

2025 Large Group Plan Changes

Effective January 1, 2025 at the group's renewal

Plan name changes	Sentara Direct plans will now be Sentara Tiered plans (e.g., Vantage Direct will be Tiered Vantage.)
	Sentara Equity plans will now be Sentara HSA plans (e.g., Vantage Equity will be Vantage HSA).
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.
	Pre-authorization for the maternity care benefit is no longer required.
	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.
	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
Pharmacy benefit changes	A weight management drug benefit will now be an optional rider for prescribed weight management drugs.
Sunset benefits and plans	Chiropractic care is now a core benefit for all plan types. Previously, it was only core for PPO Plus plans, therefore, the optional rider will be sunset.
	Plus PPO Out-of-Area plans have been sunset. Plus PPO plans will be utilized in place of OOA plans.