDirect or submit enrollment form • MyActiveHealth portal or by telephone
July 1, 2013	• COVA HealthAware employees receive $600 or employees and enrolled spouses receive $1,200	• Funded in HRA
Aug. 1 – Oct. 31, 2013	• COVA Care and COVA HealthAware employees and spouses complete biometric (health) screenings to continue premium reward for January – June 2014	• Certain work sites and LabCorp locations or at your doctor's office

2013 BENEFITS AT A GLANCE

In-Network Benefits	COVA Care You Pay	COVA HealthAware* You Pay	Kaiser Permanente You Pay	COVA HDHP You Pay
Deductible – per plan year ▪One person ▪Two or more persons	 $225 $450	 $1,500 $3,000	 None None	 $1,750 $3,500
Out-of-pocket expense limit – per plan year ▪One person ▪Two or more persons	 $1,500 $3,000	 $3,000 $6,000	 $1,500 $3,000	 $5,000 $10,000
Doctor's visits ▪Primary care physician ▪Specialist	 $25 $40	 20% after deductible 20% after deductible	 $25 $40	 20% after deductible 20% after deductible
Hospital services ▪Inpatient ▪Outpatient	 $300 per stay $125 per visit	 20% after deductible 20% after deductible	 $300 per admission $75 per visit	 20% after deductible 20% after deductible
Emergency room visits	$150 per visit (waived if admitted)	20% after deductible	$75 per visit (waived if admitted)	20% after deductible
Ambulance travel	20% after deductible	20% after deductible	$50 per service	20% after deductible
Outpatient diagnostic, laboratory, tests, shots and x-rays	20% after deductible	20% after deductible	$0 lab, pathology, shots radiology, diagnostic tests $75 specialty imaging	20% after deductible
Infusion services (includes IV or injected chemotherapy)	20% after deductible	20% after deductible	$25 PCP $40 specialty	20% after deductible
Outpatient therapy visits ▪Occupational, physical and speech therapy ▪Chiropractic (30-visit plan year limit per member)	 $25 PCP/$35 specialist $35	 20% after deductible 20% after deductible	 $40 $40	 20% after deductible 20% after deductible
Applied behavior analysis (ABA) for autism spectrum disorder—ages 2 through 6 ▪$35,000 annual limit	$25 per service	20% after deductible	$25 per visit	20% after deductible
Behavioral health visits	$25	20% after deductible	$12 group therapy $25 individual therapy	20% after deductible
Employee Assistance Program (EAP) Up to 4 visits per incident	 $0	 $0	 $0	 $0
Prescription drugs – mandatory generic Retail Pharmacy	*Up to 34-day supply* $15/$25/$40/$50	*Up to 34-day supply* 20% after deductible	*Up to 30-day supply* Medical center: $15/$25/$40 Community participating: $20/$45/$60 (3 x copayment for 90 days)	*Up to 34-day supply* 20% after deductible
Home Delivery Pharmacy	*Up to 90-day supply* $30/$50/$80/$100	*Up to 90-day supply* 20% after deductible	*Up to 30-day supply* $13/$23/$38 (2 x copayment for 90 days)	*Up to 90-day supply* 20% after deductible
Dental Services ▪Diagnostic and preventive	 $0	 $0	 See fee schedule	 $0
Annual Routine Vision Exam	Not available	$0	Not available	Not available
Annual Routine Hearing Exam	Not available	$0	Not available	Not available
Wellness & preventive services	$0	$0	$0	$0
Birth to 18 years	*Office visits at specified intervals, immunizations, lab and x-rays*			
	Annual check-up visit (primary care physician or specialist), immunizations, lab and x-rays			
19 years and older	*Routine gynecological exam, Pap test, mammography screening, prostate exam (digital rectal exam), prostate specific antigen (PSA) test, and colorectal cancer screening*			

*Includes an HRA fund of $600 for an employee or $1,200 for an employee and spouse to help pay family out-of-pocket costs.

2013 BENEFITS AT A GLANCE

In-Network Benefits	COVA Care You Pay	COVA HealthAware You Pay	Kaiser Permanente You Pay	COVA HDHP You Pay
Expanded Dental ▪Maximum benefit – per member ▪Deductible ▪Primary (basic) care •Complex restorative (inlays, onlays, crowns, dentures, bridgework) •Orthodontic --Lifetime maximum benefit	*Optional Benefit*:* $2,000 $50/$100/$150 20% after deductible 50% after deductible 50% no deductible $2,000	*Optional Benefit*:* $2,000 $50/$100/$150 20% after deductible 50% after deductible 50% no deductible $2,000	$1,000 $25 per person See fee schedule See fee schedule See fee schedule $1,000 (age 19 and under)	*Optional Benefit*:* $2,000 $50/$100/$150 20% after deductible 50% after deductible 50% no deductible $2,000
Routine Vision (*once every plan year*) •Routine eye exam	*Optional Benefit* :* $40	*Optional Benefit*:* Included in basic plan	$25 PCP/$40 specialist	Not available
•Eyeglass frames •Lenses --Eyeglass lenses (*standard plastic, single, bifocal or trifocal*) or --Contact lenses – •Conventional** or disposable** •Non-elective**	20% off balance after plan pays first $100 $20 15% off balance after plan pays $100 Balance after plan pays $250	20% off balance after plan pays first $100 $20 15% off balance after plan pays $100 Balance after plan pays $250	25% discount 25% discount 15% discount off initial fitting and pair 15% discount off initial fitting and pair	
Routine Hearing (*once every 48 months)* •Routine hearing exam	*Optional Benefit*:* $40	Included in basic plan	$25 PCP/$40 specialist	Not available
•Hearing aids and other hearing-aid related services •Benefit maximum	Balance after plan pays $1,200 $1,200	Not available	Not available	Not available
Out-of-Network	*Optional Benefit*:* Plan payment reduced by 25%. Provider may balance bill for amount above allowable charge.	Additional deductible out-of-pocket limits apply. 40% coinsurance after deductible. Provider may balance bill for amount above allowable charge.	Not available	Not available

*Options are offered for an additional premium, and may be purchased in combinations as shown on the monthly premiums chart.
**Elective contact lenses are in lieu of eyeglass lenses. Non-elective lenses are covered when eyeglasses are not an option for vision correction.

This is only an overview of your health care benefits. For details, see the appropriate Member Handbook or plan document, or www.dhrm.virginia.gov.

The program also offers the TRICARE voluntary supplement, which coordinates with federal TRICARE benefits.

Employee Monthly Premiums for July 1, 2013—June 30, 2014

Full-time employees pay the "Employee Pays" amount. Part-time salaried employees pay the total premium.

Please note: Employees and/or spouses in COVA Care and COVA HealthAware may receive premium rewards by completing certain health activities, reducing the monthly premium by $17 for the employee and $17 for the spouse or by $34 when both meet the requirements.

Health Care Plans		Premium			Premium with Rewards				
		You Only	You Plus One	You Plus Two or More	You Only	You Plus Spouse		You Plus Spouse or More	
					Employee	*Employee or Spouse*	*Employee & Spouse*	*Employee or Spouse*	*Employee & Spouse*
COVA Care	*Employee Pays*	$72	$164	$220	$55	$147	$130	$203	$186
	State Pays	$502	$901	$1,321	$502	$901	$901	$1,321	$1,321
	Total Premium	$574	$1,065	$1,541	$557	$1,048	$1,031	$1,524	$1,507
COVA Care + Out-of-Network	*Employee Pays*	$85	$182	$245	$68	$165	$148	$228	$211
	State Pays	$502	$901	$1,321	$502	$901	$901	$1,321	$1,321
	Total Premium	$587	$1,083	$1,566	$570	$1,066	$1,049	$1,549	$1,532
COVA Care + Expanded Dental	*Employee Pays*	$96	$210	$289	$79	$193	$176	$272	$255
	State Pays	$502	$901	$1,321	$502	$901	$901	$1,321	$1,321
	Total Premium	$598	$1,111	$1,610	$581	$1,094	$1,077	$1,593	$1,576
COVA Care + Out-of-Network + Expanded Dental	*Employee Pays*	$109	$228	$314	$92	$211	$194	$297	$280
	State Pays	$502	$901	$1,321	$502	$901	$901	$1,321	$1,321
	Total Premium	$611	$1,129	$1,635	$594	$1,112	$1,095	$1,618	$1,601
COVA Care + Expanded Dental + Vision & Hearing	*Employee Pays*	$110	$234	$321	$93	$217	$200	$304	$287
	State Pays	$502	$901	$1,321	$502	$901	$901	$1,321	$1,321
	Total Premium	$612	$1,135	$1,642	$595	$1,118	$1,101	$1,625	$1,608
COVA Care + Out-of Network + Expanded Dental + Vision & Hearing	*Employee Pays*	$123	$252	$346	$106	$235	$218	$329	$312
	State Pays	$502	$901	$1,321	$502	$901	$901	$1,321	$1,321
	Total Premium	$625	$1,153	$1,667	$608	$1,136	$1,119	$1,650	$1,633
COVA HealthAware	*Employee Pays*	$26	$78	$93	$9	$61	$44	$76	$59
	State Pays	$502	$901	$1,321	$502	$901	$901	$1,321	$1,321
	Total Premium	$528	$979	$1,414	$511	$962	$945	$1,397	$1,380
COVA HealthAware + Expanded Dental	*Employee Pays*	$50	$124	$162	$33	$107	$90	$145	$128
	State Pays	$502	$901	$1,321	$502	$901	$901	$1,321	$1,321
	Total Premium	$552	$1,025	$1,483	$535	$1,008	$991	$1,466	$1,449
COVA HealthAware + Expanded Dental & Vision	*Employee Pays*	$57	$137	$181	$40	$120	$103	$164	$147
	State Pays	$502	$901	$1,321	$502	$901	$901	$1,321	$1,321
	Total Premium	$559	$1,038	$1,502	$542	$1,021	$1,004	$1,485	$1,468
COVA HDHP	*Employee Pays*	$0	$0	$0					
	State Pays	$431	$800	$1,169					
	Total Premium	$431	$800	$1,169					
COVA HDHP + Expanded Dental	*Employee Pays*	$24	$46	$69					
	State Pays	$431	$800	$1,169					
	Total Premium	$455	$846	$1,238					
Kaiser Permanente HMO – (available primarily in Northern Virginia)	*Employee Pays*	$55	$130	$186					
	State Pays	$467	$831	$1,215					
	Total Premium	$522	$961	$1,401					
TRICARE Voluntary Supplement	Total Premium	$61	$120	$161					

Keep These Things In Mind!

Before You Change Plans, Remember….

Each plan is different. It is important to consider how each plan may affect you and your family. So be sure that:

- Your health care providers are in the plan's network.
- You check the benefit coverage for your prescriptions.
- You consider your total out-of-pocket expenses such as deductibles and copayments.
- You get more information by:
    - visiting the plan administrator's web site,
    - calling the plan's customer service number, *or*
    - contacting your Benefits Administrator.

Prescription Drug Coverage After July 1

All Plans

- If you are using retail pharmacies, be sure to tell your pharmacist that you have new prescription drug coverage and present your new medical ID card.

COVA Care and COVA HDHP

- If you are staying in COVA Care or COVA HDHP, or moving from COVA Connect to COVA Care or COVA HDHP:
    - Your mail order refills will be automatically transferred to Anthem's mail order pharmacy.
    - Your prior authorizations will be honored.
- If you are moving from Kaiser to COVA Care or COVA HDHP:
    - You must submit a new prescription to the mail order pharmacy and comply with any prior authorization or step therapy requirements.

COVA HealthAware

- If you are enrolling in COVA HealthAware, you must submit a new prescription to the mail order pharmacy.
- Most prior authorizations or step therapy requirements will be honored if you have a prescription filled under COVA Care, COVA HDHP, COVA Connect or Kaiser within 90 days of your effective date with COVA HealthAware. Check with COVA HealthAware if you have concerns.

More on Changes to Your Dental Benefits

Your dental benefits include four levels of coverage depending on the type of service:

- Diagnostic and preventive care
- Primary dental care
- Major restorative dental care, and
- Orthodontic benefits

Effective July 1, only diagnostic and preventive services will be provided in the basic plans for COVA Care, COVA HealthAware and COVA HDHP. There will be no annual dental dollar limit on these services which include routine oral exams, cleanings twice per plan year, and x-rays paid by the plan at 100 percent.

You must now purchase the Expanded Dental optional benefit for COVA Care, COVA HealthAware and the COVA HDHP plans to have coverage for primary care services such as simple extractions, fillings and root canals.

The optional benefit will continue to include major restorative dental care, such as crowns and dental implants, and orthodontia.

Go Mobile!

On the go and need to see your wellness or health information? No problem! If you are enrolled in COVA HealthAware, the Kaiser Permanente HMO or visit the MyActiveHealth portal, use your Smartphone 24/7!

MyActiveHealth: Check out the mobile site at www.myactivehealth.com/COVA. Or scan the QR code from posters, flyers or brochures.

COVA HealthAware members: Log onto Aetna Navigator at www.aetna.com beginning July 1. Go to the "We've Gone Mobile" section to get a mobile app.

Kaiser Permanente members: Bookmark kp.org on mobile devices, or visit kp.org/registernow to set up an account.

Flexible Spending Accounts—A Simple Way to Save

What if you had the power to keep more money in your paycheck? You already do! You can save two ways with a flexible spending account (FSA). A Health FSA lets you use your pre-tax dollars to pay for eligible health care expenses. And when you enroll in a dependent care FSA, your FSA funds can be used to pay for work-related Dependent Care expenses. Remember, you can enroll in one or both of the FSAs if you are eligible for health benefits even if you are not enrolled in a state plan.

You must **enroll every plan year** in an FSA to have an account. Beginning July 1, Anthem will be the FSA administrator.

Eligible Expenses

Is an FSA right for you? Think about how much you spend on FSA eligible expenses. It may make sense to enroll! Just a note: If you enroll in COVA HealthAware, your HRA will pay first for deductible and coinsurance on covered medical expenses. Any additional out-of-pocket expense can be paid from your FSA.

- Health FSA
  - Copays, coinsurance, and deductibles
  - Other out-of-pocket IRS eligible medical expenses
- Dependent Care FSA
  - Care for your child under the age of 13
  - Care for your qualifying child, spouse or relative who is physically or mentally incapable of self-care and lives in your home more than half the year.

Pay the Easy Way

Look for your Elite Visa® Benefit Card in the mail after you enroll in a health FSA. It gives you instant access to your health FSA funds – all you do is swipe your card and go! There's no need to pay for expenses and then wait for a reimbursement check. You simply purchase eligible health care expenses at most merchants where Visa is accepted. Remember, some transactions will require "after the fact" validation.

Important Facts and Figures

- Maximum FSA contributions
  - Health FSA: Up to $2,500.
  - Dependent Care FSA: Up to $5,000, depending on how your taxes are filed.
- Minimum FSA contribution: $10 per pay period.
- Administrative fee: $3.65 deducted monthly on a pre-tax basis for one or both FSA accounts.
- Use it or lose it! Be sure you file for reimbursement or you will forfeit your FSA funds.
- File for reimbursement by Sept. 30 for the plan year ending June 30 of each year you have an FSA.
- If you enroll in COVA HealthAware with the HRA, the HRA pays first. Keep this in mind as you plan for Health FSA expenses.

Telephone and Online Support

Starting May 1, call FSA Member Services at 877-451-7244.

- Additional FSA details: Review your FSA SourceBook or visit www.anthem.com/cova.
- Your online account: Beginning July 1, log into benefitadminsolutions.com/anthem using the special ID number provided in your Welcome Kit. Once you have set up your unique login information you can:
  - Check your account balance
  - Keep up with card purchases
  - Enroll in Real-time Alerts – messages about your benefit card activity
  - Submit online reimbursement requests
  - Find helpful resources and plan details

Come to an Open Enrollment Meeting Near You

Date	City	Location	Time
April 23	Richmond	VDOT Auditorium • 1221 East Broad Street	10:00 AM
April 24	Alberta	Southside Virginia Community College• Workforce Development Building 109 Campus Drive	11:00 AM
April 25	Williamsburg	College of William and Mary • Sadler Center Chesapeake Rooms A and B, 200 E. Stadium Drive	10:00 AM
April 26	Alexandria	Northern Virginia Community College • Alexandria Campus Bisdorf Building, AA 196 – Alexandria Room, 3001 North Beauregard Street	11:00 AM
April 26	Virginia Beach	Tidewater Community College • Virginia Beach Campus Advanced Technology Center, Technology Theater, 1800 College Crescent	1:00 PM
April 29	Hampton	Thomas Nelson Community College • Moore Hall Espada Room, 99 Thomas Nelson Drive	11:00 AM
April 30	Chester	John Tyler Community College • Nicholas Center Room 102B, 13101 Jefferson Davis Highway	10:00 AM
April 30	Blacksburg	Virginia Tech • The Inn at Virginia Tech 901 Prices Fork Road	11:00 AM
May 1	Abingdon	Virginia Highlands Community College • Learning Resource Center, Keyser Aday Theater, 110 Opportunity Lane	10:00 AM
May 1	Newport News	Christopher Newport University • David Student Union Ballroom, 1 University Place	10:00 AM
May 2	Norfolk	Old Dominion University • Webb University Center River Rooms, 1301 49th St.	10:30 AM
May 3	Fredericksburg	University of Mary Washington • North Building University Hall, 121 University Blvd.	10:00 AM
May 6	Richmond	Department of Health Professions • Perimeter Center Conference Center, Board Room 2, Suite 300 9960 Mayland Drive	1:30 PM
May 6	Roanoke	Virginia Western Community College • Business Science Building M106, 3099 Colonial Avenue SW	11:00 AM
May 10	Staunton	Frontier Culture Museum • Education Dairy Barn Lecture Hall, 1290 Richmond Avenue	10:30 AM

Getting the Help You Need

PLAN OR BENEFIT	WHO TO CONTACT
COVA Care and COVA HDHP	Medical, Prescription Drug, Vision, Hearing & Behavioral Health Benefits Anthem Blue Cross and Blue Shield: 800-552-2682 or www.anthem.com/cova
	Dental Benefits Delta Dental of Virginia: 888-335-8296 or www.deltadentalva.com
	Employee Assistance Program (EAP) Anthem: 855-223-9277 or www.anthemeap.com
COVA HealthAware	Medical, Prescription Drug, Vision, Hearing, Dental & Behavioral Health Benefits Aetna : 855-414-1901 or www.covahealthaware.com
	Employee Assistance Program (EAP) Aetna: 888-238-6232 or www.covahealthaware.com
Kaiser Permanente HMO	Medical, Prescription Drug and Vision Benefits Kaiser Permanente: 800-777-7902, (301) 468-6000 in Washington, D.C. or http://my.kaiserpermanente.org/mida/commonwealthofvirginia
	Dental Benefits Dominion Dental: 888-518-5338
	Behavioral Health & Employee Assistance Program (EAP) ValueOptions: 866-517-7042
TRICARE Supplement	Association & Society Insurance Corporation (ASI): 866-637-9911
Flexible Spending Accounts (FSAs)	Anthem FSA: 877-451-7244
	During Open Enrollment: anthem.com/cova After Open Enrollment: benefitadminsolutions.com/anthem
MyActiveHealth Program	Active Health Management: 866-938-0349 or www.myactivehealth.com/COVA
ALEX Decision Assistant	www.alexforcova.com

Women's Health and Cancer Rights

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.