It pays to be healthy.

COVA HealthAware

Presented by the Commonwealth of Virginia

www.COVAHealthAware.com
COVA HealthAware is a new plan option from the Commonwealth of Virginia. This plan, presented by Aetna, rewards you for being healthy and doing the right things to monitor your own health.

It’s a new option that’s available to you beginning July 1st.

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

A broad list of benefits
COVA HealthAware is a comprehensive benefits plan that includes:
- Coverage for in-network preventive care at 100%, with no copayment
- A “health fund,” with Commonwealth contributions, to help you pay your medical expenses, including the deductible
- Coverage for both in- and out-of-network services
- Access to specialists with no referrals
- Prescription drug benefits
- Preventive and diagnostic dental services
- Annual routine eye and hearing exams
- Behavioral health benefits, including an Employee Assistance Program (EAP)
- Easy-to-use tools to help you actively manage your health care

All for a low premium contribution!

A new type of plan
COVA HealthAware is a new type of medical plan known as a “consumer-driven health plan.” This type of plan is designed to give you more control over your health benefit dollars. COVA HealthAware includes a health reimbursement arrangement (HRA) or “health fund” where the Commonwealth deposits money you can use to pay your health expenses, before you pay your deductible and coinsurance.

How COVA HealthAware works
The COVA HealthAware plan has four main components:
- Preventive care benefits
- A health reimbursement arrangement (HRA) or “health fund”
- An annual deductible
- Medical, behavioral health and pharmacy benefits

Learn more
Have a question about any of your COVA HealthAware benefits?
There’s just one number to call for one-stop, concierge-style service: 855-414-1901
Preventive care benefits

COVA HealthAware is designed to help you and your family maintain good health — that’s a win-win for everyone!

To encourage you to get regular checkups and screenings, the plan pays 100% 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
• Colorectal cancer screenings

When you use in-network providers, your preventive care is covered at 100% with no cost to you. The costs aren’t deducted from your HRA and they don’t apply toward your deductible. 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%.

A health fund to help you pay for your medical expenses

Your COVA HealthAware plan includes an account called a health reimbursement arrangement (HRA). Each plan year, the Commonwealth puts money into your HRA to help you pay your out-of-pocket medical costs, like your annual deductible.

Here’s how your HRA is funded:

• At the beginning of the plan year, the Commonwealth contributes a specific amount of money into your health fund:
  - Employee only $600
  - Employee + spouse $1,200

• The Commonwealth will make more contributions to your HRA when you do things to improve your health. Each of these “Do Rights” get you an additional $50 Commonwealth contribution to your HRA. They include:
  - Annual physical
  - Dental exam
  - Annual flu shot
  - Updating your health tracker online at least three times a month for each month in a quarter

• Use “Do Rights” to help you get extra HRA contributions of up to $150 per employee or up to $300 for an employee and spouse.

• HRA contributions are funded quarterly for completed “Do Rights”

• Do the math — if both you and your spouse each complete at least three “Do Rights” per year, you’ll receive $300 in addition to your base Commonwealth $1,200 HRA contribution. That’s a total of $1,500 your family can use to offset your medical expenses each year!

And here’s how those funds are used:

• When you incur eligible medical or prescription drug expenses, they’ll be paid automatically from your HRA fund. These expenses will continue to be paid from your HRA fund as long as there is money in the account.

• Once you’ve spent all the funds in your HRA, you’re responsible for paying your medical expenses until you’ve met your annual deductible. (See information on deductible limits below.)

• If you have money remaining in your HRA fund at the end of the 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.

Your annual deductible

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

First, money from your HRA that is used to pay your medical expenses counts toward your annual deductible. If 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.

Annual deductibles:

• Employee only: $1,500 in-network / $3,000 out-of-network

• Employee + family: $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.

COVA HealthAware has a large national physician and hospital network
Medical, behavioral health and pharmacy benefits

Once you’ve used the money in your HRA and you meet your annual deductible, your COVA HealthAware plan pays:

• 80% of your remaining eligible expenses (you pay 20% coinsurance) for in-network medical care, behavioral health and pharmacy benefits
• 60% of your remaining eligible expenses (you pay 40% coinsurance) for out-of-network care (note that, with out-of-network care, you also may have to pay any amount that is above the negotiated charges)

Remember, over time, if you roll over HRA dollars from year to year, you may be able to use your HRA funds to pay your coinsurance.

Annual out-of-pocket maximum

There is a limit on how much you have to pay each year out of your own pocket for medical, behavioral health and pharmacy expenses. Once you reach this limit (including your annual deductible), COVA HealthAware will pay for all remaining covered expenses at 100% for the rest of the plan year.

The most you’ll have to pay out-of-pocket in any plan year is:
• Employee only: $3,000 in-network / $6,000 out-of-network
• Employee + family: $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 medical plan. The money in your HRA pays for your pharmacy 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 retail and mail-order prescriptions. The plan pays:

Retail (at your local drug store)

| In-network pharmacy | Up to 34-day supply | 80% of expenses (you pay 20% coinsurance) |
| Out-of-network pharmacy | Up to 34-day supply | 60% of expenses (you pay 40% coinsurance) |

Mail-order

| Up to 90-day supply | 80% of expenses (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.
• Contraceptive drugs and devices, and diabetic supplies are all included in your COVA HealthAware pharmacy plan.
• Mandatory Generic Program - if you or your doctor request 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 copayment). COVA HealthAware also includes access to a specialty pharmacy, if you’re on certain injectable medications (optional).
• Want to know what your prescription will cost? Check out prices in advance on Aetna Navigator®.

Want to learn more about COVA HealthAware? Visit www.COVAHealthAware.com.
Dental benefits

Your COVA HealthAware plan includes diagnostic and preventive dental benefits, covered at 100%. 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 have to pay more for your dental care and you may have to file a claim form.

If you want more dental coverage, you can buy an expanded dental option at reasonable rates. 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.

Vision benefits

Your plan includes coverage for an annual routine eye exam. If you purchase the Expanded Dental plan, you’re also eligible to buy optional vision coverage. This plan 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.

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. There are a myriad of behavioral health professionals available, both in and out of the Aetna network.

Employee Assistance Program (EAP)

The COVA HealthAware EAP offers short-term counseling on all aspects of life for up to 4 visits per incident 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. EAP professionals are available via phone at 888-238-6232.

Online tools

COVA HealthAware makes managing your health and your health expenses easy with Aetna Navigator, your secure member website. 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
- Find tips for talking to your doctor
- Get help understanding your particular medical condition and treatment options available to you
- And much more!

Once you’ve signed-up for COVA HealthAware, you can register for Aetna Navigator at www.aetna.com. And since we know you’re always on the go, you can access all the resources of Aetna Navigator right on your smartphone with the Aetna Mobile app.

Consider COVA HealthAware

As you think about your benefits options, take a close look at COVA HealthAware.

- Affordable coverage
- A comprehensive range of benefits
- A Commonwealth-funded health reimbursement arrangement to help you pay your medical expenses
- A single phone number for all your benefits needs
- A plan that puts you in charge of your health and your health care costs
- A plan that rewards you for your healthy habits

Find out more

To learn more about the plan options available to Commonwealth of Virginia employees, visit Alex®, the COVA interactive decision tool at www.alexforcova.com. Alex will help you figure out what plan works best for you and your family.

And you can find more information about COVA HealthAware at www.COVAHealthAware.com.
**Employee example: Mike**

Mike is single and works as a state accountant. He elected “employee only” coverage in COVA HealthAware. In July, the Commonwealth put $600 in Mike’s HRA. One month later, Mike 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.

<table>
<thead>
<tr>
<th>Mike’s HRA Balance – October 1</th>
<th>HRA Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commonwealth’s initial HRA contribution</td>
<td>$600</td>
</tr>
<tr>
<td>“Do Rights” contribution for three healthy actions</td>
<td>+$150</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$750</strong></td>
</tr>
</tbody>
</table>

On November 15, Mike 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, it was covered at 100% and he used no money from his HRA.

<table>
<thead>
<tr>
<th>Mike’s Medical Expenses and HRA Balance – December 1</th>
<th>HRA Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mike’s October Total</td>
<td>$750</td>
</tr>
<tr>
<td>Prostate cancer screening at a cost of $200, paid 100 % by the plan</td>
<td>$0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$750</strong></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Mike’s Medical Expenses and HRA Balance – May 1</th>
<th>HRA Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mike’s November Total</td>
<td>$750</td>
</tr>
<tr>
<td>Allergist doctor visit</td>
<td>-$100</td>
</tr>
<tr>
<td>Epipen prescription refill</td>
<td>-$150</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$500</strong></td>
</tr>
</tbody>
</table>

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!

Want to see if COVA HealthAware is right for you?
Ask Alex, the Commonwealth’s interactive selection tool, at [www.alexforcova.com](http://www.alexforcova.com).
For a more in-depth review of how HRA medical coverage typically works, watch this video, www.aetna.com/hra/video/wp/HRAFullwithPharmacy.html.