

# 2024 Sentara Direct POS Plans

Small Groups with 1-50 total employees



This chart only summarizes standard covered expenses. Exclusions and limitations apply. Additional benefits may be available.

Plan Name	DED (In Net) Individual Family	DED (OON) Individual Family	MOOP (In Net) Individual Family	MOOP (OON) Individual Family	OON COINSURANCE	PCP Tier 1 / Tier 2 Physicians	VIRTUAL CONSULT No OON Coverage	SPECIALIST Tier 1 / Tier 2 Physicians	OUTPATIENT Tier 1 / Tier 2 Facilities	INPATIENT Tier 1 / Tier 2 Facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE Deductible, if applicable
Sentara Direct POS Platinum 0 Ded 100 Rx Ded	None	\$1,750 \$3,500	\$2,800 \$5,600	\$5,000 \$10,000	40% AD/AC	\$10/\$20	No charge	\$20/\$40	\$150/\$250	\$200/day (\$800 max) \$400/day (\$1,600 max)	\$350	\$20	\$100 Ded p/p Tier 1: \$15 Tier 2: \$50 Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct POS Platinum 0 Ded 150 Rx Ded	None	\$2,000 \$4,000	\$3,000 \$6,000	\$6,000 \$12,000	40% AD/AC	\$15/\$30	No charge	\$35/\$70	\$150/\$250	\$300/day (\$1,200 max) \$600/day (\$2,400 max)	\$350	\$35	\$150 Ded p/p Tier 1: \$10 Tier 2: \$40 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct POS Gold 500 Ded 200 Rx Ded	\$500 \$1,000	\$1,000 \$2,000	\$7,500 \$15,000	\$15,000 \$30,000	40% AD/AC	\$25/\$50	No charge	\$50/\$100	20% AD/40% AD	20% AD/40% AD	30% AD	\$50	\$200 Ded p/p Tier 1: \$15 Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct POS Gold 750 Ded	\$750 \$1,500	\$1,500 \$3,000	\$7,700 \$15,400	\$15,400 \$30,800	40% AD/AC	\$30/\$60	No charge	\$60/\$120	20% AD/40% AD	20% AD/40% AD	30% AD	\$60	Tier 1: \$15 Tier 2: \$50 Tier 3: 20% Tier 4: 20% (\$350 max)
Sentara Direct POS Gold 1000 Ded 250 Rx Ded	\$1,000 \$2,000	\$2,000 \$4,000	\$7,000 \$14,000	\$14,000 \$28,000	30% AD/AC	\$20/\$40	No charge	\$40/\$80	\$250 AD/\$500 AD	\$500 AD/ \$1,000 AD	\$350 AD	\$40	\$250 Ded p/p Tier 1: \$25 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct POS Gold 1000 Ded	\$1,000 \$2,000	\$2,000 \$4,000	\$6,200 \$12,400	\$12,400 \$24,800	50% AD/AC	\$25/\$50	No charge	\$50/\$100	30% AD/50% AD	30% AD/50% AD	40% AD	\$50	Tier 1: \$15 Tier 2: \$50 Tier 3: 30% Tier 4: 30% (\$350 max)
Sentara Direct POS Gold 2000 Ded 100 Rx Ded	\$2,000 \$4,000	\$4,000 \$8,000	\$8,000 \$16,000	\$16,800 \$33,600	40% AD/AC	\$30/\$60	No charge	\$60/\$120	\$100/\$200	20% AD/40% AD	30% AD	\$60	\$100 Ded p/p Tier 1: \$25 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct POS Gold 2000 Ded	\$2,000 \$4,000	\$4,000 \$8,000	\$6,500 \$13,000	\$13,000 \$26,000	50% AD/AC	\$25/\$50	No charge	\$50/\$100	30% AD/50% AD	30% AD/50% AD	40% AD	\$50	Tier 1: \$15 Tier 2: \$50 Tier 3: 30% Tier 4: 30% (\$350 max)
Sentara Direct POS Gold 2800 Ded 200 Rx Ded	\$2,800 \$5,600	\$5,600 \$11,200	\$8,400 \$16,800	\$16,800 \$33,600	30% AD/AC	\$35/\$70	No charge	\$65/\$130	No charge AD/ 20% AD	No charge AD/20% AD	20% AD	No charge AD	\$200 Ded p/p Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct POS Silver 3000 Ded	\$3,000 \$6,000	\$6,000 \$12,000	\$8,800 \$17,600	\$17,600 \$35,200	45% AD/AC	\$35/\$70	No charge	\$70 AD/\$140 AD	25% AD/45% AD	25% AD/45% AD	35% AD	\$70 AD	MDA Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct POS Silver 3500 Ded	\$3,500 \$7,000	\$7,000 \$14,000	\$8,000 \$16,000	\$16,000 \$32,000	40% AD/AC	\$35/\$70	No charge	\$70/\$140	20% AD/40% AD	20% AD/40% AD	30% AD	\$70	MDA Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct POS Silver 6500 Ded 250 Rx Ded	\$6,500 \$13,000	\$13,000 \$26,000	\$8,000 \$16,000	\$16,000 \$32,000	30% AD/AC	No charge AD/ 20% AD	No charge AD	No charge AD/ 20% AD	No charge AD/ 20% AD	No charge AD/ 20% AD	20% AD	No charge AD	\$250 Ded p/p Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct POS Bronze 7200 Ded	\$7,200 \$14,400	\$14,400 \$28,800	\$9,400 \$18,800	\$18,800 \$37,600	50% AD/AC	\$45/\$90	No charge	\$90/\$180	40% AD/50% AD	40% AD/50% AD	50% AD	\$90	MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 40% AD Tier 4: 40% AD (\$350 max)
Sentara Direct POS Bronze 8500 Ded	\$8,500 \$17,000	\$17,000 \$34,000	\$9,450 \$18,900	\$18,900 \$37,800	50% AD/AC	\$50/\$100	No charge	\$100/\$200	30% AD/50% AD	30% AD/50% AD	40% AD	\$100	MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)

# 2024 Sentara Direct POS HSA Plans



Plan Name	DED (In Net) Individual Family	DED (OON) Individual Family	MOOP (In Net) Individual Family	MOOP (OON) Individual Family	OON COINSURANCE	PCP Tier 1 / Tier 2 Physicians	VIRTUAL CONSULT No OON Coverage	SPECIALIST Tier 1 / Tier 2 Physicians	OUTPATIENT Tier 1 / Tier 2 Facilities	INPATIENT Tier 1 / Tier 2 Facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE Deductible, if applicable
Sentara Direct POS HSA Silver 1900 Ded	\$1,900 \$3,800	\$3,800 \$7,600	\$7,500 \$15,000	\$15,000 \$30,000	30% AD/AC	\$25 AD/\$50 AD	No charge AD	\$50 AD/\$100 AD	\$400 AD/ \$800 AD	\$500 AD/\$1,000 AD	\$350 AD	\$50 AD	Prev BD, MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct POS HSA Silver 3200 Ded	\$3,200 \$6,400	\$6,400 \$12,800	\$7,200 \$14,400	\$14,400 \$28,800	40% AD/AC	20% AD/40% AD	No charge AD	20% AD/40% AD	20% AD/40% AD	20% AD/40% AD	30% AD	20% AD	Prev BD, MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct POS HSA Silver 4000 Ded	\$4,000 \$8,000	\$8,000 \$16,000	\$6,900 \$13,800	\$13,800 \$27,600	30% AD/AC	\$40 AD/\$80 AD	No charge AD	\$80 AD/\$160 AD	No charge AD/20% AD	No charge AD/20% AD	20% AD	\$80 AD	Prev BD, MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct POS HSA Bronze 6200 Ded	\$6,200 \$12,400	\$12,400 \$24,800	\$7,200 \$14,400	\$14,400 \$28,800	50% AD/AC	\$40 AD/\$80 AD	No charge AD	\$80 AD/\$160 AD	30% AD/50% AD	30% AD/50% AD	40% AD	30% AD	Prev BD, MDA Tier 1: 30% AD Tier 2: 30% AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)
Sentara Direct POS HSA Bronze 6500 Ded	\$6,500 \$13,000	\$13,000 \$26,000	\$7,500 \$15,000	\$15,000 \$30,000	30% AD/AC	No charge AD/ 20% AD	No charge AD	No charge AD/ 20% AD	No charge AD/20% AD	No charge AD/20% AD	20% AD	No charge AD	Prev BD, MDA Tier 1: 25% AD Tier 2: 25% AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct POS HSA Bronze 7000 Ded	\$7,000 \$14,000	\$14,000 \$28,000	\$7,500 \$15,000	\$15,000 \$30,000	30% AD/AC	No charge AD/ 20% AD	No charge AD	No charge AD/ 20% AD	No charge AD/20% AD	No charge AD/20% AD	20% AD	No charge AD	Prev BD, MDA Tier 1: 25% AD Tier 2: 25% AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)

# 2024 Sentara Direct POS Design Plans

Plan Name	DED (In Net) Individual Family	DED (OON) Individual Family	MOOP (In Net) Individual Family	MOOP (OON) Individual Family	OON COINSURANCE	PCP Tier 1 / Tier 2 Physicians	VIRTUAL CONSULT No OON Coverage	SPECIALIST Tier 1 / Tier 2 Physicians	OUTPATIENT Tier 1 / Tier 2 Facilities	INPATIENT Tier 1 / Tier 2 Facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE Deductible, if applicable
Sentara Direct POS Design Silver 3000 Ded 250 Rx Ded	\$3,000 \$6,000	\$6,000 \$12,000	\$7,900 \$15,800	\$15,800 \$31,600	40% AD/AC	\$30 AD/ \$60 AD	No charge AD	\$60 AD/ \$120 AD	20% AD/40% AD	20% AD/40% AD	30% AD	\$60 AD	\$250 Ded p/p Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)

AD: After Deductible | AC: Allowable Charges | Ded p/p: Deductible per person | MDA: Medical Deductible Applies | Prev BD: Preventive Drugs Before Deductible

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