

Open Enrollment Period: November 1, 2022 to January 15, 2023



Get Ready to **Renew!**



Closely review your enclosed health plan renewal letter.

To ensure you get the correct subsidy amount, verify your income and household information is accurate. If you need to make an update, whether you purchased your health plan through HealthCare.gov or through us, just sign in to your Member Portal.

If you don't make any changes to your plan, you will be automatically renewed.



New for 2023!

Members now have access to the **Inova® Health System**. With this expanded network, members have comprehensive statewide options for seeking in-network care.



If you need help finding a different OptimaFit® Individual & Family Health Plan, or seeing if you qualify for an enhanced subsidy, call one of our Personal Plan Advisors at **1-800-839-7250**, contact your broker, or sign in to your Member Portal.



Don't forget — The deadline to make changes or select a new plan is **January 15, 2023**.

OptimaHealth 

Member Portal:

<https://member.optimahealth.com/account/sign-in>

OptimaFit, a highly-rated plan¹



OptimaFit Direct Individual & Family Health Plans

Our plans offer a full network of more than 39,000 providers and facilities in Virginia and North Carolina.² You can choose to see providers in either Tier 1 or Tier 2, but you'll spend less out of pocket when you use Tier 1 providers and facilities.

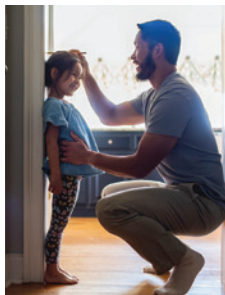
Tier 1: All Optima Health participating providers except those listed in Tier 2



Tier 2: Mary Washington Healthcare doctors and facilities

Subsidy Eligibility

Did you know you may qualify for a subsidy even if you didn't qualify before? With the Inflation Reduction Act extending enhanced subsidies through 2025, members may be eligible for a temporary increase in premium tax credits to apply towards the cost of their health plan. Ask your broker or speak to an OptimaFit Personal Plan Advisor at **1-800-839-7250**.



¹ CMS scores qualified health plans (QHPs) offered through the Exchanges using the Quality Rating System (QRS) based on third-party validated clinical measure data and QHP Enrollee Survey responses. CMS calculates ratings yearly on a 5-star scale. Ratings may change from year to year.

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



<https://member.optimahealth.com/account/sign-in>

Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. OptimaFit Individual and Family Plans are issued and underwritten by Optima Health Plan. All Optima Health plans have benefit exclusions and limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, please call your broker or Optima Health at 1-800-741-4825 or visit optimahealth.com

Revised September 2023