



With COVA HealthAware, it *pays* to be healthy!

COVA HealthAware makes it easy to manage your health and health care costs

The plan includes features and resources to make things easier and more affordable for you, including:

- A health reimbursement arrangement (HRA) funded annually that helps you pay for out-of-pocket health care expenses
- Opportunity to earn money for healthy activities you may already be doing
- Coverage for in- and out-of-network benefits through a large, national network
- A single medical and prescription drug deductible and out-of-pocket max

Did you know?



COVA HealthAware members pay premiums that are up to 90% less than the traditional PPO plan option



Over 92% of COVA HealthAware members agree that doctors and hospitals they want are in-network¹



9 out of 10 COVA HealthAware members are satisfied with their plan choice¹



See how COVA HealthAware can work for you!

Your HRA puts you in control

Each plan year, your HRA is funded to help you pay for eligible out-of-pocket costs right from the start, like your deductible.

Plus, you can earn additional money for your HRA with some of the healthy activities you may already be doing, like getting your annual preventive exam or flu shot. You can earn up to \$150 toward your HRA each plan year, and up to \$150 for an enrolled spouse.

Even better — if you don't use all of your HRA funds in the plan year, it's not a problem. As long as you stay in the plan, they'll roll over into next plan year to help you pay for future medical costs. There's no limit to the amount that can roll over, so it can really add up.

1. Visit www.covahealthaware.com and click on the "Considering COVA HealthAware?" tab for more information.
2. Visit ALEX, your online benefits counselor at www.alexforcova.com to compare plans.
3. Estimate the cost for care on the COVA HealthAware plan
 - a. Log in to Aetna Navigator® through your member account as our Guest (instructions are available at www.covahealthaware.com).
 - b. Call the Aetna Concierge at **855-414-1901**.

! Did you know that 65% of COVA HealthAware members had HRA funds roll over last plan year?

Example — Karen's HRA balance



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¹COVA HealthAware Member Satisfaction survey. DSS Research. Sept. 2014

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