

2023 Optima Health Large Group/Mid-Market Plans

HMO								
Optima Vantage	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)	Rx Option 3	Creditable (Y/N)	Rx Option 4	Creditable (Y/N)
Optima Vantage 20/40	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 25/50	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 20/20%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 25/30%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 500/20/20%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 1000/20/20%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 1000/30/30%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 1500/25/30%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 2000/25/30%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 3000/30/20%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 3000/30/30%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 4000/30/20%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 4000/30/30%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 5000/30/30%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 6000/20%	\$150 Ded- \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded- \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y

Optima Vantage Design	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)
Optima Vantage Design 3000/0%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Vantage Design 3000/25/20%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Vantage Design 3000/20%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Vantage Design 3000/30%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Vantage Design 4000/0%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Vantage Design 4000/20%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Vantage Design 5000/0%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Vantage Design 5000/30%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y

HMO								
Optima Vantage Equity (includes preventive drugs covered before the deductible)	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)	Rx Option 3	Creditable (Y/N)	Rx Option 4	Creditable (Y/N)
Optima Vantage Equity 3000/0%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Vantage Equity 3000/10%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Vantage Equity 3000/20%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Vantage Equity 3000/25/20%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Vantage Equity 3000/30%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Vantage Equity 4000/0%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Vantage Equity 4000/20%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Vantage Equity 4000/30%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Vantage Equity 4000/40%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Vantage Equity 5000/0%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Vantage Equity 5000/30%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Vantage Direct (includes preventive drugs covered before the deductible)	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)	Rx Option 3	Creditable (Y/N)	Rx Option 4	Creditable (Y/N)
Optima Vantage 20/40 Direct	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage 1500/20/20% Direct	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Vantage Design 2500/20% Direct	\$10/\$40/\$60/20%	Y						
Optima Vantage Design 4000/20% Direct	\$10/\$40/\$60/20%	Y						
Optima Vantage Equity 3000/10% Direct	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y						

POS								
Optima POS	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)	Rx Option 3	Creditable (Y/N)	Rx Option 4	Creditable (Y/N)
Optima POS 25/50	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS 500/20/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS 1000/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS 1000/25/30%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS 2000/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS 2000/25/30%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS 3000/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS 5000/30/30%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS 6000/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y

Optima POS Design	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)
Optima POS Design 3000/0%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima POS Design 3000/20%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima POS Design 3000/25/20%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima POS Design 3000/30%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima POS Design 4000/0%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima POS Design 4000/20%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima POS Design 5000/0%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima POS Design 5000/30%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y

Optima POS Equity (includes preventive drugs covered before the deductible)	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)	Rx Option 3	Creditable (Y/N)	Rx Option 4	Creditable (Y/N)
Optima POS Equity 3000/0%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima POS Equity 3000/10%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima POS Equity 3000/20%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima POS Equity 3000/25/20%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima POS Equity 3000/30%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y

POS								
Optima POS Equity (includes preventive drugs covered before the deductible)	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)	Rx Option 3	Creditable (Y/N)	Rx Option 4	Creditable (Y/N)
Optima POS Equity 4000/0%	MDA - \$10AD/\$40AD/\$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/\$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima POS Equity 4000/20%	MDA - \$10AD/\$40AD/\$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/\$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima POS Equity 4000/30%	MDA - \$10AD/\$40AD/\$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/\$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima POS Equity 4000/40%	MDA - \$10AD/\$40AD/\$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/\$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima POS Equity 5000/0%	MDA - \$10AD/\$40AD/\$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/\$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima POS Equity 5000/30%	MDA - \$10AD/\$40AD/\$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/\$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima POS Direct (includes preventive drugs covered before the deductible)	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)	Rx Option 3	Creditable (Y/N)	Rx Option 4	Creditable (Y/N)
Optima POS 500/15/200 Direct	\$150 Ded - \$10/\$45AD/\$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/\$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS 1500/20/200 Direct	\$150 Ded - \$10/\$45AD/\$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/\$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima POS Design 2500/30% Direct	\$10/\$40/\$60/20%	Y						
Optima POS Design 3000/10% Direct	\$10/\$40/\$60/20%	Y						
Optima POS Equity 3000/20% Direct	MDA - \$10AD/\$40AD/\$60AD/20%AD	Y						
Optima POS Equity 4000/10% Direct	MDA - \$10AD/\$40AD/\$60AD/20%AD	Y *Medicare Primary status may change creditability*						

PPO								
Optima Plus (includes OOA plans)	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)	Rx Option 3	Creditable (Y/N)	Rx Option 4	Creditable (Y/N)
Optima Plus 20/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 25/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 30/30%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 500/25/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 1000/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 1000/25/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 1000/30/30%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 1500/25/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 2000/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 2000/20/30%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 3000/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 3000/30/30%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 4000/30/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 5000/30/30%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y
Optima Plus 6000/20%	\$150 Ded - \$10/\$45AD/ \$75AD/20%AD	Y	\$10/\$30/\$50/20%	Y	\$150 Ded - \$10AD/\$30AD/ \$50AD/20%AD	Y	\$15/\$40/\$75/20%	Y

Optima Plus Design (includes OOA Plans)	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)
Optima Plus Design 3000/0%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Plus Design 3000/20%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Plus Design 3000/25/20%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Plus Design 3000/30%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Plus Design 4000/0%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Plus Design 4000/20%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Plus Design 5000/0%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y
Optima Plus Design 5000/30%	\$10/\$40/\$60/20%	Y	20%/20%/20%/20%	Y

PPO								
Optima Plus Equity (includes preventive drugs covered before the deductible)	Rx Option 1	Creditable (Y/N)	Rx Option 2	Creditable (Y/N)	Rx Option 3	Creditable (Y/N)	Rx Option 4	Creditable (Y/N)
Optima Plus Equity 3000/0%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Plus Equity 3000/10%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Plus Equity 3000/20%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Plus Equity 3000/25/20%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Plus Equity 3000/30%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y
Optima Plus Equity 4000/0%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Plus Equity 4000/20%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Plus Equity 4000/30%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Plus Equity 4000/40%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Plus Equity 5000/0%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*
Optima Plus Equity 5000/30%	MDA - \$10AD/\$40AD/ \$60AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - \$15AD/\$50AD/ \$85AD/20%AD	Y *Medicare Primary status may change creditability*	MDA - 10%AD/10%AD/ 10%AD/10%AD	Y *Medicare Primary status may change creditability*	MDA - 20%AD/20%AD/ 20%AD/20%AD	Y *Medicare Primary status may change creditability*