

2025 BusinessEDGE® Plan Changes

Effective at the group's renewal and beginning with the group's plan 2025 effective date		
Medical benefit changes	Habilitative physical, occupational, and speech therapy services will be a separate benefit for all plans.	
	Outpatient services: 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.	
	Private duty nursing will be a core benefit for all plans. Benefits will be limited to a maximum of 16 hours.	
	Employee assistance visits 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.	
	Pre-authorization for the chiropractic care (spinal manipulation) benefit is no longer required.	
	Pre-authorization for the maternity care benefit is no longer required.	
	Health Savings Account (HSA) limits have been updated for 2025. Minimum deductible: <ul style="list-style-type: none"> \$1,650 for self-only coverage (\$50 increase from 2024) \$3,300 for family coverage (\$100 increase from 2024) Out-of-pocket maximum: <ul style="list-style-type: none"> \$8,300 for self-only coverage (\$250 increase from 2024) \$16,600 for family coverage (\$400 increase from 2024) HSA contribution limits: <ul style="list-style-type: none"> \$4,300 for self-only coverage \$8,550 for family coverage 	
Sunset benefits and plans	Plus PPO Out-of-Area plans have been sunset. Plus PPO plans will be utilized in place of OOA plans.	
New plans		
Sentara Vantage 1500/25/20% Sentara Vantage 3000/35/25% Sentara Vantage 6600/30% Sentara Vantage HSA 3300/20% Sentara Vantage HSA 4000/0% Sentara Vantage HSA 6500/0%	Sentara Plus 0/25/20% Sentara Plus 1000/20/0% Sentara Plus 1000/25/30% Sentara Plus 3000/35/25% Sentara Plus HSA 3300/20% Sentara Plus HSA 4000/0% Sentara Plus HSA 6500/0%	Sentara POS 0/25/20% Sentara POS 1000/25/30% Sentara POS 1500/25/20% Sentara POS 3000/35/25% Sentara POS 6600/30% Sentara POS HSA 3300/20% Sentara POS HSA 4000/0% Sentara POS HSA 6500/0%

Discontinued plans

Sentara Vantage 20/40 Sentara Vantage 25/30% Sentara Vantage HSA 3200/0% Sentara Vantage Design 3000/20%	Sentara Plus 1500/25/20% Sentara Plus 3000/30/0% Sentara Plus 5000/40/0% Sentara Plus HSA 3200/0% Sentara Plus HSA 3200/10% Sentara Plus HSA 4000/20% Sentara Plus HSA 6000/30%	Sentara POS HSA 3200/0% Sentara POS HSA 6000/30%
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Document key

Ded = deductible
AD = after deductible
IN = in network
OON = out-of-network
MH = mental health
MOOP = maximum out-of-pocket
Dollar amounts = copayments
Percentages = coinsurances
DME = durable medical equipment

IP = inpatient
OP = outpatient
PT/ST/OT = physical/speech/occupational therapy
ER = emergency room
UCC = urgent care centers
IOP = intensive outpatient program
PCP = primary care physician
Spec = specialist

BusinessEDGE Vantage plan changes

Sentara Vantage 0/25/20% (previously 25/20)	<ul style="list-style-type: none"> • IN MOOP: \$2,500/\$5,000 • Habilitative services (PT/OT): \$25 • Rehabilitative services (ST): \$50 • Habilitative services (ST): \$50 • OP rehab: \$50 • Private duty nursing: 20% • OP therapies facility: 20% • OP diagnostic procedures, diagnostic tests, OP lab work: 20% • Emergency services/ambulance: 30% • IP hospital, transplants, skilled nursing, MH IP hospital, residential treatment: \$300/day/\$1,200 max • Prosthetic devices and DME: 20% • Chiropractic care: 20%
Sentara Vantage 500/25/20%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): 20% AD • Private duty nursing: 20% AD • OP diagnostic procedures: \$50 (Ded does not apply) • Diagnostic tests: \$50 (Ded does not apply) • OP lab work: \$50 (Ded does not apply) • Non-emergency ambulance (ground/water): 20% AD • Non-emergency ambulance (air): 20% AD (IN or OON) • MH partial hospitalization/IOP and MH other OP services: 20% AD • Prosthetic devices and DME: 20% AD • Hospice: 20% AD
Sentara Vantage 1000/25/20%	<ul style="list-style-type: none"> • IN MOOP: \$5,000/\$10,000 • Habilitative services (PT/OT/ST): \$50 (Ded does not apply) • Private duty nursing: 20% AD • OP therapies IV infusion/respiration/inhalation PCP: \$25 (Ded does not apply)

Sentara Vantage 1000/25/20% (cont.)	<ul style="list-style-type: none"> • OP therapies IV infusion/respiration/inhalation Spec: \$50 (Ded does not apply) • OP therapies chemo/chemo drugs/radiation PCP: \$25 (Ded does not apply) • OP therapies chemo/chemo drugs/radiation spec: \$50 (Ded does not apply)
Sentara Vantage 1000/25/30%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): 30% AD • Private duty nursing: 30% AD • Pre-auth injectables/infused medications: 30% AD • Non-emergency ambulance (ground/water): 30% AD • Non-emergency ambulance (air): 30% AD (IN or OON) • MH partial hospitalization/IOP/MH other OP services: 30% AD
Sentara Vantage 2000/25/30%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): 30% AD • Private duty nursing: 30% AD • Pre-auth injectables/infused medications: 30% AD • Non-emergency ambulance (ground/water): 30% AD • Non-emergency ambulance (air): 30% AD (IN or OON) • MH partial hospitalization/IOP/MH other OP services: 30% AD • Pump infusion sets and supplies: 30% AD
Sentara Vantage 3000/30/0%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): No charge AD • Private duty nursing: No charge AD • Pre-auth injectables/infused medications: No charge AD
Sentara Vantage 4000/30/0%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): No charge AD • Private duty nursing: No charge AD • Pre-auth injectables/infused medications: No charge AD
Sentara Vantage 4000/40/20%	<ul style="list-style-type: none"> • IN MOOP: \$8,650/\$17,300 • Habilitative services (PT/OT/ST): 20% AD • Private duty nursing: 20% AD • OP diagnostic procedures: \$80 AD • Diagnostic tests: \$80 AD • OP lab work: \$80 AD • UCC: \$80 (Ded does not apply) • Rx option 1 Ded: \$150 per person
Sentara Vantage 5000/25/0% (previously 5000/40/0%)	<ul style="list-style-type: none"> • IN MOOP: \$9,000/\$18,000 • PCP: \$25 (Ded does not apply) • Spec: \$50 (Ded does not apply) • Habilitative services (PT/OT/ST): No charge AD • Private duty nursing: No charge AD • OP therapies IV infusion/respiration/inhalation PCP: \$25 (Ded does not apply) • OP therapies IV infusion/respiration/inhalation Spec: \$50 (Ded does not apply) • OP therapies chemo/chemo drugs/radiation PCP: \$25 (Ded does not apply) • OP therapies chemo/chemo drugs/radiation Spec: \$50 (Ded does not apply) • Pre-auth injectables/infused medications: No charge AD • UCC: No charge AD • MH OP office visits (PCP/spec/virtual consult): No charge AD

Sentara Vantage HSA 3300/10% (previously 3200/10%)	<ul style="list-style-type: none"> • IN Ded: \$3,300/\$6,600 • IN MOOP: \$5,000/\$10,000 • Habilitative services (PT/OT/ST): 10% AD • Private duty nursing: 10% AD
Sentara Vantage HSA 4000/20%	<ul style="list-style-type: none"> • IN MOOP: \$6,750/\$13,500 • Habilitative services (PT/OT/ST): 20% AD • Private duty nursing: 20% AD
Sentara Vantage HSA 5000/0%	<ul style="list-style-type: none"> • IN MOOP: \$7,000/\$14,000 • PCP: No charge AD • Specialist: No charge AD • Habilitative services (PT/OT/ST): No charge AD • Private duty nursing: No charge AD • Pre-auth injectables/infused medications: No charge AD • UCC: No charge AD • MH OP office visits PCP/spec/virtual consult: No charge AD
Sentara Vantage HSA 5000/30%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): 30% AD • Private duty nursing: 30% AD
Sentara Vantage HSA 6000/30%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): 30% AD • Private duty nursing: 30% AD
BusinessEDGE Plus plans changes	
Sentara Plus 500/25/20%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): 20% AD • Private duty nursing: 20% AD • OP diagnostic procedures: \$50 (Ded does not apply) • Diagnostic tests: \$50 (Ded does not apply) • OP lab work: \$50 (Ded does not apply) • Non-emergency ambulance (ground/water): 20% AD • Non-emergency ambulance (air): 20% AD (IN or OON) • MH partial hospitalization/IOP/OP: 20% AD • Prosthetic devices and DME: 20% AD • Hospice care: 20% AD
Sentara Plus 2000/25/30%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): 30% AD • Private duty nursing: 30% AD • Pre-auth injectables/infused medications: 30% AD • Dialysis: 30% AD • Non-emergency ambulance (ground/water): 30% AD • Non-emergency ambulance (air): 30% AD (IN or OON) • MH partial hospitalization/IOP/MH other OP services: 30% AD • Pump infusion sets and supplies: 30% AD
Sentara Plus 4000/40/20%	<ul style="list-style-type: none"> • OON MOOP: \$17,300/\$34,600 • Habilitative services (PT/OT/ST): 20% AD • Private duty nursing: 20% AD • OP diagnostic procedures: \$80 AD • Diagnostic tests: \$80 AD • OP lab work: \$80 AD • UCC: \$80 (Ded does not apply) • Rx option 1 Ded: \$150 per person

Sentara Plus HSA 5000/0%	<ul style="list-style-type: none"> • IN MOOP: \$7,000/\$14,000 • OON MOOP: \$14,000/\$28,000 • PCP: No charge AD • Specialist: No charge AD • Habilitative services (PT/OT/ST): No charge AD • Private duty nursing: No charge AD • Pre-auth injectables/infused medications: No charge AD • UCC: No charge AD • MH OP office visits PCP/spec/virtual consult: No charge AD
BusinessEDGE POS plan changes	
Sentara POS 500/25/20%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): 20% AD • Private duty nursing: 20% AD • OP diagnostic procedures: \$50 (Ded does not apply) • Diagnostic tests: \$50 (Ded does not apply) • OP lab work: \$50 (Ded does not apply) • Non-emergency ambulance (ground/water): 20% AD • Non-emergency ambulance (air): 20% AD (IN or OON) • MH partial hospitalization/IOP/MH other OP services: 20% AD • Prosthetic devices and DME: 20% AD • Hospice: 20% AD
Sentara POS 1000/20/0%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): \$20 (Ded does not apply) • Private duty nursing: \$50 (Ded does not apply)
Sentara POS 1000/25/20%	<ul style="list-style-type: none"> • Specialist: \$50 (Ded does not apply) • Rehabilitative services (PT/OT/ST): \$50 (Ded does not apply) • Habilitative services (PT/OT/ST): \$50 (Ded does not apply) • OP rehab \$50 (Ded does not apply) • Private duty nursing: 20% AD • OP therapies IV infusion/respiration/inhalation spec: \$50 (Ded does not apply) • OP therapies chemo/chemo drugs/radiation spec: \$50 (Ded does not apply)
Sentara POS 1000/25/20% (cont.)	<ul style="list-style-type: none"> • Non-emergency ambulance (ground/water): 20% AD • Non-emergency ambulance (air): 20% AD (IN or OON) • UCC: \$50 (Ded does not apply) • MH partial hospitalization/IOP/MH other OP services: 20% AD • Prosthetic devices and DME: 20% AD
Sentara POS 2000/25/30%	<ul style="list-style-type: none"> • Habilitative services (PT/OT/ST): 30% AD • Private duty nursing: 30% AD • Pre-auth injectables/infused medications: 30% AD • Non-emergency ambulance (ground/water): 30% AD • Non-emergency ambulance (air): 30% AD (IN or OON) • MH partial hospitalization/IOP/MH other OP services: 30% AD • Pump infusion sets and supplies: 30% AD

<p>Sentara POS 4000/40/20%</p>	<ul style="list-style-type: none"> • OON MOOP: \$17,300/\$34,600 • Habilitative services (PT/OT/ST): 20% AD • Private duty nursing: 20% AD • OP diagnostic procedures: \$80 AD • Diagnostic tests: \$80 AD • OP lab work: \$80 AD • UCC: \$80 (Ded does not apply) • Rx option 1 Ded: \$150 per person
<p>Sentara POS 5000/25/0% (previously 5000/40/0%)</p>	<ul style="list-style-type: none"> • IN MOOP: \$9,000/\$18,000 • OON MOOP: \$18,000/\$36,000 • OON benefits/coinsurance: 30% AD • PCP: \$25 (Ded does not apply) • Specialist: \$50 (Ded does not apply) • Habilitative services (PT/OT/ST): No charge AD • Private duty nursing: No charge AD • OP therapies IV infusion/respiration/inhalation PCP: \$25 (Ded does not apply) • OP therapies IV infusion/respiration/inhalation spec: \$50 (Ded does not apply) • OP therapies chemo/chemo drugs/radiation PCP: \$25 (Ded does not apply) • OP therapies chemo/chemo drugs/radiation spec: \$50 (Ded does not apply) • Pre-auth injectables/infused medications: No charge AD • UCC: No charge AD • MH OP office visits (PCP/spec/virtual consult): No charge AD
<p>Sentara POS HSA 3300/10% (previously 3200/10%)</p>	<ul style="list-style-type: none"> • IN Ded: \$3,300/\$6,600 • IN MOOP: \$5,000/\$10,000 • OON MOOP: \$10,000/\$20,000 • Habilitative services (PT/OT/ST): 10% AD • Private duty nursing: 10% AD
<p>Sentara POS HSA 4000/20%</p>	<ul style="list-style-type: none"> • OON Ded: \$5,500/\$10,500 • IN MOOP: \$6,750/\$13,500 • Habilitative services (PT/OT/ST): 20% AD • Private duty nursing: 20% AD
<p>Sentara POS HSA 5000/0%</p>	<ul style="list-style-type: none"> • IN MOOP: \$7,000/\$14,000 • OON MOOP: \$14,000/\$28,000 • PCP: No charge AD • Specialist: No charge AD • Habilitative services (PT/OT/ST): No charge AD • Private duty nursing: No charge AD • Pre-auth injectables/infused medications: No charge AD • UCC: No charge AD • MH OP office visits (PCP/spec/virtual consult): No charge AD