

# OptimaFit<sup>®</sup> Select Network Plans For Individual & Family Health Plans

---

## Broker Frequently Asked Questions

### 1. What is OptimaFit<sup>®</sup> Select?

OptimaFit Select network plans are a lower-cost alternative that utilize local doctors and facilities within key clinically integrated networks, to provide members high-quality and efficient care.

A clinically integrated network is a physician-led collaborative of doctors, specialists, and facilities that join together to increase the quality and coordination of care at a more affordable cost.

### 2. Who can buy an OptimaFit Select plan?

OptimaSelect network plans provide a lower-cost health insurance solution for individuals who get services from a regionalized group of doctors and facilities.

OptimaFit Select plans are available to Individual & Family plan members in the Charlottesville and Rockingham areas of Virginia.

### 3. Do OptimaFit Select plans have different benefits from other Optima Health plans?

No. All OptimaFit Select plans provide coverage for the same benefits as other Optima Health plans. OptimaFit Select plans are offered in a variety of plan designs to meet everyone's needs and budget.

### 4. How will doctors know that the member's plan uses the OptimaSelect network?

The plan name and network will be clearly marked on the front of the member ID card. When a member visits a doctor or hospital for services, they should always present their member ID card.

### 5. Can I still see their current primary care physician (PCP) if they get an OptimaFit Select plan?

Members should use the Find a Doc tool on [optimahealth.com](http://optimahealth.com) or call Member Services at the number on the back of their member ID card to find out if their current—or preferred—PCP is in the OptimaFit Select network. If they are not part of the Select network, then services will not be covered.

# OptimaFit Select Network Plans

## For Individual & Family Health Plans

### Broker Frequently Asked Questions

#### **6. What happens in an emergency situation?**

In an emergency situation, members will pay the in-network cost share as outlined in their plan Summary of Benefits, for ambulance services and emergency care from both participating and non-participating doctors and facilities.

#### **7. Which doctors are in the OptimaFit Select network<sup>1</sup>?**

The OptimaFit Select network consists of doctors and facilities from:

- Sentara Quality Care Network (SQCN) and Sentara Healthcare statewide
- Virginia Commonwealth University
- Riverside Health System
- All participating oral surgeons
- Children's Hospital of the King's Daughters
- Tidewater Physicians Multispecialty Group
- Eastern Virginia Medical School
- Other physician groups in Virginia

To find out if a specific doctor, specialist, or facility is in the OptimaFit Select network, members should always use the Find a Doc tool on [optimahealth.com](http://optimahealth.com) or call Member Services at the number on the back of their member ID card before using services.

They can also sign in to [optimahealth.com/members](http://optimahealth.com/members) and use the Treatment Cost Calculator to look up estimated costs for procedures, by doctor and facility.

#### **8. What happens if the care or services a member needs is not available from a doctor or hospital in the OptimaFit Select network?**

If there is no OptimaFit Select provider available for a specific specialty or unique service, then members may seek care from an out-of-network provider and pay the in-network cost share. To ensure claims are processed correctly, members should call Optima Health for authorization prior to using services from an out-of-network provider.

#### **9. Who can members contact if they have questions about their plan??**

Members may call Member Services at the number listed on the back of their member ID card for any questions about plan benefits or if they need additional information.

<sup>1</sup>The OptimaFit Select Network does not include most doctors and facilities in the University of Virginia Health System network.