

OptimaFit[®] Select Network Plans

For Individual & Family Health Plans

Frequently Asked Questions

1. What is OptimaFit[®] 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?

OptimaFit Select 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. You can view plan options in your area at [healthcare.gov](https://www.healthcare.gov) or [optimahealth.com/individual](https://www.optimahealth.com/individual).

4. How will doctors know that my plan uses the OptimaSelect network?

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

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

Members should use the Find a Doc tool on [optimahealth.com](https://www.optimahealth.com) or call Member Services at the number on the back of your member ID card to find out if your 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 if you choose to see an out-of-network physician.

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6. Which doctors are in the OptimaFit Select network¹?

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, you should always use the Find a Doc tool on optimahealth.com or call Member Services at the number on the back of your member ID card before using services.

Members can also sign in to optimahealth.com/members and use the *Treatment Cost Calculator* to look up estimated costs for procedures, by doctor and facility.

7. What happens in an emergency situation?

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

8. What happens if I visit a doctor or hospital that is not in the OptimaFit Select network?

If you receive services from the University of Virginia Health System or another out-of-network doctor or hospital and do not get prior authorization, you may be responsible for the full cost of the service.

9. Who can I contact if I have questions about my plan?

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

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