



This is health insurance done right.



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 Inova and of Aetna Life Insurance Company and its affiliates (Aetna). Each insurer has sole financial responsibility for its own products. 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® plans combine a large quality network with the added convenience of neighborhood care through CVS®.

Our affordable Individual & Family plans give you access to trusted health coverage and the quality Innovation Health network of doctors, specialists and hospitals anchored by Inova Health System.

This is health insurance done differently.
This is health insurance done right.



Quality care from providers you trust

With our local network of primary care doctors, specialists, hospitals and care centers, chances are you'll find the care provider you need, close to home. All plans also include mental health care at 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 and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral* and vision care

Find a doctor



Scan the QR code or go to [InnovationHealth.com/individualplan/VP](https://www.InnovationHealth.com/individualplan/VP) to search for care providers near you.

Affordable care options

You decide which plan offers the copay, deductible and coinsurance amounts that are right for you. And all of our plans offer these \$0 benefits:

\$0

- Preventive care, including routine screenings
- Virtual care**
- MinuteClinic® visits at CVS®***

Convenient care when you need it

In addition to the quality Innovation Health® network of doctors, specialists and hospitals, you can get care anytime with local convenient options online and at CVS® locations.

- 24/7 virtual care** through MinuteClinic Virtual Care™ that connects you to a care provider any time, day or night, at no additional cost, right on your phone or laptop.
- 1,100+ MinuteClinic® locations, plus access to in-network walk-in clinics nationwide***, gives you convenient in-person care for minor injuries, allergies, health screenings and more.†





Prescription drug coverage

We cover a range of prescription drugs and keep your out-of-pocket costs low through our in-network pharmacies, including CVS Pharmacy® locations. This helps make filling your prescriptions convenient and fast.



Managing your plan

- ✓ Review claims, check your deductible limits or pay your monthly premium in seconds 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
- ✓ Conveniently pay your monthly bill up to \$999 at CVS Pharmacy store locations



Rewards program

We offer a rewards program in select markets, where you can earn a gift card for completing activities^{††} like filling out a Health Risk Assessment or by selecting or updating your primary care physician (PCP).

Find a plan in your area

Open enrollment begins November 1, 2022.



Enter your ZIP code at
innovationhealth.com/individualplan/VP
to see if plans are available in your area.

You may qualify for financial help

Many individuals and families are eligible for subsidies, so you may get extra savings on your deductibles, copays and insurance. See if you qualify for financial help before you shop. Visit bit.ly/IH-Savings today.

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

*Pediatric dental care only covered through Innovation Health on off-exchange plans.

**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-preventative MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates.

***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-preventative 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.

‡Rewards shall be accepted as presented, no substitutions apply.