COMMONWEALTH OF VIRGINIA STATE HEALTH BENEFITS PROGRAM

## Final 2025 - 2026 Employee Monthly Premiums

Salaried employees **working 30 hours or more a week** pay the "**Employee Pays**" amount. Salaried employees **working less than 30 hours a week** pay the "**Total Premium**" amount.

			2024-2025 MONTHLY PREMIUMS			FINAL 2025-2026 MONTHLY PREMIUMS		
HEALTH CARE PLANS		You Only	You Plus One	You Plus Two or More	You Only	You Plus One	You Plus Two or More	
COVA Care		Employee Pays State Pays Total Premium	\$103 <u>\$783</u> \$886	\$236 <u>\$1,404</u> \$1,640	<b>\$323</b> <u>\$2,056</u> \$2,379	\$108 <u>\$830</u> \$938	<b>\$248</b> <u>\$1,488</u> <b>\$1,736</b>	<b>\$340</b> <u>\$2,179</u> <b>\$2,519</b>
COVA Care	Out-of-Network	Employee Pays State Pays Total Premium	<b>\$124</b> <u>\$783</u> <b>\$907</b>	<b>\$275</b> <u>\$1,404</u> <b>\$1,679</b>	<b>\$380</b> <u>\$2,056</u> <b>\$2,436</b>	<b>\$131</b> <u>\$830</u> <b>\$961</b>	<b>\$291</b> <u>\$1,488</u> <b>\$1,779</b>	<b>\$402</b> <u>\$2,179</u> <b>\$2,581</b>
COVA Care	Expanded Dental	Employee Pays State Pays Total Premium	<b>\$136</b> <u>\$783</u> <b>\$919</b>	<b>\$296</b> <u>\$1,404</u> <b>\$1,700</b>	<b>\$411</b> <u>\$2,056</u> <b>\$2,467</b>	<b>\$141</b> <u>\$830</u> <b>\$971</b>	<b>\$308</b> <u>\$1,488</u> <b>\$1,796</b>	<b>\$428</b> <u>\$2,179</u> <b>\$2,607</b>
COVA Care	<ul> <li>Out-of-Network</li> <li>Expanded Dental</li> </ul>	Employee Pays State Pays Total Premium	<b>\$157</b> <u>\$783</u> <b>\$940</b>	\$335 <u>\$1,404</u> <b>\$1,739</b>	<b>\$468</b> <u>\$2,056</u> <b>\$2,524</b>	<b>\$164</b> <u>\$830</u> <b>\$994</b>	<b>\$351</b> <u>\$1,488</u> <b>\$1,839</b>	<b>\$490</b> <u>\$2,179</u> <b>\$2,669</b>
COVA Care	<ul> <li>Expanded Dental</li> <li>Vision &amp; Hearing</li> </ul>	Employee Pays State Pays Total Premium	\$156 <u>\$783</u> \$939	\$333 <u>\$1,404</u> \$1,737	<b>\$465</b> <u>\$2,056</u> <b>\$2,521</b>	<b>\$161</b> <u>\$830</u> <b>\$991</b>	<b>\$345</b> <u>\$1,488</u> <b>\$1,833</b>	<b>\$482</b> <u>\$2,179</u> <b>\$2,661</b>
COVA Care	<ul> <li>Out-of-Network</li> <li>Expanded Dental</li> <li>Vision &amp; Hearing</li> </ul>	Employee Pays State Pays Total Premium	\$177 <u>\$783</u> \$960	\$372 <u>\$1,404</u> \$1,776	<b>\$522</b> <u>\$2,056</u> <b>\$2,578</b>	<b>\$184</b> <u>\$830</u> <b>\$1,014</b>	\$388 <u>\$1,488</u> \$1,876	<b>\$544</b> <u>\$2,179</u> <b>\$2,723</b>
COVA HealthAware		Employee Pays State Pays Total Premium	\$17 <u>\$768</u> \$785	<b>\$53</b> <u>\$1,404</u> <b>\$1,457</b>	<b>\$54</b> <u>\$2,056</u> <b>\$2,110</b>	<b>\$19</b> <u>\$830</u> <b>\$849</b>	<b>\$64</b> <u>\$1,511</u> <b>\$1,575</b>	<b>\$70</b> <u>\$2,215</u> <b>\$2,285</b>
COVA HealthAware	+ Expanded Dental	Employee Pays State Pays Total Premium	\$50 <u>\$768</u> \$818	<b>\$113</b> <u>\$1,404</u> <b>\$1,517</b>	<b>\$142</b> <u>\$2,056</u> <b>\$2,198</b>	<b>\$52</b> <u>\$830</u> <b>\$882</b>	<b>\$124</b> <u>\$1,511</u> <b>\$1,635</b>	<b>\$158</b> <u>\$2,215</u> <b>\$2,373</b>
COVA HealthAware	Expanded Dental & Vision	Employee Pays State Pays Total Premium	\$60 <u>\$768</u> \$828	\$133 <u>\$1,404</u> \$1,537	<b>\$170</b> <u>\$2,056</u> <b>\$2,226</b>	\$62 <u>\$830</u> \$892	<b>\$144</b> <u>\$1,511</u> <b>\$1,655</b>	<b>\$186</b> <u>\$2,215</u> <b>\$2,401</b>
COVAHDHP		Employee Pays State Pays Total Premium	<b>\$0</b> <u>\$665</u> <b>\$665</b>	<b>\$0</b> <u>\$1,239</u> <b>\$1,239</b>	<b>\$0</b> <u>\$1,810</u> <b>\$1,810</b>	<b>\$0</b> <u>\$739</u> <b>\$739</b>	<b>\$0</b> <u>\$1,366</u> <b>\$1,366</b>	<b>\$0</b> <u>\$1,998</u> <b>\$1,998</b>
COVA HDHP	Expanded Dental	Employee Pays State Pays Total Premium	\$33 <u>\$665</u> \$698	<b>\$60</b> <u>\$1,239</u> <b>\$1,299</b>	<b>\$88</b> <u>\$1,810</u> <b>\$1,898</b>	\$33 <u>\$739</u> \$772	<b>\$60</b> <u>\$1,366</u> <b>\$1,426</b>	<b>\$88</b> <u>\$1,998</u> <b>\$2,086</b>
Kaiser Permanente HMO (available primarily in Northern Virginia)	Expanded Dental & Vision	Employee Pays State Pays Total Premium	\$86 <u>\$783</u> \$869	<b>\$202</b> <u>\$1,395</u> <b>\$1,597</b>	<b>\$289</b> <u>\$2,038</u> <b>\$2,327</b>	<b>\$91</b> <u>\$830</u> <b>\$921</b>	<b>\$214</b> <u>\$1,479</u> <b>\$1,693</b>	\$306 <u>\$2,161</u> \$2,467
Sentara Health Plans (HMO) (Hampton Roads/ Eastern Shore)		Employee Pays State Pays Total Premium	<b>\$86</b> <u>\$769</u> <b>\$855</b>	<b>\$202</b> <u>\$1,382</u> <b>\$1,584</b>	\$289 <u>\$2,004</u> \$2,293	<b>\$91</b> <u>\$816</u> <b>\$907</b>	<b>\$214</b> <u>\$1,464</u> <b>\$1,678</b>	<b>\$306</b> <u>\$2,125</u> <b>\$2,431</b>
TRICARE Voluntary Supplement*		Total Premium	\$61	\$120	\$161**	\$61	\$120	\$161**

 $^{\ast}$  New York residents contact the Office of Health Benefits for TRICARE premium amount

\*\*If an employee covers multiple children without a spouse the rate is \$120

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