



# Welcome to Innovation Health<sup>®</sup>

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

Innovation Health provides northern Virginians with coverage they 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 and extra perks at CVS<sup>®</sup>.



## Find your plan now

Open enrollment begins  
November 1, 2024.



Enter your ZIP code at  
[InnovationHealth.com/individualplan/VP](https://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 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<sup>®</sup> family of companies.

# Get access to the doctors, specialists and hospitals you trust

Our large network of primary care doctors, specialists and hospitals means you can always access the care you need close by. Our online search helps you find a care provider — in-person or virtual — on your schedule. Our plans also include mental health care with in-network providers to support your emotional well-being.

## 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\*

### FIND A PROVIDER



Scan the QR code or go to [InnovationHealth.com/individualplan/VP](https://www.innovationhealth.com/individualplan/VP) to search for doctors, hospitals and specialists.

## Get care for \$0

Many plans include \$0 benefits that can help you get some care at no cost year round.

\$0

- Preventive care
- 24/7 virtual care\*
- MinuteClinic® visits at CVS®\*
- Visits to primary care providers (for select plans)\*

## Prescription drug coverage in every plan

Plans include over 200 generic drugs for \$3\* to help you keep up with your medicine while keeping costs low.

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

\*FOR PEDIATRIC SERVICES: Pediatric dental care only covered through Aetna on off-exchange plans in Maryland.

\*FOR \$0 VIRTUAL CARE; \$0 PCP VISITS: Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. CVS Virtual Care is only available in the United States. Limitations may apply based on services and location. Select plans with \$0 visits every time you see your primary care provider.

\*FOR MINUTECLINIC CARE AND SCHEDULING: For a list of participating walk-in clinics, use our online provider search tool. Includes select MinuteClinic services. Not all MinuteClinic services are covered or may be covered at negotiated contract rates. Not available in all states. Walk-in appointments aren't guaranteed. Online scheduling recommended. Check your plan documents for more detail. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered primary care or non-preventive services at no cost-share.

\*FOR \$3 RX: Not available in all states. Visit our website for details. Pharmacy benefits are administered by an affiliated pharmacy benefit manager, CVS Caremark®.

# 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. Choose from hundreds of CVS Health® brand products like cold and allergy medicines, pain relief and more.

## Plans with adult dental and vision

Dental and vision care are important to your overall health. That's why in 2025 we're offering select plans with adult dental and vision coverage included.\*



## Convenient access to MinuteClinic® care

Get care anytime with 24/7 virtual care or in person at one of our 900+ MinuteClinic locations nationwide.

Find a location near you at [CVS.com/minuteclinic](https://www.cvs.com/minuteclinic)

MinuteClinic services include:

- Allergy treatment
- Illnesses and infections
- Vaccines
- Women's health
- Tests and screenings
- And more

### GET 20% OFF CVS HEALTH® BRAND PRODUCTS\* ANYTIME

Your member ID card gets you exclusive access to 20% off CVS Health brand products at CVS retail stores. Just scan the barcode on the back of your card.

See your plan documents for all plan requirements, including preauthorization. In an emergency, seek care immediately or call 911. This card doesn't guarantee coverage. Aetna is part of the CVS family of companies.

MEDICAL	IN NET 11	IN NET 12	OUT NET
Deductible - Individual	\$1,000	N/A	N/A
Deductible - Family	\$3,000	N/A	N/A
Out of Pocket Max - Individual	\$2,000	N/A	N/A
Out of Pocket Max - Family	\$5,000	N/A	N/A

Member Services 1-844-365-7373 Aetna Health Inc. (a GA corp.)  
 Providers Call/Precent 1-888-632-3862  
 CVS VIRTUAL CARE https://aetna.com/VC  
 Saved claims to P.O. Box 10379  
 Lexington, KY 40512-4079

TDD/TTY 711

20% off CVS Health brand products in stores. Excludes apply.

\*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. This benefit is not available in California, Missouri or New Jersey.

\*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 about®. CVS reserves the right to apply the 20% discounts to qualifying items in any order within the transaction. For in-store use only.



## It's easy to manage your plan

- ✓ Review claims, check your deductible limits or search for doctors with our convenient Aetna Health<sup>SM</sup> app 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<sup>®</sup> 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.

In fact, 4 out of 5 people found health care plans on the Exchange for \$10 or less.\*



## Find a plan in your area

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Terms and conditions apply. See plan documents for a complete description of plan benefits, exclusions, and limitations. Features and availability may vary by plan, funding arrangement, or service area.

Aetna, CVS Pharmacy<sup>®</sup> and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health<sup>®</sup> family of companies.

\*FOR COVERAGE \$10 OR LESS SOURCE: [CMS.gov](https://www.cms.gov/newsroom/press-releases/historic-213-million-people-choose-aca-marketplace-coverage). Historic 21.3 Million People Choose ACA Marketplace Coverage. January 24, 2024. Available at: <https://www.cms.gov/newsroom/press-releases/historic-213-million-people-choose-aca-marketplace-coverage>. Accessed: June 28, 2024