

State Health Benefits Program

This booklet provides highlights of available plans to help you make your Open Enrollment health plan election. For details, see plan brochures available at www.dhrm.virginia.gov/healthcoverage/open-enrollment, or your Spotlight Open Enrollment newsletter.

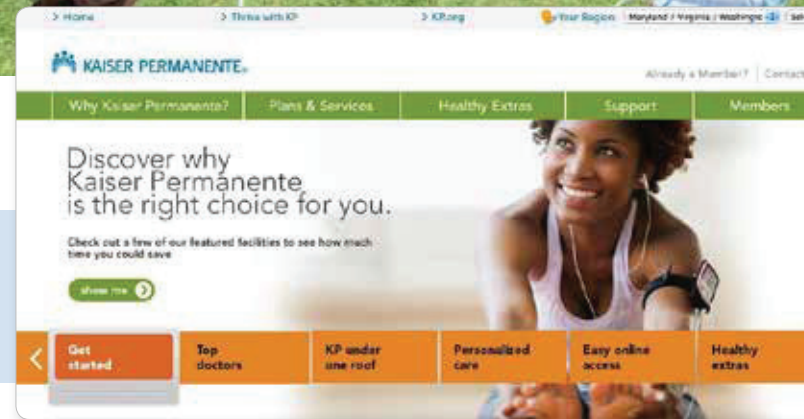


Healthy together

Care and coverage that fits your life

Commonwealth of Virginia employees

MAKE THE BEST CHOICE FOR A HEALTHY TOMORROW.



MEMBERS, visit us online at kp.org to:

- Email your doctor's office
- Order most prescription refills
- Make, change, and cancel appointments
- See most lab test results
- Get immunization records
- Set up reminders for screenings
- And much more

All available when you receive care and services at Kaiser Permanente facilities

Whether you're already a Kaiser Permanente member or are considering us for the first time, get all the information at

<https://my.kp.org/commonwealthofvirginia/>

CHECK OUT YOUR WEBSITE TO LEARN ABOUT:

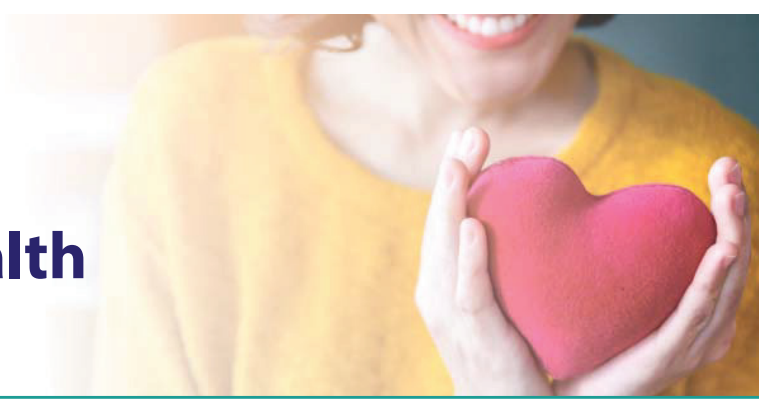
- Your budget-friendly plans
- What you want to know about Urgent Care, hospitals, and more
- How to get care
- Frequently asked questions
- Locations where you can receive care

<https://my.kp.org/commonwealthofvirginia/>



OPTIMA HEALTH PLAN

Your Path to Better Health



Optima Health is proud to serve the Commonwealth of Virginia (COVA). Our plan provides comprehensive coverage and access to a quality network of doctors, specialists, and hospitals in the Hampton Roads region at an affordable price. **It is one of the lowest cost plans offered to COVA employees.**¹

The Optima Health Plan is a referral-less HMO plan in which you can choose a Plan primary care physician to coordinate your healthcare needs.

Why Switch to the Optima Health Plan:

Comprehensive Benefits

- benefits include medical, dental, vision, hearing, and prescription drugs for one low premium
- preventive care covered at 100%

Large Network of Doctors and Hospitals

- more than 26,000² providers across Virginia including Sentara Medical Group (SMG), Sentara Quality Care Network (SQCN), Riverside Health System, and other top-quality providers
- 100% of Hampton Roads hospitals are in-network³
- freedom to see a specialist with no referral required

Low Copayments and Deductibles

- low copayments on doctor and specialist visits when you access care through a SQCN provider
- pay low annual medical deductibles: \$150 for individual and \$300 for family

Health and Wellness Programs

- financial incentives when you enroll in disease management programs for asthma/COPD, diabetes, or hypertension
- MyLife MyPlan wellness programs
- integrated clinical and behavioral health services

Access to Care When and Where You Need it

- out-of-area coverage for dependent children
- emergency travel assistance for all members
- virtual office visits available 24/7/365 by video or phone to board-certified physicians through MDLIVE
- Employee Assistance Program

Access to our Dedicated Member Services Team

- a Concierge team of experts who can help you understand your benefits, find the right doctor, and more



Find a Doctor. Visit optimahealth.com/cova and select *Find Doctors* to search for a doctor and confirm your doctor is in the network. If you need assistance, you can call Member Services at the number below.



Service Area. Chesapeake, Franklin, Gloucester, Hampton, Isle of Wight, James City County, Mathews, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Southampton County, Surry, Virginia Beach, Williamsburg, and York County.



Questions. More information about COVA's Optima Health Plan:
Website: optimahealth.com/cova
Call: 1-866-846-2682, 8:00 a.m. to 6:00 p.m., Monday to Friday.
Email: members@optimahealth.com



Once you become a member, get the Optima Health mobile app! The app can be downloaded from the App Store or Google Play. Safely and securely access important health information when you need it—at home, at the doctor, and even on the road.

¹Based on COVA 2019 Premiums.

²Sentara Health Plans, Inc. Provider Database, 2018

³Provider Network Penetration, January 1, 2019



SEE HOW

COVA HealthAware can work for you!

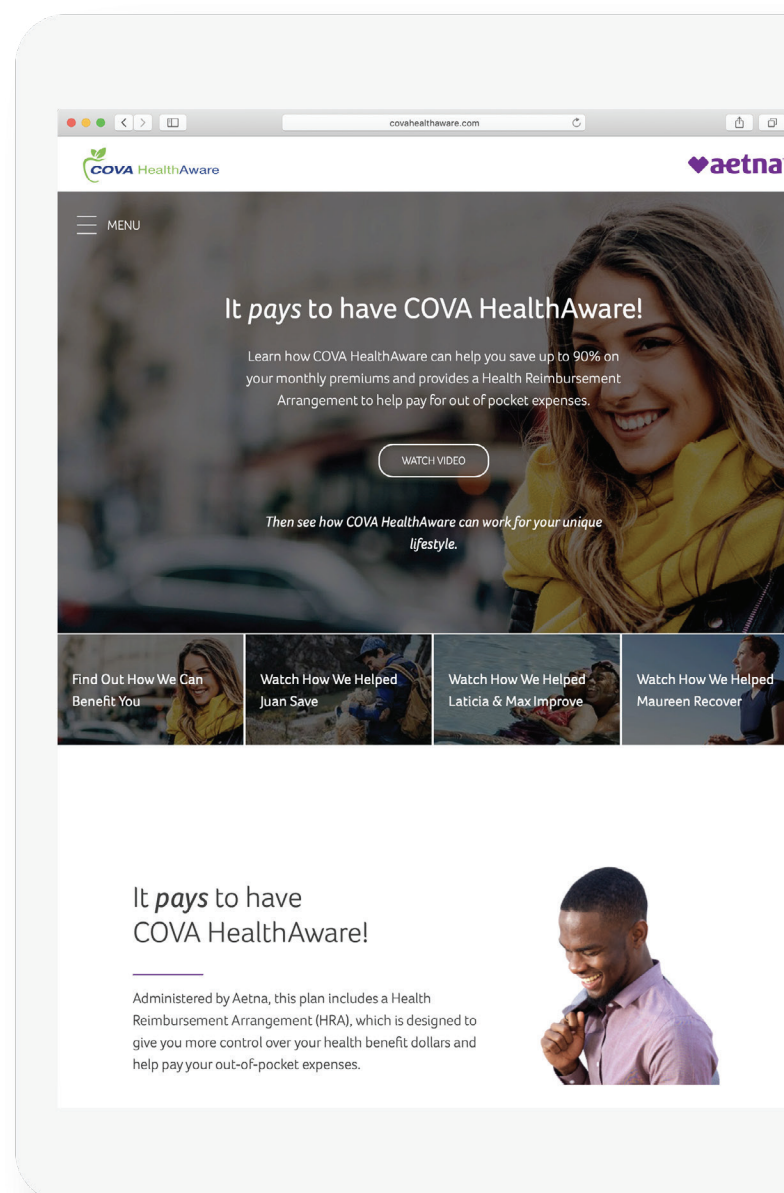
GO TO WWW.COVAHEALTHAWARE.COM

You'll learn all about COVA HealthAware, how the HRA works, and see how the plan is a great option for different types of members.

The COVA HealthAware benefit plan includes a Health Reimbursement Arrangement (HRA) with incentive opportunities to reward you for healthy activities you may already be doing. The HRA is designed to give you more control over your health benefit dollars and help pay your eligible out-of-pocket expenses.

The COVA HealthAware plan includes:

- Medical, behavioral health, vision, hearing and EAP benefits administered by Aetna
- An HRA with a debit card administered by PayFlex
- Prescription drug benefits through Anthem Pharmacy delivered by IngenioRx
- Dental Benefits administered by Delta Dental
- Coverage for in-network preventive care at 100 percent
- Annual contribution to your HRA with opportunities to earn additional funds by completing incentives called "Do Rights"
- Coverage for in-network benefits through a large national network
- Coverage for out-of-network benefits (*higher coinsurance, additional deductible and out-of-pocket maximum apply*)
- A single medical, behavioral health and pharmacy deductible which all counts toward your out-of-pocket maximum
- Convenient member tools to help you monitor your health and your plan



COVA Care

All the things you've counted on, and a few new features to make health care easier

Here's what you can count on from Anthem:

- Same Anthem network with **100% of hospitals and 97% of providers in Virginia** — the largest PPO network in the state.
- Same annual deductible of only \$300 per person; same out-of-pocket max of \$1,500 per person, \$3,000 per family.
- **FREE** face-to-face doctor visits from your smartphone or computer through **LiveHealth Online**. See the doctor from the comfort of your home, night or day.
- Diagnostic and preventive dental benefits administered by Delta Dental, and a routine eye exam, are included in your basic plan with optional expanded dental benefits.

Look what's coming July 1:



Your Anthem Health Guide. Get ready for a new and improved customer service experience by phone or live chat. You'll have access to a personal health guide who is specially trained to answer your health plan questions and lead you to the right care programs and support for your unique needs. Expect a whole new level of service to help make health care easier.



Anthem Pharmacy, delivered by IngenioRx. Enjoy new features like an online "medicine cabinet" and a "price your medication" tool to compare prices at area pharmacies, plus home delivery pricing. Your new pharmacy team will be there – 24/7/365.



Anthem Health & Wellness. You'll have a host of free and confidential programs to help you manage chronic conditions like asthma, diabetes and COPD, obtain health coaching, receive staying healthy reminders about important checkups and care gaps, and even get certain medications and supplies at no cost for some conditions.



For more information, go to anthem.com/cova – your dedicated website for COVA Care.

COVA HDHP

High Deductible Health Plan



This plan gives you the opportunity to be more involved in managing your health care dollars. You may set up a Health Savings Account (HSA) at your financial institution and use the tax-deductible funds in your HSA to help pay for medical expenses. Your HSA goes wherever you go and you're not required to "use it or lose it."

New plan year, new Anthem programs:



Your Anthem Health Guide. Get ready for a new and improved customer service experience by phone or live chat. You'll have access to a personal health guide who is specially trained to answer your health plan questions and lead you to the right care programs and support for your unique needs. Expect a whole new level of service to help make health care easier.



Anthem Pharmacy delivered by IngenioRx. Enjoy new features like an online "medicine cabinet" and a "price your medication" tool to compare prices at area pharmacies, plus home delivery pricing. Your new pharmacy team will be there – 24/7/365.



Anthem Health & Wellness. You'll have a host of free and confidential programs to help you manage chronic conditions like asthma, diabetes and COPD, get help from a nurse during pregnancy, receive staying healthy reminders about important checkups and care gaps, and much more.

You can count on:

- Extensive Anthem network with **100% of hospitals and 97% of providers in Virginia** — the largest PPO network in the state.
- Face-to-face access to a doctor using your smartphone or computer through **LiveHealth Online**. See the doctor from the comfort of your home or anywhere else, night or day.
- Diagnostic and preventive dental benefits administered by Delta Dental, and a routine eye exam, are included in your basic plan with optional expanded dental benefits.



For more information, go to anthem.com/cova – your dedicated website for COVA HDHP.