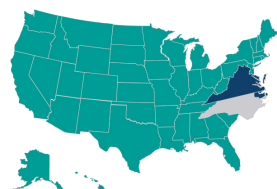


Welcome City of Suffolk Employees!



Easy to Use Benefits

Good news for **all** of your new plan options: there are **no referrals** required from a primary care physician to receive specialist care.



Strong Local Network with National Coverage

Our comprehensive network includes over 35,000¹ hospitals and providers across Virginia and North Carolina. Every local major hospital system is in-network for each plan. Your coverage also includes access to the PHCS/MultiPlan national network.



Support for Your Health

Whether it's a virtual doctor visit with MDLIVE® or a caring nurse to help you navigate a difficult health event—Optima Health has great tools and resources for you.

In & Out-of-Network Coverage	POS 750/25/20%	POS 1500/25/20%	Equity POS 1500/20%	Equity POS 3000/20%
	✓	✓	✓	✓
Your Cost Share	Deductible, Copayments, Coinsurance	Deductible, Copayments, Coinsurance	Deductible, Coinsurance	Deductible, Coinsurance
No Referrals	✓	✓	✓	✓
Deductible ²	\$750 / \$1,500	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
Maximum Out-of-Pocket ²	\$6,000 / \$12,000	\$6,000 / \$12,000	\$3,575 / \$7,150	\$5,000 / \$10,000
Preventive Care	No Charge	No Charge	No Charge	No Charge
Primary Care	\$25	\$25	20% After Deductible	20% After Deductible
Specialist	\$50	\$50		
Emergency Department	After Deductible You Pay \$200 and 20%	After Deductible You Pay \$200 and 20%		
Outpatient Facility	After Deductible You Pay 20%	After Deductible You Pay 20%		
Lab and X-ray				
Inpatient				
Prescription Drug Tier 1, 2, 3, Specialty	Level 1 pharmacies: \$15/40/75/20% with \$125 maximum Level 2 pharmacies: \$25/50/85/20% with \$125 maximum	Level 1 pharmacies: \$15/40/75/20% with \$125 maximum Level 2 pharmacies: \$25/50/85/20% with \$125 maximum	20% After Deductible Preventive Rx covered at 100%	20% After Deductible Preventive Rx covered at 100%
Mail Order Rx	\$15/ \$80 / \$225 ³	\$15/ \$80 / \$225 ³	20% After Deductible ³	20% After Deductible ³
Out-of-Network Deductible and Coinsurance	\$1,500 / \$3,000 30% After Deductible	\$3,000 / \$6,000 40% After Deductible	\$3,000 / \$6,000 30% After Deductible	\$6,000 / \$12,000 40% After Deductible

¹Sentara Health Plans, Inc. Provider Database

²Individual Plan/Family Plan

³Specialty prescription not available in 90 day supply

Preparing for Your New Plan



Transitioning to an Optima Health plan

Optima Health understands the importance of maintaining your health without interruption when switching health plans. Your new plans are designed to provide continuity of coverage and benefits. For a smooth transition, consider the following to maintain on-going care when your new plan becomes effective on January 1, 2021:

If you currently receive on-going care, medical treatment, or you have a procedure scheduled:

- Call your doctor's office and tell them your coverage will change to Optima Health as of January 1.
- In December, confirm your doctors have sent clinical notes and authorizations to our Clinical Care Services team.

If you have scheduled a treatment that required authorization from your former health plan:

- Optima Health will likely need to authorize this treatment and will work with you and your doctor to obtain the necessary information.

If your prescriptions required prior authorization from your former health plan carrier:

- For all members newly enrolling with Optima Health who take prescriptions requiring prior authorization, Optima Health will temporarily waive prior authorization requirements if your prescription is filled 60 days after January 1, 2020 (or 120 days if filling through mail order).

Find out if your doctor is in our network

Visit optimahealth.com/cos and select "**Find Doctors, Drugs and Facilities.**" On the "**Find A Doctor**" page you can choose your location by zip code. To select your plan's network, type "**POS**" in the search bar and select "**POS (with PHCS Network access)**" from the options shown. You can search for a specific provider or facility by name or type and then filter your results by distance, languages, etc.



What to Expect Next



- ✓ **NOVEMBER:** check out your plan resources
- ✓ **DECEMBER:** receive new member ID card, confirm any transition of care with your doctor, **and** transition mail order prescriptions
- ✓ **JANUARY:** show your new ID card to your doctors and pharmacy



Once you become a member, download the Optima Health mobile app from the App Store or Google Play. Register to safely and securely access important health information when you need it—at home, at the doctor, and even on the road.

Contact Optima Health:
757-552-7110 or 1-800-229-1199
Monday to Friday from 8 a.m. to 6 p.m.
members@optimahealth.com

OptimaHealth 