

# **HEALTH BENEFITS E-NEWS**

## **Department of Human Resource Management Office of Health Benefits**

**April 23, 2009**

### **Premium Sheet for State Agencies**

As indicated in previous communications, there will be no premium increase in the new plan year for full-time state employees enrolled in basic health plans. The health benefits program is again absorbing higher health care costs. In order to provide the "true" premiums for health care, the attached sheet has been developed for state agency use. If you have questions, send an e-mail to [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov) or call 1 (888) 642-4414 or (804) 225-3642.

### **COVA Care and COVA Connect Bulletin Board**

Below is your E-News Bulletin board with answers to a number of questions relating to communications, health benefits meetings, health care coverage and flexible reimbursement account information.

#### **Communications**

- Spotlight is on the way to employees. Printed copies are being mailed this week to employee home addresses, with employees in the COVA Connect pilot area as the first priority. These employees will also receive COVA Connect information inserted in their Spotlight. In the meantime, make employees aware of the Open Enrollment link on the front page of the DHRM Web site at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov).
- Open Enrollment materials will be mailed starting today to non-Medicare-eligible retirees, survivors, long-term disability and COBRA participants. The retiree memo and retiree-group-specific COVA Connect insert will be posted soon on the Web under Open Enrollment. About 500 retiree group participants will be part of the COVA Connect pilot program. A small number (31 at time of mailing) of COBRA participants are also in the COVA Connect service area.
- An "Introducing COVA Connect" article has been posted on the DHRM Web site front page that links to Spotlight, the Governor's letter and COVA Connect FAQs.
- Employees in the COVA Connect pilot area may have received the Governor's April 21 letter by e-mail at their personal, rather than state, e-mail address. Please remind them to check their personal e-mail account. You may also want to print off the Governor's letter for distribution to employees without e-mail access. Another option is to post the letter on bulletin boards or at other locations with high visibility.
- Health benefits videos on COVA Connect and the Kaiser expanded service area, which also include Open Enrollment information, have been posted on the DHRM Web site under the Open Enrollment link at [www.dhrm.virginia.gov/hbenefits/openenroll09/OpenEnrollmentForEmployees.html](http://www.dhrm.virginia.gov/hbenefits/openenroll09/OpenEnrollmentForEmployees.html). They should be posted soon on the COVA Knowledge Center. Benefits Administrator and employee Power Point presentations are available at [www.dhrm.virginia.gov/resources/benefitsadmin/benefitsadmintoc.html](http://www.dhrm.virginia.gov/resources/benefitsadmin/benefitsadmintoc.html).
- New COVA Care and COVA Connect member handbooks will be available before July 1. They are not available now and may not be ordered for Open Enrollment.

#### **Health Benefits Meetings**

- No registration is required for employee or Benefits Administrator meetings in Hampton Roads and Fredericksburg. The Hampton Roads sessions begin tomorrow, April 24, in Norfolk and continue through April 29. The Fredericksburg meetings are on April 27. Visit the Open Enrollment link for the schedule.
- An additional Benefits Administrator meeting has been scheduled in Richmond for May 7 at 3:00 p.m. at the Department of Motor Vehicles. More information will be forthcoming soon.

#### **Health and Flexible Benefits**

- The list of specialty medications in the COVA Care 4<sup>th</sup> tier is now posted on the DHRM Web site at [www.dhrm.virginia.gov/hbenefits/cova/care/SpecialtyDrugListTier4.pdf](http://www.dhrm.virginia.gov/hbenefits/cova/care/SpecialtyDrugListTier4.pdf).
- Employees who have questions about COVA Connect 4<sup>th</sup> tier specialty drugs should contact Optima Member Services directly at 1-866-846-COVA (2682) or in Hampton Roads at (757) 687-6350.

- Because of the new myFBMC VISA reimbursement cards, no additional EZ Reimburse Master Cards will be issued for the current plan year. Employees who enroll in a Medical FRA for July 1 will be sent two myFBMC VISA cards. It is up to the employee whether to use the cards. The IRS article in Spotlight indicated that employees may choose to receive the card. That was an error and we regret any confusion as a result.
- Weight Watchers reimbursement has always been available to any state employee eligible for health benefits, whether enrolled in a plan or in waived status. It is a Commonwealth of Virginia program and is not limited to individual health plans. Employees enrolled in COVA Connect will remain eligible.

Watch the Frequently Asked Questions on COVA Care and COVA Connect on the DHRM Web site for further updates as questions are received.

### ***ARRA COBRA Notices***

Many thanks to all agencies who responded to notice requirements imposed by the American Recovery and Reinvestment Act of 2009 (ARRA). DHRM is currently working through some individual cases where extended election period opportunities may be available (e.g., former employees who started but ended COBRA or started COBRA without including all qualified beneficiaries). Notices will continue to be generated as these circumstances are reviewed. In addition, all current COBRA participants who had any qualifying event on or after September 1, 2008, will receive an abbreviated notice advising them of ARRA rights and providing the opportunity to apply for premium assistance. These are scheduled to go out within the next two weeks.

If you have a retiree who, based on the criteria provided, may be considered as involuntarily terminated but is currently enrolled in the State Retiree Health Benefits Program, the "Request for Treatment as an Assistance Eligible Individual" may create some confusion regarding statement #4, "I am NOT eligible for other group health plan coverage (or I was not eligible for other group health plan coverage during the period for which I am claiming a reduced premium)--Yes/No." If you are asked how to respond to this statement under these circumstances, encourage them to check "No" but to make a notation on the form that they are in retiree coverage. When DHRM receives their requests, we will review BES to analyze eligibility, but it would be helpful to have this notation and will probably also reassure the retiree that his or her situation may still be considered for premium assistance even though they have retiree coverage. The notices on the web will also be updated to reflect this issue. Remember, however, that terminations of employment and the start of COBRA must both occur between September 1, 2008, and December 31, 2009, so many involuntarily terminated retirees who received WTA benefits may not qualify due to the timing of their termination and start of COBRA period. Please refer to BA Memo #09-03 at [http://www.dhrm.virginia.gov/resources/benefitsadmin/num\\_memo/2009/BAMemo09\\_03.pdf](http://www.dhrm.virginia.gov/resources/benefitsadmin/num_memo/2009/BAMemo09_03.pdf) for more information about retirement and involuntary termination.