

VCU Health System Plan at a Glance



Easy-to-Use Benefits



There are **no referrals** required from a primary care physician to receive specialist care.

Quality Network with National Coverage



Our comprehensive network includes more than 50,000¹ providers. Every major local hospital system is in-network:

- VCU Health System
- Sentara Health
- HCA Health System
- Riverside Health System
- Bon Secours Health System
- Chesapeake Regional Healthcare
- Inova Health System

Your coverage also includes access to the PHCS/MultiPlan national network.

Support for Your Health



Whether it's a virtual doctor visit or a caring nurse to help you navigate a difficult health event—we have great tools and resources for you.



¹ Sentara Health Plans Provider Database

² Individual Plan/Family Plan

³ Specialty prescription not available in 90-day supply

Sentara Health Plans PPO Plan		
In & Out-of-Network Coverage	VCUHS Network	Sentara Health Plans PPO Network
	✓	✓
Your Cost Share	Copayments; Coinsurance	Deductible; Copayments; Coinsurance
In-Network		
Deductible ²	None	\$750/\$1,500
Maximum Out-of-Pocket ²	\$2,000/\$4,000	\$6,350/\$12,700
Preventive Care	No charge	No charge
Primary Care	\$25	\$25
Specialist	\$40	\$75
Emergency Department	\$200	\$200
Outpatient Facility	\$75	After deductible, \$200 then 30%
Lab and X-ray	No charge	After deductible, 30%
Inpatient	\$100	\$1,000 then 30%
Prescription Drug Tier 1/2/3/Specialty	\$0/\$17/\$25/\$25	\$15/\$45/\$75/\$75
Prescription Drug 90-Day Supply	\$0/\$34/\$50/NA ³	\$38/\$100/\$150/NA ³
Rx Maximum Out-of-Pocket	\$250 individual/ \$500 family	\$500 individual/ \$1,000 family
Out-of-Network		
Features include \$2,000/\$4,000 deductible, 40% coinsurance, and a maximum out-of-pocket of \$7,500/\$15,000		

Important Reminders

New Employee?

Sentara Health Plans understands the importance of maintaining your health without interruption when switching health plans. Your plan is designed to provide continuity of coverage and benefits. For a smooth transition, consider the following if you are new to the health plan:

If you are currently receiving obstetrics care, medical treatment, or have a procedure scheduled:

- call your doctor's office and tell them your coverage is changing to Sentara Health Plans.
- confirm your doctors can send clinical notes and authorizations to the Sentara Health Plans clinical care services team.

If you have scheduled a treatment that required authorization from your former health plan:

- Sentara Health Plans will likely need to authorize this treatment and will work with you and your doctor to obtain the necessary information.

If your prescriptions required prior authorization from your former health plan carrier:

- as a new member, Sentara Health Plans will temporarily waive prior authorization requirements if your prescription is filled within the first 90 days of your plan membership.



Download the Sentara Health Plans mobile app from the App Store or Google Play. Register to safely and securely access important health information on the go.

Find Out If Your Doctor Is In Our Network



Your plan is designed to have the lowest cost share at VCUHS providers. For doctors in the Sentara Health Plans network, please sign in to your member portal at sentarahealthplans.com and select *Find Doctors, Drugs and Facilities*. You can filter your provider search by specialty, location, or zip code. If your doctor practices in multiple locations, you may wish to include a larger radius (such as 30 miles). The Sentara Health Plans database may list a different address for your doctor from the location you normally visit.

Contact Information

Sentara Health Plans

sentarahealthplans.com

Call: 757-552-7110 or 1-800-229-1199,

Monday through Friday from
8 a.m. to 6 p.m. EST

Email:

asksentarahealth@sentara.com

VCU Health System

[HR4U.vcuhealth.org](https://hr4u.vcuhealth.org)

Call: 1-804-628-HR4U,

Monday through Friday from
7 a.m. to 7 p.m. EST

Email: HR4U@vcuhealth.org