

2026

# Member guide

**Individual & Family  
Health Plans**



[sentarahealthplans.com](https://sentarahealthplans.com)

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**Need help in another language? Call us.**

需要以其他语言获得帮助？ 联系我们。

다른 언어로 도움이 필요하십니까? 저희에게 연락 해

Quý vị cần được giúp đỡ bằng một ngôn ngữ khác? Hãy g

Kailangan ng tulong sa ibang wika? Tawagan kami.

¿Necesita ayuda en algún otro idioma? Llámenos.



# Next steps with Sentara Health Plans

Thanks for being a valued member!

Your membership with Sentara Health Plans helps ensure you receive a simple and affordable healthcare experience. Please review your personal information on the enclosed member ID card and contact us at the number listed on the back if anything needs to be updated. If you are expecting additional cards for family members, these may be mailed separately. Remember to refer to the enclosed member ID card so that you are using the most current information.

## **Visit our welcome page**

Once your plan is effective, visit our welcome page at **[sentarahealthplans.com/welcome](https://sentarahealthplans.com/welcome)** to discover all Sentara Health Plans offers to support your health and wellness. Make sure to choose *Individual & Family* as your plan type.

*Note: If you are new to the plan, you can register your account on the first day of your effective date.*

## How to ensure a smooth transition of care

Are you new to Sentara Health Plans and need to make sure you don't experience an interruption in your care? Follow these helpful tips to ensure a smooth transition with your health plan.

### **If your pharmacy benefit is administered by Sentara Health Plans:**

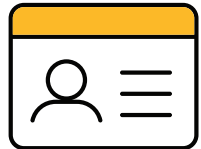
- Tell your prescribing provider and pharmacy you will be switching your coverage if you need refills for current prescriptions. If possible, get your prescription refilled in advance of your change in coverage.
- If your prescription requires pre-authorization, ask your provider to send the pre-authorization information to the Sentara Health Plans pharmacy department. Instructions can be found on **[sentarahealthplans.com](https://www.sentarahealthplans.com)** or your provider can call **1-800-229-5522**.

### **If you currently receive obstetrics care, medical treatment, or have a procedure scheduled:**

- Call your provider's or specialist's office and tell them you are changing your coverage to Sentara Health Plans.
- Ask your provider to send any clinical notes and authorizations to the Sentara Health Plans clinical care services team.

### **When you get your new member ID card:**

- Present your member ID card to your provider's office so they can update your records. If your pharmacy benefit is administered by Sentara Health Plans, make sure to share this information with your pharmacy as well.
- If you haven't already, let them know you had a change in your coverage.



# Member ID card highlights

## How to use your member ID card

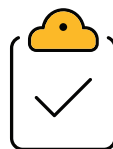
Make sure you have a copy of your card when scheduling appointments, visiting providers, and calling us for information. If you don't have access to the physical copy of your ID card, you can download a digital version on the Sentara Health Plans Mobile App. If you need a replacement card, simply order it on the Sentara Health Plans Mobile App, your member portal online, or contact member services.

## Common abbreviations

Depending on the type of plan you have, you may see some or all of the following abbreviations on your ID card:

- **AD** – After deductible
- **Coins** – Coinsurance
- **Ded or Dd** – Deductible
- **DX1** – Radiological and diagnostic tests performed outside the provider's office, excluding lab work
- **DX2** – Outpatient advanced imaging and testing procedures performed in the provider's office, an outpatient facility, or a hospital (MRI, PET scans, CT scans, sleep studies, etc.)
- **ED** – Emergency Department copayment or coinsurance
- **IP** – Inpatient copayment or coinsurance
- **MOOP** – Maximum out-of-pocket
- **OON** – Out-of-network
- **OP** – Outpatient copayment or coinsurance
- **OV** – Office visit copayment or coinsurance (for primary care provider)
- **Rx** – Applicable prescription drug copayment or coinsurance according to drug tier
- **RxDed** – Prescription drug deductible
- **SOV** – Specialist office visit copayment or coinsurance
- **UCC** – Urgent care copayment or coinsurance

# Snapshot of your benefits



Your member ID card can provide a high-level snapshot of the benefits associated with your health plan. If you are new to health insurance or if you don't understand the terms, visit **[sentarahealthplans.com/101](https://sentarahealthplans.com/101)** to learn more. Please refer to your member portal to view complete details of your plan benefits.

To view the exclusions and limitations associated with your plan, refer to your Evidence of Coverage at **[sentarahealthplans.com/members](https://sentarahealthplans.com/members)**.



*\*Recommended preventive care services are covered at no cost sharing when received from in-network plan providers. You may still have to pay an office visit copayment or coinsurance when you receive preventive care. Some services may be provided under your prescription drug benefit. Learn more about covered preventive care services at **[sentarahealthplans.com/members/manage-plans/covered-preventive-services](https://sentarahealthplans.com/members/manage-plans/covered-preventive-services)**.*



# Register your account

Once your plan is effective, make sure to register your account so you can get access to important health plan information on your phone or computer.

## Download the Sentara Health Plans Mobile App

Available on the App Store and Google Play, the Sentara Health Plans Mobile App allows you to safely and securely access your important health plan information when you need it—at home, at the doctor, and even on the road.

Learn more about the Sentara Health Plans Mobile App by visiting [sentarahealthplans.com/app](https://sentarahealthplans.com/app).



To download the Sentara Health Plans Mobile App and access benefit information, simply open the camera on your phone, hover over the image of the QR code, and tap the notification that pops up.

*Note: If you are new to the plan, you can register your account on the first day of your effective date.*

## **Access your account**

For secure access to features only available to members, access your account on **sentarahealthplans.com** or the Sentara Health Plans Mobile App to:

- Find providers in your network
- View member ID cards
- Access your claims history, Explanation of Benefit (EOB) statements, and authorizations
- View coverage and benefit details, including in-network plan expenses, deductibles, and out-of-pocket maximum balances
- Use the Treatment Cost Calculator to find the cost for an upcoming service or procedure
- Update your email address
- View a summary of your benefits
- Change your primary care provider (PCP)
- Learn about member discounts
- Access health and wellness programs
- Manage payment options
- Get important preventive care reminders

## **Manage your preferences – go paperless!**

Reduce clutter and access your plan information instantly at your fingertips. You can elect to receive plan communications digitally and opt-in to receive text messages to make sure you never miss an important update.

To manage your preferences, sign in to your member portal or the Sentara Health Plans Mobile App and view the options in the *Set My Preferences* section of your profile.





# Explore your network

## Find a provider

You'll find a complete list of providers, urgent care centers, and other facilities in the Sentara Health Plans network at [sentarahealthplans.com/findadoc](https://sentarahealthplans.com/findadoc) or on the Sentara Health Plans Mobile App. If you need additional help, contact member services at the number listed on the back of your member ID card.



## Choose a primary care provider (PCP)

When you have a health concern or need medical care, do you have that one “go to” provider you can call? A primary care provider, or PCP, is your main point of contact—your first stop—to identify an illness or condition, offer methods of care, write prescriptions, and recommend specialists or facilities if additional diagnoses and follow up are needed. When you establish a relationship with a PCP, you develop continuity of care with someone who gets to know you and your health goals, and helps you manage your overall progress. You can choose any PCP from our network that is available and accepting patients. You can also choose a pediatrician for your child’s PCP.



## Benefits of a PCP

- Your PCP will provide routine and preventive care services such as annual physicals, exams, and treatment for colds and the flu.
- Your PCP can help you focus on staying healthy, in addition to treating you when you are sick or hurt.
- Through routine care, your PCP can catch problems early, before they become serious or lead to major illnesses.
- If you have a chronic condition like asthma or diabetes, your PCP will help you develop a self-management plan, monitor your progress, and refer you to specialized care if needed.

## Our provider network

Understanding your Plan's network helps you know how your care is covered by Sentara Health Plans.

- **In-network plan providers:** Providers, hospitals, and other healthcare professionals and facilities who sign a contract with Sentara Health Plans are participating, or in-network, providers. These providers have agreed to accept a set fee for services rendered to our health plan members. Except for emergency services and certain other limited situations, Sentara Individual & Family Health Plans members must receive covered services from in-network providers in order to have their services covered by Sentara Health Plans.

## Behavioral Health Crisis Line

You also have access to the Sentara Health Plans Behavioral Health Crisis Line, which is staffed by professionals experienced in triaging and assisting those in crisis. The toll-free crisis line is available 24/7 and can be accessed by calling the number listed on your member ID card.

If your symptoms include thoughts of harming yourself or someone else, you should:

- Get help right away by calling 911
- Go to the closest hospital for emergency care



## Use virtual care

You can use a virtual consult to visit a provider 24/7 from your home, office, or on the go. Our team of board-certified providers is available by private video or phone call to assist with non-emergency medical conditions.

### When should I use virtual consults?

- For non-emergency issues that don't require a trip to the ER or an urgent care center
- During or after normal business hours, nights, weekends, and even holidays
- If your primary care provider is not available
- If you need to request prescription refills (when appropriate)
- If you are traveling and in need of medical care



### How much does it cost?

Virtual consults are available at no charge for most plans. This is a separate benefit from telemedicine visits scheduled with a member's provider, and is only accessible when you sign in to the member portal or mobile app.

### How do I schedule a virtual consult?

Call **1-866-648-3638** or sign in at **[sentarahealthplans.com/members](https://sentarahealthplans.com/members)** or the Sentara Health Plans Mobile App and select *Virtual Visit*.

## Explore your network

You can also contact your provider to see if they offer virtual care options at the same cost as an in-person appointment, or visit with the Sentara Virtual Care team by connecting with a Sentara Medical Group provider at **[sentara.com/hospitalslocations/sentara-virtual-care](https://sentara.com/hospitalslocations/sentara-virtual-care)**.

You don't have to be a current Sentara Medical Group patient to use this virtual care service.



# Find ways to save

## Where should you go for the care you need?

If you feel sick, knowing where to go to get the best care can help you save time and money. Need to find a provider? You'll find a complete list of providers, urgent care centers, and other facilities in the Sentara Health Plans network at [sentarahealthplans.com/findadoc](https://sentarahealthplans.com/findadoc).



### Call your primary care provider (PCP) or get a virtual consult

Cost: \$ Wait time: **Short**

See your PCP for routine health issues. Your PCP is your main point of contact to identify an illness or condition, offer methods of care, and recommend specialists or facilities if additional diagnoses and follow up are needed. As an alternative, you can schedule a virtual consult to see a provider by phone or video—simply call **1-866-648-3638**. Virtual consults are available at no charge for most plans. This is a separate benefit from telemedicine visits scheduled with your provider.

- Refill and renew medications
- Chronic illness
- Vaccines
- Long-term urine/bowel issues
- Most behavioral health needs
- Flu, sore throat, fever
- Toothache
- Any symptoms listed under urgent care



### Go to urgent care

Cost: \$\$ Wait time: **Moderate**

The following symptoms can be handled by your PCP, but urgent care may be a good option when your PCP's office is closed, such as on weekends or holidays.

- Cough/cold/runny nose
- Throat pain or sore throat
- Ear pain
- Pain/burning in urine
- Headache
- Nausea/vomiting
- Loose stools/diarrhea
- Fever less than 104°F
- Rash
- Back pain
- Penile/vaginal discharge
- Minor injuries, cuts, burns



### Go to the Emergency Room (ER) or call 911

Cost: \$\$\$ Wait time: **Long**

In any life-threatening emergency situation, always go to the closest ER or call 911.

- Chest pain
- Head trauma
- Trouble breathing
- Broken bones
- Poisoning
- Seizures
- Severe bleeding
- Loss of vision
- Stroke
- Fever over 104°F
- Vaginal bleeding when pregnant
- Plans to harm yourself or others

## Still unsure of where to go for help?

Contact the free 24/7 Nurse Advice Line by calling **1-800-394-2237**.

## Estimate your health costs

The Treatment Cost Calculator provides accurate, real-time estimates for all covered procedures including:

- Pregnancy care and delivery
- Advanced imaging
- Colonoscopy
- Outpatient surgery
- Office visits
- Labs
- Immunizations and inpatient admissions
- And much more



Sign in by visiting **[sentarahealthplans.com](https://sentarahealthplans.com)** or use the Sentara Health Plans Mobile App to access the Treatment Cost Calculator.

## Take advantage of special programs\*

Sentara Health Plans provides extra discounts and services to help you get the most out of your health plan benefits to improve your health.

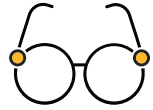
- **Complementary alternative treatments:** Our members get discounts on acupuncture, chiropractic care, massage therapy, physical therapy, occupational therapy, and podiatry.



*\*The savings brought to you as part of the Sentara Health Plans Member Discount Program do not affect your premiums and are not covered benefits of your plan. Discounts may not be used in conjunction with any other discount, rider, or benefit. You will be responsible for applicable taxes.*



- **Hearing and vision extras:** Reduced pricing is available for hearing care services, including functional testing, hearing aid evaluation, fitting, programming, training and up to 50% discount (from manufacturer's suggested retail) for a hearing aid. Savings on routine eye exams, lenses and frames, contact lenses, and laser vision surgery are also available.
- **Health and fitness center discounts:** Sentara Health Plans members have access to premier fitness, weight loss, and wellness brands at discounted pricing. Members must sign in to access the shopping platform to browse for services and activate their discount.
- **Emergency Travel Assistance:** Your enrollment with Sentara Health Plans includes a free Emergency Travel Assistance program that can handle and resolve your medical and travel emergencies. You, and any dependents on your Sentara Health Plans medical plan, are covered whenever traveling 100 miles or more away from your permanent residence, or in another country.



If you need Emergency Travel Assistance, please call

**1-800-872-1414** (inside USA) or **+1-609-986-1234** (outside USA)  
and use reference number 01-AA-OPT-10113.

Learn more about complementary alternative treatments, hearing and vision extras, and special discounts at [sentarahealthplans.com/members/health-and-wellness](https://sentarahealthplans.com/members/health-and-wellness). Visit [sentarahealthplans.com/members/features/emergency-travel-assistance](https://sentarahealthplans.com/members/features/emergency-travel-assistance) to learn more about emergency travel assistance.

# Take control of your health

## Complete your Personal Health Assessment

Want to get—and stay—healthy? Want to feel vibrant and strong for decades to come? If so, it's time to spare about 12 minutes to start your Personal Health Assessment, offered by Sentara Health Plans and WebMD® Health Services.

Start your Personal Health Assessment by signing in to **[sentarahealthplans.com/apps/members/personal-health-assessment](https://sentarahealthplans.com/apps/members/personal-health-assessment)**. You will be asked a series of questions about your health and lifestyle. Your customized Personal Health Assessment will help you develop a wellness program specifically tailored to your needs. You'll also get personalized risk reports and tips to help you get healthier.

## Participate in health & wellness programs

Get healthy and stay healthy with an award-winning collection of nutrition, fitness, tobacco cessation, and screening programs designed by professionals. These programs include health coaches and online resources.

- **Healthy Habits Healthy You:** A diabetes and heart disease prevention program
- **Eating for Life:** The knowledge and skills you need for good nutrition
- **Tobacco cessation:** Ready to quit? We're here to help
- **MoveAbout Program:** Motivation to help get you moving
- **Yoga and meditation:** Videos to help you get stronger, manage stress, and relax

To learn more about our health and wellness programs available, visit **[sentarahealthplans.com/members/health-and-wellness](https://sentarahealthplans.com/members/health-and-wellness)**.

# Learn about health insurance

## 10 common health insurance terms you should know

1. **Coinsurance:** Form of cost sharing between the member and the insurance company. An insured individual pays a percentage of the cost of covered medical services, and the insurance company pays a percentage.
2. **Copayment:** Form of cost sharing where an insured person pays a specified flat amount per service or for set time limits (for example \$15 per visit, \$100 per day) while the insurer pays the remaining costs.
3. **Cost sharing:** A health plan where the member is required to pay a portion of the cost of care. Examples include copayments, coinsurance, and deductibles.
4. **Deductible:** A set dollar amount that a person must pay before insurance coverage for medical expenses can begin.
5. **Explanation of Benefits (EOB):** A description (sent to patients by the health plan) of benefits received and services for which a healthcare provider has requested payment.
6. **Network:** The facilities, providers, and suppliers your health insurer or plan has contracted with to provide healthcare services.
7. **Out-of-pocket costs:** Healthcare costs that are not covered by insurance, such as copayments, coinsurance, and deductibles.
8. **Maximum out-of-pocket (MOOP):** The maximum amount that an insured person will have to pay for covered expenses during a plan year.
9. **Pre-authorization:** The authorization required by an insurance carrier before the member is eligible to receive maximum benefits for hospitalization and other specific services. With some benefit plans, the member is responsible for obtaining pre-authorization prior to receiving services.
10. **Premium:** The fee paid to a health insurance carrier by an enrolled company or individual, normally on a monthly basis, for the delivery and financing of healthcare services to the employees or the individual and their dependents enrolled in the plan.

# Sentara Individual & Family Health Plans bill payment options

As a registered member of **sentarahealthplans.com**, you can pay your monthly premium online. A one-time website registration is required to use online tools. If you haven't already, register now at **sentarahealthplans.com** or the Sentara Health Plans Mobile App.

## Benefits of online bill pay

Online bill pay gives you the flexibility to pay your bill based on your needs. You can:

- Make a one-time payment
- Set up reoccurring automatic payments
- Choose the day of the month you want your payment drafted
- Set up multiple payment methods
- Make partial payments, several times a month
- Pay your premium for more than one month at a time
- Get an email to remind you when your premium is due, when your payment is drafted, or both

Once you have registered, simply click *Pay Monthly Premium* to make a payment using your credit card, debit card, or your bank checking or savings account.



## **Other accepted forms of payment**

You can pay your premium using any of the options below.

### **Bank auto draft**

You can pay your monthly premium directly from your bank checking or savings account. Payment is automatically withdrawn from your account between the 5th and 7th business day of every month. Complete the Auto Debit Form located on the *Member Forms* page at **[sentarahealthplans.com/members/manage-plans/forms](https://sentarahealthplans.com/members/manage-plans/forms)**. Return the form along with a voided check to the address or fax number listed on the instructions.

### **Electronic check**

You can pay with an electronic check by calling **1-888-645-4306**. You will need to have a copy of your monthly billing statement to use this option. Follow the prompts to make a payment using the automated attendant from your bank checking or savings account. The system will ask you to enter your member ID, billing zipcode, bank routing number, and account number.

### **Cash/MoneyGram®**

Pay cash for your monthly premium through MoneyGram®. There is no fee to use this service. When you visit a MoneyGram location, bring cash to pay your premium and your Sentara Health Plans member ID number and enter the receive code 15084. Find a convenient location near you at **[moneygram.com](https://moneygram.com)**.

### **Mail**

You may mail your check, cashier's check, or money order. Please mail your payment, along with the payment stub from your monthly bill, to PO Box 715892, Philadelphia, PA 19171-5892. Please note: your payment must be received by the last day of the month.

### **Telephone**

Call **757-687-6434** or **1-888-737-5479** and select *option 2* to pay by phone with an Sentara Health Plans representative. Please note: we experience high call volumes at the end of the month and encourage you to use the alternative options listed above to avoid long wait times.

# Contact member services



Member services is always available to help you understand your benefits and your healthcare options. Contact member services at the number listed on your member ID card for:

- Assistance finding a participating provider for your healthcare services
- Help understanding your healthcare bills
- Access to your care manager if you have a chronic condition
- Cost estimates for common healthcare services







## Important plan information

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[sentarahealthplans.com](https://sentarahealthplans.com)