



Manage benefits on the go

The Sentara Health Plans Mobile App is one more way we help members get the most value from their health benefits.

Our app is free and provides secure access to claims status, our Treatment Cost Calculator, virtual consults, and other services.

With the Sentara Health Plans Mobile App, members can:

- **Find** providers and facilities.
- **Calculate** costs and view claims.
- **Access** health and wellness programs.
- **Visit** a doctor through virtual consultation.
- **Track** progress in meeting deductibles and out-of-pocket amounts.

To download the Sentara Health Plans Mobile App, go to sentarahealthplans.com/app.

Our Quality Stars Rating

Sentara Individual & Family Health Plans received 4 out of 5 stars¹ from The Centers for Medicare & Medicaid Services (CMS).

This 2025 rating is based on factors that include member surveys, data from doctors and hospitals, and how long members have stayed with their health plan.

This rating reflects our members' high satisfaction with:



Enrollee experience



Plan efficiency, affordability, and management

Overall rating:



¹CMS 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.

Sentara Health Plans is the trade name for Sentara Health Plans, Sentara Health Insurance Company, Sentara Behavioral Health Services, Inc., and Sentara Health Administration, Inc. Sentara Individual & Family Health Plans are issued by Sentara Health Plans. All 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 Sentara Health Plans at 1-866-532-7713 or visit sentarahealthplans.com.

Revised August 2025



2026 Sentara Individual & Family Health Plans



The Sentara Health Plans difference

Sentara Individual & Family Health Plans are part of an open-access network, meaning a referral is not required to see a specialist within our broad provider network. You have access to quality providers and facilities so you and your family can find the health care you need.

We offer several affordable plan options with a wide range of coverage, cost-sharing options, and Health Savings Accounts (HSAs).

Prescription drug coverage, preventive services, access to our 24/7 Nurse Advice Line, and 24/7 Behavioral Health Crisis Line are also included in our plans. With a variety of deductible and copayment options in Gold, Silver, and Bronze levels, our plans are offered on Virginia's Insurance Marketplace and directly through Sentara Health Plans.

Extra savings and discounts

Our members can save money on health products and services, including:



Fitness facilities: access to premier fitness clubs, weight loss programs, and wellness brands.



Vision extras: receive significant savings on routine eye exams, lenses and frames, and contact lenses including the cost of laser vision surgery.



Complementary therapies: discounts on acupuncture, chiropractic, and massage therapies.



Healthy actions incentive program

The **Sentara Well-being Rewards program** offers flexible solution designed to empower members as they engage in healthy actions. From preventive care to condition management, members can choose which activities are most meaningful to them and earn up to \$250 each plan year.²

²Eligible members are 18+ subscribers (*01).



Virtual consults

Members can securely connect with a board-certified physician over the phone, online, or through video chat.

Providers are available 24/7 to diagnose and treat a variety of non-emergency medical conditions and behavioral health concerns.

For most plans, virtual consults are available at no charge when accessed through the member portal or mobile app.³ This is a separate benefit from telemedicine visits scheduled with a member's provider.

³Mental health and substance use disorder virtual consults may carry an additional charge.

Questions?

Help is close by. Sentara Individual & Family Health Plans are available through:

- your broker
- a Sentara Personal Plan Advisor at **1-866-532-7713**
- **sentarahealthplans.com/individual**