

A Closer Look at Your COVA CARE & COVA HDHP Benefits

Your Benefits Administered by
Anthem Blue Cross and Blue Shield

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Introduction

The Commonwealth of Virginia offers comprehensive health coverage for its employees. **If you're enrolled in COVA Care**, your medical and the optional routine vision and hearing benefits are covered through Anthem. **If you're enrolled in the COVA HDHP plan**, all of your benefits are covered through Anthem. This brochure features a convenient, detailed summary of your health benefits for these plans.

Programs included with your health plan – many are free!

In addition to your basic health plan benefits, the Commonwealth has partnered with Anthem to bring you many special programs to support your health and wellness goals:

- **24/7 NurseLine** – Talk to a nurse anytime, anywhere, for free.
- **ConditionCare** – This is a free program on how to better manage certain chronic conditions such as diabetes, asthma and hypertension.
- **Future Moms** – Get free support for a healthy pregnancy whether you're a first time mom or having another child.
- **MyNurseOnline** – Log in to this free resource that lets you “converse” with a nurse online, enroll in ConditionCare and Future Moms online, track your weight loss and exercise goals, and much more.
- **Quit for Life** – This free program offered through CommonHealth helps you safely kick the habit once and for all.
- **WeightWatchers** – Enroll through CommonHealth, and receive 50% reimbursement of your fees if you're an eligible state employee.

Web Tools!

We also want you to know about the important Web tools waiting for you at www.anthem.com/cova. See who's in the network with the Find A Doctor provider directory, and view your claims by registering for member self-service.

Have Questions?

If you have questions about any of your benefits through Anthem, we're just a phone call away at **800-552-2682**. We always appreciate every opportunity to serve you!

Comparison of COVA Care and COVA HDHP

	COVA Care	COVA HDHP
Plan year deductible (You pay the deductible. Then you and the plan pay the appropriate coinsurance.)	Applies to certain medical services as indicated. Single \$225 Employee Plus One and Family \$450	Applies to medical, behavioral health, and prescription drug services. Single \$1,750 Employee Plus One and Family \$3,500
Out-of-pocket expense limit	Single \$1,500 Employee Plus One and Family \$3,000	Single \$5,000 Employee Plus One and Family \$10,000
Out-of-network benefits	No coverage, except in emergency.	No coverage, except in emergency.
BlueCard® PPO and BlueCard Worldwide®	Included, see page 5.	Included, see page 5.
Lifetime maximum	None	None

Covered Services	COVA Care In-Network You Pay	COVA HDHP In-Network You Pay
Ambulance travel	20% coinsurance after deductible	20% coinsurance after deductible
Behavioral health and EAP	<i>(ValueOptions)</i>	
• <i>Inpatient treatment</i>		
• Facility services	\$300 copayment per stay	20% coinsurance after deductible
• Professional provider services	\$0, no deductible	20% coinsurance after deductible
• <i>Outpatient professional provider visits</i>		
• Non-medical professional*	\$25 copayment	20% coinsurance after deductible
• Medical professional	\$40 copayment	20% coinsurance after deductible
Employee Assistance Program (EAP) (up to 4 visits per incident)	<i>(ValueOptions)</i> \$0, no deductible	\$0, no deductible
Dental	<i>(Delta Dental)</i>	
• <i>Dental plan year deductible</i>	Single \$50 Employee Plus One \$100 Family \$150	Single \$50 Employee Plus One \$100 Family \$150
• <i>Plan year maximum</i>	\$2,000	\$2,000
• <i>Diagnostic and preventive services</i>	\$0, no deductible	\$0, no deductible
• <i>Primary services</i>	20% coinsurance after deductible	20% coinsurance after deductible
• <i>Complex restorative</i>	<i>(See Optional Expanded Dental, p. 6)</i>	50% coinsurance after deductible
• <i>Orthodontic services</i>	<i>(See Optional Expanded Dental, p. 6)</i>	50% coinsurance no deductible, with \$2,000 separate lifetime maximum from other dental services
Diagnostic tests and x-rays (for specific conditions or diseases at a doctor's office, or emergency room)	20% coinsurance after deductible	20% coinsurance after deductible
Doctor visits – on an outpatient basis		
• <i>Primary care physician</i>	\$25 copayment	20% coinsurance after deductible
• <i>Specialty care provider</i>	\$40 copayment	20% coinsurance after deductible
Emergency room visits		
• <i>Facility services</i>	\$125 copayment per visit (waived if admitted)	20% coinsurance after deductible
• <i>Professional provider services</i>		
• Primary care physician	\$25 copayment	20% coinsurance after deductible
• Specialty care provider	\$40 copayment	20% coinsurance after deductible
• <i>Diagnostic tests, and x-rays</i>	20% coinsurance after deductible	20% coinsurance after deductible

* Includes licensed professionals with a master's or PhD degree.

Covered Services	COVA Care In-Network You Pay	COVA HDHP In-Network You Pay
Home health services (90 visit plan year limit)	\$0	20% coinsurance after deductible
Home private duty nurse's services	20% coinsurance after deductible	20% coinsurance after deductible
Hospice care services	\$0, no deductible	20% coinsurance after deductible
Hospital services		
· Inpatient treatment/surgery		
· Facility services	\$300 copayment per stay	20% coinsurance after deductible
· Professional provider services		
- Primary care physician	\$0, no deductible	20% coinsurance after deductible
- Specialty care provider	\$0, no deductible	20% coinsurance after deductible
· Outpatient treatment/surgery		
· Facility services	\$125 copayment	20% coinsurance after deductible
· Professional provider services		
- Primary care physician	\$25 copayment	20% coinsurance after deductible
- Specialty care provider	\$40 copayment	20% coinsurance after deductible
· Diagnostic tests, and x-rays	0%, no deductible	20% coinsurance after deductible
Infusion services		
· Facility services	20% coinsurance after deductible	20% coinsurance after deductible
· Professional provider services	20% coinsurance after deductible	20% coinsurance after deductible
· Home services	20% coinsurance after deductible	20% coinsurance after deductible
· Infusion medications		
- Outpatient settings	20% coinsurance after deductible	20% coinsurance after deductible
- Home settings	20% coinsurance after deductible	20% coinsurance after deductible
Maternity		
· Professional provider services (prenatal & postnatal care)		
- Primary care physician	\$25 copayment	20% coinsurance after deductible
- Specialty care provider	\$40 copayment	20% coinsurance after deductible
	<i>There is no copayment if your doctor submits one bill for delivery, prenatal and postnatal services.</i>	
· Delivery		
- Primary care physician	\$0, no deductible	20% coinsurance after deductible
- Specialty care provider	\$0, no deductible	20% coinsurance after deductible
· Hospital services for delivery (delivery room, anesthesia, routine nursing care for newborn)	\$300 copayment per stay*	20% coinsurance after deductible
· Outpatient diagnostic tests	20% coinsurance after deductible	20% coinsurance after deductible
Medical equipment, appliances, formulas and supplies	20% coinsurance after deductible	20% coinsurance after deductible

* COVA Care plan will waive the \$300 hospital maternity copayment if the member enrolls in the Future Moms pre-natal program in the first trimester of pregnancy, has a dental cleaning, and completes the program. Call Future Moms at 800-828-5891 to enroll.

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Covered Services	COVA Care In-Network You Pay	COVA HDHP In-Network You Pay
Wellness services		
· <i>Well child (office visits at specified intervals through age 6)</i>		
· Primary care physician	\$0, no deductible	\$0, no deductible
· Specialty care provider	\$0, no deductible	\$0, no deductible
· Immunizations and screening tests	\$0, no deductible	\$0, no deductible
· Screening tests	\$0, no deductible	\$0, no deductible
· <i>Routine wellness (age 7 & older)</i>		
· Annual check-up visit (one per plan year)		
- Primary care physician	\$0, no deductible	\$0, no deductible
- Specialty care provider	\$0, no deductible	\$0, no deductible
· Immunizations, lab and x-ray services	\$0, no deductible	\$0, no deductible
· <i>Preventive care (one of each per plan year)</i>		
· Gynecological exam		
- Primary care physician	\$0, no deductible	\$0, no deductible
- Specialty care provider	\$0, no deductible	\$0, no deductible
· Pap test	\$0, no deductible	\$0, no deductible
· Mammography screening		
· Prostate exam (digital rectal exam)		
- Primary care physician	\$0, no deductible	\$0, no deductible
- Specialty care provider	\$0, no deductible	\$0, no deductible
· Prostate specific antigen test	\$0, no deductible	\$0, no deductible
· Colorectal cancer screenings including colonoscopies	\$0, no deductible	\$0, no deductible

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BlueCard® PPO and BlueCard Worldwide® for Care When Traveling Outside Virginia or the U.S.

BlueCard is there to help you find care when traveling outside of Virginia or the United States. If you need care within the U.S. (and outside of your COVA Care or COVA HDHP Virginia PPO network) you may go to a BlueCard PPO doctor or hospital to receive the highest level of benefits. Follow these steps before you travel. Go to www.BCBS.com and select the **Healthcare Coverage** tab, or call BlueCard Access at **1-800-810-BLUE (2583)** for assistance locating a BlueCard provider.

Outside the U.S., you have access to doctors and hospitals in more than 200 countries and territories around the world. To locate a doctor or hospital, call the BlueCard Worldwide Service Center at **1-800-810-BLUE (2583)** or call collect at **1-804-673-1777**, 24 hours a day, seven days a week. An assistance coordinator will help you arrange a physician appointment or hospitalization.

Optional Benefits *(available for additional premium)*

Covered Services	COVA Care In-Network You Pay	COVA HDHP In-Network You Pay
Expanded dental <ul style="list-style-type: none"> • Dental plan year deductible • Plan year maximum • Diagnostic and preventive services • Primary services • Complex restorative • Orthodontic services 	<i>(Delta Dental)</i> See dental section \$2,000 \$0, no deductible 20% coinsurance after deductible 50% coinsurance after deductible 50% coinsurance no deductible, with \$2,000 lifetime maximum, separate from other dental services	Covered under basic plan
Routine vision and hearing <ul style="list-style-type: none"> • Routine vision - Blue View Vision Network (once every 24 months) <ul style="list-style-type: none"> • Routine eye exam • Eyeglass lenses • Eyeglass frames • Contact lenses (in lieu of eyeglass lenses) <ul style="list-style-type: none"> - Elective - Non-Elective • Lens Options <ul style="list-style-type: none"> - UV coating, tints, standard scratch-resistant - Standard polycarbonate - Standard progressive - Standard anti-reflective - Other add-ons *You may select a frame greater than the covered allowance and receive a 20% discount for any additional cost over the allowance. • Routine hearing <ul style="list-style-type: none"> • Routine examination (one every 48 months) • Purchase of hearing aids and other related hearing aid services and supplies except disposable hearing aids (every 48 months - \$1,200 plan maximum) 	\$40 copayment \$20 copayment Up to \$100 retail allowance* Up to \$100 retail allowance Up to \$250 retail allowance \$15 \$40 \$65 \$45 20% off retail	Not available
Out-of-network	Plan payment is reduced by 25%. You pay applicable deductible, copayment and/or coinsurance. Providers may bill you for amounts above the allowable charge.	Not available

COVA Care Only - if you purchased the Optional Vision & Hearing benefit

Your optional routine vision benefits are from Anthem's **Blue View Vision** network. This is one of the largest vision care networks with a wide selection of experienced ophthalmologists, optometrists and opticians.

Convenient Retail Locations! See a Blue View Vision Provider at LensCrafters®, Target Optical®, JCPenney® Optical, Sears OpticalSM, and Pearle Vision® Stores or choose from 1,000+ independent providers!

Before you seek routine vision services, be sure to locate a Blue View Vision provider. Go to Find a Doctor at www.anthem.com/cova or call member services at **800-552-2682** for help. See your COVA Care member handbook, available at www.anthem.com/cova, for a detailed description of your routine vision benefits, including special discounts and out-of-network services.

Always tell your routine vision provider that you have Anthem's Blue View Vision! Network providers can check your eligibility and automatically file your claims. When you receive care from a Blue View Vision participating provider, you receive the greatest benefits and money-savings discounts.

Special Programs Included Under Your Plan

24/7 Nurseline & AudioHealth Tape Library

Health questions and concerns don't follow a 9 to 5 weekday schedule. Sometimes you need answers right away, and that can be in the middle of the night or while away on vacation. That's why the 24/7 NurseLine is there for you and your family 24 hours a day, seven days a week. So the next time you have a health question, ask a nurse! Simply call **800-337-4770** and **Press 1** for the **24/7 NurseLine**.

Your calls are free, unlimited, and completely confidential.



ConditionCare

ConditionCare may be just the support you need if you or someone in your family is dealing with one or more of these conditions:

- Asthma
- Diabetes
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Heart failure (HF)
- Hypertension (high blood pressure)
- Hyperlipidemia (high blood cholesterol)
- Obesity
- Metabolic syndrome

ConditionCare lets you tap into a team of professionals – registered nurses, dietitians, exercise physiologists, pharmacists, health educators, and other health experts. They are all there to help you take steps toward better management of a chronic illness. Let the ConditionCare team work for you. Just call **800-445-7922** to get started.

This program is free, voluntary, and confidential.



Future Moms

Expecting? After you tell your spouse, your family and your friends, tell us! The Future Moms program gives you access to a registered nurse who is just as committed to a healthy pregnancy as you are. Call Future Moms at **800-828-5891** as soon as you know you are pregnant.

You'll receive a pre-natal kit, including a book full of information about what to expect over the next nine months. The goal of Future Moms is to help you have a healthy, full-term pregnancy. We figure that's your goal, too. Even after you give birth, your Future Moms nurse is there to provide post-natal support.

COVA Care members – Your plan will waive the \$300 hospital copayment for delivery if the covered Mom-to-be enrolls in Future Moms within the first trimester (14 weeks) of pregnancy, has a dental cleaning during the pregnancy and completes the program.

This program is free, confidential, and one of the best things you can do for yourself and your baby.



MyNurseOnline

This is your confidential and secure site to chat with a nurse via e-mail and tap into some great wellness tools and resources:

- Enroll in ConditionCare and Future Moms online.
- Use health journals to keep track of weight, blood pressure and exercise.
- Visit Condition Centers to learn more about a condition and how to treat it.
- Explore the Symptom Checker to see what may be causing certain symptoms.

Confidentiality is a key component of this site. Only you have access to personal items within the site. Are you ready to explore MyNurseOnline? Go to www.anthem.com/COVA and select the **MyNurseOnline** link.

WeightWatchers®

Anthem has partnered with your CommonHealth wellness program to bring you Weight Watchers at national discounted rates. State employees eligible for the Commonwealth's health benefits program may receive reimbursement for 50% of the cost of the program. Ready to enroll?

Go to www.commonhealth.virginia.gov for more details, including a list of Weight Watchers At-Work meetings going on in several state agencies. This may be just the boost you need to start a weight loss program with one of the nation's most effective programs.

Quit for Life

Anthem has partnered with your CommonHealth wellness program to bring you the Quit for Life smoking cessation program at no cost to you. Once you decide you want to quit, call the Quit For Life toll-free number at **1-866-784-8454**. You'll have your own Quit Coach to help you create a personal quitting plan, which may include nicotine replacement patches, gum or covered smoking cessation drugs. Your Quit Coach can help you decide if one of these products will work for you. Go to www.commonhealth.virginia.gov to learn more.

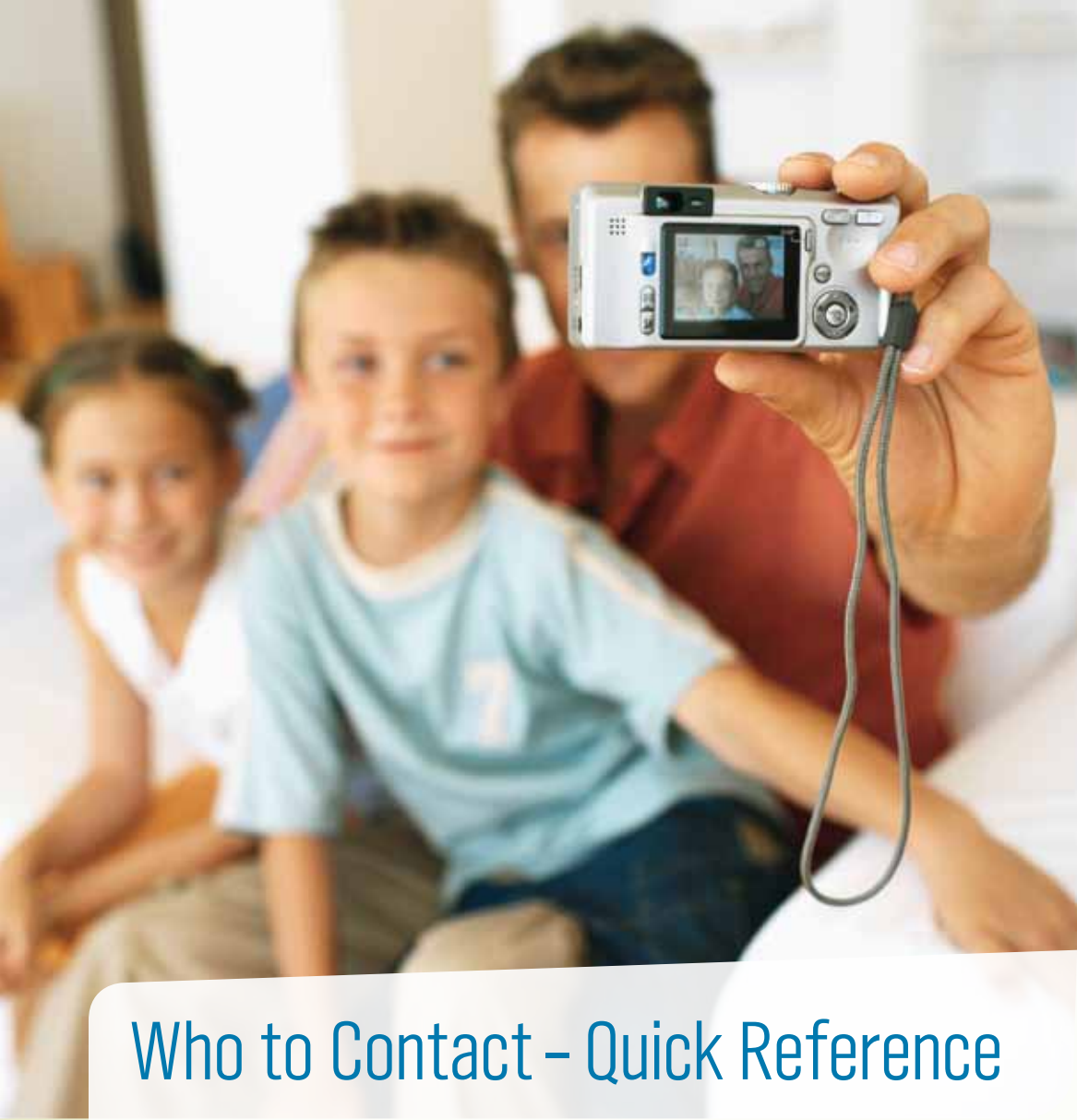


Your Anthem Web Site at www.anthem.com/cova

This is your one-stop site to learn about your benefits and much more, including:

- Find a doctor with the online provider directory.
- Login to view your claims and view personal information about your policy.
- View or download your member handbook, forms and other plan information.
- Use MyHealth@Anthem – powered by Web MD, to tap into the latest health news, complete a health assessment, maintain your personal health information on MyHealthRecord, and more.
- Shop at Special Offers for special savings on health and wellness products from vitamins to baby accessories.





Who to Contact – Quick Reference

Anthem Member Services	800-552-2682 <u>www.anthem.com/cova</u>
BlueCard for medical care when traveling outside Virginia or the U.S.	800-810-2583
24/7 NurseLine	800-337-4770
ConditionCare	800-445-7922
Future Moms	800-828-5891
My Nurse Online	<u>www.anthem.com/cova</u>
Find A Doctor	<u>www.anthem.com/cova</u>
Weight Watchers	<u>www.commonhealth.virginia.gov</u>
Quit for Life	<u>www.commonhealth.virginia.gov</u>

