

# 2020 BENEFITS AT A GLANCE

Health Plans	COVA HealthAware	COVA Care	COVA HDHP	Kaiser Permanente	Optima Health
Benefits	You Receive	You Receive	You Receive	You Receive	You Receive
<b>Health Reimbursement Arrangement (HRA)</b> Employer deposit to your HRA on July 1, 2020	\$600 employee \$600 enrolled spouse	Not available	Not available	Not available	Not available
In-Network Benefits	You Pay	You Pay	You Pay	You Pay	You Pay
<b>Deductible – per plan year</b>					
• One person	\$1,500	\$300	\$1,750	None	\$150
• Two or more persons	\$3,000	\$600	\$3,500	None	\$300
<b>Out-of-pocket expense limit – per plan year</b>					
• One person	\$3,000	\$1,500	\$5,000	\$1,500	\$1,500
• Two or more persons	\$6,000	\$3,000	\$10,000	\$3,000	\$3,000
<b>Doctor's visits (in person and telemedicine)</b>					
• Primary care physician	20% after deductible	\$25	20% after deductible	\$25	Tier 1: \$5 Tier 2: \$25
• Online physician visit	\$0 <a href="http://www.teladoc.com/aetna">www.teladoc.com/aetna</a>	\$0 <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>	20% after deductible <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>	\$0 KP App or call <b>703-359-7878</b>	\$0 MD Live <b>866-648-3638</b>
• Specialist	20% after deductible	\$40	20% after deductible	\$40	Tier 1: \$10 Tier 2: \$40
<b>Hospital services</b>					
• Inpatient	20% after deductible	\$300 per stay	20% after deductible	\$300 per admission	\$300 per admission
• Outpatient	20% after deductible	\$125 per visit	20% after deductible	\$75 per visit	\$125 per visit
<b>Emergency room visits</b>	20% after deductible	\$150 per visit (waived if admitted)	20% after deductible	\$75 per visit (waived if admitted)	\$150 per visit (waived if admitted)
<b>Ambulance travel</b>	20% after deductible	20% after deductible	20% after deductible	\$50 per service	20% after deductible
<b>Outpatient diagnostic laboratory and x-rays</b>	20% after deductible	20% after deductible	20% after deductible	\$0 lab, pathology, shots, radiology, diagnostic tests \$75 specialty imaging	20% after deductible
<b>Infusion services (includes IV or injected chemotherapy)</b>	20% after deductible	20% after deductible	20% after deductible	\$25 PCP \$40 specialist	\$40 copay per office visit \$100 copay for pre-authorized Injectable/Infused Medications
<b>Outpatient therapy visits</b>					
• Occupational and speech therapy	20% after deductible	\$25 PCP/\$35 specialist	20% after deductible	\$40 (30 visits/episode)	\$25*
• Physical therapy only	20% after deductible	\$15	20% after deductible	\$40 (30 visits/episode)	\$25*
• Physical therapy and other related services, including manual intervention & spinal manipulation	20% after deductible	\$25 PCP/\$35 specialist	20% after deductible	\$40 (30 visits/episode)	\$25*
• Chiropractic services (30-visit plan year limit per member)	20% after deductible	\$25 PCP/\$35 specialist	20% after deductible	\$40	\$35
<b>Autism spectrum disorder treatment and related services</b>	20% after deductible	\$25 per service	20% after deductible	\$25 per visit	Tier 1: \$5 Tier 2: \$25
<b>Behavioral health</b>					
• Medical and non-medical professional visits	20% after deductible	\$25	20% after deductible	\$12 group/\$25 individual	\$10
• Inpatient residential treatment	20% after deductible	\$300 per stay	20% after deductible	\$300 per admission	\$300 per admission
• Intensive outpatient treatment (IOP)	20% after deductible	\$125 per episode of care	20% after deductible	\$12 group/\$25 individual	\$125
<b>Employee Assistance Program (EAP)</b> Up to 4 visits per incident	\$0	\$0	\$0	\$0	\$0
<b>Prescription drugs – mandatory generic</b>					
<b>Retail Pharmacy</b>	20% after deductible	Up to 34-day supply \$15/\$30/\$45/\$55	20% after deductible	Up to 30-day supply KP center: \$15/\$25/\$40 Specialty: 50%, \$75 max Community participating: \$20/\$45/\$60 (3 x copayment for 90 days)	Up to 31-day supply \$15/\$30/\$45/\$55
<b>Home Delivery Pharmacy</b>	20% after deductible	Up to 90-day supply \$30/\$60/\$90/\$110	20% after deductible	\$26/\$46/\$76	Up to 90-day supply \$30/\$60/\$90* *(Specialty at retail only)

\*Occupational and Physical therapy are limited to a maximum combined benefit of 30 visits per plan year. Speech therapy is limited to a maximum of 30 visits per plan year.

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Health Plans	COVA HealthAware	COVA Care	COVA HDHP	Kaiser Permanente	Optima Health
In-Network Benefits	You Pay	You Pay	You Pay	You Pay	You Pay
<b>Wellness &amp; Preventive Services</b>					
• Office visits at specified intervals, immunizations, lab and x-rays	\$0	\$0	\$0	\$0	\$0
• Annual check-up visit (primary care physician or specialist), immunizations, lab and x-rays	\$0	\$0	\$0	\$0	\$0
• Routine gynecological exam, Pap test, mammography screening, prostate exam (digital rectal exam), prostate specific antigen (PSA) test, and colorectal cancer screening	\$0	\$0	\$0	\$0	\$0
<b>Annual Routine Vision Exam</b>	\$0	\$15	\$15	\$25 PCP/\$40 specialist	\$15
<b>Annual Routine Hearing Exam</b>	\$0	<i>Optional benefit*</i>	Not available	\$25 PCP/\$40 specialist	\$40
<b>Dental Services</b>					
• Diagnostic and preventive	\$0	\$0	\$0	\$0	\$0
<b>Expanded Dental</b>	<i>Optional Benefit**:</i>	<i>Optional Benefit**:</i>	<i>Optional Benefit**:</i>	<i>Included with Medical:</i>	<i>Included with Medical:</i>
• Maximum benefit – per member	\$2,000	\$2,000	\$2,000	\$1,000	\$2,000
• Deductible	\$50/\$100/\$150	\$50/\$100/\$150	\$50/\$100/\$150	\$25 per person/\$75 family	\$50/\$150
• Primary (basic) care	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
• Complex restorative (inlays, onlays, crowns, dentures, bridgework)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
• Orthodontic – Lifetime maximum benefit	50% no deductible \$2,000	50% no deductible \$2,000	50% no deductible \$2,000	50% up to \$1,000 (age 19 and under)	50% no deductible \$2,000
<b>Expanded Routine Vision</b>	<i>Optional Benefit**:</i>	<i>Optional Benefit**:</i>		<i>Included with Medical:</i>	<i>Included with Medical:</i>
• Eyeglass frames	80% after plan pays \$100	80% after plan pays \$100	Not available	75% of balance (age 19+) <19 \$0 (1 pair/plan year)	80% after plan pays \$100
• Lenses – Eyeglass lenses (standard plastic, single, bifocal or trifocal) or	\$20	\$20	Not available	75% of balance (age 19+) <19 \$0 (1 pair/plan year)	\$20
• Contact lenses** – Conventional** – Disposable** – Non-elective**	85% after plan pays \$100 Balance after plan pays \$100 Balance after plan pays \$250	85% after plan pays \$100 Balance after plan pays \$100 Balance after plan pays \$250	Not available Not available Not available	85% for initial fitting and pair 85% for initial fitting and pair 85% for initial fitting and pair Pediatric Eyewear –contact Kaiser	85% after plan pays \$100 Balance after plan pays \$100 \$0
<b>Routine Hearing</b>	<i>Included in Basic Plan:</i>	<i>Optional Benefit**:</i>		<i>Included in Basic Plan:</i>	<i>Included in Basic Plan:</i>
• Routine hearing exam (once every plan year)	\$0	\$40	Not available	\$25 PCP \$40 Specialist	\$40
• Hearing aids and other hearing-aid related services	Not available	Balance after plan pays \$1,200 (once every 48 months)	Not available	Not available	Balance after plan pays \$1,200 (once every 48 months)
• Benefit maximum	Not available	\$1,200	Not available	Not available	\$1,200
<b>Out-of-Network</b>	<i>Included in Basic Plan:</i>	<i>Optional Benefit**:</i>			
	Additional deductible and out-of-pocket limits apply. 40% coinsurance after deductible of \$3,000/\$6,000. Balance billing may apply.	Plan payment reduced by 25%. Balance billing may apply.	Not available	Not available	Not available. Out-of-area Dependent Children Program available.

The program also offers the TRICARE voluntary supplement, which coordinates with federal TRICARE benefits.

\*Optional benefits are offered for an additional premium, and may be purchased in combinations as shown in your Open Enrollment booklet (see premium summary).

\*\*Elective contact lenses are in lieu of eyeglass lenses. Non-elective lenses are covered when eyeglasses are not an option for vision correction.

This is only an overview of your health care benefits. More information is available at the DHRM website [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov).

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



Virginia Department of  
Human Resource Management