GETTING THE MOST FROM

YOUR COVA CARE PLAN

July 1, 2016 through June 30, 2017

Commonwealth of Virginia

Anthem BlueCross BlueShield

YOUR COVA CARE PLAN

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WHAT'S IN YOUR COVA CARE PLAN?

Your plan includes:

- Medical, Behavioral Health, Employee Assistance Program (EAP), and Prescription Drug benefits administered by Anthem Blue Cross and Blue Shield
- Diagnostic and preventive dental benefits administered by Delta Dental
- 100% coverage for in-network preventive care, no deductible
- Specialist visits with no referrals
- In-network coverage through the Anthem PPO network in Virginia, and the BlueCard® PPO and BlueCard Worldwide® networks for care outside Virginia
- Optional Benefits *(available for an additional premium)*: Expanded Dental, Blue View Vision & Hearing and Out-of-Network

Out-of-Pocket Expense Limit

$1,500 for one person, **$3,000** for two or more persons, each plan year.

Your medical and behavioral health deductible, and copayments/coinsurance for **medical, behavioral health and prescription drugs** all count toward the limit. Once you reach the limit, you pay $0 for covered in-network medical and behavioral health services, and covered prescription drugs for the remainder of the plan year.

These expenses do not count toward the limit:

- Amounts above the allowable charge or plan limits
- Services and supplies not covered by your plan
- Copayments, coinsurance and deductibles for dental, and optional routine vision/hearing benefits
- 25% reduction for the optional out-of-network benefits

COVA CARE
BENEFITS AT-A-GLANCE

In-Network Benefits	You Pay
Deductible – per plan year	
• One person	$300
• Two or more persons	$600
Out-of-pocket expense limit – per plan year *(medical, behavioral health and pharmacy costs go toward the limit)*	
• One person	$1,500
• Two or more persons	$3,000
Ambulance travel	20% after deductible
Applied behavior analysis (ABA) for autism spectrum disorder – ages 2 through 10	$25 per service
Behavioral Health	
• Inpatient	$300 per stay
• Residential Treatment	$300 per stay
• Partial Hospitalization (Day) Program	$125 per episode of care
• Intensive Outpatient Treatment Program (IOP)	$125 per episode of care
• Outpatient Treatment Program	
– Facility services	$125
– Medical and non-medical professional	$25 per visit
Chiropractic, manual medical interventions *(30-visit plan year limit)*	$25 PCP / $35 Specialist
Dental Services *(routine)*	
• Diagnostic and preventive (routine oral exams and cleanings twice per plan year, x-rays, sealants and fluoride for children)	$0
Diagnostic tests, x-rays, labs and injections *(outpatient)*	20% after deductible
Dialysis treatments	$0
Doctor's office visits	$25 PCP / $40 Specialist
Online Doctor's visits (Livehealthonline.com)	$25 per consultation
Emergency room visits	$150 per visit *(waived if admitted)*
Employee Assistance Program (EAP) *Up to 4 visits per issue, per plan year*	$0

NOTE: This is a summary of benefits. For a complete description of the benefits, exclusions, limitations and reductions under the plan, refer to your COVA Care member handbook, available at anthem.com/cova.

In-Network Benefits	You Pay
Home health services *(90-visit plan year limit)*	$0
Home private duty nurse's services	20% after deductible
Hospice care	$0
Hospital services	
• Inpatient	$300 per stay
• Outpatient	$125 per visit
Infusion therapy *(includes IV and injected chemotherapy)*	20% after deductible
Maternity	
• Professional provider services *(prenatal & postnatal care)*	$25 PCP / $40 Specialist
• Delivery by PCP or Specialist	$0
• Hospital services for delivery *(delivery room, anesthesia, routine nursing care for newborn)*	$300 copayment per stay[1]
• Outpatient diagnostic tests	20% after deductible
Medical equipment, appliances, and supplies	20% after deductible
Prescription drugs – mandatory generic	
• Retail Pharmacy	Up to 34-day supply: $15 / $30 / $45 / $55
• Home Delivery Pharmacy *(Mail Service)*	Up to 90-day supply: $30 / $60 / $90 / $110
• Diabetic supplies	20%, no deductible
Skilled nursing facility *(180-day per stay limit)*	$0 per stay
Therapy services	
• Cardiac Rehabilitation, Radiation, and Respiratory therapy	$0
• Occupational and Speech therapy	$25 PCP / $35 Specialist
• Physical therapy *only*	$15 PCP and Specialist
• Physical therapy and other related services (including manual intervention & spinal manipulation)	$25 PCP/ $35 Specialist
Wellness & preventive services	
• Office visits at specified intervals, immunizations, lab and x-rays	$0
• Annual check-up visit (primary care or specialist), immunizations, lab and x-rays	$0
• Routine gynecological exam, Pap test, mammography screening, prostate exam (digital rectal exam), prostate specific antigen (PSA) test, and colorectal cancer screening	$0

[1] $300 copayment waived if member fulfills the Healthy Beginnings criteria through ActiveHealth Management.

OPTIONAL BENEFITS

(offered for an additional premium)

1. Expanded Dental Option

(Services in addition to the diagnostic and preventive dental benefits included in the basic COVA Care plan)

Administered by Delta Dental

Plan Year Maximum Benefit - per member *(except Orthodontic)*	$2,000
Plan Year Deductible	$50 One person / $100 Two people / $150 Family *(three or more people)*
	In-Network You Pay
Primary • Fillings and other restorative services • Root canal and other Endodontic services • Simple extractions and other minor surgical procedures • Periodontic services • Denture repair and recementation of crowns, bridges and dentures	20% after deductible
Major Dental Care • Crowns *(single crowns, inlays and onlays)* • Prosthodontics *(partials or complete dentures and fixed bridges)* • Dental implants	50% after deductible
Orthodontic *($2,000 lifetime maximum benefit per member)* • Removable fixed appliance therapy and comprehensive therapy for adults and children	50%, no deductible

2. Routine Vision & Hearing Option

Blue View Vision

In-Network. Your routine vision benefit uses the Blue View Vision network – offering a wide selection of ophthalmologists, optometrists and opticians. The network also has convenient retail locations, including 1-800 CONTACTS, LensCrafters®, Sears Optical℠, Target Optical®, and JCPenney®Optical.

Out-of-Network. You may also choose to receive care outside of the Blue View Vision network. You simply get an allowance toward covered services and you pay the rest. Pay in full at the time of service and then file a Blue View Vision out-of-network claim form for reimbursement.

Routine Vision Benefits Option *(once per plan year)*	**In-Network You Pay**	**Out-of-Network**
Routine Eye Exam	$40 copayment	$50 allowance
Eyeglass Frames[1]	80% of balance after plan pays $100 allowance	$80 allowance
Standard Single Vision Eyeglass Lenses *(Polycarbonate lenses included for children under 19 years old)*	$20 copayment	$50 allowance
Contact Lenses *(May choose instead of eyeglass lenses)*		
• Elective Conventional Lenses[2]	85% of balance after plan pays $100 allowance	Balance after plan pays $80 allowance
• Elective Disposable Lenses[2]	Balance after plan pays $100 allowance	Balance after plan pays $80 allowance
• Non-Elective Lenses[3]	Balance after plan pays $250 allowance	$210 allowance
Contact Lens Fitting and Follow-up *(Up to 2 follow-up visits. Initial fitting must occur during the eye exam in order to be covered.)*	• Up to $55 for Standard Contact Lens[4] Fitting • 90% of retail price for Premium Contact Lens[5] Fitting	Not available
Additional Discounts *(See your COVA Care member handbook for coverage of Eyeglass Lenses Upgrades and saving on Eyewear Accessories.)*	• 60% of retail price for additional pair of Eyeglasses (unlimited number) • 85% of retail price for Conventional Contact Lenses	Not available

[1] Discount not available on frame brands in which manufacturer has a no discount policy.
[2] Elective contact lenses are in lieu of eyeglass lenses.
[3] Non-Elective contact lenses covered when eyeglasses are not an option for vision correction.
[4] Standard contact lens fitting includes spherical clear contact lenses for conventional wear and planned replacement.
[5] Premium contact lens fitting includes all lens designs, materials and specialty fittings other than standard contact lenses. Examples include toric and multifocal lenses.

Hearing Option	**You Pay**
Routine hearing exam *(once per plan year)*	$40 copayment
Hearing aids and other hearing aid related services *(every 48 months)*	Balance after plan pays maximum of $1,200

3. Out-of-Network Option

You may want to consider this option if you want to see a provider who is not in the Anthem PPO or the BlueCard PPO network for care in the U.S. Covered services received outside of the network are paid at the in-network level less a **25% reduction** in the amount paid by your plan. The 25% reduction does not count toward your Out-of-Pocket expense limit.

Example: ***Out-of-network PCP Doctor Visit***

Plan allowable charge for visit	$100.00
Minus $25 copayment	-$ 25.00
	= $ 75.00
What Plan pays after 25% reduction	$ 56.25
Total amount you pay	**$ 43.75**

Plus, the out-of-network provider may bill you for any amount above the allowable charge.

You May Purchase Optional Benefits in these Combinations

1. Expanded Dental
2. Out-of-Network
3. Expanded Dental + Out-of-Network
4. Expanded Dental + Vision & Hearing
5. Expanded Dental + Out-of-Network + Vision & Hearing

YOUR COVA CARE PLAN

Let's Dive in

MEDICAL AND BEHAVIORAL HEALTH

Most of your medical and behavioral health services require a copayment. A few services require 20% coinsurance after meeting a deductible. See the COVA Care Benefits at a Glance for the details.

Medical providers include:

- Primary care physicians who are general or family practitioners, internists and pediatricians
- Specialists such as endocrinologists or cardiologists (No Referral Needed)

Behavioral health providers include:

- Clinical social workers, professional counselors, clinical nurse specialists, and marriage/family therapists
- Psychologists
- Psychiatrists

Always check to be sure a provider is in the network. Simply ask the provider, call Member Services, or use Find A Doctor at **anthem.com/cova**.

YOUR ANTHEM PROVIDER NETWORK

Who's in the network?

- **100% acute care hospitals in Virginia**
- **96% providers in Virginia**

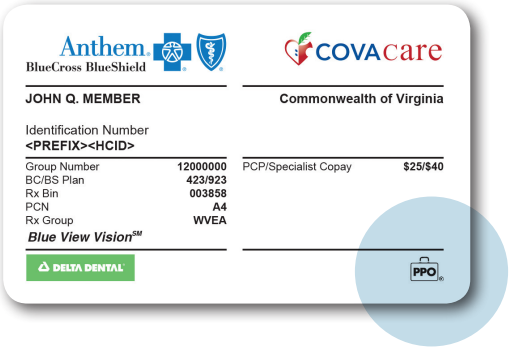
Network **medical and behavioral health providers** accept the allowable charge as payment in full after you pay any applicable deductible, copayment or coinsurance. That means lower out-of-pocket costs for you.

Finding an in-network provider is easy! Go to **anthem.com/cova** and select Find A Doctor, or call us at **1-800-552-2682** and we'll help you.

BLUECARD® FOR COVERAGE OUTSIDE OF VIRGINIA

Your COVA Care plan **includes** the BlueCard program, which gives you and covered family members access to coverage at the in-network level when you need care outside Virginia and internationally. Be sure to present your Anthem identification card when you receive care. The suitcase emblem at the bottom of your card lets providers and hospitals know that your COVA Care plan includes the BlueCard program.

BlueCard® PPO



You receive the highest level of medical and behavioral health benefits when you get care from a **BlueCard PPO** provider. Doctors and hospitals that participate with other Blue Cross Blue Shield companies will accept your copayment or coinsurance at the time of service instead of requiring full payment up front. These providers will file your claims directly with the local Blue Cross Blue Shield company. Plus they will accept the local Blue Cross Blue Shield company's allowable charge as payment in full.

BlueCard Worldwide®

You have access to doctors and hospitals for medical and behavioral health care in more than 200 countries and territories around the world. Always call **BlueCard Worldwide** so that an international assistance coordinator can help you with your doctor office visit or hospitalization at a participating **BlueCard Worldwide** facility.

For **outpatient** doctor services, you pay the cost of the service up front and file an international claim form for reimbursement.

For **inpatient hospital** services, you typically pay your normal out-of-pocket charges up front and file a claim for the remaining cost of the hospital stay. A **BlueCard Worldwide** coordinator will work with you and the hospital to coordinate the billing.

Good to Know

Medical transport from another country to the United States (known as medical repatriation) is not covered under your plan. You may want to purchase travel insurance to cover that for you.

Ready to Use the BlueCard Program?

Call **1-800-810-BLUE (2583)** to locate a BlueCard PPO or BlueCard Worldwide provider. You can also visit the BlueCard Doctor and Hospital Finder at **www.bcbs.com**.

Download the **BlueCard Worldwide app** to quickly connect to medical care across the globe.

- Locate doctors and the nearest emergency care
- Translate medical terms and phrases
- Find a medication's availability, generic name, and local brand name
- Access embassy information

PRESCRIPTION DRUGS

Your prescription drug benefit is a **mandatory generic** program. This means if you or your doctor requests a brand name drug when a generic is available, you will pay for the brand copayment plus the difference between the allowable charge for the generic and the brand name drug.

Drug Tiers

Your pharmacy benefit categorizes covered drugs into four tiers, and each tier has a specific copayment. Periodically a drug may move from one tier to another.

Tier 1	Generic drugs
Tier 2	Lower cost preferred brand name drugs
Tier 3	Higher cost non-preferred brand name drugs
Tier 4	High cost Specialty brand name drugs

Retail Pharmacy

Get up to a 34-day supply of covered drugs at a network retail pharmacy. You can also get a three month supply of the drug by paying three copayments at the time of purchase.

Your retail pharmacy network has more than 64,000 pharmacies across the country – including most chains and some local, independent pharmacies. To check if your pharmacy is in the network, simply ask your pharmacist, go to **anthem.com/cova**, or call us at **1-800-552-2682**.

When you use a network pharmacy, you pay only the applicable copayment. If you choose an out-of-network pharmacy, you'll need to pay the total cost of the drug when you pick it up, and then file a Prescription Drug Claim Form to get reimbursed. You may be responsible for the difference between the pharmacy's charge and the plan's allowable charge for the drug.

Home Delivery Pharmacy through Express Scripts

Switching to home delivery is simple. You can place your first order by phone or online at **anthem.com**.

By phone: Call **1-800-355-8279**. A representative will help you with your order. Have your prescription, doctor's name, phone number, drug name and strength, and credit card handy when you call.

Online: Login to **anthem.com** and select Pharmacy under the Benefits tab. Follow the steps under Pharmacy Self Service to request a new prescription or refill a current prescription. Use your online Pharmacy tools to set up automatic refills, compare drug costs, and get details about medications.

Specialty Pharmacy

Specialty Home Delivery

Your pharmacy program includes access to Accredo, a pharmacy dedicated to providing members with specialty drugs. Specialty medications include biopharmaceutical and injectable drugs. Accredo also provides support with clinicians and personal care coordinators to help members taking specialty drugs achieve the best possible outcomes from their treatments.

Contact Accredo at **1-877-886-1705** to begin using the Specialty Home Delivery service. Provide them with your doctor's name and phone number, and they'll do all the rest.

Specialty Retail

You can also obtain your specialty drugs from a participating retail pharmacy for up to a 34-day supply, or pay three copayments for a three month supply.

Managing Prescription Drug Costs

- **Dose Optimization** typically means increasing the drug dose or amount so that you only have to take it once a day.
- **Quantity Limits** ensure a drug is prescribed according to Federal Drug Administration (FDA) and industry standards.
- **Step Therapy** is used for certain drugs to help you and your doctor choose the drug that's right for you by trying certain drugs first in a step-by-step process.

For more details, see the **Your COVA Care Prescription Drug Plan** brochure at **an-them.com/cova** under the Benefits tab.

You pay **only two copayments for a three-month supply** of drugs when you use the Home Delivery service, and the medication is delivered right to your home.

Prior Authorization

Most prescriptions are filled right away when you take them to the pharmacy. However, some drugs need to be reviewed before they are covered. This process is called Prior Authorization. It focuses on drugs that may have:

- A risk of side effects or harmful effects when taken with other drugs
- The potential for incorrect use or abuse
- Options that cost you less and may work better
- Rules for use with certain health conditions

If Prior Authorization is needed, your doctor must submit the request. Typically, a decision whether the drug will be covered is made within 24-48 hours from the time of the request.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Your EAP gives you, your covered dependents and members of your household **up to four free confidential counseling sessions per issue** each plan year.

Contact your EAP any time, night or day at **1-855-223-9277**, or visit **anthemEAP.com** and enter **Commonwealth of Virginia** as your company.

Turn to your EAP for information and resources about:

- Emotional well-being
- Addiction and recovery
- Work and career
- Childcare and parenting
- Helping aging parents
- Financial issues (including free credit monitoring and identity theft recovery)
- Legal concerns

Learn all about your EAP services and resources at anthemEAP.com

- Enter **Commonwealth of Virginia** as company name

DENTAL *Administered by Delta Dental*

Routine diagnostic and preventive dental services are included in your plan with **no coinsurance or deductible** from dentists who participate in the Delta Dental PPO or Premier networks.

Coverage includes:

- Routine oral exams and cleanings, twice per plan year
- Bitewing x-rays
- Sealants and flouride for children under 19
- Full mouth or panorex x-rays once every 3 years

You may receive care outside of the network. However, you'll be responsible for paying any difference between the non-participating dentist's charges and Delta Dental's payment for covered benefits.

The **Expanded Dental Option** covers primary, major and orthodontic dental care for an additional premium.

Get the details at www.deltadentalva.com

Click on **Commonwealth of Virginia** from the home page.

- View your dental benefits booklet
- Find a dentist
- Check claims
- Learn about good oral health

MyActiveHealth

Administered by ActiveHealth Management

Your COVA Care plan includes a host of health and wellness programs administered by ActiveHealth Management.

- *MyActiveHealth Portal:* Includes a health assessment and healthy living resources. It provides easy, confidential access to your health information, which is housed in one place for convenient tracking. See more on ActiveHealth programs at **www.dhrm.virginia.gov/healthcoverage/activehealth**.
- *Healthy Insights:* Personalized support for members with health conditions such as diabetes, heart disease, high blood pressure and asthma. More than 40 conditions are included.
- *Healthy Lifestyles:* Five programs offering wellness and lifestyle coaching and support for smoking cessation, weight and stress management, nutrition and exercise.
- *Healthy Beginnings:* Maternity support for members who enroll within the first 16 weeks of pregnancy, including information on prenatal and newborn care, labor and delivery, and more. A nurse coach helps to identify risk factors that could affect pregnancy.
- *Care Considerations (Personal Healthcare Alerts):* Electronic personalized messages on health improvement opportunities or health risks to ensure safe, high-quality care and treatment. Your doctor may also be notified if something is high-risk so that you can follow up on next steps.
- *Incentive Programs:* Waived facility or medication copays when members meet requirements. Coaching support for diabetes management, asthma/COPD, high blood pressure, bariatric surgery education, and maternity management.

See more information at
www.dhrm.virginia.gov/healthcoverage/activehealth

EXTRA FEATURES!

Anthem.com/cova – your dedicated COVA website

This is your "go to" website for information about your COVA Care benefits and much more. No username or password is needed to access the site. Bookmark this site for anytime you need to:

- Find network providers in Virginia
- Find providers outside of Virginia – BlueCard
- Download the COVA Care Member Handbook
- Learn about your Employee Assistance Program (EAP)
- Get the Flexible Spending Account (FSA) Sourcebook and related tools
- Log in to **anthem.com** for your personal and secure account information

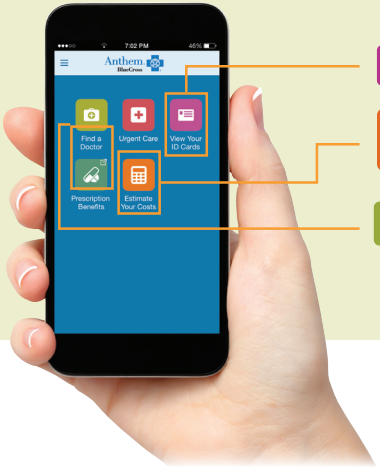
Anthem.com – Log in for your personal and secure account information

This is your secure site to:

- Check your claims
- Order home delivery prescriptions
- Print a temporary ID card
- Estimate your costs for over 400 medical procedures
- Save money on health related products and services under the Discounts tab (formerly SpecialOffers)

GO MOBILE

Download the Anthem Blue Cross and Blue Shield app from the Apple Store (iOS) or Google Play (Android).

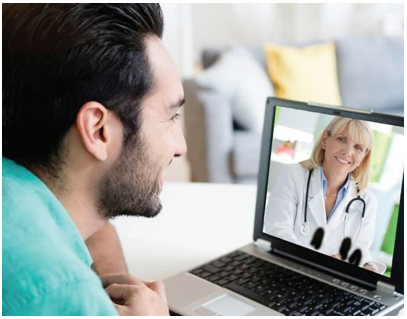


Mobile ID Card

Estimate your cost for nearly 400 categories

Find a doctor, urgent care center with convenient GPS-navigation

LiveHealth Online



No time to wait for a doctor's appointment? No problem. Your COVA Care plan includes LiveHealth Online. See a doctor anytime, anywhere from your smartphone, tablet or computer. All you need is the LiveHealth app or a computer with a webcam. Your cost for a visit is only $25 – the same as a PCP visit. Choose your own doctor from a broad network of U. S. board-certified doctors who average 15 years of experience practicing medicine and are specially trained for online visits.

Next time you or a covered family member is dealing with common health issues including cold and flu symptoms, coughs, sore throats, allergies, and sinus infections, use the LiveHealth Online app or sign up at **livehealthonline.com**.

Notes and Important Phone Numbers

WHO TO CONTACT QUICK REFERENCE

Anthem Member Services *(medical, pharmacy, optional vision/hearing)*	**1-800-552-2682** **anthem.com/cova**
Anthem Behavioral Health and Employee Assistance Program (EAP)	**1-855-223-9277** **anthemEAP.com** *(Company Name: Commonwealth of Virginia)*
Anthem ID Card Order Line	**1-866-587-6713**
BlueCard *(coverage outside Virginia)*	**1-800-810-2583** **www.bcbs.com**
Delta Dental	**1-888-335-8296** **www.deltadentalva.com**
LiveHealth Online	**livehealthonline.com**
Flexible Spending Accounts (FSAs)	**1-877-451-7244** **anthem.com/cova**
ActiveHealth Management Programs	**1-866-938-0349** **myactivehealth.com/COVA**
Department of Human Resource Management (DHRM)/ Commonwealth of Virginia	**dhrm.virginia.gov**
ALEX Decision Assistant	**www.myalex.com/cova**

Eligibility questions? If you have questions about eligibility for the state health benefits program, please contact your agency Benefits Administrator for further information.

COVAcare

Commonwealth of Virginia

Anthem BlueCross BlueShield

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A10190 (3/2016)

YOUR COVA CARE PLAN

July 1, 2016 through June 30, 2017

YOUR ANTHEM PROVIDER NETWORK

Who's in the network?

- **100% acute care hospitals in Virginia**
- **96% providers in Virginia**

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Finding an in-network provider is easy!

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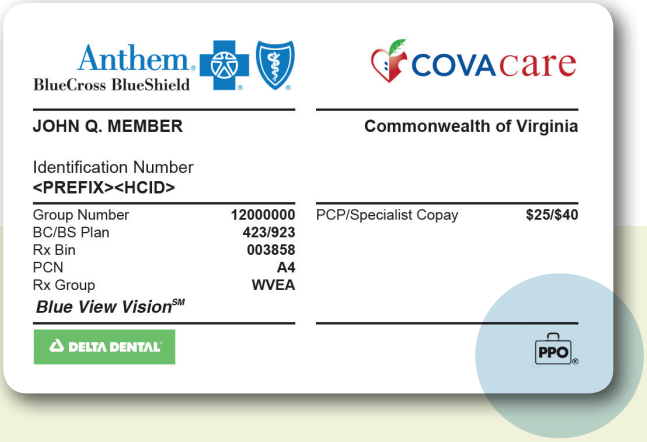

BLUECARD® FOR COVERAGE OUTSIDE OF VIRGINIA

1-800-810-BLUE (2583)

Your COVA Care plan **includes** the BlueCard Program. It gives you coverage at the in-network level when you need care outside Virginia and internationally. Be sure to present your Anthem identification card when you receive care. The suitcase emblem at the bottom of your card lets providers and hospitals know that your COVA Care plan includes the BlueCard program.

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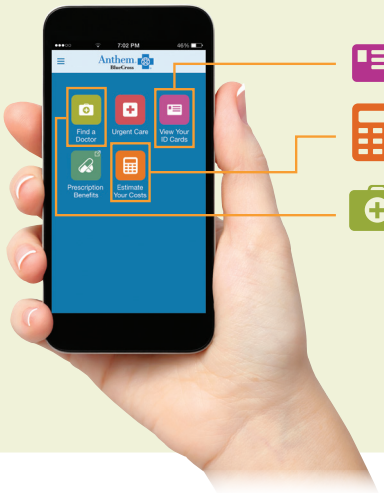

Mobile ID Card

Estimate your cost for nearly 400 categories

Find a doctor, urgent care center with convenient GPS-navigation

LiveHealth Online

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Next time you or a covered family member is dealing with common health issues including cold and flu symptoms, coughs, sore throats, allergies, and sinus infections, use the LiveHealth Online app or sign up at **livehealthonline.com**.

Count on service from the heart.

Your dedicated service team has been helping Commonwealth of Virginia employees for more than 40 years. Contact us at **1-800-552-2682** for assistance. ***It's our privilege to serve you.***

COVAcare
Commonwealth of Virginia

Anthem BlueCross BlueShield

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A10199 (3/2016)

YOUR COVA HDHP PLAN

July 1, 2016 through June 30, 2017

YOUR ANTHEM PROVIDER NETWORK

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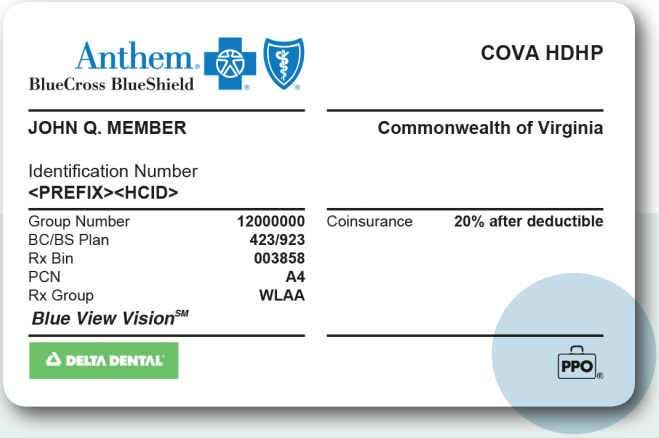

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EXTRA FEATURES!

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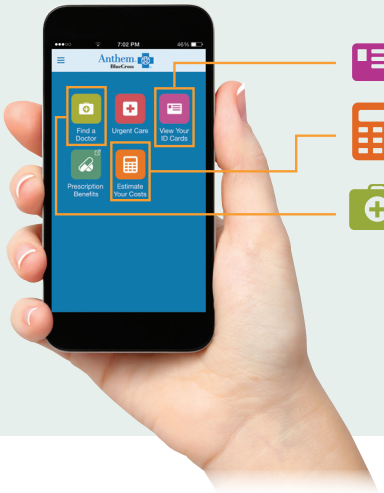
- Find network providers in Virginia
- Find providers outside of Virginia – BlueCard
- Download the COVA HDHP Member Handbook
- Learn about your Employee Assistance Program (EAP)
- Get the Flexible Spending Account (FSA) Sourcebook and related tools
- Log in to **anthem.com** for your personal and secure account information

Go mobile!

Download the Anthem Blue Cross and Blue Shield app from the Apple Store (iOS) or Google Play (Android).



Mobile ID Card

Estimate your cost for nearly 400 categories

Find a doctor, urgent care center with convenient GPS-navigation

LiveHealth Online

No time to wait for a doctor's appointment? No problem. Your COVA HDHP plan includes LiveHealth Online. See a doctor anytime, anywhere from your smartphone, tablet or computer. All you need is the LiveHealth app or a computer with a webcam. Your cost is only 20% coinsurance after deductible, or $49 before you've met your deductible. Choose your own doctor from a broad network of U. S. board-certified doctors who average 15 years of experience practicing medicine and are specially trained for online visits.

Next time you or a covered family member is dealing with common health issues including cold and flu symptoms, coughs, sore throats, allergies, and sinus infections, use the LiveHealth Online app or sign up at **livehealthonline.com**.

Count on service from the heart.

Your dedicated service team has been helping Commonwealth of Virginia employees for more than 40 years. Contact us at **1-800-552-2682** for assistance. ***It's our privilege to serve you.***

COVA HDHP

Commonwealth of Virginia

Anthem BlueCross BlueShield

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