

# **HEALTH BENEFITS E-NEWS**

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

**May 1, 2009**

### **COVA Connect E-Mail Address Available**

Based on input during health benefits meetings in Hampton Roads this week, the Department of Human Resource Management has set up a COVA Connect e-mail address to receive feedback and comments from employees and non-Medicare-eligible retirees regarding the new program. The e-mail address is [covaconnect@dhrm.virginia.gov](mailto:covaconnect@dhrm.virginia.gov). Health plan members should contact their agency Benefits Administrator with questions. The e-mail address is for comments and input only. DHRM will not be providing responses to individual issues.

### **Information Clarified on COVA Connect**

The Office of Health Benefits has developed several points of clarification about COVA Connect as a result of questions received from employees and early retirees during the health benefits meetings in Hampton Roads. These should be helpful to Benefits Administrators in answering questions about the program.

- Like COVA Care, COVA Connect is a PPO and not an HMO plan. It is a Commonwealth of Virginia program. The Office of Health Benefits at DHRM determines the benefits. COVA Connect is comparable to COVA Care and will be managed by DHRM.
- The Commonwealth is self-insured. That means that the health benefits program collects premiums and ensures that claims are paid. Just as Anthem processes claims for COVA Care, Optima will process claims for COVA Connect.
- Like COVA Care, COVA Connect members will not need to select a primary care physician (PCP) or get a referral to a specialist.
- COVA Connect will have the same plan provisions as COVA Care. COVA Connect will provide added services to what is now available in COVA Care, including a health coach and clinical advocate to help members maximize their health benefits.
- Members will have in-network coverage as long as their providers are in the Optima service area or participate with the national Optima network (PHCS) outside the Optima service area. Any provider in the Optima service area who does not participate with Optima is an out-of-network provider. When a non-Optima provider is used in the Optima service area, the member will not be covered unless they purchase the out-of-network option.
- Health plan members should call Optima Member Services directly at 1-866-846-COVA (2682) or (757) 687-6350 if their provider is not in the Optima network and give contact information. Optima will then be able to approach the provider about joining the Optima network.
- Premiums, deductibles, copayments and coinsurance will be the same for COVA Connect as for COVA Care. All state employees in COVA Care and COVA Connect will see the same increases in premium for buy-up options and in the cost for deductibles, copays and coinsurance beginning July 1.
- Some prescription drugs under COVA Connect may have a different tier level than under COVA Care. Prescription drug tiers, even for COVA Care, may change periodically. Some drugs may be on a lower tier in COVA Connect than in COVA Care, and some drugs may be on a higher tier.
- If health plan enrollees in the COVA Connect pilot area do nothing, they will be transferred to COVA Connect beginning July 1 with the same options they had on June 30 in COVA Care (basic, expanded dental, out-of-network, vision and hearing).

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

Below are updates to the E-News Bulletin board on communications and health benefits meetings.

#### **Communications**

- As requested at this week's health benefits meetings, the Optima Health presentation on COVA Connect is now posted on the DHRM Web site under the Open Enrollment link found on the front page of the Web site. In

addition, the COVA Connect and Kaiser videos are also available at the same location. The direct link is <http://www.dhrm.virginia.gov/hbenefits/openenroll09/OpenEnrollmentForEmployees.html>.

- The COVA Connect and Kaiser videos also are available on the COVA Knowledge Center at <https://covkc.virginia.gov>. The videos may be found in the Lecture Hall.
- Frequently Asked Questions from COVA Connect and from Kaiser meetings are being developed and will be posted soon on the DHRM Web site.

### ***Health Benefits Meetings***

- An additional Benefits Administrator meeting has been scheduled for Thursday, May 7, at 3:00 p.m. in Richmond at the Department of Motor Vehicles, 2300 West Broad Street. No registration is required. The session will address both COVA Connect and the Kaiser service area expansion.