

# Benefits Summary

Commonwealth of Virginia



**For the following effective dates:**  
**July 1, 2025 - June 30, 2026**

# About

## Sentara Health Plans

Sentara Health Plans, a local health plan headquartered in Virginia, is proud to serve the Commonwealth of Virginia employees. This comprehensive benefit plan includes dental, vision, and hearing aid coverage.

The plan is a regional HMO plan available to Commonwealth of Virginia employees. With the open-access style HMO plan, members are not required to select a primary care physician (PCP) and they do not need referrals for specialist care. Sentara Health Plans encourages, but does not require a PCP relationship. PCPs can help members with routine medical care and provide guidance when seeking specialist care within the broad Sentara Health Plans network. **Our quality provider network for commercial plans features more than 60,000<sup>1</sup> providers including specialists, primary care physicians, and hospitals across Virginia, North Carolina, and surrounding areas.**

The plan also includes preventive care covered in full, out-of-area coverage for eligible dependent children, dental and vision benefits, emergency travel assistance, Employee Assistance Program (EAP) services, and more<sup>2</sup>. In order to enroll in the plan, members must live or work in the greater Hampton Roads or Eastern Shore regions, which includes:

**Accomack, Chesapeake, City of Franklin, Gloucester, Hampton, Isle of Wight, James City, Mathews, Newport News, Norfolk, Northampton, Poquoson, Portsmouth, Southampton, Suffolk, Surry, Virginia Beach, Williamsburg, and York.**

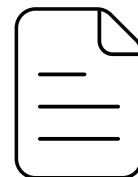
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## The COVA Plan

The plan is managed by the Commonwealth of Virginia Department of Human Resource Management (DHRM). Commonwealth of Virginia employees who live or work in the greater Hampton Roads or Eastern Shore regions have the option to enroll in this plan.

This guide is an overview of your plan through Sentara Health Plans. For a complete description of benefits or exclusions and limitations, please view the Sentara Health Plans Evidence of Coverage by visiting [sentarahealthplans.com/cova](https://sentarahealthplans.com/cova).



<sup>1</sup> Sentara Health Plans Provider Database, 2025, available at [sentarahealthplans.com/find-doctors-drugs-and-facilities](https://sentarahealthplans.com/find-doctors-drugs-and-facilities)

<sup>2</sup> Certain preventive care services and medications for individuals covered by a Sentara Health Plans insurance plan are available at no charge through an in-network physician or pharmacy. An office visit copayment may be charged to health plan members for some services.

# Plan Features At a Glance

<b>All-in-one easy-to-use plan</b>	Comprehensive benefits include medical and prescription drug benefits through Sentara Health Plans, dental benefits through Dominion National, vision benefits through VSP Vision Care, and EAP services.
<b>A network focused on quality and access</b>	Members may receive services with any participating provider in the Sentara Health Plans Vantage network throughout Virginia and northeastern North Carolina. The network includes major hospitals in Hampton Roads and more than 60,000 participating providers. This plan includes lower copayments for primary and specialist care when members seek care through the Sentara Quality Care Network (SQCN) as well as credentialed, in-network doctors within Riverside Health System and Tidewater Physicians Multispecialty Group (TPMG).
<b>Focused on affordability</b>	The plan includes low annual deductible (which may not apply for most services) and copayments for many frequently used services.
<b>Improving health everyday</b>	Members can improve their health with help from wellness programs and services, caring disease management nurses, and a special incentive program for those managing certain chronic diseases.
<b>Out-of-Area Dependent Program</b>	Members have access to a national network of providers outside of the Sentara Health Plans service area at the in-network benefit level for eligible covered dependents through PHCS/Multiplan*.
<b>More plan extras</b>	Additional plan features include wellness services, the Partners in Pregnancy program, emergency travel assistance, and member discounts on health and wellness products or services.
<b>Member Services – Virginians serving Virginians</b>	Members can contact our dedicated, local member services team.

\*PHCS/Multiplan is the national network provider used by Sentara Health Plans.

# Sentara Health Plans Benefits

The following is an abbreviated summary of the benefits. For a complete listing of all benefits, refer to the Evidence of Coverage found at [sentarahealthplans.com/cova](https://www.sentarahealthplans.com/cova) under *Plan Documents*.

Medical and Pharmacy	Description	Medical and Pharmacy
<b>Deductible</b>	Per plan year	\$200 individual \$400 family
<b>Maximum Out of Pocket (MOOP)</b>	This is the most you would pay in the plan year	\$2,000 individual \$4,000 family
<b>Office Visits</b>	PCP or Specialist visits copayments  Tier 1: Sentara Quality Network (SQCN), Riverside affiliated physicians and Tidewater Physicians Multispecialty Group (TPMG) - refer to <a href="https://www.sentarahealthplans.com/cova">sentarahealthplans.com/cova</a> for full listing	PCP Tier 1: \$10 PCP Tier 2: \$30 Specialist Tier 1: \$20 Specialist Tier 2: \$50 MDLIVE: no charge
<b>Preventive Care</b>	Includes routine wellness visits, well-baby care, well-woman care	Covered at 100%
<b>Therapy</b>	Combined 30 visit limit per contract year for both Physical Therapy (PT) and Occupational Therapy (OT); 30 visit limit for Speech Therapy (ST)	Per visit PT: \$30 copayment OT: \$30 copayment ST: \$30 copayment
<b>Outpatient Services</b>	Outpatient diagnostics, labs, X-Rays (OP Diagnostics) Outpatient surgery (OP Surgery)	OP Diagnostics: 20% after deductible OP Surgery: \$200
<b>Inpatient Services</b>	Services rendered at an inpatient facility	\$500 per inpatient stay
<b>Emergency Services</b>	Includes physician and ancillary services provided in an Emergency Department	\$200 copayment (waived if admitted)
<b>Behavioral Health</b>	Inpatient (IP), Outpatient Office (Office); Outpatient Facility (Facility)	IP: \$500 copayment Office: \$20 copayment Facility: \$200 copayment MDLIVE: no charge
<b>Chiropractic Care</b>	Includes examination, re-examination, manipulation, conjunctive therapy, radiology, one chiropractic appliance and lab tests; 30 visit limit per contract year	\$35 copayment
<b>Pharmacy</b>	Formulary based on 4 tiers: Preferred Generic, Preferred Brand and Other Generic, Non-Preferred Brand, Specialty Drugs	Retail: \$15/\$30/\$45/\$55 Mail Order: \$30/\$60/\$90/* * 90-day mail order on Tier 4 specialty drugs not available

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Dental Benefits	Description	Benefit
<b>General Features</b>	Deductible and benefit maximum	\$50 individual; \$150 family \$2,000 Annual Benefit Maximum
<b>Diagnostic/Preventive</b>	Cleanings, X-rays, fluoride	Covered at 100%
<b>Basic Services</b>	Fillings, root canals, extractions, periodontics	20% after deductible
<b>Major</b>	Crowns, bridges, dentures, implants	50% after deductible
<b>Orthodontia</b>	For children and adults	50% with lifetime maximum of \$2,000
<b>Contracted with Dominion National</b>		

Vision Benefits	Description	Benefit
<b>Exam</b>	Exam and dilation as needed	\$15 copayment
<b>Glasses</b>	Frames lenses and lens options	Frame allowance and discount; with many lens options at a copayment
<b>Contact Lenses</b>	Conventional or disposable	Lens allowance and discount
<b>Contracted with VSP Vision Care</b>		



Visit [sentarahealthplans.com/cova](http://sentarahealthplans.com/cova) to view important plan documents and resources!

*Note: This is a brief summary of benefits. For a complete description of the benefits, exclusions, limitations, and other plan information, please refer to the Sentara Health Plans Evidence of Coverage.*

# Sentara Health Plans Benefits

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Hearing aid benefit	Description	Benefit
<b>Children Ages 18 and Younger</b>	Includes hearing aids and related services (earmolds, initial batteries, other necessary equipment, maintenance, and adaption training).  Limited to a combined benefit for Tier 1 and Tier 2 In-network benefits of \$1,500 per hearing impaired ear every 24 months	No charge
<b>Adults Ages 19 and Older</b>	Covered services include the following up to the annual maximum benefit of \$1,200: <ul style="list-style-type: none"> <li>• The hearing aid(s)</li> <li>• Audiometric specialist office visits for fitting, including molds and dispensing</li> <li>• Repair, replacement, or refurbishment of the hearing aid(s)</li> </ul> Replacement is covered only every 48 months from date of acquisition. Batteries and supplies are not covered.	\$40 copayment
<b>Contracted with EPIC Hearing</b>		

Employee Assistance Program	Description	Benefit
<b>Help with life's challenges</b>	Short-term, solution focused counseling for all members of household	Up to four counseling sessions at no cost to member
<b>Provided through Sentara Health Plans</b>		

*Note: This is a brief summary of benefits. For a complete description of the benefits, exclusions, limitations, and other plan information, please refer to the Sentara Health Plans Evidence of Coverage.*

# Health Plan Extras

## Making the Most of Your Benefits

### Medical and pharmacy

The plan through Sentara Health Plans designed for COVA employees is an integrated, comprehensive benefit plan. Members enjoy the convenience of one member ID card, low deductibles, predictable copayments, and the freedom to seek specialist care without a referral. The broad medical network in greater Hampton Roads includes all major hospital systems, and the pharmacy network includes major retail chains and local pharmacies.

### Save with lower copayments

The unique benefit plan includes a lower copayment for certain quality primary care and specialist providers. Members can receive a lower copayment at Sentara Quality Care Network (SQCN) providers which includes not only Sentara Medical Group and other independent top-quality providers as well as credentialed in-network doctors at Riverside Health System and Tidewater Physicians Multi-specialty Group (TPMG). Check the current list at [sentarahealthplans.com/cova](https://sentarahealthplans.com/cova) under "Find Doctors, Dentists and Medications" to see if your provider is on this list.

### Disease management incentives

Members who are managing asthma/chronic obstructive pulmonary disease (COPD), diabetes, and hypertension may be eligible to earn financial incentives by participating in Sentara Health Plans disease management programs. Members can receive a waived medical deductible and have a waived copayment for prescription drug Tier 1 and Tier 2 medications for their condition. These programs offer support and guidance to better manage these conditions and include care plan development, provider coordination, and more.

### Comprehensive dental and vision

Comprehensive benefits include dental benefits through Dominion National and vision benefits through VSP Vision Care. The plan is packaged together with one premium for medical, dental, and vision coverage.

### MDLIVE\*

The plan includes our partnership with MDLIVE®, a national telehealth company, to expand access to quality, convenient healthcare by offering virtual appointments. With MDLIVE, members can speak with a board-certified doctor or licensed therapist at any time, from anywhere in the United States by video conference or phone.

### After Hours and online

Members also have access to after-hours health guidance through our Nurse Advice Line as well as health and wellness tools through WebMD Health Services.

## More Plan Extras

- Partners in Pregnancy program
- Bariatric surgery program
- Health coaching and wellness programs
- Discounts on health products and services
- Personalized health assessment
- Gym discounts
- Emergency travel assistance
- Sentara Health Plans Mobile App

# Have Questions?

## For more information about Sentara Health Plans:



Call: **1-866-846-2682**, 8 a.m. to 6 p.m., Monday to Friday



Email: **members@sentara.com**



Online: visit **sentarahealthplans.com/cova**

## We Improve Health Every Day

### Take us with you anywhere

Members can take advantage of the Sentara Health Plans Mobile App once they join the plan. The app can be downloaded from the App Store or Google Play. Members must register and sign in to the app to access secure plan information.

Safely and securely access important health information—  
at home, at the doctor, and even on the road.

#### With the touch of the screen members can:

- Find doctors and urgent care centers
- Securely view benefit information
- View and email member ID cards
- Access claims information, including in-network plan expenses, deductibles, and balances
- View user profile and update email address
- Access Sentara Health Plans contact information
- Chat directly with a Sentara Health Plans representative



*Sentara Health Plans is a trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Health Administration, Inc., and Sentara Behavioral Health Services, Inc.*