-OPTIMA HEALTH PLAN

York County School Division Employees and Retirees





Easy to Use Benefits

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



Strong Local Network with National Coverage

Our comprehensive network includes more than 39,000¹ hospitals and providers. Every major local hospital system is in-network for your plan, including:

- Riverside Health System
- Sentara Healthcare
- Bon Secours Health System
- Children's Hospital of the King's Daughters (CHKD)

Your coverage also includes access to the PHCS/MultiPlan **national** network.



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

¹ Sentara Health Plans, Inc. Provider Database ² Individual Plan/Family Plan

Optima Health Plan

In & Out-of-Network Coverage	POS 250/20	Equity POS 3000/0%
	✓	✓
Your Cost Share	Deductible; Copayments; Coinsurance	Deductible; Coinsurance
No Referrals	\checkmark	\checkmark
In-Network		
Deductible ²	\$250/\$500	\$3,000/\$6,000
Maximum Out-of-Pocket ²	\$3,500/\$7,000	\$4,000/\$8,000
Preventive Care	No charge	No charge
Primary Care	\$20	After deductible, no charge
Specialist	\$40	
Emergency Department	After deductible, \$250	
Outpatient Facility	After deductible, \$175	
Lab and X-ray	No charge	
Inpatient	After deductible, \$250/day up to \$1,250 per admission	
Annual Vision Exam	\$15	\$15
Out-of-Network		
Out-of-Network Deductible and Coinsurance ²	\$500/\$1,000 40% after deductible	\$5,000/\$10,000 30% after deductible



OPTIMA HEALTH PLAN

Your Plan Resources

Find out if your doctor is in our network

Visit optimahealth.com and select "Find Doctors, Drugs and Facilities." Click "Find Doctors and Facilities" and 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. For all Drug and Medication inquiries, visit the York County School Division website at <u>https://tinyurl.com/YCSDBenefits</u>.

Wellness Programming

Your plan includes many wellness resources and unique programs where coaches are available to help you improve and maintain your health.

Our tailored programs include:

- Eating for Life
- Get Off Your Butt: Stav Smokeless for Life
- Guided Meditation
- Healthy Habits, Healthy You
- MoveAbout with Healthy Edge
- Partners in Pregnancy
 Tai Chi
- Yoga



Technology Tools

Access at your fingertips - 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.

Virtual Care 24/7 - Feeling sick? You can schedule a video conference or call to talk to a provider about your symptoms from the comfort of your home. Speak with a board-certified doctor or licensed therapist at any time, from anywhere.

Treatment Cost Estimator - You can shop and compare more than 500 common medical procedures and services from network providers. Using actual claims data, the tool provides accurate, real-time estimates. You can also view maps, find directions, and call for appointments.

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













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