

2023 BusinessEDGE[®] Plan Changes

Effective January 1, 2023, regardless of a group's plan effective date.	
Vendor Changes	<p>We changed some of the vendors we partner with including:</p> <ul style="list-style-type: none"> • our pharmacy benefit manager from OptumRx[®] to Express Scripts (ESI) • our vision services vendor from EyeMed to VSP Vision Care (VSP)
Effective at the group's renewal and beginning with the group's plan 2023 effective date.	
Benefit Changes	<p>For HSA plans (Equity plans), the Continuous Glucose Monitors, Sensors, and Supplies (CGM) benefit will now be covered under the pharmacy benefit, per the applicable tier cost share amount. Pre-authorization is required.</p>
	<p>For HSA plans (Equity plans), the Diabetic Testing Supplies including test strips, lancets, lancet devices, blood glucose monitors and control solution benefit is now covered under the plan's pharmacy benefit, per the applicable tier cost share amount.</p>
	<p>The Ambulance Services benefit has been separated into Non-Emergent Ambulance Services and Emergency Ambulance Services, which may have different cost shares depending on the plan. Emergency Ambulance Services cost-share amounts will align with Emergency Services. Non-Emergent Ambulance Services will continue to require pre-authorization.</p> <p>Non-emergent ambulance related to mental health diagnoses will be covered as Other Outpatient Services under the Mental Health and Substance Use Disorder Services benefit.</p>
	<p>Virtual Consults for medical/surgical services will now be covered at no charge/no charge after deductible (depending on the plan) from an Sentara Health Plans-approved provider. This is a separate benefit from telemedicine visits scheduled with a member's provider.</p>
	<p>Virtual Consults for mental health/behavioral health services will be covered as Outpatient Office Visits under the Mental Health and Substance Use Disorder Services benefit at a separate cost share.</p>
	<p>Health Savings Account (HSA) limits have been updated for 2023.</p> <p>Minimum deductible:</p> <ul style="list-style-type: none"> • \$1,500 for self-only coverage (\$100 increase from 2022) • \$3,000 for family coverage (\$200 increase from 2022) • \$3,000 for embedded individual deductible (\$200 increase from 2022) <p>Out-of-pocket maximum:</p> <ul style="list-style-type: none"> • \$7,500 for self-only coverage (\$450 increase from 2022) • \$15,000 for family coverage (\$900 increase from 2022) <p>HSA contribution limits:</p> <ul style="list-style-type: none"> • \$3,850 for self-only coverage • \$7,750 for family coverage • Individuals 55 and over may contribute an extra \$1,000 to their HSA

Effective at the group's renewal and beginning with the group's plan 2023 effective date.

<p>Language Changes</p>	<p>The following updates have been made under the Mental Health and Substance Use Disorder Services section:</p> <ul style="list-style-type: none"> • Separate rows for Residential Treatment Services and Partial Hospitalization/Intensive Outpatient Program Facility Services have been added. • Autism Spectrum Disorder has been moved to this section. • The separate row for Virtual Consults has been removed under this section. <hr/> <p>Additional language Mental Health and Substance Use Disorder Services updates include:</p> <ul style="list-style-type: none"> • Outpatient Office Visits has been updated to read Outpatient Office Visits (PCP, Specialist or Virtual Consults). • Other Outpatient Visits (Facility/Freestanding Centers) has been updated to read Other Outpatient Services. • Inpatient Services has been updated to read Inpatient Hospital Services. <hr/> <p>Language has been added to the following sections in the Benefit Summary to refer members to the updated Mental Health and Substance Use Disorder Services benefit. For mental health or substance use disorders You will pay the Copayment or Coinsurance listed under the applicable service for Mental Health and Substance Use Disorder Services. These sections include:</p> <ul style="list-style-type: none"> • Physician Office Visits: Outpatient Office Visits • Outpatient Therapies and Services: Other Outpatient Services • Outpatient Lab, Diagnostic Procedures, Imaging and Testing: Other Outpatient Services • Outpatient Advanced Imaging, Testing and Scans: Other Outpatient Services • Non-Emergent Ambulance Services: Other Outpatient Services • Urgent Care Services: Other Outpatient Services
<p align="center">New Plans:</p>	
<p align="center">Vantage 5000/40/0%</p>	
<p align="center">POS 5000/40/0%</p>	
<p align="center">Plus 5000/40/0%</p>	
<p align="center">Plus 3000/30/0%</p>	
<p align="center">Discontinued Plans:</p>	
<p align="center">Plus Design 2500/10%</p>	
<p align="center">Vantage Equity 2800/30%</p>	

Document Key

AD = After Deductible
 MH = Mental Health
 MOOP = Maximum out-of-pocket
 T1 = Tier 1
 T2 = Tier 2

Dollar amounts = copayments | Percentages = coinsurances

BusinessEDGE Vantage Plan Changes

Vantage 20/40	<ul style="list-style-type: none"> • Non-Emergency Ambulance - \$30 • Emergency Ambulance - \$350 • MH Outpatient Office Visits - \$30 • MH Other Outpatient Services - \$30 • Reconstructive Breast Surgery - \$200
Vantage 25/50	<ul style="list-style-type: none"> • Non-Emergency Ambulance - \$35 • Emergency Ambulance - \$350 • MH Outpatient Office Visits - \$35 • MH Other Outpatient Services - \$35 • Reconstructive Breast Surgery - \$300
Vantage 25/30%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 30% • Emergency Services - 40% • Emergency Ambulance - 40% • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 30%
Vantage 500/25/20%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% • Emergency Services - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 20% AD
Vantage 1000/25/30%	<ul style="list-style-type: none"> • In Network MOOP - \$6,000/\$12,000 • Non-Emergency Ambulance - 30% • Emergency Services - 40% AD • Emergency Ambulance - 40% AD • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 30% AD
Vantage 2000/25/30%	<ul style="list-style-type: none"> • Emergency Services - 20% AD • Emergency Ambulance - 20% AD • Reconstructive Breast Surgery - 0% AD
Vantage 3000/30/0%	<ul style="list-style-type: none"> • In Network MOOP - \$6,500/\$13,000 • Emergency Ambulance - \$350 • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 0% AD

BusinessEDGE Vantage Plan Changes Cont.

Vantage 4000/30/0%	<ul style="list-style-type: none"> • Emergency Ambulance - \$350 • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 0% AD
Vantage 4000/40/20%	<ul style="list-style-type: none"> • Emergency Services - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$50 • Reconstructive Breast Surgery - 20% AD
Vantage Equity 3000/0%	<ul style="list-style-type: none"> • Emergency Services - 20% AD • Emergency Ambulance - 20% AD • Reconstructive Breast Surgery - 0% AD
Vantage Equity 3000/10%	<ul style="list-style-type: none"> • Emergency Services - 20% AD • Emergency Ambulance - 20% AD • Reconstructive Breast Surgery - 10% AD
Vantage Equity 4000/20%	<ul style="list-style-type: none"> • Emergency Services - 30% AD • Emergency Ambulance - 30% AD • Reconstructive Breast Surgery - 20% AD
Vantage Equity 5000/0%	<ul style="list-style-type: none"> • Emergency Ambulance - 20% AD • MH Outpatient Office Visits - \$40 AD • Reconstructive Breast Surgery - 0% AD
Vantage Equity 5000/30%	<ul style="list-style-type: none"> • Emergency Services - 40% AD • Emergency Ambulance - 40% AD • Reconstructive Breast Surgery - 30% AD
Vantage Equity 6000/30%	<ul style="list-style-type: none"> • Emergency Services - 40% AD • Emergency Ambulance - 40% AD • Reconstructive Breast Surgery - 30% AD
Vantage Design 3000/20%	<ul style="list-style-type: none"> • Emergency Services - 30% AD • Emergency Ambulance - 30% AD • Reconstructive Breast Surgery - 20% AD

BusinessEDGE Plus Plan Changes

Plus 500/25/20%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% • Emergency Services - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 20% AD
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BusinessEDGE Plus Plan Changes Cont.

Plus 1500/25/20%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% • Emergency Services - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 20% AD
Plus 2000/25/30% (formerly Plus 1750/30/30%)	<ul style="list-style-type: none"> • Plan Name - Plus 2000/25/30% • In Network Deductible - \$2,000/\$4,500 • OON Deductible - \$4,500/\$9,000 • In Network MOOP - \$6,000/\$12,000 • OON MOOP - \$12,000/\$24,000 • PCP - \$25 • Specialist - \$50 • OP Therapies PCP - \$25 • OP Therapies Specialist - \$50 • Maternity - \$500 • Non-Emergency Ambulance - 30% • Emergency Services - 40% AD • Emergency Ambulance - 40% AD • UCC - \$50 • MH Outpatient Office Visits - \$35 • Home Health - \$25 • Hospice - 0% AD • Reconstructive Breast Surgery - 30% AD
Plus 4000/30/0%	<ul style="list-style-type: none"> • Emergency Services - \$350 • Emergency Ambulance - \$350 • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 0% AD
Plus 4000/40/20%	<ul style="list-style-type: none"> • Emergency Services - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$50 • Reconstructive Breast Surgery - 20% AD
Plus Equity 3000/0%	<ul style="list-style-type: none"> • Emergency Services - 20% AD • Emergency Ambulance - 20% AD • Reconstructive Breast Surgery - 0% AD
Plus Equity 3000/10%	<ul style="list-style-type: none"> • Emergency Services - 20% AD • Emergency Ambulance - 20% AD • Reconstructive Breast Surgery - 10% AD
Plus Equity 4000/20%	<ul style="list-style-type: none"> • Emergency Services - 30% AD • Emergency Ambulance - 30% AD • Reconstructive Breast Surgery - 20% AD
Plus Equity 5000/0%	<ul style="list-style-type: none"> • MH Outpatient Office Visits - \$40 AD • Reconstructive Breast Surgery - 0% AD

BusinessEDGE POS Plan Changes

POS 1000/25/20%	<ul style="list-style-type: none">• Non-Emergency Ambulance - 20%• Emergency Services - 30% AD• Emergency Ambulance - 30% AD• MH Outpatient Office Visits - \$35• Reconstructive Breast Surgery - 20% AD
POS 2000/25/30%	<ul style="list-style-type: none">• In Network MOOP - \$6,000/\$12,000• OON MOOP - \$12,000/\$24,000• Non-Emergency Ambulance - 30%• Emergency Services - 40% AD• Emergency Ambulance - 40% AD• MH Outpatient Office Visits - \$35• Reconstructive Breast Surgery - 30% AD
POS Equity 3000/10%	<ul style="list-style-type: none">• Emergency Services - 20% AD• Emergency Ambulance - 20% AD• Reconstructive Breast Surgery - 10% AD
POS Equity 4000/20%	<ul style="list-style-type: none">• Emergency Services - 30% AD• Emergency Ambulance - 30% AD• Reconstructive Breast Surgery - 20% AD
POS Equity 5000/0%	<ul style="list-style-type: none">• MH Outpatient Office Visits - \$40 AD• Reconstructive Breast Surgery - 0% AD