

# Optima Design Vantage –

## *Benefits at a Glance*

### *Optima Consumer Directed Health Plans*

	In-Network	Out-of-Network
Deductible	\$1,500-\$3,000 individual \$3,000-\$6,000 family	NA
Physician Office Visit <sup>1</sup>	1-2 Visits; \$50 copay, then 100%, no deductible 3+ Visits; 80%-100%, after deductible	NA
Preventive Care (includes routine annual, well baby exams, and routine immunizations)	\$15 copay, then 100%, no deductible	NA
Preventive Screenings (includes colonoscopy and mammogram screenings)	100%, no deductible	NA
Emergency Department	80%-100%, after deductible	NA
Inpatient Care	80%-100%, after deductible	NA
Prescription Drug Benefit <sup>2</sup>	\$10 tier 1; \$30 tier 2; \$50 tier 3; \$100 tier 4. Rx not subject to deductible	NA
Maximum Out-of-Pocket <sup>2</sup>	\$2,000-\$5,500 individual \$4,000-\$11,000 family	NA
CDHP Account Features	With the Optima Design plans, employer elects HRA contribution amounts and structure of employer funded HRA payout for eligible services.	

1. Design Vantage and Design Plus plans cover 2 medical and 2 behavioral health office visits at copay level; 3 visits or more are covered at designated coinsurance after the deductible.

2. Outpatient pharmacy copays do not apply to the maximum out-of-pocket limits with the Design Vantage and Design Plus plans.

AC: Benefits for covered services performed by non-participating providers will be based on a negotiated reimbursement or allowable charge. Member is responsible for payment of charges in excess of an allowable charge in addition to applicable copays or coinsurance.

“Optima Health is pleased to offer consumer directed health plans that meet the needs of our employers. The time is right to work together to lower healthcare spending across the country.”

*Michael Dudley,  
President,  
Optima Health*