



BusinessEDGE® Guide 2023

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OptimaHealth 

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Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. Optima Vantage, POS, Direct, and Select plans are underwritten by Optima Health Plan. Optima Plus (PPO) products are underwritten by Optima Health Insurance Company. Self-funded and BusinessEDGE® level-funded plans are administered but not underwritten by Sentara Health Plans, Inc. Stop Loss products are issued and underwritten by Optima Health Insurance Company. All Optima Health plans have benefit exclusions and limitations and terms under which the policy may be continued in force or discontinued. Wellness and rewards programs are administered by Sentara Health Plans, Inc. and are not covered services under any Optima Health plan. Value-added services are not covered benefits under any Optima Health plan. For costs and complete details of coverage, please call your broker or Optima Health at 1-800-745-1271 or visit optimahealth.com

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OptimaHealth 

A health plan you can count on.

This publication is only intended to be used for agent and broker education and must not be distributed or used with the general public.



Our Tradition of Exceptional Health Benefits and Broker Support

Optima Health has been providing Virginia-based employers with affordable, high-quality health benefits since 1984.¹ With more than three decades of experience, we understand the needs of small and mid-market businesses.

We are meeting those needs with offerings that include:

- a range of plan choices and cost-sharing options
- a comprehensive provider network including specialists, primary care physicians and hospitals²
- impactful health improvement programs that help members maximize their health
- local service representatives who help members get the most out of their health benefits

Working with Optima Health is easier than ever with online tools and our exemplary broker support services. The 2023 BusinessEDGE® Guide is an additional resource that puts information about plans and services right at your fingertips. And if you have questions, our sales and service teams stand ready to help.

Learn more by contacting us at optimahealth.com/brokers.

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

²Sentara Health Plans, Inc., Provider Status Report, 2022, available at optimahealth.com/find-doctors-drugs-and-facilities



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We Improve Health Every Day

When your clients choose Optima Health, they are selecting a health insurance plan headquartered in the Commonwealth of Virginia. We're proud of the reputation we've built in our community. Employers and brokers consider us a trusted partner because they can rely on us for excellent benefits and service.³

Our sales and service representatives, network managers, nurse case managers, and other staff are located in offices throughout the state. Working and living in the communities we serve means we have first-hand experience with the doctors, facilities, and services within our vast provider network.



Group Sizes



We help members get the most out of their health coverage by providing:



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



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



Referrals to nearby resources: We work closely with nonprofits in the areas we serve to connect members with support services close to home.



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



Community-based access and outreach: 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.

³To ensure we continually meet or exceed our performance goals, our teams track and report on a variety of quality metrics. One way we measure our effectiveness is through a Net Promoter Score (NPS). NPS gauges customers' willingness to recommend us to friends or family. Scores range from -100 to 100. Our 2021 NPS was 20.4. Our 2021 NPS proves how we go above and beyond for our customers.

Groups that are eligible for our level-funded plan options include:



BusinessEDGE (5–250 enrolled employees):

fixed premium costs, tax savings, and more for 12 months

This plan guide is for BusinessEDGE plans. If you are looking for information about other plans, such as fully insured plans, or information about other group sizes, contact your local Optima Health representative. Learn more by contacting us at optimahealth.com/brokers.

Provider Access

Making Quality Care Easier to Access

As part of a not-for-profit, integrated delivery system, Optima Health has a unique approach to provider contracting.

Key clinically integrated networks within the Optima Health provider network offer members the benefit of new models of care from a custom care team, to deliver the right care, in the right place, at the right time.

View our provider directories at optimahealth.com/find-doctors-drugs-and-facilities.



National Provider Access Through PHCS®/MultiPlan

In addition to the Optima Health proprietary network, members who choose our Plus PPO plan have access to PHCS/MultiPlan, the nation's largest independent primary PPO network.⁵ This provides members with in-network access to physicians and hospitals all over the country for services received outside the primary Optima Health service area – regardless of where members live or work.



Out-of-Area (OOA) Dependent Program⁶

Dependent children living outside of the service area have access to in-network benefits on a Vantage HMO or POS plan—even when they're away at college. They will be able to receive covered services from PHCS/MultiPlan providers at the in-network benefit level.



Transformative Care Through Value Based Care Program

Optima Health offers our clients the opportunity to engage with our value based care (VBC) program. We provide a successful model that involves the health plan and provider network working in concert to eliminate non-value-added medical services, reduce clinical care gaps, improve access, improve the overall member experience, and empower and incent providers to make positive changes in their approach to care.



Convenient Vision Services Through VSP Vision Care (VSP)

Examinations, corrective lenses, and materials are available from VSP's expansive provider network. Members may access these services through independent optometrists as well as national, regional, and online retail providers.



Around-The-World Assistance 24/7

Members have access to emergency travel assistance for medical and travel emergencies at no additional cost.⁷ The service covers members whenever traveling 100 miles or more away from their permanent residence, or in another country.

Emergency Travel Assistance Services Include:

- medical consultation, evaluation, and referral
- hospital admission assistance
- emergency medical evacuation
- medical monitoring
- medical repatriation
- prescription assistance
- compassionate visit
- care of minor children
- return of mortal remains
- emergency trauma counseling
- lost luggage or document assistance
- interpreter and legal referrals
- pre-trip information

⁵MultiPlan Press Release, July 16, 2019

⁶The member will be required to submit documentation to enroll.

⁷This is not a covered benefit but a value-added service.

Value for Employers and Members: Consumer-Driven Health

Helping Employers and Members Get More Value

Optima Health offers a suite of tools and services to empower members to be better health consumers and enable employers to recognize cost savings.

Cost-Efficient Benefits for Employers and Their Employees

Optima Health employers and members can get more for their healthcare dollars with consumer-driven health plans (CDHP).

Our CDHPs ease the cost burden for employers while providing competitive benefit plans to members. Some preventive drugs are available before the deductible for CDHP plans that include a Health Savings Account or a Health Reimbursement Account (HSA and HRA, respectively). Look for plan names that include “Equity” for our HSA products and “Design” for our HRA products. Partnering with HealthEquity® account services enables us to offer an integrated solution that simplifies administration for both employers and members.

Eligibility and claims data flow directly from Optima Health to HealthEquity. Members have easy, permanent access to claims information through the HealthEquity portal, eliminating paperwork requirements and facilitating the payment process. HealthEquity HSAs provide a world-class investing platform with a robust suite of Vanguard mutual fund options and ultra-low expense ratios.

CDHP Implementation Process

As part of the implementation process coordinated by your Sales Executive, employers interested in participating in HSAs and HRAs should submit the New Business Information Form: sales.healthequity.com/onboarding. Afterward, the following will take place:



Health and Wellness Services: MyLife MyPlan

Services that Empower Members to Live Healthier Lives

Small changes can make a big difference. That’s why Optima Health offers MyLife MyPlan.⁸ This personalized health and wellness program encourages members to weave healthier habits into their daily 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:

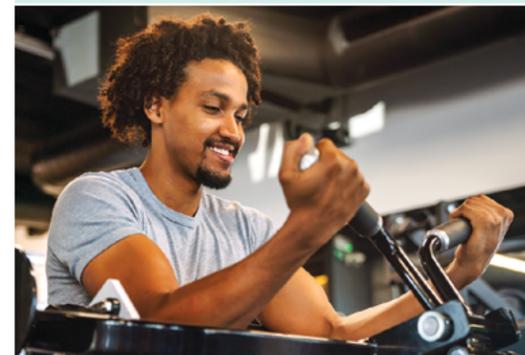


Customizable

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.

Health and Wellness Services: MyLife MyPlan



MyLife MyPlan includes⁹:

Exclusive WebMD Health Services

Optima Health has partnered with WebMD Health Services to deliver health and wellness services that include:

- **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.

Staying Healthy Programs

This group of programs offers a wealth of resources that address the needs of members of all ages.¹⁰ Our Staying Healthy 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, Tai Chi, and yoga to become more active and stay healthy
- prompts to make healthy food choices at the grocery store and in meal planning

⁹This is not a covered benefit but a value-added service.

¹⁰optimahealth.com/members/health-and-wellness/prevention-and-wellness/

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 weight-loss programs
- **complementary alternative treatments** such as acupuncture, massage therapy, and chiropractic care
- **vision and hearing services**, including hearing aids and laser eye surgery

Visit optimahealth.com/mylifemyplan for more information.

More Ways We Support Members on Their Wellness Journeys

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

- **Worksite wellness programs (minimum of 20 employees whether through a single employer or combined):** Our nursing team comes to the workplace to provide health screenings, flu shots, and health improvement presentations. Screening services have allowed us to catch issues such as high blood pressure and connect members with next-level care. Presentations include health improvement topics such as healthy eating, moving more, and tobacco cessation.

¹¹There may be an additional fee for these services.

Based on health screening findings, members receive group, individual, and self-paced programs to reduce cardiovascular health risks and promote health.

- **Outreach events:** Our member outreach also includes presentations, screenings, and flu shots at various locations. These events reflect our genuine interest in helping our fellow Virginians 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. Available at optimahealth.com/mylifemyplan, this series is open to all. Past webinars are archived for viewing any time and topics include:
 - tobacco use and cholesterol and blood pressure
 - probiotics and gut health
 - planting your money tree
 - the importance of water intake
 - becoming mindful, not mind full
 - sleep deprivation and heart health



Pharmacy Benefits

Easy to Access, Integrated Prescription Drug Coverage

Optima Health makes getting prescription drugs more convenient than ever through a large network of retail chains and local pharmacies. Benefit options include generic and brand name drugs with tiered cost-share amounts that help both employers and members control costs. Plus, our pharmacy and medical benefits are fully integrated so members can access services with one member ID card.



Mail-Order Drugs (Prescription Home Delivery)¹²

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 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 optimahealth.com/find-doctors-drugs-and-facilities.

Specialty Pharmacy Services

Comprehensive Medication Therapy Management programs are available to patients with acute and chronic conditions through our specialty pharmacy services.

Core programs support members with Crohn's disease, hepatitis B and C, HIV/AIDS, rheumatoid arthritis, autoimmune disorders, and other complex conditions with intense medication management.

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



¹²Not all drugs are available from mail order and not all plans have mail-order benefits.

Optima EAP

The Optima Health Employee Assistance Program (Optima EAP)¹³ serves as a strategic partner for employers to help improve employee performance, absenteeism and presenteeism. We are a resource to help employees and all household members overcome life's challenges, solve personal problems, and address work-related issues. This program is available to all employer groups. Consult with an EAP client executive for pricing and additional information.

Employee assistance visits are included in all fully insured and BusinessEDGE plans, and as an option for self-funded groups.



Clinical Services

Short-term solution-focused counseling

Our services are confidential, short-term, and solution-focused. Our counselors are professional, caring, and licensed behavioral health providers.

Organizational Services

Management Consultation

At no additional cost, we offer unlimited management and supervisory consultation services, including discussing employee performance concerns and receiving assistance in making a supervisory referral.

Critical Incident Response Program

Optima EAP offers structured group counseling services to respond to trauma-inducing events that occur in the workplace. The Optima EAP Clinical Team includes individuals trained in Critical Incident Stress Management.



Training

The Optima EAP Training Team provides professional and personal skills development training on 60+ topics relevant and essential to the well-being of management and front-line employees. Training classes are designed to increase awareness, expand thinking, and build skills that enhance effectiveness (subject to fee-for-service).

Additional Rider Benefits

- work/life services (rider available as fee-for-service)
- legal/financial/identity theft (rider available as fee-for-service)

Account Management

A designated account manager ensures that clients receive and maximize their contracted EAP services.

Easy to Access

To access Optima EAP services, employees or their household members can call 1-800-899-8174 or visit our website at optimahealth.com/eap for online resources.

We offer the option and convenience of face-to-face, telephonic, or virtual counseling sessions—easily accessible by phone, tablet, and desktop computer.

¹³Optima EAP is administered by Optima Behavioral Health Services, Inc.

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 and current information and encouragement to reduce health risks. Employees who improve their health can reduce their healthcare needs, reduce absenteeism, and reduce healthcare costs. Initiatives of this system include:

 **Mammography reminders:** Women age 46 and older who have not had a mammogram in the previous 12 months will receive important 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 age 22 and older who have not had a cervical cancer screening in the previous 12 months 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. Our members also receive a voucher that allows them to choose



from three different parenting magazine subscriptions. 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 regarding basic immunization schedule for children at 6, 12, and 18 months of age.

 **Birthday cards:** All plan members age 3 and over receive a birthday card during their birthday month from the plan. 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.

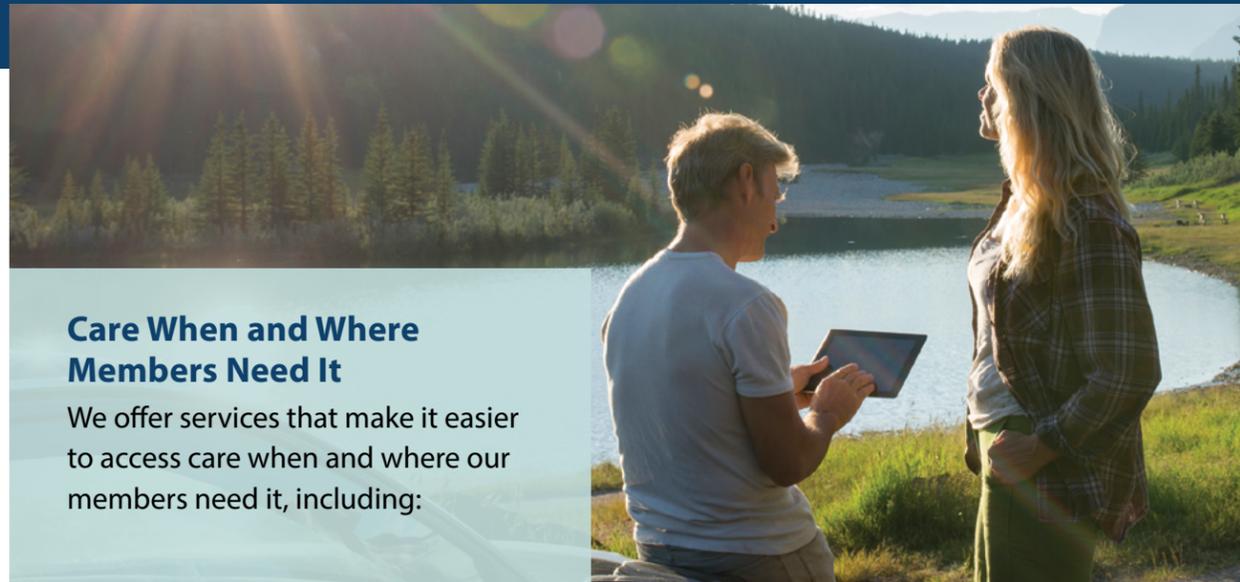
 **Physician notifications:** Physicians receive monthly lists of their patients (our members) who were reminded through the Patient Identification Manager Reminder System and have still not completed their preventive screenings.

Preventive Services: In keeping with our commitment to *improve health every day*, Optima Health offers over one hundred 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 optimahealth.com/members/manage-plans/covered-preventive-services.

Some preventive drugs are available before the deductible for Equity plans.



Member Resources



Care When and Where Members Need It

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

Mobile App and Member Portal

Members can view benefit summaries, explanation of benefits, claims and plan balances, member ID cards, and much more. Members only need to register once on either optimahealth.com/members or the mobile app to access both.

Online Search Tool for Doctors, Drugs, and Facilities

Members can access a provider search tool by signing in to the mobile app or member portal at optimahealth.com/members, or by visiting optimahealth.com/find-doctors-drugs-and-facilities. If the member is signed in, the provider search tool will automatically adjust to include the member's plan information. If the member is not signed in, then the member will need to enter the plan name located on their member ID card (Vantage, POS, or Plus). Members can search doctors by name, doctors by type, places by name, places by type, or use an advanced search tool to further narrow results.

Treatment Cost Calculator

Members can calculate plan and provider-specific, out-of-pocket cost estimates for more than 500 procedures and imaging tests. These estimates help members make decisions that are the best for their health and budget. For more information, visit optimahealth.com/features/treatment-cost-calculator.

Virtual Consults

New for 2023! Virtual Consult at no charge for most plans. 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. 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, Optima Health plan members can call the Nurse Advice Line at 1-800-394-2237.

Manage Benefits On the Go

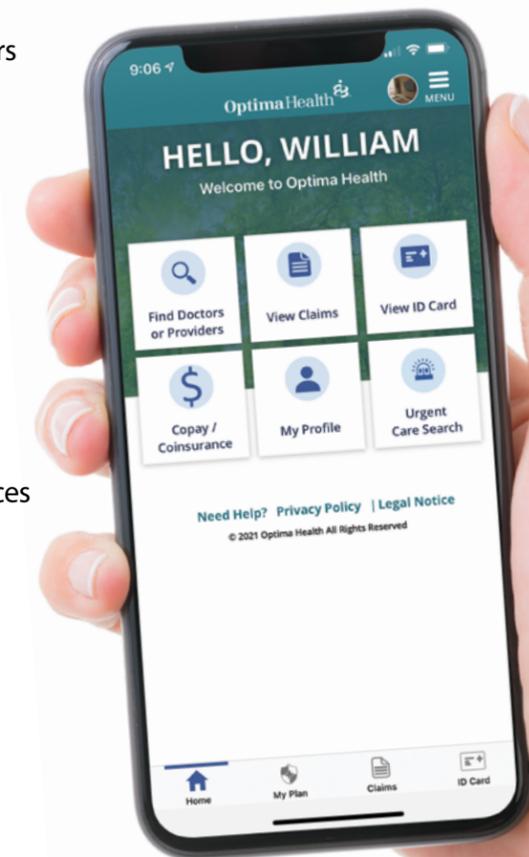
The Optima Health mobile app is one more way we help members get the most value from their health benefits.

Our app provides secure access to many services:

- frequently asked questions and answers
- common forms and documents
- contact information
- find doctors and facilities
- claims and authorizations
- wellness tools
- member ID card
- virtual consults
- estimate costs for treatments and services
- important preventive care reminders
- HSA or HRA¹⁴ account access
- and more!

For more information, visit optimahealth.com/app.

¹⁴Applies to members with HSA or HRA plans



Employer Resources

Digital Solutions for Employers to Support our Customers

Employers have access to many online resources to make it easy to manage their plans. Through our online portal, employers can get the information that they need, when they need it. Employers can:

- view group information and plan documents
- request member ID cards
- pay monthly invoices
- access provider directories
- find preventive services covered under the ACA



Online Enrollment Tool

Optima Health offers an Online Enrollment Tool for our employers and their employees. This tool enables complete enrollment of benefits in the Optima Health system. With the Online Enrollment Tool, employers can:

- apply their organization's eligibility rules
- change employee and dependent demographic information
- cancel employees' benefit elections
- approve benefit elections or changes made by employees
- add, terminate, and rehire employees
- run census, benefit, and history of changes reports

Employers also have the option of offering the employee self-service option within the platform. Employees can compare and select their own benefits through our simple online tool as well as access the Plan Shopping Tool to estimate their out-of-pocket expenses. The Plan Shopping Tool gives employees support and guidance as they make enrollment choices. Getting started is easy. Contact your sales representative if you have any questions.

After sign in, employers may have access to additional secure tools in the left navigation bar depending on the plan. For more information, visit optimahealth.com/employers/manage-plans.

Broker Services

We're Here for You, So You Can Focus on Your Clients

When you have questions, our Virginia-based sales and service teams are easy to reach. We resolve many inquiries without having to transfer your call. And when employer groups and members have inquiries, they can count on us to promptly answer their call. Our high service standards are one of the many reasons brokers prefer Optima Health.¹⁵

There are many ways you can reach us for broker support or to assist with login issues:

Broker Services Line

Our concierge service helps resolve claims issues and eligibility inquiries for existing Optima Health customers.

- 1-866-927-4785, 8 a.m. to 5 p.m. EST Monday through Friday
- optimahealth.com/brokers
- brokerservices@optimahealth.com

Sales Team

Optima Health sales representatives proactively manage the sales process and offer prompt responses to inquiries about plan offerings for new business and plan renewals.

- 1-877-552-7401, 8 a.m. to 5 p.m. EST Monday through Friday
- sales@optimahealth.com

¹⁵2022 Broker Satisfaction Survey "Easy to do Business With"



eBroker

Our online portal gives brokers even more flexibility in working with us and serving clients. You can request quotes, manage your groups, and view report activity without having to call us.

eBroker also offers access to sales materials and educational content so our brokers can stay informed about the latest issues affecting Optima Health and the health insurance industry. For more information about eBroker or to register, please contact your Optima Health representative.

BusinessEDGE

BusinessEDGE: A Cost-Efficient Health Benefits Funding Alternative

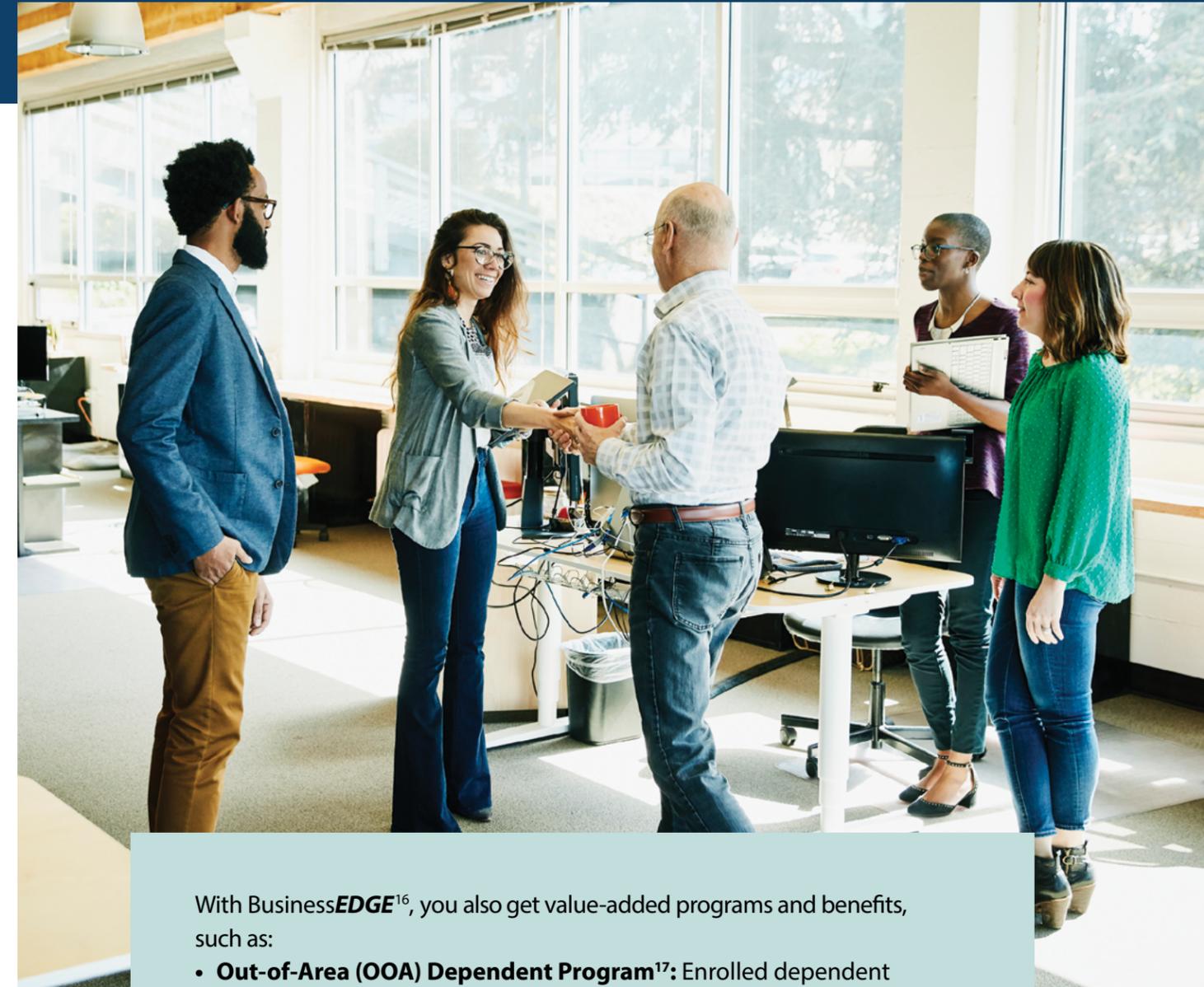
BusinessEDGE is a level-funded option for employers with a history of low to moderate claims activity. BusinessEDGE helps employers reduce health benefit costs and invest the savings back into their organization. This option is available to groups with 5–250 enrolled employees.

BusinessEDGE provides predictable health benefit costs, such as:

- twelve (12) months of fixed premium payments based on predicted claims history
- stop-loss protection against catastrophic claims

Additional savings include:

- a potential refund: if the group is still insured with Optima Health and actual claims history is lower than predicted, the group can collect a refund. The refund percentage of the unused claims fund is determined at the time the group is initially set up
- insurance premium tax savings: with level-funded plans, there is no premium tax on claim expenditures; employers pay tax only on the stop-loss premium



With BusinessEDGE¹⁶, you also get value-added programs and benefits, such as:

- **Out-of-Area (OOA) Dependent Program¹⁷:** Enrolled dependent children have access to care outside of the Optima Health service area. They're able to receive covered services from PHCS/MultiPlan providers.
- **Pharmacy option with Equity plans:** Members receive access to preventive drugs before they meet the medical deductible.

Find out more about Optima BusinessEDGE at optimahealth.com/brokers/businessedge.

¹⁶Optima BusinessEDGE level-funded plans are administered but not underwritten by Sentara Health Plans, Inc. Stop-loss products are issued and underwritten by Optima Health Insurance Company.

¹⁷The member will be required to submit documentation to enroll.

What are the Benefits of BusinessEDGE?



A Simple Integrated Solution

Optima Health offers an integrated solution – with claims administration and provision of a stop-loss policy. We help make transactions faster, more efficient, and more secure, and help employers avoid the hassle of coordinating with multiple companies.

Stop-Loss Protection

If eligible medical claims paid by your level-funded plan are higher than the amount funded for claims, you are protected with stop-loss insurance. So if an individual or the entire group has high claims, you are covered.

Cost Savings with Health Reform Exemptions

Optima Health BusinessEDGE plans are exempt from many of the ACA requirements, which means businesses can avoid many of the associated cost burdens. The key requirements these plans are spared from include: covering all essential health benefits, and falling under the rating standards.

Elimination of Most Premium Tax

There is no premium tax on claim expenditures. Premium tax is applied only to the stop-loss premium, which is usually less than a fully insured PPO premium.

Monthly Cost Reporting

Optima Health will provide a monthly reporting of costs. This allows for more informed decision making when considering benefit changes, and provides clear direction for what to include in employee messages about health, wellness, and any upcoming health plan changes.

Opportunity for Future Savings

Employers have the ability to pay for actual claims incurred by the employee. If you invest in employee wellness programs and adopt consumer-driven health plans (like health plans compatible with health savings accounts), you may have a greater opportunity to save more by helping to improve employee health and reducing overall claims.



Flexible Plan Design



Is an Optima Health BusinessEDGE plan right for my company?

Optima Health BusinessEDGE plans can benefit employers by helping you reduce healthcare costs and put those gains back into your organization.

Groups that are eligible for a BusinessEDGE plan have 5–250 total enrolled employees and a history of little to moderate claims.

A Funding Alternative for Qualifying Groups

Health insurance costs are a significant expense for most organizations. For some companies, the Affordable Care Act (ACA) requirements and fees mean even higher costs. BusinessEDGE plans can provide a cost-effective alternative with stop-loss protection from big claims.

How does the BusinessEDGE plan work?

1. Employer pays a fixed monthly payment per employee enrolled status that includes monthly estimated claims, stop-loss premium and administrative fee.
2. Optima Health processes claims, issues ID cards, provides customer service, and sets up the health plan provider network.
3. Stop-loss insurance limits the risk for excessive medical claims.
4. At the end of the 12-month contract, and an additional 12-month run-out period, the claims fund is evaluated against actual paid claims. A refund may be provided.

Benefit	BusinessEDGE	Fully Insured Plans
Reduced Premium Tax (compared to PPO)	X	-
Exempt from ACA Ratings Standards	X	-
Exempt from Essential Health Benefits	X	-
Savings of Annual Health Insurance Industry Fee	X	-
Potential for Refund	X	-
Predictable Fixed Monthly Payments	X	X
Protection from High Claims	X	X
Simple Integrated Solution	X	X

Now available in Northern Virginia with access to Inova® Health System!



2023 Optima Business **EDGE Vantage Plans**

Plan Name	Optima Vantage 20/40	Optima Vantage 25/50	Optima Vantage 25/30%	Optima Vantage 500/25/20%	Optima Vantage 1000/25/30%	Optima Vantage 2000/25/30%	Optima Vantage 3000/30/0%	Optima Vantage 4000/30/0%	Optima Vantage 4000/40/20%	Optima Vantage 5000/40/0%
Embedded/Non-Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Deductible Individual/Family	None	None	None	\$500/\$1,500	\$1,000/\$2,000	\$2,000/\$4,500	\$3,000/\$6,000	\$4,000/\$8,000	\$4,000/\$8,000	\$5,000/\$10,000
Max Out-of-Pocket Individual/Family	\$2,500/\$5,000	\$3,000/\$6,000	\$3,000/\$6,000	\$5,000/\$10,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,500/\$13,000	\$6,500/\$13,000	\$7,500/\$15,000	\$7,500/\$15,000
Physician Services										
PCP Office Visit	\$20	\$25	\$25	\$25	\$25	\$25	\$30	\$30	\$40	\$40
Virtual Consult	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Specialist Office Visit	\$40	\$50	\$50	\$50	\$50	\$50	\$60	\$60	\$80	\$80
Outpatient Surgery										
Outpatient Surgery	\$200	\$300	30%	20% AD	30% AD	30% AD	No charge AD	No charge AD	20% AD	No charge AD
Outpatient Services										
Outpatient Diagnostic Procedures & Tests	\$40	\$50	30%	20% AD	30% AD	30% AD	No charge AD	No charge AD	20% AD	No charge AD
Outpatient Lab Work	\$40	\$50	30%	20% AD	30% AD	30% AD	No charge AD	No charge AD	20% AD	No charge AD
Advanced Imaging & Testing Procedures	\$150	\$150	30%	20% AD	30% AD	30% AD	No charge AD	No charge AD	20% AD	No charge AD
Inpatient Services										
Inpatient Hospital Services	\$200 copay/day/\$1,000 max	\$250 copay/day/\$1,250 max	30%	20% AD	30% AD	30% AD	No charge AD	No charge AD	20% AD	No charge AD
Emergency & Urgent Care Services										
Emergency Services (In or Out-of-Network)	\$350	\$350	40%	30% AD	40% AD	40% AD	\$350	\$350	30% AD	20% AD
Urgent Care Center Services	\$40	\$50	\$50	\$50	\$50	\$50	\$75	\$75	20% AD	\$80
Mental/Behavioral Health & Substance Use Disorder Services										
Inpatient Services	\$200 copay/day/\$1,000 max	\$250 copay/day/\$1,250 max	30%	20% AD	30% AD	30% AD	No charge AD	No charge AD	20% AD	No charge AD
Outpatient Office Visits (PCP, Specialist or Virtual Consults)	\$30	\$35	\$35	\$35	\$35	\$35	\$40	\$40	\$50	\$40
Other Outpatient Services	\$30	\$35	30%	20%	30%	30%	No charge AD	No charge AD	20% AD	No charge AD
Employee Assistance Visits	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required
Diabetes Treatment										
Insulin Pumps	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Pump Infusion Sets and Supplies	20%	20%	20%	20% AD	20% AD	20% AD	No charge AD	No charge AD	20% AD	No charge AD
Testing Supplies	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits
Other Covered Services										
Preventive Vision Exams	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months
Chiropractic Care (Spinal Manipulation)	\$20	\$25	30%	20% AD	30% AD	30% AD	No charge AD	No charge AD	20% AD	No charge AD
Maternity Care	\$450	\$500	\$500	\$450	\$500	\$500	No charge AD	No charge AD	20% AD	No charge AD
Pharmacy										
Prescription Drug Coverage - Option 1 Deductible, if applicable Tier 1/Tier 2/Tier 3 (*\$250 max out-of-pocket, per prescription)/Tier 4 (**\$400 max out-of-pocket, per prescription)	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**
Prescription Drug Coverage - Option 2 Deductible, if applicable Tier 1/Tier 2/Tier 3 (*\$250 max out-of-pocket, per prescription)/Tier 4 (**\$400 max out-of-pocket, per prescription)	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**
Tobacco Cessation	Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.					Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.				

2023 Optima Business **EDGE Vantage Equity Plans***

Plan Name	Optima Vantage Equity 3000/0%	Optima Vantage Equity 3000/10%	Optima Vantage Equity 4000/20%	Optima Vantage Equity 5000/0%	Optima Vantage Equity 5000/30%	Optima Vantage Equity 6000/30%
Embedded/Non-Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Deductible Individual/Family (No 4th Quarter Deductible Carryover on Equity Plans)	\$3,000/\$6,000	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000	\$5,000/\$10,000	\$6,000/\$12,000
Max Out-of-Pocket Individual/Family	\$5,500/\$11,000	\$5,500/\$11,000	\$6,500/\$13,000	\$6,900/\$13,800	\$7,000/\$14,000	\$7,000/\$14,000
Physician Services						
PCP Office Visit	No charge AD	10% AD	20% AD	\$30 AD	30% AD	30% AD
Virtual Consult	No charge AD	No charge AD	No charge AD	No charge AD	No charge AD	No charge AD
Specialist Office Visit	No charge AD	10% AD	20% AD	\$60 AD	30% AD	30% AD
Outpatient Surgery						
Outpatient Surgery	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Outpatient Services						
Outpatient Diagnostic Procedures & Tests	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Outpatient Lab Work	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Advanced Imaging & Testing Procedures	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Inpatient Services						
Inpatient Hospital Services	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Emergency & Urgent Care Services						
Emergency Services (In or Out-of-network)	20% AD	20% AD	30% AD	20% AD	40% AD	40% AD
Urgent Care Center Services	No charge AD	10% AD	20% AD	20% AD	30% AD	30% AD
Mental/Behavioral Health & Substance Use Disorder Services						
Inpatient Services	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Outpatient Office Visits (PCP, Specialist or Virtual Consults)	No charge AD	10% AD	20% AD	\$40 AD	30% AD	30% AD
Other Outpatient Services	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Employee Assistance Visits	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required
Diabetes Treatment						
Insulin Pumps	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Pump Infusion Sets and Supplies	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Testing Supplies	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier
Other Covered Services						
Preventive Vision Exams	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months
Chiropractic Care (Spinal Manipulation)	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Maternity Care	No charge AD	10% AD	20% AD	No charge AD	30% AD	30% AD
Pharmacy						
Prescription Drug Coverage - Option 1 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**
Prescription Drug Coverage - Option 2 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**
Tobacco Cessation	Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.			Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.		

*Some preventive drugs are available before the deductible for Equity plans.

AC: Allowable Charge | AD: After Deductible | p/p: Per Person
This is a summary of the standard covered expenses. Exclusions and Limitations apply. Additional benefits may be available. Please see plan-specific summary for more information. Most values reflect in-network coverage. Coinsurance amounts represent the percentage the member pays.

2023 Optima Business **EDGE Vantage Design Plans**

Plan Name	Optima Vantage Design 3000/20%
Embedded/Non-Embedded	Embedded
Deductible Individual/Family (No 4th Quarter Deductible Carryover on Design Plans)	\$3,000/\$6,000
Max Out-of-Pocket Individual/Family	\$5,000/\$10,000
Physician Services	
PCP Office Visit	20% AD
Virtual Consult	No charge AD
Specialist Office Visit	20% AD
Outpatient Surgery	
Outpatient Surgery	20% AD
Outpatient Services	
Outpatient Diagnostic Procedures & Tests	20% AD
Outpatient Lab Work	20% AD
Advanced Imaging & Testing Procedures	20% AD
Inpatient Services	
Inpatient Hospital Services	20% AD
Emergency & Urgent Care Services	
Emergency Services (In or Out-of-network)	30% AD
Urgent Care Center Services	20% AD
Mental/Behavioral Health & Substance Use Disorder Services	
Inpatient Services	20% AD
Outpatient Office Visits (PCP, Specialist or Virtual Consults)	20% AD
Other Outpatient Services	20% AD
Employee Assistance Visits	3 sessions per presenting issue for each individual covered; no copay required
Diabetes Treatment	
Insulin Pumps	No charge
Pump Infusion Sets and Supplies	20% AD
Testing Supplies	No charge under Rx Benefits
Other Covered Services	
Preventive Vision Exams	No charge for 1 in-network visit every 12 months
Chiropractic Care (Spinal Manipulation)	20% AD
Maternity Care	20% AD
Pharmacy	
Prescription Drug Coverage - Option 1 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	n/a
Prescription Drug Coverage - Option 2 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	\$10/\$30/25%/25%**
Tobacco Cessation	Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.

2023 Optima Business **EDGE POS Plans**

Plan Name	Optima POS 1000/25/20%	Optima POS 2000/25/30%	Optima POS 4000/40/20%	Optima POS 5000/40/0%
Embedded/Non-Embedded	Embedded	Embedded	Embedded	Embedded
Deductible Individual/Family (In Network)	\$1,000/\$2,000	\$2,000/\$4,500	\$4,000/\$8,000	\$5,000/\$10,000
Deductible Individual/Family (Out-of-network)	\$1,250/\$2,500	\$4,500/\$9,000	\$10,000/\$20,000	\$10,000/\$20,000
Max Out-of-Pocket Individual/Family (In Network)	\$5,000/\$10,000	\$6,000/\$12,000	\$7,500/\$15,000	\$7,500/\$15,000
Max Out-of-Pocket Individual/Family (Out-of-network)	\$10,000/\$20,000	\$12,000/\$24,000	\$17,500/\$35,000	\$15,000/\$30,000
Out-of-Network Coinsurance	40% AD/AC	50% AD/AC	40% AD/AC	40% AD/AC
Physician Services				
PCP Office Visit	\$25	\$25	\$40	\$40
Virtual Consult (No Out-of-Network Coverage)	No charge	No charge	No charge	No charge
Specialist Visit	\$40	\$50	\$80	\$80
Outpatient Surgery				
Outpatient Surgery	20% AD	30% AD	20% AD	No charge AD
Outpatient Services				
Outpatient Diagnostic Procedures & Tests	20% AD	30% AD	20% AD	No charge AD
Outpatient Lab Work	20% AD	30% AD	20% AD	No charge AD
Advanced Imaging & Testing Procedures	20% AD	30% AD	20% AD	No charge AD
Inpatient Services				
Inpatient Hospital Services	20% AD	30% AD	20% AD	No charge AD
Emergency & Urgent Care Services				
Emergency Services (In or Out-of-network)	30% AD	40% AD	30% AD	20% AD
Urgent Care Center Services	\$40	\$50	20% AD	\$80
Mental/Behavioral Health & Substance Use Disorder Services				
Inpatient Services	20% AD	30% AD	20% AD	No charge AD
Outpatient Office Visits (PCP, Specialist or Virtual Consults)	\$35	\$35	\$50	\$40
Other Outpatient Services	20%	30%	20% AD	No charge AD
Employee Assistance Visits	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required
Diabetes Treatment				
Insulin Pumps	No charge	No charge	No charge	No charge
Pump Infusion Sets & Supplies	20% AD	20% AD	20% AD	No charge AD
Testing Supplies	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits
Other Covered Services				
Preventive Vision Exams	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months
Chiropractic Care (Spinal Manipulation)	20% AD	30% AD	20% AD	No charge AD
Maternity Care	20% AD	\$500	20% AD	No charge AD
Pharmacy				
Prescription Drug Coverage - Option 1 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**
Prescription Drug Coverage - Option 2 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**	\$10/\$30/25%/25%**
Tobacco Cessation	Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.			

AC: Allowable Charge | AD: After Deductible | p/p: Per Person
This is a summary of the standard covered expenses. Exclusions and Limitations apply. Additional benefits may be available. Please see plan-specific summary for more information. Most values reflect in-network coverage. Coinsurance amounts represent the percentage the member pays.

2023 Optima Business **EDGE POS Equity Plans***

Plan Name	Optima POS Equity 3000/10%	Optima POS Equity 4000/20%	Optima POS Equity 5000/0%
Embedded/Non-Embedded	Embedded	Embedded	Embedded
Deductible Individual/Family (In Network; No 4th Quarter Deductible Carryover on Equity)	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000
Deductible Individual/Family (Out-of-network; No 4th Quarter Deductible Carryover on Equity)	\$6,000/\$12,000	\$12,500/\$25,000	\$10,000/\$20,000
Max Out-of-Pocket Individual/Family (In Network)	\$5,500/\$11,000	\$6,500/\$13,000	\$6,900/\$13,800
Max Out-of-Pocket Individual/Family (Out-of-network)	\$11,000/\$22,000	\$13,000/\$26,000	\$13,800/\$27,600
Out-of-Network Coinsurance	30% AD/AC	40% AD/AC	30% AD/AC
Physician Services			
PCP Office Visit	10% AD	20% AD	\$30 AD
Virtual Consult (No Out-of-Network Coverage)	No charge AD	No charge AD	No charge AD
Specialist Office Visit	10% AD	20% AD	\$60 AD
Outpatient Surgery			
Outpatient Surgery	10% AD	20% AD	No charge AD
Outpatient Services			
Outpatient Diagnostic Procedures & Tests	10% AD	20% AD	No charge AD
Outpatient Lab Work	10% AD	20% AD	No charge AD
Advanced Imaging & Testing Procedures	10% AD	20% AD	No charge AD
Inpatient Services			
Inpatient Hospital Services	10% AD	20% AD	No charge AD
Emergency & Urgent Care Services			
Emergency Services (In or Out-of-network)	20% AD	30% AD	20% AD
Urgent Care Center Services	10% AD	20% AD	20% AD
Mental/Behavioral Health & Substance Use Disorder Services			
Inpatient Services	10% AD	20% AD	No charge AD
Outpatient Office Visits (PCP, Specialist or Virtual Consults)	10% AD	20% AD	\$40 AD
Other Outpatient Services	10% AD	20% AD	No charge AD
Employee Assistance Visits	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required
Diabetes Treatment			
Insulin Pumps	10% AD	20% AD	No charge AD
Pump Infusion Sets & Supplies	10% AD	20% AD	No charge AD
Testing Supplies	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier
Other Covered Services			
Preventive Vision Exams	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months
Chiropractic Care (Spinal Manipulation)	10% AD	20% AD	No charge AD
Maternity Care	10% AD	20% AD	No charge AD
Pharmacy			
Prescription Drug Coverage - Option 1 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**
Prescription Drug Coverage - Option 2 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/25% AD**
Tobacco Cessation	Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.		

2023 Optima Business **EDGE Plus Plans**

Plan Name	Optima Plus 500/25/20%	Optima Plus 1500/25/20%	Optima Plus 2000/25/30%
Embedded/Non-Embedded	Embedded	Embedded	Embedded
Deductible Individual/Family (In Network)	\$500/\$1,500	\$1,500/\$3,000	\$2,000/\$4,500
Deductible Individual/Family (Out-of-network)	\$1,500/\$3,000	\$1,750/\$3,500	\$4,500/\$9,000
Max Out-of-Pocket Individual/Family (In Network)	\$5,000/\$10,000	\$5,500/\$11,000	\$6,000/\$12,000
Max Out-of-Pocket Individual/Family (Out-of-network)	\$10,000/\$20,000	\$11,000/\$22,000	\$12,000/\$24,000
Out-of-Network Coinsurance	40% AD/AC	40% AD/AC	50% AD/AC
Physician Services			
PCP Office Visit	\$25	\$25	\$25
Virtual Consult (No Out-of-Network Coverage)	No charge	No charge	No charge
Specialist Visit	\$50	\$40	\$50
Outpatient Surgery			
Outpatient Surgery	20% AD	20% AD	30% AD
Outpatient Services			
Outpatient Diagnostic Procedures & Tests	20% AD	20% AD	30% AD
Outpatient Lab Work	20% AD	20% AD	30% AD
Advanced Imaging & Testing Procedures	20% AD	20% AD	30% AD
Inpatient Services			
Inpatient Hospital Services	20% AD	20% AD	30% AD
Emergency & Urgent Care Services			
Emergency Services (In or Out-of-network)	30% AD	30% AD	40% AD
Urgent Care Center Services	\$50	\$40	\$50
Mental/Behavioral Health & Substance Use Disorder Services			
Inpatient Services	20% AD	20% AD	30% AD
Outpatient Office Visits (PCP, Specialist or Virtual Consults)	\$35	\$35	\$35
Other Outpatient Services	20%	20%	30%
Employee Assistance Visits	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required
Diabetes Treatment			
Insulin Pumps	No charge	No charge	No charge
Pump Infusion Sets and Supplies	20% AD	20% AD	20% AD
Testing Supplies	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits
Other Covered Services			
Preventive Vision Exams	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months
Chiropractic Care (Spinal Manipulation)	20% AD	20% AD	30% AD
Maternity Care	\$450	20% AD	\$500
Pharmacy			
Prescription Drug Coverage - Option 1 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**
Prescription Drug Coverage - Option 2 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	\$10/\$30/25%*/25%**	\$10/\$30/25%*/25%**	\$10/\$30/25%*/25%**
Tobacco Cessation	Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.		

AC: Allowable Charge | AD: After Deductible | p/p: Per Person
This is a summary of the standard covered expenses. Exclusions and Limitations apply. Additional benefits may be available. Please see plan-specific summary for more information. Most values reflect in-network coverage. Coinsurance amounts represent the percentage the member pays.

2023 Optima Business **EDGE Plus and Plus Equity Plans***

Plan Name	Optima Plus 3000/30/0%	Optima Plus 4000/30/0%	Optima Plus 4000/40/20%	Optima Plus 5000/40/0%	Optima Plus Equity 3000/0%	Optima Plus Equity 3000/10%	Optima Plus Equity 4000/20%	Optima Plus Equity 5000/0%
Embedded/Non-Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Deductible Individual/Family (In Network; No 4th Quarter Deductible Carryover on Equity or Design Plans)	\$3,000/\$6,000	\$4,000/\$8,000	\$4,000/\$8,000	\$5,000/\$10,000	\$3,000/\$6,000	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000
Deductible Individual/Family (Out-of-network; No 4th Quarter Deductible Carryover on Equity or Design Plans)	\$6,000/\$12,000	\$8,000/\$16,000	\$10,000/\$20,000	\$10,000/\$20,000	\$4,000/\$8,000	\$4,000/\$8,000	\$5,500/\$10,500	\$10,000/\$20,000
Max Out-of-Pocket Individual/Family (In Network)	\$6,500/\$13,000	\$6,500/\$13,000	\$7,500/\$15,000	\$7,500/\$15,000	\$5,500/\$11,000	\$5,500/\$11,000	\$6,500/\$13,000	\$6,900/\$13,800
Max Out-of-Pocket Individual/Family (Out-of-network)	\$13,000/\$26,000	\$13,000/\$26,000	\$17,500/\$35,000	\$15,000/\$30,000	\$11,000/\$22,000	\$11,000/\$22,000	\$13,000/\$26,000	\$13,800/\$27,600
Out-of-Network Coinsurance	40% AD/AC	40% AD/AC	40% AD/AC	40% AD/AC	30% AD/AC	30% AD/AC	40% AD/AC	30% AD/AC
Physician Services								
PCP Office Visit	\$30	\$30	\$40	\$40	No charge AD	10% AD	20% AD	\$30 AD
Virtual Consult (No Out-of-Network Coverage)	No charge	No charge	No charge	No charge	No charge AD	No charge AD	No charge AD	No charge AD
Specialist Office Visit	\$60	\$60	\$80	\$80	No charge AD	10% AD	20% AD	\$60 AD
Outpatient Surgery								
Outpatient Surgery	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Outpatient Services								
Outpatient Diagnostic Procedures & Tests	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Outpatient Lab Work	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Advanced Imaging & Testing Procedures	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Inpatient Services								
Inpatient Hospital Services	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Emergency & Urgent Care Services								
Emergency Services (In or Out-of-Network)	\$350	\$350	30% AD	20% AD	20% AD	20% AD	30% AD	20% AD
Urgent Care Center Services	\$75	\$75	20% AD	\$80	No charge AD	10% AD	20% AD	20% AD
Mental/Behavioral Health & Substance Use Disorder Services								
Inpatient Services	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Outpatient Office Visits (PCP, Specialist or Virtual Consults)	\$40	\$40	\$50	\$40	No charge AD	10% AD	20% AD	\$40 AD
Other Outpatient Services	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Employee Assistance Visits	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required	3 sessions per presenting issue for each individual covered; no copay required
Diabetes Treatment								
Insulin Pumps	No charge	No charge	No charge	No charge	No charge AD	10% AD	20% AD	No charge AD
Pump Infusion Sets and Supplies	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Testing Supplies	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	No charge under Rx Benefits	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier	Covered under Rx Benefits on associated tier
Other Covered Services								
Preventive Vision Exams	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months	No charge for 1 in-network visit every 12 months
Chiropractic Care (Spinal Manipulation)	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Maternity Care	No charge AD	No charge AD	20% AD	No charge AD	No charge AD	10% AD	20% AD	No charge AD
Pharmacy								
Prescription Drug Coverage - Option 1 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**	Rx p/p Deductible \$150 \$10 AD/\$40 AD/25% AD*/ 25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**	After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**
Prescription Drug Coverage - Option 2 Deductible, if applicable Tier 1/Tier 2/Tier 3 (**\$250 max out-of-pocket, per prescription)/ Tier 4 (**\$400 max out-of-pocket, per prescription)	\$10/\$30/25%*/25%**	\$10/\$30/25%*/25%**	\$10/\$30/25%*/25%**	\$10/\$30/25%*/25%**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**	Prev BD, After Medical Deductible \$10 AD/\$40 AD/25% AD*/ 25% AD**
Tobacco Cessation	Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.				Covered Food and Drug Administration (FDA)-approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day treatment regimens per contract year when prescribed by a healthcare provider.			

Service Descriptions

Physician Services

There is an additional copayment or coinsurance for outpatient rehabilitative therapy and services, injectable and infused medications, allergy care, testing and serums, outpatient advanced imaging procedures, and sleep studies done during an office visit. Applicable to services rendered with a Med/Surg diagnosis. For treatment of mental health conditions or substance use disorder, the Outpatient Office Visits cost sharing listed under Mental Health and Substance Use Disorder Services applies.

Virtual Consult

Must be provided by an Optima Health approved provider.

Outpatient Services

Outpatient Surgery

Copayment or coinsurance applies to services provided in a free-standing ambulatory surgery center or hospital outpatient surgical 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. Applicable to services rendered with a Med/Surg diagnosis.

For treatment of mental health conditions or substance use disorder, cost sharing will follow the Other Outpatient Services cost sharing listed under Mental Health and Substance Use Disorder Services.

Emergency Services

Includes Emergency Services, Physician Services, Advanced Diagnostic Imaging, such as MRIs,

and CT scans, and Other Facility Charges, such as diagnostic x-ray and lab services, and medical supplies, provided in an emergency department In Network or Out-of-Network. Applicable to those with medical and mental health and substance use disorder diagnoses.

Mental/Behavioral Health & Substance Use Disorder Services

Includes inpatient and outpatient services for the treatment of mental health and substance use disorder. Includes inpatient services, partial hospitalization services, Intensive Outpatient Program (IOP), Electro-Convulsive Therapy, and Transcranial Magnetic Stimulation (TMS).

Other Outpatient Services

All other outpatient services with a mental health or substance use disorder diagnoses will be covered under this benefit.

Employee Assistance Visits

Employee Assistance Visits include short-term problem assessment by licensed behavioral health providers, and referral services for employees, and other covered family members and household members.

Diabetes Treatment

Coverage includes benefits for equipment, supplies and in-person outpatient self-management training and education, including medical nutrition therapy, for the treatment of insulin-dependent diabetes, insulin-using diabetes, gestational diabetes and non-insulin-using diabetes if prescribed by a healthcare professional legally authorized to prescribe such items under law.

Equipment and supplies under this benefit are not considered durable medical equipment. An annual diabetic eye exam is covered from an Optima Health Plan provider or at a participating VSP Vision Care (VSP) provider at the applicable office visit copayment or coinsurance amount. The following equipment and supplies are covered under this benefit:

- **Insulin Pumps**
- **Pump Infusion Sets and Supplies**
- **Testing Supplies**
Includes test strips, lancets, lancet devices, blood glucose monitors, and control solution

Maternity Care

Prenatal, delivery, postpartum services, and home health visits are included. The inpatient hospital copayment or coinsurance is also applied.

Chiropractic Care

Optima Health contracts with American Specialty Health Group (ASH) to administer this benefit. Services include therapy to treat problems of the bones, joints, and back. Benefits are limited to a maximum of 30 visits per contract year for Rehabilitation, and 30 visits per contract year for Habilitation services.

Vision Services Through VSP Vision Care (VSP)

Examinations, corrective lenses, and materials are available from VSP's expansive provider network. Members may access these services through independent optometrists as well as national, regional, and online retail providers.



Choose Optima Health

- ✓ More Options
- ✓ More Innovation
- ✓ Exceptional Service

We Improve Health Every Day