



## 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



COVA HealthAware members use Aetna's broad network of doctors and facilities over 98% of the time



95% of members would recommend COVA HealthAware to a colleague<sup>1</sup>



## 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](http://www.covahealthaware.com) and click on the "Considering COVA HealthAware?" tab for more information.
2. Visit ALEX, your online benefits counselor at [www.myalex.com/cova](http://www.myalex.com/cova) to compare plans.
3. Estimate the cost for care on the COVA HealthAware plan.
  - a. Log in to Aetna Navigator through your member account or as our Guest (instructions available at [www.covahealthaware.com](http://www.covahealthaware.com)).
  - b. Contact the Aetna Concierge at **855-414-1901**.



## Did you know that 63% of COVA HealthAware members had HRA funds roll over last plan year?

### Example — Karen's HRA balance



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

<sup>1</sup>COVA HealthAware Member Satisfaction survey. DSS Research. June 2015.

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company (Aetna).**

This material is for information only. Health/dental benefits, health/dental insurance, life and disability insurance plans/policies contain exclusions and limitations. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Aetna HealthFund HRAs are subject to employer-defined use and forfeiture rules and are unfunded liabilities of your employer. Fund balances are not vested benefits. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank. Information is not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).