

Small Group Plans

Optima Health

Benefit Changes

The following changes are effective for new and renewing groups on or after January 1, 2019

All Plans

Product Line Changes

All 2018 core Small Group Vantage (HMO), POS, and Plus (PPO) plans are transitioning to OptimaDirect[®], a two-tiered in-network plan. Direct network plans include the full network of over 26,000¹ doctors and facilities, in a two-tier structure to maximize cost savings. Members can save money when they get services from a Tier 1 doctor or facility. These plans are available throughout the entire Optima Health service area.

As an option, OptimaSelect[®] Vantage (HMO) plans are available to employers in the Charlottesville area. Select network plans utilize local doctors and facilities within key clinically integrated networks, to provide high-quality and efficient care. Members can save more if they get services from a regionalized group of doctors and facilities.

At-A-Glance Comparison Chart		
	OptimaDirect	OptimaSelect
Where plans are available	<ul style="list-style-type: none"> Entire Optima Health service area 	<ul style="list-style-type: none"> Charlottesville area only
Product Lines available	<ul style="list-style-type: none"> HMO POS PPO 	<ul style="list-style-type: none"> HMO only
Spending Account Options	<ul style="list-style-type: none"> Health Savings Account (HSA) Health Reimbursement Account (HRA)—POS only 	<ul style="list-style-type: none"> Health Savings Account (HSA)
In-Network Coverage	<ul style="list-style-type: none"> Tier 1: All participating doctors and facilities except those in Tier 2 Tier 2: University of Virginia Health System and Mary Washington Healthcare 	<ul style="list-style-type: none"> SQCN and Sentara Healthcare statewide Children’s Hospital of the King’s Daughters Tidewater Physicians Multispecialty Group Eastern Virginia Medical School All participating oral surgeons Other physician groups in Virginia
Out-of-Network Coverage	<ul style="list-style-type: none"> POS and PPO plans Emergency care only for HMO plans 	<ul style="list-style-type: none"> Emergency care only

¹Sentara Health Plans, Inc. Provider Database, 2018

Benefit Changes

- Pediatric Oral Care and Pediatric Orthodontic Dental Procedures are no longer covered benefits.
- Mental Health Outpatient is split to show separate Office Visits (Physician) and Other Visits (Facility) benefits.
- Transplant Care provides coverage for approved eligible travel and lodging expenses if traveling over **50** miles from residence to hospital.
- Sleep Studies require pre-authorization.
- Partial fills for prescription drugs are available at a prorated rate for the purpose of synchronizing medications, if dispensed by an in-network pharmacy, the prescribing provider or pharmacist determines the fill or refill to be in the best interest of the member, and the member requests or agrees to a partial supply. Proration will not occur more frequently than annually.

Please see the plan's Summary of Benefits for all changes specific to each plan.