

OptimaDirectSM

Q: What is OptimaDirectSM?

A: OptimaDirect is an exciting product that features a Tiered Network of doctors and providers. You select the level of care and cost that is right for you at the time of service.

Q: Who can enroll in an OptimaDirect plan?

A: Optima Direct is available to Richmond Metropolitan Statistical Area (MSA) residents.

Amelia	Goochland	New Kent
Caroline	Hanover	Petersburg City
Charles City	Henrico	Powhatan
Chesterfield	Hopewell City	Prince George
Colonial Heights City	King and Queen	Richmond City
Cumberland	King William	Sussex
Dinwiddie	Louisa	

Q: What is the benefit of choosing an OptimaDirect plan?

A: The OptimaDirect plans feature a Tiered network – allowing you to select the level of care and cost that is right for you. By choosing to see a provider in the Tier 1 network, you will pay a lower cost share than choosing a provider in Tier 2.

Not all benefits are Tiered, therefore it is important that you review the plan summary, however the following benefits have a Tiered member cost share on most OptimaDirect plans, some exceptions do apply:

- PCP Office Visit / Virtual Consult
- Specialist Office Visit
- Outpatient Therapy and Rehab Services
- Other Outpatient Therapies (chemo/radiation/IV/inhalation)
- Outpatient Surgery
- Outpatient Diagnostic Procedures, Tests, and Lab Work
- Advanced Imaging and Testing Procedures
- Maternity Care
- Inpatient Care
- Mental/Behavioral Health and Substance Abuse Inpatient Care
- Mental/Behavioral Health and Substance Abuse Outpatient Care
- Allergy Care, Testing, and Serum

Q: Where can I find the details of my plan benefits?

A: While reviewing plans during your Open Enrollment Period, please refer to plan summaries for the different plans and benefits available to you. As a member, you will be able to sign in to optimahealth.com/members and review all of your plan documents from your MyOptima menu. This will include your Evidence of Coverage (EOC) and your Summary of Benefits and Coverage (SBC).

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Q: How will I know what tier my doctor is in?

A: You can search the provider network online or use the mobile app, MyOptima. Choose the OptimaDirect Plan from the drop down selection of plan/network. The provider's Tier will display in the results. You can also customize your results by using the Tier filter options.

Q: What if I am outside of the Richmond MSA area and need to see a doctor?

A: In any life-threatening emergency situation, always go to the closest emergency department or call 911. Be sure to notify Optima Health within 48 hours, if you are admitted.

The OptimaDirect plan provides coverage across the entire Optima Health network. Therefore, you have in-network providers all across the Commonwealth of Virginia and in some neighboring areas.

Please note that services received outside of the Optima Health network will not be covered under your plan benefits, with the exception of Emergency Department services.

Q: What if I need specialized care and there isn't a provider in Tier 1?

A: We continually work to maintain and improve our networks of providers, however, if you need to see a specialist, and there is not one in Tier 1 of the Direct network, then you will be given permission to see a doctor that is in Tier 2 of the Direct Network, but only be responsible to pay your Tier 1 level cost share. (If you have an OptimaDirect POS plan, you may be given permission to see any provider, and only be responsible to pay your Tier 1 level cost share.)

Q: How do I access the Treatment Cost Calculator to get an estimate for my services?

A: Visit optimahealth.com/members and sign in to your MyOptima account. The tool will be available on the home page after sign in. If you do not yet have a MyOptima account, visit optimahealth.com/members and select Register for Secure Access. You will need your member ID # to complete registration.