



**COVENTRY**

**Your Guide to  
Individual POS  
Health Benefit Policies**



*CoventryOne<sup>SM</sup> is underwritten by  
Coventry Health Care of Georgia, Inc.*

## Introduction

Why Choose CoventryOne<sup>SM</sup>?

### Affordable

CoventryOne is health insurance for individuals offered through Coventry Health Care of Georgia, Inc. Our plans are ideal for self-employed individuals, part-time employees, students, singles and families. Because we offer different deductible plans ranging from \$500 to \$10,000, you will be able to pick the plan that is financially best for you without sacrificing the benefits you need.

### Freedom of Choice

All CoventryOne policies are Direct Access Point of Service (POS) plans. That means freedom of choice when it comes to physicians and no referrals needed for specialists. You will save money by going to one of over 14,000 participating health care network providers in Georgia, and you will have access to additional providers throughout the country.

### Easy to Use

CoventryOne is designed to allow you to enjoy your benefits without the hassle of keeping up with a lot of paperwork. When you visit a network provider, there are no claims for you to submit. Your premium will be set up to be paid via automatic debit from either your checking or savings account. No worrying about missing a payment!

### We are Online

You have access to *My Online Services<sup>SM</sup>*, our internet-based tool for members, giving you access to personal information about your health coverage 24 hours a day, 7 days a week.

### Eligibility

Eligible persons are individuals under the age of 65 who are not eligible for Medicare. Eligible dependents include children under age 19 as well as dependent unmarried children between 19 and 25 who attend school on a full time basis. All eligible persons must reside in the service area. [Please refer to the service area map located in the back pocket of this brochure.](#)

### Enrolling

Fully complete, sign, and date the Application/Health Statement Form. Indicate the plan you have selected by checking off the appropriate box or boxes under Part A, Benefit Selection. Return the Application/Health Statement Form to your broker or call Coventry directly at 1-866-629-4149. Please note that your application is valid for 60 days from the signature date.

### When Coverage Begins

The earliest coverage can begin is the 1<sup>st</sup> or the 15<sup>th</sup> of the month following underwriting review and acceptance of the application. Allow a minimum of 15 days to review and process your application. Applications for coverage may be accessed an additional premium or denied based upon the health status of the applicant.

Please continue reading for additional benefits and information available to you when you choose the CoventryOne plan right for you. Welcome to CoventryOne!



# About the Plans

## Open Access

Coventry*One* gives you direct access to specialists without requiring referrals.

## Provider Network

All plans allow you to choose, each time you need medical services, whether or not you use a health care provider that participates in Coventry Health Care of Georgia's provider network. By using a network provider, you significantly reduce your out-of-pocket costs and avoid the paperwork involved with filing claims. To verify that your doctor or hospital is in our network, simply visit our website at [www.chcga.com](http://www.chcga.com) and click on "Search for Provider", located on the upper right corner of the page. Then click on Coventry*One* Members: Enter Provider Search. Choose "Coventry*One*" under Select Product.

## Medical Benefits\*

- Doctor's office visits
- Preventative care for adults and children
- Routine gynecological exams including pap test and mammograms
- Prescription drug coverage including mail order services
- Emergency room care/Urgent care centers
- Inpatient Services
- Outpatient Services
- Durable medical equipment and supplies
- Diagnostic services including lab and x-ray
- Ambulance services
- Home health care

Please refer to the benefit summary in the back pocket for a more detailed listing of benefits.

\*Copays, deductible, coinsurance and limitations may apply.

## Vision Benefits

As a Coventry*One* member, you are entitled to one vision examination and refraction each year.

Eye examinations may include:

- Medical history
- Evaluation of visual acuity
- External examination of the eye
- Binocular measure
- Ophthalmoscopic examination
- Medication for dilating pupils and desensitizing the eyes for tonometry
- Prescription for lenses as needed

All vision exams must be performed by an in-network provider.



### Dental Benefits\*

Coventry*One* members benefit from the generous dental benefits included with their health care coverage. Some of the services covered are:

- Diagnostic and preventive services
- Emergency services
- Restorative services
- Crowns and jackets
- Orthodontic care

All dental care must be provided by an in-network provider.

\*Copays, deductible, coinsurance and limitations may apply.

### Chiropractic Benefits

For most Coventry*One* plans, the following chiropractic benefits will be provided subject to Chiropractic Necessity:

- Initial examinations
- Routine x-rays
- Spinal manipulations for neuromuscular conditions
- Acute, medically necessary treatment

Coverage is determined by the health care plan you join. All chiropractic services must be performed by an in-network provider.

### Value Added Services

Coventry Extra is designed to give members alternatives to lead a healthier lifestyle. The services and discounts listed below typically would not be covered under a traditional benefit program and are offered to you as a value added service. As a member you will be able to take advantage of these discounts from our list of participating providers.

- Beauty care, stress relief, and wellness
- Child care services
- Chiropractic discounts
- Cosmetic services
- Health club membership and/or initiation fees
- Health education programs
- Hearing equipment and services
- Innovative wellness services
- Veterinary services
- Vision care (including laser vision correction)



## Coverage Cost and Premium Payments

Premium rates are determined by the applicant's age, gender, and zip code. You choose the deductible and coinsurance level that best meets your needs and budget, using the benefit summary in the back pocket. Refer to the enclosed pricing grid to determine your monthly premium. Applications for coverage may be accessed an additional premium or denied based upon the health status of the applicant.

Your premium can be paid conveniently via automatic debit from either your checking or savings account. Premium is deducted on the 10<sup>th</sup> day of each month. Your first premium payment will not be deducted from your bank account until the 10<sup>th</sup> day following the effective date of coverage.

## Online Services

Our website makes managing your health easy. *My Online Services<sup>SM</sup>*, our internet-based tool for members, gives you access to personal information about your health coverage – when it is convenient to you. Besides searching for providers, CoventryOne members may download forms, order ID cards, review claim status, ask questions, and check the status of new prescription requests.

CoventryOne members may also take advantage of our easy-to-use confidential wellness services. Coventry *WellBeing<sup>SM</sup>* is a self-care and wellness program that includes an online health risk assessment, online health improvement programs, health information, and more. My ePHIT is Coventry's online Personal Health Improvement Training program designed to enhance your overall WellBeing. We encourage our members to participate, and we provide rewards for doing so. Members are able to earn points toward valuable items and will automatically be entered into prize drawings. The more you interact with the online program, the more points and more chances for prizes you will earn.

Exciting ePHIT tools include:

- **GetPHIT** – customized fitness programs including cardiovascular, strength, and flexibility exercises
- **EatPHIT** – personalized nutrition plan, calorie and food servings tracker, and meal provider with menus and shopping lists
- **LivePHIT** – life skills management, life challenges assessments, and personalized self-improvement program focusing on community and core values
- **FamilyPHIT** – health and wellness practices for families, activity calendar, nutritional navigator, **KidPHIT** & **TeenPHIT** motivational programs and tools created to help children and adolescents become healthier
- **Coaching** – certified personal trainers, registered dietitians, and psychologists available online, 24-hour response, one-on-one instruction
- **Clubhouse** – recipes, library of information, health and wellness related articles, how-to's and instructions

Visit [www.chcga.com](http://www.chcga.com) for more information.

# CoventryOne<sup>SM</sup>

## Guaranteed Rates

Your rates are guaranteed **not to change** for 12 months from your effective date.

## Policy Limitations

Services that are not covered include, but are not limited to:

- Corrections for refractive errors of the eye
- Cosmetic services and surgery
- Custodial care
- Experimental procedures or treatments
- Eyeglasses and corrective lenses (except following cataract surgery)
- Food or food supplements
- Gastric bypass surgery
- Maternity care
- Routine foot care
- Services not medically necessary
- Sterilization and infertility
- Treatment of mental disorders or alcohol and/or drug abuse (unless you purchase this coverage under a separate rider)

*We may also exclude coverage for pre-existing medical conditions for a period of 12 months from the effective date of the policy. A pre-existing condition is a condition for which medical advice, diagnosis, care, treatment, or prescribed drug was recommended or received within the 12-month period prior to your effective date of coverage.*

## Canceling Coverage

You may cancel your coverage for any reason by providing written notice to us. Such cancellation would be effective the last day of the month in which we received notice and payment.

We may terminate your coverage for non-payment of premium, fraud, intentional material misrepresentation, loss of eligibility, other health plan coverage, relocation outside of our service area, repeatedly refusing to accept procedures or treatment recommended by a Participating Physician and/or impairing the physician's ability to coordinate your care.

## Coventry Advantage

Coventry Health Care of Georgia is a subsidiary of Coventry Health Care, Inc., one of the country's largest managed health care companies providing a full range of risk and fee-based health care products and services in all 50 states. We have had a presence in Georgia for three decades. We look forward to serving your health care insurance needs for many years to come.

## For More Information

Instant quotes & apply online at: [www.Coventry.HealthQuotz.com](http://www.Coventry.HealthQuotz.com)  
Contact ABA - American Benefit Advisors at 770-645-5989

