Health Care and Flexible Spending Accounts
Open Enrollment - May 1 - 15, 2019
Effective for Plan Year July 1, 2019 - June 30, 2020

Open Enrollment for health benefits and flexible spending accounts (FSAs) is from May 1 - May 15, 2019!

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.

How Do I Make Changes?

You can make changes either through submitting a paper form or through the EmployeeDirect online portal.

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.
- If the form does contain social security numbers, either fax it to 703-993-2601, send via interoffice mail to MS 3C3, or drop it off in the HR & Payroll office at 4100 Merten Hall.

Online Enrollment Form - EmployeeDirect

The state is re-implementing an online system, called EmployeeDirect, that allows employees to make changes online. EmployeeDirect will be available to process Open Enrollment requests through 11:59 p.m. on May 15, 2019. Please see instructions from the Office of Health Benefits to learn how to use EmployeeDirect. Below are the steps to make changes online:

   - 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, 2019.

What are the Key Changes?

Coverage Changes:
• Anthem Pharmacy, delivered by IngenioRX, will administer the prescription drug program for all statewide plans. Members should receive new ID cards with the change.
• Delta Dental, the current dental provider for COVA Care and COVA HDHP, will administer dental benefits for all statewide plans. Dominion Dental will still be the provider for Kaiser Permanente.
• PayFlex will administer FSAs and COVA HealthAware’s Health Reimbursement Arrangement (HRA).
  o Members will receive one PayFlex MasterCard in the mail that will give them access to the funds.
  o Those enrolled in both an FSA and COVA HealthAware will receive one PayFlex card to manage both accounts.
• The state has introduced a new plan, Optima Health Vantage HMO. This is a regional plan that is only open to those residing or working in the Hampton Roads area.

Please see page 6 of the Spotlight on Your Benefits for all changes beginning July 1, 2019.

Premium Changes:
• The employee premium for 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, 2019, - June 30, 2020). The current plan year premiums (July 1, 2018 – June 30, 2019) 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, 2019.
• First payroll deductions will be taken on the July 12, 2019, paycheck for biweekly and the July 16, 2019, paycheck for semimonthly.

Will there be Information Sessions?

The Benefits team will hold drop-in sessions for faculty and staff to ask questions or turn in forms:
• Fairfax Campus - Merten Hall 4102
  o May 2, 2019, from 12 - 2 p.m.
  o May 10, 2019, from 10 a.m. - 12 p.m.
• SciTech Campus - videoconferencing in Colgan Hall 221
  o May 8, 2019, from 11 a.m. - 2 p.m.
• Arlington Campus - Founders Hall 313
May 3, 2019, from 10 a.m. - 1 p.m.

**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 $2,700 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, 2020, to file for reimbursement or send the required documentation for expenses incurred during the plan year (July 1, 2019 - June 30, 2020).
  - If your account is active for only part of the year, you may file claims up to three months after your coverage period ends.
- If you enroll in COVA HealthAware, you will receive one PayFlex card to manage both your Health Reimbursement Arrangement (HRA) and health FSA.
  - 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](#).

**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, 2019:**

- Complete or update an online health assessment by logging into [MyActiveHealth between May 1 and May 15, 2019](#).
- Health assessments submitted before May 1, 2019, 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, 2019:**

- You can still earn a Premium Reward. However, after July 1, you must visit the COVA Care or COVA HealthAware plan website to complete the online health assessment.
- The following chart provides a schedule of effective dates based on the completion of the assessment:
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<thead>
<tr>
<th>COMPLETION DATE</th>
<th>REWARD EFFECTIVE DATE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5/16/2019 through 6/15/2019</td>
<td>8/1/2019</td>
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<tr>
<td>6/16/2019 through 7/15/2019</td>
<td>9/1/2019</td>
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<td>7/16/2019 through 8/15/2019</td>
<td>10/1/2019</td>
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<td>8/16/2019 through 9/15/2019</td>
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<td>9/16/2019 through 10/15/2019</td>
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<td>10/16/2019 through 11/15/2019</td>
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For the full chart, visit [the DHRM Premium Reward page](#).

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.

**What is FAMIS?**

FAMIS is 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](#).

**Where Can I Find More Information?**

DHRM has mailed information, called Spotlight on Your Benefits, to the home addresses on file in Patriot Web and electronically to your Mason email.

If you did not receive either of those communications, 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, please stop by one of the drop-in sessions, visit the Benefits section of the HR & Payroll website, email benefits@gmu.edu, call 703-993-2600, or visit the DHRM Open Enrollment Site.