

2018 Optima POS 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
POS	Optima POS 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 POS 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)
POS DEDUCTIBLE	Optima POS 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 Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		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	
	Optima POS Gold 1000/25/30%	IN	\$1,000 \$2,000	\$4,000 \$8,000	\$25	\$50 AD	0%	30% AD	30% AD	30% AD	\$50 AD	30% AD	Tier 1: \$15 Tier 2: \$50 Tier 3: 30% Tier 4: 30% (\$350 max)
		OUT	\$2,000 \$4,000	\$8,000 \$16,000	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 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 Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		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	
	Optima POS 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 Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
		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	
	Optima POS Gold 2000/25/30%	IN	\$2,000 \$4,000	\$4,000 \$8,000	\$25	\$50	0%	30% AD	30% AD	30% AD	\$50	30% AD	Tier 1: \$15 Tier 2: \$50 Tier 3: 30% Tier 4: 30% (\$350 max)
		OUT	\$4,000 \$8,000	\$8,000 \$16,000	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 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 Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
		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	
	Optima POS 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	\$100 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 40% AD Tier 4: 40% AD (\$350 max)
		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	
	Optima POS 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 Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
		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	
Optima POS Silver 3500/20%	IN	\$3,500 \$7,000	\$6,000 \$12,000	\$35	\$70	0%	20% AD	20% AD	20% AD	\$70	20% AD	MDA** Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)	
	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		

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

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Plan Name		NET	DED	MOOP	PCP / Virtual Consult	SPEC	PREV	OP	IP	ED	UCC	PED DENTAL	PRESCRIPTION DRUG COVERAGE	
POS EQUITY	Optima POS 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 Tier 3: 20% AD Tier 4: 20% AD (\$350 max)	
		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		
	Optima POS 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	MDA** Tier 1: 0% AD Tier 2: 0% AD Tier 3: 0% AD Tier 4: 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		
	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 Tier 3: 30% AD Tier 4: 30% AD (\$350 max)	
		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		
	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	MDA** Tier 1: 0% AD Tier 2: 0% AD Tier 3: 0% AD Tier 4: 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		
	POS DESIGN	Optima POS Design Silver 2000/30% Rx Ded	IN	\$2,000 \$4,000	\$7,150 \$14,300	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	\$14,300 \$28,600	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% Rx Ded	IN	\$3,000 \$6,000	\$4,700 \$9,400	20% AD	20% AD	0%	20% AD	20% AD	20% AD	20% AD	20% AD	\$150 Ded p/p* Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
			OUT	\$6,000 \$12,000	\$9,400 \$18,800	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 Silver 4000/0% Rx Ded		IN	\$4,000 \$8,000	\$7,350 \$14,700	0% AD	0% AD	0%	0% AD	0% AD	0% AD	0% AD	0% AD	\$200 Ded p/p* Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)	
		OUT	\$8,000 \$16,000	\$14,700 \$29,400	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	30% AD/AC	0% AD	30% AD/AC	30% 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.

