

## 2019 Optima Plus Plans

Small Groups with 1-50 employees

Plan Names for All Service Areas including Charlottesville (CH) and Rockingham (RK)

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

Plan Name	DED: (In Net) Individual Family	DED (OON) Individual Family	MOOP (In Net) Individual Family	MOOP (OON) Individual Family	OON COINSURANCE	PCP tier 1 / tier 2 physicians	VIRTUAL CONSULT No OON Coverage	SPECIALIST tier 1 / tier 2 physicians	OUTPATIENT tier 1 / tier 2 facilities	INPATIENT tier 1 / tier 2 facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE Deductible, if applicable
Optima Plus Platinum 10/20 Direct	None	\$2,000 \$4,000	\$4,500 \$9,000	\$9,000 \$18,000	30% AD/AC	\$10 / \$20	\$10	\$20 / \$40	\$200 / \$300	\$250 copay/day (\$1,000 max) \$500 copay/day (\$2,000 max)	\$250	\$20	Tier 1: \$5 Tier 2: \$35 Tier 3: 20% Tier 4: 20% (\$350 max)
Optima Plus Platinum 15/35 Direct	None	\$2,000 \$4,000	\$3,000 \$6,000	\$6,000 \$12,000	40% AD/AC	\$15 / \$30	\$15	\$35 / \$70	\$150 / \$250	\$300 copay/day (\$1,200 max) \$600 copay/day (\$2,400 max)	\$250	\$35	Tier 1: \$10 Tier 2: \$40 Tier 3: 20% Tier 4: 20% (\$350 max)
Optima Plus Gold 500/25/20% Rx Ded Direct	\$500 \$1,000	\$1,000 \$2,000	\$6,000 \$12,000	\$12,000 \$24,000	40% AD/AC	\$25 / \$50	\$25	\$50 / \$100	20% AD / 40% AD	20% AD / 40% AD	30% AD	\$50	<b>\$100 Ded p/p*</b> Tier 1: \$15 Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Optima Plus Gold 1000/20/20% Rx Ded Direct	\$1,000 \$2,000	\$2,000 \$4,000	\$4,500 \$9,000	\$9,000 \$18,000	40% AD/AC	\$20 / \$40	\$20	\$40 AD / \$80 AD	20% AD / 40% AD	20% AD / 40% AD	30% AD	\$40 AD	<b>\$100 Ded p/p*</b> Tier 1: \$15 Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Optima Plus Gold 1500/30/0% Rx Ded Direct	\$1,500 \$3,000	\$5,000 \$10,000	\$7,150 \$14,300	\$10,000 \$20,000	30% AD/AC	\$30 / \$60	\$30	\$60 / \$120	0% AD / 20% AD	0% AD / 20% AD	20% AD	\$60	<b>\$200 Ded p/p*</b> Tier 1: \$25 Tier 2: \$50 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Optima Plus Gold 1500/25/20% Rx Ded Direct	\$1,500 \$3,000	\$3,250 \$6,500	\$4,000 \$8,000	\$8,000 \$16,000	40% AD/AC	\$25 / \$50	\$25	\$50 / \$100	20% AD / 40% AD	20% AD / 40% AD	30% AD	\$40	<b>\$200 Ded p/p*</b> Tier 1: \$15 Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Optima Plus Gold 2000/25/30% Rx Ded Direct	\$2,000 \$4,000	\$4,000 \$8,000	\$4,000 \$8,000	\$8,000 \$16,000	50% AD/AC	\$25 / \$50	\$25	\$50 / \$100	30% AD / 50% AD	30% AD / 50% AD	40% AD	\$50	<b>\$100 Ded p/p*</b> Tier 1: \$15 Tier 2: \$50 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)
Optima Plus Gold 2500/35/0% Rx Ded Direct	\$2,500 \$5,000	\$5,000 \$10,000	\$7,150 \$14,300	\$14,300 \$28,600	30% AD/AC	\$35 / \$70	\$35	\$65 / \$130	0% AD / 20% AD	0% AD / 20% AD	20% AD	0% AD	<b>\$200 Ded p/p*</b> Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Optima Plus Silver 3000/35/25% Direct	\$3,000 \$6,000	\$6,000 \$12,000	\$7,350 \$14,700	\$14,700 \$29,400	45% AD/AC	\$35 / \$70	\$35	\$70 / \$140	25% AD / 45% AD	25% AD / 45% AD	35% AD	\$70	<b>MDA**</b> Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Optima Plus Silver 5000/40/20% Direct	\$5,000 \$10,000	\$10,000 \$20,000	\$7,350 \$14,700	\$14,700 \$29,400	40% AD/AC	\$40 / \$80	\$40	\$80 / \$160	20% AD / 40% AD	20% AD / 40% AD	30% AD	\$80	Tier 1: \$10 Tier 2: \$40 Tier 3: 20% Tier 4: 20% (\$350 max)
Optima Plus Bronze 5000/20% Direct	\$5,000 \$10,000	\$10,000 \$20,000	\$7,350 \$14,700	\$14,700 \$29,400	40% AD/AC	\$40 AD / \$80 AD	\$40 AD	\$80 AD / \$160 AD	20% AD / 40% AD	20% AD / 40% AD	30% AD	20% AD	<b>MDA**</b> Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)

A/D = After Deductible \* Ded p/p = Deductible per person \*\*MDA = Medical Deductible Applies A/C = Allowable Charges

Optima Plus Equity Plan Name	DED: (In Net) Individual Family	DED (OON) Individual Family	MOOP (In Net) Individual Family	MOOP (OON) Individual Family	OON COINSURANCE	PCP tier 1 / tier 2 physicians	VIRTUAL CONSULT No OON Coverage	SPECIALIST tier 1 / tier 2 physicians	OUTPATIENT tier 1 / tier 2 facilities	INPATIENT tier 1 / tier 2 facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE Deductible, if applicable
Optima Plus Equity Silver 2700/10% Direct	\$2,700 \$5,400	\$5,400 \$10,800	\$6,000 \$12,000	\$12,000 \$24,000	30% AD/AC	10% AD / 30% AD	10% AD	10% AD / 30% AD	10% AD / 30% AD	10% AD / 30% AD	20% AD	10% AD	MDA** Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 10% AD Tier 4: 10% AD (\$350 max)
Optima Plus Equity Silver 3000/20% Direct	\$3,000 \$6,000	\$6,000 \$12,000	\$6,000 \$12,000	\$12,000 \$24,000	40% AD/AC	20% AD / 40% AD	20% AD	20% AD / 40% AD	20% AD / 40% AD	20% AD / 40% AD	30% AD	20% AD	MDA** Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Optima Plus Equity Silver 4000/0% Direct	\$4,000 \$8,000	\$8,000 \$16,000	\$6,650 \$13,300	\$13,300 \$26,600	30% AD/AC	0% AD / 20% AD	0% AD	0% AD / 20% AD	0% AD / 20% AD	0% AD / 20% AD	20% AD	0% AD	MDA** Tier 1: 0% AD Tier 2: 0% AD Tier 3: 0% AD Tier 4: 0% AD
Optima Plus Equity Bronze 6500/0% Direct	\$6,500 \$13,000	\$13,000 \$26,000	\$6,650 \$13,300	\$15,000 \$30,000	30% AD/AC	0% AD / 20% AD	0% AD	0% AD / 20% AD	0% AD / 20% AD	0% AD / 20% AD	20% AD	0% AD	MDA** Tier 1: 0% AD Tier 2: 0% AD Tier 3: 0% AD Tier 4: 0% AD

A/D = After Deductible \* Ded p/p = Deductible per person \*\*MDA = Medical Deductible Applies A/C = Allowable Charges

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