

The 2026 benefit change sheet Mid-Market and Large Group

Effective January 1, 2026 at the group's renewal	
Plan name changes	Sentara Design plans will now be Sentara HRA plans (e.g., Vantage Design will be Vantage HRA).
Medical benefit changes	Cost sharing will not apply to diagnostic breast exams received from both in- and out-of-network providers. Diagnostic breast exams mean medically necessary and appropriate breast exams—including an exam using diagnostic mammography, breast magnetic resonance imaging, 3D mammography, or breast ultrasound—that are used to evaluate an abnormality seen or suspected from a screening for the detection of breast cancer or an abnormality detected by another means of examination. All plan pre-authorization requirements apply.*
	Prostate cancer screenings are now covered as preventive care at no charge in- and out-of-network.*
	The \$750 minimum requirement for pre-authorization for single items has been removed. Pre-authorization is now required for all eligible durable medical equipment (DME) .
	Health Savings Account (HSA) limits have been updated for 2026. Minimum deductible: <ul style="list-style-type: none"> • \$1,700 for self-only coverage (\$50 increase from 2025) • \$3,400 for family coverage (\$100 increase from 2025) Out-of-pocket maximum: <ul style="list-style-type: none"> • \$8,500 for self-only coverage (\$200 increase from 2025) • \$17,000 for family coverage (\$400 increase from 2025) HSA contribution limits: <ul style="list-style-type: none"> • \$4,400 for self-only coverage (\$100 increase from 2025) • \$8,750 for family coverage (\$200 increase from 2025)
New rider options	There is a new, optional iatrogenic infertility rider (fertility preservation procedures). Iatrogenic infertility means infertility caused directly or indirectly by medical reasons such as chemotherapy, radiation treatment, surgery, or other medical treatment. Covered services may vary.

* Optional for self-funded large groups

New plans		
Sentara Plus 25/50 Sentara Plus 1000/20/20% Sentara Plus 4000/30/30% Sentara Plus 5000/25/0% Sentara Plus 6000/30/20% Sentara Plus 7200/45/40% Sentara Plus HSA 4000/20% Sentara Plus HSA 4000/25/40% Sentara Plus HSA 5000/25/30% Sentara Plus HSA 6000/30/30% Sentara Plus HRA 4000/10%	Sentara POS 3000/30/30% Sentara POS 4000/30/30% Sentara POS 6000/30/20% Sentara POS HSA 4000/0% Sentara POS HSA 4000/20% Sentara POS HSA 5000/25/30% Sentara POS HSA 6000/30/30% Sentara POS HRA 4000/10%	Sentara Vantage 6000/30/20% Sentara Vantage HSA 4000/25/40% Sentara Vantage HSA 6000/30/30% Sentara Vantage HRA 4000/10%
Discontinued plans		
Sentara Plus 20/20% Sentara Plus 4000/30/20% Sentara Plus HSA 1700/0%	Sentara POS HSA 1700/0%	Sentara Vantage HSA 1700/0%
Redesigned plans		
Sentara Plus 10/20 Sentara Plus 1000/20 Sentara Plus 2000/20 Sentara Plus 2500/30/20% Sentara Plus 3000/25	Sentara POS 10/20 Sentara POS 25/50 Sentara POS 1000/20 Sentara POS 2000/20 Sentara POS 2500/30/20% Sentara POS 3000/25 Sentara POS HSA 4000/25/40%	Sentara Vantage 10/25 Sentara Vantage 25/50 Sentara Vantage 1000/20 Sentara Vantage 2000/20 Sentara Vantage 2500/30/20% Sentara Vantage 3500/25 Sentara Vantage HSA 5000/25/30%
Document key		
AD = after deductible Chiro = chiropractic care Ded = deductible DME = durable medical equipment Dollar amounts represent copayments Emerg = emergency services IN = in-network IP = inpatient		MH = mental health MOOP = maximum out-of-pocket PCP = primary care physician Percentages represent coinsurances Spec = specialist OON = out-of-network OP = outpatient UCC = urgent care centers
Plus (PPO) plan changes		
Sentara Plus 10/20	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$50 • Dialysis: \$40 • Op surgery: \$250 • OP lab work: \$20 • MH partial hospitalization; MH other OP services; and home health: \$30 • Pump infusion sets: \$20 • Prosthetic device: \$150 • DME: \$350 • Hospice: \$500 	
Sentara Plus 500/20/20%	<ul style="list-style-type: none"> • OON MOOP: \$9,000/\$18,000 • Spec: \$50 • OP therapies; maternity; home health; and hospice: 20% AD • UCC: \$50 	

	<ul style="list-style-type: none"> • Chiro: \$30
Sentara Plus 1000/20	<ul style="list-style-type: none"> • OON MOOP: \$10,000/\$20,000 • OP therapies and pre-auth injectables: \$70 AD • Dialysis: \$60 • OP surgery: \$300 AD • Emerg and DME: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$50 • Pump infusion sets: \$40 AD • Prosthetic devices: \$150 AD • Home health: \$50 • Hospice: \$750 AD • Chiro: \$30
Sentara Plus 1000/30/30%	<ul style="list-style-type: none"> • OON MOOP: \$12,000/\$24,000 • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$40
Sentara Plus 1500/25/30%	<ul style="list-style-type: none"> • IN MOOP: \$5,500/\$11,000 • OON MOOP: \$12,000/\$24,000 • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$35
Sentara Plus 2000/20	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$70 AD • Dialysis: \$60 • OP surgery: \$300 AD • Emerg and DME: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$50 • Pump infusion sets: \$40 AD • Prosthetic devices: \$150 AD • Hospice: \$750 AD • Chiro: \$30
Sentara Plus 2000/25/30%	<ul style="list-style-type: none"> • IN ded: \$2,000/\$4,000 • OON ded: \$4,000/\$8,000 • OON MOOP: \$14,500/\$29,000 • Op therapies; maternity; home health; hospice: 30% AD • Chiro: \$35
Sentara Plus 2500/30/20%	<ul style="list-style-type: none"> • OON MOOP: \$14,500/\$29,000 • OP therapies and hospice: 20% AD • Dialysis: \$80 • OP surgery: \$300 AD • Maternity: \$500 AD • Emerg: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$70 • Chiro: \$40

Sentara Plus 3000/25	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$80 AD • Dialysis: \$70 • OP surgery; emerg; and DME: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$60 • Pump infusion sets: \$50 AD • Prosthetic devices: \$150 AD • Hospice: \$750 AD • Chiro: \$35
Sentara Plus 3000/30/30%	<ul style="list-style-type: none"> • Chiro: \$40
Sentara Plus 3500/30/20%	<ul style="list-style-type: none"> • PCP: \$30 (previously AD) • Virtual consult: No charge (previously AD) • Spec: \$60 (previously AD) • OP therapies: 20% AD • UCC: \$60 (previously AD) • MH partial hospitalization; MH other OP services; and Chiro \$40
Sentara Plus 4500/25/20%	<ul style="list-style-type: none"> • OON MOOP: \$20,000/\$40,000 • PCP: \$25 (previously AD) • Virtual consult: No charge (previously AD) • Spec: \$50 (previously AD) • OP therapies: 20% AD • UCC: \$50 (previously AD) • MH partial hospitalization; MH other OP services; and Chiro \$35
Sentara Plus 5000/30/30%	<ul style="list-style-type: none"> • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$40
Sentara Plus HSA 3400/0%	<ul style="list-style-type: none"> • IN ded: \$3,400/\$6,800 • OON MOOP: \$10,500/\$21,000 • OP therapies; pre-auth injectables; and hospice: 20% AD
Sentara Plus HSA 3400/10%	<ul style="list-style-type: none"> • IN ded: \$3,400/\$6,800 • OON MOOP: \$11,000/\$22,000 • OP therapies; pre-auth injectables; and hospice: 20% AD
Sentara Plus HSA 4000/0%	<ul style="list-style-type: none"> • OP therapies; pre-auth injectables; and hospice: 20% AD
Sentara Plus HSA 5000/0%	<ul style="list-style-type: none"> • OP therapies; pre-auth injectables; and hospice: 20% AD
Sentara Plus HRA 5000/0%	<ul style="list-style-type: none"> • IN MOOP: \$8,000/\$16,000 • OON MOOP: \$16,000/\$32,000 • OP therapies; pre-auth injectables; and hospice: 20% AD

POS plan changes	
Sentara POS 10/20	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$50 • Dialysis: \$40 • OP surgery: \$250 • OP lab work: \$20 • MH partial hospitalization; MH other OP services; and home health: \$30 • Pump infusion sets: \$20 • Prosthetic device: \$150 • DME: \$350 • Hospice: \$500
Sentara POS 25/50	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$80 • Dialysis: \$70 • OP surgery and DME: \$350 • MH partial hospitalization; MH other OP services; and home health: \$60 • Pump infusion sets: \$50 • Prosthetic device: \$150 • Hospice: \$500 • Chiro: \$35
Sentara POS 500/20/20%	<ul style="list-style-type: none"> • OON MOOP: \$9,000/\$18,000 • Spec: \$50 • OP therapies; maternity; home health; and hospice: 20% AD • UCC: \$50 • Chiro: \$30
Sentara POS 1000/20	<ul style="list-style-type: none"> • OON MOOP: \$10,000/\$20,000 • OP therapies and pre-auth injectables: \$70 AD • Dialysis: \$60 • OP surgery: \$300 AD • Emerg and DME: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$50 • Pump infusion sets: \$40 AD • Prosthetic devices: \$150 AD • Hospice: \$750 AD • Chiro: \$30
Sentara POS 1000/20/20%	<ul style="list-style-type: none"> • IN MOOP: \$5,000/\$10,000 • Spec: \$50 • OP therapies; maternity; home health; and hospice: 20% AD • UCC: \$50 • Chiro: \$30
Sentara POS 1000/30/30%	<ul style="list-style-type: none"> • OON MOOP: \$12,000/\$24,000 • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$40
Sentara POS 1500/25/30%	<ul style="list-style-type: none"> • IN MOOP: \$5,500/\$11,000 • OON MOOP: \$12,000/\$24,000 • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$35

Sentara POS 2000/20	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$70 AD • Dialysis: \$60 • OP surgery: \$300 AD • Emerg and DME: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$50 • Pump infusion sets: \$40 AD • Prosthetic devices: \$150 AD • Hospice: \$750 AD • Chiro: \$30
Sentara POS 2000/25/30%	<ul style="list-style-type: none"> • IN ded: \$2,000/\$4,000 • OON ded: \$4,000/\$8,000 • OON MOOP: \$14,500/\$29,000 • Op therapies; maternity; home health; hospice: 30% AD • Chiro: \$35
Sentara POS 2500/30/20%	<ul style="list-style-type: none"> • OON MOOP: \$14,500/\$29,000 • OP therapies and hospice: 20% AD • Dialysis: \$80 • OP surgery: \$300 AD • Maternity: \$500 AD • Emerg: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$70 • Chiro: \$40
Sentara POS 3000/25	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$80 AD • Dialysis: \$70 • OP surgery; emerg; and DME: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$60 • Pump infusion sets: \$50 AD • Prosthetic devices: \$150 AD • Hospice: \$750 AD • Chiro: \$35
Sentara POS 3500/30/20%	<ul style="list-style-type: none"> • PCP: \$30 (previously AD) • Virtual consult: No charge (previously AD) • Spec: \$60 (previously AD) • OP therapies: 20% AD • UCC: \$60 (previously AD) • MH partial hospitalization; MH other OP services; and Chiro \$40
Sentara POS 4500/25/20%	<ul style="list-style-type: none"> • OON MOOP: \$20,000/\$40,000 • PCP: \$25 (previously AD) • Virtual consult: No charge (previously AD) • Spec: \$50 (previously AD) • OP therapies: 20% AD • UCC: \$50 (previously AD) • MH partial hospitalization; MH other OP services; and Chiro \$35
Sentara POS 5000/25/0%	<ul style="list-style-type: none"> • OP therapies; pre-auth injectables; and hospice: 20% AD • Dialysis: No charge AD • UCC: \$50

	<ul style="list-style-type: none"> • MH partial hospitalization; MH other OP services; and Chiro \$35 • Home health: \$60
Sentara POS 5000/30/30%	<ul style="list-style-type: none"> • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$40
Sentara POS 7200/45/40%	<ul style="list-style-type: none"> • OON ded: \$16,000/\$32,000 • IN MOOP: \$9,000/\$18,000 • OON MOOP: \$20,000/\$40,000 • Chiro: \$55
Sentara POS HSA 3400/0%	<ul style="list-style-type: none"> • IN ded: \$3,400/\$6,800 • OON MOOP: \$10,500/\$21,000 • OP therapies; pre-auth injectables; and hospice: 20% AD
Sentara POS HSA 4000/25/40%	<ul style="list-style-type: none"> • Dialysis: \$70 AD • OP diagnostic procedures, tests, and lab work: \$50 AD • Non-emergency ambulance; MH OP office visits; and chiro: \$35 AD • Emerg: \$450 • MH partial hospitalization and MH other OP services: \$50 AD • Prosthetic devices: \$150 AD • DME: \$350 AD • Home health: \$60 AD
Sentara POS HSA 5000/0%	<ul style="list-style-type: none"> • OP therapies; pre-auth injectables; and hospice: 20% AD
Sentara POS HRA 5000/0%	<ul style="list-style-type: none"> • IN MOOP: \$8,000/\$16,000 • OON MOOP: \$16,000/\$32,000 • OP therapies; pre-auth injectables; and hospice: 20% AD
Vantage (HMO) plan changes	
Sentara Vantage 10/20	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$50 • Dialysis: \$40 • OP surgery: \$250 • OP lab work: \$20 • MH partial hospitalization; MH other OP services; and home health: \$30 • Pump infusion sets: \$20 • Prosthetic device: \$150 • DME: \$350 • Hospice: \$500
Sentara Vantage 25/50	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$80 • Dialysis: \$70 • Op surgery and DME: \$350 • MH partial hospitalization; MH other OP services; and home health: \$60 • Pump infusion sets: \$50 • Prosthetic device: \$150

	<ul style="list-style-type: none"> • Hospice: \$500 • Chiro: \$35
Sentara Vantage 500/20/20%	<ul style="list-style-type: none"> • Spec: \$50 • OP therapies; maternity; home health; and hospice: 20% AD • UCC: \$50 • Chiro: \$30
Sentara Vantage 1000/20	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$70 AD • Dialysis: \$60 • OP surgery: \$300 AD • Emerg and DME: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$50 • Pump infusion sets: \$40 AD • Prosthetic devices: \$150 AD • Home health: \$50 • Hospice: \$750 AD • Chiro: \$30
Sentara Vantage 1000/20/20%	<ul style="list-style-type: none"> • IN MOOP: \$5,000/\$10,000 • Spec: \$50 • OP therapies; maternity; home health; and hospice: 20% AD • UCC: \$50 • Chiro: \$30
Sentara Vantage 1000/30/30%	<ul style="list-style-type: none"> • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$40
Sentara Vantage 1500/25/30%	<ul style="list-style-type: none"> • IN MOOP: \$5,500/\$11,000 • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$35
Sentara Vantage 2000/20	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$70 AD • Dialysis: \$60 • OP surgery: \$300 AD • Emerg and DME: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$50 • Pump infusion sets: \$40 AD • Prosthetic devices: \$150 AD • Hospice: \$750 AD • Chiro: \$30
Sentara Vantage 2000/25/30%	<ul style="list-style-type: none"> • IN ded: \$2,000/\$4,000 • Op therapies; maternity; home health; hospice: 30% AD • Chiro: \$35
Sentara Vantage 2500/30/20%	<ul style="list-style-type: none"> • OP therapies and hospice: 20% AD • Dialysis: \$80 • OP surgery: \$300 AD • Maternity: \$500 AD • Emerg: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$70 • Chiro: \$40

Sentara Vantage 3000/25	<ul style="list-style-type: none"> • OP therapies and pre-auth injectables: \$80 AD • Dialysis: \$70 • OP surgery; emerg; and DME: \$350 AD • MH partial hospitalization; MH other OP services; and home health: \$60 • Pump infusion sets: \$50 AD • Prosthetic devices: \$150 AD • Hospice: \$750 AD • Chiro: \$35
Sentara Vantage 3500/30/20%	<ul style="list-style-type: none"> • PCP: \$30 (previously AD) • Virtual consult: No charge (previously AD) • Spec: \$60 (previously AD) • OP therapies: 20% AD • UCC: \$60 (previously AD) • MH partial hospitalization; MH other OP services; and Chiro \$40
Sentara Vantage 4000/30/30%	<ul style="list-style-type: none"> • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$40
Sentara Vantage 4500/25/20%	<ul style="list-style-type: none"> • PCP: \$25 (previously AD) • Virtual consult: No charge (previously AD) • Spec: \$50 (previously AD) • OP therapies: 20% AD • UCC: \$50 (previously AD) • MH partial hospitalization; MH other OP services; and Chiro \$35
Sentara Vantage 5000/25/0%	<ul style="list-style-type: none"> • OP therapies; pre-auth injectables; and hospice: 20% AD • Dialysis: No charge AD • UCC: \$50 • MH partial hospitalization; MH other OP services; and Chiro \$35 • Home health: \$60
Sentara Vantage 5000/30/30%	<ul style="list-style-type: none"> • OP therapies; maternity; home health; and hospice: 30% AD • Chiro: \$40
Sentara Vantage 7200/45/40%	<ul style="list-style-type: none"> • IN MOOP: \$9,000/\$18,000 • Chiro: \$55
Sentara Vantage HSA 3400/0%	<ul style="list-style-type: none"> • IN ded: \$3,400/\$6,800 • OP therapies; pre-auth injectables; and hospice: 20% AD
Sentara Vantage HSA 3400/10%	<ul style="list-style-type: none"> • IN ded: \$3,400/\$6,800 • OP therapies; pre-auth injectables; and hospice: 20% AD
Sentara Vantage HSA 3400/20%	<ul style="list-style-type: none"> • IN ded: \$3,400/\$6,800
Sentara Vantage HSA 4000/0%	<ul style="list-style-type: none"> • OP therapies; pre-auth injectables; and hospice: 20% AD
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Sentara Vantage HSA 5000/25/30%	<ul style="list-style-type: none"> • OP therapies: 30% AD • Dialysis: \$70 AD • OP diagnostic procedures, tests, and lab work: \$50 AD • Non-emergency ambulance and chiro: \$35 AD • Emerg: \$450 • MH partial hospitalization and MH other OP services: \$50 AD • Prosthetic devices: \$150 AD • DME: \$350 AD • Home health: \$60 AD •
Sentara Vantage HRA 5000/0%	<ul style="list-style-type: none"> • IN MOOP: \$8,000/\$16,000 • OP therapies; pre-auth injectables; and hospice: 20% AD