

# For Individual & Family Health Plans



## What is OptimaFit® Direct?

OptimaFit Direct network plans offer all the benefits and services you expect from an Optima Health plan. They include the full network of over 26,000<sup>1</sup> doctors and facilities, in a two-tier structure.

**Members can maximize cost savings when you use a Tier 1 doctor or facility.**

### The Direct network consists of:

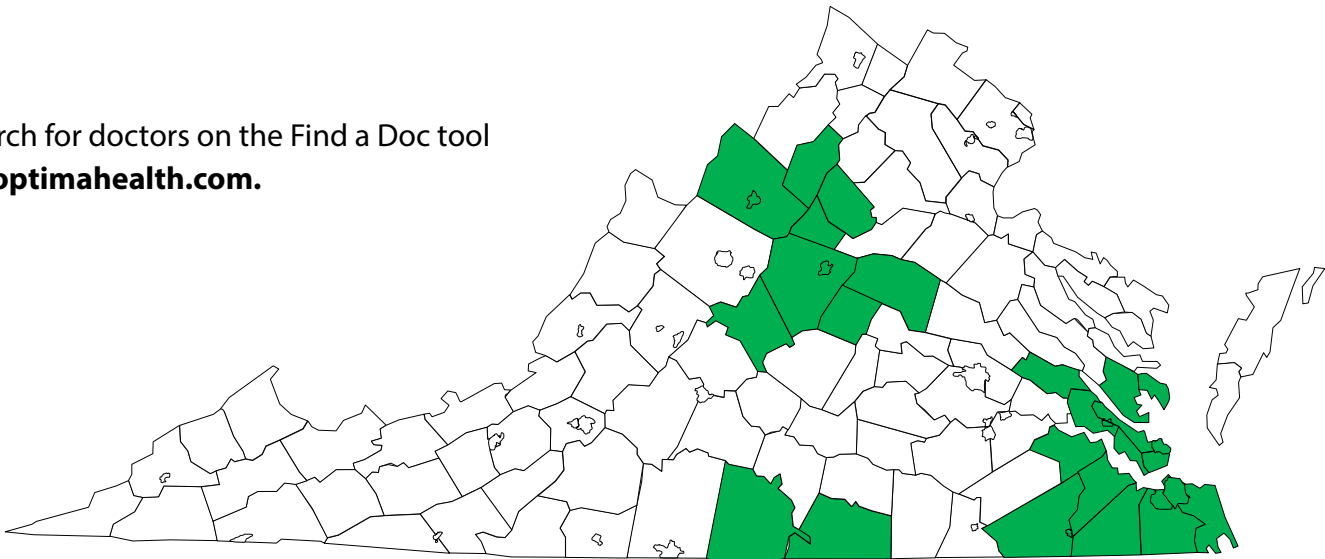
- **Tier 1:** Entire Optima Health network with the exception of doctors and facilities in Tier 2
- **Tier 2:** Virginia Commonwealth University and Mary Washington Healthcare doctors and facilities

Emergency care received from an out-of-network doctor or facility will be covered at the Tier 1 in-network rate.

## Where are OptimaFit Direct plans available?

OptimaFit Direct HMO plans are offered in the Optima Health Individual & Family Plan service area: Charlottesville, Halifax, Hampton Roads, Harrisonburg, Mecklenburg, and Rockingham areas.

Search for doctors on the Find a Doc tool on [optimahealth.com](https://www.optimahealth.com).



<sup>1</sup> Sentara Health Plans, Inc. Provider Database, 2018