

Optima POS 2017 Plans

Small Groups with 2-50 employees

This chart only summarizes standard expenses. Exclusions and limitations apply. Additional benefits may be available.

Plan Name		NET	Ded	MOOP	PCP / Virtual Consult	Spec	Prev	Outpatient	Inpatient	ED	UCC	Pediatric Dental	Prescription Drug Coverage	
POS	Optima POS Platinum 15/35	IN	N/A	\$1,850 \$3,700	\$15	\$35	0%	\$150	\$300/day \$1,200 max	\$200	\$35	20%	Tier 1: \$10 Tier 2: \$40	
		OUT	\$2,000 \$4,000	\$3,700 \$7,400	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	\$200	40% AD/AC	40% AD/AC	Tier 3: 20% Tier 4: 20% (\$350 max)	
POS DEDUCTIBLE	Optima POS Gold 500/25/20%	IN	\$500 \$1,000	\$5,500 \$11,000	4 visits \$25 / 20% AD	\$50	0%	20% AD	20% AD	20% AD	\$50	20% AD	Tier 1: \$15 Tier 2: \$50	
		OUT	\$1,000 \$2,000	\$10,800 \$21,600	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	20% AD	40% AD/AC	40% AD/AC	Tier 3: 20% Tier 4: 20% (\$350 max)	
	Optima POS Gold 1000/25/30%	IN	\$1,000 \$2,000	\$3,000 \$6,000	\$25	\$50 AD	0%	30% AD	30% AD	30% AD	\$50 AD	30% AD	Tier 1: \$15 Tier 2: \$50	
		OUT	\$2,000 \$4,000	\$6,000 \$12,000	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	30% AD	50% AD/AC	50% AD/AC	Tier 3: 30% Tier 4: 30% (\$350 max)	
	Optima POS Gold 1400/20/20% NON-EMBEDDED	IN	\$1,400 \$2,800	\$2,950 \$5,900	\$20 AD	20% AD	0%	20% AD	20% AD	20% AD	20% AD	20% AD	MDA** Tier 1: \$15 Tier 2: \$50 AD	
		OUT	\$2,800 \$5,600	\$6,500 \$13,000	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	20% AD	40% AD/AC	40% AD/AC	Tier 3: 20% AD Tier 4: 20% AD (\$350 max)	
	Optima POS Gold 2000/25/30%	IN	\$2,000 \$4,000	\$3,500 \$7,000	\$25	\$50	0%	30% AD	30% AD	30% AD	\$50	30% AD	Tier 1: \$15 Tier 2: \$50	
		OUT	\$4,000 \$8,000	\$7,000 \$14,000	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	30% AD	50% AD/AC	50% AD/AC	Tier 3: 30% Tier 4: 30% (\$350 max)	
	Optima POS Silver 2500/25/40% Rx Ded	IN	\$2,500 \$5,000	\$6,850 \$13,700	\$25	40% AD	0%	40% AD	40% AD	40% AD	40% AD	40% AD	40% AD	\$100 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD
		OUT	\$5,000 \$10,000	\$13,700 \$27,400	60% AD/AC	60% AD/AC	60% AD/AC	60% AD/AC	60% AD/AC	40% AD	60% AD/AC	60% AD/AC	60% AD/AC	Tier 3: 40% AD Tier 4: 40% AD (\$350 max)
	Optima POS Silver 3500/20%	IN	\$3,500 \$7,000	\$6,000 \$12,000	\$25	\$50	0%	20% AD	20% AD	20% AD	\$50	20% AD	MDA** Tier 1: \$15 AD Tier 2: \$50 AD	
		OUT	\$7,000 \$14,000	\$12,000 \$24,000	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	20% AD	40% AD/AC	40% AD/AC	Tier 3: 20% AD Tier 4: 20% AD (\$350 max)	
	Optima POS Bronze 6600/40%	IN	\$6,600 \$13,200	\$7,150 \$14,300	40% AD	40% AD	0%	40% AD	40% AD	40% AD	40% AD	40% AD	40% AD	MDA** Tier 1: 40% AD Tier 2: 40% AD
		OUT	\$13,100 \$26,200	\$14,300 \$28,600	60% AD/AC	60% AD/AC	60% AD/AC	60% AD/AC	60% AD/AC	40% AD	60% AD/AC	60% AD/AC	60% AD/AC	Tier 3: 40% AD Tier 4: 40% AD (\$350 max)
	POS EQUITY	Optima POS Equity Silver 2300/20% NON-EMBEDDED	IN	\$2,300 \$4,600	\$4,800 \$6,650	20% AD	20% AD	0%	20% AD	20% AD	20% AD	20% AD	20% AD	MDA** Tier 1: 20% AD Tier 2: 20% AD
			OUT	\$4,600 \$9,200	\$6,650 \$13,300	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	20% AD	40% AD/AC	40% AD/AC	Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Optima POS Equity Silver 3000/20%		IN	\$3,000 \$6,000	\$4,200 \$8,400	20% AD	20% AD	0%	20% AD	20% AD	20% AD	20% AD	20% AD	MDA** Tier 1: \$15 AD Tier 2: \$50 AD	
		OUT	\$6,000 \$12,000	\$8,400 \$16,800	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	20% AD	40% AD/AC	40% AD/AC	Tier 3: 20% AD Tier 4: 20% AD (\$350 max)	
Optima POS Equity Bronze 5200/30%		IN	\$5,200 \$10,400	\$6,550 \$13,100	30% AD	30% AD	0%	30% AD	30% AD	30% AD	30% AD	30% AD	MDA** Tier 1: 30% AD Tier 2: 30% AD	
		OUT	\$10,000 \$20,000	\$13,100 \$26,200	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	30% AD	50% AD/AC	50% AD/AC	Tier 3: 30% AD Tier 4: 30% AD (\$350 max)	
Optima POS Equity Bronze 6500/0%		IN	\$6,500 \$13,000	\$6,500 \$13,000	0% AD	0% AD	0%	0% AD	0% AD	0% AD	0% AD	0% AD	0% AD	MDA** Tier 1: 0% AD Tier 2: 0% AD
		OUT	\$13,000 \$26,000	\$15,000 \$30,000	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	0% AD	30% AD/AC	30% AD/AC	30% AD/AC	Tier 3: 0% AD Tier 4: 0% AD (\$350 max)

AD = After Deductible *Ded p/p = Deductible per person **MDA = Medical Deductible Applies AC = Allowable Charge

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Plan Name	NET	Ded	MOOP	PCP / Virtual Consult	Spec	Prev	Outpatient	Inpatient	ED	UCC	Pediatric Dental	Prescription Drug Coverage		
POS DESIGN	Optima POS Design Silver 2000/30% Rx Ded	IN	\$2,000 \$4,000	\$6,850 \$13,700	30% AD	30% AD	0%	30% AD	30% AD	30% AD	30% AD	30% AD	\$150 Ded p/p* Tier 1: \$10 Tier 2: \$40 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)	
		OUT	\$4,000 \$8,000	\$13,700 \$27,400	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	30% AD	50% AD/AC	50% AD/AC		
	Optima POS Design Silver 3000/20%	IN	\$3,000 \$6,000	\$4,200 \$8,400	20% AD	20% AD	0%	20% AD	20% AD	20% AD	20% AD	20% AD	20% AD	MDA** Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		OUT	\$6,000 \$12,000	\$8,400 \$16,800	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	20% AD	40% AD/AC	40% AD/AC	
	Optima POS Design Bronze 5000/30%	IN	\$5,000 \$10,000	\$7,150 \$14,300	30% AD	30% AD	0%	30% AD	30% AD	30% AD	30% AD	30% AD	30% AD	MDA** Tier 1: 30% AD Tier 2: 30% AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)
		OUT	\$10,000 \$20,000	\$13,700 \$27,400	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	50% AD/AC	30% AD	50% AD/AC	50% AD/AC	

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Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, Optima Health Group, Inc. and Sentara Health Plans, Inc. Optima Vantage HMO and POS plans are underwritten by Optima Health Plan. Optima Preferred Provider Organization (PPO) products are underwritten by Optima Health Insurance Company. All Optima Health plans have benefit exclusions and limitations and terms under which the policy may be continued in force or discontinued. Wellness and rewards programs are administered by Sentara Health Plans, Inc. and are not covered benefits under any Optima Health plan. Value added benefits are not covered benefits under any Optima Health plan. For costs and complete details of coverage, please call your broker or Optima Health at 1-800-745-1271 or visit optimahealth.com.