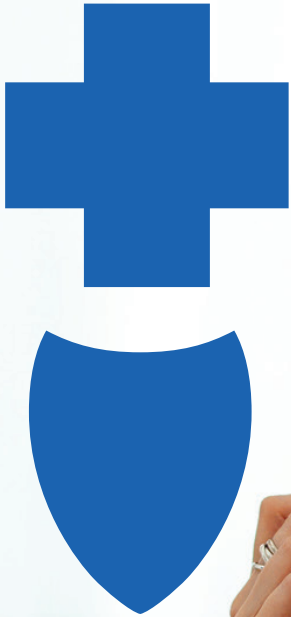


Getting the most from your COVA HDHP Plan

July 1, 2025 through June 30, 2026



COVA HDHP

Commonwealth
of Virginia

Anthem 
And Its Affiliate HealthKeepers, Inc.

Table of Contents

**Anthem Health Guide
(Member Services)**Inside Front Cover

What’s in Your COVA HDHP Plan?.....3

COVA HDHP Benefits at a Glance.....4

Medical and Behavioral Health

 - Your Anthem Provider Network.....7

 - Care When Traveling8

 - Virtual Care via Sydney Health9

Prescription Drugs10

Dental / Expanded Dental12

Employee Assistance Program (EAP).....13

Health & Wellness Programs.....14

Quick Access to Your Plan15

Who to Contact for Assistance Back Cover



Anthem Health Guide

Anthem Health Guides are people specially trained to answer your health plan questions and lead you to the right programs and support for your unique needs. Your guide will also remind you of any screenings or routine exams that are due, help you save money on your prescription drugs, compare costs for care, and find doctors in your area.

- Connects you to tools and resources
- Gives you personal support
- Directs you to higher quality, lower cost services
- Refers you to special programs if needed

**Call your Anthem Health Guide at
1-800-552-2682.**





What's in your COVA HDHP Plan?

Your plan includes:

- Medical, Behavioral Health, and Employee Assistance Program (EAP)
- Prescription Drug benefits administered by Anthem Pharmacy delivered by CarelonRx
- Diagnostic and preventive dental benefits administered by Delta Dental
- 100% coverage for in-network preventive care, no deductible
- Specialist visits with no referrals
- Routine eye exam once per plan year
- In-network coverage through the Anthem HealthKeepers HMO network in Virginia, and the BlueCard® PPO and Blue Cross Blue Shield Global Core Programs for care outside Virginia
- Optional Expanded Dental Benefit (available for an additional premium)

Your Out-of-Pocket Expense Limit

\$5,000 for one person, **\$10,000** for two or more persons, each plan year

Your **medical, behavioral health and prescription drug deductible and coinsurance** count toward the limit. Once you reach the limit, you pay \$0 for covered in-network medical and behavioral health services, and covered prescription drugs for the remainder of the plan year.

These expenses **do not** count toward the limit:

- Amounts above the allowable charge or plan limits
- Services and supplies not covered by your plan
- Coinsurance and deductible for dental services

COVA HDHP Benefits At-A-Glance

In-Network Benefits	You Pay
Deductible – per plan year	
One person	\$1,750
Two or more persons	\$3,500
Out-of-pocket expense limit – per plan year (medical, behavioral health and pharmacy costs count toward the limit)	
One person	\$5,000
Two or more persons	\$10,000
Ambulance travel	20% after deductible
Autism Spectrum Disorder treatment and related services	20% after deductible
Behavioral Health	
• Inpatient	20% after deductible
• Residential Treatment	20% after deductible
• Partial Day Hospitalization Program	20% after deductible
• Intensive Outpatient Treatment Program (IOP)	20% after deductible
• Outpatient Treatment Program	
– Facility services (per episode of care)	20% after deductible
– Medical and non-medical professional	20% after deductible
Chiropractic, manual medical interventions (30-visit plan year limit)	20% after deductible
Dental Services (routine)	
• Diagnostic and preventive (routine oral exams and cleanings twice per plan year, x-rays, sealants and fluoride for children)	\$0
• See page 12 for Expanded Dental Option	
Diagnostic tests, x-rays, labs and injections (outpatient)	20% after deductible
Dialysis treatments	20% after deductible
Doctor's visits (in person or online)	20% after deductible
Emergency room visits	20% after deductible
Employee Assistance Program (EAP)	\$0
• Up to 4 visits per issue, per plan year	
Hearing Aid (18 and younger)	
• Dependents 18 years old and younger, one hearing aid per ear, up to a cost of \$1,500, every 24 months. Hearing aid cost is subject to the deductible first, then \$0 coinsurance.	\$0 after deductible
Home health services (90-visit plan year limit)	\$0
Home private duty nurse's services	20% after deductible
Hospice care	20% after deductible

NOTE: This is a summary of benefits. For a complete description of the benefits, exclusions, limitations and reductions under the plan, refer to your COVA HDHP member handbook, available at anthem.com/cova.

In-Network Benefits	You Pay
Hospital services	
• Inpatient	20% after deductible
• Outpatient	20% after deductible
Infusion therapy (includes IV and injected chemotherapy)	20% after deductible
Maternity	
• Professional provider services (prenatal & postnatal care)	20% after deductible
• Hospital services for delivery (delivery room, anesthesia, routine nursing care for newborn)	20% after deductible
• Outpatient diagnostic tests	20% after deductible
Medical equipment, appliances, and supplies	20% after deductible
Prescription drugs – mandatory generic	
• Retail Pharmacy	20% after deductible
• Home Delivery Pharmacy (Mail Service)	20% after deductible
Skilled nursing facility (180-day limit per stay)	20% after deductible
Therapy services	
• Occupational, Physical, and Speech therapy, Cardiac Rehabilitation, Chemotherapy, Infusion, Radiation, and Respiratory therapy	20% after deductible
Virtual Care through Sydney Health app	
LiveHealth Online	20% after deductible
Text Chat or Video Visit with a virtual-only Provider	20% after deductible
Virtual Wellness/Preventive Visit	\$0
Virtual Physical Therapy: Thrive Healthy Back & Joints or Bloom	\$0
Vision (routine eye exam once per plan year)	\$15 copayment
Wellness & Preventive Services	
• Office visits at specified intervals, immunizations, lab and x-rays	\$0
• Annual check-up visit (primary care or specialist), immunizations, lab and x-rays	\$0
• Routine gynecological exam, Pap test, mammography screening, prostate exam (digital rectal exam), prostate specific antigen (PSA) test, and colorectal cancer screening	\$0
Out of Network	Additional deductible and out-of-pocket limits apply. 30% coinsurance after deductible of \$1,750/\$3,500. Balance billing may apply.

Your High Deductible Health Plan is HSA Compatible

Enrollment in a HDHP allows you to set up a personal Health Savings Account (HSA) through a bank or other financial institution to help you manage health care expenses or save for retirement. HSAs were created as part of Medicare reform legislation in 2003. An HSA is a tax-favored account that allows those covered by a HDHP to pay for certain qualified medical expenses. It can help you save on the cost of your health insurance and health care expenses, and also help pay for covered services before you satisfy the health plan deductible. If you decide to set up an HSA to work with your HDHP, confer with your tax advisor, bank or other financial institution.

The following Web sites are a good place to start learning more about HSAs.

- www.treasury.gov – Provides an overview of HSAs, answers to frequently asked questions and important IRS forms and applications. Search using keyword HSA.
- www.irs.gov – Provides information about how HSAs impact your Federal taxes and qualified medical expenses (Publications 969 and 502). Search using keyword HSA.
- www.hhs.gov – Provides general information about HSAs and other tax-favored health plans. Search using keyword HSA.

Note: If you have an HSA, you cannot also have a Flexible Spending Account unless it is limited in scope. More information is available from tax consultants or financial institutions.

Medical and Behavioral Health

Medical providers include:

- Primary care physicians who are general or family practitioners, internists and pediatricians
- Specialists such as endocrinologists or cardiologists (No Referral Needed)

Behavioral health providers include:

- Clinical social workers, professional counselors, clinical nurse specialists, and marriage/family therapists
- Psychologists
- Psychiatrists

To avoid higher out-of-pocket costs, always check to be sure a provider is in the network. Simply ask the provider, call your Anthem Health Guide, or go to anthem.com/cova/find-care and select *Find Care for COVA HDHP (HMO)*.

Annual Deductible

\$1,750 for one person, **\$3,500** for two or more persons, each plan year.

Coinsurance

- 20% coinsurance after deductible
- Zero coinsurance and no deductible for Routine Wellness and Preventive services





Your Anthem Provider Network

Anthem HealthKeepers HMO Network

The HealthKeepers HMO network includes most providers and all hospitals in the state of Virginia*. Members do not need a referral for services but should check the provider finder on the Sydney Health app or Anthem.com to ensure providers are in the HealthKeepers HMO network before receiving services. When seeing providers outside of Virginia, HDHP members will use Anthem's Blue Card national PPO network. Members will have out-of-network benefits. There will be a separate deductible and out-of-pocket limit for in-network and out-of-network services. The in-network and out-of-network deductibles and out-of-pocket limits will not accumulate toward each other. To search in-network providers in-state or out-of-state, go to anthem.com/cova/find-care and select Find Care for COVA HDHP (HMO).

Good news for Anthem HealthKeepers HMO members: You are no longer required to use LabCorp exclusively for lab work, as additional lab facilities are now in-network. To find a comprehensive list of in-network lab facilities near you, please visit the 'Find Care' section of your Sydney Health app.

Finding an in-network provider is easy.

1. Go to anthem.com/cova/find-care and select Care for COVA HDHP (HMO).
2. Log in to the **Sydney Health mobile app** and click on Care.
3. Call Anthem Health Guides at **1-800-552-2682** for help.

*subject to change based on contract negotiations



Care When Traveling

BlueCard® PPO Program for care in the U.S.

What happens if you're traveling or living outside Virginia and you need care? You have access to care across the country through the **BlueCard® PPO Program**. This includes a large number of providers and hospitals nationwide. When you see a BlueCard program doctor or hospital you pay only your usual plan deductible, or coinsurance, and the provider files your claim for you. If you go to a doctor or hospital outside the program, you'll need to pay the entire bill up front and file your own claim.

Always show your Anthem ID card when you receive services. The "PPO-in-a-suitcase" symbol shows you can get care from BlueCard PPO Program providers.

Looking for a BlueCard PPO Program doctor or hospital?

1. Go to bcbs.com and select **Find a Doctor**.
2. Log in to the **Sydney Health mobile app** and click on Care.
3. Call Anthem Health Guides at **1-800-552-2682** for help.

Blue Cross Blue Shield Global Core Program for care outside the U.S.

If you're outside the U.S. and need care:

- Go to bcbsglobalcore.com and register or login. You can also download the **Blue Cross Blue Shield Global Core app** to search for a doctor or hospital.
- Need help finding a doctor or hospital, or have questions about getting care abroad? Call the Blue Cross Blue Shield Global Core Service Center 24/7 at **1-800-810-2583 (BLUE)** or call collect at **1-804-673-1177**. A service representative will help you set up a doctor visit or hospital stay. An assistance coordinator, together with a medical professional, will arrange a doctor's appointment or hospital stay, if needed.
- Contact the Blue Cross Blue Shield Global Core service center if admitted to the hospital, and call the Member Services number shown on your ID card for precertification.
- You will need to pay up front for care, then fill out a Blue Cross Blue Shield Global Core claim form. Send the form and the bill(s) to the address on the form. Download the claim form from bcbsglobalcore.com and enter the three-digit alpha prefix found on your ID card. Or call Anthem Health Guides to request the form.

Good to Know

Medical transport from another country to the United States (known as medical repatriation) is not covered under your plan. You may want to purchase travel insurance to cover that for you.



Virtual Care through Sydney Health

Life is busy. When you need care and are short on time, you have many options for quick and convenient virtual care through the Sydney Health app. Whether you prefer to use medical text chat or have a video visit, Sydney Health is the gateway that connects you to the virtual care options included in your benefits. Use your smartphone to access virtual care solutions for all your physical and behavioral health needs.

After you log in to the app, select Care and then Virtual Care. Then you have several paths to choose from, depending on the type of care you need. Certain care and programs are handled by LiveHealth Online, and others by K Health. No matter what care you need, your starting point is always Sydney Health, and you can be confident in the quality of the care you will receive.

Care or service	Virtual Care Provider	Hours available
Urgent care <ul style="list-style-type: none"> Cough, cold, rash, pink eye, bladder issues, minor cuts, sprains, etc. 	LiveHealth Online and K Health	24/7
Primary care <ul style="list-style-type: none"> Annual preventive care visit Chronic condition management 	LiveHealth Online and K Health	Monday through Friday, 9 a.m. to 9 p.m. ET Saturday and Sunday, 9 a.m. to 5 p.m. ET
Mental health <ul style="list-style-type: none"> Counseling Medication Management 	LiveHealth Online	By appointment
Symptom Checker <ul style="list-style-type: none"> Uses an individual's feedback to determine next steps in care 	K Health	24/7
Prescriptions — new and refills	LiveHealth Online and K Health	Chat is available 24/7, video visit varies based on the care or service
Dermatology	LiveHealth Online	7 days a week
Virtual Physical Therapy <ul style="list-style-type: none"> Thrive: Healthy Back & Joints Bloom: Women's Pelvic Health 	LiveHealth Online	By appointment
Allergy Program	LiveHealth Online	By appointment
Breastfeeding Support	LiveHealth Online	By appointment



Scan this QR code with
your phone's camera





Prescription Drugs

Your prescription drug benefits are through Anthem Pharmacy delivered by CarelonRx. It is a **mandatory generic** program which means if you or your doctor requests a brand name drug when a generic is available, you will pay for the brand coinsurance plus the difference between the allowable charge for the generic and the brand name drug after the deductible.

No-cost Condition-related Medications

We're making it easier for you to get certain condition-related, maintenance medications at no-cost. Members who take certain medications to manage specific conditions will have a \$0 coinsurance when they pick up their prescription at an in-network pharmacy. Covered drugs include certain types of insulin, diabetic supplies, and antidepressants, along with several other medicines that treat asthma, high blood pressure, high cholesterol, depression, COPD, and osteoporosis. Check the PreventiveRx Plus drug list on [anthem.com/cova](https://www.anthem.com/cova) to see which medications are included in the program.

Retail Pharmacy

Get up to a 34-day supply of covered drugs at a network retail pharmacy. Once your deductible has been met, pay the coinsurance at the time of purchase. Your retail pharmacy network has more than 67,000 pharmacies across the country, including most chains and some local, independent pharmacies. To check if your pharmacy is in the network, simply ask your pharmacist, go to [anthem.com](https://www.anthem.com), or call us at **1-833-267-3108**.

When you use a network pharmacy, you pay only the applicable coinsurance after deductible.

If you choose an out-of-network pharmacy, you'll need to pay the total cost of the drug when you pick it up, and then file a Prescription Drug Claim Form to get reimbursed. You may be responsible for the difference between the pharmacy's charge and the plan's allowable charge for the drug.

Home Delivery Pharmacy

Switching to home delivery is simple. You can place your first order by phone or online at [anthem.com](https://www.anthem.com). You pay **the appropriate coinsurance for a three month supply** of drugs when you use the Home Delivery service, and the medication is delivered right to your home.

By phone: Call **1-833-267-3108**. A representative will help you with your order. Have your prescription, doctor's name, phone number, drug name and strength, and credit card handy when you call.

Online: Login to [anthem.com](https://www.anthem.com) and select Pharmacy under *My Plans* to request a new prescription or refill a current prescription. Use your online Pharmacy tools to set up automatic refills, compare drug costs, and get details about medications.

Specialty Pharmacy

Specialty Home Delivery

Your pharmacy program includes access to home delivery of specialty drugs. Specialty medications include biopharmaceutical and injectable drugs.

Call **1-833-267-3108** to begin using the Specialty Home Delivery service. Provide them with your doctor's name and phone number, and they'll do all the rest.

Specialty Retail

You can also obtain your specialty drugs from a participating retail pharmacy for up to a 34-day supply by paying the appropriate coinsurance.

Prior Authorization

(required for some prescriptions)

Most prescriptions are filled right away when you take them to the pharmacy. However, some drugs need to be reviewed before they are covered.

If Prior Authorization is needed, your doctor must submit the request. Typically, a decision whether the drug will be covered is made within 24-48 hours from the time of the request.



It's easy to get EOBs for your pharmacy claims on [anthem.com](https://www.anthem.com)!

You can view pharmacy Explanations of Benefits (EOBs) online anytime at [anthem.com](https://www.anthem.com).

Go to [anthem.com](https://www.anthem.com) and log into your account:

- Select *Explanation of Benefits Center* under *Claims & Payments* and then select *View Pharmacy Claims*.
- Click the icon on the left side of each Rx claim to view details.
- Click on *Print Details* to print all claim details if needed.

No online access? Call **1-800-552-2682** to request a copy.

Note: If your plan does not pay anything towards your claim, you will see \$0.00 plan paid amounts listed in the *Additional Details* section and an EOB is not available.

Need help? Call Anthem Pharmacy at **1-833-267-3108**. Available 24/7/365.

Dental

Administered by Delta Dental

Routine diagnostic and preventive dental services are included in your plan with **no coinsurance or deductible** from dentists who participate in the Delta Dental PPO or Premier networks.

Coverage includes:

- Routine oral exams and cleanings, twice per plan year
- Bitewing x-rays
- Sealants and fluoride for children under 19
- Full mouth or panorex x-rays once every 3 years

You may receive care outside of the network. However, you'll be responsible for paying any difference between the non-participating dentist's charges and Delta Dental's allowable charge for covered benefits.

The **Expanded Dental Option** covers primary, major and orthodontic dental care for an additional premium.



View complete details at deltadentalva.com

Click on **Commonwealth of Virginia** from the home page.

- View your dental benefits booklet
- Find a dentist
- Check claims
- Learn about good oral health

Expanded Dental

(offered for an additional premium)

Benefits offered in addition to the diagnostic and preventive dental benefits included in the basic COVA HDHP plan

Administered by Delta Dental

Plan Year Maximum Benefit - per member (except Orthodontic)	\$2,000
Plan Year Deductible	\$50 One person \$100 Two people \$150 Family (three or more people)
	In-Network You Pay
Primary <ul style="list-style-type: none"> • Fillings and other restorative services • Root canal and other endodontic services • Simple extractions and other minor surgical procedures • Periodontic services • Denture repair and recementation of crowns, bridges and dentures 	20% after deductible
Primary <ul style="list-style-type: none"> • Crowns (single crowns, inlays and onlays) • Prosthodontics (partials or complete dentures and fixed bridges) • Dental implants 	50% after deductible
Orthodontic (\$2,000 lifetime maximum benefit per member) <ul style="list-style-type: none"> • Removable and fixed appliance therapy and comprehensive therapy for adults and children 	50%, no deductible

Out-of-network benefits are included.

Employee Assistance Program (EAP)

If you or a loved one needs help coping with life's challenges, your Employee Assistance Program (EAP) is here with support at no extra cost. You can find help for conditions such as anxiety, depression, stress, sleep problems, substance use, and family and relationship concerns.

	What it is	How to connect
Counseling	Each member of your household can have four visits with a counselor per issue, per year.*	
Counselors in your community	Confidential therapy sessions with a licensed professional counselor near home, school, or work.	For a list of counselors that are part of your EAP, visit anthemeap.com/cova or call 1-855-223-9277 .
Headway	Easily search for and connect with a licensed therapist or clinician that meets your individual needs. Book virtual or in-person appointments.	To get started, visit anthemeap.com/cova and select Find a Counselor .
Talkspace	Be matched with a licensed therapist who best suits your needs. Connect 24/7 via text chat, phone, or video — or schedule a virtual visit.	To get started, visit anthemeap.com/cova and select Find a Counselor .
LiveHealth Online	Select from counselors who meet your needs, schedule a video visit, and then connect with your counselor without leaving the privacy and comfort of your home.	Visit anthemeap.com/cova . Choose Find a Counselor and select LiveHealth Online for instructions on how to get started.
Resources		
Emotional Well-being Resources	Online programs and personalized coaching to help you work through thoughts and behaviors that affect emotional well-being. Learn ways to manage concerns like stress, anxiety, depression, and sleep issues — at no extra cost.	Log in to anthemeap.com/cova . Scroll down to Self-paced Courses and Resources and choose Emotional Well-being Resources .
Work-life Resources	Find resources for career, parenting, healthy communication, and balancing work and family.	Log in to anthemeap.com/cova and select Work-life Resources or call 1-855-223-9277 to speak with a work-life counselor.
Financial Planning	Talk with a professional and find resources that can help you take charge of your finances, including free credit monitoring and identity theft recovery.	Log in to anthemeap.com/cova and select Financial Planning or call 1-855-223-9277 to schedule an appointment with a financial counselor.
Legal Resources	Access online resources and legal help in-person or by phone for each issue, each year, at no added cost. You or eligible family members can call EAP and request a consultation for each separate issue, with a network attorney at no cost.	Log in to anthemeap.com/cova and select Legal Resources or call 1-855-223-9277 to arrange an appointment with an attorney.

* Appointments are subject to the availability of a therapist.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

Online counseling is not appropriate for all kinds of matters. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Call 988 to reach the 24/7 confidential 988 Suicide & Crisis Lifeline or go to 988lifeline.org. If your issue is an emergency, call 911 or go to your nearest emergency room.

EAP products are offered by Anthem Insurance Companies, Inc.

Talkspace does not offer emergency services.

Anthem Health & Wellness Programs

Your COVA HDHP plan includes a host of free and confidential health and wellness programs, including:



ConditionCare

Get support to manage these conditions:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Diabetes
- Heart failure
- Hypertension

You may receive a call from ConditionCare if your claims indicate you or an enrolled family member may be dealing with one or more of these conditions. You may opt in or out of the program when they call.

Building Healthy Families

Building Healthy Families provides personalized, on-demand health support for members who are pregnant, postpartum, or raising young children. Log on to the Sydney Health app or [anthem.com](https://www.anthem.com) to access online educational articles, videos, health trackers, and personalized coaching via phone or chat. If you do not have access to the web, call **1-833-414-4200** to enroll.

Well-Being Coach

A well-being coach can provide practical tips and tailored support to help you achieve your goals like quitting tobacco or losing weight - at no extra cost to you. Call **1-844-507-8472** to enroll or we may call you to see if you would like to participate.

Anthem's Diabetes Prevention Program (DPP)

A personalized digital health coaching solution powered by Lark, that leverages artificial intelligence, cognitive behavioral therapy, and smart connected devices to lower risk for type 2 diabetes. Eligible members will be invited to participate in the program which has shown to lower a person's risk for type 2 diabetes by 60%. Find out more and see if you are eligible by logging into the Sydney Health app.

Virtual Physical Therapy

This effective and convenient program addresses a broad range of musculoskeletal and women's pelvic health conditions and works at any point in the care journey including prevention, new conditions, chronic pain, and mobility management. The program leverages smart digital sensors and a wireless tablet that are shipped to the member, and dedicated licensed physical therapists who provide custom exercise plans and education, continuous engagement, and behavioral health resources to decrease pain and increase mobility. Access Thrive Healthy Back & Joints or Bloom Health through the Care menu in the Sydney Health app. Select Virtual Care and LiveHealth Online.

Cancer Care Navigator

Cancer Care Navigators are health educators specially trained to support members undergoing cancer treatment. They work one-on-one with members to help coordinate care and act as a single point of contact for their cancer providers reducing the burden on the member and caregivers. Cancer Care Navigators connect members and their loved ones to community resources and answer questions about benefits, treatments, medications, and side effects. Navigators will reach out to eligible members who might benefit from their assistance.

Earn Rewards for Getting Better Care

When considering where to get care, it pays to do your research. Your plan includes SmartShopper, an easy-to-use tool that helps you save money and earn cash rewards. Before making an appointment, check SmartShopper to compare costs for common medical care. Use the website or contact the Care Concierge Team to compare providers, prices, and reward amounts. When you select a provider with a reward listed, you'll receive a check for that amount within six to eight weeks. SmartShopper can even help you schedule appointments, validate procedure referrals with your doctor, and obtain pre-authorizations - making it easy to save and earn rewards.

To access SmartShopper visit cova.smartshopper.com or call the Care Concierge Team at **1-844-277-8991**



Quick Access to Your Plan

Anthem.com/cova

Your dedicated website for health benefits documents, no log in needed

- Download your health benefits summary and member handbook
- Learn about your Employee Assistance Program (EAP)

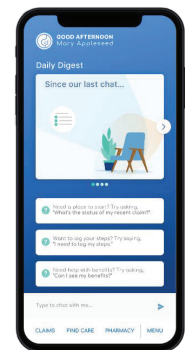
Anthem.com

Log in to your confidential and secure account

- View your claims
- Download your ID card
- Find care
- Refill prescriptions online
- Compare costs for hundreds of medical procedures

Sydney Health mobile app

The *Sydney Health* mobile app acts like a personal health assistant, answering your questions and connecting you to the right resources at the right time. Plus, use the “chatbot” feature to get answers quickly.



Log in using your [anthem.com](https://Anthem.com) username and password to:

- Easily chat with customer service
- See your medical and pharmacy benefits in one place, and check costs
- Manage prescriptions
- Find high-quality doctors or specialists in your plan and near you
- Connect easily to virtual care
- View and use your digital ID card
- Access your online Health Assessment
- Track health goals and engage in wellness programs
- Download the app and get started!



Scan this QR code with your phone's camera



Who to Contact for Assistance

Anthem Health Guide (Member Services)	1-800-552-2682 anthem.com/cova
Anthem Behavioral Health and Employee Assistance Program (EAP)	1-855-223-9277 anthemeap.com/cova
Anthem Health & Wellness Programs	anthem.com > Login > My Health Dashboard > Programs
Anthem ID Card Order Line	1-866-587-6713
Anthem Pharmacy	1-833-267-3108 anthem.com
BlueCard PPO (coverage outside Virginia)	1-800-810-2583 bcbs.com
Blue Cross Blue Shield Global Core (coverage outside of the U.S.)	1-800-810-2583 bcbsglobalcore.com
Delta Dental	1-888-335-8296 deltadentalva.com
Virtual Care Options including LiveHealth Online	Sydney Health App or anthem.com/cova
Department of Human Resource Management (DHRM)/ Commonwealth of Virginia	dhrm.virginia.gov
ALEX Benefits Counselor	myalex.com/cova/2025

Eligibility questions? If you have questions about eligibility for the state health benefits program, please contact your agency Benefits Administrator for further information.



Language Access Services - (TTY/TDD: 711)

(Spanish) - Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.

(Korean) - 귀하에게는 무료로 이 정보를 열고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 받으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오.

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Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Sydney Health is offered through an arrangement with Caelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan ©2020-2023.

Caelon Health, Inc is a separate company providing care management services on behalf of Anthem Blue Cross and Blue Shield.

Anthem 
And Its Affiliate HealthKeepers, Inc.

COVA HDHP
Commonwealth of Virginia