

It *pays* to be healthy!

COVA HealthAware

Offered by the Commonwealth of Virginia



Plan year July 1, 2014–June 30, 2015

www.COVAHealthAware.com

Aetna Concierge 1-855-414-1901

aetna[®]

The COVA HealthAware benefits plan rewards you for healthy activities you may already be doing!

Administered by Aetna, this plan includes a Health Reimbursement Arrangement (HRA), which is designed to give you more control over your health benefit dollars and help pay your out-of-pocket expenses.

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With COVA HealthAware, it pays to be healthy!

Making it easier to manage your health and your health care costs

COVA HealthAware is a comprehensive benefits plan that includes:

- Medical, behavioral health, pharmacy, dental, vision and hearing benefits
- Coverage for in-network preventive medical, dental, vision and hearing care at 100 percent
- Initial contributions 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)
- Combined medical, behavioral health and pharmacy deductible and out-of-pocket maximum
- Convenient member tools to help you monitor your health and your plan

Questions?

Have a question about COVA HealthAware benefits?

Call Aetna Concierge at **1-855-414-1901** or **www.COVAHealthAware.com**.

Enrolled members have access to Aetna Navigator®, a secure member website at **www.aetna.com**. See page 11 for more information.



How COVA HealthAware works

Preventive care benefits

COVA HealthAware is designed to help you and your family maintain good health! The plan pays 100 percent for eligible in-network preventive care—you pay nothing.

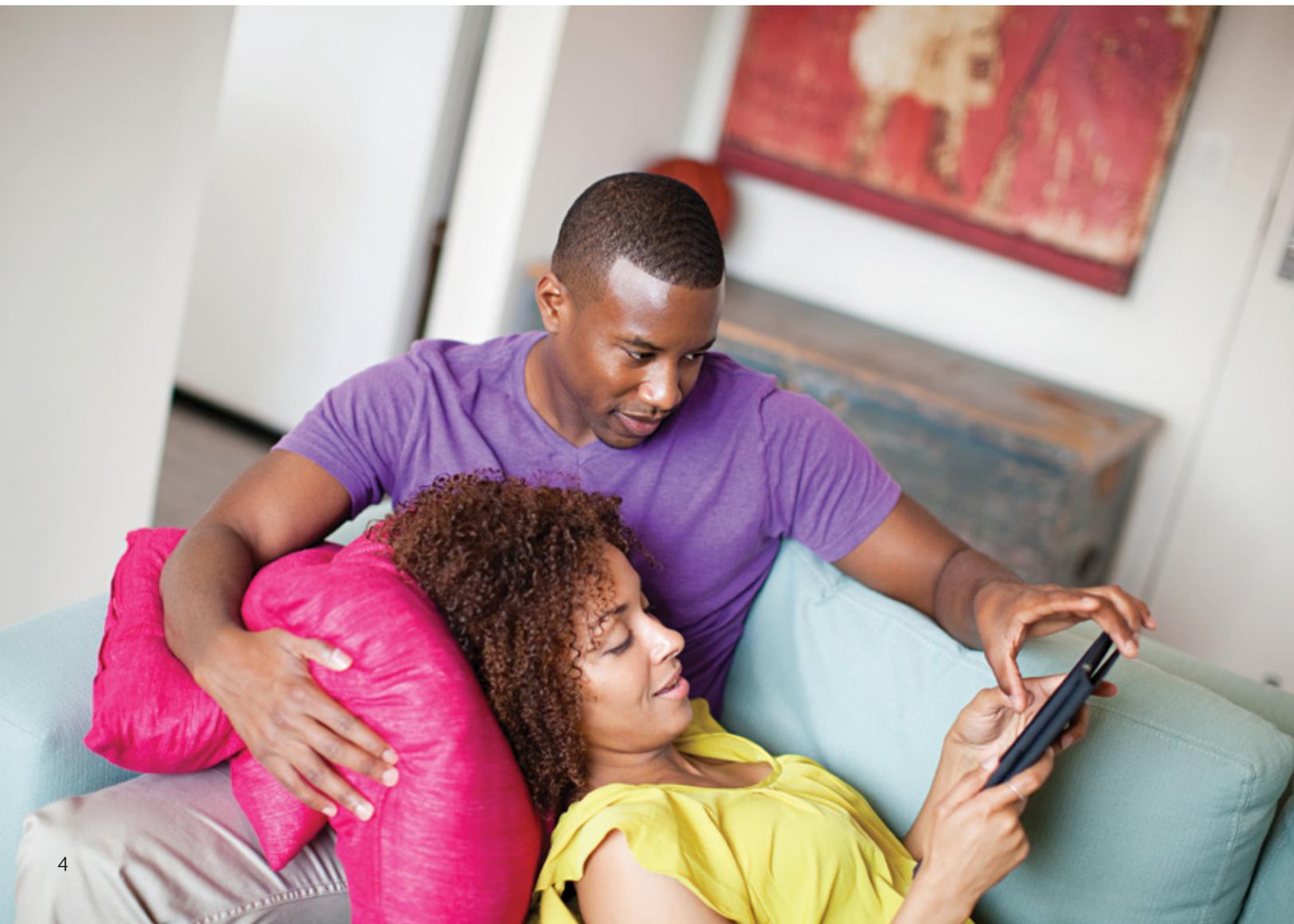
These services include things like:

- Routine physicals
- Well-child exams and immunizations
- Gynecological exams and mammograms
- Prostate specific antigen screenings
- Digital rectal exams
- Colorectal cancer screenings

For a full list of eligible preventive care benefits, register with **Aetna Navigator** after enrollment, or contact the Aetna Concierge line.

If you use out-of-network providers for preventive care, it'll be treated like any other out-of-network medical service—meaning the charges will be subject to your out-of-network deductible, and will be covered at 60 percent (plus you may be balance billed).

When you use in-network providers, your preventive care is covered at 100% with no cost to you.



A health fund to help you pay for out-of-pocket medical, behavioral health and pharmacy expenses

Your COVA HealthAware plan includes an account called a health reimbursement arrangement (HRA). Each plan year, your HRA is funded to help you pay your out-of-pocket medical costs (like your annual deductible), for covered services.

Here's how your HRA is funded:

- At the beginning of the plan year you receive your annual HRA contribution. Effective July 1, 2014:

- **Employee/Retiree only** **\$600**
- **Employee/Retiree + spouse** **\$1,200**

If you enroll after the plan year begins, the contribution to your HRA will be prorated. Contact your Benefits Administrator or visit www.COVAHealthAware.com for more information.

- You can earn additional HRA contributions in the plan year beginning July 1, 2014 by completing certain actions to improve your health. Each of these “Do Rights” will get you an additional \$50 (up to \$150) and up to \$150 for an enrolled spouse. They include:
 - Annual routine physical exam
 - Routine dental exam
 - Annual routine vision exam
 - Annual flu shot
 - ActiveHealth Management online Health Tracker
 - ActiveHealth Management online Coaching Module

View and complete ActiveHealth Management “Do Rights” at www.myactivehealth.com/COVA.

- It's just that easy — HRA contributions are funded the month following reporting of your completed “Do Rights”. You can track your completed “Do Rights” through Aetna Navigator.
- Do the math — if both you and your spouse each complete three or more “Do Rights” per plan year, you'll receive \$300 in addition to your base \$1,200 HRA contribution. **That's a total of \$1,500 your family can use to offset its medical expenses each year!**
- There are additional incentive opportunities for members that are engaged in the ActiveHealth Management Healthy Beginnings maternity program and Healthy Insights pre-bariatric surgery coaching program.

And here's how those funds are used:

- When you incur eligible medical, behavioral health and pharmacy out-of-pocket expenses, they'll be paid automatically from your HRA. These expenses will continue to be paid from your HRA as long as there is money in the account.
- Although there is no additional HRA contribution for covered children, your HRA will help pay expenses for any family member on the plan.
- Once you've spent all the funds in your HRA, you're responsible for paying your part of any covered medical expenses until you've met the remainder of your annual deductible. (See information on deductible limits in the next section.)
- If you have money remaining in your HRA at the end of the plan year, it'll roll over into the following plan year as long as you stay in the plan. And there is no limit on the amount of funds that can roll over from year to year, so it can really add up!

It's easy to keep track of your HRA dollars with online tools you can access 24/7 through Aetna Navigator.

Annual deductible

The deductible is the amount you pay out of your own pocket for your expenses before the health plan begins to pay benefits. Eligible medical, behavioral health and pharmacy expenses all count toward your annual deductible.

Annual deductibles:

- **One person:** **\$1,500 in-network/
\$3,000 out-of-network**
- **Two or more persons:** **\$3,000 in-network/
\$6,000 out-of-network**

As you can see, your deductible for in-network care is much lower. In addition, when you use in-network providers, your expenses are typically less because you get the benefit of Aetna's negotiated rates, and coinsurance will be lower.

Money from your HRA is used to pay your medical, behavioral health and pharmacy out-of-pocket expenses which also count towards your annual deductible.

When the money in your HRA is depleted before you reach your deductible, you'll be responsible for meeting the remainder of your deductible before plan coverage kicks in.

Medical, behavioral health and pharmacy benefits

Once you meet your annual deductible, your COVA HealthAware plan pays:

- 80 percent of your remaining eligible expenses (you pay 20 percent coinsurance) for in-network care
- 60 percent of your remaining eligible expenses (you pay 40 percent coinsurance) for out-of-network care.
Note: with out-of-network care, you also may have to pay any amount that is above the allowable charge.

Remember, over time, if you roll over HRA dollars from year to year, you may have enough HRA funds to pay your coinsurance.

A single out-of-pocket maximum

There is a limit on how much you have to pay each plan year out of your own pocket for eligible medical, behavioral health and pharmacy expenses. Once you reach this limit, COVA HealthAware will pay for all remaining covered expenses at 100 percent for the rest of the plan year. The out-of-pocket limit includes the annual deductible, even if it is paid by your HRA.

The most you'll have to pay out-of-pocket in any plan year is:

- **One person:** **\$3,000 in-network/
\$6,000 out-of-network**
- **Two or more persons:** **\$6,000 in-network/
\$12,000 out-of-network**

Pharmacy benefit details

Your COVA HealthAware plan also includes pharmacy coverage. This coverage is integrated with your health plan, and the money in your HRA can be applied to your pharmacy out-of-pocket expenses. And, just like medical expenses, once the funds in your HRA are spent, you're responsible for paying your pharmacy expenses until you reach your annual deductible. Once you meet your deductible, COVA HealthAware covers both approved retail and mail-order prescriptions. The plan pays:

Retail (at your local drug store)

In-network pharmacy

Up to 34-day supply 80% of allowable costs
(you pay 20% coinsurance)

Out-of-network pharmacy

Up to 34-day supply 60% of allowable costs
(you pay 40% coinsurance)

Mail-order

Up to 90-day supply 80% of allowable costs
From Aetna Rx Home Delivery®
(you pay 20% coinsurance)

When it comes to prescription drug coverage, please remember:

- The COVA HealthAware pharmacy plan includes a broad network of participating pharmacies.
- Generic contraceptive drugs and devices are covered at no cost to you.
- Participating in ActiveHealth Management's programs for Hypertension, Asthma/COPD, and Diabetes can help you receive generic and preferred brand drugs (and diabetic supplies) at no cost to you!
- Mandatory Generic Program – if you or your doctor requests a brand drug when a generic version is available, you pay the difference in cost between the brand and generic drug (in addition to your deductible and coinsurance).
- COVA HealthAware also includes access to a specialty pharmacy.

Certain members may be contacted to engage in the Medication Therapy Management program, designed to enhance the effectiveness of your medication therapy.

Want to know what your prescription will cost? Once enrolled, check out prices in advance on Aetna Navigator.

If your family members enroll in the plan, each person is responsible for no more than the one person limit towards the annual deductible and out-of-pocket maximum. This protects you from significant out-of-pocket expenses for any one family member.

Dental benefits

Your COVA HealthAware plan includes diagnostic and preventive dental services, covered at 100 percent. These preventive benefits are the same whether you use a dentist who is in the Aetna network or one who isn't. Remember, if you use an out-of-network dentist:

- You may pay more for your dental care, as the dentist may bill you for the difference between billed and allowable charges
- You may have to file a claim form

If you want more dental coverage, you can buy an Expanded Dental option. This buy-up option provides coverage for primary and major services, including fillings, crowns and even orthodontia. The amount of coverage provided varies by service.

See the Benefits At-a-Glance on page 8.



Vision benefits

Your plan includes coverage for an annual routine eye exam. You are also eligible to buy optional Expanded Vision coverage if you purchase the Expanded Dental option. The vision buy-up option includes an annual allowance toward the purchase of eyeglasses or contact lenses. And you get access to discounts on other vision services, including non-covered eyeglasses, accessories, LASIK eye surgery and more.

See the Benefits At-a-Glance on page 8.

Behavioral health benefits

COVA HealthAware also includes behavioral health benefits. The plan gives you access to support and treatment for behavioral conditions, covered at the same level as your medical benefits.

Employee Assistance Program (EAP)

The COVA HealthAware EAP offers short-term counseling on all aspects of life for up to 4 visits per incident per plan year at no cost to you.

Confidential assistance is available 24 hours a day, 7 days a week for concerns including:

- Depression
- Work/family stress
- Substance abuse
- Child/elder care issues

The EAP also can assist you with financial guidance, debt and budgeting assistance, and retirement planning. Crisis response services are also available.

COVA HealthAware Benefits At-a-Glance

Health Reimbursement Arrangement (HRA)

Plan-Year Funding

Employee/retiree only	\$600
Employee/retiree + spouse	\$1,200
Optional “Do Right” activities	\$50 per “Do Right” activity up to \$150 per employee/retiree and up to \$300 per employee/retiree + spouse

The HRA is used to pay out-of-pocket costs for covered medical, behavioral health, and pharmacy expenses, which count towards the annual deductible and out-of-pocket limit!

In-Network Benefits

COVA HealthAware You Pay

Deductible – per plan year *(includes pharmacy expenses)*

One person	\$1,500
Two or more persons	\$3,000

Out-of-pocket expense limit – per plan year *(includes deductible)*

One person	\$3,000
Two or more persons	\$6,000

Doctor’s visits

Primary care physician	20% after deductible
Specialist	20% after deductible

Hospital services

Inpatient	20% after deductible
Outpatient	20% after deductible

Ambulance travel	20% after deductible
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Emergency room visits <i>(waived if admitted)</i>	20% after deductible
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Outpatient diagnostic, X-rays, lab tests and shots	20% after deductible
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Infusion services <i>(includes IV or injected chemotherapy)</i>	20% after deductible
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Outpatient therapy visits

Occupational, physical and speech therapy	20% after deductible
Chiropractic <i>(30 visit plan year limit per member)</i>	20% after deductible

Applied behavior analysis (ABA) for autism spectrum disorder – ages 2 through 6 <i>(\$35,000 annual limit)</i>	20% after deductible
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Behavioral health visits	20% after deductible
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Employee Assistance Program (EAP) <i>(up to 4 visits per incident per plan year)</i>	\$0
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In-Network Benefits *(continued)***COVA HealthAware You Pay****Prescription drugs – mandatory generic**

Retail pharmacy <i>(up to 34-day supply)</i>	20% after deductible
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Home delivery pharmacy (mail service) <i>(up to 90-day supply)</i>	20% after deductible
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Dental services

Diagnostic and preventive

\$0

Annual routine vision exam

\$0

Annual routine hearing exam

\$0

Wellness & preventive services

\$0

Birth to 3 years <i>(office visits at specified intervals, immunizations, lab and X-rays)</i>	\$0
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All members <i>(annual wellness exam, preventive screenings and tests)</i> See page 4 for more information	\$0
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Out-of-Network benefits

Additional deductible and out-of-pocket limits apply. 40% coinsurance after deductible. Provider may balance bill for amount above allowable charge.

Optional Benefits *(offered for an additional premium)***COVA HealthAware You Pay****Expanded Dental**

Plan year maximum benefit – per member	\$2,000
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Plan year deductible	\$50/\$100/\$150
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Primary <i>(fillings, extractions, root canals)</i>	20% after deductible
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Complex restorative <i>(inlays, onlays, crowns, dentures, bridgework)</i>	50% after deductible
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Orthodontic	50% no deductible
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• Lifetime maximum benefit for orthodontia	\$2,000
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Expanded Vision

Routine eye exam <i>(included in health plan once every plan year)</i>	\$0
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Eyeglass frames <i>(once every plan year)</i>	20% reduction of balance after plan pays \$100
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Lenses *(once every plan year)*

Eyeglass lenses <i>(standard plastic; single, bifocal or trifocal)</i> or	\$20
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Contact lenses <i>(in lieu of eyeglass lenses)</i>	
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• Conventional or disposable	15% reduction of balance after plan pays \$100
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• Non-elective <i>(covered when eyeglasses are not an option)</i>	Balance after plan pays \$250
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This is intended as a summary only and not a full description of benefits. For more detail on coverage and benefits, contact the Aetna Concierge line at **1-855-414-1901**.

Employee example:

Mike is single and works as a state trooper. He elected “employee only” coverage in COVA HealthAware. In July, \$600 is deposited in Mike’s HRA. One month later, he completed three healthy actions or “Do Rights” at \$50 each. Another \$150 was deposited in his HRA. So, on October 1, Mike’s HRA totaled \$750.

Mike’s HRA Balance – October 1	HRA Activity
Initial HRA contribution	\$600
“Do Rights” contribution for three healthy actions	+\$150
TOTAL	\$750

On November 15, he had a prostate cancer screening at his primary care doctor’s office, who’s in the Aetna network. Since the screening is a preventive service and he used an in-network provider, it was covered at 100 percent and he used no money from his HRA.

Mike’s Medical Expenses and HRA Balance – December 1	HRA Activity
Mike’s October total	\$750
Prostate cancer screening at a cost of \$200, paid 100% by the plan	\$0
TOTAL	\$750

On April 20, Mike visited his allergist. He’s allergic to bee stings and needed a refill of his EpiPen® prescription. The allergist visit cost \$100 and his EpiPen prescription cost \$150. Both of these expenses were within his \$1,500 deductible and were paid out of his HRA.

Mike’s Medical Expenses and HRA Balance – May 1	HRA Activity
Mike’s December total	\$750
Allergist doctor visit	-\$100
EpiPen prescription refill	-\$150
TOTAL	\$500

At the end of June, Mike rolled over \$500 from his HRA to the next plan year. He also paid no medical expenses out-of-pocket. **See Mike smile!**

COVA HealthAware programs and resources

Aetna Navigator

COVA HealthAware makes managing your health and your health expenses easy with Aetna Navigator, your secure member website. Once enrolled in COVA HealthAware, this site gives you 24/7 access to all of your plan information. You can:

- Find a doctor, dentist, pharmacy or hospital
- Print a temporary ID card or order a new card
- Check on the status of a claim
- Look up your benefit coverage levels
- Track your health care costs, including what's left on your deductible or other out-of-pocket limits
- Look up your HRA balance
- Check the price of a drug before you go to a pharmacy
- Access the Member Payment Estimator to let you see and compare what tests and procedures cost in your area
- Link to iTriage®, where you can check symptoms, research tests and find the closest medical provider
- Get help understanding your particular medical condition and treatment options available to you
- And much more!

You can access Aetna Navigator from www.aetna.com and www.COVAHealthAware.com, then click "Sign Up Now". Be sure to use your member ID number from your ID card to register for Aetna Navigator.

Informed Health Line

Provides you and your family 24/7 telephone and e-mail access to registered nurses to help avoid unnecessary visits to the ER or doctor's office. You can also get information on health topics, help understanding health issues, and referrals to other helpful programs. Contact the Aetna Concierge line or send an e-mail through Aetna Navigator to reach a registered nurse.

ActiveHealth Management

A robust wellness program integrated with your health plan to help you organize your health information and take action towards a healthier lifestyle. Programs include:

Healthy Insights: Help with long-term health conditions

Healthy Lifestyles: Active lifestyle coaching

Healthy Beginnings: Maternity management program

As a COVA HealthAware member, you have access to many valuable tools and resources

Visit www.COVAHealthAware.com for direct links to:

- Aetna Navigator
- Aetna DocFind®
- Aetna EAP Services
- My ActiveHealth

Aetna Concierge Line
1-855-414-1901

Aetna EAP Service
www.mylifevalues.com
1-888-238-6232

ActiveHealth Management
www.myactivehealth.com/COVA
1-866-938-0349

Commonwealth of Virginia DHRM
www.dhrm.virginia.gov
1-888-642-4414

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www.COVAHealthAware.com

