

Optima HMO 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			Ded	MOOP	PCP/ Virtual Consult	Spec	Prev	Outpatient	Inpatient	ED	UCC	Pediatric Dental	Prescription Drug Coverage
VANTAGE PLANS	Optima Vantage Platinum 15/35	IND	N/A	\$1,850	\$15	\$35	0%	\$150	\$300 / day (\$1200 max)	\$200	\$35	20%	Tier 1: \$10 Tier 2: \$40 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	N/A	\$3,700									
	Optima Vantage Platinum 20/20%	IND	N/A	\$2,500	\$20	\$40	0%	20%	20%	20%	\$40	20%	Tier 1: \$10 Tier 2: \$40 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	N/A	\$5,000									
	Optima Vantage Platinum 20/20% Rx Ded	IND	N/A	\$2,500	\$20	\$40	0%	20%	20%	20%	\$40	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 Platinum 25/50	IND	N/A	\$2,000	\$25	\$50	0%	\$300	\$300 / day (\$1200 max)	\$200	\$50	20%	Tier 1: \$10 Tier 2: \$40 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	N/A	\$4,000									
	Optima Vantage Platinum 25/50 Rx Ded	IND	N/A	\$2,000	\$25	\$50	0%	\$300	\$300 / day (\$1200 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	\$4,000									
	Optima Vantage Gold 35/30%	IND	N/A	\$6,850	\$35	\$60	0%	30%	30%	30%	\$60	30%	Tier 1: \$15 Tier 2: \$50 Tier 3: 30% Tier 4: 30% (\$350 max)
		FAM	N/A	\$13,700									
	Optima Vantage Gold 35/30% Rx Ded	IND	N/A	\$6,850	\$35	\$60	0%	30%	30%	30%	\$60	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%	IND	\$500	\$5,500	4 visits \$25 / 20% AD	\$50	0%	20% AD	20% AD	20% AD	\$50	20% AD	Tier 1: \$15 Tier 2: \$50 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	\$1,000	\$11,000									
	Optima Vantage Gold 500/25/20% Rx Ded	IND	\$500	\$5,500	4 visits \$25 / 20% AD	\$50	0%	20% AD	20% AD	20% AD	\$50	20% AD	\$100 Ded p/p* Tier 1: \$10 Tier 2: \$40 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		FAM	\$1,000	\$11,000									
	Optima Vantage Gold 1000/20/20%	IND	\$1,000	\$3,500	3 visits \$20 / 20% AD	20% AD	0%	20% AD	20% AD	20% AD	20% AD	20% AD	Tier 1: \$15 Tier 2: \$50 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	\$2,000	\$7,000									
	Optima Vantage Gold 1000/20/20% Rx Ded	IND	\$1,000	\$3,500	3 visits \$20 / 20% AD	20% AD	0%	20% AD	20% AD	20% AD	20% 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%	IND	\$1,000	\$3,000	\$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)
		FAM	\$2,000	\$6,000									
	Optima Vantage Gold 1000/25/30% Rx Ded	IND	\$1,000	\$3,000	\$25	\$50 AD	0%	30% AD	30% AD	30% AD	\$50 AD	30% AD	\$100 Ded p/p* Tier 1: \$10 Tier 2: \$40 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)
		FAM	\$2,000	\$6,000									
	Optima Vantage Gold 1500/20/20% Rx Ded	IND	\$1,500	\$3,250	\$20	\$40	0%	20% AD	20% AD	20% AD	\$40	20% AD	\$100 Ded p/p* Tier 1: \$10 Tier 2: \$40 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		FAM	\$3,000	\$6,500									
	Optima Vantage Gold 2000/25/30%	IND	\$2,000	\$3,500	\$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	\$7,000									
	Optima Vantage Gold 2000/25/30% Rx Ded	IND	\$2,000	\$2,750	\$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	\$5,500									

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	Outpatient	Inpatient	ED	UCC	Pediatric Dental	Prescription Drug Coverage
VANTAGE DEDUCTIBLE PLANS	Optima Vantage Silver 2000/30% Rx Ded	IND	\$2,000	\$6,850	30% AD	30% AD	0%	30% AD	30% AD	30% AD	30% AD	30% AD	\$100 Ded p/p* Tier 1: \$10 Tier 2: \$40 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)
		FAM	\$4,000	\$13,700									
	Optima Vantage Silver 2500/25/40% Rx Ded	IND	\$2,500	\$6,850	\$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)
		FAM	\$5,000	\$13,700									
	Optima Vantage Silver 3500/20%	IND	\$3,500	\$6,850	3 visits \$30 / 20% AD	\$60	0%	20% AD	20% AD	20% AD	\$60	20% AD	Tier 1: \$15 Tier 2: \$50 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	\$7,000	\$13,700									
	Optima Vantage Silver 5000/20%	IND	\$5,000	\$7,150	\$30	\$60	0%	20% AD	20% AD	20% AD	\$60	20% AD	Tier 1: \$3 Tier 2: \$30 Tier 3: 20% Tier 4: 20% (\$350 max)
		FAM	\$10,000	\$14,300									
	Optima Vantage Bronze 5000/30%	IND	\$5,000	\$7,150	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	\$10,000	\$14,300									
	Optima Vantage Bronze 6600/30%	IND	\$6,600	\$7,150	3 visits \$35 / 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	\$14,300									
	Optima Vantage Bronze 6600/40%	IND	\$6,600	\$7,150	40% AD	40% AD	0%	40% AD	40% AD	40% AD	40% AD	40% AD	MDA** Tier 1: 40% AD Tier 2: 40% AD Tier 3: 40% AD Tier 4: 40% AD (\$350 max)
		FAM	\$13,200	\$14,300									
EQUITY PLANS	Optima Vantage Gold Equity 1400/20/20% NON-EMBEDDED	IND	\$1,400	\$2,950	\$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	\$2,800	\$5,900									
	Optima Vantage Equity Gold 1500/10% NON-EMBEDDED	IND	\$1,500	\$3,575	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	\$3,000	\$6,650									
	Optima Vantage Equity Silver 2300/20% NON-EMBEDDED	IND	\$2,300	\$4,800	20% AD	20% AD	0%	20% AD	20% AD	20% AD	20% AD	20% AD	MDA** Tier 1: 20% AD Tier 2: 20% AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
		FAM	\$4,600	\$6,650									
	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% NON-EMBEDDED	IND	\$3,000	\$3,800	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	\$6,550									
	Optima Vantage Equity Silver 3600/0%	IND	\$3,600	\$4,500	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 (\$350 max)
		FAM	\$7,200	\$9,000									
	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 (\$350 max)	
	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.

