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We're Moving and Other Important Updates

As you may have heard, Optima Health will change its branding and become Sentara Health Plans as we enter 2024. As we work toward unification with our parent company, Sentara Health, we will update you on our progress toward this goal. Here are some of our upcoming changes:

Effective June 1, 2023, our headquarters and operations have moved. Optima Health joined Sentara Health and Sentara Medical Group in one physical location. Construction is currently underway at our new office park, to be revealed a little later this year.

Our mailing address has changed to PO Box 66189, Virginia Beach, VA 23466. Phone numbers and email addresses remain the same. The remit address for premium payments also remains the same.

Effective July 1, 2023, our legal entity names changed to the following:

- Optima Health Plan (HMO, POS products) --> Sentara Health Plans
- Optima Health Insurance Company (PPO products) --> Sentara Health Insurance Company
- Sentara Health Plan, Inc. (Administrator for self- and level-funded groups) --> Sentara Health Administration, Inc.
- Optima Behavioral Health Services, Inc. --> Sentara Behavioral Health Services, Inc.
- Optima EAP --> Sentara EAP

You may still see Optima Health on materials, ID cards, and in conversations until the end of 2023. Group contracts effective July 1, 2023, and after will include an amendment with the new company names. We also sent official notifications to employers and members in July.

In **August 2023**, we began a new marketing campaign to introduce our new name and look. This included social media, digital advertising, radio, and other media. A random subset of our members were asked to participate in a survey to test campaign materials in late June/early July.

Beginning **October 2023**, open enrollment and renewal materials for groups effective January 1, 2024, and after will reflect our new name and branding.

We will continue to post updates via email and our quarterly newsletters as we get closer to our official launch in January 2024. Please contact your Optima Health representative for more information.

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2023 Medical Loss Ratio (MLR) Update

MLR reporting for calendar year 2023 recently concluded, and we wanted to share that Optima Health satisfied the mandate requirements and will not be required to issue a rebate to any of our employer groups or members.

What is the Medical Loss Ratio mandate?

The Affordable Care Act (ACA) enacted a Medical Loss Ratio (MLR) mandate, which requires insurers selling policies to individuals or small groups to spend at least 80% of premiums on direct medical care and efforts to improve the quality of care. Insurers selling to large groups (usually 51 or more employees) must spend 85% of premiums on care and quality improvement.

Optima Health met the MLR requirements set forth through the ACA while continuing to focus on providing quality health plans for our members. We strive to develop comprehensive programs that improve the health of our members in an effort to manage overall healthcare costs.

We thank you for your continued support. If you have any questions, please contact your Optima Health representative.





New Password Requirements

To protect Sentara Health Plans and its consumers from cyber security threats, we will move from an 8-character network password to a 12-character network password. This will take effect on your next required password rotation.

The change is being implemented to address the vulnerability of short passwords. A minor increase in password length and complexity has been known to significantly improve your own personal security.

Below are the new network passwords requirements:

- 12 characters
- mix of lower- and upper-case letters
- numbers
- special characters

If you have any questions, please contact your Optima Health representative.





Introducing Sentara Health Plans

Optima Health is changing our name to Sentara Health Plans to better reflect our enhanced focus on promoting the overall health and wellbeing of our consumers. You may already know Sentara as a trusted provider with more than 300 sites of care in neighborhoods across Virginia and North Carolina. We are rooted together in the same mission—to improve health every day. Under this new name—Sentara Health Plans—we will be able to further integrate our health plans under a single, unified brand. By providing healthcare that is simple, personal, and more affordable, we are practicing the future of healthcare today.

No action is needed on your part. Your benefits, doctors, and specialists will not change as a result of the name change. You will still have access to the same programs and services. We will mail you a new member ID card to use beginning January 1, 2024. You will use the same sign in and password for the member portal on our website and mobile app. If you are a former Virginia Premier member, please register your account beginning January 1, 2024, at **sentarahealthplans.com**. Support from your care manager, certified community health worker, and our member services team will continue.



Optima Health is becoming Sentara Health Plans.

New name. Same trusted health plan.



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Getting Back Into the School Routine

As summer ends, so do sleepovers, sleeping in, and extra free time. How can you help your kids ease back into the school year schedule? Establish what's important for each day, like getting ready, eating breakfast, taking a bath, and going to bed. Talk about what time these things should happen and how long they should take. Don't forget to build in opportunities to play, relax, and unwind. A regular routine is great for kids' well-being; it gives them a sense of control and allows them to predict what happens next. Consider giving a heads-up before transitioning to the next part of the routine or even using a timer to help things go smoothly. While it's okay to be flexible, consistency is key and can help reduce feelings of anxiety for children. Intentional back-to-school routines can be a great way to build healthy habits.

Access more tips for building healthy habits by visiting WebMD Health Services.

- Sign in to **optimahealth.com**.
- Click "Sign In" (or "Sign-up" for first-time users).
- Once signed in, select "get healthy" on the bottom left of your screen and then "wellness tools" to sign in to your WebMD® Health Services account.





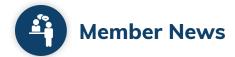
Tips for Back-to-School Time

Although we're in the second half of the year, the back-to-school season can mark the time for a lot of 'new' experiences: new schools, first-time students, clothes, supplies, teachers, dorm rooms, and more. You can also make it a time for new health resolutions! If you haven't already, consider scheduling preventive appointments for you and/or your child(ren). Under the Affordable Care Act (ACA), many preventive services and medications are covered at no additional cost for Optima Health members, including:

- annual physicals
- immunization vaccines
- depression screenings
- dental cavity prevention for infants and children up to age 5
- healthy diet and physical activity counseling for adults with cardiovascular disease risk factors
- well-woman visits

Did your child return to college or become a first-time college student outside of the Optima Health network? Dependent children can still access care outside of the service area when they are enrolled in the Out-of-Area (OOA) Dependent Program. The OOA Dependent Program allows dependent children to access care from PHCS/MultiPlan providers at the in-network benefit level. A certification form is required to be completed annually to prove eligibility. Visit optimahealth.com to access the form and submit it to your human resources department.

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Preventing Childhood Obesity: Four Things Families Can Do

Childhood obesity is a complex disease with many contributing factors, including genetics, eating patterns, physical activity levels, and sleep routines. Conditions where we live, learn, work, and play can make healthy eating and getting enough physical activity difficult if these conditions do not support health.

About one in five American children has obesity. Compared to children with healthy weight, children who are overweight or obese are at a higher risk for asthma, sleep apnea, bone and joint problems, Type 2 diabetes, and heart disease. Adults with obesity have higher risks for stroke, many types of cancer, premature death, and mental illness, such as clinical depression and anxiety.

Though there is no one solution to addressing obesity, there are many ways parents and caregivers can help children have a healthy weight and set up lifelong healthy habits at home.

Model a Healthy Eating Pattern

Adopting healthy eating patterns as a family helps children reach and maintain a healthy weight as they age. Eating a variety of vegetables and fruits, whole grains, lean proteins, and low-fat and fatfree dairy products follows nutrition guidelines and sets your family up for optimal health.

Help your children get the nutrients they need by making half their plate fruits and vegetables. Help kids rethink their drink by replacing sugary drinks, such as soda, fruit drinks, and flavored milk, with water, 100% juice, or plain low-fat milk.



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Move More as a Family

Physically active youth have stronger muscles and bones, better cardiovascular fitness, and lower body fat percentage than those who are inactive. Children aged 3–5 years should be physically active throughout the day. Children aged 6–17 years need at least 60 minutes of physical activity every day.

Help your children move more by making it a family affair. Walking the family pet before and after school, riding bikes, and having races in the yard all count toward physical activity. Active chores, such as washing the car, vacuuming a room, or raking leaves, also count.

Set Consistent Sleep Routines

Good sleep helps prevent Type 2 diabetes, obesity, injuries, and problems with attention and behavior. Kids who don't get enough sleep are at risk for unhealthy weight gain. Researchers are still trying to learn how sleep is linked to weight gain. Some reasons might include causing a child to eat more or be less physically active due to lack of energy.

How much sleep do kids need? Preschoolers need 11–13 hours of sleep per day, including naps. Children 6–12 years old need 9–12 hours of uninterrupted sleep a night, and youth 13–18 need 8–10 hours. Sticking to a consistent sleep schedule, including on weekends, can help children sleep better.









Replace Screen Time With Family Time

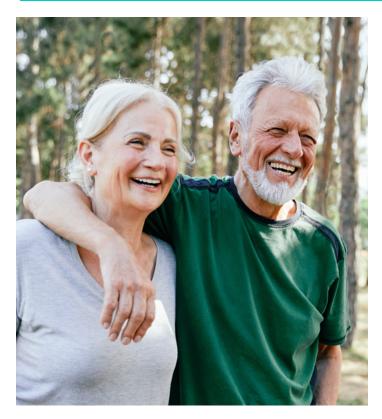
In young people, too much screen time can lead to poor sleep, weight gain, lower grades in school, and poor mental health. Reducing screen time can free up time for family activities and reduce cues to eat unhealthy food.

Turning screens off an hour before bed and removing screens from childrens' bedrooms can help reduce screen time and improve sleep.

Talk to your child's healthcare provider if you're concerned about potential health risks associated with excess weight. Families can adopt healthy routines together, but they also need supportive environments. Learn more about what can be done to make healthy and active living accessible for everyone.

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Heart Disease: Heart Attack Symptoms, Risk, and Recovery

What is a heart attack?

A heart attack, also called a myocardial infarction, happens when a part of the heart muscle doesn't get enough blood. The more time that passes without treatment to restore blood flow, the greater the damage to the heart muscle.

Coronary artery disease (CAD) is the main cause of heart attacks. A less common cause is a severe spasm, or sudden contraction, of a coronary artery that can stop blood flow to the heart muscle.

What are the symptoms of a heart attack?

- chest pain or discomfort
 - Most heart attacks involve discomfort in the center or left side of the chest that lasts for more than a few minutes or that goes away and comes back. The discomfort can feel like uncomfortable pressure, squeezing, fullness, or pain.
- feeling weak, light-headed, or faint
 - You may also break out into a cold sweat.
- pain or discomfort in the jaw, neck, or back
- pain or discomfort in one or both arms or shoulders
- shortness of breath
 - This often comes along with chest discomfort, but shortness of breath also can happen before chest discomfort.

Other symptoms of a heart attack could include unusual or unexplained tiredness and nausea or vomiting. Women are more likely to have these other symptoms.



Call 911 if you notice symptoms of a heart attack.

If you notice the symptoms of a heart attack in yourself or someone else, **call 911 immediately.** The sooner you get to an emergency room, the sooner you can get treatment to reduce the amount of damage to the heart muscle. At the hospital, healthcare professionals can run tests to find out if a heart attack is happening and determine the best treatment.





In some cases, a heart attack requires cardiopulmonary resuscitation (CPR) or an electrical shock (defibrillation) to the heart to get the heart pumping again. Bystanders trained to use CPR or a defibrillator may be able to help until emergency medical personnel arrive.

Remember, the chances of surviving a heart attack are better the sooner emergency treatment begins.

What are the risk factors for a heart attack?

Several health conditions, your lifestyle, and your age and family history can increase your risk for heart disease and heart attack. These are called risk factors. About **half of all Americans** have at least one of the three key risk factors for heart disease: high blood pressure, high blood cholesterol, and smoking.

Some risk factors cannot be controlled, such as your age or family history. But you can take steps to lower your risk by changing the factors you can control.

What can I do to recover after a heart attack?

If you've had a heart attack, your heart may be damaged. This could affect your heart's rhythm and its ability to pump blood to the rest of the body. You may also be at risk for another heart attack or conditions such as stroke, kidney disorders, and peripheral arterial disease (PAD).

You can lower your chances of having future health problems following a heart attack with these steps:

- Limit physical activity. Talk with your healthcare team about the things you do each day at home and at work. Your doctor may want you to limit work, travel, or sexual activity for some time after a heart attack.
- Make lifestyle changes. Eating a healthier diet, increasing physical activity, quitting smoking, and managing stress—in addition to taking prescribed medicines—can help improve your heart health and quality of life. Ask your healthcare team about attending a program called cardiac rehabilitation to help you make these lifestyle changes.
- Participate in a cardiac rehabilitation program. Cardiac rehabilitation is an important program for anyone recovering from a heart attack, heart failure, or other heart problem that required surgery or medical care. Cardiac rehabilitation is a supervised program that includes:
 - physical activity
 - education about healthy living, including healthy eating, taking medicine as prescribed, and ways to help you quit smoking
 - counseling to help you find ways to relieve stress and improve mental health

A team of people may help you through cardiac rehabilitation, including your healthcare team, exercise and nutrition specialists, physical therapists, and counselors or mental health professionals.

Source:

<u>Heart attack symptoms, risk factors, and recovery</u> | **cdc.gov**. (2022, July 12). Centers for Disease Control and Prevention.





Pharmacy Changes Effective October 1, 2023

For groups with pharmacy benefits administered by Optima Health, the pharmacy changes are available online.

Download a printable listing of pharmacy changes effective October 1, 2023.





Healthcare at Your Fingertips

Download the **Optima Health Mobile App** today for instant access to your important plan information and questions, including:

- commonly asked questions and answers
- common forms and documents
- contact information
- tools to find doctors and facilities
- claims and authorizations
- wellness tools

- member ID card
- virtual consult scheduling
- cost calculation for treatments and services
- account access for your HSA or HRA¹
- important preventive care notifications

Whether you're accessing your plan information from the mobile app, a computer, or a tablet, Optima Health digital solutions provide a cohesive experience across all platforms.

Look for the Optima Health Mobile App







To learn more about the Optima Health Mobile App, visit optimahealth.com/members/features/get-the-optima-health-mobile-app

¹ Applies to members with Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) plans