
For Immediate Release

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**Optima Health Launches New Small Group Self-Funded Option,
BusinessEDGE_{SM}**

Overview

- For small groups with 20-50 enrolled employees
- A fully-funded, fixed monthly expense for small employers while providing protection against unexpected high claims

Virginia Beach, VA – July 28, 2014 - [Optima Health](#) has launched a new small group self-funded option, BusinessEDGE_{SM}, to provide a cost effective, quality alternative for small group employers. The Affordable Care Act (ACA) has brought new requirements and fees that could mean even higher costs, but BusinessEDGE_{SM} plans could be a great alternative. BusinessEDGE_{SM} is available for small groups with 20 to 50 enrolled employees and can provide a cost effective alternative with stop loss protection from big claims.

The employer pays a fixed monthly payment based on the number of employees enrolled. Optima Health processes claims and takes care of issuing ID cards, providing customer service and setting up the provider network. The employers risk is limited with stop loss that can pay for eligible excessive medical claims. Finally, if claims are lower than expected, employers could receive a refund after a 12-month run-out period.

John DeGruttola, Senior Vice President of Sales and Marketing at Optima Health said, "We are proud to offer a self-funded plan alternative for small businesses that face

rising healthcare costs while still minimizing their risks. Transitioning to Business**EDGE**_{SM} for will be a seamless transition for small group employees.”

Business**EDGE**_{SM} is ideal for small businesses that meet the following requirements:

- 20 to 50 eligible employees (at least 20 must be enrolled)
- A history of little to moderate increases in premium
- No significant ongoing claims
- A younger, healthier workforce

We are now quoting Business**EDGE**_{SM} for an October 1, 2014 effective date. For more information, please visit our [website](#).

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About Optima Health

Optima Health, based in Virginia Beach, Virginia, provides health insurance coverage to more than 444,000 members. With 30 years of experience in the health insurance arena, Optima Health offers a full suite of commercial products including consumer-directed, employee-owned and employer-sponsored plans, individual health plans, employee assistance programs and plans serving Medicare and Medicaid enrollees. Our provider network features 20,000 providers including specialists, primary care physicians, and hospitals. Optima Health offers programs to support members with chronic illnesses, customized wellness programs, and integrated clinical and behavioral health services as well as pharmacy management – all to help our members improve their health. Our goal is to provide better health, to be easy to use and offer services that are a great value. To learn more about Optima Health, please visit www.optimahealth.com.