



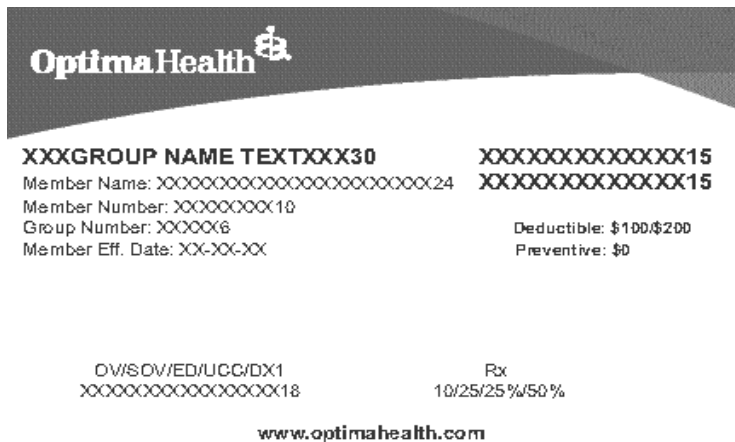
January 6, 2009

Dear provider,

Optima Health would like to inform you of some benefit changes for the City of Virginia Beach and Virginia Beach Schools employees beginning January 1, 2009.

1. The City of Virginia Beach and Virginia Beach Schools will **no longer require a referral** on their HMO plan.
2. The City and Schools will have a **medical deductible** of \$100 per individual and \$200 for family on their HMO plan. Please make a note that this deductible does not apply to preventive care which is covered at 100% and it does not apply to pharmacy.

The ID cards for the City of Virginia Beach and Virginia Beach Schools will have "Deductible: \$100/\$200" listed on the HMO ID card. The cards will no longer have 'Referral Required' listed. The 2009 HMO ID cards will also show "Preventive: \$0." There will be just over 24,000 HMO cards mailed out this month with the new changes.



If you have any questions, feel free to contact Provider Relations at (757) 552-7474 or toll free at (800) 229-8822.