



OPEN ENROLLMENT — MAY 1 - 15, 2020
EFFECTIVE FOR PLAN YEAR JULY 1, 2020 – JUNE 30, 2021

■ PREMIUM AND PLAN BENEFITS **MAY CHANGE** SUBJECT TO FINAL STATE BUDGET APPROVAL. ■

SPOTLIGHT ON YOUR BENEFITS



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Open Enrollment for health benefits and flexible spending accounts (FSAs) is from May 1 - May 15, 2020!

What is Open Enrollment?

During Open Enrollment, you may:

- Enroll in a health insurance plan
- Change your current health insurance plan
- Add or remove family members to/from your health insurance plan
- Enroll or complete your annual re-enrollment in a Flexible Spending Account (FSA)
- Waive state health coverage
- Enroll or re-enroll to receive Premium Rewards

What If I Don't Have Changes?

Health Plan Coverage

- If you are not making changes to your health plan coverage, no further action is required.

FSAs and Premium Rewards

- Please remember that your FSA and Premium Rewards **do not** automatically renew and you must re-enroll each year.
- If you are not enrolling or re-enrolling in an FSA this year, no further action is required.

- If you are not participating in Premium Rewards this year, no further action is required.

Open Enrollment Tips

During Open Enrollment, we encourage:

- Use [EmployeeDirect](#) for all Open Enrollment changes
- Submit changes early to avoid missing the Open Enrollment Deadline
- Submit supporting documentation to the Benefits Office via [email](#) as soon as possible

Open Enrollment Drop-In Sessions

Join an Open Enrollment Overview session presented by the Mason Benefits Team:

GMU Benefits Team Virtual Sessions	How to Participate:
Wednesday, May 6, 2020 11:30 AM EST	Visit: https://gmu.webex.com Enter Meeting ID: 613 917 725 Password: hgGHmUPK683 Join by phone: 1-202-860-2110
Tuesday, May 12, 2020 12:00 PM EST	Visit: https://gmu.webex.com Enter Meeting ID: 618 404 152 Password: 5mHnf87gxCe Join by phone: 1-202-860-2110

If you are interested in learning more about Kaiser Permanente coverage, join one of the virtual enrollment sessions:

Kaiser Permanente Virtual Meetings	How to Participate:
Tuesday, May 5, 2020 11:00 AM EST	Visit: kponline.webex.com Enter Meeting ID: 288 339 079 Password: GMU2020KP
Monday, May 11, 2020 1:00 PM EST	Visit: kponline.webex.com Enter Meeting ID: 289 534 583 Password: GMU2020KP

How Do I Make Changes?

Due to the unique circumstances surrounding COVID-19 social distancing and teleworking, we strongly encourage all employees to submit changes through the [EmployeeDirect](#) online portal. If you do not have internet access you may also submit a paper form by email to benefits@gmu.edu.

Online Enrollment Form - EmployeeDirect

The state's online system, EmployeeDirect, allows employees to make changes online. EmployeeDirect will be available to process Open Enrollment requests through 11:59 p.m. on May 15, 2020. Below are the steps to make changes online:

1. Visit <https://edirect.virginia.gov/EDL/Start.aspx?> to register or login to the system.
 - You will need your state ID number, date of birth, last four digits of your SSN, and email address to register or to retrieve your forgotten EmployeeDirect credentials.
 - If you have COVA Care or COVA HDHP, your state ID number is the number on your health insurance card without the letters.
 - If you have COVA HealthAware, your state ID number is the number on your health insurance card without the first two zeroes.
 - If you have Kaiser Permanente, please contact the Benefits team at benefits@gmu.edu for assistance retrieving your state ID number.
 - If you are enrolling for the first time, please contact the Benefits team at benefits@gmu.edu for assistance retrieving your state ID number.
 - For additional information on the log-in process, please go to [EmployeeDirect](#) and click on the FAQs or "Getting Started."
2. Select "Request Change" to make changes effective July 1, 2020.

We encourage all employees to log into Employee Direct early. Due to high demand, the website may become slow as we approach the Open Enrollment deadline of May 15, 2020.



Paper Enrollment Form

You may submit your Open Enrollment requests by completing a [state health enrollment form](#). Please make sure to put your Mason email address on the form so we can send you a confirmation email.

If the form **does not** contain social security numbers, please scan and email your completed form to benefits@gmu.edu.

NOTE: Due to the closure of all Mason offices, HR Benefits has limited access to the HR and Payroll office. Any forms that are faxed or mailed during this time may not be

collected as regularly as usual. We encourage employees to submit changes using [EmployeeDirect](#).

If you are adding family members to your health plan, please provide the following documents:

- Spouse: marriage certificate and the first page of your most recent Federal Tax Return with financial and SSN information redacted.
- Child(ren)- birth certificate for each enrolling child.

Paper Form

What are the Key Changes?

Coverage Changes:

- COVA HealthAware members will receive a new ID card this year. Be sure to check your mail.
- COVA HealthAware members now have Teledoc Virtual Visits at no cost.
- COVA Care members have access to the new Sydney Health mobile app – health care you can carry in your pocket:
 - See 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.
- Kaiser plan now includes Fauquier County.

Please see page 6 of the [Spotlight on Your Benefits](#) for all changes beginning July 1, 2020.

Premium Changes:

- The employee premium for most basic plans will remain the same.
- Those in other plans may see no change, an increase, or a slight decrease in the premium.

Please see page 3 of the [Spotlight on Your Benefits](#) for the upcoming plan year’s premiums (July 1, 2020, - June 30, 2021). The current plan year premiums (July 1, 2019 – June 30, 2020) are available on the [DHRM website](#).

When Do the Changes Take Effect?

- Any changes made to either health benefits or FSAs are effective July 1, 2020.
- First payroll deductions will be taken on the July 10, 2020, paycheck for biweekly and the July 16, 2020, paycheck for semimonthly.

What about Flexible Spending Accounts (FSA)?

- Please remember that you must **re-enroll** each year to continue participating in the FSAs.
- The annual limit for the health FSA is \$2,750 per participant and the limit for dependent care FSA is \$5,000 per household.
- A PayFlex MasterCard will be mailed to you after you enroll in a health FSA.
- There is an administrative fee of \$2.10 deducted monthly (\$2.80 for faculty paid over 9-months) on a pre-tax basis for one or both FSA accounts.
- You will have until September 30, 2021, to file for reimbursement or send the required documentation for expenses incurred during the plan year (July 1, 2020 - June 30, 2021).
 - If your account is active for only part of the year, you may file claims up to three months after your coverage period ends.
 - Please keep in mind that your HRA pays before the health FSA.

For more information, please see page 10 of the [Spotlight on Your Benefits](#) and the [Flexible Spending Account Sourcebook](#). You may also visit the [PayFlex website](#).

What about Premium Rewards?

Employees and spouses enrolled in COVA Care and COVA HealthAware can earn Premium Rewards.

To earn a reward beginning July 1, 2020:

- COVA Care Members complete or update an online health assessment by logging into your [Anthem](#) account **between May 1 and May 15, 2020**.
- COVA HealthAware members complete or update an online health assessment by logging into your [Aetna](#) account **between May 1 and May 15, 2020**
- Health assessments submitted before May 1, 2020, will not count for the new plan year.
- If you had already been receiving the reward, you must update your online health assessment to continue receiving it. Premium rewards do not carry over for the new plan year.

If you don't complete the Health Assessment between May 1 and May 15, 2020:

- You can still earn a Premium Reward.

- COVA Care Members complete or update an online health assessment by logging into your [Anthem](#) account
- COVA HealthAware members complete or update an online health assessment by logging into your [Aetna](#) account
- You will receive your Premium Reward in six to eight weeks.

See page 9 of the [Spotlight on Your Benefits](#) for important details for all Premium Reward participants. The Premium Rewards program is entirely voluntary.

What if I Am Adding a Dependent?

If you are adding a dependent to your coverage, the plan requires that you 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.

- Spouse: marriage certificate and the first page of your most recent Federal Tax Return with financial and SSN information redacted.
- Child(ren): birth certificate for each enrolling child.

Where Can I Find More Information?

DHRM has mailed information, called Spotlight on Your Benefits, to the home addresses on file in Patriot Web. You may also follow the links found in this email.

A comprehensive [Open Enrollment Site](#) is available online that includes all the pertinent information for Open Enrollment. Please review the entire [Spotlight on Your Benefits](#) for important health notices, additional information on Open Enrollment options, and contact information for your health vendors.

DHRM also offers [ALEX](#), an online interactive tool to help you compare plans and select the right one for you and your family.

Questions?

If you have questions regarding health care and FSA open enrollment, visit the [Benefits section](#) of the HR & Payroll website, email benefits@gmu.edu, call 703-993-2600, or visit the [DHRM Open Enrollment Site](#).