

# Member News

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### Important Change in Lab Services Network

Effective January 1, 2025, Sentara Health Plans contracted with Quest Diagnostics Incorporated (Quest) to provide laboratory services in Virginia, outside of Hampton Roads.

Sentara Reference Labs will remain in-network for members statewide.



Quest is one of the world's leading providers of diagnostic testing information services. Like Sentara Health Plans, they have a shared mission to provide access to high-quality, affordable, and equitable healthcare with an unparalleled consumer experience. Quest is a committed partner, one who can support Sentara Health Plans to deliver the best possible laboratory services to our members by providing solutions and support in advanced testing, scientific and clinical excellence, medical insights, and member satisfaction.

Quest will now be a network option for all employer group plans and Individual & Family Health Plans outside of Hampton Roads, and for select self-funded groups within Hampton Roads. For our members, Quest has over 2,400 patient service centers nationwide, including nearly 50 locations within Virginia.

# For additional details, please reference these **frequently asked questions**.

Also, **effective January 1, 2025**, LabCorp no longer provides services to Sentara Health Plans members and their patient service centers are not in-network to utilize as draw sites.



### Are You a Sentara Patient? Use Sentara Bill Pay Today

You can quickly and easily view and pay bills from your Sentara provider and facilities through Sentara Bill Pay.

### If you have a bill from Sentara, you can register today to:

- Consolidate and manage your family's hospital and provider bills in one place.
- See what Sentara Health Plans has covered, itemized for each visit.
- Set up a flexible payment plan.
- Access or print monthly statements, payment history, and receipts.
- Manage payment alerts and communications by email, text, or phone.
- Go paperless and reduce mailbox clutter. Register for Sentara Bill Pay and learn more at **sentara.com/billing**.

### Reminder: Change to Our Network Structure

**Effective January 1, 2025**, Sentara Health Plans removed Direct network plans. Members now enjoy full access to our existing broad network of doctors and facilities, with no difference in cost-share between tiers.

The Direct network was structured into two tiers, providing different levels of cost savings. In the 2025 plan year, all plans are offered in our standard one-tiered network. Note that Direct is no longer included in plan names.

Learn more about this network structure change in our **frequently asked questions**.



# Get a Jump Start on 2025: Make the Most of Your Health Plan Benefits

Whether you are new to Sentara Health Plans or a renewing member, we warmly welcome you to your 2025 health plan coverage. We hope this year brings you happiness and good health!

#### A few easy steps can help you maximize your plan and unlock your benefits:

- Visit sentarahealthplans.com/welcome to view your member guide, learn how to activate your account, and more.
  - Be sure to select your plan type from the drop-down menu at the top of the page: *Employer Group or Individual and Family.*
- **Register** your member portal or Sentara Health Plans Mobile App account at **member.sentarahealthplans.com/ account/activation.** 
  - Access your portal to print and view your digital ID card, learn about wellness programs and discounts, and more!
  - Be sure to have your social security number ready before you register.
- **Manage** your communications preferences, go to your profile in the portal to:
  - Reduce clutter and go paperless
  - Ensure you receive text notifications
- **Explore** in-network providers near you, sign in to the portal to:
  - Select or change your Primary Care Provider (PCP)
  - Search for doctors, facilities, and pharmacies in our comprehensive statewide network
- Refresh your knowledge of health insurance terminology

- If you are new to health insurance or want a refresher on commonly used terminology, we are here to help. View our Health Insurance ABCs video.

# Elevate your Wellness in 2025 With Your Personal Health Assessment

Sentara Health Plans offers creative solutions to help you take charge and get the most of your health plan and life. Our revolutionary programs are designed with clinical experts and show you how to get started, stay motivated, and exceed your health improvement goals.

Begin by taking charge of your health and completing your Personal Health Assessment to learn ways to improve your health and lower your health risks.

Access your Personal Health Assessment by signing in at **sentarahealthplans.com/mylifemyplan**. Then, follow instructions to complete your personal health assessment.

Your Personal Health Assessment will help you to develop a wellness program specifically tailored to your needs. You'll get personalized risk reports and tips to help you get healthier.

### Don't wait—get started today!

# Tips to Avoid Emergency Department Visits

Unnecessary visits to the Emergency Department (ED), also known as the Emergency Room (ER), are expensive, lead to long lines, and take up resources from those who need them. There are steps you can take to reduce your chances of an ED visit and alternative places to seek care for certain symptoms.

### Get routine health care:

#### Utilize primary care providers

- **Get regular check-ups:** Establish a relationship with a primary care provider (PCP) for routine health checks and management of chronic conditions.
- **Preventive care:** Stay up to date with vaccinations, screenings, and preventative measures to avoid illnesses that could intensify.

#### Manage chronic conditions

• Follow prescribed treatment plans for chronic conditions like diabetes, hypertension, and asthma to prevent complications that might require emergency care.

#### Educate yourself on symptoms

• Know when to seek help by learning to recognize the difference between symptoms that require emergency care (For example, chest pain, difficulty breathing, severe abdominal pain, uncontrolled bleeding, head injuries, etc.) and those that can be managed at home or with a PCP.

#### Alternative places to seek care:

- Urgent care centers: Visit an urgent care center instead of the ED for a convenient, less expensive alternative to treat non-life-threatening conditions such as minor cuts, sprains, minor burns, or flu symptoms.
- Telehealth services: Many health issues can be addressed through telehealth, which can provide immediate access to medical advice and reduce the need for in-person visits. Sentara Health Plans partners with MDLIVE®, a national telehealth company, to provide convenient access to virtual appointments.
- You can also utilize Sentara Virtual Care, even if you are not a current Sentara patient.

### When to go to the ED

In any life-threatening situation, go to the nearest ED or call 911 for symptoms including, but not limited to: chest pain, trouble breathing, severe bleeding, broken bones, head trauma, poisoning, seizures, stroke, or plans to harm yourself or others.

Refer to our guide below for recommendations on where you should go for the care that you need:



## Call Your Primary Care Physician (PCP) or Schedule a Virtual Consult

#### Cost: \$ Wait time: Short

Your PCP is your main point of contact to identify an illness or condition, offer methods of care, and recommend specialists or facilities if additional diagnoses and follow ups are needed—also may offer virtual consults for certain conditions.



#### Go to Urgent Care

Cost: \$\$ Wait time: Moderate

Urgent care may be a good option when your PCP's office is closed, such as on weekends or holidays.



Go to the Emergency Room (ER) or Call 911

Cost: \$\$\$ Wait time: Long

In any life-threatening emergency situation, always go to the closest ER or call 911.



Still unsure of where to go for help? Contact our free 24/7 Nurse Advice Line, call 1-800-394-2237 or visit Where to Go For Care on our website for more details.



# February was National Cancer Prevention Month

Establishing healthy habits, attending regular check-ups with your doctor, and getting appropriate screenings can help prevent your risk of cancer. The American Cancer Society estimates that 45% of cancer deaths are avoidable with proper lifestyle adjustments and health care testing. Take the time this month to get informed and schedule appointments to protect your health.

Source: "Cancer Prevention and Early Detection." American Cancer Society, www.cancer.org/research/cancer-facts-statistics/cancer-prevention-early-detection.html.



### **Cervical Cancer Screenings**

January was Cervical Cancer Awareness Month. Did you know more than 14,000 women in the United States are diagnosed with cervical cancer each year? Early detection and prevention, including screenings and vaccinations, are key to helping lower your risk of cervical cancer. We encourage you to learn more about why cervical cancer screening is important and schedule a visit with your PCP or OBGYN to discuss your needs.

#### What causes cervical cancer?

Cervical cancer is most often caused by human papillomavirus (HPV), a sexually transmitted virus that impacts both men and women.

#### What increases the risk of cervical cancer?

The risk of developing cervical cancer can be heightened by smoking tobacco, obesity, using oral contraceptive birth control, or having a condition that causes an immunodeficiency.

#### What can help catch or prevent cervical cancer?

There are several proactive steps you can take to help prevent cervical cancer or detect it early. Ask your provider about:

- **Pap smear:** This test screens for cervical cancer by looking at abnormal changes in cervical cells.
- HPV test: This test screens for the HPV virus specifically.
- **HPV vaccination:** This immunization helps protect against HPV.



#### Who should get screened?

It is recommended that women should begin regular cervical cancer screenings starting at age 21 and continue routinely through age 65.

Together let's make a difference, get informed, and get screened. **Early detection saves lives!** 

Sources: "Cervical Cancer 101: What Every Woman Needs to Know." FDA Office of Women's Health, Jan. 2025, www.fda.gov/consumers/knowledge-and-news-women-owh-blog/ cervical-cancer-101-what-every-woman-needs-know. "Screening for Cervical Cancer." Cervical Cancer, 11 Dec. 2024, www.cdc.gov/cervical-cancer/screening/index.html.

### **Colorectal Cancer Screenings**

The Centers for Disease Control and Prevention (CDC) emphasizes the importance of colorectal cancer screenings for several key reasons:



#### **Early detection**

Screenings can detect colorectal cancer at an early stage when it is most treatable. Early-stage cancers are often easier to treat and have better outcomes.



#### Prevention

Screenings can identify precancerous polyps in the colon or rectum. These polyps can be removed before they turn into cancer, effectively preventing the disease.



#### **Effective treatment**

If colorectal cancer is detected early through screening, treatment is more likely to be successful.



#### **Risk management**

Individuals with higher risk factors, such as a family history of colorectal cancer or certain genetic conditions, can benefit significantly from regular screenings.

#### Age recommendations

The US Preventive Services Task Force recommends adults aged 45 to 75 be screened for colorectal cancer. For those over 75, the decision to continue screening should be based on individual health and risk factors.



**Types of screening tests:** There are several screening tests available at your provider's office or even at home:

- Stool tests:
  - Guaiac-based fecal occult blood test (gFOBT)
  - Fecal Immunochemical Test (FIT)
  - FIT-DNA test
- Flexible Sigmoidoscopy
- Colonoscopy
- CT Colonography (virtual colonoscopy)

# For questions about which colorectal cancer screening test is best for you, please contact your provider.

Overall, regular colorectal cancer screenings are a powerful tool in reducing the incidence and mortality of this disease. If you're over 45 or have risk factors, it's important to discuss screening options with your healthcare provider.

To learn even more about colorectal screenings, please visit our **Cancer Prevention** and Screening page or the CDC's Screening for Colorectal Cancer page.

# We've Got Your Back! Protect Yourself From Lower Back Pain

Did you know that about 80% of the population suffers from lower back pain at some point in their lives? And the cause is often unknown.

#### How can I prevent back pain?

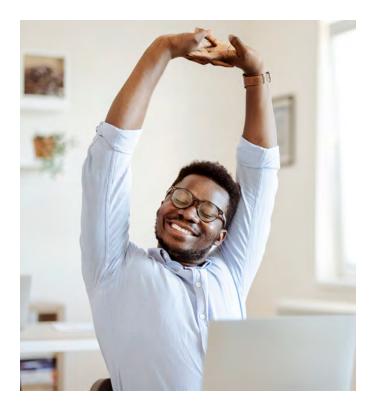
- Use good posture and use good body mechanics when lifting. When lifting something heavy, bend your legs and keep your back straight.
- Exercise often and keep your back muscles strong.
- Stay at a healthy weight, don't smoke, and get your daily supply of calcium and vitamin D.

#### What should I do if I am experiencing back pain?

Conservative care methods, including over-thecounter pain meds, prescription muscle relaxants, and physical therapy, have been shown to improve back pain after four to six weeks of treatment. In many cases, lower back pain gets better on its own. Utilizing conservative care methods can help speed up the recovery process.

### Do I need to get an X-ray to diagnose the cause of my back pain?

In most cases, imaging studies such as X-rays are not effective in diagnosing or treating strained muscles and ligaments. They also expose you to low doses of radiation and may result in out-of-pocket costs.



### When should I get an X-ray? X-rays only show bones and can help diagnose:

- Broken bones or fractures
- Changes due to aging
- Changes in the alignment of the spine

#### When should I visit my provider?

If your back pain is not getting better, you should consult with your doctor, especially:

- If the pain lasts four weeks or longer
- If the pain keeps getting worse as time goes by
- If you are experiencing other symptoms, such as fever, major weight loss or weight gain, loss of function or weakness in extremities, bladder problems, etc.

# Visit our **Back Pain Prevention** page for more information.

Sources: Branch, Niams Science Communications and Outreach. "Back Pain." National Institute of Arthritis and Musculoskeletal and Skin Diseases, 8 Jan. 2025, www.niams.nih.gov/ health-topics/back-pain. Chhatre, Akhil. "Lower Back Pain: What Could It Be?" Johns Hopkins Medicine, 9 June 2022, www.hopkinsmedicine.org/health/conditions-and-diseases/ back-pain/lower-back-pain-what-could-it-be. "Radiation Exposure During Imaging Exams." Mayo Clinic, 2009, www.mayo.edu/research/documents/radiation-exposure-duringimaging-examspdf/DOC-10027821.

### Iris by OncoHealth

Starting on March 4, 2025, you can receive virtual care oncology support with Iris by OncoHealth. In partnership with Sentara Health Plans, Iris by OncoHealth provides 24/7 oncology specific support for individuals with cancer and their caregivers. This virtual care service complements existing oncology team care by providing personalized ongoing support between appointments and after-hours. Iris connects members with licensed oncology expertsincluding mental health therapists, dietitians, and nurseswho offer personalized care for managing all aspects of their cancer experience. Members also have access to local and national resources and an extensive content library. Accessible via web or phone, and available at no cost to eligible members, Iris provides direct access to oncology-certified providers, helping to improve wellbeing for those fighting cancer.

To learn more about Iris by OncoHealth, click here.

### Get Your Heart Racing for American Heart Month

Valentine's Day wasn't the only reason to focus on hearts last month! Sentara Health Plans recognized American Heart Month in February. We invite you to test your knowledge on heart health!

#### Did you know?

Heart disease is the leading cause of death for both men and women in the United States; in 2022, it accounted for nearly one in every five deaths nationwide, more than all types of cancer combined.

#### What is the leading cause of heart disease?

- A. Irregular heartbeat
- B. High blood pressure
- C. Excessive exercise
- D. Eating too much fiber
- E. The cause is unknown
- Answer: B. High blood pressure

While other factors may contribute to heart disease, the number one cause is high blood pressure. High blood pressure is impacted by:

- Demographics: Age, race, and family history
- **Lifestyle:** Weight, fitness level, tobacco usage, diet, alcohol consumption, and stress levels
- Other medical conditions: Some chronic conditions, and pregnancy can lead to high blood pressure

### Reduce your risk for high blood pressure by following the below tips from the CDC:

- Maintain a healthy weight
- Eat a healthy diet
  - Limit your sodium (salt) intake
  - Eat fresh fruits and vegetables
  - Avoid saturated fats when possible
  - Drink alcohol in moderation
- Get regular physical activity (at least 30 minutes per day on most days)
- Manage other health conditions
- Take medicine as directed by your provider

#### Are you up for the challenge?

In February the American Heart Association challenged at least one member from every household to learn CPR. Cardiopulmonary resuscitation (CPR) is an emergency lifesaving procedure performed if a heart stops beating. Immediate CPR has been shown to double or triple chances of survival after a heart attack or cardiac arrest. Emergency CPR is administered by pushing hard and fast in the center of the chest at about 100 to 120 beats per minute.

### What familiar songs are the correct beat to perform CPR to?

- A. "Stayin' Alive" by the Bee Gees
- B. "Crazy in Love" by Beyoncé featuring Jay-Z
- C. "Hips Don't Lie" by Shakira
- D. "Walk the Line" by Johnny Cash
- E. All of the above

**Answer:** E. All of the above —Any of these familiar favorites could help you save a life!

# For more tips on building your wellness routine to help prevent heart disease, visit our **Healthy Habits**, **Healthy You** page.

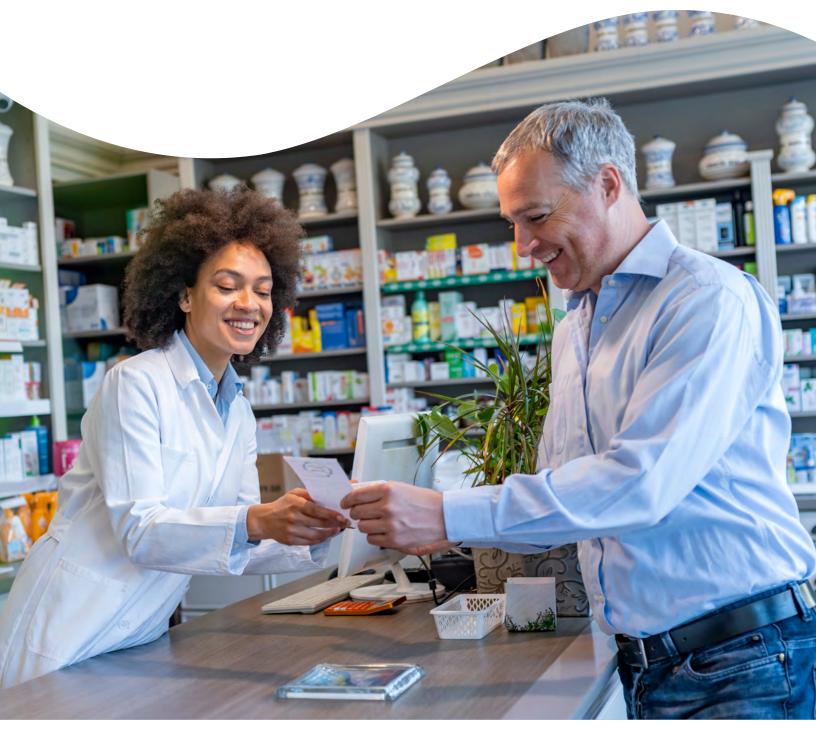
Sources: Clinic, Cleveland. "10 Heart Disease Myths You Shouldn't Believe." Cleveland Clinic, 8 July 2024, health.clevelandclinic.org/10-heart-disease-myths-you-shouldnt-believe. "High Blood Pressure (Hypertension) - Symptoms and Causes - Mayo Clinic." Mayo Clinic, 29 Feb. 2024, www.mayoclinic.org/diseases-conditions/high-blood-pressure/symptomscauses/syc-20373410. Centers for Disease Control and Prevention. My First Blood Pressure Visit. www.cdc.gov/heart-disease/docs/My\_First\_Blood\_Pressure\_Visit.pdf. "Challenge Issued to Be the Beat and Learn CPR During American Heart Month." American Heart Association, newsroom.heart.org/news/challenge-issued-to-be-the-beat-and-learn-cprduring-american-heart-month. "American Heart Month Communications Toolkit." Heart Disease, 30 Dec. 2024, www.cdc.gov/heart-disease/php/heart-month/index.html



# Pharmacy Changes Effective April 1, 2025

For groups with pharmacy benefits administered by Sentara Health Plans, the pharmacy changes are available online.

#### Download a printable listing of pharmacy changes effective April 1, 2025.





# Healthcare at Your Fingertips

Download the **Sentara Health Plans Mobile App** today for instant access to your important plan information including:

- Commonly asked questions and answers
- Common forms and documents
- Contact information
- Tools to find doctors and facilities
- Claims and authorizations
- Wellness tools
- Member ID card
- Virtual consult scheduling
- Cost calculation for treatments and services
- Account access for your HSA or HRA<sup>1</sup>
- Important preventive care notifications

Whether you're accessing your plan information from the mobile app, a computer, or a tablet, Sentara Health Plans digital solutions provide a cohesive experience across all platforms.

#### Look for the Sentara Health Plans Mobile App:



To learn more about the Sentara Health Plans Mobile App, visit: **sentarahealthplans.com/app.** 

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#### Did you know?

Sentara Health Plans members are entitled to certain rights and beholden to certain responsibilities. Members can review rights and responsibilities anytime on our website at **sentarahealthplans.com/ members/manage-plans/member-rights-and-responsibilities-commercial**.