

# Mid-Market and Large Group Plans

## Optima Health

### *Benefit Changes*

*The following changes will be effective January 1, 2019*

#### **All Plans**

The Out-of-Area Dependent Program has been added as a core benefit for HMO and POS products. This benefit allows out-of-area dependent children access to a national network of providers through PHCS/Multiplan. When accessing care outside of the Optima Health service area, enrolled dependent children will be able to receive covered services from PHCS/Multiplan providers at the in-network benefit level.

The Mental Health Outpatient Office and Mental Health Other Outpatient benefits have been split out to showcase the different cost shares between an in-office physician visit and a facility or other type of visit. The cost sharing types (i.e. copayment or coinsurance) and cost sharing amounts (e.g. \$20 or 20%) may vary depending on where the services are rendered.

Travel and Lodging, in relation to Transplant Care, provides coverage for approved eligible expenses if traveling over 50 miles from residence to hospital.