



COMMONWEALTH OF VIRGINIA
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

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To: Extended Coverage/COBRA Qualified Beneficiaries in the Commonwealth of Virginia Health Benefits Program

From: Office of State and Local Health Benefits Programs

Date: April 20, 2020

Subject: ANNUAL OPEN ENROLLMENT May 1—15

Your Annual Open Enrollment

Your Open Enrollment will take place from May 1 through May 15. During this time, you can make changes to your Extended Coverage/COBRA health plan and membership level if you continue to be eligible for coverage (changes must comply with eligibility criteria). Open Enrollment changes will be effective July 1, 2020, the start of the new plan year. This booklet includes information about coverage options and changes to existing plans for the new plan year. The enclosed 2020 **Benefits-At-A-Glance** provides an overview of benefit coverage for each plan.

PLEASE NOTE: PREMIUMS AND PLAN BENEFITS MAY CHANGE SUBJECT TO FINAL STATE BUDGET APPROVAL.

Your Premium for the New Plan Year

Monthly premiums for the new plan year are provided on page two based on your Extended Coverage/COBRA eligibility period. In some plans, you may reduce your premium by fulfilling the requirement to earn a Premium Reward.

Earning a Premium Reward:

If you are enrolled in either a COVA Care or COVA HealthAware Plan during the new plan year, you can reduce your monthly premium by completing an online health assessment. Your monthly premium cost will be reduced by \$17 per month when the requirement is met by the enrollee, and \$34 per month if the requirement is also met by an enrolled spouse.

To earn a reward BEGINNING July 1, 2020:

COVA Care Members:

- Login at www.anthem.com using your credentials
- Select *My Health Dashboard* from the top navigation menu
- Select *Programs*
- Under *Programs* select Learn more on the WebMD Health Risk Assessment card
- Click *Start* your assessment

Access using the Sydney Health mobile app

- Login to the app, select *My Health Dashboard*
- Scroll down and click *Programs*, select WebMD Health Assessment

You may contact Anthem Blue Cross and Blue Shield at **1-800-552-2682** to complete a telephonic health assessment.

Note: As a first time user, you will need to download the Sydney Health mobile app from either Goggle Play or Apple app store. Once you have completed registration, follow the above instructions for accessing the Health Assessment.

COVA HealthAware Members:

- Login at www.aetna.com using your credentials
- From the Menu on the top left, select *Stay Healthy*, then select *Discover a Healthier You*
- Once the Member Engagement Platform opens, select the Health Assessment activity card on the main screen or within the Records in the top menu

Access using the Aetna Health mobile app

- Select Improve tab
- If accessing for the first time, select Get Started
- If accessing after the first time, select Health Survey

To earn a reward to start AFTER July 1, 2020:

- Eligible participants can complete and submit the health assessment by the 15th of any month to start receiving the premium reward in six to eight weeks.

Follow the instructions listed above for your respective plan to submit your health assessment.

Your Monthly Premiums Starting July 1, 2020

The following chart includes your plan choices* and associated premiums for the new plan year. The shaded premiums are eligible for reduction by earning a Premium Reward as explained above.

18 or 36-Monthly Extended Coverage/COBRA Participants

	Single	Two-Person	Family
COVA Care (with preventive dental)	\$ 813	\$ 1,503	\$ 2,182
COVA Care + Out-of-Network	\$ 831	\$ 1,538	\$ 2,233
COVA Care + Expanded Dental	\$ 848	\$ 1,567	\$ 2,275
COVA Care + Out-of-Network + Expanded Dental	\$ 866	\$ 1,601	\$ 2,326
COVA Care + Expanded Dental + Vision and Hearing	\$ 867	\$ 1,603	\$ 2,328
COVA Care + Out-of-Network +Expanded Dental+ Vision and Hearing	\$ 885	\$ 1,638	\$ 2,379
COVA HealthAware (with preventive dental)	\$ 692	\$ 1,282	\$ 1,854
COVA HealthAware + Expanded Dental	\$ 722	\$ 1,339	\$ 1,938
COVA HealthAware + Expanded Dental & Vision	\$ 733	\$ 1,360	\$ 1,967
COVA HDHP (with preventive dental)	\$ 610	\$ 1,134	\$ 1,658
COVA HDHP + Expanded Dental	\$ 644	\$ 1,195	\$ 1,747
Kaiser Permanente HMO	\$ 703	\$ 1,291	\$ 1,882
Optima Health Vantage HMO	\$ 802	\$ 1,483	\$ 2,148

29-Month (11-Month Disability Extension) Extended Coverage/COBRA Participants

	Single	Two-Person	Family
COVA Care (with preventive dental)	\$ 1,196	\$ 2,211	\$ 3,209
COVA Care + Out-of-Network	\$ 1,223	\$ 2,262	\$ 3,284
COVA Care + Expanded Dental	\$ 1,247	\$ 2,304	\$ 3,345
COVA Care + Out-of-Network + Expanded Dental	\$ 1,274	\$ 2,355	\$ 3,420
COVA Care + Expanded Dental + Vision and Hearing	\$ 1,275	\$ 2,358	\$ 3,423
COVA Care + Out-of-Network +Expanded Dental+ Vision and Hearing	\$ 1,302	\$ 2,409	\$ 3,498
COVA HealthAware (with preventive dental)	\$ 1,017	\$ 1,886	\$ 2,727
COVA HealthAware + Expanded Dental	\$ 1,062	\$ 1,970	\$ 2,850
COVA HealthAware + Expanded Dental & Vision	\$ 1,079	\$ 2,000	\$ 2,892
COVA HDHP (with preventive dental)	\$ 897	\$ 1,668	\$ 2,438
COVA HDHP + Expanded Dental	\$ 947	\$ 1,758	\$ 2,570
Kaiser Permanente HMO	\$ 1,034	\$ 1,899	\$ 2,768
Optima Health Vantage HMO	\$ 1,179	\$ 2,181	\$ 3,159

*Kaiser Permanente HMO and Optima Health Vantage HMO are only available to participants living in the plans' defined services areas. If you enroll in one of these plans but do not live in the service area, you will be required to change plans. Contact Kaiser or Optima directly for specific information—see *Resources* on page 8.

Your premium billing administrator will be:

<i>If your plan is:</i>	<i>You will be billed by:</i>
COVA Care	Anthem Blue Cross and Blue Shield
COVA HealthAware	PayFlex
COVA HDHP	Anthem Blue Cross and Blue Shield
Kaiser Permanente HMO	Kaiser
Optima Health Vantage HMO	Optima

Benefit Changes for July 1

All State Health Benefits Plans:

- Age limits removed for autism spectrum disorder and related treatments and services.

COVA Care, COVA HDHP:

- **Behavioral health intensive in-home services:** Age limits removed.
- **New! Sydney Health mobile app – health care you can carry in your pocket:** Sydney Health helps connect you to the right resources at the right time while on the go. You can view all your medical and pharmacy benefits in one place, find doctors and check costs, view your digital ID card, and use Sydney’s “chatbot” feature to get answers quickly. You can also access your health assessment on Sydney Health.

COVA Health Aware:

- **Informed Rewards Program:** Earn an incentive when you select certain provider locations for medical services or lab tests. See page 5 for more details.
- **Teladoc Virtual Visits:** \$0 cost share when using this service
- **Identification Cards (ID):** All plan participants will receive a new plan ID card for the plan year beginning July 1, 2020. When you receive your new ID card, you may destroy your current card. Plan participants enrolled in either COVA Care, COVA HDHP, Kaiser or Optima may continue to use their current cards. New ID cards will not be issued for these plans.

COVA HDHP:

- **LiveHealth Online:** Effective January 1st member cost increased to \$59.

Kaiser

- Coverage area expanded: Now includes Fauquier County. Go to <http://my.kp.org/commonwealthofvirginia/> for more information.

Shared Savings Programs

COVA Care, COVA HDHP and COVA HealthAware offer a shared savings program to reward you for making informed decisions about your health care. These are voluntary programs that are available to you and your enrolled dependents. The purpose of these programs are to reduce healthcare costs and reward you for making informed and cost-effective decisions about your healthcare.

COVA Care and COVA HDHP Vitals SmartShopper:

All COVA Care and COVA HDHP plan members are eligible for this program. Through the Vitals SmartShopper program members are eligible to receive a cash reward when they shop for better-value health care services and lab tests at certain facilities. This incentive program helps members find quality convenient locations for certain medical procedures (e.g. mammogram screenings and colonoscopies; diagnostic tests such as CT scans, MRIs and ultrasounds; and even knee or shoulder surgeries).

The services must be approved covered services. Not every facility will bring a reward.

You can activate your SmartShopper account as follows:

- By phone: Call your SmartShopper Personal Assistant at **844-277-8991** or
- Online: Logon to cova.vitalssmartshopper.com

Your personal assistant can also schedule your appointment for you.

For more information about this program, visit the DHRM website at the link provided below.

<https://www.dhrm.virginia.gov/employeebenefits/health-benefits/smart-shopper>

Note: When accessing SmartShopper online use the following browsers: Internet Explorer 11, or the two most recent versions of Chrome, Safari, Edge, and Mozilla.

COVA HealthAware-Aetna Informed Rewards:

All COVA HealthAware plan members are eligible for this program. Aetna Informed Rewards is an easy-to-use price transparency program that rewards members for making informed, cost-conscious decisions about their healthcare needs. Members can earn a cash reward by shopping for and selecting better-value health care services and labs through Aetna member website. Such services include, preventive screenings, MRI's, and X-rays.

Here's how it works:

- Login to **aetna.com** using your credentials
- Under the "Find Care & Pricing" section search for your needed procedure
- You'll see a list of providers and the estimated costs associated with each provider for that specific procedure. If that procedure is eligible for a reward, you'll see an "Active Reward" icon next to the locations where their cost is below a predetermined amount for that service.
- Click the icon to activate the reward process
- Confirm your email address to opt-in for that rewardable service

For more information on this program, visit **www.covahealthaware.com**.

Health and Wellness Programs

COVA Care, COVA HDHP and COVA HealthAware Health and Wellness Programs

Disease Management programs provide support to help manage chronic conditions such as asthma, heart disease, diabetes, chronic obstructive pulmonary disease (COPD) and coronary artery disease. These programs are administered by the medical plan claims administrator. Contact your health plan (see *Resources* on page 8 for more information about these programs).

COVA Care and COVA HealthAware Incentive Programs

- Participants in these plans can receive certain medications or supplies at no cost to treat the following conditions: asthma, chronic obstructive pulmonary disease (COPD), diabetes and high blood pressure. Medication compliance and quarterly health coaching are required. Contact your health plan (see *Resources* on page 8 for more information).
- Enrolled members have access to a nurse coach and other maternity support specially designed to help make good choices throughout the pregnancy and to help you have a safe delivery and a healthy child. Enrollment within the first 16 weeks of pregnancy and participation with a nurse coach can result in waiver of the hospital copayment or a \$300 contribution to your Health Reimbursement Arrangement (HRA), depending on your plan.

- Plan participants have access to a weight management coach who will provide one-on-one goal oriented support for weight management and nutrition counseling as well as personalized coaching and disease management. You are required to participate in your plan's 12-month weight management coaching and education program. Contact your health plan (see *Resources* on page 8 for more details on this program).

Making Open Enrollment Changes

To make a plan or membership change during Open Enrollment, you must complete an *Extended Coverage/COBRA Change Request* form. The completed form must be mailed to the following address and postmarked no later than May 15, 2020:

**Office of Health Benefits COBRA Administrator
101 North 14th Street, 13th Floor
Richmond, VA 23219**

Forms are available at the Department of Human Resources Management web site at www.dhrm.virginia.gov or by calling 1-888-642-4414.

You must complete an Extended Coverage/COBRA Change Request Form to facilitate any open enrollment change. Online enrollment is not available.

Once an election is made, it will not be changed except as allowed under the policies of the Department of Human Resource Management and applicable law. After the Open Enrollment Period ends, you may not revise your Open Enrollment election because you changed your mind or you completed the form incorrectly.

If you are submitting an *Extended Coverage/COBRA Change Request* form to make an Open Enrollment change to be effective July 1, 2020, be sure to check the Open Enrollment box as the reason for making the change.

Making Changes After Open Enrollment – After the Open Enrollment period, membership changes will only be allowed based on the occurrence of a consistent qualifying mid-year event (such as marriage or birth of a child). The change must be made within 60 days of the event. Any increase in membership level will require documentation to support the addition of new family members.

Other News and Information...

ID Cards – COVA HealthAware plan participants will receive a new plan ID card for the plan year beginning July 1, 2020. When you receive your new ID card, you may destroy your current card. Plan participants enrolled in either COVA Care, COVA HDHP, Kaiser or Optima may continue to use their current cards. New ID cards will not be issued for these plans.

IMPORTANT! If You Become Entitled to Medicare or Start Coverage Under Another Group Health Plan

The Extended Coverage/COBRA provisions of the Public Health Service Act provide that continuation coverage will be terminated before the end of the maximum coverage period if a Qualified Beneficiary becomes covered under another group health plan or if a Qualified Beneficiary becomes entitled to Medicare benefits (under Part A, Part B or both) after electing continuation coverage. It is the obligation of the Qualified Beneficiary to notify the Office of Health Benefits (OHB) COBRA Administrator in writing within 30 days of the start of such coverage. Upon

reporting these events, coverage will be terminated. Failure to report other coverage within the 30-day time limit will not preclude termination back to the date the coverage would have been terminated had it been reported on time.

Prompt Payment of Premiums – Extended Coverage premium payments are due on the first day of the coverage month; however, by law, participants are given a grace period of 30 days to make each periodic payment. If the premium payment is not received by the first day of the coverage month, coverage will be suspended and then retroactively reinstated when the premium is paid. This means that any claim you submit for benefits while your coverage is suspended may be denied, but it may be resubmitted once your coverage is reactivated upon receipt of payment. If you fail to make your premium payment by the end of the grace period, you will lose all rights to continuation coverage effective the first of the month for which payment was not received. Payments are considered made when mailed.

Address Changes - **Was this package forwarded to you from an old address?** If so, be sure to contact the Office of Health Benefits Extended Coverage/COBRA Administrator (see below) immediately to make an address correction.

If You Need Help... - Extended Coverage/COBRA qualified beneficiaries should contact the Office of Health Benefits Extended Coverage/COBRA Administrator with questions regarding Open Enrollment or about eligibility and administrative issues at:

Office of Health Benefits Extended Coverage/COBRA Administrator
101 North 14th Street, 13th Floor
Richmond, VA 23219
888-642-4414

Questions regarding claims should be directed to your plan's customer service contact (see page 8).

Enclosures:

- **Summary of Benefits and Coverage for your current plan**
- **2020 Benefits-At-A-Glance**
- **Important Notices Summary**
- **CHIP Notice**
- **Language Assistance Notice**

RESOURCES

Plan	Benefit	Contact Information
COVA Care and COVA HDHP	<ul style="list-style-type: none"> • Medical, Vision & Hearing (Anthem BCBS) • Behavioral Health Benefits & EAP (Anthem) • Dental (Delta Dental) • Prescription Drug (Anthem Pharmacy) 	<ul style="list-style-type: none"> • 800-552-2682 www.anthem.com/cova • 855-223-9277 www.anthemEAP.com • 888-335-8296 www.deltadentalva.com • 833-267-3108 www.anthem.com
COVA HealthAware	<ul style="list-style-type: none"> • Medical, Vision, Hearing and Behavioral Health (Aetna) • EAP (Aetna) • Prescription Drug (Anthem Pharmacy) • Dental (Delta Dental) • Teladoc Virtual Visit 	<ul style="list-style-type: none"> • 855-414-1901 www.covahealthaware.com • 888-238-6232 www.mylifevalues.com (Password: COVA) • 833-267-3108 www.anthem.com • 888-335-8296 www.deltadentalva.com • www.teladoc.com/aetna
Kaiser Permanente HMO	<ul style="list-style-type: none"> • Medical, Prescription Drug and Vision (Kaiser) • Dental (Dominion National) • EAP (Beacon Health Options) • Behavioral Health (Kaiser) 	<ul style="list-style-type: none"> • 800-777-7902; 301-468-6000 in Washington, D.C. https://my.kp.org/commonwealthofvirginia/ • 855-733-7524 http://www.DominionNational.com/kaiser • 866-517-7042 www.achievesolutions.net/kaiser • 866-530-8778
Optima Health Vantage HMO	<ul style="list-style-type: none"> • Medical, Prescription Drug, Dental, Vision, Behavioral Health • Employee Assistance Program (EAP) 	<ul style="list-style-type: none"> • 866-846-2682 www.optimahealth.com/cova or members@optimahealth.com • https://login.optimahealth.com (Username:Cova)