



2019 Small Group Plans

VANTAGE Direct		VANTAGE Direct CH		VANTAGE Direct RK	
Optima Vantage Direct	Creditable (Y/N)	Optima Vantage Direct CH	Creditable (Y/N)	Optima Vantage Direct RK	Creditable (Y/N)
Optima Vantage Platinum 10/20 Direct	Y	Optima Vantage Platinum 10/20 Direct CH	Y	Optima Vantage Platinum 10/20 Direct RK	Y
Optima Vantage Platinum 15/35 Direct	Y	Optima Vantage Platinum 15/35 Direct CH	Y	Optima Vantage Platinum 15/35 Direct RK	Y
Optima Vantage Platinum 20/20% Rx Ded Direct	Y	Optima Vantage Platinum 20/20% Rx Ded Direct CH	Y	Optima Vantage Platinum 20/20% Rx Ded Direct RK	Y
Optima Vantage Platinum 25/50 Direct	Y	Optima Vantage Platinum 25/50 Direct CH	Y	Optima Vantage Platinum 25/50 Direct RK	Y
Optima Vantage Platinum 25/50 Rx Ded Direct	Y	Optima Vantage Platinum 25/50 Rx Ded Direct CH	Y	Optima Vantage Platinum 25/50 Rx Ded Direct RK	Y
Optima Vantage Gold 35/30% Rx Ded Direct	Y	Optima Vantage Gold 35/30% Rx Ded Direct CH	Y	Optima Vantage Gold 35/30% Rx Ded Direct RK	Y
Optima Vantage Gold 500/25/20% Rx Ded Direct	Y	Optima Vantage Gold 500/25/20% Rx Ded Direct CH	Y	Optima Vantage Gold 500/25/20% Rx Ded Direct RK	Y
Optima Vantage Gold 1000/20/20% Rx Ded Direct	Y	Optima Vantage Gold 1000/20/20% Rx Ded Direct CH	Y	Optima Vantage Gold 1000/20/20% Rx Ded Direct RK	Y
Optima Vantage Gold 1000/25/30% Rx Ded Direct	Y	Optima Vantage Gold 1000/25/30% Rx Ded Direct CH	Y	Optima Vantage Gold 1000/25/30% Rx Ded Direct RK	Y
Optima Vantage Gold 1500/30/0% Rx Ded Direct	Y	Optima Vantage Gold 1500/30/0% Rx Ded Direct CH	Y	Optima Vantage Gold 1500/30/0% Rx Ded Direct RK	Y
Optima Vantage Gold 1500/25/20% Rx Ded Direct	Y	Optima Vantage Gold 1500/25/20% Rx Ded Direct CH	Y	Optima Vantage Gold 1500/25/20% Rx Ded Direct RK	Y
Optima Vantage Gold 2000/25/30% Direct	Y	Optima Vantage Gold 2000/25/30% Direct CH	Y	Optima Vantage Gold 2000/25/30% Direct RK	Y
Optima Vantage Gold 2000/25/30% Rx Ded Direct	Y	Optima Vantage Gold 2000/25/30% Rx Ded Direct CH	Y	Optima Vantage Gold 2000/25/30% Rx Ded Direct RK	Y
Optima Vantage Gold 2500/35/0% Rx Ded Direct	Y	Optima Vantage Gold 2500/35/0% Rx Ded Direct CH	Y	Optima Vantage Gold 2500/35/0% Rx Ded Direct RK	Y
Optima Vantage Silver 3000/35/25% Direct	Y	Optima Vantage Silver 3000/35/25% Direct CH	Y	Optima Vantage Silver 3000/35/25% Direct RK	Y
Optima Vantage Silver 3700/40/20% Rx Ded Direct	Y	Optima Vantage Silver 3700/40/20% Rx Ded Direct CH	Y	Optima Vantage Silver 3700/40/20% Rx Ded Direct RK	Y
Optima Vantage Silver 5000/40/20% Direct	Y	Optima Vantage Silver 5000/40/20% Direct CH	Y	Optima Vantage Silver 5000/40/20% Direct RK	Y
Optima Vantage Bronze 6600/30% Direct	N	Optima Vantage Bronze 6600/30% Direct CH	N	Optima Vantage Bronze 6600/30% Direct RK	N

Optima Vantage Equity Direct	Creditable (Y/N)	Optima Vantage Equity Direct CH	Creditable (Y/N)	Optima Vantage Equity Direct RK	Creditable (Y/N)
Optima Vantage Equity Silver 2700/10% Direct	N	Optima Vantage Equity Silver 2700/10% Direct CH	N	Optima Vantage Equity Silver 2700/10% Direct RK	N
Optima Vantage Equity Silver 3000/20% Direct	N	Optima Vantage Equity Silver 3000/20% Direct CH	N	Optima Vantage Equity Silver 3000/20% Direct RK	N
Optima Vantage Equity Silver 4000/0% Direct	N	Optima Vantage Equity Silver 4000/0% Direct CH	N	Optima Vantage Equity Silver 4000/0% Direct RK	N
Optima Vantage Equity Bronze 5400/40% Direct	N	Optima Vantage Equity Bronze 5400/40% Direct CH	N	Optima Vantage Equity Bronze 5400/40% Direct RK	N
Optima Vantage Equity Bronze 6500/0% Direct	N	Optima Vantage Equity Bronze 6500/0% Direct CH	N	Optima Vantage Equity Bronze 6500/0% Direct RK	N

POS Direct		POS Direct CH		POS Direct RK	
Optima POS Direct	Creditable (Y/N)	Optima POS Direct CH	Creditable (Y/N)	Optima POS Direct RK	Creditable (Y/N)
Optima POS Platinum 10/20 Direct	Y	Optima POS Platinum 10/20 Direct CH	Y	Optima POS Platinum 10/20 Direct RK	Y
Optima POS Platinum 15/35 Direct	Y	Optima POS Platinum 15/35 Direct CH	Y	Optima POS Platinum 15/35 Direct RK	Y
Optima POS Gold 500/25/20% Rx Ded Direct	Y	Optima POS Gold 500/25/20% Rx Ded Direct CH	Y	Optima POS Gold 500/25/20% Rx Ded Direct RK	Y
Optima POS Gold 1000/25/30% Direct	Y	Optima POS Gold 1000/25/30% Direct CH	Y	Optima POS Gold 1000/25/30% Direct RK	Y
Optima POS Gold 1500/30/0% Rx Ded Direct	Y	Optima POS Gold 1500/30/0% Rx Ded Direct CH	Y	Optima POS Gold 1500/30/0% Rx Ded Direct RK	Y
Optima POS Gold 2000/25/30% Direct	Y	Optima POS Gold 2000/25/30% Direct CH	Y	Optima POS Gold 2000/25/30% Direct RK	Y
Optima POS Gold 2500/35/0% Rx Ded Direct	Y	Optima POS Gold 2500/35/0% Rx Ded Direct CH	Y	Optima POS Gold 2500/35/0% Rx Ded Direct RK	Y
Optima POS Silver 3000/35/25% Direct	Y	Optima POS Silver 3000/35/25% Direct CH	Y	Optima POS Silver 3000/35/25% Direct RK	Y
Optima POS Silver 3500/20% Direct	Y	Optima POS Silver 3500/20% Direct CH	Y	Optima POS Silver 3500/20% Direct RK	Y

Optima POS Equity Direct/ Optima POS Design Direct	Creditable (Y/N)	Optima POS Equity Direct CH/ Optima POS Design Direct CH	Creditable (Y/N)	Optima POS Equity Direct RK/ Optima POS Design Direct RK	Creditable (Y/N)
Optima POS Equity Silver 3000/20% Direct	N	Optima POS Equity Silver 3000/20% Direct CH	N	Optima POS Equity Silver 3000/20% Direct RK	N
Optima POS Equity Silver 4000/0% Direct	N	Optima POS Equity Silver 4000/0% Direct CH	N	Optima POS Equity Silver 4000/0% Direct RK	N
Optima POS Equity Bronze 5500/40/30% Direct	N	Optima POS Equity Bronze 5500/40/30% Direct CH	N	Optima POS Equity Bronze 5500/40/30% Direct RK	N
Optima POS Equity Bronze 6500/0% Direct	N	Optima POS Equity Bronze 6500/0% Direct CH	N	Optima POS Equity Bronze 6500/0% Direct RK	N
Optima POS Design Silver 2000/30% Rx Ded Direct	N	Optima POS Design Silver 2000/30% Rx Ded Direct CH	N	Optima POS Design Silver 2000/30% Rx Ded Direct RK	N
Optima POS Design Silver 3000/20% Rx Ded Direct	N	Optima POS Design Silver 3000/20% Rx Ded Direct CH	N	Optima POS Design Silver 3000/20% Rx Ded Direct RK	N
Optima POS Design Silver 4000/0% Rx Ded Direct	N	Optima POS Design Silver 4000/0% Rx Ded Direct CH	N	Optima POS Design Silver 4000/0% Rx Ded Direct RK	N

PLUS Direct		PLUS Direct CH		PLUS Direct RK	
Optima Plus Direct	Creditable (Y/N)	Optima Plus Direct CH	Creditable (Y/N)	Optima Plus Direct RK	Creditable (Y/N)
Optima Plus Platinum 10/20 Direct	Y	Optima Plus Platinum 10/20 Direct CH	Y	Optima Plus Platinum 10/20 Direct RK	Y
Optima Plus Platinum 15/35 Direct	Y	Optima Plus Platinum 15/35 Direct CH	Y	Optima Plus Platinum 15/35 Direct RK	Y
Optima Plus Gold 500/25/20% Rx Ded Direct	Y	Optima Plus Gold 500/25/20% Rx Ded Direct CH	Y	Optima Plus Gold 500/25/20% Rx Ded Direct RK	Y
Optima Plus Gold 1000/20/20% Rx Ded Direct	Y	Optima Plus Gold 1000/20/20% Rx Ded Direct CH	Y	Optima Plus Gold 1000/20/20% Rx Ded Direct RK	Y
Optima Plus Gold 1500/30/0% Rx Ded Direct	Y	Optima Plus Gold 1500/30/0% Rx Ded Direct CH	Y	Optima Plus Gold 1500/30/0% Rx Ded Direct RK	Y
Optima Plus Gold 1500/25/20% Rx Ded Direct	Y	Optima Plus Gold 1500/25/20% Rx Ded Direct CH	Y	Optima Plus Gold 1500/25/20% Rx Ded Direct RK	Y
Optima Plus Gold 2000/25/30% Rx Ded Direct	Y	Optima Plus Gold 2000/25/30% Rx Ded Direct CH	Y	Optima Plus Gold 2000/25/30% Rx Ded Direct RK	Y
Optima Plus Gold 2500/35/0% Rx Ded Direct	Y	Optima Plus Gold 2500/35/0% Rx Ded Direct CH	Y	Optima Plus Gold 2500/35/0% Rx Ded Direct RK	Y
Optima Plus Silver 3000/35/25% Direct	Y	Optima Plus Silver 3000/35/25% Direct CH	Y	Optima Plus Silver 3000/35/25% Direct RK	Y
Optima Plus Silver 5000/40/20% Direct	Y	Optima Plus Silver 5000/40/20% Direct CH	Y	Optima Plus Silver 5000/40/20% Direct RK	Y
Optima Plus Bronze 5000/20% Direct	Y	Optima Plus Bronze 5000/20% Direct CH	Y	Optima Plus Bronze 5000/20% Direct RK	Y

Optima Plus Equity Direct	Creditable (Y/N)	Optima Plus Equity Direct CH	Creditable (Y/N)	Optima Plus Equity Direct RK	Creditable (Y/N)
Optima Plus Equity Silver 2700/10% Direct	N	Optima Plus Equity Silver 2700/10% Direct CH	N	Optima Plus Equity Silver 2700/10% Direct RK	N
Optima Plus Equity Silver 3000/20% Direct	N	Optima Plus Equity Silver 3000/20% Direct CH	N	Optima Plus Equity Silver 3000/20% Direct RK	N
Optima Plus Equity Silver 4000/0% Direct	N	Optima Plus Equity Silver 4000/0% Direct CH	N	Optima Plus Equity Silver 4000/0% Direct RK	N
Optima Plus Equity Bronze 6500/0% Direct	N	Optima Plus Equity Bronze 6500/0% Direct CH	N	Optima Plus Equity Bronze 6500/0% Direct RK	N



2019 Small Group Plans

VANTAGE Select CH	
Optima Vantage Select CH	Creditable (Y/N)
Optima Vantage Platinum 10/20 Select CH	Y
Optima Vantage Platinum 15/35 Select CH	Y
Optima Vantage Platinum 20/20% Rx Ded Select CH	Y
Optima Vantage Platinum 25/50 Select CH	Y
Optima Vantage Platinum 25/50 Rx Ded Select CH	Y
Optima Vantage Gold 35/30% Rx Ded Select CH	Y
Optima Vantage Gold 500/25/20% Rx Ded Select CH	Y
Optima Vantage Gold 1000/20/20% Rx Ded Select CH	Y
Optima Vantage Gold 1000/25/30% Rx Ded Select CH	Y
Optima Vantage Gold 1500/30/0% Rx Ded Select CH	Y
Optima Vantage Gold 1500/25/20% Rx Ded Select CH	Y
Optima Vantage Gold 2000/25/30% Select CH	Y
Optima Vantage Gold 2000/25/30% Rx Ded Select CH	Y
Optima Vantage Gold 2500/35/0% Rx Ded Select CH	Y
Optima Vantage Silver 3000/35/25% Select CH	Y
Optima Vantage Silver 3700/40/20% Rx Ded Select CH	Y
Optima Vantage Silver 5000/40/20% Select CH	Y
Optima Vantage Bronze 6600/30% Select CH	N

Optima Vantage Equity Select CH	Creditable (Y/N)
Optima Vantage Equity Silver 2700/10% Select CH	N
Optima Vantage Equity Silver 3000/20% Select CH	N
Optima Vantage Equity Silver 4000/0% Select CH	N
Optima Vantage Equity Bronze 5400/40% Select CH	N
Optima Vantage Equity Bronze 6500/0% Select CH	N