



State Health Benefits Program

This booklet provides highlights of available plans to help you make your Open Enrollment health plan election. For details, see plan brochures available at <https://www.dhrm.virginia.gov/employeebenefits/openenrollment2020-21>, or your Spotlight Open Enrollment newsletter.

Overview of Plans Offered

May 2020

SEE HOW

COVA HealthAware can work for you!

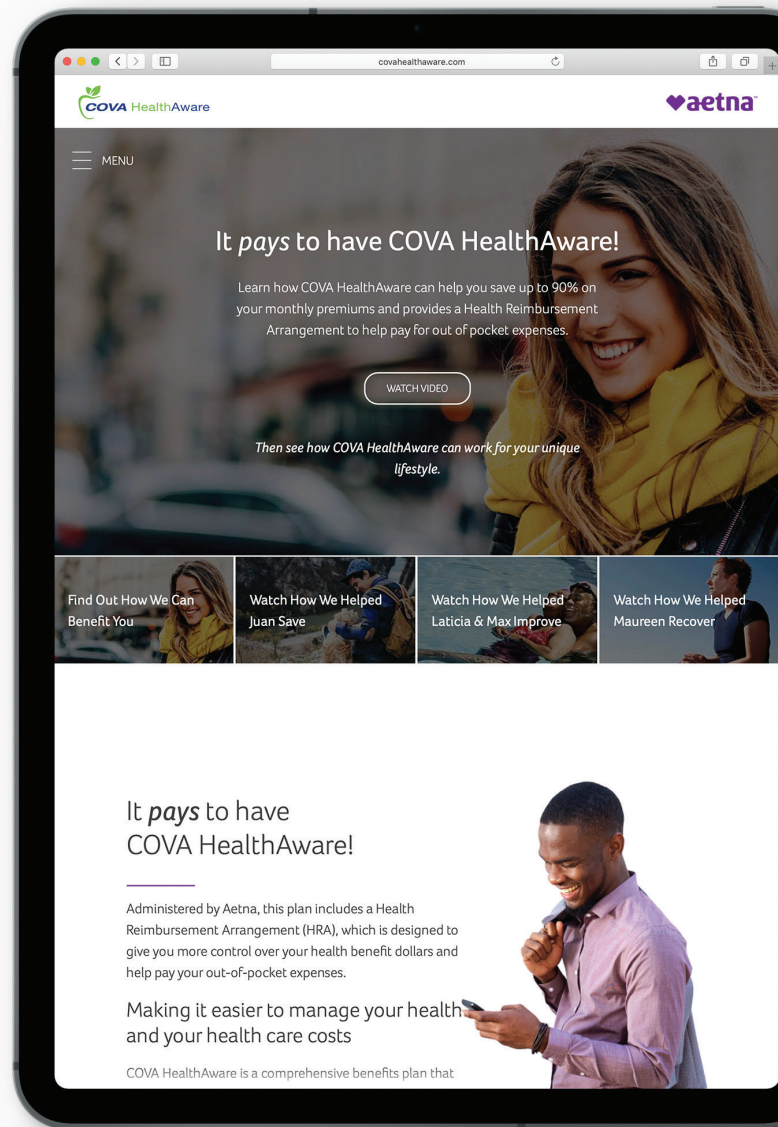
GO TO **WWW.COVAHEALTHAWARE.COM**

You'll learn all about COVA HealthAware, how the HRA works, and see how the plan is a great option for different types of members.

The COVA HealthAware benefit plan includes a Health Reimbursement Arrangement (HRA) with incentive opportunities to reward you for healthy activities you may already be doing. The HRA is designed to give you more control over your health benefit dollars and help pay your eligible out-of-pocket expenses.

The COVA HealthAware plan includes:

- Medical, behavioral health, vision, hearing and EAP benefits administered by Aetna
- Prescription drug benefits through Anthem Pharmacy delivered by IngenioRx
- Dental Benefits administered by Delta Dental
- Coverage for in-network preventive care at 100 percent
- Annual contribution to your HRA with opportunities to earn additional funds by completing incentives called "Do Rights"
- Coverage for in-network benefits through a large national network
- Coverage for out-of-network benefits (*higher coinsurance, additional deductible and out-of-pocket maximum apply*)
- No cost general medical consultations with Teladoc 24/7/365
- A single medical, behavioral health and pharmacy deductible which all counts toward your out-of-pocket maximum
- Informed Rewards program that provides cash incentives when you shop for and select better value health care services at certain facilities
- Convenient member tools to help you monitor your health and your plan



COVA Care

All the features and programs you count on to make health care easier



Here's what you can count on from Anthem:

- Extensive Anthem network with **100% of hospitals and 96% of providers in Virginia** — one of the largest PPO networks in the state.¹
- Annual deductible of only \$300 per person; same out-of-pocket max of \$1,500 per person, \$3,000 per family.
- **FREE** face-to-face doctor visits from your smartphone or computer through **LiveHealth Online**. See the doctor from the comfort of your home, night or day.
- **Access to care out of state and worldwide** when traveling with the BlueCard® PPO and Global Core programs.
- Diagnostic and preventive dental benefits are administered by Delta Dental, along with optional expanded dental benefits. Your routine vision benefit is through the Blue View Vision network, and expanded vision and hearing options are also available.

New plan year, even more great Anthem programs:



Sydney Health mobile app. Sydney Health helps connect you to the right resources at the right time. See 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.



Your Anthem Health Guide. You have access to a personal health guide who is specially trained to answer your health plan questions and lead you to the right care programs and support for your unique needs. It's an enhanced level of service to help make health care easier.



Anthem Pharmacy, delivered by IngenioRx. Your retail pharmacy network has more than 64,000 pharmacies across the country - including most chains and some local - plus home delivery. Your pharmacy team is here - 24/7/365.

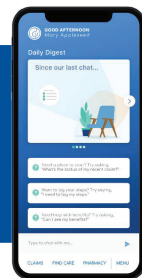


Anthem Health & Wellness. Enjoy a host of free and confidential programs to help you manage chronic conditions like asthma, diabetes and COPD, obtain health coaching, receive staying healthy reminders about important checkups and care gaps, and even get certain medications and supplies at no cost for some conditions.

For more information, go to [anthem.com/cova](https://www.anthem.com/cova) – your dedicated website for COVA Care or download the **Sydney Health mobile app**.

Download on the
App Store

GET IT ON
Google Play



 **COVAcare**

Anthem  

¹ Anthem provider network report, January 2020. Total number of providers for whom we may have information in our database. It is possible there may be providers who have never submitted a claim to us, are therefore not in our database and would not then be accounted for in the percentage noted in this document.



COVA HDHP

High Deductible Health Plan
to help you manage your
health care dollars

This plan gives you the opportunity to be more involved in managing your health care dollars. You may set up a Health Savings Account (HSA) at your financial institution and use the tax-deductible funds in your HSA to help pay for medical expenses. Your HSA goes wherever you go and you're not required to "use it or lose it."

Check out all your same great Anthem programs:

- ✓ **Sydney Health mobile app.** Sydney Health helps connect you to the right resources at the right time. See 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.
- ✓ **Your Anthem Health Guide.** You have access to a personal health guide who is specially trained to answer your health plan questions and lead you to the right care programs and support for your unique needs. It's an enhanced level of service to help make health care easier.
- ✓ **Anthem Pharmacy delivered by IngenioRx.** Your retail pharmacy network has more than 64,000 pharmacies across the country - including most chains and some local - plus home delivery. Your pharmacy team is here - 24/7/365.
- ✓ **Anthem Health & Wellness.** Enjoy a host of free and confidential programs to help you manage chronic conditions like asthma, diabetes and COPD, get help from a nurse during pregnancy, receive staying healthy reminders about important checkups and care gaps, and much more.

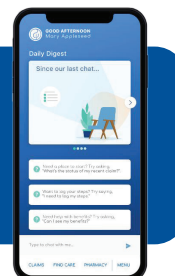
Count on us for:

- Extensive Anthem network with **100% of hospitals and 96% of providers in Virginia** – one of the largest PPO networks in the state.¹
- Face-to-face access to a doctor using your smartphone or computer through **LiveHealth Online**. See the doctor from the comfort of your home or anywhere else, night or day.
- **Access to care out of state and worldwide** when traveling with the BlueCard® PPO and Global Core programs.
- Diagnostic and preventive dental benefits are administered by Delta Dental, along with optional expanded dental benefits. Your routine vision benefit is through the Blue View Vision network.

For more information, go to anthem.com/cova – your dedicated website for COVA HDHP or download the **Sydney Health mobile app**.

Download on the
App Store

GET IT ON
Google Play



COVA HDHP

Anthem 

¹ Anthem provider network report, January 2020. Total number of providers for whom we may have information in our database. It is possible there may be providers who have never submitted a claim to us, are therefore not in our database and would not then be accounted for in the percentage noted in this document.



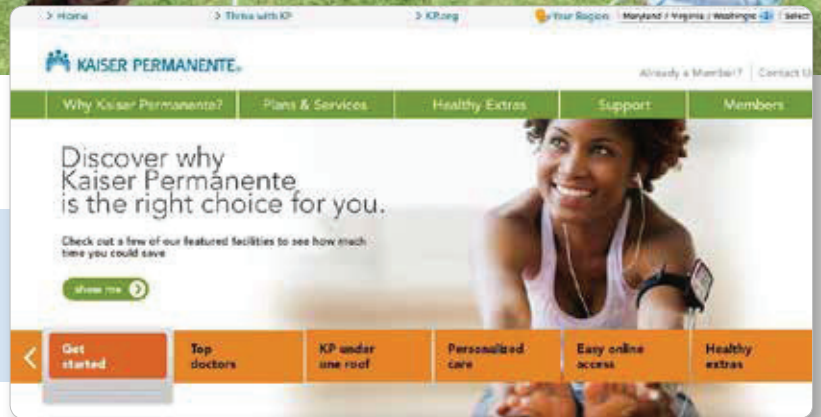
Healthy together

Care and coverage that fits your life

Commonwealth of Virginia employees

MAKE THE BEST CHOICE FOR A HEALTHY TOMORROW.

- 13 Medical centers throughout No. Virginia
- One plan covers medical, dental, vision, & prescriptions
- \$0 Deductible, low copays



MEMBERS, visit us online at kp.org to:

- Email your doctor's office
- Order most prescription refills
- Make, change, and cancel appointments
- See most lab test results
- Get immunization records
- Set up reminders for screenings
- And much more

All available when you receive care and services at Kaiser Permanente facilities

Whether you're already a Kaiser Permanente member or are considering us for the first time, get all the information at

<http://my.kp.org/commonwealthofvirginia>

CHECK OUT YOUR WEBSITE TO LEARN ABOUT:

- Your budget-friendly plans
- What you want to know about Urgent Care, hospitals, and more
- How to get care
- Frequently asked questions
- Locations where you can receive care

<http://my.kp.org/commonwealthofvirginia>



CHOOSE OPTIMA HEALTH



Why Switch to Optima Health Vantage HMO?

This regional plan provides a packaged approach with comprehensive benefits all in one plan for one price. In order to enroll in the plan, members must live or work in the greater Hampton Roads area.

Members may receive care through any participating provider in the Optima Health Vantage network throughout Virginia and northeastern North Carolina. Optima Health encourages but does not require members to choose a primary care physician (PCP); members do not need referrals for specialist visits.

One Plan. One Price.

- benefits include medical, comprehensive dental, vision, hearing, and prescription drugs
- preventive care is covered at 100%
- includes Employee Assistance Program with four free visits

Large Network of Doctors and Hospitals

- 32,500 providers across Virginia and northeastern North Carolina¹
- 100% of hospitals in greater Hampton Roads are in-network²
- includes top-quality providers such as Riverside Health System, Sentara Medical Group, Sentara Quality Care Network, also known as SQCN, Tidewater Physicians Multispecialty Group (TPMG)

Low Copayments and Deductibles

- affordable copayments for most frequently used services such as office visits and prescription drugs
- even lower copayments when seeking care from Tier 1 providers (currently: Riverside, TPMG and SQCN)
- incentives for disease management programs

Care When and Where you Need It

- in-network benefits at participating Vantage HMO providers throughout Virginia and northeastern North Carolina
- out-of-area emergency coverage
- out-of-area coverage for dependent children
- emergency travel coverage for all members
- virtual office visits 24/7 at \$0 copayment

Dedicated Member Services Team

- concierge team of experts help you understand your benefits, find the right doctor and more
- mobile app for safe and secure access on the go



Find a Doctor. Visit optimahealth.com/cova and select *Find Doctors* to search for a doctor and confirm your doctor is in the network. If you need assistance, you can also call Member Services at **1-866-846-2682, 8 a.m. to 6 p.m., Monday to Friday.**



Eligibility. In order to enroll in this health plan option, you must live or work in greater Hampton Roads defined as: Gloucester, Hampton, James City, Mathews, Newport News, Poquoson, Williamsburg, York, Chesapeake, City of Franklin, Isle of Wight, Norfolk, Portsmouth, Southampton, Suffolk, Surry, Virginia Beach.



Questions. For more information, visit optimahealth.com/cova or call **1-866-846-2682, 8 a.m. to 6 p.m., Monday to Friday** or email members@optimahealth.com

¹ Sentara Health Plans, Inc. Provider Status Report, 2020

² Provider Network Penetration, January 1, 2019