

About OptimaFit®

OptimaFit plans provide access to a quality network of physicians and facilities, so you and your family can find the health care you need.

OptimaFit® plans feature:

- a variety of plans with a wide range of deductibles and copayments
- Health Savings Account (HSA) options
- access to on-demand care from anywhere with board-certified physicians over the phone, online, or video chat



- discounts on complementary therapies including acupuncture, chiropractic, and massage therapy¹
- Emergency Travel Assistance for domestic and international travel¹
- **My Life, My Plan** offers exclusive discounts on gym memberships, weight management programs, and other health services¹

¹ Value-added services; not a covered benefit



Scan this QR code with your smartphone camera or QR Code reader app to compare plans, get a quote, or enroll in a plan.

Still need help?

Talk to an OptimaFit Personal Plan Advisor today at

1-844-842-4313

OptimaHealth 

4417 Corporation Lane
Virginia Beach, VA 23462

Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. OptimaFit Individual & Family Plans are issued by Optima Health Plan. All Optima Health 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 Optima Health at 1-844-842-4313 [optimahealth.com](https://www.optimahealth.com).

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OptimaFit®

Individual & Family Health Plans

SPECIAL ENROLLMENT PERIOD



OptimaHealth 

A health plan you can count on.

What is **Special Enrollment Period**?

Special Enrollment Period (SEP) is a time outside of the annual Open Enrollment Period when an individual can enroll in a health insurance plan.



Who qualifies for a **Special Enrollment Period**?

An individual must experience a qualifying life event and may be asked to provide proof of eligibility in order to qualify. Qualifying life events are significant changes in your life that cause you to lose your health coverage, or have a change in family status or residency.



How long does a **Special Enrollment Period** last?

**60
DAYS**

You have 60 days from the qualifying life event to enroll in a health plan.

What are examples of **qualifying life events**?

- getting married
- getting divorced or legally separated
- having a baby, adopting or placing a child for adoption, foster care, or court-ordered care
- death of a family member

Losing your health coverage

- losing job-based coverage for any reason, including resigning, getting laid off, or getting fired
- expiration of COBRA coverage
- losing coverage under your parents' plan at age 26
- losing eligibility for Medicaid or Children's Health Insurance Program (CHIP)

A change in circumstance or status

- moving outside your plan's coverage area
- a change in income that affects eligibility for premium tax credits or cost-sharing reductions
- release from jail or prison
- gaining U.S. citizenship
- enrollment or plan error



How soon can you get coverage started during a **Special Enrollment Period**?

For most life events, coverage will begin the first day of the following month. However, there are exceptions which allow same-day effective coverage like the birth or adoption of a child.



Questions? Help is close by.

There are several ways you can learn more about qualifying life events, eligibility requirements, and the length of your Special Enrollment Period:

- contact your broker
- call an OptimaFit Personal Plan Advisor at **1-844-842-4313**
- visit optimahealth.com/sep
- visit [HealthCare.gov](https://www.healthcare.gov)