

2018 Optima Plus Plans

Small Groups with 2-50 Employees

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

PLAN NAME		NET	DED	MOOP	PCP / Virtual Consult	SPEC	PREV	OP	IP	ED	UCC	PED DENTAL	PRESCRIPTION DRUG COVERAGE
PLUS	Optima Plus Platinum 10/20	IN	N/A	\$4,500 \$9,000	\$10	\$20	0%	\$200	\$250/day \$1,000 max	\$200	\$20	0%	Tier 1: \$5 Tier 2: \$35
		OUT	\$2,000 \$4,000	\$9,000 \$18,000	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	\$200	30% AD/AC	30% AD/AC	Tier 3: 20% Tier 4: 20% (\$350 max)
	Optima Plus Platinum 15/35	IN	N/A	\$3,000 \$6,000	\$15	\$35	0%	\$150	\$300/day \$1,200 max	\$200	\$35	20%	Tier 1: \$10 Tier 2: \$40
		OUT	\$2,000 \$4,000	\$6,000 \$12,000	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)
PLUS DEDUCTIBLE PLANS	Optima Plus Gold 500/25/20% Rx Ded	IN	\$500 \$1,000	\$5,500 \$11,000	\$25	\$50	0%	20% AD	20% AD	20% AD	\$50	20% AD	\$100 Ded p/p* Tier 1: \$15 Tier 2: \$50 AD
		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% AD Tier 4: 20% AD (\$350 max)
	Optima Plus Gold 1000/20/20% Rx Ded	IN	\$1,000 \$2,000	\$3,500 \$7,000	\$20	\$40 AD	0%	20% AD	20% AD	20% AD	\$40 AD	20% AD	\$100 Ded p/p* Tier 1: \$15 Tier 2: \$50 AD
		OUT	\$2,000 \$4,000	\$7,000 \$14,000	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 Plus Gold 1500/25/20% Rx Ded	IN	\$1,500 \$3,000	\$4,000 \$8,000	\$25	\$50	0%	20% AD	20% AD	20% AD	\$40	20% AD	\$200 Ded p/p* Tier 1: \$15 Tier 2: \$50 AD
		OUT	\$3,250 \$6,500	\$8,000 \$16,000	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 Plus Gold 1500/30/0% Rx Ded	IN	\$1,500 \$3,000	\$7,150 \$14,300	\$30	\$60	0%	0% AD	0% AD	0% AD	\$60	0% AD	\$200 Ded p/p* Tier 1: \$25 Tier 2: \$50 AD
		OUT	\$5,000 \$10,000	\$10,000 \$20,000	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	0% AD	30% AD/AC	30% AD/AC	Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
	Optima Plus Gold 2000/25/30% Rx Ded	IN	\$2,000 \$4,000	\$3,500 \$7,000	\$25	\$50	0%	30% AD	30% AD	30% AD	\$50	30% AD	\$100 Ded p/p* Tier 1: \$15 Tier 2: \$50 AD
		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% AD Tier 4: 30% AD (\$350 max)
	Optima Plus Gold 2500/35/0% Rx Ded	IN	\$2,500 \$5,000	\$7,150 \$14,300	\$35	\$65	0%	0% AD	0% AD	0% AD	0% AD	0% AD	\$200 Ded p/p* Tier 1: \$15 AD Tier 2: \$50 AD
		OUT	\$5,000 \$10,000	\$14,300 \$28,600	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	0% AD	30% AD/AC	30% AD/AC	Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Optima Plus Silver 2500/25/40% Rx Ded	IN	\$2,500 \$5,000	\$7,350 \$14,700	\$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	\$14,700 \$29,400	60% AD/AC	60% AD/AC	60% AD/AC	60% AD/AC	60% AD/AC	40% AD	60% AD/AC	60% AD/AC	Tier 3: 40% AD Tier 4: 40% AD (\$350 max)	
Optima Plus Silver 3000/35/25%	IN	\$3,000 \$6,000	\$7,350 \$14,700	\$35	\$70	0%	25% AD	25% AD	25% AD	\$70	25% AD	MDA** Tier 1: \$15 AD Tier 2: \$50 AD	
	OUT	\$6,000 \$12,000	\$14,700 \$29,400	45% AD/AC	45% AD/AC	45% AD/AC	45% AD/AC	45% AD/AC	25% AD	45% AD/AC	45% AD/AC	Tier 3: 25% AD Tier 4: 25% AD (\$350 max)	

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

2018 Optima Plus Plans Small Groups with 2-50 Employees

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

PLAN NAME		NET	DED	MOOP	PCP / Virtual Consult	SPEC	PREV	OP	IP	ED	UCC	PED DENTAL	PRESCRIPTION DRUG COVERAGE	
PLUS DED	Optima Plus Silver 5000/40/20%	IN	\$5,000 \$10,000	\$7,350 \$14,700	\$40	\$80	0%	20% AD	20% AD	20% AD	\$80	20% AD	Tier 1: \$10 Tier 2: \$40	
		OUT	\$10,000 \$20,000	\$14,700 \$29,400	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 Plus Bronze 5000/20%	IN	\$5,000 \$10,000	\$7,150 \$14,300	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	\$10,000 \$20,000	\$14,300 \$28,600	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% AD Tier 4: 20% AD (\$350 max)	
PLUS EQUITY PLANS	Optima Plus Equity Silver 2700/10%	IN	\$2,700 \$5,400	\$5,500 \$11,000	10% AD	10% AD	0%	10% AD	10% AD	10% AD	10% AD	10% AD	MDA** Tier 1: \$10 AD Tier 2: \$40 AD	
		OUT	\$5,400 \$10,800	\$11,000 \$22,000	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	10% AD	30% AD/AC	30% AD/AC	Tier 3: 10% AD Tier 4: 10% AD (\$350 max)	
	Optima Plus Equity Silver 3000/20%	IN	\$3,000 \$6,000	\$4,800 \$9,600	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	\$9,600 \$19,200	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 Plus Equity Silver 4000/0%	IN	\$4,000 \$8,000	\$4,000 \$8,000	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	\$8,000 \$16,000	\$8,000 \$16,000	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	0% AD	30% AD/AC	30% AD/AC	0% AD	Tier 3: 0% AD Tier 4: 0% AD
	Optima Plus 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	\$13,100 \$26,200	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	0% AD	30% AD/AC	30% AD/AC	0% AD	Tier 3: 0% AD Tier 4: 0% AD

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

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.

