

COVA Care and COVA HealthAware

Even More Flexibility to Earn Premium Rewards!

There's exciting news for this plan year! You can earn a Premium Reward **even if you enroll after July 1, 2016** in COVA Care or COVA HealthAware.

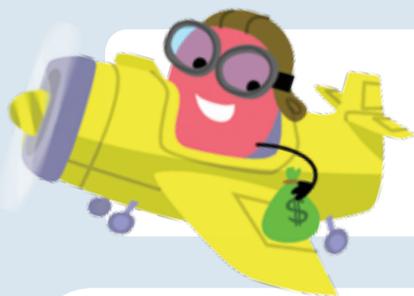
You and/or your spouse can receive a reward after completing the requirements.

How Much Can I Earn with a Premium Reward?

- **Employee or spouse participates:** You save \$17 per month or up to \$204 annually in COVA Care or COVA HealthAware premiums once the two requirements are met.
- **Employee and spouse participate:** You save a total of \$34 in premiums per month or up to \$408 annually once the requirements are completed.
- **Most important:** Participation is a step toward better health!

What are the two requirements to earn a Premium Reward beginning July 1, 2016?

- An online health assessment completed or updated between **July 1, 2015 and June 30, 2016**.
- A biometric screening completed and submitted between **July 1, 2015 and June 30, 2016**.



ALEX says ...

You can go back as far as July 1, 2015!

COVA Care Members: Does Your Visit Include More than Physical Therapy?

There have been some questions about coverage for physical therapy (PT) under the COVA Care plan. PT alone is covered for a \$15 copayment. If you receive other services, such as manual medical intervention, in addition to PT, you will pay the highest copayment - \$25 for a PCP and \$35 for a specialist.

Be sure to discuss with your provider the specific type of service you are receiving, so you will understand in advance what your copayment will be.



How do I complete the requirements?

- Go to www.myactivehealth.com/cova to:
 - Complete or update your health assessment.
 - Obtain a Physician Results Form to submit your biometric screening measurements.

Remember, if you are eligible you can complete the requirements at any time! The reward will be effective the first of the month after you complete both requirements and will continue through June 30, 2017.

If processing delays receipt of the reward, payment will be made retroactively to the correct date.

Think you've earned a Premium Reward, but you're not receiving it?

Contact your agency Benefits Administrator and submit copies of your:

- Biometric screening email confirmation, and/or
- Health assessment email confirmation or completion screen.

If you opt out of the MyActiveHealth portal, you will be ineligible for Premium Rewards or any other program incentives.



Employee Monthly Premiums for July 1, 2016 – June 30, 2017

Full-time employees pay the "Employee Pays" amount. Part-time salaried employees pay the Total Premium.

Please note: Get a Premium Reward if you are enrolled in COVA Care or COVA HealthAware. You or your enrolled spouse must complete certain healthy actions to save \$17 a month or \$34 when both of you meet the requirements.

HEALTH CARE PLANS		Premium			Premium with Rewards				
		You Only	You Plus One	You Plus Two or More	You Only	You Plus Spouse		You Plus Spouse and More	
					Employee	Employee or Spouse	Employee & Spouse	Employee or Spouse	Employee & Spouse
COVA Care	Employee Pays	\$82	\$188	\$254	\$65	\$171	\$154	\$237	\$220
	State Pays	\$595	\$1,066	\$1,563	\$595	\$1,066	\$1,066	\$1,563	\$1,563
	Total Premium	\$677	\$1,254	\$1,817	\$660	\$1,237	\$1,220	\$1,800	\$1,783
COVA Care + Out-of-Network	Employee Pays	\$98	\$210	\$284	\$81	\$193	\$176	\$267	\$250
	State Pays	\$595	\$1,066	\$1,563	\$595	\$1,066	\$1,066	\$1,563	\$1,563
	Total Premium	\$693	\$1,276	\$1,847	\$676	\$1,259	\$1,242	\$1,830	\$1,813
COVA Care + Expanded Dental	Employee Pays	\$111	\$243	\$338	\$94	\$226	\$209	\$321	\$304
	State Pays	\$595	\$1,066	\$1,563	\$595	\$1,066	\$1,066	\$1,563	\$1,563
	Total Premium	\$706	\$1,309	\$1,901	\$689	\$1,292	\$1,275	\$1,884	\$1,867
COVA Care + Out-of-Network + Expanded Dental	Employee Pays	\$127	\$265	\$368	\$110	\$248	\$231	\$351	\$334
	State Pays	\$595	\$1,066	\$1,563	\$595	\$1,066	\$1,066	\$1,563	\$1,563
	Total Premium	\$722	\$1,331	\$1,931	\$705	\$1,314	\$1,297	\$1,914	\$1,897
COVA Care + Expanded Dental + Vision & Hearing	Employee Pays	\$128	\$272	\$377	\$111	\$255	\$238	\$360	\$343
	State Pays	\$595	\$1,066	\$1,563	\$595	\$1,066	\$1,066	\$1,563	\$1,563
	Total Premium	\$723	\$1,338	\$1,940	\$706	\$1,321	\$1,304	\$1,923	\$1,906
COVA Care + Out-of-Network + Expanded Dental + Vision & Hearing	Employee Pays	\$144	\$294	\$407	\$127	\$277	\$260	\$390	\$373
	State Pays	\$595	\$1,066	\$1,563	\$595	\$1,066	\$1,066	\$1,563	\$1,563
	Total Premium	\$739	\$1,360	\$1,970	\$722	\$1,343	\$1,326	\$1,953	\$1,936
COVA HealthAware	Employee Pays	\$21	\$76	\$87	\$4	\$59	\$42	\$70	\$53
	State Pays	\$595	\$1,066	\$1,563	\$595	\$1,066	\$1,066	\$1,563	\$1,563
	Total Premium	\$616	\$1,142	\$1,650	\$599	\$1,125	\$1,108	\$1,633	\$1,616
COVA HealthAware + Expanded Dental	Employee Pays	\$49	\$131	\$170	\$32	\$114	\$97	\$153	\$136
	State Pays	\$595	\$1,066	\$1,563	\$595	\$1,066	\$1,066	\$1,563	\$1,563
	Total Premium	\$644	\$1,197	\$1,733	\$627	\$1,180	\$1,163	\$1,716	\$1,699
COVA HealthAware + Expanded Dental & Vision	Employee Pays	\$59	\$147	\$191	\$42	\$130	\$113	\$174	\$157
	State Pays	\$595	\$1,066	\$1,563	\$595	\$1,066	\$1,066	\$1,563	\$1,563
	Total Premium	\$654	\$1,213	\$1,754	\$637	\$1,196	\$1,179	\$1,737	\$1,720
COVA HDHP	Employee Pays	\$0	\$0	\$0					
	State Pays	\$511	\$949	\$1,387					
	Total Premium	\$511	\$949	\$1,387					
COVA HDHP + Expanded Dental	Employee Pays	\$28	\$55	\$83					
	State Pays	\$511	\$949	\$1,387					
	Total Premium	\$539	\$1,004	\$1,470					
Kaiser Permanente HMO (available primarily in Northern Virginia)	Employee Pays	\$65	\$154	\$220					
	State Pays	\$530	\$941	\$1,375					
	Total Premium	\$595	\$1,095	\$1,595					
TRICARE Voluntary Supplement	Total Premium	\$61	\$120	\$161					

Premiums and plan benefits may change subject to final state budget approval.