

2024 Sentara Direct Vantage Plans



Small Groups with 1-50 total employees

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

Plan Name	DED Individual Family	MOOP Individual Family	PCP Tier 1 / Tier 2 Physicians	VIRTUAL CONSULT	SPECIALIST Tier 1 / Tier 2 Physicians	OUTPATIENT Tier 1 / Tier 2 Facilities	INPATIENT Tier 1 / Tier 2 Facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE Deductible, if applicable
Sentara Direct Vantage Platinum 0 Ded 100 Rx Ded	None	\$2,800 \$5,600	\$10/\$20	No charge	\$20/\$40	\$150/\$250	\$200/day (\$800 max) \$400/day (\$1,600 max)	\$350	\$20	\$100 Ded p/p Tier 1: \$15 Tier 2: \$50 Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Platinum 0 Ded 150 Rx Ded	None	\$3,000 \$6,000	\$15/\$30	No charge	\$35/\$70	\$150/\$250	\$300/day (\$1,200 max) \$600/day (\$2,400 max)	\$350	\$35	\$150 Ded p/p Tier 1: \$10 Tier 2: \$40 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Platinum 0 Ded	None	\$2,500 \$5,000	\$25/\$50	No charge	\$50/\$100	\$300/\$600	\$300/day (\$1,200 max) \$600/day (\$2,400 max)	30%	\$50	Tier 1: \$10 Tier 2: \$40 Tier 3: 20% Tier 4: 20% (\$350 max)
Sentara Direct Vantage Platinum 0 Ded 200 Rx Ded	None	\$2,500 \$5,000	\$25/\$50	No charge	\$50/\$100	\$300/\$600	\$300/day (\$1,200 max) \$600/day (\$2,400 max)	30%	\$50	\$200 Ded p/p Tier 1: \$10 Tier 2: \$40 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Gold 0 Ded	None	\$7,500 \$15,000	\$35/\$70	No charge	\$70/\$140	\$400/\$800	\$600/day (\$2,400 max) \$1,200/day (\$4,800 max)	40%	\$70	Tier 1: \$10 Tier 2: \$40 Tier 3: 30% Tier 4: 30% (\$350 max)
Sentara Direct Vantage Gold 500 Ded 200 Rx Ded	\$500 \$1,000	\$7,500 \$15,000	\$25/\$50	No charge	\$50/\$100	20% AD/40% AD	20% AD/40% AD	30% AD	\$50	\$200 Ded p/p Tier 1: \$15 Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Gold 750 Ded	\$750 \$1,500	\$7,700 \$15,400	\$30/\$60	No charge	\$60/\$120	20% AD/40% AD	20% AD/40% AD	30% AD	\$60	Tier 1: \$15 Tier 2: \$50 Tier 3: 20% Tier 4: 20% (\$350 max)
Sentara Direct Vantage Gold 1000 Ded 250 Rx Ded	\$1,000 \$2,000	\$7,000 \$14,000	\$20/\$40	No charge	\$40/\$80	\$250 AD/\$500 AD	\$500 AD/\$1,000 AD	\$350 AD	\$40	\$250 Ded p/p Tier 1: \$25 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Gold 1000 Ded 200 Rx Ded	\$1,000 \$2,000	\$6,200 \$12,400	\$25/\$50	No charge	\$50/\$100	30% AD/50% AD	30% AD/50% AD	40% AD	\$50	\$200 Ded p/p Tier 1: \$15 Tier 2: \$50 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)
Sentara Direct Vantage Gold 1250 Ded 200 Rx Ded	\$1,250 \$2,500	\$6,500 \$13,000	\$20/\$40	No charge	\$40/\$80	20% AD/40% AD	20% AD/40% AD	30% AD	\$40	\$200 Ded p/p Tier 1: \$15 Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)

2024 Sentara Direct Vantage Plans *continued*



Plan Name	DED Individual Family	MOOP Individual Family	PCP Tier 1 / Tier 2 Physicians	VIRTUAL CONSULT	SPECIALIST Tier 1 / Tier 2 Physicians	OUTPATIENT Tier 1 / Tier 2 Facilities	INPATIENT Tier 1 / Tier 2 Facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE Deductible, if applicable
Sentara Direct Vantage Gold 1500 Ded 200 Rx Ded	\$1,500 \$3,000	\$6,500 \$13,000	\$25/\$50	No charge	\$50/\$100	20% AD/40% AD	20% AD/40% AD	30% AD	\$40	\$200 Ded p/p Tier 1: \$15 Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Gold 2000 Ded 100 Rx Ded	\$2,000 \$4,000	\$8,000 \$16,000	\$30/\$60	No charge	\$60/\$120	\$100/\$200	20% AD/40% AD	30% AD	\$60	\$100 Ded p/p Tier 1: \$25 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Gold 2000 Ded	\$2,000 \$4,000	\$6,500 \$13,000	\$25/\$50	No charge	\$50/\$100	30% AD/50% AD	30% AD/50% AD	40% AD	\$50	Tier 1: \$15 Tier 2: \$50 Tier 3: 30% Tier 4: 30% (\$350 max)
Sentara Direct Vantage Gold 2800 Ded 200 Rx Ded	\$2,800 \$5,600	\$8,400 \$16,800	\$35/\$70	No charge	\$65/\$130	No charge AD/20% AD	No charge AD/20% AD	20% AD	No charge AD	\$200 Ded p/p Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct Vantage Silver 3000 Ded	\$3,000 \$6,000	\$8,800 \$17,600	\$35/\$70	No charge	\$70 AD/\$140 AD	25% AD/45% AD	25% AD/45% AD	35% AD	\$70 AD	MDA Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct Vantage Silver 4000 Ded 250 Rx Ded	\$4,000 \$8,000	\$8,650 \$17,300	\$40/\$80	No charge	\$80/\$160	20% AD/40% AD	20% AD/40% AD	30% AD	\$80	\$250 Ded p/p Tier 1: \$25 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Silver 4850 Ded 250 Rx Ded	\$4,850 \$9,700	\$9,400 \$18,800	\$45/\$90	No charge	\$90/\$180	20% AD/40% AD	20% AD/40% AD	30% AD	\$90	\$250 Ded p/p Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Silver 5600 Ded 200 Rx Ded	\$5,600 \$11,200	\$8,800 \$17,600	\$40/\$80	No charge	\$80/\$160	20% AD/40% AD	20% AD/40% AD	30% AD	\$80	\$200 Ded p/p Tier 1: \$10 Tier 2: \$40 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage Silver 6500 Ded 250 Rx Ded	\$6,500 \$13,000	\$8,000 \$16,000	No charge AD/ 20% AD	No charge AD	No charge AD/20% AD	No charge AD/20% AD	No charge AD/20% AD	20% AD	No Charge AD	\$250 Ded p/p Tier 1: \$15 AD Tier 2: \$50 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct Vantage Bronze 6600 Ded	\$6,600 \$13,200	\$8,600 \$17,200	30% AD/ 50% AD	No charge AD	30% AD/50% AD	30% AD/50% AD	30% AD/50% AD	40% AD	30% AD	MDA Tier 1: \$15 Tier 2: \$50 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)

2024 Sentara Direct Vantage Plans *continued*

Plan Name	DED Individual Family	MOOP Individual Family	PCP Tier 1 / Tier 2 Physicians	VIRTUAL CONSULT	SPECIALIST Tier 1 / Tier 2 Physicians	OUTPATIENT Tier 1 / Tier 2 Facilities	INPATIENT Tier 1 / Tier 2 Facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE Deductible, if applicable
Sentara Direct Vantage Bronze 7200 Ded	\$7,200 \$14,400	\$9,400 \$18,800	\$45/\$90	No charge	\$90/\$180	40% AD/50% AD	40% AD/50% AD	50% AD	\$90	MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 40% AD Tier 4: 40% AD (\$350 max)
Sentara Direct Vantage Bronze 8500 Ded	\$8,500 \$17,000	\$9,450 \$18,900	\$50/\$100	No charge	\$100/\$200	30% AD/50% AD	30% AD/50% AD	40% AD	\$100	MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 30% AD Tier 4: 30% AD (\$350 max)

2024 Sentara Direct Vantage HSA Plans

Plan Name	DED Individual Family	MOOP Individual Family	PCP Tier 1 / Tier 2 Physicians	VIRTUAL CONSULT	SPECIALIST Tier 1 / Tier 2 Physicians	OUTPATIENT Tier 1 / Tier 2 Facilities	INPATIENT Tier 1 / Tier 2 Facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE Deductible, if applicable
Sentara Direct Vantage HSA Silver 1900 Ded	\$1,900 \$3,800	\$7,500 \$15,000	\$25 AD/\$50AD	No charge AD	\$50 AD/\$100 AD	\$400 AD/\$800 AD	\$500 AD/ \$1,000 AD	\$350 AD	\$50 AD	Prev BD, MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct Vantage HSA Silver 3200 Ded	\$3,200 \$6,400	\$7,200 \$14,400	20% AD/40% AD	No charge AD	20% AD/40% AD	20% AD/40% AD	20% AD/40% AD	30% AD	20% AD	Prev BD, MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage HSA Silver 4000 Ded	\$4,000 \$8,000	\$6,900 \$13,800	\$40 AD/\$80AD	No charge AD	\$80 AD/\$160 AD	No charge AD/20% AD	No charge AD/20% AD	20% AD	\$80 AD	Prev BD, MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 20% AD Tier 4: 20% AD (\$350 max)
Sentara Direct Vantage HSA Bronze 6100 Ded	\$6,100 \$12,200	\$7,400 \$14,800	40% AD/60% AD	No charge AD	40% AD/60% AD	40% AD/60% AD	40% AD/60% AD	50% AD	40% AD	Prev BD, MDA Tier 1: \$25 AD Tier 2: \$55 AD Tier 3: 40% AD Tier 4: 40% AD (\$350 max)
Sentara Direct Vantage HSA Bronze 6500 Ded	\$6,500 \$13,000	\$7,500 \$15,000	No charge AD/20% AD	No charge AD	No charge AD/20% AD	No charge AD/20% AD	No charge AD/20% AD	20% AD	No charge AD	Prev BD, MDA Tier 1: 25% AD Tier 2: 25% AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)
Sentara Direct Vantage HSA Bronze 7000 Ded	\$7,000 \$14,000	\$7,500 \$15,000	No charge AD/20% AD	No charge AD	No charge AD/20% AD	No charge AD/20% AD	No charge AD/20% AD	20% AD	No charge AD	Prev BD, MDA Tier 1: 25% AD Tier 2: 25% AD Tier 3: 25% AD Tier 4: 25% AD (\$350 max)

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

Sentara Health Plans is a trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Behavioral Health Services, Inc., and Sentara Health Administration, Inc. Sentara Vantage (HMO), Point of Service (POS), Direct, and Select plans are issued and underwritten by Sentara Health Plans. Sentara Plus (PPO) products are issued and underwritten by Sentara Health Insurance Company. Self-funded employer group health plans and BusinessEDGE® level-funded plans are administered, but not underwritten, by Sentara Health Administration, Inc. Stop Loss products are issued and underwritten by Sentara Health Insurance Company. All 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 Administration, Inc. and are not covered benefits under any Sentara plan. Value-added services are not covered benefits under any of our health plans. For costs and complete details of coverage, please call your broker or Sentara Health Plans at 1-800-745-1271 or visit sentarahealthplans.com.