

2023 OptimaFit Direct Plans | ON & OFF Exchange

ON Exchange Plan Name	OptimaFit Gold 1300 20% Direct M	OptimaFit Gold 2200 20% Direct M	OptimaFit Silver 3800 25% Direct M	OptimaFit Silver 6600 30% Direct M	OptimaFit Bronze 6250 20% HSA Direct M	OptimaFit Bronze 7200 40% Direct M
OFF Exchange Plan Name	OptimaFit Gold 1300 20% Direct	OptimaFit Gold 2200 20% Direct	OptimaFit Silver 3800 25% Direct	OptimaFit Silver 6600 30% Direct	OptimaFit Bronze 6250 20% HSA Direct	OptimaFit Bronze 7200 40% Direct
In-Network Deductible: Individual Family	\$1,300 \$2,600	\$2,200 \$4,400	\$3,800 \$7,600	\$6,600 \$13,200	\$6,250 \$12,500	\$7,200 \$14,400
In-Network Out-of-Pocket Max: Individual Family	\$8,900 \$17,800	\$6,000 \$12,000	\$9,100 \$18,200	\$8,700 \$17,400	\$7,050 \$14,100	\$9,100 \$18,200
Coinsurance	20%	20%	25%	30%	20%	40%
Preventive Care	No charge	No charge	No charge	No charge	No charge	No charge
Physician Services						
Primary Care Physician (PCP) Office Visit (Tier 1 Tier 2 physician)	\$35 \$70	\$25 \$50	\$40 \$80	\$25 \$50	20% AD 50% AD	\$45 \$90
Specialist Office Visit (Tier 1 Tier 2 physician)	\$65 \$130	\$50 \$100	\$75 \$150	\$75 \$150	20% AD 50% AD	\$90 \$180
Virtual Consult	\$0	\$0	\$0	\$0	0% AD	\$0
Emergency & Urgent Care Services						
Urgent Care	\$50	\$50	\$50	\$50	20% AD	\$50
Emergency Room Care (In and Out-of-Network)	40% AD	40% AD	45% AD	50% AD	40% AD	50% AD
Inpatient Services						
Inpatient Hospital Services (Tier 1 Tier 2 facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	20% AD 50% AD	40% AD 50% AD
Outpatient Services						
Outpatient Diagnostic Tests: X-ray, Ultrasound, EKG, etc. (Tier 1 Tier 2 facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	20% AD 50% AD	40% AD 50% AD
Outpatient Advanced Diagnostic Tests: MRI, CT Scan, etc. (Tier 1 Tier 2 physician & facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	20% AD 50% AD	40% AD 50% AD
Outpatient Surgery (Tier 1 Tier 2 facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	20% AD 50% AD	40% AD 50% AD
Mental/Behavioral Health & Substance Use Disorder Services						
Outpatient Office Visits (PCP, Specialist, or Virtual Consults)	\$45	\$35	\$50	\$35	20% AD	\$50
Inpatient Services	20% AD	20% AD	25% AD	30% AD	20% AD	40% AD
Other Covered Services						
Maternity Care (Tier 1 Tier 2 physician)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	20% AD 50% AD	40% AD 50% AD
Chiropractic Care (Spinal Manipulation)	20% AD	20% AD	25% AD	30% AD	20% AD	40% AD
Physical and Occupational Therapy (Tier 1 Tier 2 physician & facilities)	20% AD 50% AD	20% AD 50% AD	25% AD 50% AD	30% AD 50% AD	20% AD 50% AD	40% AD 50% AD
Pharmacy						
Retail Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$15 \$40 35% AD 35% AD	Medical deductible applies \$15 \$40 30% AD 30% AD	Medical deductible applies \$15 \$50 40% AD 40% AD	Medical deductible applies \$20 \$50 40% AD 40% AD	Medical deductible applies 20% AD 20% AD 35% AD 35% AD	Medical deductible applies \$20 40% AD 45% AD 45% AD
Mail-Order Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$45 \$120 35% AD 35% AD	Medical deductible applies \$45 \$120 30% AD 30% AD	Medical deductible applies \$45 \$150 40% AD 40% AD	Medical deductible applies \$60 \$150 40% AD 40% AD	Medical deductible applies 20% AD 20% AD 35% AD 35% AD	Medical deductible applies \$60 40% AD 45% AD 45% AD

Optima Health. Better Rates. Better Benefits.

Talk to an OptimaFit Plan Advisor today at 1-855-434-3269.

Document also available in Spanish and Vietnamese.

This summary is for comparison purposes only. For complete details, please refer to the Benefit Summaries at optimahealth.com/brokers/summary-of-benefits

Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. OptimaFit Individual and Family Plans are issued and underwritten 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.