

## 2025 Mid-Market Plan Changes

### Effective January 1, 2025 at the group's renewal

<b>Plan name changes</b>	Sentara Equity plans will now be <b>Sentara HSA</b> plans (e.g., Vantage Equity will be Vantage HSA).
<b>Medical benefit changes</b>	<p><b>Habilitative physical, occupational, and speech therapy services</b> will be a separate benefit for all plans.</p> <p><b>Outpatient services:</b> physical therapy and occupational therapy will now cover 30 combined visits for rehabilitative services visits and 30 combined visits for habilitative services. Speech therapy will now cover 30 visits for rehabilitative services visits and 30 visits for habilitative services. For PPO/POS visit limits are combined in- and out-of-network.</p> <p>Pre-authorization for the <b>maternity care benefit</b> is no longer required.</p> <p><b>Private duty nursing</b> will be a core benefit for all plans. Benefits will be limited to a maximum of 16 hours.</p> <p><b>Employee assistance visits</b> are increasing and will now cover up to five visits per topic, per household member, for the core benefit. Previously, core plans provided three visits.</p> <p>Health Savings Account (HSA) limits have been updated for 2025. <b>Minimum deductible:</b></p> <ul style="list-style-type: none"> <li>• \$1,650 for self-only coverage (\$50 increase from 2024)</li> <li>• \$3,300 for family coverage (\$100 increase from 2024)</li> </ul> <p><b>Out-of-pocket maximum:</b></p> <ul style="list-style-type: none"> <li>• \$8,300 for self-only coverage (\$250 increase from 2024)</li> <li>• \$16,600 for family coverage (\$400 increase from 2024)</li> </ul> <p><b>HSA contribution limits:</b></p> <ul style="list-style-type: none"> <li>• \$4,300 for self-only coverage</li> <li>• \$8,550 for family coverage</li> </ul>
<b>Sunset benefits and plans</b>	<p><b>Chiropractic care</b> is now a core benefit for all plan types. Previously, it was only core for PPO Plus plans, therefore, the optional rider will be sunset.</p> <p><b>Plus PPO Out-of-Area</b> plans have been sunset. Plus PPO plans will be utilized in place of OOA plans.</p>

**Document Key**

AD = after deductible  
MH = mental health  
MOOP = maximum out-of-pocket  
MDA = medical deductible applies  
T1 = tier 1

Ded = deductible  
DME = durable medical equipment  
Dollar amounts = copayments  
Percentages = coinsurances  
OON = out-of-network  
IN = in-network  
PCP = primary care physician  
UCC = urgent care centers

**Reinstated Plans**

- Plus 3000/30/30%

- Vantage 3000/30/30%

**New Plans**

- Plus 1000/20/0%
- Plus 2500/30/20%
- Plus 3000/25/0%
- Plus 3500/30/20%
- Plus 4500/25/20%
- Plus HSA 2500/20%
- POS 25/50
- POS 1000/20/0%
- POS 1000/20/20%
- POS 1500/25/30%
- POS 2500/30/20%
- POS 3000/25/0%

- POS 3500/30/20%
- POS 4500/25/20%
- POS 5000/25/0%
- POS HSA 2500/20%
- Vantage 1000/20/0%
- Vantage 2500/30/20%
- Vantage 3000/25/0%
- Vantage 3500/30/20%
- Vantage 4500/25/20%
- Vantage 5000/25/0%
- Vantage HSA 2500/20%
- Vantage POSA

- 1000/20/0%
- Vantage POSA 2500/30/20%
- Vantage POSA 3000/25/0%
- Vantage POSA 3500/30/20%
- Vantage POSA 4500/25/20%
- Vantage POSA 5000/25/0%
- Vantage POSA HSA 2500/20%

**Pharmacy Changes**

For all traditional plans (Plus, POS, Vantage, and Vantage POSA):  
Pharmacy **Option #1, T1 mail order**, deductible no longer applies

**Plus Plan Changes**

Sentara Plus 10/20

- OON deductible – \$1,750/\$3,500
- IN MOOP – \$3,500/\$7,000
- OON MOOP – \$7,000/\$14,000
- OON coinsurance – 30% AD
- Outpatient therapies, facility – \$20
- Pre-auth injectables – \$20
- Pump infusion sets & prosthetic devices & DME – no charge
- Chiro IN – \$20; OON – 40% AD

Sentara Plus 20/20%

- OON deductible – \$1,500/\$3,000
- Outpatient surgery – 20% AD
- Inpatient hospital & transplant services & skilled nursing & MH inpatient hospital & MH residential treatment – \$550

	<ul style="list-style-type: none"> <li>• Prosthetic devices &amp; DME – 20% AD</li> <li>• Chiro OON – 40% AD</li> </ul>
Sentara Plus 500/20/20%	<ul style="list-style-type: none"> <li>• IN deductible – \$500/<b>\$1,000</b></li> <li>• OON deductible – \$1,000/\$2,000</li> <li>• IN MOOP – \$4,000/\$8,000</li> <li>• OON MOOP – \$8,000/\$16,000</li> <li>• Emergency services/ambulance – 30% AD</li> <li>• Outpatient therapies, facility – \$20 (Ded does not apply)</li> <li>• Prosthetic devices &amp; DME – 20% AD</li> <li>• Chiro OON – 40% AD</li> </ul>
Sentara Plus 1000/30/30%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 40% AD</li> <li>• Chiro IN – 30% AD; OON – 40% AD</li> </ul>
Sentara Plus 2000/20/0%	<ul style="list-style-type: none"> <li>• IN MOOP – \$6,000/\$12,000</li> <li>• OON MOOP – \$12,000/\$24,000</li> <li>• Pre-auth injectables – no charge AD</li> <li>• Chiro IN – \$40 AD</li> </ul>
Sentara Plus 2000/25/30%	<ul style="list-style-type: none"> <li>• IN MOOP – \$6,500/\$13,000</li> <li>• OON MOOP – \$13,000/\$26,000</li> <li>• Emergency services/ambulance – 40% AD</li> <li>• Chiro IN – 30% AD; OON – 50% AD</li> </ul>
Sentara Plus 3000/30/30%	<ul style="list-style-type: none"> <li>• Outpatient therapies and services – 30%</li> <li>• Maternity – 30% AD</li> <li>• Emergency services/ambulance – 40% AD</li> <li>• Home health – 30% AD</li> <li>• Hospice – 30% AD</li> <li>• Chiro IN – \$30 (Ded does not apply)</li> </ul>
Sentara Plus 4000/30/20%	<ul style="list-style-type: none"> <li>• IN MOOP – \$9,000/\$18,000</li> <li>• OON MOOP – \$18,000/\$36,000</li> <li>• Emergency services/ambulance – 30% AD</li> <li>• Prosthetic devices &amp; DME – 20% AD</li> <li>• Chiro OON – 40% AD</li> </ul>
Sentara Plus 5000/30/30%	<ul style="list-style-type: none"> <li>• IN MOOP – \$9,000/\$18,000</li> <li>• OON MOOP – \$18,000/\$36,000</li> <li>• Emergency services/ambulance – 40% AD</li> <li>• Chiro IN – 30% AD; OON – 50% AD</li> </ul>
Sentara Plus Design 3000/20%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 30% AD</li> <li>• Chiro OON – 40% AD</li> </ul>
Sentara Plus Design 5000/0%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 20% AD</li> <li>• Chiro IN – no charge AD</li> </ul>
Sentara Plus HSA 1700/0% (previously 1600)	<ul style="list-style-type: none"> <li>• IN deductible – \$1,700/\$3,400</li> <li>• IN MOOP – \$6,500/\$13,000</li> <li>• OON MOOP – \$13,000/\$26,000</li> <li>• Skilled nursing – \$500 AD</li> </ul>

	<ul style="list-style-type: none"> <li>• UCC – \$50 AD</li> <li>• MH outpatient office visits/virtual care – \$35 AD</li> <li>• Chiro IN – \$50 AD</li> </ul>
Sentara Plus HSA 3300/0% (previously 3200)	<ul style="list-style-type: none"> <li>• IN deductible – \$3,300/\$6,600</li> <li>• Emergency services/ambulance – 20% AD</li> <li>• Chiro IN – no charge AD</li> </ul>
Sentara Plus HSA 3300/10% (previously 3200)	<ul style="list-style-type: none"> <li>• IN deductible – \$3,300/\$6,600</li> <li>• Emergency services/ambulance – 20% AD</li> <li>• Chiro IN – 10% AD</li> </ul>
<ul style="list-style-type: none"> <li>• Sentara Plus HSA 4000/0%</li> <li>• Sentara Plus HSA 5000/0%</li> </ul>	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 20% AD</li> <li>• Chiro IN – no charge AD</li> </ul>
<b>POS Plan Changes</b>	
Sentara POS 10/20	<ul style="list-style-type: none"> <li>• OON deductible – \$1,750/\$3,500</li> <li>• IN MOOP – \$3,500/\$7,000</li> <li>• OON MOOP – \$7,000/\$14,000</li> <li>• OON coinsurance – 40% AD</li> <li>• Outpatient therapies, facility – \$20</li> <li>• Pre-auth injectables – \$20</li> <li>• Pump infusion sets &amp; prosthetic devices &amp; DME – no charge</li> </ul>
Sentara POS 500/20/20%	<ul style="list-style-type: none"> <li>• IN deductible – \$500/<b>\$1,000</b></li> <li>• OON deductible – \$1,000/\$2,000</li> <li>• IN MOOP – \$4,000/\$8,000</li> <li>• OON MOOP – \$8,000/\$16,000</li> <li>• Emergency services/ambulance – 30% AD</li> <li>• Outpatient therapies, facility – \$20 (Ded does not apply)</li> <li>• Prosthetic devices &amp; DME – 20% AD</li> </ul>
Sentara POS 1000/30/30%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 40% AD</li> </ul>
Sentara POS 2000/20/0%	<ul style="list-style-type: none"> <li>• IN MOOP – \$6,000/\$12,000</li> <li>• OON MOOP – \$12,000/\$24,000</li> </ul>
Sentara POS 2000/25/30%	<ul style="list-style-type: none"> <li>• IN MOOP – \$6,500/\$13,000</li> <li>• OON MOOP – \$13,000/\$26,000</li> <li>• Emergency services/ambulance – 40% AD</li> </ul>
Sentara POS 5000/30/30%	<ul style="list-style-type: none"> <li>• IN MOOP – \$9,000/\$18,000</li> <li>• OON MOOP – \$18,000/\$36,000</li> <li>• Emergency services/ambulance – 40% AD</li> </ul>
Sentara POS 7200/45/40%	<ul style="list-style-type: none"> <li>• Skilled nursing – \$500 AD</li> <li>• caret care – \$90 AD</li> </ul>
Sentara POS HSA 1700/0% (previously 1600)	<ul style="list-style-type: none"> <li>• IN deductible – \$1,700/\$3,400</li> <li>• IN MOOP – \$6,500/\$13,000</li> <li>• OON MOOP – \$13,000/\$26,000</li> </ul>

	<ul style="list-style-type: none"> <li>• Skilled nursing – \$500 AD</li> <li>• UCC – \$50 AD</li> <li>• MH outpatient office visits/virtual care – \$35 AD</li> </ul>
<ul style="list-style-type: none"> <li>• Sentara POS HSA 3300/0% (previously 3200)</li> </ul>	<ul style="list-style-type: none"> <li>• IN deductible – \$3,300/\$6,600</li> <li>• Emergency services/ambulance – 20% AD</li> </ul>
<ul style="list-style-type: none"> <li>• Sentara POS HSA 4000/0%</li> <li>• Sentara POS HSA 5000/0%</li> </ul>	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 20% AD</li> </ul>
Sentara POS HSA 4000/40%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 50% AD</li> <li>• MH outpatient office visits/virtual care – \$25 AD</li> </ul>
Sentara POS Design 3000/20%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 30% AD</li> </ul>
Sentara POS Design 5000/0%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 20% AD</li> </ul>
<b>Vantage Plan Changes</b>	
Sentara Vantage 10/20	<ul style="list-style-type: none"> <li>• IN MOOP – \$3,500/\$7,000</li> <li>• Outpatient therapies, facility – \$20</li> <li>• Pre-auth injectables – \$20</li> <li>• Pump infusion sets &amp; prosthetic devices &amp; DME – no charge</li> </ul>
Sentara Vantage 500/20/20%	<ul style="list-style-type: none"> <li>• IN deductible – \$500/\$1,000</li> <li>• IN MOOP – \$4,000/\$8,000</li> <li>• Emergency services/ambulance – 30% AD</li> <li>• Prosthetic devices &amp; DME – 20% AD</li> </ul>
Sentara Vantage 1000/20/20%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 30% AD</li> <li>• Prosthetic devices &amp; DME – 20% AD</li> </ul>
<ul style="list-style-type: none"> <li>• Sentara Vantage 1000/30/30%</li> <li>• Sentara Vantage 1500/25/30%</li> </ul>	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 40% AD</li> </ul>
Sentara Vantage 2000/20/0%	<ul style="list-style-type: none"> <li>• IN MOOP – \$6,000/\$12,000</li> </ul>
Sentara Vantage 2000/25/30%	<ul style="list-style-type: none"> <li>• IN MOOP – \$6,500/\$13,000</li> <li>• Emergency services/ambulance – 40% AD</li> </ul>
Sentara Vantage 3000/30/30%	<ul style="list-style-type: none"> <li>• Outpatient therapies and services – 30%</li> <li>• Maternity – 30% AD</li> <li>• Emergency services/ambulance – 40% AD</li> <li>• Home health – 30% AD</li> <li>• Hospice – 30% AD</li> </ul>
Sentara Vantage 4000/30/30%	<ul style="list-style-type: none"> <li>• IN MOOP – \$8,000/\$16,000</li> <li>• Emergency services/ambulance – 40% AD</li> </ul>
Sentara Vantage 5000/30/30%	<ul style="list-style-type: none"> <li>• IN MOOP – \$9,000/\$18,000</li> <li>• Emergency services/ambulance – 40% AD</li> </ul>
Sentara Vantage 7200/45/40%	<ul style="list-style-type: none"> <li>• Skilled nursing – \$500 AD</li> <li>• Emergency services/ambulance – 50% AD</li> <li>• UCC – \$90 AD</li> </ul>
Sentara Vantage HSA 1700/0% (prev 1600)	<ul style="list-style-type: none"> <li>• IN deductible – \$1,700/\$3,400</li> </ul>

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Sentara Vantage HSA 4000/20%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 30% AD</li> </ul>
Sentara Vantage Design 3000/20%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 30% AD</li> </ul>
Sentara Vantage Design 5000/0%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 20% AD</li> </ul>
Sentara Vantage Design 5000/30%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 40% AD</li> <li>• MH office visits/virtual care &amp; MH partial hospitalization &amp; MH other outpatient services – \$35 AD</li> </ul>
<b>Vantage POSA Plan Changes</b>	
Sentara POSA 10/20	<ul style="list-style-type: none"> <li>• IN MOOP – \$3,500/\$7,000</li> <li>• Outpatient therapies, facility – \$20</li> <li>• Pre-auth injectables – \$20</li> <li>• Pump infusion sets &amp; prosthetic devices &amp; DME – no charge</li> </ul>
Sentara POSA 500/20/20%	<ul style="list-style-type: none"> <li>• IN deductible – \$500/\$1,000</li> <li>• IN MOOP – \$4,000/\$8,000</li> <li>• Emergency services/ambulance – 30% AD</li> <li>• Prosthetic devices &amp; DME – 20% AD</li> </ul>
Sentara POSA 1000/20/20%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 30% AD</li> <li>• Prosthetic devices &amp; DME – 20% AD</li> </ul>
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Sentara POSA 2000/20/0%	<ul style="list-style-type: none"> <li>• IN MOOP – \$6,000/\$12,000</li> </ul>
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Sentara POSA 3000/30/30%	<ul style="list-style-type: none"> <li>• Outpatient therapies and services – 30%</li> <li>• Maternity – 30% AD</li> <li>• Emergency services/ambulance – 40% AD</li> <li>• Home health – 30% AD</li> <li>• Hospice – 30% AD</li> </ul>
Sentara POSA 4000/30/30%	<ul style="list-style-type: none"> <li>• IN MOOP – \$8,000/\$16,000</li> </ul>

	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 40% AD</li> </ul>
Sentara POSA 5000/30/30%	<ul style="list-style-type: none"> <li>• IN MOOP – \$9,000/\$18,000</li> <li>• Emergency services/ambulance – 40% AD</li> </ul>
Sentara POSA 7200/45/40%	<ul style="list-style-type: none"> <li>• Skilled nursing – \$500 AD</li> <li>• Emergency services/ambulance – 50% AD</li> <li>• UCC – \$90 AD</li> </ul>
Sentara POSA HSA 1700/0% (prev 1600)	<ul style="list-style-type: none"> <li>• IN deductible – \$1,700/\$3,400</li> <li>• IN MOOP – \$6,500/\$13,000</li> <li>• Skilled nursing – \$500 AD</li> <li>• UCC – \$50 AD</li> <li>• MH outpatient office visits/virtual care – \$35 AD</li> </ul>
<ul style="list-style-type: none"> <li>• Sentara POSA HSA 3300/0% (prev 3200)</li> <li>• Sentara POSA HSA 3300/10% (prev 3200)</li> </ul>	<ul style="list-style-type: none"> <li>• IN deductible – \$3,300/\$6,600</li> <li>• Emergency services/ambulance – 20% AD</li> </ul>
Sentara POSA HSA 3300/20% (prev 3200)	<ul style="list-style-type: none"> <li>• IN deductible – \$3,300/\$6,600</li> <li>• Emergency services/ambulance – 30% AD</li> </ul>
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Sentara POSA Design 3000/20%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 30% AD</li> </ul>
Sentara POSA Design 5000/0%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 20% AD</li> </ul>
Sentara POSA Design 5000/30%	<ul style="list-style-type: none"> <li>• Emergency services/ambulance – 40% AD</li> <li>• MH office visits/virtual care; MH partial hospitalization &amp; MH other outpatient services – \$35 AD</li> </ul>