



How can you learn more?

You may choose one of the following options:

- Contact your personal broker
- Call an Optima Health Personal Plan Advisor at 1-844-842-4313
- Visit optimahealth.com/individual
- Visit HealthCare.gov
- Call HealthCare.gov at 1-800-318-2596



OptimaFitSM plans feature:

- All ten of the Essential Health Benefit Categories required by the Affordable Care Act.
- A wide range of deductibles and copayments offered in Gold, Silver and Bronze level plans.
- Gold, Silver and Bronze plans offered on the Health Insurance Marketplace.
- Health Savings Accounts (HSAs).
- Generous discounts on health and wellness services.*
- Comprehensive Health Management Programs.
- Emergency Travel Assistance (domestic and international).*
- Preventive services covered at 100% if received from a plan provider (office copayments may apply).
- 24-hour access to online or phone consultations with board-certified physicians through MDLIVE.
- NEW rewards program!

* Value-added services; not a covered benefit

How does the OptimaFitSM rewards program work?

- Enroll in any OptimaFit plan.
- Complete an easy online Personal Health Assessment and receive a free Fitbit[®] valued at \$100. 
- Stay on track with your nutrition for 21 days and earn a \$50 cash reward—it's that easy.
- Wear your Fitbit[®] to track your activity when you walk the dog or mow the lawn for at least 9 out of 28 days, and you could earn a \$75 cash reward.
- Track your weight for at least 14 consecutive days and earn an additional \$50 cash reward.

OptimaHealth

optimahealth.com

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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 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. Rewards programs are administered by Sentara Health Plans, Inc. and are not covered benefits under any Optima Health plan. For complete details about the rewards program please visit optimahealth.com. For costs and complete details of coverage, please call your broker or Optima Health at 1-866-806-0333 or visit optimahealth.com. Cash cards can be used for everyday purchases but are not redeemable for cash. Fitbit is the licensed trademark of Fitbit, Inc.

Individual Special Enrollment Period



OptimaHealth

What is an Individual Special Enrollment Period?

Individuals who experience certain life events may qualify for a Special Enrollment Period (SEP) outside of the annual Open Enrollment Period allowing them to enroll in a health plan and obtain coverage any time of the year. During a Special Enrollment Period, individuals may enroll in a plan on or off the Health Insurance Marketplace or change from one Qualified Health Plan to another. The SEP lasts 60 days from the date of a triggering event for qualified individuals or their dependents.

Who qualifies for a Special Enrollment Period?

In order to be eligible for a SEP, an individual must experience a qualifying life event. Qualifying life events are significant changes in your life which cause you to lose your health coverage or have a change in family status or residency.



What are Examples of Qualifying Life Events?

A change in your household size:

- Getting married
- Having a baby
- Adopting a child or placing a child for adoption or foster care
- Death of family member (causing you to lose eligibility in your current plan)

Losing your health coverage:

- Losing job-based coverage for any reason, including resigning, getting laid off, or getting fired
- Expiration of COBRA coverage
- Losing coverage under your parents' plan at age 26

- Getting divorced or legally separated (resulting in loss of coverage)
 - Losing eligibility for Medicaid or the Children's Health Insurance Program (CHIP)
- **Note:* Losing coverage that doesn't qualify as minimum essential coverage doesn't qualify you for a Special Enrollment Period. Learn more at [HealthCare.gov](https://www.healthcare.gov)

A change in circumstance:

- Permanently moving outside your plan's coverage area
- A change in income (affecting eligibility for premium tax credits or cost-sharing reductions)

A change in status:

- Release from jail or prison
- Gaining citizenship or lawful presence in the U.S.

For more information, visit [HealthCare.gov](https://www.healthcare.gov)

Qualifying Life Event	Special Enrollment Period (SEP)
Getting married	Up to 60 days after the event.
Having a baby, adopting or placing a child for adoption	Up to 60 days after the event.
Losing your health coverage	Up to 60 days before and up to 60 days after the event.
Moving outside your plan's coverage	Up to 60 days after the event. Note: Only triggers SEP if it's not during open enrollment.
Gaining U.S. citizenship	Up to 60 days after the event. Note: Only triggers SEP if it's not during open enrollment.
Change in income or household status that affects eligibility for premium tax credits or cost-sharing reductions	Up to 60 days after the event. Note: Only triggers SEP if it's not during open enrollment.
Being denied Medicaid or CHIP	Up to 60 days after the event.
Release from prison or jail	Up to 60 days after the event. Note: Only triggers SEP if it's not during open enrollment.
Hardship exemption	Up to 60 days after the event.

How soon can you get coverage started during a Special Enrollment Period?

Most qualifying life events allow you to begin coverage the first day of the following month. However, there is a difference in the required enrollment deadline dependent upon whether you are purchasing a plan on or off the Health Insurance Marketplace. For plans purchased on the Health Insurance Marketplace, your coverage will begin the first of the following month if you enrolled before the 15th. If you enrolled after the 15th of the month, your coverage will begin the month after the following month. For plans purchased off the Health Insurance Marketplace, regardless of the day you enrolled, your coverage will begin the first day of the following month.

Additionally, there are a couple of exceptions which allow same-day effective coverage:

- Birth of a child
- Adopting a child or placing a child for adoption or foster care

How long does a Special Enrollment Period last?

A Special Enrollment Period is triggered by a qualifying life event and typically lasts for 60 days. However, the Special Enrollment Period may vary based on the type of qualifying life event.

What is a hardship exemption?

A hardship exemption is an exceptional circumstance, and it triggers a 60-day Special Enrollment Period. Examples of exceptional circumstances are unexpected hospitalizations, natural disasters, or temporary cognitive disability. Other hardships may include enrollment errors created by HealthCare.gov, your broker or by your insurance carrier. For more information, visit [HealthCare.gov](https://www.healthcare.gov).