

2023 BusinessEDGE® Optima Vantage Plans

Groups with 5-250 enrolled employees

This chart only summarizes standard covered expenses. Exclusions and limitations apply. Additional benefits may be available.

Plan Name	DED (In Net) Individual Family	MOOP (In Net) Individual Family	PCP Tier 1 / Tier 2 Physicians	VIRTUAL CONSULT No OON Coverage	SPECIALIST Tier 1 / Tier 2 Physicians	OUTPATIENT Tier 1 / Tier 2 Facilities	INPATIENT Tier 1 / Tier 2 Facilities	ED (In or OON)	UCC	PRESCRIPTION DRUG COVERAGE OPTION 1 Deductible, if applicable	PRESCRIPTION DRUG COVERAGE OPTION 2 Deductible, if applicable
Optima Vantage 20/40	None	\$2,500 \$5,000	\$20	No charge	\$40	\$200	\$200 copay/day \$1,000 max	\$350	\$40	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima Vantage 25/50	None	\$3,000 \$6,000	\$25	No charge	\$50	\$300	\$250 copay/day \$1,250 max	\$350	\$50	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima Vantage 25/30%	None	\$3,000 \$6,000	\$25	No charge	\$50	30%	30%	40%	\$50	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima Vantage 500/25/20%	\$500 \$1,500	\$5,000 \$10,000	\$25	No charge	\$50	20% AD	20% AD	30% AD	\$50	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima Vantage 1000/25/30%	\$1,000 \$2,000	\$6,000 \$12,000	\$25	No charge	\$50	30% AD	30% AD	40% AD	\$50	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima Vantage 2000/25/30%	\$2,000 \$4,500	\$6,000 \$12,000	\$25	No charge	\$50	30% AD	30% AD	40% AD	\$50	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima Vantage 3000/30/0%	\$3,000 \$6,000	\$6,500 \$13,000	\$30	No charge	\$60	No charge AD	No charge AD	\$350	\$75	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima Vantage 4000/30/0%	\$4,000 \$8,000	\$6,500 \$13,000	\$30	No charge	\$60	No charge AD	No charge AD	\$350	\$75	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima Vantage 4000/40/20%	\$4,000 \$8,000	\$7,500 \$15,000	\$40	No charge	\$80	20% AD	20% AD	30% AD	20% AD	MDA** Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)
Optima Vantage 5000/40/0%	\$5,000 \$10,000	\$7,500 \$15,000	\$40	No charge	\$80	No charge AD	No charge AD	20% AD	\$80	\$150 Ded p/p* Tier 1: \$10 AD Tier 2: \$40 AD Tier 3: 25% AD (\$250 max) Tier 4: 25% AD (\$400 max)	Tier 1: \$10 Tier 2: \$30 Tier 3: 25% (\$250 max) Tier 4: 25% (\$400 max)

AD: After Deductible | *Ded p/p: Deductible per person | **MDA: Medical Deductible Applies | AC: Allowable Charges

Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. Optima Vantage, POS, Direct, and Select plans are underwritten by Optima Health Plan. Optima Plus (PPO) products are underwritten by Optima Health Insurance Company. Self-funded and BusinessEDGE® level-funded plans are administered but not underwritten by Sentara Health Plans, Inc. Stop Loss products are issued and underwritten by Optima Health Insurance Company. All Optima Health plans have benefit exclusions and limitations and terms under which the policy may be continued in force or discontinued. Wellness and rewards programs are administered by Sentara Health Plans, Inc. and are not covered services under any Optima Health plan. Value-added services are not covered benefits under any Optima Health plan. For costs and complete details of coverage, please call your broker or Optima Health at 1-800-745-1271 or visit optimahealth.com.