

2018 Optima Vantage 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		DED	MOOP	PCP/ Virtual Consult	SPEC	PREV	OP	IP	ED	UCC	PED DENTAL	PRESCRIPTION DRUG COVERAGE	
VANTAGE PLANS	Optima Vantage Platinum 10/20	IND	N/A	\$4,500	\$10	\$20	0%	\$200	\$250/day \$1,000 max	\$200	\$20	0%	Tier 1: \$5 Tier 2: \$35 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	N/A	\$9,000									
	Optima Vantage Platinum 15/35	IND	N/A	\$3,000	\$15	\$35	0%	\$150	\$300/day \$1,200 max	\$200	\$35	20%	Tier 1: \$10 Tier 2: \$40 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	N/A	\$6,000									
	Optima Vantage Platinum 20/20% Rx Ded	IND	N/A	\$3,500	\$20	\$40	0%	20%	20%	20%	\$40	20%	\$100 Ded p/p* Tier 1: \$15 Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		FAM	N/A	\$7,000									
	Optima Vantage Platinum 25/50	IND	N/A	\$2,500	\$25	\$50	0%	\$300	\$300/day \$1,200 max	\$200	\$50	20%	Tier 1: \$10 Tier 2: \$40 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	N/A	\$5,000									
	Optima Vantage Platinum 25/50 Rx Ded	IND	N/A	\$2,500	\$25	\$50	0%	\$300	\$300/day \$1,200 max	\$200	\$50	20%	\$100 Ded p/p* Tier 1: \$10 Tier 2: \$40 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		FAM	N/A	\$5,000									
	Optima Vantage Gold 35/30% Rx Ded	IND	N/A	\$6,850	\$35	\$70	0%	30%	30%	30%	\$70	30%	\$100 Ded p/p* Tier 1: \$10 Tier 2: \$40 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)
		FAM	N/A	\$13,700									
VANTAGE DEDUCTIBLE PLANS	Optima Vantage Gold 500/25/20% Rx Ded	IND	\$500	\$5,500	\$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)
		FAM	\$1,000	\$11,000									
	Optima Vantage Gold 1000/20/20% Rx Ded	IND	\$1,000	\$3,500	\$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 Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		FAM	\$2,000	\$7,000									
	Optima Vantage Gold 1000/25/30% Rx Ded	IND	\$1,000	\$4,000	\$25	\$50 AD	0%	30% AD	30% AD	30% AD	\$50 AD	30% AD	\$200 Ded p/p* Tier 1: \$15 Tier 2: \$50 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)
		FAM	\$2,000	\$8,000									
	Optima Vantage Gold 1500/30/0% Rx Ded	IND	\$1,500	\$7,150	\$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)
		FAM	\$3,000	\$14,300									
	Optima Vantage Gold 1500/25/20% Rx Ded	IND	\$1,500	\$4,000	\$25	\$50	0%	20% AD	20% AD	20% AD	\$40	20% AD	\$200 Ded p/p* Tier 1: \$15 Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		FAM	\$3,000	\$8,000									
	Optima Vantage Gold 2000/25/30%	IND	\$2,000	\$4,000	\$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)
		FAM	\$4,000	\$8,000									
	Optima Vantage Gold 2000/25/30% Rx Ded	IND	\$2,000	\$3,500	\$25	\$50	0%	30% AD	30% AD	30% AD	\$50	30% AD	\$100 Ded p/p* Tier 1: \$15 Tier 2: \$50 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)
		FAM	\$4,000	\$7,000									

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

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PLAN NAME		DED	MOOP	PCP/ Virtual Consult	SPEC	PREV	OP	IP	ED	UCC	PED DENTAL	PRESCRIPTION DRUG COVERAGE	
VANTAGE DEDUCTIBLE PLANS	Optima Vantage Gold 2500/35/0% Rx Ded	IND	\$2,500	\$7,150	\$35	\$65	0%	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)	
		FAM	\$5,000	\$14,300									
	Optima Vantage Silver 2500/25/40% Rx Ded	IND	\$2,500	\$7,350	\$25	40% AD	0%	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)	
		FAM	\$5,000	\$14,700									
	Optima Vantage Silver 3000/35/25%	IND	\$3,000	\$7,350	\$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)
		FAM	\$6,000	\$14,700									
	Optima Vantage Silver 3700/20%	IND	\$3,700	\$7,350	\$40	\$80	0%	20% AD	20% AD	20% AD	\$80	20% AD	Tier 1: \$15 Tier 2: \$50 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	\$7,400	\$14,700									
	Optima Vantage Silver 5000/40/20%	IND	\$5,000	\$7,350	\$40	\$80	0%	20% AD	20% AD	20% AD	\$80	20% AD	Tier 1: \$10 Tier 2: \$40 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	\$10,000	\$14,700									
	Optima Vantage Bronze 6600/30%	IND	\$6,600	\$7,350	3 visits \$45 / 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)
		FAM	\$13,200	\$14,700									
VANTAGE EQUITY PLANS	Optima Vantage Equity Silver 2700/10%	IND	\$2,700	\$5,500	10% AD	10% AD	0%	10% AD	10% AD	10% AD	10% AD	10% AD	MDA** Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 10% AD Tier 4: 10% AD (\$350 max)
		FAM	\$5,400	\$11,000									
	Optima Vantage Equity Silver 3000/20%	IND	\$3,000	\$4,800	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)
		FAM	\$6,000	\$9,600									
	Optima Vantage Equity Silver 4000/0%	IND	\$4,000	\$4,000	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
		FAM	\$8,000	\$8,000									
	Optima Vantage Equity Bronze 5300/40%	IND	\$5,300	\$6,550	40% AD	40% AD	0%	40% AD	40% AD	40% AD	40% AD	40% AD	MDA** Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 40% AD Tier 4: 40% AD (\$350 max)
		FAM	\$10,600	\$13,100									
	Optima Vantage Equity Bronze 6500/0%	IND	\$6,500	\$6,500	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
		FAM	\$13,000	\$13,000									

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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.

