

Provider Notice

On January 1, 2008, Optima Health launched a line of new fully integrated **High Deductible PPO Health Plans** combined with a **Health Savings Account ("HSA")**. This means that some of the Optima PPO members you see will now have access to the services offered by **HealthEquity**, our new Health Savings Account partner. **HealthEquity**, is a company skilled and successful in managing Health Savings Accounts. We believe this partnership offers our members significant value as they have seamless access to all the services and benefits of HealthEquity, including 24-hour customer service, easy online tools for access to bill payment, product information and help managing their account.

Optima Health High Deductible PPO Health Plan members enjoy access to a pre-tax Health Savings Account ("HSA") managed by **HealthEquity**. A member can then use this HSA account as a tax-free way to save for future medical and retirement health costs, and to make payments for qualified health care expenses such as charges that have been applied to their deductible, or copays.

All of the High Deductible PPO Health Plans have in-network deductibles, which range from \$2200 to \$3500 for single members and between \$4400 and \$7000 for families. Depending on the plan, core coverage after the deductible is at 100% or 80% coinsurance. Preventive care is covered outside of the deductible, with just a \$15.00 copayment.

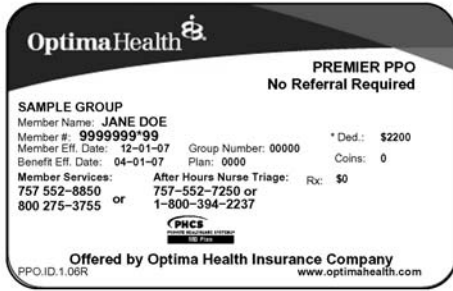
File all claims with Optima, just as you would for any other PPO member. Remember to collect Preventive Service copayments at the time of service. For all other Covered Services we ask that you wait for the Optima Remittance Advice before billing the member for any patient responsibility.

Use of **HealthEquity** allows the member to make payments for health care expenses by debit card, online using electronic funds transfer (EFT) or by phone. If the member chooses to use the **HealthEquity** online payment tool, you will receive a **HealthEquity** check and Explanation of Payment. A sample **HealthEquity** check/Explanation of Payment is attached to this communication. You will only receive the **HealthEquity** check and Explanation of Payment when the member chooses to pay for services using their **HealthEquity** Account. Members may continue to use other payment mechanisms for their health care expenses, such as personal check, credit card or cash. As always, payment arrangements for health care expenses that are the patient responsibility are a transaction between provider and member.

Who should I contact at Optima Health if I have questions?

Contact Provider Relations, via phone at 757-552-7474 or 1-800-229-8822, 8:30 a.m. to 4:30 p.m. Monday through Friday, via fax at 757-552-7316 or via email at ProviderRelations@sentara.com.

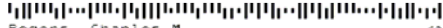
Sample of the Optima PPO ID card and the HealthEquity debit card.



HealthEquity Sample Explanation of Payment

HealthEquity
 1276 South 820 East
 Suite 201
 American Fork, UT 84003

Forwarding Service Requested

10722 0.7808 AT 0.334 3-DIGIT 841

 Rogers, Charles M
 6095 FASHION BLVD STE 100
 SALT LAKE CITY, UT 84107-7377

If you have any questions, please call 801-642-0500. Payments by HealthEquity are from the insured. Any overpayments must be returned to HealthEquity.

Provider: CHARLES M ROGERS
 Payee: ROGERS, CHARLES M.
 870459414
 6095 Fashion Blvd #100
 Salt Lake City, UT 841077377

Client: Danelle Bills Bsharah
 Client ID: 033709
 Patient: Danelle Bills Bsharah
 Patient Acct #: 9348SW-14821
 Claim No: 033709-0005
 Date Processed: 10/05/2007
 Check No: 246365

Explanation of Payment

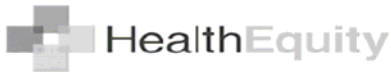
Date(s)	Service Code	Service Description	Billed Amount	After Discount	Eligible Amount	Remarks	Paid By Insurance	Applied to Deductible
09/29/07	95117	IMMUNOTHERAPY INJECTIONS	25.00	25.00	25.00		0.00	25.00
Totals:			25.00	25.00	25.00		0.00	25.00

Claim Summary

Total Eligible Due to Provider: 25.00
 - Check #246365 10/15/07: 25.00
 = Amount to Bill Patient: 0.00

Remark Codes and Notes

NOTE Payment from HealthEquity represents payment from the insured. There is no coordination of benefits. Return overpayments to HealthEquity.



PAY Twenty Five Dollars
 TO THE ORDER OF Rogers, Charles M

VOID

The Bancorp Bank
 Wilmington, DE

Check valid if cashed on or before 01/13/2008

62-111
 311

CHECK NO: 246365
 CHECK DATE: 10/15/2007

AMOUNT
 ***** 25.00

David S. Hall

⑈ 246365⑈ ⑆ 03110⑆ ⑆ 095612⑈