

Members get more with Sentara Exclusive Off-Exchange Plans

2027 Sentara Exclusive Plans | Only available Off-Exchange

There’s more than one way to buy healthcare coverage. That’s especially true for members who may not be eligible for a health insurance subsidy. Our Sentara Exclusive Off-Exchange Plans are only offered outside of Virginia’s Insurance Marketplace. Sentara Exclusive Off-Exchange Plans are ideal for those without subsidies to receive plan benefits with lower out-of-pocket costs. These plans include all the benefits, wellness programs, preventive services, and useful tools we offer on all of our Sentara Individual & Family Health Plans.

Plan Name	Sentara Platinum 0 Ded	Sentara Gold 1300 Ded	Sentara Gold 3750 Ded HSA	Sentara Silver 3300 Ded	Sentara Silver 3850 Ded HSA	Sentara Silver 5000 Ded	Sentara Silver 5600 Ded
In-network deductible: individual family	\$0 \$0	\$1,300 \$2,600	\$3,750 \$7,500	\$3,300 \$6,600	\$3,850 \$7,700	\$5,000 \$10,000	\$5,600 \$11,200
In-network out-of-pocket max: individual family	\$4,500 \$9,000	\$7,500 \$15,000	\$3,750 \$7,500	\$9,300 \$18,600	\$7,500 \$15,000	\$10,000 \$20,000	\$11,450 \$22,900
Coinsurance	20%	10%	0%	30%	30%	25%	35%
Preventive care	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Physician services							
Primary Care Physician (PCP) office visit	\$20	\$25	No charge AD	\$30	30% AD	\$25	\$35
Specialist office visit	\$40	\$50	No charge AD	\$60	30% AD	\$75	\$75
Virtual consults	No charge	No charge	No charge AD	No charge	No charge AD	No charge	No charge
Emergency & urgent care services							
Urgent care	\$50	\$50	No charge AD	\$50	30% AD	\$50	\$50
Emergency services (in- and out-of-network)	40%	30% AD	No charge AD	50% AD	50% AD	45% AD	50% AD
Inpatient services							
Inpatient hospital services	20%	10% AD	No charge AD	30% AD	30% AD	25% AD	35% AD
Outpatient services							
Outpatient diagnostic tests: X-ray, ultrasound, EKG, etc.	\$40	\$50	No charge AD	30% AD	30% AD	\$50	35% AD
Outpatient advanced diagnostic tests: MRI, CT scan, etc.	\$150	\$250	No charge AD	30% AD	30% AD	\$350	35% AD
Outpatient surgery	20%	10% AD	No charge AD	30% AD	30% AD	25% AD	35% AD
Mental/behavioral health & substance use disorder services							
Outpatient office visits (PCP, specialist, or virtual consults)	\$30	\$35	No charge AD	\$45	30% AD	\$50	\$55
Inpatient services	20%	10% AD	No charge AD	30% AD	30% AD	25% AD	35% AD
Other covered services							
Maternity care	20%	10% AD	No charge AD	30% AD	30% AD	25% AD	35% AD
Chiropractic care (spinal manipulation)*	20%	10% AD	No charge AD	30% AD	30% AD	25% AD	35% AD
Physical and occupational therapy*	\$20	\$25	No charge AD	30% AD	30% AD	\$50	35% AD
Pharmacy							
Retail prescription drug coverage tier 1 tier 2 tier 3 tier 4	No Rx deductible \$10 \$40 \$100 \$350	Medical deductible applies \$15 \$40 30% AD 35% AD	Medical deductible applies No charge AD/ No charge AD No charge AD/ No charge AD	Medical deductible applies \$30 \$60 40% AD 45% AD	Medical deductible applies 30% AD 30% AD 40% AD 45% AD	Medical deductible applies \$20 \$60 40% AD 45% AD	Medical deductible applies \$25 \$75 45% AD 50% AD
Mail-order prescription drug coverage tier 1 tier 2 tier 3 tier 4	No Rx deductible \$30 \$120 \$300 \$350	Medical deductible applies \$45 \$120 30% AD 35% AD	Medical deductible applies No charge AD/ No charge AD No charge AD/ No charge AD	Medical deductible applies \$90 \$180 40% AD 45% AD	Medical deductible applies 30% AD 30% AD 40% AD 45% AD	Medical deductible applies \$60 \$180 40% AD 45% AD	Medical deductible applies \$75 \$225 45% AD 50% AD



*Plan visit limits apply. | AD: After deductible | This summary is for comparison purposes only. For complete details, please refer to the Benefit Summary at sentarahealthplans.com/brokers/benefit-summary. | This publication is only intended to be used for agent and broker education and must not be distributed or used with the general public.

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 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 1-800-741-4825 or visit sentarahealthplans.com.