

## 2026 BusinessEDGE® Plan Changes

Effective at the group's renewal and beginning with the group's plan 2026 effective date	
<b>Medical benefit changes</b>	Cost sharing will not apply to <b>diagnostic breast exams</b> received from in-network providers. <b>Diagnostic breast exams</b> mean medically necessary and appropriate breast exams—including an exam using diagnostic mammography, breast magnetic resonance imaging, 3D mammography, or breast ultrasound—that are used to evaluate an abnormality seen or suspected from a screening for the detection of breast cancer or an abnormality detected by another means of examination. All plan pre-authorization requirements apply.
	Wigs are covered under the <b>durable medical equipment (DME)</b> benefit – 1 per year after cancer treatment.
	Pre-authorization is required for all <b>DME</b> .
	Health Savings Account (HSA) limits have been updated for 2026.  <b>Minimum deductible:</b> <ul style="list-style-type: none"> <li>\$1,700 for self-only coverage (\$50 increase from 2025)</li> <li>\$3,400 for family coverage (\$100 increase from 2025)</li> </ul> <b>Out-of-pocket maximum:</b> <ul style="list-style-type: none"> <li>\$8,500 for self-only coverage (\$200 increase from 2025)</li> <li>\$17,000 for family coverage (\$400 increase from 2025)</li> </ul> <b>HSA contribution limits:</b> <ul style="list-style-type: none"> <li>\$4,400 for self-only coverage (\$100 increase from 2025)</li> <li>\$8,750 for family coverage (\$200 increase from 2025)</li> </ul>
<b>Pharmacy benefit changes</b>	Pharmacy option 1 (\$150 Ded) has been removed. Pharmacy option 2 (\$0 Ded) is still available for traditional plans. Pharmacy deductible on HSA plans remains: preventive drugs before deductible; medical deductible applies.
	The pharmacy cost share structure has been updated for all plans, traditional and HSA.  <b>Traditional:</b> <ul style="list-style-type: none"> <li>Retail Tier 3: 25%</li> <li>Retail Tier 4: 30% (\$400 MOOP per script)</li> <li>Mail Order Tier 3: 25%</li> <li>Mail Order Tier 4: 30% (\$400 MOOP per script)</li> </ul> <b>HSA:</b> <ul style="list-style-type: none"> <li>Retail Tier 3: 25% AD</li> <li>Retail Tier 4: 30% AD (\$400 MOOP per script)</li> <li>Mail Order Tier 3: 25% AD</li> <li>Mail Order Tier 4: 30% AD (\$400 MOOP per script)</li> </ul>

New plans		
Sentara Vantage 2500/30/20% Sentara Vantage 5000/30/30%	Sentara Plus 1000/25/20% Sentara Plus 1500/25/20% Sentara Plus 2500/30/20% Sentara Plus 3000/30/0% Sentara Plus 4000/30/0% Sentara Plus 5000/25/0% Sentara Plus 5000/30/30% Sentara Plus HSA 3400 /10% Sentara Plus HSA 4000/20% Sentara Plus HSA 5000/30% Sentara Plus HSA 6000/30%	Sentara POS 2500/30/20% Sentara POS 3000/30/0% Sentara POS 4000/30/0% Sentara POS 5000/30/30% Sentara POS HSA 5000/30% Sentara POS HSA 6000/30%
Discontinued plans		
Sentara Vantage 6600/30% Sentara Vantage HSA 4000/0%	Sentara Plus 1000/20/0% Sentara Plus HSA 4000/0%	Sentara POS 1000/20/0% Sentara POS 6600/30% Sentara POS HSA 4000/0%
Document key		
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 DME = durable medical equipment	IP = inpatient OP = outpatient PT/ST/OT = physical/speech/occupational therapy ER = emergency room UCC = urgent care centers IOP = intensive outpatient program PCP = primary care physician Spec = specialist	
BusinessEDGE Vantage plan changes		
Sentara Vantage 0/25/20%	<ul style="list-style-type: none"><li>OP therapies IV infusion/respiration/inhalation all places of service: 20%</li><li>OP therapies chemo/chemo drugs/radiation all places of service: 20%</li><li>Maternity: \$300</li><li>Hospice care: 20%</li><li>Home health care skilled services: \$50</li><li>MH partial hospitalization, OP services: \$60</li></ul>	
Sentara Vantage 500/25/20%	<ul style="list-style-type: none"><li>OP therapies IV infusion/respiration/inhalation PCP/spec/facility: 20% AD</li><li>OP therapies chemo/chemo drugs/radiation All places of service: 20% AD</li><li>Maternity: 20% AD</li><li>Home health care skilled services: \$50 (Ded does not apply)</li></ul>	

<b>Sentara Vantage 1000/25/20%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20% AD</li> </ul>
<b>Sentara Vantage 1000/25/30%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 30% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 30% AD</li> <li>• Maternity: 30% AD</li> <li>• Hospice care: 30% AD</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> </ul>
<b>Sentara Vantage 1500/25/20%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20% AD</li> <li>• Maternity: \$400 AD</li> <li>• Hospice care: 20% AD</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> <li>• MH partial hospitalization, OP services: \$60 (Ded does not apply)</li> </ul>
<b>Sentara Vantage 2000/25/30%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 30% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 30% AD</li> <li>• Maternity: 30% AD</li> <li>• Hospice care: 30% AD</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> </ul>
<b>Sentara Vantage 3000/30/0%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: No charge AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: No charge AD</li> <li>• Emergency services/ambulance: \$350 AD</li> </ul>
<b>Sentara Vantage 4000/30/0%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: No charge AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: No charge AD</li> </ul>
<b>Sentara Vantage 5000/25/0%</b>	<ul style="list-style-type: none"> <li>• Specialist office visit: \$60 (Ded does not apply)</li> <li>• OP therapies IV infusion/respiration/inhalation all places of service: No charge AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: No charge AD</li> <li>• MH outpatient visits PCP/spec/virtual: \$25 (Ded does not apply)</li> <li>• Urgent care center services: \$75 (Ded does not apply)</li> </ul>

<b>Sentara Vantage HSA 3400/10%</b> <b>(previously Sentara Vantage HSA 3300/10%)</b>	<ul style="list-style-type: none"> <li>• Plan name change and cost share: 3400/10%</li> <li>• IN Ded: \$3,400/6,800</li> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20% AD</li> <li>• Pre-auth injectable/infused medications: 20% AD</li> <li>• Hospice care: 20% AD</li> <li>• Home health care skilled services: 20% AD</li> </ul>
<b>Sentara Vantage HSA 3400/20%</b> <b>(previously Sentara Vantage HSA 3300/20%)</b>	<ul style="list-style-type: none"> <li>• Plan name change and cost share: 3400/20%</li> <li>• IN Ded: \$3,400/6,800</li> </ul>
<b>BusinessEDGE Plus plans changes</b>	
<b>Sentara Plus 0/25/20%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20%</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20%</li> <li>• Maternity: \$300</li> <li>• Hospice care: 20%</li> <li>• Home health care skilled services: \$50</li> <li>• MH partial hospitalization, OP services: \$60</li> </ul>
<b>Sentara Plus 500/25/20%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20% AD</li> <li>• Maternity: 20% AD</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> </ul>
<b>Sentara Plus 1000/25/30%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 30% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 30% AD</li> <li>• Maternity: 30% AD</li> <li>• Hospice care: 30%</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> </ul>
<b>Sentara Plus 2000/25/30%</b>	<ul style="list-style-type: none"> <li>• OON out of pocket max: \$13,000/26,000</li> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 30% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 30% AD</li> <li>• Maternity: 30% AD</li> <li>• Hospice care: 30% AD</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> </ul>
<b>Sentara Plus HSA 3400/20%</b> <b>(previously Sentara Plus HSA 3300/20%)</b>	<ul style="list-style-type: none"> <li>• Plan name change and cost share: 3400/20%</li> <li>• IN Ded: \$3,400/6,800</li> <li>• OON Ded: \$6,800/\$13,600</li> </ul>

**BusinessEDGE POS plan changes**

<b>Sentara POS 0/25/20%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20%</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20%</li> <li>• Maternity: \$300</li> <li>• Hospice care: 20%</li> <li>• Home health care skilled services: \$50</li> <li>• MH partial hospitalization, OP services: \$60</li> </ul>
<b>Sentara POS 500/25/20%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20% AD</li> <li>• Maternity: 20% AD</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> </ul>
<b>Sentara POS 1000/25/20%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20% AD</li> </ul>
<b>Sentara POS 1000/25/30%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 30% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 30% AD</li> <li>• Maternity: 30% AD</li> <li>• Hospice care: 30% AD</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> </ul>
<b>Sentara POS 1500/25/20%</b>	<ul style="list-style-type: none"> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20% AD</li> <li>• Maternity: \$400 AD</li> <li>• Hospice care: 20% AD</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> <li>• MH partial hospitalization, OP services: \$60 (Ded does not apply)</li> </ul>
<b>Sentara POS 2000/25/30%</b>	<ul style="list-style-type: none"> <li>• OON out of pocket max \$13,000/26,000</li> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 30% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 30% AD</li> <li>• Maternity: 30% AD</li> <li>• Hospice care: 30% AD</li> <li>• Home health care skilled services: \$50 (Ded does not apply)</li> </ul>

<b>Sentara POS 5000/25/0%</b>	<ul style="list-style-type: none"> <li>• Specialist visit: \$60 (Ded does not apply)</li> <li>• OP therapies IV infusion/respiration/inhalation all places of service: No charge AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: No charge AD</li> <li>• Urgent Care Center services: \$75 (Ded does not apply)</li> <li>• MH partial hospitalization, OP services: \$25 (Ded does not apply)</li> </ul>
<b>Sentara POS HSA 3400/10% (previously Sentara POS HSA 3300/10%)</b>	<ul style="list-style-type: none"> <li>• Plan name change and cost share: 3400/10%</li> <li>• IN Ded: \$3,400/6,800</li> <li>• OON Ded: \$6,800/\$13,600</li> <li>• OP therapies IV infusion/respiration/inhalation all places of service: 20% AD</li> <li>• OP therapies chemo/chemo drugs/radiation all places of service: 20% AD</li> <li>• Pre-auth injectable/infused medications: 20% AD</li> <li>• Hospice care: 20% AD</li> <li>• Home health care skilled services: 20% AD</li> </ul>
<b>Sentara POS HSA 3400/20% (previously Sentara POS HSA 3300/20%)</b>	<ul style="list-style-type: none"> <li>• Plan name change and cost share: 3400/20%</li> <li>• IN Ded: \$3,400/6,800</li> <li>• OON Ded: \$6,800/\$13,600</li> </ul>
<b>Sentara POS HSA 4000/20%</b>	<ul style="list-style-type: none"> <li>• OON Ded: \$5,500/\$11,000</li> </ul>