

Visit sentarahealthplans.com/brokers
for easy access to important documents and resources.

Broker Services: 1-866-927-4785
For questions about broker checks and payments:
brokerinquirymailbox@sentara.com

Sales: IndividualSales@sentara.com

Enrollment: Email: Individualuw@sentara.com
Fax: 1-877-388-3814

Note: Electronic enrollment will be required during the open enrollment season; paper applications will be returned to the designated agent for assistance with electronic submission process.

Member Services: 1-866-514-5916

Sentara Health Plans is the trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Behavioral Health Services, Inc., and Sentara Health Administration, Inc. Sentara Individual & Family Health Plans are issued by Sentara Health Plans. All plans have benefit exclusions and limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, please call your broker or Sentara Health Plans at 1-800-741-4825 or visit sentarahealthplans.com.

Revised August 2023



Scan to
learn more.



Sentara Individual & Family Health Plans

2024 Plan Guide





We Make Healthcare More Rewarding

At Sentara Health Plans, we're passionate about helping our members live healthier.

As part of our mission **to improve health every day**, we're committed to going above and beyond for our members by building strong relationships and supporting them on their journey to better health. Backed by a dedicated member services team and an outstanding network of providers, our members know we've got them covered.

This guide features Sentara Individual & Family Health Plans effective January 1, 2024.

We are proud to offer:

-  several plan options with a wide range of cost-share amounts and network choices
-  health and wellness programs that focus on the mind as well as the body
-  easy ways to pay premiums, plan for healthcare costs, and connect with a Sentara Health Plans representative
-  exceptional providers and hospitals in our network that meet the high standards we set
-  coverage when and where members need it through virtual consults accessible 24/7 via our website or mobile app
-  additional help with Emergency Travel Assistance, 24/7 Nurse Advice Line, and 24/7 Behavioral Health Crisis Line
-  excellent customer service from the Virginia-based Sentara Health Plans member services team

To learn more, contact us at  individualsales@sentara.com

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Virginians Serving Virginians

When your clients choose Sentara Health Plans, they are selecting a health insurance plan headquartered in the Commonwealth of Virginia.

Our sales and service representatives, nurse case managers, and other staff are located throughout the Commonwealth. Working and living in the communities we serve means we have first-hand experience with the many providers and facilities in our network.



Since 1984, we've been helping Virginians get the most out of their health coverage¹ by providing:



Exceptional customer service: Our representatives' proximity and local knowledge enable us to go above and beyond to assist employers and members.



Community-based access and outreach: At Sentara Health, we regularly provide free health screenings to identify health risks and guide members and non-members to take steps to manage them. We also actively support a variety of local nonprofits that strengthen our community, such as food banks, youth centers, and scholarship programs.



Tailored case management services: Nurses help members take control of their health with recommendations that reflect the local area.



Care management that reflects local trends: We work with local providers to learn more about care utilization and preferences that are unique to their localities.

¹Sentara Health Plans is a trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Health Administration, Inc., and Sentara Behavioral Health Services, Inc. Sentara Health Plans, previously Optima Health Plan, has been issuing HMO plans under that license since 1984. Sentara Health Insurance Company, previously Optima Health Insurance Company, has issued PPO Accident and Sickness plans since 1991.

Member Resources

We offer services that make it easier to access care when and where our members need it.

members make decisions that are the best for their health and budget. For more information, visit sentarahealthplans.com/features/treatment-cost-calculator.

Virtual Consults

Members can securely connect with a board-certified physician over the phone, online, or through video chat. Providers are available 24/7 to diagnose and treat a variety of non-emergency medical conditions and behavioral health concerns. **For most plans, virtual consults are at no charge when accessed through the member portal or mobile app.**² This is a separate benefit from telemedicine visits scheduled with a member's provider.

24/7 Nurse Advice Line

When illnesses or injuries occur after hours or when the physician's office is closed, Sentara Health Plans members can call the 24/7 Nurse Advice Line at 1-800-394-2237.

24/7 Behavioral Health Crisis Line

Sentara Health Plans offers a 24/7 Behavioral Health Crisis Line that is staffed by professionals who can triage and assist members going through a crisis. Members who need help should call 1-833-717-2310.³

²Mental health and substance use disorder virtual consults may carry an additional charge.

³Members with thoughts of harming themselves or someone else should get help right away by calling 911 or go to the closest hospital for emergency care.

Manage Benefits On-The-Go

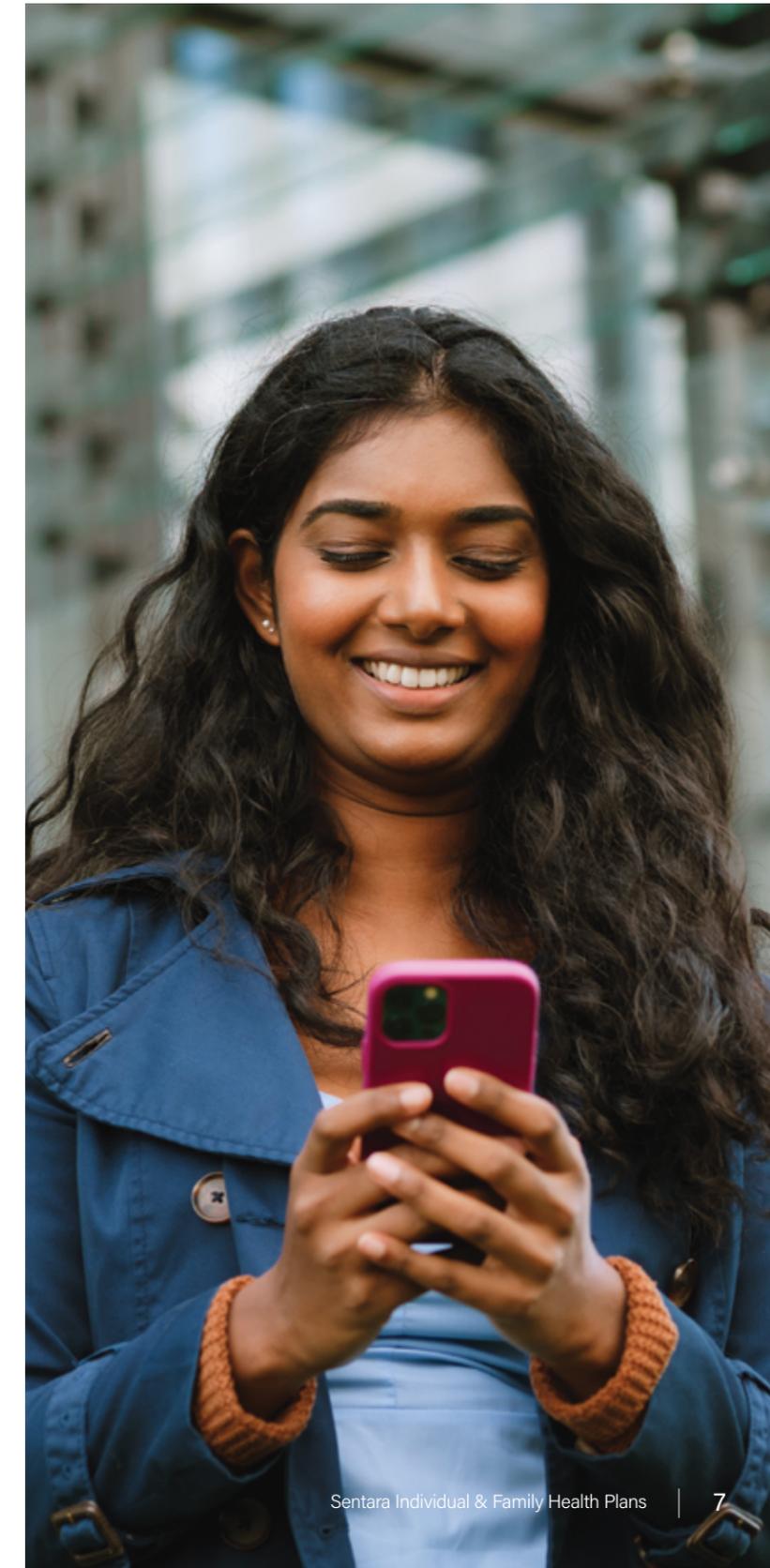
The Sentara Health Plans mobile app helps members get the most value from their health benefits.

Our app provides secure access to many services:

- frequently asked questions and answers
- common forms and documents
- contact information
- doctors and facilities search tool
- claims and authorizations
- wellness tools
- member ID card
- virtual consults
- cost estimates for treatments and services
- important preventive care reminders
- Health Savings Account (HSA)⁴
- and more!

For more information, visit sentarahealthplans.com/app.

⁴Only applies to members with HSA plans



2024 Sentara Plans and Coverage Areas

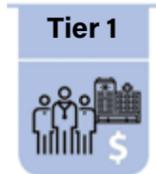
Health Plans Designed with Families and Individuals in Mind

Our Individual & Family Health Plans offer more choices, innovative solutions, and enhanced access to high-quality care — whether your clients are purchasing our health plans through the On-Exchange through the Marketplace or Off-Exchange directly through sentarahealthplans.com.

Direct Plans offers our full network of providers and facilities in Virginia and North Carolina.⁵ While members can choose to see providers in either Tier 1 or Tier 2, they'll spend less out of pocket when they use Tier 1 providers and facilities.

Standard Plans allow members an easier shopping experience by offering a uniform cost-sharing structure, maximum out-of-pocket (MOOP) amounts, and deductibles.

Sentara Individual & Family Health Plans: Now statewide!



Tier 1

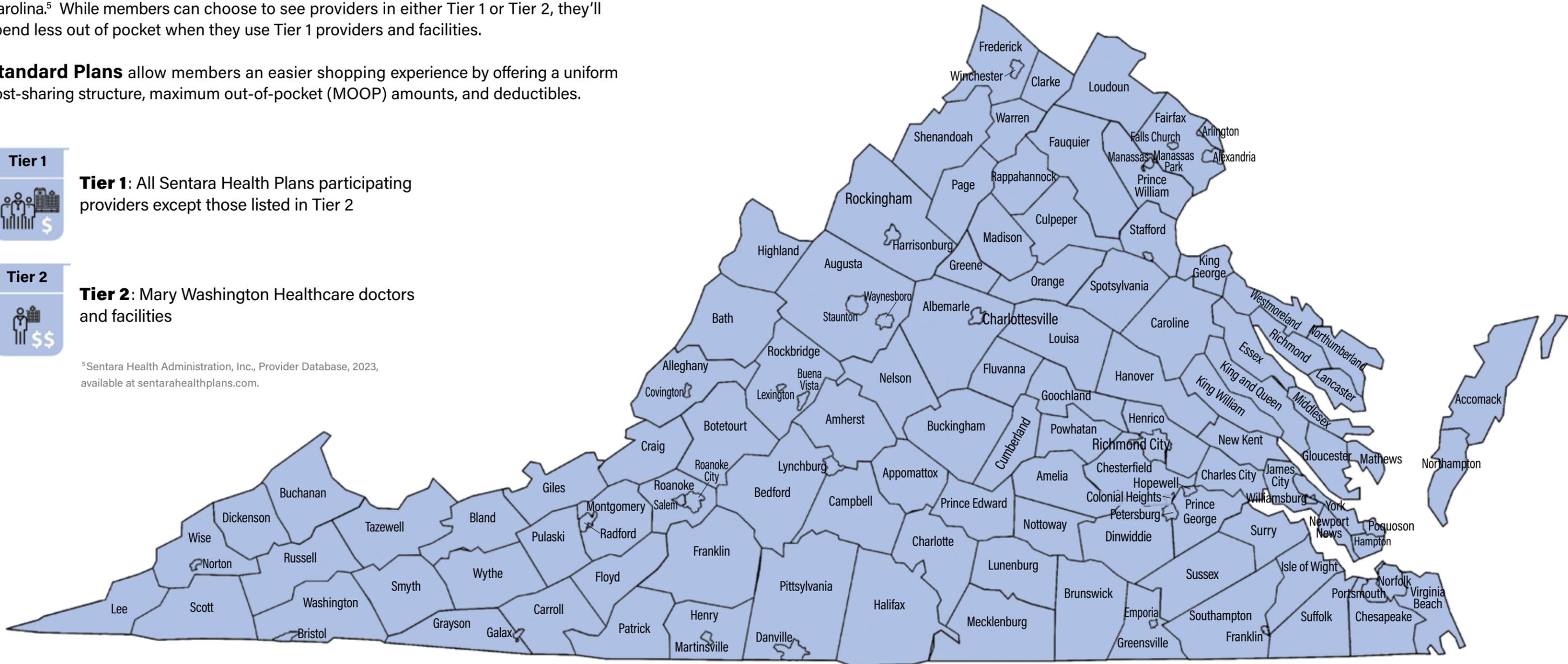
Tier 1: All Sentara Health Plans participating providers except those listed in Tier 2



Tier 2

Tier 2: Mary Washington Healthcare doctors and facilities

⁵ Sentara Health Administration, Inc., Provider Database, 2023, available at sentarahealthplans.com.



Value-Added Services Beyond Comprehensive Coverage

We're always innovating and working to add value to the products we provide. All Individual & Family Health Plans include an array of additional benefits and services, such as:



Emergency Travel Assistance: Round-the-world coverage, 24/7

With global emergency services, members can count on health coverage and access to on-call providers whenever they travel more than 100 miles away from home.



Discounts on Complementary Therapies: Healthier habits, more savings

Members can receive discounts for services that include acupuncture, chiropractic, massage therapies, and more.



OnTrak™ Program: Helping members make a fresh start

Sentara Health Plans has partnered with Catasys to bring the evidence-based OnTrak Program to members. OnTrak combines psychosocial counseling and medical treatment with 52 weeks of phone-based support from nurse Care Coaches to help members improve their health and live better.

Virtual Care

We've added more ways for members to take control of their health and stay on top of their benefits. Our virtual care helps members make informed choices, manage their costs, and live healthier, even when life gets busy.

Members can securely connect with board-certified providers over the phone, online, or video chat through:

Virtual Consults

Accessible 24/7 via our website or mobile app to diagnose and treat a variety of non-emergency medical conditions and behavioral health concerns.⁶

Telemedicine

In-network provider-based virtual care offering video visits during office hours for care and relief of minor illnesses and injuries at the applicable PCP or specialist cost share.



During virtual care, providers can:

Consult

with members and answer questions

Diagnose

non-emergency conditions

Recommend

treatment and discuss options

Prescribe

medication and suggest a follow-up plan

Providers are able to treat a variety of non-emergency conditions and injuries, such as:

- allergies
- asthma
- cold and flu
- earache
- sinus problems
- rash
- joint aches and pain
- sprains
- behavioral health concerns⁶

⁶Cost share may apply for HSA plans and other health situations.



Health and Wellness Services: MyLife MyPlan

Achieve Your Best Health

We know that small changes can make a big impact. That's why we offer MyLife MyPlan, a personalized health and wellness program that encourages members to incorporate daily healthier habits into their lives. It's part of our mission *to improve health every day.*

Personalized Solutions for Sustained Well-Being

MyLife MyPlan wellness programs and services are:



Customizable

The exclusive WebMD® Health Services are tailored to fit each member's age, biometrics, lifestyle, and overall health objectives.



Flexible

Members engage with the programs on their own time, and at their own pace, so they're more likely to adopt healthy habits for life.



Accessible

MyLife MyPlan programs are available in a variety of formats to allow members to reach their goals in ways that work for them.

Visit sentarahealthplans.com/mylifemyplan  for more information

MyLife MyPlan includes:⁷

Exclusive WebMD® Health Services

Sentara Health Plans has partnered with WebMD to deliver health and wellness services such as:

- **Personal Health Assessments:** This easy-to-use online assessment gathers information about a member's biometrics and lifestyle to create a customized health profile and make recommendations on actions to manage or improve health.
- **Daily Habits:** Based on their individual health profile, members receive personalized advice, exercise plans, nutrition coaching, and tips for healthier living.
- **Health Coaching:** Online or over the phone, members can connect with a health coach to ask questions, discuss milestones, and set new goals.

Self-Paced Programs

This group of programs offers a wealth of resources that address the needs of members of all ages.⁷ Our programs are regularly updated and available for all plans. Current options include:

- tobacco cessation services that focus on enjoying a tobacco-free life
- advice on how to spot chronic disease risk factors to prevent diabetes and heart disease
- movement and fitness programs such as MoveAbout, Qigong, and yoga
- prompts to make healthy food choices at the grocery store and in meal planning
- support for healthy sleep and stress management

Discounts and Savings

To make it easier for members to manage their health, MyLife MyPlan includes exclusive discounts on:

- **gym memberships** as well as fitness trackers and nutrition programs
- **complementary alternative treatments** such as acupuncture, massage therapy, and chiropractic care
- **vision and hearing services** for adults

Visit sentarahealthplans.com/mylifemyplan for more information.

More Ways We Support Members on Their Wellness Journey

Sentara Health Plans offers special services that help members stay healthy, even when life gets busy. Our services meet members where they are and empower them to take the next step to improve their health.

- **Outreach events:** Our member outreach includes presentations, screenings, and flu shots at various locations. These events reflect our genuine interest in helping our members stay healthy.
- **Digital lunch and learn series:** As part of our ongoing effort to address relevant and timely risk reduction, our team of health educators host free webinars on a range of well-being topics. This series is open to all and can be accessed at sentarahealthplans.com/mylifemyplan. Past webinars are archived for viewing on demand. Previous topics include:
 - healthy eating
 - increasing movement
 - cultivating financial well-being
 - supporting social wellness

⁷There may be an additional fee for these services.



Pharmacy Benefits

Easy-to-Access, Integrated Prescription Drug Coverage

Sentara Health Plans makes getting prescription drugs more convenient than ever through a large network of retail chains and local pharmacies. Benefit options include generic and brand drugs with tiered cost-share amounts to help members control costs. Plus, our pharmacy and medical benefits are fully integrated allowing access for members to use services with one member ID card and for our care managers to get the required data to provide the best care.

Mail-Order Drugs⁸

Members may receive up to a 90-day supply of maintenance drugs through our mail-order pharmacy. This option helps members with conditions such as diabetes and heart disease to save money while reducing trips to the pharmacy.

Online Pharmacy Benefit Tools

Our online tools, which include a medication search app, help members identify and learn more about cost-effective drug alternatives. These tools help members maximize their pharmacy benefits. Find out more at sentarahealthplans.com/pharmacy.

Specialty Pharmacy Services

Comprehensive medication therapy management programs are available to patients with acute and chronic conditions through our specialty pharmacy services.

Specialty pharmacy services may include:

- a plan of care between the patient, the pharmacy, and the prescriber
- medication shipment to the provider's office, member's home, or other appropriate site of care
- ongoing clinical and educational support
- monthly refill reminder calls or text messages
- insurance support and financial assistance programs
- language translation services for pharmacy interactions
- 24-hour access to a pharmacist for emergency needs

⁸ Not all drugs are available from mail order.



Preventive Services

Patient Identification Manager Reminder System

The Patient Identification Manager Reminder System informs members of recommended immunizations and preventive health screenings that help fight communicable disease and diagnose cancer in the earliest, most treatable stages. Our health improvement programs give members valuable information and encouragement to reduce health risks. Members who improve their health can reduce their healthcare needs and healthcare costs. Initiatives of this system include:

Mammography reminders: Women who have missed a mammogram per the recommendation of their provider receive preventive care reminders. We also send a postcard during their birthday month with information about the recommended mammography schedule, and the importance of mammography and cervical cancer screening.

Cervical cancer screening reminders: Women who have missed a cervical cancer screening per the recommendation of their provider receive a postcard during their birthday month. This card informs them of Pap test recommendations, and the importance of cervical cancer and mammography screening.

Healthy Pregnancy mailings: Members receive periodic mailings during their pregnancy. Letters include pregnancy and parenting resources as well as helpful tips related to nutrition, stress management, pre-term labor and postpartum

visits. Members are connected with our Partners in Pregnancy team who are available throughout the gestational period for information and assistance.

Immunization postcards: Parents receive a postcard with a basic immunization schedule for children at 6, 12, and 18 months of age.

Birthday cards: Plan members age 3 and over receive a birthday card during their birthday month. Part of this mailing includes a bookmark that serves to remind members of the preventive health guidelines they should follow to achieve their personal best health.

Physician notifications: Physicians receive monthly lists of their patients (our members) who were reminded through the Patient Identification Manager Reminder System and have still not completed their preventive screenings.



Holistic Health Management

Health Management Programs:

Sentara Health Plans offers programs and trained healthcare professionals that are ready to help members make healthy lifestyle changes to manage the following: cardiovascular disease, diabetes, and respiratory disease. The maternity care program also offers support to expectant mothers and provides members with information and guidance in making good choices throughout their pregnancy.

Case Management Programs:

Standard case management is an integrated part of our medical plan.

Our approach is person-centered rather than disease-centered, so our programs flex to fit each member's needs, goals, and preferences. We focus on improving health by engaging members on a personal level, addressing all their health needs, and collaborating with their providers.

In keeping with our commitment **to improve health every day**, Sentara Health Plans offers over 100 preventive services and medications that are covered at no cost to the member when administered by an in-network plan physician or pharmacy. An office visit copayment may be charged to health plan members for some services. To review a list of services that are covered, please visit sentarahealthplans.com/members/manage-plans/covered-preventive-services.

Service Descriptions and Requirements

Chiropractic Care

Sentara Health Plans contracts with American Specialty Health Group (ASH) to administer this benefit.

Emergency Services

Includes physician services; advanced diagnostic imaging such as MRIs and CT scans; other facility charges like diagnostic X-ray and lab services; and medical supplies provided in an emergency department in- or out-of-network. Also applicable to those with medical and mental health and substance use disorder diagnoses.

Emergency Care and Balance Billing

Emergency services are covered whether members use an in-network or an out-of-network provider or emergency room. Members will pay in-network cost sharing (copay, coinsurance, deductibles) for covered emergency services.

Out-of-network providers cannot balance bill for emergency services and post-stabilization services except for emergency services.

Inpatient Hospital

Includes physician services and facility charges such as X-ray and lab services, and medical supplies.

Maternity Care

Includes prenatal, delivery, postpartum services, and home health visits. The inpatient hospital copayment or coinsurance is also applied for delivery.

Mental/Behavioral Health & Substance Use Disorder Services

Includes inpatient and outpatient services for the treatment of mental health and substance use disorder.

Outpatient Services

Advanced Imaging & Testing Procedures

Services include MRI, MRA, PET, CT, CTA, MRS, SPECT, Nuclear Cardiology, and Sleep Studies. Copayment or coinsurance applies to procedures done in a physician's office, a free-standing outpatient facility, or a hospital outpatient facility.

Outpatient Diagnostic Procedures & Tests

Copayment or coinsurance will apply when a procedure is performed in a free-standing outpatient facility or lab, or a hospital outpatient facility or lab. Diagnostic tests include: X-rays, ultrasounds, and Doppler studies.

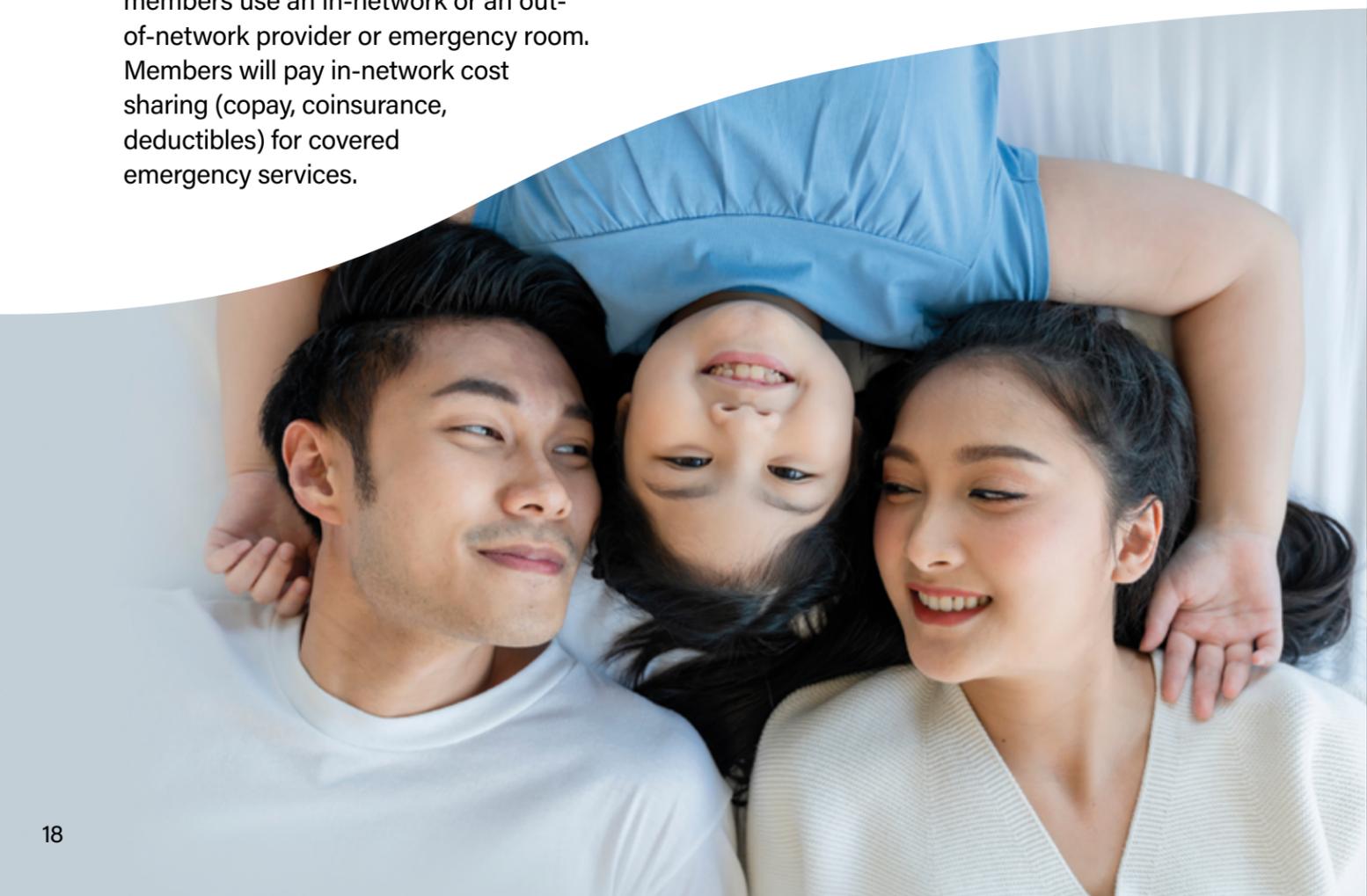
Outpatient Surgery

Copayment or coinsurance applies to services provided in a free-standing ambulatory surgery center or hospital outpatient surgical facility.

Physician Services

Primary Care Physician (PCP) Office Visit

Copayment or coinsurance applies to covered services done during an office visit. There is an additional copayment or coinsurance for outpatient habilitative and rehabilitative therapy and services, injectable and infused medications, allergy care, testing and serum, outpatient advanced imaging procedures, and sleep studies done during an office visit.



New for 2024

Hearing Aid Services for Children Age 18 and Younger

Includes hearing aids and related services like earmolds, initial batteries, other necessary equipment, maintenance, and adaption training.

Subsidy Eligibility Guidelines

Advanced Premium Tax Credit (APTC)

Individuals may apply for APTC to lower their monthly insurance payment (called the “premium”) when they enroll in a plan through the Marketplace. The tax credit is based on the individuals’ income estimate and household information on their Marketplace application. Individuals can buy health insurance through other sources, but the only way to get a tax credit is through the Marketplace.

The **American Rescue Plan Act** has provided increased savings and lower costs to consumers enrolling in Marketplace coverage. Now signed into law as the **Inflation Reduction Act**, the expanded premium tax credits extend through 2025.

Learn more at sentarahealthplans.com/plans/individual/subsidy-eligibility.

Individual & Family Health Plans offer a variety of price options. The Marketplace classifies plans by metallic tiers: Gold, Silver, and Bronze. Many health insurance carriers also classify their plans sold outside of the Marketplace by metallic tier, to make it easier for you to compare plans based on their prices and coverage. While this chart is not comprehensive, it may help determine which metallic plan would work best for you.

	Gold	Silver	Bronze
Monthly premium	\$\$\$	\$\$	\$
Percent of healthcare cost covered	80%	70%	60%
Good for members who...	want to save on premium costs, while still reducing out-of-pocket costs.	need to balance monthly premium costs with out-of-pocket costs.	don't plan to use a lot of healthcare services.

Federal Poverty Guidelines

A measure of income issued every year by the Department of Health and Human Services. Federal poverty levels are used to determine member eligibility for certain programs and benefits, including savings on the Exchange, and Medicaid and CHIP coverage.

Persons in family/household	Poverty Guideline
1	\$14,580
2	\$19,720
3	\$24,860
4	\$30,000
5	\$35,140
6	\$40,280
7	\$45,420
8	\$50,560

The 2023 poverty guidelines⁸ for the 48 Contiguous States and the District of Columbia are in effect as of January 19, 2023.

For families/households with more than eight persons, add \$5,140 for each additional person.

⁸Source: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>



2024 Sentara Direct Plans | ON & OFF Exchange

ON Exchange Plan Name	Sentara Direct M Gold 1000 Ded	Sentara Direct M Gold 2200 Ded	Sentara Direct M Silver 3800 Ded	Sentara Direct M Silver 6600 Ded	Sentara Direct M Bronze 6000 Ded HSA	Sentara Direct M Bronze 7200 Ded
OFF Exchange Plan Name	Sentara Direct Gold 1000 Ded	Sentara Direct Gold 2200 Ded	Sentara Direct Silver 3800 Ded	Sentara Direct Silver 6600 Ded	Sentara Direct Bronze 6000 Ded HSA	Sentara Direct Bronze 7200 Ded
In-Network Deductible: Individual Family	\$1,000 \$2,000	\$2,200 \$4,400	\$3,800 \$7,600	\$6,600 \$13,200	\$6,000 \$12,000	\$7,200 \$14,400
In-Network Out-of-Pocket Max: Individual Family	\$8,900 \$17,800	\$6,000 \$12,000	\$9,450 \$18,900	\$9,000 \$18,000	\$7,500 \$15,000	\$9,450 \$18,900
Coinsurance	20%	20%	25%	30%	30%	40%
Preventive Care	No charge	No charge				
Physician Services						
Primary Care Physician (PCP) Office Visit (Tier 1 Tier 2 physician)	\$35 \$70	\$25 \$50	\$40 \$80	\$25 \$50	30% AD 50% AD	\$45 \$90
Specialist Office Visit (Tier 1 Tier 2 physician)	\$65 \$130	\$50 \$100	\$75 \$150	\$75 \$150	30% AD 50% AD	\$90 \$180
Virtual Consults	No charge	No charge	No charge	No charge	No charge AD	No charge
Emergency & Urgent Care Services						
Urgent Care	\$50	\$50	\$50	\$50	30% AD	\$50
Emergency Room Care (In- and Out-of-Network)	40% AD	40% AD	45% AD	50% AD	50% AD	50% AD
Inpatient Services						
Inpatient Hospital Services (Tier 1 Tier 2 facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	30% AD 50% AD	40% AD 50% AD
Outpatient Services						
Outpatient Diagnostic Tests: X-ray, Ultrasound, EKG, etc. (Tier 1 Tier 2 facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	30% AD 50% AD	40% AD 50% AD
Outpatient Advanced Diagnostic Tests: MRI, CT Scan, etc. (Tier 1 Tier 2 physician & facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	30% AD 50% AD	40% AD 50% AD
Outpatient Surgery (Tier 1 Tier 2 facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	30% AD 50% AD	40% AD 50% AD
Mental/Behavioral Health & Substance Use Disorder Services						
Outpatient Office Visits (PCP, Specialist, or Virtual Consults)	\$45	\$35	\$50	\$35	30% AD	\$50
Inpatient Services	20% AD	20% AD	25% AD	30% AD	30% AD	40% AD
Other Covered Services						
Maternity Care (Tier 1 Tier 2 physician)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	30% AD 50% AD	40% AD 50% AD
Chiropractic Care (Spinal Manipulation)	20% AD	20% AD	25% AD	30% AD	30% AD	40% AD
Physical and Occupational Therapy (Tier 1 Tier 2 physician & facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	30% AD 50% AD	40% AD 50% AD
Pharmacy						
Retail Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$15 \$40 35% AD 35% AD	Medical deductible applies \$15 \$40 30% AD 30% AD	Medical deductible applies \$15 \$50 40% AD 40% AD	Medical deductible applies \$20 \$50 40% AD 40% AD	Medical deductible applies 30% AD 30% AD 35% AD 35% AD	Medical deductible applies \$20 40% AD 45% AD 45% AD
Mail-Order Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$45 \$120 35% AD 35% AD	Medical deductible applies \$45 \$120 30% AD 30% AD	Medical deductible applies \$45 \$150 40% AD 40% AD	Medical deductible applies \$60 \$150 40% AD 40% AD	Medical deductible applies 30% AD 30% AD 35% AD 35% AD	Medical deductible applies \$60 40% AD 45% AD 45% AD

This summary is for comparison purposes only. For complete details, please refer to the Benefit Summary at sentarahealthplans.com/brokers/benefit-summary

AD = After Deductible

2024 Sentara Direct Cost-Share Reduction (CSR) Plans

Plan Name	Core Plan	CSR 73%	CSR 87%	CSR 94%	Core Plan	CSR 73%	CSR 87%	CSR 94%
	Sentara Direct M Silver 3800 Ded	Sentara Direct Silver 3800 Ded (04)	Sentara Direct Silver 300 Ded (05)	Sentara Direct Silver 0 Ded (06)	Sentara Direct M Silver 6600 Ded	Sentara Direct Silver 4500 Ded (04)	Sentara Direct Silver 400 Ded (05)	Sentara Direct Silver 50 Ded (06)
In-Network Deductible: Individual Family	\$3,800 \$7,600	\$3,800 \$7,600	\$300 \$600	\$0 \$0	\$6,600 \$13,200	\$4,500 \$9,000	\$400 \$800	\$50 \$100
In-Network Out-of-Pocket Max: Individual Family	\$9,450 \$18,900	\$7,550 \$15,100	\$2,650 \$5,300	\$1,000 \$2,000	\$9,000 \$18,000	\$7,550 \$15,100	\$2,750 \$5,500	\$950 \$1,900
Coinsurance	25%	25%	25%	20%	30%	30%	25%	20%
Preventive Care	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Physician Services								
Primary Care Physician (PCP) Office Visit (Tier 1 Tier 2 physician)	\$40 \$80	\$30 \$60	\$20 \$40	\$15 \$30	\$25 \$50	\$25 \$50	\$20 \$40	\$15 \$30
Specialist Office Visit (Tier 1 Tier 2 physician)	\$75 \$150	\$75 \$150	\$75 \$150	\$50 \$100	\$75 \$150	\$75 \$150	\$75 \$150	\$50 \$100
Virtual Consults	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Emergency & Urgent Care Services								
Urgent Care	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Emergency Room Care (In- and Out-of-Network)	45% AD	45% AD	45% AD	40%	50% AD	50% AD	45% AD	40% AD
Inpatient Services								
Inpatient Hospital Services (Tier 1 Tier 2 facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Outpatient Services								
Outpatient Diagnostic Tests: X-ray, Ultrasound, EKG, etc. (Tier 1 Tier 2 facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Outpatient Advanced Diagnostic Tests: MRI, CT Scan, etc. (Tier 1 Tier 2 physician & facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Outpatient Surgery (Tier 1 Tier 2 facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Mental/Behavioral Health & Substance Use Disorder Services								
Outpatient Office Visits (PCP, Specialist, or Virtual Consults)	\$50	\$40	\$30	\$25	\$35	\$35	\$30	\$25
Inpatient Services	25% AD	25% AD	25% AD	20%	30% AD	30% AD	25% AD	20% AD
Other Covered Services								
Maternity Care (Tier 1 Tier 2 physician)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Chiropractic Care (Spinal Manipulation)	25% AD	25% AD	25% AD	20%	30% AD	30% AD	25% AD	20% AD
Physical and Occupational Therapy (Tier 1 Tier 2 physician & facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Pharmacy								
Retail Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$15 \$50 40% AD 40% AD	Medical deductible applies \$15 \$50 35% AD 35% AD	Medical deductible applies \$15 \$50 35% AD 35% AD	No Rx deductible \$5 \$50 35% 35%	Medical deductible applies \$20 \$50 40% AD 40% AD	Medical deductible applies \$15 \$50 40% AD 40% AD	Medical deductible applies \$10 \$40 30% AD 30% AD	Medical deductible applies \$5 \$10 30% AD 30% AD
Mail-Order Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$45 \$150 40% AD 40% AD	Medical deductible applies \$45 \$150 35% AD 35% AD	Medical deductible applies \$45 \$150 35% AD 35% AD	No Rx deductible \$15 \$150 35% 35%	Medical deductible applies \$60 \$150 40% AD 40% AD	Medical deductible applies \$45 \$150 40% AD 40% AD	Medical deductible applies \$30 \$120 30% AD 30% AD	Medical deductible applies \$15 \$30 30% AD 30% AD

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AD = After Deductible

There's more than one way to buy healthcare coverage.

That's especially true for members who may not be eligible for a health insurance subsidy.

Members Get More with Sentara Direct Unique Off-Exchange Plans

Our Sentara Direct Unique Off-Exchange plans are only offered outside the Marketplace. These unique Off Exchange plans offer lower premiums even without subsidy and includes all the comprehensive benefits, wellness programs, preventive services, and useful tools that we offer on all our plans.

2024 Sentara Direct Unique Plans | Only Available OFF Exchange

Plan Name	Sentara Direct Silver 3500 Ded	Sentara Direct Silver 3200 Ded HSA
In-Network Deductible: Individual Family	\$3,500 \$7,000	\$3,200 \$6,400
In-Network Out-of-Pocket Max: Individual Family	\$8,000 \$16,000	\$7,000 \$14,000
Coinsurance	30%	30%
Preventive Care	No charge	No charge
Physician Services		
Primary Care Physician Office Visit (Tier 1 Tier 2 physician)	\$30 \$60	30% AD 50% AD
Specialist Office Visit (Tier 1 Tier 2 physician)	\$60 \$120	30% AD 50% AD
Virtual Consults	No charge	No charge AD
Emergency & Urgent Care Services		
Urgent Care	\$50	30% AD
Emergency Room Care (In- and Out-of-Network)	50% AD	50% AD
Inpatient Services		
Inpatient Hospital Services (Tier 1 Tier 2 facilities)	30% AD 50% AD	30% AD 50% AD
Outpatient Services		
Outpatient Diagnostic Tests: X-ray, Ultrasound, EKG, etc. (Tier 1 Tier 2 facilities)	30% AD 50% AD	30% AD 50% AD
Outpatient Advanced Diagnostic Tests: MRI, CT Scan, etc. (Tier 1 Tier 2 physician & facilities)	30% AD 50% AD	30% AD 50% AD
Outpatient Surgery (Tier 1 Tier 2 facilities)	30% AD 50% AD	30% AD 50% AD
Mental/Behavioral Health & Substance Use Disorder Services		
Outpatient Office Visits (PCP, Specialist, or Virtual Consults)	\$40	30% AD
Inpatient Services	30% AD	30% AD
Other Covered Services		
Maternity Care (Tier 1 Tier 2 physician)	30% AD 50% AD	30% AD 50% AD
Chiropractic Care (Spinal Manipulation)	30% AD	30% AD
Physical and Occupational Therapy (Tier 1 Tier 2 physician & facilities)	30% AD 50% AD	30% AD 50% AD
Pharmacy		
Retail Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$30 \$55 AD 40% AD 40% AD	Medical deductible applies 30% AD 30% AD 40% AD 40% AD
Mail-Order Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$90 \$165 AD 40% AD 40% AD	Medical deductible applies 30% AD 30% AD 40% AD 40% AD

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2024 Sentara Standard Plans | ON & OFF Exchange

				CSR 73%	CSR 87%	CSR 94%
ON Exchange Plan Name	Sentara Standard M Gold 1500 Ded	Sentara Standard M Silver 5900 Ded	Sentara Standard M Bronze 7500 Ded	Sentara Standard Silver 5700 Ded (04)	Sentara Standard Silver 700 Ded (05)	Sentara Standard Silver 0 Ded (06)
OFF Exchange Plan Name	Sentara Standard Gold 1500 Ded	Sentara Standard Silver 5900 Ded	Sentara Standard Bronze 7500 Ded	Not available OFF Exchange	Not available OFF Exchange	Not available OFF Exchange
In-Network Deductible: Individual Family	\$1,500 \$3,000	\$5,900 \$11,800	\$7,500 \$15,000	\$5,700 \$11,400	\$700 \$1,400	\$0 \$0
In-Network Out-of-Pocket Max: Individual Family	\$8,700 \$17,400	\$9,100 \$18,200	\$9,400 \$18,800	\$7,200 \$14,400	\$3,000 \$6,000	\$1,800 \$3,600
Coinsurance	25%	40%	50%	40%	30%	25%
Preventive Care	No charge	No charge	No charge	No charge	No charge	No charge
Physician Services						
Primary Care Physician	\$30	\$40	\$50	\$40	\$20	\$0
Specialist Office Visit	\$60	\$80	\$100	\$80	\$40	\$10
Virtual Consults	No charge	No charge	No charge	No charge	No charge	No charge
Emergency & Urgent Care Services						
Urgent Care	\$45	\$60	\$75	\$60	\$30	\$5
Emergency Room Care (In- and Out-of-Network)	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Inpatient Services						
Inpatient Hospital Services	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Outpatient Services						
Outpatient Diagnostic Tests: X-ray, Ultrasound, EKG, etc.	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Outpatient Advanced Diagnostic Tests: MRI, CT Scan, etc.	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Outpatient Surgery	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Mental/Behavioral Health & Substance Use Disorder Services						
Outpatient Office Visits (PCP, Specialist, or Virtual Consults)	\$30	\$40	\$50	\$40	\$20	\$0
Inpatient Services	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Other Covered Services						
Maternity Care	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Chiropractic Care (Spinal Manipulation)	25% AD	40% AD	50% AD	40% AD	30% AD	25%
Physical and Occupational Therapy	\$30	\$40	\$50	\$40	\$20	\$0
Pharmacy						
Retail Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	No Rx deductible \$15 \$30 \$60 \$250	Medical deductible applies \$20 \$40 \$80 AD \$350 AD	Medical deductible applies \$25 \$50 AD \$100 AD \$500 AD	Medical deductible applies \$20 \$40 \$80 AD \$350 AD	Medical deductible applies \$10 \$20 \$60 AD \$250 AD	No Rx deductible \$0 \$15 \$50 \$150
Mail-Order Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	No Rx deductible \$45 \$90 \$180 \$250	Medical deductible applies \$60 \$120 \$240 AD \$350 AD	Medical deductible applies \$75 \$150 AD \$300 AD \$500 AD	Medical deductible applies \$60 \$120 \$240 AD \$350 AD	Medical deductible applies \$30 \$60 \$180 AD \$250 AD	No Rx deductible \$0 \$45 \$150 \$150

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AD = After Deductible

Easy Ways to Pay

Members choose what works best for them:

Auto-Debit

Premium is automatically deducted from the member's checking account each month.

Online

Sign in at sentarahealthplans.com/members to create a custom payment schedule, set up email reminders, and more.

Cash

Pay in person using MoneyGram® at thousands of merchants, without any fees. Required for payment: cash, member ID number, and code: 15084.

Mail

Send a check, cashier's check, or money order to:

Sentara Health Plans
PO Box 715892
Philadelphia, PA 19171-5892

Pay by Phone

Call 1-888-737-5479 and select option 1 to pay with our automated attendant using a bank checking or savings account, or a credit card.

Call

Speak with a Sentara Health Plans representative at 1-888-737-5479 and select option 2.

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