

COVA Care – Out-of-Network Optional Buy-Up for Medical and Behavioral Health Services

Administered by Anthem Blue Cross and Blue Shield and ValueOptions

This option gives you coverage if you choose to go outside of the Anthem medical and ValueOptions behavioral health networks.

The Out-of-Network option allows the accumulation of deductible, copayment and coinsurance amounts for out-of-network providers and facilities toward your out-of-pocket expense limits. However, the 25% reduction in the amount paid by your health plan will *not* count toward your out-of-pocket expense limits.

Payments for out-of-network claims are paid directly to you rather than to the provider.

You Pay	Plan Pays
You are responsible for any deductible, coinsurance or copayment that applies. You also pay any amount the non-network provider or facility charges over the allowable charge.	Plan payment reduced by 25%

QUESTIONS? Contact Anthem member services at 1-800-552-2682 for medical services, and ValueOptions member services at 1-866-725-0602 for behavioral health services.



This is a summary of your benefits under the Out-of-Network optional buy-up. For a complete description of benefits, exclusions and limitations, please see your COVA Care Member Handbook. The in-network providers referred to in this communication are independently contracted providers who exercise independent professional judgment. They are not agents or employees of Anthem.

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