

# Sentara Individual & Family Health Plans

## 2025 Sentara Cost Sharing Reduction (CSR) Plans

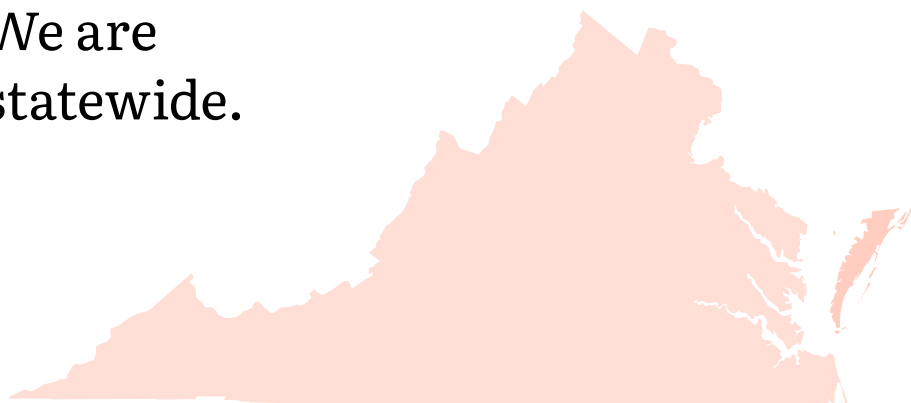
### Plan Information

Sentara CSR Plans are part of an open-access network with no need to get a referral to see a specialist within our broad network of quality providers and facilities.<sup>1</sup>

### Understanding Your Silver Plan

If you qualify, you could receive extra savings when you select a Silver Plan on Virginia's Insurance Marketplace. Extra savings plans provide discounts that lower your out-of-pocket expenses on deductibles, copayments, and coinsurance.

We are  
statewide.



### Instant Access to Plan Information

Members have 24/7 access to their plan and benefits online or with our Sentara Health Plans Mobile App. Members can:

- schedule virtual consults at no charge<sup>2</sup>
- search for providers, drugs, and facilities
- look up benefit deductibles and copayments
- find costs for treatments and services
- contact member services
- find costs for treatments and services
- pay monthly premium
- get important preventive care reminders
- update or change PCP
- view claims history
- and much more!

# Initial Payments for New Members

New members can make their initial premium payment in a variety of convenient ways. You may pay your first month's premium with a credit card or check upon completion of your application either online or by phone at **1-888-737-5479**. You may also pay cash at participating MoneyGram® locations across Virginia.

## Easy Ways to Pay for Recurring Payments

Members choose what works best for them:

### Auto-Debit

Premium is automatically deducted from the member's checking account each month.

### Online

Sign in at **[sentarahealthplans.com/members](https://sentarahealthplans.com/members)** to create a custom payment schedule, set up email reminders, and more.

### Cash

Pay in person using MoneyGram® at thousands of merchants, without any fees. **Required for payment:** cash, member ID number, and code: 15084.

### Mail

Send a check, cashier's check, or money order to:  
Sentara Health Plans  
PO Box 715892  
Philadelphia, PA 19171-5892

### Pay by Phone

Call **1-888-737-5479** and select option 1 to pay with our automated attendant using a bank checking or savings account, or a credit card.

### Call

Speak with a Sentara Health Plans representative at **1-888-737-5479** and select option 2.

For more information, visit **[sentarahealthplans.com/payment](https://sentarahealthplans.com/payment)**.

Sentara Health Plans has received 4 stars out of 5 stars<sup>3</sup> from The Centers for Medicare & Medicaid Services (CMS). The number of stars shows how well a plan performs based on a 5-star rating system. This rating is based on factors that include member surveys, data from doctors and hospitals, and how long members have stayed with their health plan.



Clinical Quality Management



Enrollee Experience



Plan Efficiency, Affordability, and Management



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<sup>1</sup> Sentara Health Plans, Inc. Provider Database, 2024

<sup>2</sup> For most plans, virtual consults are at no charge when accessed through the member portal or mobile app. Mental health and substance abuse virtual consults may carry an additional charge.

<sup>3</sup> CMS scores qualified health plans (QHPs) offered through the Marketplace using the Quality Rating System (QRS) based on third-party validated clinical measure data and QHP Enrollee Survey responses. CMS calculates ratings yearly on a 5-star scale. Ratings may change from year to year.

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 Health 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](https://sentarahealthplans.com).