

2023 BusinessEDGE® Optima POS Plans

Groups with 5-250 enrolled 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	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 OPTION 1 Deductible, if applicable	PRESCRIPTION DRUG COVERAGE OPTION 2 Deductible, if applicable
Optima POS 1000/25/20%	\$1,000 \$2,000	\$1,250 \$2,500	\$5,000 \$10,000	\$10,000 \$20,000	\$25	No charge	\$40	20% AD	20% AD	30% AD	\$40	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima POS 2000/25/30%	\$2,000 \$4,500	\$4,500 \$9,000	\$6,000 \$12,000	\$12,000 \$24,000	\$25	No charge	\$50	30% AD	30% AD	40% AD	\$50	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima POS 4000/40/20%	\$4,000 \$8,000	\$10,000 \$20,000	\$7,500 \$15,000	\$17,500 \$35,000	\$40	No charge	\$80	20% AD	20% AD	30% AD	20% AD	**MDA Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima POS 5000/40/0%	\$5,000 \$10,000	\$10,000 \$20,000	\$7,500 \$15,000	\$15,000 \$30,000	\$40	No charge	\$80	No charge AD	No charge AD	20% AD	\$80	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)

AD: After Deductible | ***Ded p/p:** Deductible per person | ****MDA:** Medical Deductible Applies | **AC:** Allowable Charges

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