

Subject: Instant HR/Payroll: Health and Flexible Spending Account Open Enrollment Underway
Date: Monday, May 1, 2017 at 10:03:17 AM Eastern Daylight Time
From: Janet P Walker (sent by HR/Payroll Department Contacts <DEPARTMENT-CONTACTS-L@listserv.gmu.edu>)
To: DEPARTMENT-CONTACTS-L@listserv.gmu.edu

Health Care and Flexible Spending Account Open Enrollment Underway

We wanted to share that the announcement below went out on Friday, April 28 to all benefits-eligible faculty and staff at Mason.

From: ANNOUNCE03-L [<mailto:ANNOUNCE03-L@listserv.gmu.edu>] **On Behalf Of** Mason Benefits Office
Sent: Friday, April 28, 2017 11:42 AM
To: ANNOUNCE03-L@listserv.gmu.edu
Subject: Health and Flexible Spending Account Open Enrollment May 1 - May 15, 2017

Dear Colleague,

Open Enrollment for health benefits and flexible spending accounts (FSAs) runs from May 1 - May 15, 2017. During this time, you may enroll in a health plan and/or FSA, change your health plan, add or remove family members or waive state health coverage. Any changes made to either health benefits or FSAs are effective July 1, 2017. First payroll deductions will be taken on the July 14, 2017 pay check for both semi-monthly and biweekly.

Please review all of the open enrollment information carefully. If you are not changing health insurance there is no need to make any changes but please remember you must re-enroll each year in your flexible spending account(s); they do not automatically renew.

The state's EmployeeDirect (eDirect) system is under construction this year and will not be available; therefore, all enrollments/changes **must** be made on a paper enrollment form. Please complete the [State Active Employee Enrollment Form](#) and return it to Benefits. You may scan and email your form to benefits@gmu.edu unless it contains social security numbers; if it does, please fax it to 703.993.2601, send via interoffice mail to MS 3C3, or drop it off in the HR & Payroll office (4th floor Merten Hall). Please make sure to put your Mason email address on the form so we may send you a confirmation email.

The Benefits Team will have three drop in sessions on the Fairfax Campus to answer questions about open enrollment and health and flexible spending account options: May 4th from 10-11:30 am; May 9th from 12-1:30pm; and May 12th from 1-2:30pm. All sessions will

be in conference room 4102 in Merten Hall. The Department of Human Resource Management (DHRM) has a comprehensive [Open Enrollment Site](#) and [ALEX](#), the online, interactive tool from the Commonwealth, will be available again this year (coming soon). ALEX will ask questions about your individual needs and will then provide a comparison of the plans and estimate the lowest cost plan option for you.

Key Changes for July 1

Health

Premium Changes:

- COVA Care Plans will increase by an average of 7.25% for employees and 8.72% for Mason.
- Kaiser will increase by an average of 8.77% for employees and 4.48% for Mason.
- COVA HealthAware will decrease by an average of 17.86% for employees and increase by an average of 10.22% for Mason.

Please see page 3 of the [Spotlight on Your Benefits](#) for actual premiums. For comparison purposes, the current plan year prices (July 1, 2016 – June 30, 2017) are available on the [DHRM website](#).

Premium Rewards

Premium Rewards continue to be available for participants in COVA Care and COVA HealthAware. They are a way to reduce your monthly premium by \$17 per month for you and \$17 for your enrolled spouse for a possible total reduction of \$34 per month by completing an online health assessment at www.myactivehealth.com/cova. DHRM is not requiring a biometric screening this year.

- To earn a reward beginning July 1, 2017: Update or complete your health assessment between May 1 and May 15, 2017.
- To earn a reward after July 1, 2017: Update or complete your health assessment by the 15th of any month and you will receive a reward in about 6-8 weeks following your submission.

See page 2 of the [Spotlight on Your Benefits](#) for important details for all Premium Reward participants. The Premium Rewards program is entirely voluntary.

Flexible Spending Accounts (FSA):

- Please remember you must re-enroll each year in your FSA(s).
- The annual limit for the health FSA is \$2,600 (increased from last year) and the limit for dependent care FSA is \$5,000.
- An Elite VISA card will be mailed to you after you enroll in a health FSA.

- There is an administrative fee of \$3.65 deducted monthly (\$4.87 for those paid over 9-months) on a pre-tax basis for one or both FSA accounts.
- You will have until September 30, 2018 to file for reimbursement if you have the FSA for the entire plan year. Remember you must incur the expense during the plan year, July 1, 2017-June 30, 2018. If your account is active for only part of the year, you may file claims up to 3 months after your coverage period ends.
- For planning purposes, if you enroll in COVA HealthAware, please keep in mind that your Health Reimbursement Account pays before the health FSA.

For more information, please see page 7 of the [Spotlight on Your Benefits](#) and the [Flexible Spending Account Sourcebook](#).

Additional notes:

Please be sure to review the entire [Spotlight on Your Benefits](#) for important health notices, additional information on open enrollment options, and contact information for your health vendors.

Please remember:

If you are adding a dependent to your coverage, the plan requires that you will need to provide documentation that your dependent(s) is eligible for coverage before the end of the open enrollment period. Please see [Proof of Eligibility](#) for details.

Plan Summary:

Plan Name	Plan Type	Health Reimbursement Account Available	Premium Rewards Available
COVA Care	PPO	No	Yes
COVA HDHP	PPO	No	No
COVA HealthAware	PPO	Yes	Yes
Kaiser Permanente	HMO	No	No

FAMIS:

We also want to bring your attention to FAMIS, Virginia’s health insurance program for children. Children of state employees and retirees who meet the eligibility guidelines can be enrolled in FAMIS. For details please see the [FAMIS website](#).

In closing:

If you have questions regarding health and flex open enrollment, please stop by one of the drop in sessions, visit the [Benefits section](#) of the HR & Payroll website, email benefits@gmu.edu or call the HR & Payroll Customer Service Center at 703.993.2600 and ask to speak to a member of the Benefits Team.

Important Links:

Spotlight on Your Benefits: <http://www.dhrm.virginia.gov/docs/default-source/benefitsdocuments/ohb/open-enrollment-2017/spotlight-2017finalD7543AEC77.pdf?sfvrsn=0>

ALEX: <https://www.myalex.com/cova/2017>

DHRM open enrollment website: <http://www.dhrm.virginia.gov/healthcoverage/open-enrollment>

Proof of Eligibility: <http://www.dhrm.virginia.gov/docs/default-source/benefitsdocuments/ohb/eligibilityrulesrev06302013.pdf?sfvrsn=4>

Flexible Benefits Program Sourcebook: <http://www.dhrm.virginia.gov/docs/default-source/benefitsdocuments/ohb/open-enrollment-2017/fsa-sourcebook-2017.pdf>

HR Benefits Website: <http://hr.gmu.edu/benefits/>

HR & Payroll: <http://hr.gmu.edu>

Current Plan Year (July 1, 2016 – June 30, 2017) Prices:

<http://www.dhrm.virginia.gov/docs/default-source/benefitsdocuments/ohb/Open-Enrollment-2016/2016-17-employee-premiums.pdf?sfvrsn=2>

MyActiveHealth: <https://www.myactivehealth.com/Portal/PortalLogin.aspx?SupplierURL=9921>