



2024 Virginia

Individual & Family plans



Health plans are offered and/or insured by Innovation Health Plan, Inc. ("Innovation Health"). Innovation Health® is the brand name used for products and services provided by Innovation Health Plan, Inc. Innovation Health Plan, Inc. is an affiliate of Aetna Life Insurance Company and its affiliates (Aetna). Aetna provides certain management services to Innovation Health. Aetna is part of the CVS Health® family of companies.

Introducing Innovation Health®

It's time you got more than you expect from a health insurance company.

Innovation Health provides northern Virginia with coverage you can count on. Our affordable individual & family plans bring the quality network of doctors, specialists and hospitals from Innovation Health, plus the convenient care options of CVS®.

That's how **healthier happens together™**.

Quality network of doctors and hospitals

With our local network of primary care doctors, specialists and hospitals, you'll find the affordable care you need, close to home. All plans also include mental health care at in-network providers to support your emotional well-being.

FIND A PROVIDER



Scan the QR code or go to InnovationHealth.com/individualplan/VP to search for doctors, hospitals and specialists.

Affordable care options

Our many \$0 and affordable care offerings make it easy to take care of your health. You decide which plan offers the copay, deductible and coinsurance amounts that are right for you.



- Preventive care
- Virtual care*
- MinuteClinic® visits at CVS®*

Convenient access to MinuteClinic care

Get care anytime with convenient online options or at one of the 1,000+ MinuteClinic locations nationwide.

Many MinuteClinic locations are open 7 days a week with extended evening and weekend hours.* Find a location near you at CVS.co/minuteclinicsearch

Example MinuteClinic services include:

- Allergy treatment
- Illnesses & infections
- Vaccines
- Women's health
- And more

*FOR \$0 VIRTUAL CARE: Members may be required to pay a cost-share based on what medical services were received and the type of a provider a member visits. Please consult benefit documents for more details. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. CVS Virtual Care is only available in the United States. Limitations may apply based on services and location.

*FOR MINUTECLINIC CARE AND SCHEDULING: For a complete list of participating walk-in clinics, log in to InnovationHealth.com and use our provider search tool. Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states. Access to walk-in clinics varies by geography. Walk-in appointments are based on availability and not guaranteed. Online scheduling is recommended. Age and service restrictions may apply.

All essential health benefits are covered

- Ambulatory patient services
- Emergency services
- Hospitalization
- Pregnancy, maternity and newborn care
- Mental health services
- Prescription drugs
- Rehabilitative and habilitative services
- Laboratory services
- Preventive and wellness services
- Chronic disease management
- Pediatric services*



Prescription drug coverage in every plan

We cover a range of prescription drugs and keep your out-of-pocket costs low through our in-network pharmacies, including CVS Pharmacy® locations.

Most plans include generic prescriptions for \$5 or less to help you keep up with your medicine while keeping costs low.*

Up to a \$100 yearly allowance

Get up to a \$100 yearly allowance to use on over-the-counter health and wellness items at CVS® retail stores and online.* You can choose from hundreds of CVS Health® brand products like cold and allergy medicines, pain relief and more.

WATCH THE VIDEO



Scan the QR code to watch the video about the yearly allowance.

20% OFF CVS HEALTH BRAND PRODUCTS*

Your member ID card gets you 20% off CVS Health brand products anytime you shop at CVS retail stores – only for individual and family plan members.

*FOR PEDIATRIC SERVICES: Pediatric dental care only covered through Innovation Health on off-exchange plans.

*FOR \$5 OR LESS GENERIC PRESCRIPTIONS: Pharmacy benefits are administered by an affiliated pharmacy benefit manager, CVS Caremark®.

*FOR \$100 ALLOWANCE: \$25 allowance each quarter to use on select CVS Health brand products. Unused allowance does not carry over to the next quarter.

*FOR 20% OFF CVS HEALTH BRAND PRODUCTS: Excludes sale and promo items, alcohol, prescriptions and co-pays, pseudoephedrine/ephedrine products, pre-paid gift cards, and items reimbursed by any health plan. Not combinable with other offers. 20% discount is not valid on other CVS brands such as CVS Pharmacy, Beauty 360®, CVS, Gold Emblem® or Gold Emblem abound®. CVS reserves the right to apply the 20% discounts to qualifying items in any order within the transaction. For in-store use only.

Managing your plan

- ✓ Review claims and check your deductible limits with your Aetna HealthSM app for Innovation Health[®] and member portal
- ✓ Get a digital ID card that you can print or save on your phone for fast access
- ✓ Pay your bill multiple ways: set up autopay, pay online in seconds or pay bills up to \$999 at CVS Pharmacy[®] store locations

You may qualify for financial help

Many individuals and families are eligible for subsidies, so you may get extra savings on your monthly premium, deductibles and copays. See if you qualify for financial help before you shop.

Find a plan in your area

Open enrollment begins November 1, 2023



Enter your ZIP code at [InnovationHealth.com/individualplan/VP](https://www.innovationhealth.com/individualplan/VP) to see if plans are available in your area.

1-833-732-2181 (TTY: 711)

Mon. to Fri. 8 AM to 9 PM ET

Health benefits and health insurance plans contain exclusions and limitations, please visit bit.ly/IH-EL for a complete list.

Aetna[®], CVS Pharmacy, Inc., which owns CVS[®] HealthHUB[™] locations, and MinuteClinic[®], LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health[®] family of companies.



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