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 HealthAware
Know Your Numbers

COVAcare

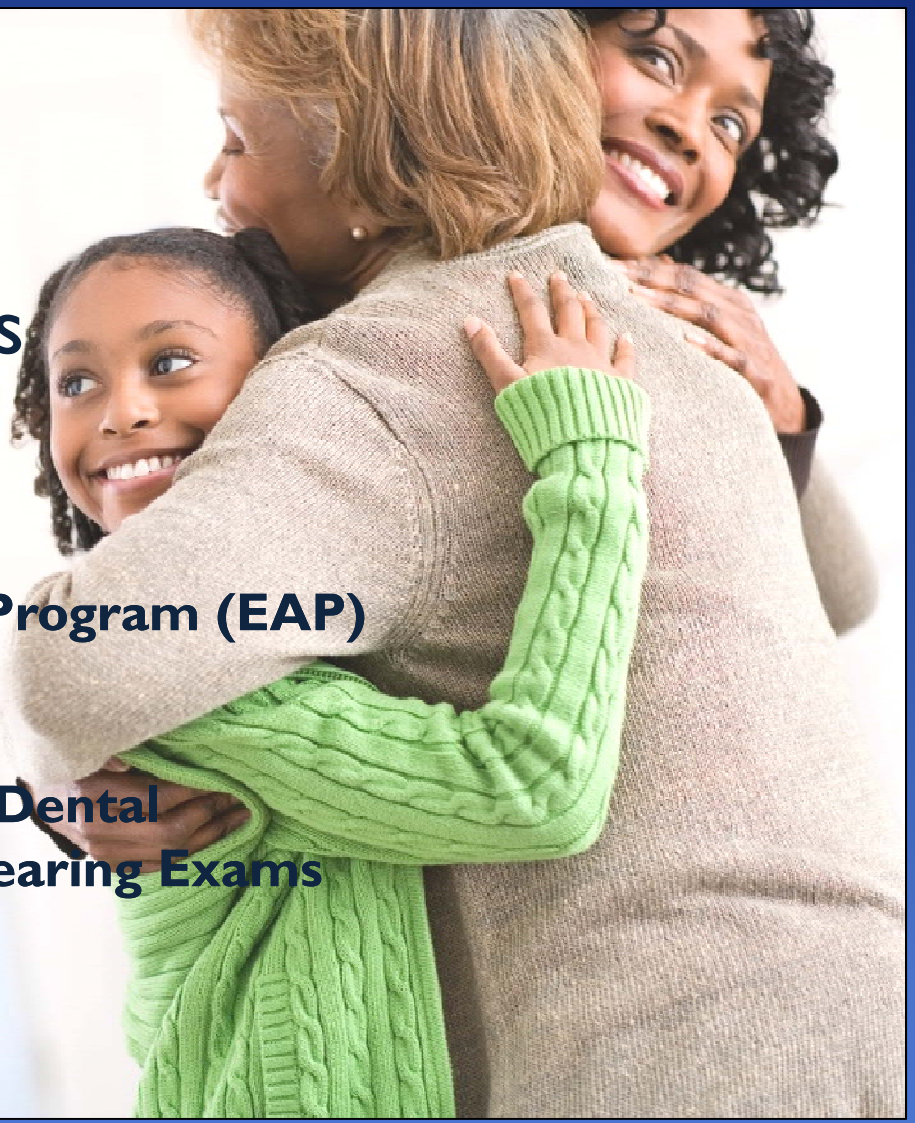
COVA HDHP

KAISER PERMANENTE® thrive

TRICARE SUPPLEMENT

COVA HealthAware
Know Your Numbers

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**

COVA HealthAware
Know Your Numbers

- 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

COVA HealthAware
Know Your Numbers

- 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

COVA HealthAware
Know Your Numbers

Member Tools

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

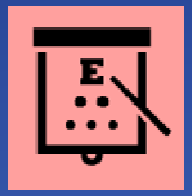
Log on to Aetna Navigator

www.aetna.com

COVAcare

Anthem Medical

+



Anthem Vision & Hearing

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Anthem Pharmacy **NEW!**

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Anthem EAP & Behavioral Health **NEW!**

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Delta Dental

COVAcare

- 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

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

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

COVA HealthAware
Know Your Numbers

COVAcare

COVA HDHP

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

KAISER PERMANENTE® thrive

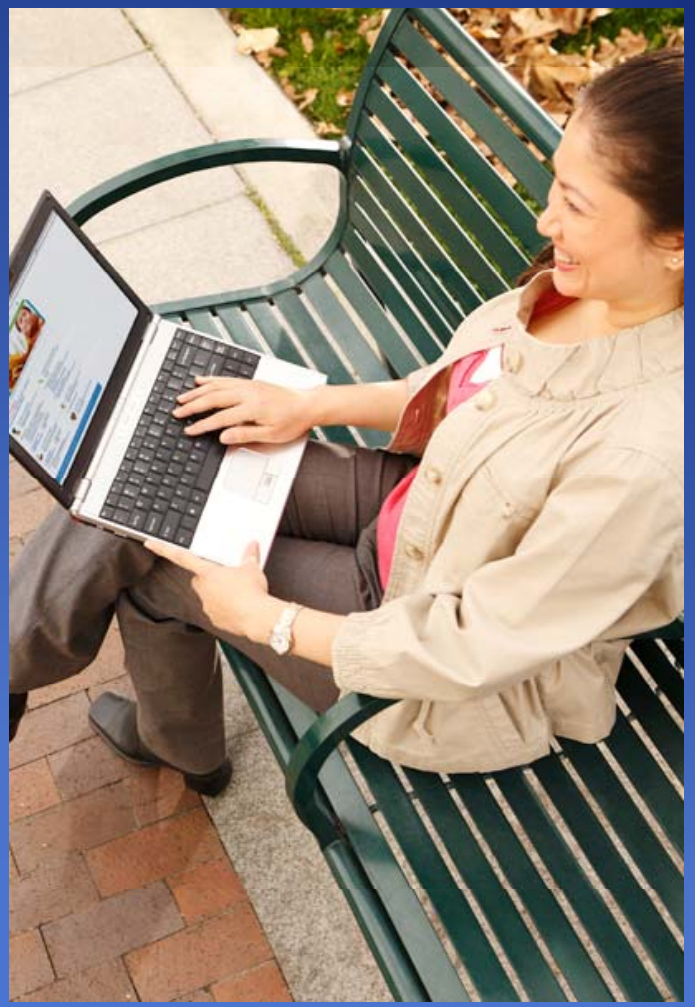
- Out-of-pocket maximum reduced
- Increased copayments

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

KAISER PERMANENTE® thrive

- 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

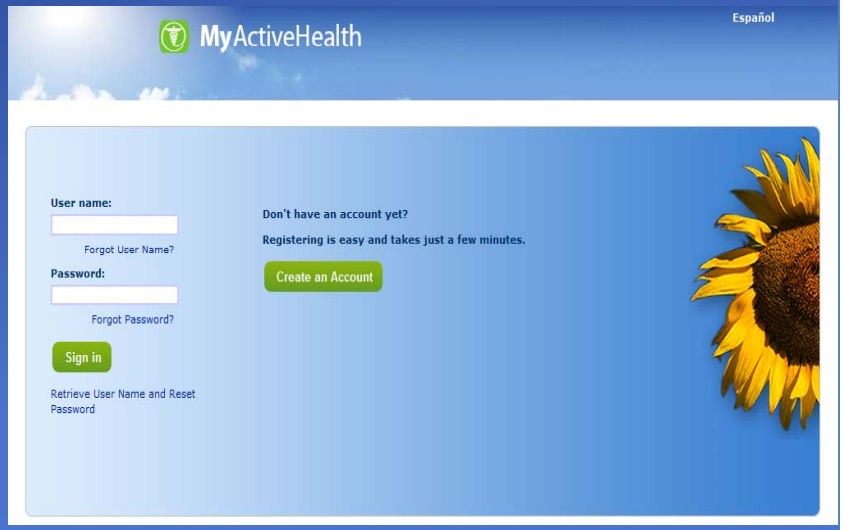
MONTHLY PREMIUMS		Employee Only	Employee Plus One		Employee Plus Two Or More	
Health Care Plan	*Reward Earner*	*Employee*	*Employee or Spouse*	*Employee and Spouse*	*Employee or Spouse*	*Employee and Spouse*
COVA Care	Employee Premium	$72	$164	$164	$220	$220
	Rewards	*-$17*	*-$17*	*-$34*	*-$17*	*-$34*
	Employee Premium with Rewards	$55	$147	$130	$203	$186
COVA HealthAware	Employee Premium	$26	$78	$78	$93	$93
	Rewards	*-$17*	*-$17*	*-$34*	*-$17*	*-$34*
	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



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

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