Follow Up: Monday's HR Liaison Meeting
If you couldn't make the HR liaison meeting on Monday, you can access a video of the session at http://vimeo.com/65162088.

Targeted Email to All Benefits Eligible Employees
We wanted to share a copy of the targeted email that went out to all benefits eligible employees regarding open enrollment this morning. If you have any questions, please call the HR & Payroll Customer Service Center at 3.2600 and ask to speak to a member of the Benefits Team or contact them directly at benefits@gmu.edu.

Subject: Health and Flexible Reimbursement Account Open Enrollment through May 24, 2013

Dear Colleague,

Open Enrollment for health benefits and flexible spending accounts (FSAs) runs from May 1 - May 24, 2013. 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, 2013. First payroll deductions are made on July 16, 2013 (semi-monthly) and July 5, 2013 (bi-weekly).

Please review all of the open enrollment information carefully as there are several substantive changes for this plan year.

We encourage the use of EmployeeDirect (eDirect) to make open enrollment choices. A helpful information flyer on eDirect is available. For information on the log-in process, please go to EmployeeDirect and click on the FAQ or “Getting Started.”

As in years past, the Benefits Team will visit each campus to answer questions about open enrollment and health and flexible spending account options. This year however, there will be a short presentation at the beginning of each session to review all of the new information. Please visit the Benefits section of the HR & Payroll website for dates and times. This year there is also a new resource from the Commonwealth, an online, interactive tool called ALEX. ALEX will ask questions about your individual needs and can then provide a comparison of the plans and estimate the lowest cost plan option for you. The Commonwealth's Department of Human Resource Management (DHRM) also has an open enrollment YouTube video and website.

Key Changes

1. New Health Plan Choice: COVA HealthAware

COVA HealthAware is a new health plan option. Administered by Aetna, HealthAware is a high deductible health plan with a health reimbursement account (HRA) to help pay for plan expenses. On July 1 of each plan year, the state will place $600 in the HRA for an employee or
$1200 for an employee and spouse enrolled in the plan. The funds can be used to pay your deductible and other plan costs for all covered family members.

The plan also includes an option to have up to $150 more placed in the HRA during the 2013-14 plan year for completing "do rights" including getting an annual physical, a dental exam, or a flu shot.

COVA Health Aware is also eligible for "Premium Rewards" (please see description below). Additional details on COVA HealthAware are available in the Spotlight on Your Benefits (page 3).

2. **COVA Dental Coverage Change**

If you currently have COVA Care or COVA HDHP or you choose the new health plan COVA HealthAware, basic dental will only include diagnostic and preventive services beginning on July 1. If you would like to have dental coverage for primary care (including fillings, simple extractions, and root canals) you must purchase expanded dental.

3. **Other COVA Care Changes**

a. Anthem will now administer all benefits for COVA Care except dental which will remain with Delta Dental. This means that Anthem will administer medical, prescription, vision, hearing, and your Employee Assistance Program (EAP).

b. COVA Care's emergency room co-pay has increased from $125 to $150.

c. COVA Care is eligible for "Premium Rewards".

4. **Premium Rewards**

Premium Rewards are available for participants in COVA HealthAware and COVA Care. They are a way to reduce your monthly premium by completing two health related activities on a set schedule.

a. If you complete a health assessment during open enrollment (May 1-24, 2013), you will lower your monthly health premium by $17 per month from July 1-December 31, 2013. If your covered spouse completes a health assessment during open enrollment, he or she will also lower your monthly premium by $17 per month for a total potential savings of $34 per month.

As of May 1, 2013, you will have access to ActiveHealth Management (a vendor teaming up with the Department of Human Resource Management (DHRM) for health and wellness). Through ActiveHealth, you can complete your health assessment online or by phone. Details on completing your health assessment are in the Spotlight on Your Benefits (page 4).

b. You can continue your premium rewards for the remainder of the plan year (January 1 - June 30, 2014) by taking a biometric screening (blood pressure, blood glucose, cholesterol, and BMI) between August 1 and October 31, 2013. More information will be available after July 1.
Important note about Premium Rewards: Premium Rewards are not independent of each other. In order to receive the discount for January through June, you have to have done the health assessment during open enrollment and the biometric screening between August 1 and October 31.

5. **Kaiser Changes**

Co-pays are increasing:
- a. Primary care from $10 to $25
- b. Specialist from $20 to $40
- c. Inpatient hospital from $125 to $300
- d. Outpatient hospital from $50 to $75

6. **COVA Prescription Changes**

Beginning July 1, Anthem will be the new pharmacy vendor for COVA Care and COVA HDHP. Mail order refills will be automatically transferred to Anthem's mail order pharmacy and your prior authorizations will be honored. You will need to get new prescriptions for any non-mail order prescriptions.

For additional details on prescription drug coverage, please review the [Spotlight on Your Benefits](#) (page 9).

7. **Flexible Spending Accounts (FSA):**

a. WageWorks will no longer be the vendor for FSAs. As of July 1, 2013, the new vendor is Anthem.

b. An Elite VISA card will be mailed to you after you enroll in a health FSA.

c. The limits for the FSAs are $2500 for the medical $5000 for the dependent.

d. 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.

e. Please remember you must re-enroll each year in your FSA(s).

f. For planning purposes, if you enroll in COVA HealthAware, keep in mind that your Health Reimbursement Account pays before the health FSA.

**Additional notes:**
Women's generic contraceptives are paid at 100%.

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

**Plan Summary:**

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<thead>
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<th>Plan Name</th>
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<tr>
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**In closing:**
We understand that this is a tremendous amount of information this year. If you have questions regarding health and flex open enrollment, please visit the Benefits section of the HR website, email benefits@gmu.edu or call the HR & Payroll Customer Service Center at 3.2600 and ask to speak to a member of the Benefits Team.

**Important Links:**
Spotlight on Your Benefits:
ALEX: http://www.alexforcova.com
YouTube Video: http://www.youtube.com/watch?v=ur6GB_QiaPg&feature=youtu.be
DHRM open enrollment website:
ActiveHealth Management: http://www.myactivehealth.com/cova
Employee Direct: https://edirect.virginia.gov/
Flexible Benefits Program Sourcebook:
HR Benefits Website: http://hr.gmu.edu/benefits/