

2025 Small Group Plan Changes

Effective January 1, 2025 at the group's renewal	
Product line changes	<p>All core Vantage HMO, POS, and Plus PPO plans are transitioning to a broad network, resulting in the removal of the two-tiered structure as well as the Direct naming convention for all plans.</p> <p>Naming convention example, Sentara Direct Vantage Gold 0 Ded will now be called Sentara Vantage Gold 0 Ded.</p>
Medical benefit changes	<p>Employee assistance visits are increasing and will now cover up to five visits per topic, per household member, for the core benefit. Previously, core plans provided three visits.</p> <p>Pre-authorization for the chiropractic care (spinal manipulation) benefit is no longer required.</p> <p>Pre-authorization for the maternity care benefit is no longer required.</p> <p>The lifetime limits on infertility services have been removed.</p> <p>Health Savings Account (HSA) limits have been updated for 2025.</p> <p>Minimum deductible:</p> <ul style="list-style-type: none"> \$1,650 for self-only coverage (\$50 increase from 2024) \$3,300 for family coverage (\$100 increase from 2024) <p>Out-of-pocket maximum:</p> <ul style="list-style-type: none"> \$8,300 for self-only coverage (\$250 increase from 2024) \$16,600 for family coverage (\$400 increase from 2024) <p>HSA contribution limits:</p> <ul style="list-style-type: none"> \$4,300 for self-only coverage \$8,550 for family coverage
Sunset benefits and plans	Plus PPO Out-of-Area plans have been sunset. Plus PPO plans will be utilized in place of OOA plans.
New plans	
Sentara Vantage Gold 2000 Ded 200 Rx Ded	Sentara POS Platinum 0 Ded
Sentara POS Platinum 0 Ded 200 Rx Ded	Sentara POS Gold 0 Ded
Sentara POS Gold 1250 Ded 200 Rx Ded	Sentara POS Gold 1500 Ded 200 Rx Ded
Sentara POS Gold 2000 Ded 200 Rx Ded	Sentara POS Silver 4000 Ded 250 Rx Ded
Sentara POS Silver 4850 Ded 250 Rx Ded	Sentara POS Silver 5600 Ded 200 Rx Ded
Sentara POS Bronze 6600 Ded	Sentara POS HSA Bronze 6100 Ded
Document key	
<p>Ded = deductible AD = after deductible IN = in network OON = out-of-network MH = mental health MOOP = maximum out-of-pocket Dollar amounts = copayments Percentages = coinsurances</p>	<p>IP = inpatient OP = outpatient PT/OT/ST = physical/occupational/speech therapy UCC = urgent care center ER = emergency room IOP = intensive outpatient PCP = primary care physician Spec = specialist EAV = employee assistance visits</p>

Small Group Vantage plan changes

Sentara Vantage Platinum 0 Ded 100 Rx Ded (Previously: Sentara Direct Vantage Platinum 0 Ded 100 Rx Ded)	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IP hospital, transplants, MH inpatient, MH residential treatment, skilled nursing: \$400
Sentara Vantage Platinum 0 Ded 150 Rx Ded (Previously: Sentara Direct Vantage Platinum 0 Ded 150 Rx Ded)	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IP hospital, transplants, MH inpatient, MH residential treatment, skilled nursing: \$600
Sentara Vantage Gold 0 Ded (Previously: Sentara Direct Vantage Gold 0 Ded)	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • OP therapies facilities: 30%
Sentara Vantage Gold 1000 Ded 250 Rx Ded (Previously: Sentara Direct Vantage Gold 1000 Ded 250 Rx Ded)	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • Skilled nursing: \$500 AD
Sentara Vantage Gold 1500 Ded 200 Rx Ded (Previously: Sentara Direct Vantage Gold 1500 Ded 200 Rx Ded)	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • PT/OT/ST, OP rehab, OP therapies facilities: \$50 AD • OP surgery: \$300 AD • OP diagnostic, diagnostic tests: \$60 AD • OP lab work: \$30 AD • Advanced imaging, IP hospital, transplants, skilled nursing, MH IP, MH residential treatment: \$400 AD • ER, ER ambulance: \$350 AD (in or out-of-network) • UCC, allergy care: \$50 (Ded does not apply) • MH partial hospitalization, MH other OP services: \$35 (Ded does not apply) • Retail tier 1: \$15 AD • Mail order tier 1: \$38 AD
Sentara Vantage Gold 2800 Ded 200 Rx Ded (Previously: Sentara Direct Vantage Gold 2800 Ded 200 Rx Ded)	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IN MOOP: \$6,500/\$13,000
Sentara Vantage Silver 4850 Ded 250 Rx Ded (Previously: Sentara Direct Vantage Silver 4850 Ded 250 Rx Ded)	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IP MOOP: \$9,200/\$18,400 • MH OP PCP/spec: \$50 (Ded does not apply) • MH OP virtual consult: \$50 (Ded does not apply)
Sentara Vantage Bronze 7200 Ded (Previously: Sentara Direct Vantage Bronze 7200 Ded)	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IN MOOP: \$9,200/\$18,400
Sentara Vantage Bronze 8500 Ded (Previously: Sentara Direct Vantage Bronze 8500 Ded)	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IN MOOP: \$9,200/\$18,400

<p>Sentara Vantage HSA Silver 1900 Ded (Previously: Sentara Direct Vantage HSA Silver 1900 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • Skilled nursing: \$500 AD
<p>Sentara Vantage HSA Silver 3300 Ded (Previously: Sentara Direct Vantage HSA Silver 3200 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name and updated Ded amount • EAV – 5 visits • IN Ded: \$3,300/\$6,600
<p>Sentara Vantage HSA Bronze 6100 Ded (Previously: Sentara Direct Vantage HSA Bronze 6100 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • PCP: \$40 AD • Specialist: \$80 AD • UCC: \$80 AD • MH OP PCP/spec: \$40 AD • MH OP virtual consult: \$40 AD
<p>Sentara Vantage Platinum 0 Ded Sentara Vantage Platinum 0 Ded 200 Rx Ded Sentara Vantage Gold 500 Ded 200 Rx Ded Sentara Vantage Gold 750 Ded Sentara Vantage Gold 1000 Ded 200 Rx Ded Sentara Vantage Gold 1250 Ded 200 Rx Ded Sentara Vantage Gold 2000 Ded 100 Rx Ded Sentara Vantage Gold 2000 Ded Sentara Vantage Silver 3000 Ded Sentara Vantage Silver 4000 Ded 250 Rx Ded Sentara Vantage Silver 5600 Ded 200 Rx Ded Sentara Vantage Silver 6500 Ded 250 Rx Ded Sentara Vantage Bronze 6600 Ded Sentara Vantage HSA Silver 4000 Ded Sentara Vantage HSA Bronze 6500 Ded Sentara Vantage HSA Bronze 7000 Ded</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits
Small Group Plus plan changes	
<p>Sentara Plus Platinum 0 Ded 100 Rx Ded (Previously: Sentara Direct Plus Platinum 0 Ded 100 Rx Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IP hospital, transplants, MH inpatient, MH residential treatment, skilled nursing: \$400
<p>Sentara Plus Platinum 0 Ded 150 Rx Ded (Previously: Sentara Direct Plus Platinum 0 Ded 150 Rx Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IP hospital, transplants, MH inpatient, MH residential treatment, skilled nursing: \$600
<p>Sentara Plus Gold 1000 Ded 250 Rx Ded (Previously: Sentara Direct Plus Gold 1000 Ded 250 Rx Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • Skilled nursing: \$500 AD

<p>Sentara Plus Gold 1500 Ded 200 Rx Ded (Previously: Sentara Direct Plus Gold 1500 Ded 200 Rx Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • PT/OT/ST, OP rehab, OP therapies facilities: \$50 AD • OP surgery: \$300 AD • OP diagnostic, diagnostic tests: \$60 AD • OP lab work: \$30 AD • Advanced imaging, IP hospital, transplants, skilled nursing, MH IP, MH residential treatment: \$400 AD • ER, ER ambulance: \$350 AD • UCC: \$50 (Ded does not apply) • MH partial hospitalization, MH other OP services: \$35 (Ded does not apply) • Allergy care: \$50 (Ded does not apply) • Retail tier 1: \$15 AD • Mail order tier 1: \$38 AD
<p>Sentara Plus Gold 2800 Ded 200 Rx Ded (Previously: Sentara Direct Plus Gold 2800 Ded 200 Rx Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IN MOOP: \$6,500/\$13,000 • OON MOOP: \$13,000/\$26,000
<p>Sentara Plus Bronze 7200 Ded (Previously: Sentara Direct Plus Bronze 7200 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IN MOOP: \$9,200/\$18,400 • OON MOOP: \$18,400/\$36,800
<p>Sentara Plus Bronze 8500 Ded (Previously: Sentara Direct Plus Bronze 8500 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IN MOOP - \$9,200/\$18,400 • OON MOOP - \$18,400/\$36,8000
<p>Sentara Plus HSA Silver 1900 Ded (Previously: Sentara Direct Plus HSA Silver 1900 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • Skilled nursing - \$500 AD
<p>Sentara Plus HSA Silver 3300 Ded (Previously: Sentara Direct Plus HSA Silver 3200 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name and updated Ded amount • EAV – 5 visits • IN Ded: \$3,300/\$6,600
<p>Sentara Plus Gold 500 Ded 200 Rx Ded Sentara Plus Gold 750 Ded Sentara Plus Gold 1250 Ded 200 Rx Ded Sentara Plus Gold 2000 Ded 100 Rx Ded Sentara Plus Gold 2000 Ded Sentara Plus Silver 3000 Ded Sentara Plus Silver 4000 Ded 250 Rx Ded Sentara Plus Silver 6500 Ded 250 Rx Ded Sentara Plus HSA Silver 4000 Ded Sentara Plus HSA Bronze 6500 Ded Sentara Plus HSA Bronze 7000 Ded</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits

Small Group POS plan changes	
<p>Sentara POS Platinum 0 Ded 100 Rx Ded (Previously: Sentara Direct POS Platinum 0 Ded 100 Rx Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IP hospital, transplants, MH inpatient, MH residential treatment, skilled nursing: \$400
<p>Sentara POS Platinum 0 Ded 150 Rx Ded (Previously: Sentara Direct POS Platinum 0 Ded 150 Rx Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IP hospital, transplants, MH inpatient, MH residential treatment, skilled nursing: \$600
<p>Sentara POS Gold 1000 Ded 250 Rx Ded (Previously: Sentara Direct POS Gold 1000 Ded 250 Rx Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • Skilled nursing: \$500 AD
<p>Sentara POS Gold 1000 Ded 200 Rx Ded (Previously: Sentara Direct POS Gold 1000 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name and added Rx Ded • EAV – 5 visits • Rx Ded: \$200 Ded per person • Rx retail tier 2: \$50 AD • Rx retail tier 3: 30% AD • Rx retail tier 4: 30% AD (\$350 max) • Rx mail order tier 2: \$125 AD • Rx mail order tier 3: 30% AD (\$400 max) • Rx mail order tier 4: 30% AD (\$350 max)
<p>Sentara POS Gold 2800 Ded 200 Rx Ded (Previously: Sentara Direct POS Gold 2800 Ded 200 Rx Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IN MOOP - \$6,500/\$13,000 • OON MOOP - \$13,000/\$26,000
<p>Sentara POS Bronze 7200 Ded (Previously: Sentara Direct POS Bronze 7200 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IN MOOP - \$9,200/\$18,400 • OON MOOP - \$18,400/\$36,800
<p>Sentara POS Bronze 8500 Ded (Previously: Sentara Direct POS Bronze 8500 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • IN MOOP - \$9,200/\$18,400 • OON MOOP - \$18,400/\$36,800
<p>Sentara POS HSA Silver 1900 Ded (Previously: Sentara Direct POS HSA Silver 1900 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits • Skilled nursing - \$500 AD
<p>Sentara POS HSA Silver 3300 Ded (Previously: Sentara Direct POS HSA Silver 3200 Ded)</p>	<ul style="list-style-type: none"> • Removed Direct from plan name and updated Ded amount • EAV – 5 visits • IN Ded: \$3,300/\$6,600
<p>Sentara POS Gold 500 Ded 200 Rx Ded Sentara POS Gold 750 Ded Sentara POS Gold 2000 Ded 100 Rx Ded Sentara POS Gold 2000 Ded</p>	<ul style="list-style-type: none"> • Removed Direct from plan name • EAV – 5 visits

Sentara POS Silver 3000 Ded
Sentara POS Silver 3500 Ded
Sentara POS Silver 6500 Ded 250 Rx Ded
Sentara POS HSA Silver 4000 Ded
Sentara POS HSA Bronze 6200 Ded
Sentara POS HSA Bronze 6500 Ded
Sentara POS HSA Bronze 7000 Ded
Sentara POS Design Silver 3000 Ded 250 Rx
Ded

- Removed Direct from plan name
- EAV – 5 visits