

TABLE OF CONTENTS

- Eligibility 2
- Health Benefits 2
 - COVA Care Statewide Plan 2
 - COVA HDHP (High Deductible Health Plan) 3
 - Kaiser Permanente Regional HMO Plan 3
 - Health Benefits at A Glance 4
 - Employee Wellness Program 6
- Flexible Reimbursement Accounts 7
- Long Term Care Insurance 8
- How To Enroll 9
- Who To Contact 10

This booklet provides an overview of your benefits offered through the Commonwealth of Virginia Health Benefits Program. Refer to this booklet for general information about your health, wellness, flexible reimbursement, and long-term care benefits. Details may be found in the appropriate plan document or on the DHRM Web site at www.dhrm.virginia.gov. Should the information in this overview conflict with the appropriate plan document, information in the plan document will rule.

ELIGIBILITY

All full-time or part-time, salaried, classified state employees or regular, full-time or part-time, salaried faculty members are eligible for the health benefits program. Certain family members also may be covered, including your legally married spouse and dependent children as described below.

IMPORTANT FACTS ON ELIGIBILITY

- A **dependent child** is defined as: your biological child, your legally adopted child, your stepchild living with you in a parent-child relationship, a child placed in your home under a pre-adoptive agreement approved by the State Health Benefits Program, or a child placed in your home under a permanent court order granting you sole custody.
- *To be eligible*, a dependent child also must be unmarried, live at home or away at school and receive over one-half of his or her support from the employee. In the case of natural or adopted children, living at home may mean living with the other parent. *With supporting documentation, the program may determine when other children may qualify as dependent children.* Dependent children meeting eligibility requirements may be covered to the end of the year in which they turn 23.
- A **disabled dependent child** may continue coverage if the disability was diagnosed prior to the loss of eligibility due to age, and your request to continue coverage is approved by the health care plan. Dependent children with a disability are subject to the above eligibility requirements and periodic recertification. A disabled dependent child who later recovers or fails to meet other eligibility requirements must be removed from coverage.

Important Note: A court order to provide coverage for a **divorced spouse** does not make the ex-spouse eligible for coverage under your health care plan.

HEALTH BENEFITS

State employees eligible for the health benefits program may enroll in a statewide health plan, or if living or working in the Northern Virginia area only, a regional health maintenance organization (HMO). Full-time employees pay the employee portion of the total monthly premium, with the state paying the remainder of the cost, and their premiums are deducted from paychecks before taxes are paid. Part-time classified employees who work at least 20 hours, but less than 32 hours, per week (or salaried employees in similar positions in legislative, judicial and independent agencies) pay the total premium, which may be deducted from their paychecks on a pre-tax basis. For current monthly premiums, visit the DHRM Web site at www.dhrm.virginia.gov or see your agency Benefits Administrator.

Coverage always begins on the first of a month and ends at the end of a month. Most requests received within 31 days and by the end of the month are effective the first of the next month. There are two exceptions: coverage for a newborn or adopted child, and when a family member loses eligibility as a dependent.

STATEWIDE PLANS

The Commonwealth of Virginia offers two plans, COVA Care and the COVA HDHP (High Deductible Health Plan) throughout Virginia. They are administered on a plan year that begins July 1 and ends June 30 of the next year.

COVA CARE

The COVA Care plan has four separate benefit components: *medical, dental, outpatient prescription drug, and behavioral health with the Employee Assistance Program (EAP)*, each administered by a different company. Some covered services are subject to a plan year deductible, coinsurance or copayments. You may also select, at an extra cost to you, additional options that offer enhanced coverage for dental, out-of-network, vision and hearing services.

Medical Benefits: Anthem Blue Cross and Blue Shield administers the medical benefits under COVA Care. We highly recommend that you coordinate your care through a primary care provider (PCP), but you are not required to have a PCP to use your medical benefits under COVA Care. You have medical coverage as long as you use an in-network provider. There is no out-of-network coverage (except for an emergency) unless you choose the **Out-of-Network option**.

However, you also may access care within the United States through the Blue Card PPO® network, and worldwide through the BlueCard Worldwide® network. The Anthem Virginia network includes hospitals, primary care physicians and specialists statewide.

For the most current list of Anthem network hospitals and physicians, go to www.anthem.com/cova. Click on the Provider Directory tab.

Behavioral Health and Employee Assistance Program (EAP): ValueOptions provides your behavioral health and EAP benefits under COVA Care. We recommend that you call ValueOptions at 1-866-725-0602 so that your care can be authorized in advance. A ValueOptions participating provider works with a care manager to ensure that the services you receive are covered under your plan. When you self-refer to a non-network provider, you are responsible for making sure the services you receive are medically necessary for your condition. There is no out-of-network coverage (except for an emergency) unless you choose the **Out-of-Network option**.

The EAP offers up to four visits at no cost to you or members of your household for counseling in such areas as mental health, substance abuse, work and family issues, financial or legal matters.

Dental: Delta Dental of Virginia provides dental coverage for the COVA Care plan, including diagnostic and preventive care, and primary dental services such as fillings and root canals. The **Expanded Dental option** covers orthodontic services and offers enhanced coverage for major restorative services such as crowns, bridgework, implants, and dentures.

You may use either an in-network or out-of-network dentist, but you may pay more if you use an out-of-network dentist. To see if your dentist is in the DeltaPremier network, or to search for a participating dentist, visit the Delta Dental Web site at www.deltadentalva.com. Click on "Searching for a Dentist?" and select the DeltaPremier program. You also may call Delta Dental at 1-888-335-8296 for assistance.

Prescription Drugs: Your COVA Care health plan outpatient prescription drug benefit, administered by Medco Health Solutions, Inc., divides your prescriptions into three categories (tiers) based primarily on their cost. The first tier is typically generic drugs; the second tier generally includes low cost to medium cost brand name drugs; and the third tier consists of higher-cost brand name drugs. You may also save money by using the *Medco By Mail* home delivery service for a 90-day supply of a maintenance prescription. If a brand name drug is requested when a generic equivalent is available, you pay the brand copayment plus the difference between the cost of the brand and the generic drug.

You may use either a network or non-network pharmacy. However, you will pay more at a non-network pharmacy. To find a Medco pharmacy, go to www.medco.com and register. Click on "Find a local pharmacy". You also may check with your local pharmacy or call Medco at 1-800-355-8279 to determine if your pharmacy is in the network.

Optional Benefits: The COVA Care plan also offers optional coverage that you may buy at an additional cost. See page 5 for more information about the Out-of-Network, Expanded Dental, and Vision and Hearing options.

COVA HDHP

The COVA HDHP (High Deductible Health Plan) is a special type of health care plan that allows you to set up a Health Savings Account (HSA). Use the tax-deductible funds you put into the HSA to help pay for medical expenses. Your HSA goes wherever you go and you are not required to "use it or lose it". The COVA HDHP has a higher plan year deductible that must be met before the plan pays for your medical, behavioral health and prescription drug benefits. Once the deductible is met, you pay 20% coinsurance for most covered services. When two or more people are covered, the entire deductible must be met before the plan pays any expenses for any one person covered under the plan. Under the HDHP, you pay no more out of pocket for in-network services than \$5,000 for one person and \$10,000 for two or more people. The deductible applies to this limit. The COVA HDHP includes full dental benefits. However, there is no out-of-network coverage for medical or behavioral health benefits. All components of this plan are administered by Anthem.

Go to www.anthem.com/cova for more information about the plan and to access the online Provider Directory.

KAISER PERMANENTE REGIONAL HMO

Available only to employees who live or work in Northern Virginia, the Kaiser Permanente regional HMO has a service area that includes Northern Virginia, Washington, D.C. and parts of Maryland. There is no deductible for in-network services, but you must use HMO participating providers (except in an emergency) and choose a PCP for each enrolled family member. You may search by zip code on the Kaiser Web site at <http://my.kaiserpermanente.org/mida/commonwealthofvirginia/> to determine if your job location or home address is in the Kaiser service area.

Health Benefits At-A-Glance

In-Network Benefits	COVA Care You Pay	COVA HDHP You Pay	Kaiser Permanente You Pay
Deductible – per plan year			
• One person	\$200	\$1,200	None
• Two or more persons	\$400	\$2,400	None
Out-of-pocket expense limit – per plan year			
• One person	\$1,500	\$5,000	None
• Two or more persons	\$3,000	\$10,000	None
Doctor's visits			
• Primary Care Physician	\$25	20% after deductible	\$10
• Specialist	\$35	20% after deductible	\$10
Hospital services			
• Inpatient	\$300 per stay	20% after deductible	\$100 per admission
• Outpatient	\$100 per visit	20% after deductible	\$10 per visit
Emergency room visits	\$100 per visit (waived if admitted)	20% after deductible	\$50 per visit (waived if admitted)
Outpatient diagnostic laboratory, tests, shots and x-rays	10% after deductible	20% after deductible	\$10 physician, x-ray and diagnostic services \$0 lab, pathology, radiology, diagnostic testing
Prescription drugs – mandatory generic			
• Retail Pharmacy	<i>Up to 34-day supply:</i> \$15/\$20/\$35	20% after deductible	<i>Up to 60-day supply</i> • Kaiser On-Site Pharmacy.....\$10 • Community Pharmacy\$20
• Home Delivery Pharmacy	<i>Up to 90-day supply:</i> \$30/\$40/\$70	20% after deductible	<i>Up to 90-day supply</i> • Mail Service.....\$8
Wellness & Preventive Services			
• Through age 6	<i>Office visits at specified intervals, immunizations, lab and x-rays</i> \$0	\$0	\$0
• Age 7 and older	<i>Annual checkup visit (Primary Care Physician or Specialist)</i> \$0 <i>Immunizations, lab and x-rays</i> \$0	\$0	\$0
• Specified ages	<i>Routine gynecological exam, Pap test, mammography screening, prostate exam (digital rectal exam), prostate specific antigen test (PSA), and colorectal cancer screening.</i> \$0	\$0	\$0

Health Benefits At-A-Glance

In-Network Benefits	COVA Care You Pay	COVA HDHP You Pay	Kaiser Permanente You Pay
Basic Dental	Plan year deductible: \$50 single \$100 dual, \$150 family	Plan year deductible: \$50 single \$100 dual, \$150 family	Plan year deductible: \$25 per member
<i>Plan Year Maximum Per Member</i>	Balance after plan pays \$2,000	Balance after plan pays \$2,000	Balance after plan pays \$1,000
<i>Diagnostic and Preventive</i>	\$0, no deductible	\$0, no deductible	See fee schedule
<i>Primary (Basic) Care</i>	20% after deductible	20% after deductible	See fee schedule
Expanded Dental	Optional*:	Included:	Included:
<i>Complex Restorative (inlays, onlays, crowns, dentures, bridgework)</i>	50% after deductible	50% after deductible	See fee schedule
<i>Orthodontic</i>	50%, no deductible	50%, no deductible	See fee schedule
• Lifetime max per member	Balance after plan pays \$2,000	Balance after plan pays \$2,000	Balance after plan pays \$1,000 (age 19 and under)
Out-of-Network Option*	Plan payment is reduced by 25%. Provider may balance bill for amount above allowable charge.	Not available	Not available
Vision & Hearing Options*			
<i>Vision (once every 24 months)</i>		Not available	
• Routine eye exam	\$35		\$10 per visit
• Eyeglass frames	Balance after plan pays \$75		25% discount
• Lenses			
• One pair single lenses, or	Balance after plan pays \$50		
• One pair bifocal lenses, or	Balance after plan pays \$75		
• One pair trifocal lenses, or	Balance after plan pays \$100		
• Contact lenses (any kind)	Balance after plan pays \$100		15% discount on initial pair
<i>Hearing (once every 48 months)</i>		Not available	Not available
• Routine hearing exam	\$35		
• Hearing aids and other hearing aid related services	\$0		
• Benefit Maximum	Balance after plan pays \$1,200		
* Options are offered for an additional premium.			
This is an overview of your health care benefits. For details, see the appropriate Member Handbook or plan document, or visit www.dhrm.virginia.gov .			

EMPLOYEE WELLNESS PROGRAM

COMMONHEALTH

Changes in your lifestyle can have a big impact on your health. The CommonHealth employee wellness program strives to make a difference in the health of employees and the workplace by integrating health into the work culture, building trustworthy partnerships with the state workforce and changing individual behavior. State agencies that participate in CommonHealth can choose from more than 40 different health promotion services, including on-site health screenings, fitness and stress management, personal health and safety, and weight control and nutrition.

For more information about your wellness benefits, visit the CommonHealth Web site at www.dhrm.virginia.gov and click on the CommonHealth link.

24/7 NURSELINE AND AUDIOHEALTH LIBRARY

What do you do when it's midnight and your child develops a high fever? Or you're out of town for the holidays, you don't feel well, and need to find a doctor? Help is just a phone call away. The Anthem *24/7 NurseLine* is there for you 24 hours a day, seven days a week, every day of the year. Just call 1-800-337-4770 and you can speak to an experienced registered nurse who is trained to help you with your medical questions. You can also choose from a selection of over 400 recorded health topics to learn more about specific medical conditions, their effects, and current prevention and treatment guidelines. It's completely confidential and free to you and your family.

FUTURE MOMS PRENATAL PROGRAM

Expecting? One of the best things you can do for yourself and your baby is to enroll in *Future Moms*. This prenatal program is available *at no cost* to you, your spouse, or your eligible dependents covered in a state health benefits plan. *Future Moms* is designed to help women have healthy pregnancies and to reduce the chances of premature birth.

Enroll as soon as you know you are pregnant, within the first trimester. Just call 1-800-828-5891, and look what you'll receive:

- Unlimited access to a registered nurse with expertise in prenatal and postnatal care. Call any time, day or night.
- A prenatal package with pregnancy and childcare information.
- Postpartum support and guidance in areas like breastfeeding and depression.

CONDITION CARE

At no additional cost, the statewide plans include *ConditionCare*—a program designed to help you better understand and manage these chronic conditions: asthma, diabetes, congestive heart failure, coronary artery disease, chronic obstructive pulmonary disease, hypertension, high blood cholesterol, and obesity. Enrolled members receive 24-hour access to registered nurses who can answer health questions, provide information about the most current treatment options and work with your physician to reinforce the prescribed plan of care. You also may be contacted by a *ConditionCare* enrollment specialist to inquire if you or eligible family members would like to participate in the program. Participation is strictly voluntary.

To register in this program, simply call a care management nurse consultant at 1-800-445-7922.

WEIGHT WATCHERS PILOT

Do you want to lose weight and save money? Take advantage of Weight Watchers programs at special pricing for state employees, spouses and adult dependents. Employees currently eligible for the state health benefits program may be reimbursed for half of the cost of Weight Watchers programs during this 2008 pilot. Visit www.dhrm.virginia.gov/weight_watchers.html for details.

FLEXIBLE REIMBURSEMENT ACCOUNTS

Your FRA plan year for Medical Flexible Reimbursement (MFRA) and Dependent Care Flexible Reimbursement (DCFRA) accounts is July 1 – June 30. You may enroll or re-enroll during Open Enrollment. You are required to enroll annually to continue participation in an FRA each plan year.

FRA SUMMARY

MFRA: Allows you to set aside part of your salary on a pre-tax basis each pay period to pay for the out-of-pocket medical, dental and vision care expenses not covered by your health benefits plan. Examples include copayments, coinsurance and deductibles. You may participate if you are eligible for the health benefits program.

DCFRA: Allows you to set aside part of your salary on a pre-tax basis each pay period to reimburse eligible expenses incurred for the care of your child, disabled spouse, elderly parent, or other dependent who is physically or mentally incapable of self-care, so that you (and your spouse) can work or actively look for work. You may participate if you are eligible for the health benefits program.

Medical FRA EZ Reimburse MasterCard

- Try the *EZ Reimburse MasterCard* to receive quick and convenient reimbursement for Medical flexible reimbursement account (FRA) expenses! Applying is easy. Once you enroll in a Medical FRA, just complete and fax the *EZ Reimburse MasterCard* enrollment form to Fringe Benefits Management Company (FBMC) at the number provided on the form. For more information, see *Frequently Asked Questions* on the Fringe Benefits Management Company (FBMC) Web site, or contact FBMC.

FRA Elections

- Your FRA elections (the dollar amounts you set aside) are binding.
- You may not change your FRA election amount until the next FRA Open Enrollment unless you experience a qualifying mid-year event consistent with your requested change. See the Flexible Benefits Program page on the DHRM Web site at www.dhrm.virginia.gov.

Contribution to an MFRA: (whole dollar elections)

- **Minimum:** \$10 each pay period
- **Maximum:** up to \$5,000 per plan year

Contribution to a DCFRA: (whole dollar elections)

- **Minimum:** \$10 each pay period
- **Maximum:** up to \$5,000 per plan year, depending on how you file your taxes (see the *Flexible Benefits Sourcebook*)

FRA Period of Coverage

- **If you enroll during Open Enrollment** – Your FRA election is for the plan year, July 1 through June 30. Your period of coverage will be the same as the plan year (unless you later make a permitted election change).
- **If you enroll when eligible or after the plan year begins** – Your period of coverage will begin on your effective date and continue through the end of the plan year (unless you later make a permitted election change).

Who To Contact With Questions

- See or call your agency Benefits Administrator with questions on FRA eligibility or making changes.
- Contact the administrator of the Flexible Reimbursement Accounts, Fringe Benefits Management Company (FBMC), with questions about eligible FRA expenses. Online information is available at www.myfbmc.com or call the toll-free customer service number at 1-800-342-8017.
- See the *Flexible Benefits Sourcebook* for more on FRAs, including who may enroll and what expenses may be reimbursed. The sourcebook is available from your Benefits Administrator or on the DHRM Web site at www.dhrm.virginia.gov.

LONG TERM CARE INSURANCE

The Commonwealth of Virginia offers long-term care insurance to eligible state employees, retirees, and certain family members through Aetna, Inc. *Employee-paid* coverage is available through the Department of Human Resource Management (DHRM). (Note: Members of the Virginia Sickness and Disability Program [VSDP] have an automatic *employer-paid* long-term care benefit through the Virginia Retirement System [VRS].)

State employees are guaranteed acceptance into the DHRM plan provided they are actively at work and apply within 60 days of their date of hire. Other eligible individuals include the spouse of an employee/retiree and the parents and parents-in-law of an employee. These individuals are required to complete an application, which includes a medical questionnaire prior to acceptance into the program.

For more information on long-term care, call Aetna, Inc. toll-free at 1-877-894-2470, or visit their Web site at www.aetna.com/group/commonwealthva. More on the DHRM plan may be found at www.dhrm.virginia.gov.

DHRM LTC Employee-Paid Plan	
Who's Eligible	Regular employees of the Commonwealth of Virginia who are: <ul style="list-style-type: none"> • Salaried classified employees who work 20 or more hours/week • Salaried Full-Time and Part-Time faculty
Benefit Amount	<i>This is the maximum amount of coverage your plan will provide each day.</i> You choose a Daily Benefits Amount (DBA) from \$50 to \$300.
Lifetime Benefits	To determine the amount of money available under your plan during your lifetime: <ul style="list-style-type: none"> • Multiply the DBA you chose by 365 (days/year). • Multiply that result by the number of years you want to receive benefits (2 or 5)
Expenses Covered	
<i>Nursing, Assisted Living or Hospice Facility Care</i>	Actual expenses up to 100% of DBA
<i>Home Based Care/Adult Day Care Services</i>	Actual expenses up to 50% of DBA
Spousal Discount	If both you and your spouse enroll, each of you will receive a <i>10% discount</i> on rates.
Protect from Inflation	After you enroll, you'll have the opportunity periodically to increase your coverage at 5% compounded, based on your DBA
Take-Away Policy	If you leave the Commonwealth you may take your policy with you. You will be responsible for paying the same group rates.

HOW TO ENROLL

HEALTH BENEFITS OR FLEXIBLE REIMBURSEMENT ACCOUNTS (FRAs)

- **Within 31 days of employment**, you may enroll in your health plan and select a type of membership (Single, Employee Plus One, or Family). You may also enroll in a Medical FRA and a Dependent Care FRA. You may make changes during the annual Open Enrollment period, or outside Open Enrollment due to a qualifying mid-year event such as marriage, divorce, birth of a child or when a child reaches the plan age limit and is no longer eligible for coverage. For a complete list of qualifying mid-year events, and election changes allowed for each event, visit the DHRM Web site at www.dhrm.virginia.gov.
- You must enroll each year in an FRA to continue participation.
- Your enrollment or changes must be submitted:
 - Within the Open Enrollment period, or
 - **Within 31 days of a qualifying mid-year event.**

Online Enrollment:

- The preferred way to enroll is on the Web! Visit the DHRM Web site at www.dhrm.virginia.gov and click on the EmployeeDirect link. It's quick, easy and gives you immediate confirmation that your request has been received. If you are unable to access the Web, submit a Health Benefits Eligibility and Active Enrollment Form for Employees or a separate FRA Election form to your Benefits Administrator.

To Find Forms:

- Visit the DHRM Web site at www.dhrm.virginia.gov under the Policy, Forms and Resources link or see your agency Benefits Administrator.

EMPLOYEE WELLNESS PROGRAM

The CommonHealth wellness program does not require enrollment. Please ask your agency human resources office for information on this program.

LONG-TERM CARE PROGRAM

To enroll in the DHRM employee-paid long-term care program, call Aetna, Inc. toll-free at 1-877-894-2470.

HIPAA

Upon enrollment in COVA Care, the COVA HDHP or the Medical Reimbursement Account, you should receive from your agency Benefits Administrator a copy of the Office of Health Benefits Notice of Privacy Practices. If you do not receive your notice, please contact your benefits office or visit the DHRM web site at www.dhrm.virginia.gov to obtain a copy.

WHO TO CONTACT

HEALTH PLANS	CONTACT
COVA Care: <ul style="list-style-type: none"> • Medical, Vision and Hearing • Behavioral Health and EAP • Dental • Prescription Drug 	<ul style="list-style-type: none"> • Anthem Blue Cross and Blue Shield: Toll-free 1-800-552-2682 www.anthem.com/cova • Value Options, Inc.: Toll-free 1-866-725-0602 www.achievesolutions.net/covacare • Delta Dental of Virginia: Toll-free 1-888-335-8296 www.deltadentalva.com • Medco Health Solutions, Inc.: Toll-free 1-800-355-8279 www.medco.com
COVA HDHP (High Deductible Health Plan) <ul style="list-style-type: none"> • Medical, Behavioral Health and Employee Assistance Program (EAP), Dental, and Prescription Drug 	<ul style="list-style-type: none"> • Anthem Blue Cross and Blue Shield: Toll-free 1-800-552-2682 www.anthem.com/cova
ID Card Order Line (COVA Care and COVA HDHP)	<ul style="list-style-type: none"> • 1-866-587-6713
Kaiser Permanente HMO <ul style="list-style-type: none"> • Medical, Behavioral Health and Employee Assistance Program (EAP), Dental, and Prescription Drug 	<ul style="list-style-type: none"> • Kaiser Foundation Health Plan of the Mid-Atlantic States: Toll-free 1-800-777-7902 or (301) 468-6000 in Washington, D.C. http://my.kaiserpermanente.org/mida/commonwealthofvirginia
COMMONHEALTH WELLNESS PROGRAM	CONTACT
CommonHealth	<ul style="list-style-type: none"> • Your agency CommonHealth coordinator or www.dhrm.virginia.gov and click on the CommonHealth link
FLEXIBLE BENEFITS	CONTACT
<ul style="list-style-type: none"> • Medical FRA and Dependent Care FRA 	<ul style="list-style-type: none"> • Fringe Benefits Management Company: Toll-free 1-800-342-8017 Interactive Benefits Information Line: Toll-free 1-800-865-FBMC (3262) Claims Reimbursement Fax: Toll-free 1-888-800-5217 Medical FRA EZ Card Enrollment Form Fax: 850-514-5806 www.myfbmc.com
LONG-TERM CARE INSURANCE	CONTACT
DHRM Long-Term Care	<ul style="list-style-type: none"> • Aetna Life Insurance Company: Toll-free 1-877-894-2470 www.aetna.com/group/commonwealthva
ELIGIBILITY	CONTACT
Eligibility	<ul style="list-style-type: none"> • Your agency Benefits Administrator www.dhrm.virginia.gov