

Core Benefit Changes

Changes are effective October 1, 2009 and take effect upon each group's renewal

The following change applies to Optima Vantage and Optima Plus Plans:

Advanced Imaging:

Copayments will increase by \$50.00 for advanced imaging tests (MRI, MRA, PET, CT and CTA scans) performed in a free-standing outpatient facility, hospital outpatient facility, or in a physician's office.

The following change applies to Optima Design Plus, Optima Foursight and Optima Plus Plans:

Diabetic Pumps and Education:

Insulin pumps and diabetes education will be covered at 100% with no deductible. Previously, coinsurance and deductibles applied to insulin pumps and education.

The following change applies to Optima Design Plus, Optima Foursight, Optima Equity and Optima Plus Plans:

Optima Employee Assistance Program (EAP):

Three EAP visits will be offered with the Out-of-Area plans. Previously, Out-of-Area plans did not offer EAP visits.

The following change applies to Optima Plus, Optima Vantage, and Optima FourSight Plans.

Emergency Department Facility Copayment:

Optima Vantage and Optima Plus plan emergency department facility visit copayments will increase by \$100.00. Optima FourSight Plan emergency department facility visit copayments will increase by \$125.00.

The following changes apply to all Optima Health Plans

Non-Biologically Based Mental Health Care Visits:

Copayments or coinsurance paid for these services will apply toward the member's Maximum Out-of-Pocket (MOOP) amount.

Pre-Authorized Injectable and Infused Medications:

A member coinsurance will be required for specific pre-authorized medications, including injectable and infused medications, biologics, and IV therapy (excludes chemotherapy medications and allergy injections and serum).

Coinsurance applies when medications are provided in a physician's office, an outpatient facility, or in the member's home as part of the Skilled Home Health Care Services benefit. Coinsurance is in addition to any applicable deductible, office visit, or outpatient facility copayment. Previously, injectables and infused medications were covered under the office visit or outpatient facility copayment.

Routine Colonoscopy Procedures:

Screenings for routine colonoscopy procedures will be covered at the preventive care benefit level even if polyps are discovered or a biopsy is needed during the same procedure. Previously, members were required to pay an additional charge if a diagnostic procedure was performed during a preventive screening.

Questions about your benefits?

Contact Member Services at the number on your member ID card or visit our Web site at optimahealth.com.