



Health and Flexible Benefits  
**OPEN ENROLLMENT**  
**MAY 1—MAY 25, 2012!**

**Elections in Effect**  
**July 1, 2012—June 30, 2013**

Rates and information are subject to change pending final approval of the state budget.

## IT'S UP TO YOU!

Plan carefully. Open Enrollment is the time each year to review your options and make elections that are best for you and your family. Visit [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov) and use EmployeeDirect to enroll or make changes, or download an enrollment form to submit to your Benefits Administrator. **The deadline is May 25!**

## CHANGES STARTING JULY 1

- Choice of plans:** You may enroll in either COVA Care or COVA Connect, regardless of where you live. If you **take no action**, you **remain** in your current plan.
- Applied Behavior Analysis (ABA) for autism spectrum disorder:** Covered for children ages 2 through 6.
  - \$35,000 annual limit on services.
- IV or injected cancer drugs:** You meet a deductible, then pay 20 percent coinsurance for all IV or infused drugs, including chemotherapy. The plan pays 80 percent of the cost.
- Annual vision benefit:** Optional benefit changes to once every 12 months from 24 months.
- Diabetes management pilot program:** Disease management participants in COVA Care or COVA Connect who meet certain requirements receive **tier 1 and tier 2** diabetes prescription drugs and supplies at no cost. More details to come.

### KAISER PERMANENTE HMO

- Ambulance travel:** \$50 copayment per service.
- Prescription drug copayments increase.**

## PREMIUMS

- Full-time employee premiums increase** for all plans except the COVA HDHP and TRICARE voluntary supplement.

## FLEXIBLE REIMBURSEMENT ACCOUNTS

- New FRA Web site:** Offers enhanced features.
- New Medical FRA VISA® payment card** mailed to all participants.
- Medical Flexible Reimbursement Account (FRA) contribution maximum per plan year:** Changes to \$2,500 from \$5,000 due to federal health reform.

## Visit EmployeeDirect Online!

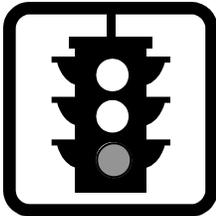
- Check your current health benefits profile
- Update your personal information
- Make your Open Enrollment elections
- Check your total compensation

[edirect.virginia.gov](http://edirect.virginia.gov)

## KNOW YOUR OPEN ENROLLMENT OPTIONS

### TAKE ACTION TO...

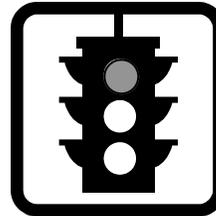
- **Enroll** in a health plan. Choose a statewide plan or the Kaiser Permanente HMO in Northern Virginia and certain other zip codes.
- **Change** your plan. You may also elect optional benefits for COVA Care or COVA Connect.
- **Add or remove** family members from coverage.
- **Waive** health care coverage.
- **Enroll** in a Medical or Dependent Care Flexible Reimbursement Account (FRA), or both.



**Make an Election!**

### TAKE NO ACTION TO...

- **Remain** in your current health plan, including an optional benefit in COVA Care or COVA Connect.
- **Cancel** your Medical and/or Dependent Care FRA. Remember, you must enroll each year in an FRA or lose it.



**No Election!**

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### THINKING ABOUT CHANGING PLANS?

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

- Your health care providers are in the plan's network.
- You check the drug tiers for your prescriptions.
- For more information:
  - Visit the plan administrators online
  - Call the plan's customer service number, or
  - Contact your Benefits Administrator.

### SECOND THOUGHTS ABOUT YOUR ELECTION?

If you have made an initial health care or FRA election during Open Enrollment, your decision is not binding until the end of the Open Enrollment period. To make a change:

- Visit EmployeeDirect and make your new election. It will supersede your prior action.
- Or submit a new completed enrollment form to your Benefits Administrator.

**Be sure to make a final election by May 25, the last day of Open Enrollment.**

### ADDING ELIGIBLE FAMILY MEMBERS TO HEALTH COVERAGE: HAVE THE PROOF!

When adding family members to coverage, documentation is required that provides proof of eligibility. This applies during Open Enrollment and any time a change is made during the plan year within 60 days of an event such as birth, marriage or adoption.

- **Provide documentation** to your Benefits Administrator.
- Refer to Eligibility Rules and Definitions in your Member Handbook or at [www.dhrm.virginia.gov/hbenefits/employeestoc.html](http://www.dhrm.virginia.gov/hbenefits/employeestoc.html) for eligibility and document requirements, or
- Contact your agency Benefits Administrator.

## MONTHLY PREMIUMS FOR JULY 1, 2012 – JUNE 30, 2013

<b>Health Care Plans</b>		<b>Full-Time Employees</b>			<b>Part-Time Employees</b>		
		<b>You Only</b>	<b>You Plus One</b>	<b>You Plus Two or More</b>	<b>You Only</b>	<b>You Plus One</b>	<b>You Plus Two or More</b>
COVA HDHP - High Deductible Health Plan	<i>Employee Pays</i>	\$0	\$0	\$0	\$392	\$727	\$1,062
	State Pays	\$392	\$727	\$1,062	\$0	\$0	\$0
	Subsidy Pays	\$10	\$18	\$27	\$10	\$18	\$27
	<b>Total Premium</b>	<b>\$402</b>	<b>\$745</b>	<b>\$1,089</b>	<b>\$402</b>	<b>\$745</b>	<b>\$1,089</b>
COVA Care/COVA Connect (with basic dental)	<i>Employee Pays</i>	\$50	\$116	\$165	\$491	\$909	\$1,328
	State Pays	\$429	\$766	\$1,126	\$0	\$0	\$0
	Subsidy Pays	\$22	\$45	\$64	\$10	\$18	\$27
	<b>Total Premium</b>	<b>\$501</b>	<b>\$927</b>	<b>\$1,355</b>	<b>\$501</b>	<b>\$927</b>	<b>\$1,355</b>
COVA Care/COVA Connect + Out-of-Network	<i>Employee Pays</i>	\$62	\$132	\$188	\$503	\$925	\$1,351
	State Pays	\$429	\$766	\$1,126	\$0	\$0	\$0
	Subsidy Pays	\$22	\$45	\$64	\$10	\$18	\$27
	<b>Total Premium</b>	<b>\$513</b>	<b>\$943</b>	<b>\$1,378</b>	<b>\$513</b>	<b>\$943</b>	<b>\$1,378</b>
COVA Care/COVA Connect + Expanded Dental	<i>Employee Pays</i>	\$65	\$146	\$210	\$506	\$939	\$1,373
	State Pays	\$429	\$766	\$1,126	\$0	\$0	\$0
	Subsidy Pays	\$22	\$45	\$64	\$10	\$18	\$27
	<b>Total Premium</b>	<b>\$516</b>	<b>\$957</b>	<b>\$1,400</b>	<b>\$516</b>	<b>\$957</b>	<b>\$1,400</b>
COVA Care/COVA Connect + Out-of-Network + Expanded Dental	<i>Employee Pays</i>	\$77	\$162	\$232	\$518	\$955	\$1,395
	State Pays	\$429	\$766	\$1,126	\$0	\$0	\$0
	Subsidy Pays	\$22	\$45	\$64	\$10	\$18	\$27
	<b>Total Premium</b>	<b>\$528</b>	<b>\$973</b>	<b>\$1,422</b>	<b>\$528</b>	<b>\$973</b>	<b>\$1,422</b>
COVA Care/COVA Connect + Expanded Dental + Vision & Hearing	<i>Employee Pays</i>	\$78	\$168	\$239	\$519	\$961	\$1,402
	State Pays	\$429	\$766	\$1,126	\$0	\$0	\$0
	Subsidy Pays	\$22	\$45	\$64	\$10	\$18	\$27
	<b>Total Premium</b>	<b>\$529</b>	<b>\$979</b>	<b>\$1,429</b>	<b>\$529</b>	<b>\$979</b>	<b>\$1,429</b>
COVA Care/COVA Connect + Out-of-Network + Expanded Dental + Vision & Hearing	<i>Employee Pays</i>	\$90	\$184	\$261	\$531	\$977	\$1,424
	State Pays	\$429	\$766	\$1,126	\$0	\$0	\$0
	Subsidy Pays	\$22	\$45	\$64	\$10	\$18	\$27
	<b>Total Premium</b>	<b>\$541</b>	<b>\$995</b>	<b>\$1,451</b>	<b>\$541</b>	<b>\$995</b>	<b>\$1,451</b>
Kaiser Permanente HMO – (available in Fredericksburg area and Northern Virginia)	<i>Employee Pays</i>	\$87	\$185	\$260	\$516	\$951	\$1,386
	State Pays	\$429	\$766	\$1,126	\$0	\$0	\$0
	Subsidy Pays	\$10	\$18	\$27	\$10	\$18	\$27
	<b>Total Premium</b>	<b>\$526</b>	<b>\$969</b>	<b>\$1,413</b>	<b>\$526</b>	<b>\$969</b>	<b>\$1,413</b>
TRICARE Voluntary Supplement	<b>Total Premium</b>	<b>\$60</b>	<b>\$119</b>	<b>\$160</b>	<b>\$60</b>	<b>\$119</b>	<b>\$160</b>

*Part of the subsidy for full-time and all of the subsidy for part-time employees is from the federal Early Retiree Reinsurance Program (ERRP).*

## 2012 BENEFITS AT A GLANCE

In-Network Benefits	COVA Care/ COVA Connect You Pay	COVA HDHP You Pay	Kaiser Permanente You Pay
<b>Deductible – per plan year</b> •One person •Two or more persons	\$225 \$450	\$1,750 \$3,500	None None
<b>Out-of-pocket expense limit – per plan year</b> •One person •Two or more persons	\$1,500 \$3,000	\$5,000 \$10,000	\$3,500 \$9,400
<b>Doctor's visits</b> •Primary care physician •Specialist	\$25 \$40	20% after deductible 20% after deductible	\$10 \$20
<b>Hospital services</b> •Inpatient •Outpatient	\$300 per stay \$125 per visit	20% after deductible 20% after deductible	\$100 per admission \$50 per visit
<b>Emergency room visits</b>	\$125 per visit (waived if admitted)	20% after deductible	\$75 per visit (waived if admitted)
<b>Ambulance travel</b>	20% after deductible (no plan year limit)	20% after deductible (no plan year limit)	\$50 per service
<b>Outpatient diagnostic, laboratory, tests, shots and x-rays</b>	20% after deductible	20% after deductible	\$0 lab, pathology, radiology, diagnostic testing \$75 specialty imaging
<b>Infusion services (includes IV or injected chemotherapy)</b>	20% after deductible	20% after deductible	\$10 PCP \$20 specialty
<b>Outpatient therapy visits</b> •Occupational, physical and speech therapy •Chiropractic (up to 30 visit plan year limit per member)	\$25 PCP/\$35 specialist \$35	20% after deductible 20% after deductible	\$20 \$20
<b>Applied behavior analysis (ABA) for autism spectrum disorder—ages 2 through 6</b> •\$35,000 annual limit	\$25 per service	20% after deductible	\$10 per visit
<b>Behavioral health visits</b>	\$25	20% after deductible	\$20
<b>Employee Assistance Program (EAP)</b> •Up to 4 visits per incident	\$0	\$0	\$0
<b>Prescription drugs – mandatory generic</b> •Retail Pharmacy  •Home Delivery Pharmacy	<i>Up to 34-day supply</i> \$15/\$25/\$40/\$50  <i>Up to 90-day supply</i> \$30/\$50/\$80/\$100	<i>Up to 34-day supply</i> 20% after deductible  <i>Up to 90-day supply</i> 20% after deductible	<i>Up to 30-day supply</i> Medical center: \$15/\$25/\$40 Community participating: \$20/\$45/\$60 (3 x copayment for 90 days)  <i>Up to 30-day supply</i> \$13/\$23/\$38 (2 x copayment for 90 days)



## FLEXIBLE REIMBURSEMENT ACCOUNTS CAN HELP REDUCE YOUR TAX BILL!

Did you know that one of the best tax savings strategies is to set up a Flexible Reimbursement Account (FRA)? You can put dollars aside in a Medical and/or Dependent Care FRA before taxes are taken out, and then be reimbursed for expenses not covered by your health plan or that you incur in caring for a dependent. Be sure to file your claims on time to get your money back! To view reimbursable expenses, visit the FRA website at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov) under the Flexible Benefits Program.

### IMPORTANT FACTS ABOUT FRAs

- You must **enroll every year** in an FRA to have an account.
- **The maximum contribution for a Medical FRA** this plan year is \$2,500, down from \$5,000 due to changes in federal law.
- Participants may still contribute **up to \$5,000** each plan year to a **Dependent Care FRA**. Because of Internal Revenue Service (IRS) rules, account limits depend on your tax filing status for the calendar year. See the *Flexible Benefits Program Sourcebook* for more information.
- There is a **minimum contribution per pay period of \$10** for either a Medical or Dependent Care FRA.
- **A monthly administrative fee of \$3.67** is deducted on a pre-tax basis for one or both FRA accounts.
- **Use it or lose it!** Be sure you file for reimbursement or you will forfeit your FRA funds.
- **File for reimbursement by Sept. 30** for the plan year ending June 30.

### ENHANCED FRA FEATURES

FRA participants have come to expect a variety of options to help them manage their current FRAs, including email confirmations and viewing account information online. More is available now!

- **Visit the new FRA website** during Open Enrollment for general information.
- **A new VISA® payment card** will be mailed to Medical FRA participants.
  - You can order additional cards online for your family members!

### GO HIGH TECH WITH THE SMARTPHONE APP!

Download the EZ Receipts™ mobile application to file and manage your claims and card usage paperwork.

### IRS RULES FOR HEALTH CARE FRA PAYMENT CARDS

- Certain IRS rules apply for validation of claims expenses when you use the Medical FRA VISA payment card. In some cases, you must submit receipts and other documents to verify that the expenses are eligible to be reimbursed. **Your card will be deactivated if you do not take this step.** See more information at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov).

### BE REIMBURSED TWO WAYS

- **Use the Medical FRA VISA Card to pay eligible medical expenses.** You can swipe the card to pay deductibles, copayments and coinsurance. Using the card is your decision and when you do, certain IRS rules apply. The card is valid each plan year until the expiration date.
- **File a paper claim form for Medical or Dependent Care FRAs.** You can complete a “Pay Me Back” claim form online. Just scan your receipts and submit on the FRA website. Or fax the claim form toll-free to **855-291-0625**.



### MORE INFORMATION ON FRAS

- *Flexible Benefits Program Sourcebook*
- [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov), Employee Benefits, Flexible Benefits Program
- Or call 877-924-3967

### HIPAA PRIVACY

The Office of Health Benefits Notice of Privacy Practice describes how the health plan can use and disclose your health information and how you can get access to this information. Members enrolled in COVA Care, COVA Connect, COVA HDHP, or the Medical Flexible Reimbursement Account, can contact their agency's benefits office or visit the DHRM Web site at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov) to obtain a copy of the privacy notice.



### 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.

## GETTING ANSWERS TO YOUR QUESTIONS

PLAN OR BENEFIT	Dental	Medical	Prescription Drug	Behavioral Health	Employee Assistance Program (EAP)
<b>COVA CARE</b>	Delta Dental 888-335-8296	Anthem 800-552-2682	Medco 800-355-8279	ValueOptions 866-725-0602	
<b>COVA CONNECT</b>	Delta Dental 888-335-8296	Optima Health 866-846-COVA (2682) or (757) 687-6350			
<b>COVA HDHP</b>	Anthem 800-552-2682			Anthem 800-991-6045	Anthem 800-346-5484
<b>KAISER PERMANENTE HMO</b>	Dominion Dental 888-518-5338	800-777-7902 or (301) 468-6000 in Washington, D.C		ValueOptions 866-517-7042	
<b>TRICARE SUPPLEMENT</b>	Association & Society Insurance Corporation (ASI) 866-637-9911				
<b>FLEXIBLE BENEFITS PROGRAM</b>	WageWorks, Inc. 877-WageWorks (877-924-3967)				

## OPEN ENROLLMENT MEETINGS NEAR YOU

Date	City	Location	Time
<b>May 2</b>	<b>Roanoke</b>	Virginia Western CC • Business Science Building Whitman Theater, 3095 Colonial Avenue, SW	<b>2:00 PM</b>
<b>May 3</b>	<b>Virginia Beach</b>	Tidewater CC • Advanced Technology Center Room H178, 1800 College Crescent	<b>2:00 PM</b>
<b>May 4</b>	<b>Portsmouth</b>	Tidewater CC • Building A, The Forum 120 Campus Drive	<b>10:00 AM</b>
<b>May 7</b>	<b>Fredericksburg</b>	University of Mary Washington • Main Campus 1301 College Avenue	<b>1:00 PM</b>
<b>May 11</b>	<b>Richmond</b>	VDOT Auditorium • 1221 East Broad Street	<b>10:00 AM</b>

