

Plan Guide

OptimaFit® Individual & Family Health Plans

2023

Now offered throughout the Commonwealth of Virginia* with access to Inova® Health System!

*Excludes Frederick County, Giles County, Montgomery County, Pulaski County, Radford City, and Winchester City

Scan with your smartphone camera or QR Code reader app to learn more.



Visit optimahealth.com/brokers for easy access to important documents and resources.

Broker Services: 1-866-927-4785

For questions about broker checks and payments:
brokerinquirymailbox@sentara.com

Sales: IndividualSales@sentara.com

Enrollment: Email: Individualuw@sentara.com
Fax: 1-877-388-3814

Note: Electronic enrollment will be required during the open enrollment season; paper applications will be returned to the designated agent for assistance with electronic submission process.

Member Services: 757-552-7274 or 1-866-514-5916

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. For costs and complete details of coverage, please call your broker or Optima Health at 1-800-741-4825 or visit optimahealth.com

Revised August 2022



A health plan you can count on.

This publication is only intended to be used for agent and broker education and must not be distributed or used with the general public.



OptimaFit, a highly rated plan¹



OptimaFit Individual & Family Health Plans consistently receive high quality ratings from The Centers for Medicare & Medicaid Services (CMS)¹. This rating reflects our members' high satisfaction with:

- ✓ **Clinical Quality Management**
- ✓ **Enrollee Experience**
- ✓ **Plan Efficiency, Affordability, and Management**

¹ CMS scores qualified health plans (QHPs) offered through the Exchanges 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.

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We Make Healthcare More Rewarding

At Optima Health, we're passionate about helping our members live healthier.

As part of our mission **to improve health every day**, we're committed to going above and beyond for our members by building strong relationships and supporting them on their journey to better health. Backed by a dedicated member services team and an outstanding network of providers, our members know we've got them covered.

This guide features OptimaFit® Individual & Family Health Plans effective January 1, 2023.

We are proud to offer:

-  several plan options with a wide range of cost-share amounts and network choices
-  customizable, multifaceted health and wellness programs that focus on the mind as well as the body
-  easy ways to pay premiums, plan for healthcare costs, and connect with an Optima Health representative
-  exceptional providers and hospitals in our network that meet the high standards we set
-  coverage when and where members need it through virtual visits
-  additional help is available with Emergency Travel Assistance and 24/7 Nurse Advice Line
-  excellent customer service from the Virginia-based Optima Health member services team

To learn more, contact us at  individualsales@sentara.com

Virginians Serving Virginians

When your clients choose Optima Health, they are selecting a health insurance plan headquartered in the Commonwealth of Virginia.

Our sales and service representatives, nurse case managers, and other staff are located throughout the Commonwealth. Working and living in the communities we serve means we have first-hand experience with the many providers and facilities in our network.



We're proud of the reputation we've built in our community. Members and brokers rely on us as a trusted partner. Since 1984, we've been helping Virginians get the most out of their health coverage² by providing:

- **Community-based access:** We regularly provide free health screenings (for members and community members) to identify health risks and provide education that empowers individuals to be proactive.
- **Exceptional customer service:** Our representatives' local knowledge enables us to go above and beyond to help our members.
- **Tailored case management services:** We help members take control of their health with customized recommendations for the communities where they live.
- **Referrals to local resources:** We work closely with local nonprofits to connect members with support services close to home.
- **Care management that reflects local trends:** We tap local healthcare providers to learn more about care utilization and preferences that are unique to the regions we serve.
- **Community outreach:** We actively support a variety of local nonprofits such as food banks, youth centers, and scholarship programs that strengthen our community.



² Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company and Sentara Health Plans, Inc. Optima Health Plan has been issuing HMO plans under that license since 1984.

Member Resources

Care When and Where Members Need It

We offer services that make it easier to access care when and where our members need it, including:



Mobile App and Member Portal

Members can view benefit summaries, explanation of benefits, claims and plan balances, member ID cards, and much more. Members only need to register once on either optimahealth.com/members or the mobile app to access both.

Online Search Tool for Doctors, Drugs, and Facilities

Members can access a provider search tool by signing in to the mobile app or member portal at optimahealth.com/members, or by visiting optimahealth.com/find-doctors-drugs-and-facilities. If the member is signed in, the provider search tool will automatically adjust to include the member's plan information. If the member is not signed in, then the member will need to enter the plan name located on their member ID card.

Members can search doctors by name, doctors by type, places by name, places by type, or use an advanced search tool to further narrow results.

Treatment Cost Calculator

Members can estimate plan and provider-specific, out-of-pocket cost estimates for more than 500 procedures and imaging tests. These estimates help members make decisions that are the best for their health and budget. For more information, visit optimahealth.com/features/treatment-cost-calculator.

Virtual Consults

New for 2023! Virtual Consult at no charge for most plans. Members can securely connect with a board-certified physician over the phone, online, or through video chat. Providers are available 24/7 to diagnose and treat a variety of non-emergency medical conditions and behavioral health concerns. This is a separate benefit from telemedicine visits scheduled with a member's provider.

24/7 Nurse Advice Line

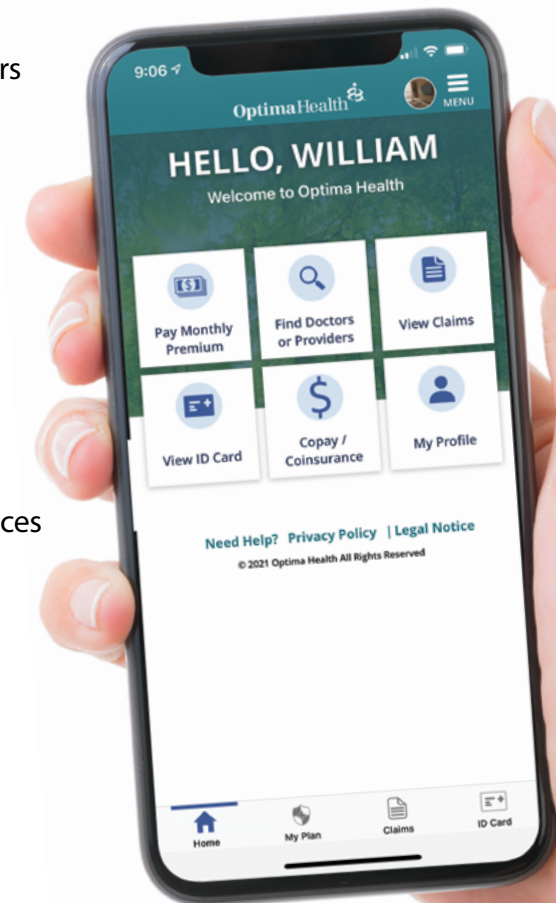
When illnesses or injuries occur after hours or when the physician's office is closed, Optima Health plan members can call the Nurse Advice Line at 1-800-394-2237.

Manage Benefits On the Go

The Optima Health mobile app is one more way we help members get the most value from their health benefits.

Our app provides secure access to many services:

- frequently asked questions and answers
- common forms and documents
- contact information
- find doctors and facilities
- claims and authorizations
- wellness tools
- member ID card
- virtual consults
- estimate costs for treatments and services
- important preventive care reminders
- HSA account access³
- and more!



To download

the Optima Health mobile app, go to optimahealth.com/app.

³Applies to members with HSA plans

2023 OptimaFit® Plans



Health Plans Designed with Families and Individuals in Mind.

Our Individual & Family health plans offer more choices, innovative solutions, and enhanced access to high quality care – whether your clients are purchasing our health plans through the On-Exchange (Marketplace) or Off-Exchange.

NEW for 2023! OptimaFit Standard Plans are now offered anywhere throughout our service area at every metal level and plan classification.

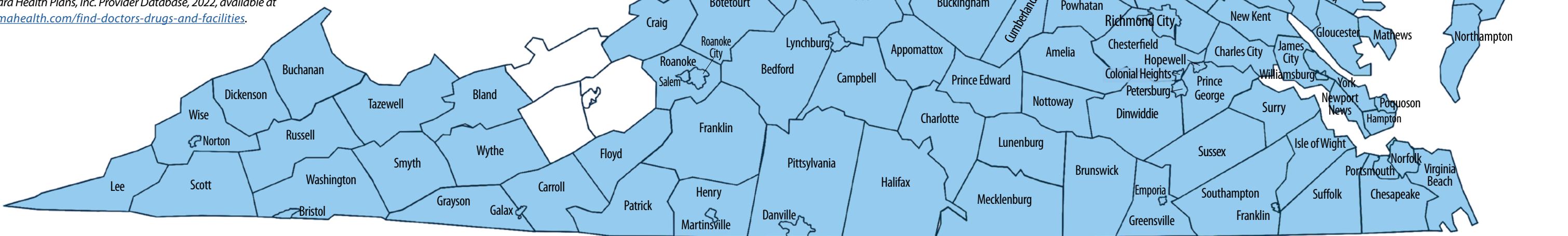
These plans allow members an easier shopping experience by offering uniform cost-sharing structure, same actuarial values (AV), maximum out-of-pocket (MOOP), and deductibles.

OptimaFit Direct offers our full network of providers and facilities in Virginia and North Carolina⁴. While members can choose to see providers in either Tier 1 or Tier 2, they'll spend less out of pocket when they use Tier 1 providers and facilities.



- **Tier 1:** All Optima Health participating providers except those listed in Tier 2
- **Tier 2:** Mary Washington Healthcare doctors and facilities

⁴ Sentara Health Plans, Inc. Provider Database, 2022, available at optimahealth.com/find-doctors-drugs-and-facilities.



Optima Health 2023 OptimaFit Service Area

- Charlottesville
- Halifax & Mecklenburg
- Hampton Roads
- Harrisonburg
- Richmond
- Rockingham
- NEW for 2023:**
 - Bristol
 - Danville
 - Lynchburg
 - Northern Virginia
 - Roanoke

Value-Added Services **Beyond** Comprehensive Coverage



We're always innovating and working to add value to the products we provide. All Individual & Family plans include an array of additional benefits and services, such as:



Emergency Travel Assistance

Round-the-world coverage, 24/7

With global emergency services, members can count on health coverage and access to on-call providers whenever they travel more than 100 miles away from home.



Discounts on Complementary Therapies

Healthier habits, more savings

Members can receive discounts for services that include acupuncture, chiropractic, and massage therapy.



OnTrak™ Program

Helping members make a fresh start

Optima Health has partnered with Catasys to bring the evidence-based OnTrak Program to members. OnTrak combines psychosocial counseling and medical treatment with 52 weeks of phone-based support from nurse Care Coaches to help members improve their health and live better.

Quality Healthcare. Anytime, Anywhere.

We've added more ways for members to take control of their health and stay on top of their benefits. Our Virtual Care helps members make informed choices, manage their costs, and live healthier, even when life gets busy.

Virtual Care

Members can securely connect with a board-certified provider over the phone, online, or through video chat through:

- **Virtual Consult** – accessible 24/7 via our website or mobile app to diagnose and treat a variety of non-emergency medical conditions and behavioral health concerns.*
- **Telemedicine** – in-network provider-based virtual care offering video visits during office hours for care and relief of minor illnesses and injuries at the applicable PCP or specialist cost share.

New for 2023!
Virtual Consult now at \$0.



During virtual care, providers can:

Consult

with members and answer questions

Diagnose

non-emergency conditions

Recommend

treatment and discuss options

Prescribe

medication and suggest a follow-up plan

Providers are able to treat a variety of non-emergency conditions and injuries, such as:

- allergies
- asthma
- cold and flu
- earache
- sinus problems
- rash
- joint aches and pain
- behavioral health concerns*

*Cost share may apply for HSA plans.

Health and Wellness Services: MyLife MyPlan

Achieve Your Best Health

We know that small changes can make a big impact. That's why we offer **MyLife MyPlan**, a personalized health and wellness program that encourages members to incorporate daily healthier habits into their lives. It's part of our mission **to improve health every day**.

Personalized Solutions for Sustained Well-Being

MyLife MyPlan wellness programs and services are:



Customizable

Exclusive WebMD® Health Services are tailored to fit each member's age, biometrics, lifestyle, and overall health objectives.

Flexible

Members engage with the programs on their own time, and at their own pace, so they're more likely to adopt healthy habits for life.



Accessible

MyLife MyPlan programs are available in a variety of formats to allow members to reach their goals in ways that work for them.

MyLife My Plan includes:

Exclusive WebMD® Health Services

Optima Health has partnered with WebMD to deliver these services to our members:

- **Personal Health Assessment:** This easy-to-use online assessment gathers information about a member's biometrics and lifestyle to create a customized health profile.
- **Digital Health Assistant:** Based on their individual health profile, members receive personalized advice, exercise plans, nutrition coaching, and tips for healthier living.

Staying Healthy Programs

Designed to address the unique needs of members of all ages, these award-winning programs offer members a wealth of resources, right at their fingertips:

- **Nutrition program** that highlights ways to develop healthy eating habits, prepare quick, healthy recipes, and make mealtime easier
- **Tobacco cessation program** that focuses on enjoying a tobacco-free life
- **Advice on how to spot risk factors** and prevent diabetes and heart disease
- **Guided meditation and tips for reducing stress** and getting more sleep
- **Movement and fitness programs** such as walking plans, Tai Chi, and yoga

Discounts and Savings

To make it easier for members to manage their health, MyLife MyPlan includes exclusive discounts on:

- **gym memberships** as well as fitness trackers and weight-loss programs

- **Complementary alternative treatments** such as acupuncture, massage therapy, and chiropractic care
- **Vision and hearing services**, including hearing aids and laser eye surgery Visit optimahealth.com/mylifemyplan for more information.

More Ways We Support Members on Their Wellness Journeys

Optima Health offers special services that help members stay healthy, even when life gets busy. Our services literally meet members where they are and empower them to take the next step toward improving their health.

Based on health screening findings, members receive group, individual, and self-paced programs to reduce cardiovascular health risks and promote health.

- **Outreach events:** Our member outreach also includes presentations, screenings, and flu shots at various locations. These events reflect our genuine interest in helping our fellow Virginians stay healthy.
- **Digital lunch and learn series:** As part of our ongoing effort to address relevant and timely risk reduction, our team of health educators host free webinars on a range of well-being topics. Available at optimahealth.com/mylifemyplan, this series is open to all. Past webinars are archived for viewing any time and topics include:
 - tobacco use and cholesterol and blood pressure
 - probiotics and gut health
 - planting your money tree
 - the importance of water intake
 - becoming mindful, not mind full
 - sleep deprivation and heart health

Pharmacy Benefits

Easy-to-Access, Integrated Prescription Drug Coverage

Optima Health makes getting prescription drugs more convenient than ever through a large network of retail chains and local pharmacies. Benefit options include generic and brand drugs with tiered cost-share amounts that help members control costs. Plus, our pharmacy and medical benefits are fully integrated, allowing:

- members to access services with one member ID card
- our care managers to access all required data to best direct a member's care



Mail-Order Drugs (Prescription Home Delivery)⁵

Members may receive up to a 90-day supply of maintenance drugs through our mail-order pharmacy. This option helps members with conditions such as diabetes and heart disease to save money while reducing trips to the pharmacy.

Online Pharmacy Benefit Tools

Our online tools, which include a medication search app, help members identify and learn more about cost-effective drug alternatives. These tools help members maximize their pharmacy benefits. Find out more at optimahealth.com/pharmacy.

⁵ Not all drugs are available from mail order and not all plans have mail-order benefits.

Specialty Pharmacy Services

Comprehensive medication therapy management programs are available to patients with acute and chronic conditions through our specialty pharmacy services.

Core programs support members with Crohn's disease, hepatitis B and C, HIV/AIDS, rheumatoid arthritis, autoimmune disorders, and other complex conditions with intense medication management.

Specialty pharmacy services may include:

- a plan of care between the patient, the pharmacy, and the prescriber
- medication shipment to the provider's office, member's home, or other appropriate site of care
- ongoing clinical and educational support
- monthly refill reminder calls or text messages
- insurance support and financial assistance programs
- language translation services for pharmacy interactions
- 24-hour access to a pharmacist for emergency needs

Preventive Services

In keeping with our commitment **to improve health every day**, Optima Health offers over a hundred preventive services and medications that are covered at no cost to the member when administered by an in-network plan physician or pharmacy. An office visit copayment may be charged to health plan members for some services.

To review a list of services that are covered, please visit optimahealth.com/members/manage-plans/covered-preventive-services.



Service Descriptions and Requirements

Chiropractic Care

Optima Health contracts with American Specialty Health Group (ASH) to administer this benefit.

Emergency Care and Balance Billing

Emergency services are covered whether members use an in-network or an out-of-network provider or emergency room. Members will pay in-network cost sharing (copayment, coinsurance, and deductible) for covered emergency services. Virginia out-of-network providers cannot balance bill for emergency services regardless of final diagnosis, as well as non-emergency surgical and ancillary services provided at an in-network facility. Except for emergency services, members who go to an out-of-network provider will have to pay all charges for the healthcare services they receive.



Emergency Services

Includes physician services; advanced diagnostic imaging such as MRIs and CT scans; other facility charges like diagnostic X-ray and lab services; and medical supplies provided in an emergency department in- or out- of network.

Inpatient Hospital

Includes physician services and facility charges such as X-ray and lab services, and medical supplies.

Maternity Care

Includes prenatal, delivery, postpartum services, and home health visits. The inpatient hospital copayment or coinsurance is also applied for delivery.

Mental/Behavioral Health & Substance Use Disorder Services

Includes inpatient and outpatient services for the treatment of mental health and substance use disorder.

Outpatient Services

Advanced Imaging & Testing Procedures

MRI, MRA, PET, CT, CTA, MRS, SPECT, Nuclear Cardiology, Sleep Studies. Copayment or coinsurance applies to procedures done in a physician's office, a free-standing outpatient facility, or a hospital outpatient facility.

Outpatient Diagnostic Procedures & Tests

Copayment or coinsurance will apply when a procedure is performed in a free-standing outpatient facility or lab, or a hospital outpatient facility or lab. Diagnostic tests include: X-rays, ultrasound, and Doppler studies.

Outpatient Surgery

Copayment or coinsurance applies to services provided in a free-standing ambulatory surgery center or hospital outpatient surgical facility.

Physician Services

Primary Care Physician (PCP) Office Visit

Copayment or coinsurance applies to covered services done during an office visit. There is an additional copayment or coinsurance for outpatient habilitative and rehabilitative therapy and services, injectable and infused medications, allergy care, testing and serum, outpatient advanced imaging procedures, and sleep studies done during an office visit.



Subsidy Eligibility Guidelines

Advanced Premium Tax Credit (APTC)

A tax credit individuals can use to lower their monthly insurance payment (called the “premium”) when they enroll in a plan through the Health Insurance Marketplace. The tax credit is based on the individuals’ income estimate and household information on their Marketplace application. Individuals can buy health insurance through other sources, but the only way to get a tax credit is through the Health Insurance Marketplace.

The **American Rescue Plan Act** has provided increased savings and lower costs to consumers enrolling in Marketplace coverage.

Now signed into law, the **Inflation Reduction Act**, extends the expanded premium tax credits through 2025.

Learn more at optimahealth.com/plans/individual/subsidy-eligibility.

Individual health plans offer a variety of price options. The Health Insurance Marketplace classifies plans by metallic tiers: Gold, Silver, and Bronze. Many health insurance carriers also classify their plans sold outside of the Marketplace by metallic tiers, to make it easier for you to compare plans based on their prices and coverage. While this chart is not comprehensive, it may help determine which metallic plan would be best for you.

	Gold	Silver	Bronze
Monthly Premium	\$\$\$	\$\$	\$
Percent of Healthcare Cost Covered	80%	70%	60%
Good If...	You want to save on premium costs, while still reducing your out-of-pocket costs.	You need to balance monthly premium costs with out-of-pocket costs.	You don’t plan to use a lot of healthcare services.

Federal Poverty Guidelines

A measure of income issued every year by the Department of Health and Human Services (HHS). Federal poverty levels are used to determine member eligibility for certain programs and benefits, including savings on the Exchange, and Medicaid and CHIP coverage.

Persons in family/household	Poverty Guideline
1	\$13,590
2	\$18,310
3	\$23,030
4	\$27,750
5	\$32,470
6	\$37,190
7	\$41,910
8	\$46,630

The 2022 poverty guidelines* for the 48 Contiguous States and the District of Columbia are in effect as of January 12, 2022.

For families/households with more than 8 persons, add \$4,720 for each additional person.

*Source: <https://www.federalregister.gov/documents/2022/01/21/2022-01166/annual-update-of-the-hhs-poverty-guidelines>



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
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

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

AD = After Deductible

2023 OptimaFit Direct Cost-Share Reduction (CSR) Plans

	Core Plan	CSR 73%	CSR 87%	CSR 94%	Core Plan	CSR 73%	CSR 87%	CSR 94%
Plan Name	OptimaFit Silver 3800 25% Direct M	OptimaFit Silver 3800 (04) Direct M	OptimaFit Silver 300 (05) Direct M	OptimaFit Silver 0 (06) Direct M	OptimaFit Silver 6600 30% Direct M	OptimaFit Silver 4500 (04) Direct M	OptimaFit Silver 400 (05) Direct M	OptimaFit Silver 50 (06) Direct M
In-Network Deductible: Individual Family	\$3,800 \$7,600	\$3,800 \$7,600	\$300 \$600	\$0 \$0	\$6,600 \$13,200	\$4,500 \$9,000	\$400 \$800	\$50 \$100
In-Network Out-of-Pocket Max: Individual Family	\$9,100 \$18,200	\$7,250 \$14,500	\$2,850 \$5,700	\$900 \$1,800	\$8,700 \$17,400	\$7,250 \$14,500	\$2,850 \$5,700	\$900 \$1,800
Coinsurance	25%	25%	25%	20%	30%	30%	25%	20%
Preventive Care	No charge	No charge	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)	\$40 \$80	\$30 \$60	\$20 \$40	\$15 \$30	\$25 \$50	\$25 \$50	\$20 \$40	\$15 \$30
Specialist Office Visit (Tier 1 Tier 2 physician)	\$75 \$150	\$75 \$150	\$75 \$150	\$50 \$100	\$75 \$150	\$75 \$150	\$75 \$150	\$50 \$100
Virtual Consult	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Emergency & Urgent Care Services								
Urgent Care	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Emergency Room Care (In and Out-of-Network)	45% AD	45% AD	45% AD	40%	50% AD	50% AD	45% AD	40% AD
Inpatient Services								
Inpatient Hospital Services (Tier 1 Tier 2 facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Outpatient Services								
Outpatient Diagnostic Tests: X-ray, Ultrasound, EKG, etc. (Tier 1 Tier 2 facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Outpatient Advanced Diagnostic Tests: MRI, CT Scan, etc. (Tier 1 Tier 2 physician & facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Outpatient Surgery (Tier 1 Tier 2 facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Mental/Behavioral Health & Substance Use Disorder Services								
Outpatient Office Visits (PCP, Specialist, or Virtual Consults)	\$50	\$40	\$30	\$25	\$35	\$35	\$30	\$25
Inpatient Services	25% AD	25% AD	25% AD	20%	30% AD	30% AD	25% AD	20% AD
Other Covered Services								
Maternity Care (Tier 1 Tier 2 physician)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Chiropractic Care (Spinal Manipulation)	25% AD	25% AD	25% AD	20%	30% AD	30% AD	25% AD	20% AD
Physical and Occupational Therapy (Tier 1 Tier 2 physician & facilities)	25% AD 50% AD	25% AD 50% AD	25% AD 50% AD	20% 50%	30% AD 50% AD	30% AD 50% AD	25% AD 50% AD	20% AD 50% AD
Pharmacy								
Retail Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$15 \$50 40% AD 40% AD	Medical deductible applies \$15 \$50 35% AD 35% AD	Medical deductible applies \$15 \$50 35% AD 35% AD	No Rx deductible \$5 \$50 35% 35%	Medical deductible applies \$20 \$50 40% AD 40% AD	Medical deductible applies \$15 \$50 40% AD 40% AD	Medical deductible applies \$10 \$40 30% AD 30% AD	Medical deductible applies \$5 \$10 30% AD 30% AD
Mail-Order Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$45 \$150 40% AD 40% AD	Medical deductible applies \$45 \$150 35% AD 35% AD	Medical deductible applies \$45 \$150 35% AD 35% AD	No Rx deductible \$15 \$150 35% 35%	Medical deductible applies \$60 \$150 40% AD 40% AD	Medical deductible applies \$45 \$150 40% AD 40% AD	Medical deductible applies \$30 \$120 30% AD 30% AD	Medical deductible applies \$15 \$30 30% AD 30% AD

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.

Members Get More with OptimaFit Direct Unique Off-Exchange Plans

Our 2023 OptimaFit Direct Unique Off-Exchange plans are only offered outside the Marketplace (Off Exchange) or Healthcare.gov. These unique Off Exchange plans offer lower premiums even without subsidy and includes all the comprehensive benefits, wellness programs, preventive services, and useful tools that we offer on all our OptimaFit plans.

2023 OptimaFit Direct Unique Plans | Only Available OFF Exchange

Plan Name	OptimaFit Silver 3500 30% Direct	OptimaFit Silver 3000 30% HSA Direct
In-Network Deductible: Individual Family	\$3,500 \$7,000	\$3,000 \$6,000
In-Network Out-of-Pocket Max: Individual Family	\$8,000 \$16,000	\$7,000 \$14,000
Coinsurance	30%	30%
Preventive Care	No charge	No charge
Physician Services		
Primary Care Physician Office Visit (Tier 1 Tier 2 physician)	\$30 \$60	30% AD 50% AD
Specialist Office Visit (Tier 1 Tier 2 physician)	\$60 \$120	30% AD 50% AD
Virtual Consult	\$0	0% AD
Emergency & Urgent Care Services		
Urgent Care	\$50	30% AD
Emergency Room Care (In and Out-of-Network)	50% AD	50% AD
Inpatient Services		
Inpatient Hospital Services (Tier 1 Tier 2 facilities)	30% AD 50% AD	30% AD 50% AD
Outpatient Services		
Outpatient Diagnostic Tests: X-ray, Ultrasound, EKG, etc. (Tier 1 Tier 2 facilities)	30% AD 50% AD	30% AD 50% AD
Outpatient Advanced Diagnostic Tests: MRI, CT Scan, etc. (Tier 1 Tier 2 physician & facilities)	30% AD 50% AD	30% AD 50% AD
Outpatient Surgery (Tier 1 Tier 2 facilities)	30% AD 50% AD	30% AD 50% AD
Mental/Behavioral Health & Substance Use Disorder Services		
Outpatient Office Visits (PCP, Specialist, or Virtual Consults)	\$40	30% AD
Inpatient Services	30% AD	30% AD
Other Covered Services		
Maternity Care (Tier 1 Tier 2 physician)	30% AD 50% AD	30% AD 50% AD
Chiropractic Care (Spinal Manipulation)	30% AD	30% AD
Physical and Occupational Therapy (Tier 1 Tier 2 physician & facilities)	30% AD 50% AD	30% AD 50% AD
Pharmacy		
Retail Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$30 \$55 AD 40% AD 40% AD	Medical deductible applies 30% AD 30% AD 40% AD 40% AD
Mail-Order Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Medical deductible applies \$90 \$165 AD 40% AD 40% AD	Medical deductible applies 30% AD 30% AD 40% AD 40% AD

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AD = After Deductible

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 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	\$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

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AD = After Deductible

Plan Name	OptimaFit Gold 2000 25% Standard M	OptimaFit Silver 5800 40% Standard M	OptimaFit Silver 5700 (04) Standard M	OptimaFit Silver 800 (05) Standard M	OptimaFit Silver 0 (06) Standard M	OptimaFit Bronze 9100 0% Standard M
In-Network Deductible: Individual Family	\$2,000 \$4,000	\$5,800 \$11,600	\$5,700 \$11,400	\$800 \$1,600	\$0 \$0	\$9,100 \$18,200
In-Network Out-of-Pocket Max: Individual Family	\$8,700 \$17,400	\$8,900 \$17,800	\$7,200 \$14,400	\$3,000 \$6,000	\$1,700 \$3,400	\$9,100 \$18,200
Coinsurance	25%	40%	40%	30%	25%	0%
Preventive Care	No charge	No charge	No charge	No charge	No charge	No charge
Physician Services						
Primary Care Physician (PCP) Office Visit	\$30	\$40	\$30	\$20	\$0	0% AD
Specialist Office Visit	\$60	\$80	\$60	\$40	\$10	0% AD
Virtual Consult	\$0	\$0	\$0	\$0	\$0	\$0
Emergency & Urgent Care Services						
Urgent Care	\$45	\$60	\$45	\$30	\$5	0% AD
Emergency Room Care (In and Out-of-Network)	25% AD	40% AD	40% AD	30% AD	25%	0% AD
Inpatient Services						
Inpatient Hospital Services	25% AD	40% AD	40% AD	30% AD	25%	0% AD
Outpatient Services						
Outpatient Diagnostic Tests: X-ray, Ultrasound, EKG, etc.	25% AD	40% AD	40% AD	30% AD	25%	0% AD
Outpatient Advanced Diagnostic Tests: MRI, CT Scan, etc.	25% AD	40% AD	40% AD	30% AD	25%	0% AD
Outpatient Surgery	25% AD	40% AD	40% AD	30% AD	25%	0% AD
Mental/Behavioral Health & Substance Use Disorder Services						
Outpatient Office Visits (PCP, Specialist, or Virtual Consults)	\$30	\$40	\$30	\$20	\$0	0% AD
Inpatient Services	25% AD	40% AD	40% AD	30% AD	25%	0% AD
Other Covered Services						
Maternity Care	25% AD	40% AD	40% AD	30% AD	25%	0% AD
Chiropractic Care (Spinal Manipulation)	25% AD	40% AD	40% AD	30% AD	25%	0% AD
Physical and Occupational Therapy	\$30	\$40	\$30	\$20	\$0	0% AD
Pharmacy						
Retail Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	No Rx deductible \$15 \$30 \$60 \$250	Medical deductible applies \$20 \$40 \$80 AD \$350 AD	Medical deductible applies \$20 \$40 \$80 AD \$350 AD	Medical deductible applies \$10 \$20 \$60 AD \$250 AD	No Rx deductible \$0 \$15 \$50 \$150	Medical deductible applies 0% AD all tiers
Mail-Order Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	No Rx deductible \$45 \$90 \$180 \$250	Medical deductible applies \$60 \$120 \$240 AD \$350 AD	Medical deductible applies \$60 \$120 \$240 AD \$350 AD	Medical deductible applies \$30 \$60 \$180 AD \$250 AD	No Rx deductible \$0 \$45 \$150 \$150	Medical deductible applies 0% AD all tiers

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Plan Name	OptimaFit Gold 2000 25% Standard	OptimaFit Silver 5800 40% Standard	OptimaFit Bronze 9100 0% Standard
In-Network Deductible: Individual Family	\$2,000 \$4,000	\$5,800 \$11,600	\$9,100 \$18,200
In-Network Out-of-Pocket Max: Individual Family	\$8,700 \$17,400	\$8,900 \$17,800	\$9,100 \$18,200
Coinsurance	25%	40%	0%
Preventive Care	No charge	No charge	No charge
Physician Services			
Primary Care Physician (PCP) Office Visit	\$30	\$40	0% AD
Specialist Office Visit	\$60	\$80	0% AD
Virtual Consult	\$0	\$0	\$0
Emergency & Urgent Care Services			
Urgent Care	\$45	\$60	0% AD
Emergency Room Care (In and Out-of-Network)	25% AD	40% AD	0% AD
Inpatient Services			
Inpatient Hospital Services	25% AD	40% AD	0% AD
Outpatient Services			
Outpatient Diagnostic Tests: X-ray, Ultrasound, EKG, etc.	25% AD	40% AD	0% AD
Outpatient Advanced Diagnostic Tests: MRI, CT Scan, etc.	25% AD	40% AD	0% AD
Outpatient Surgery	25% AD	40% AD	0% AD
Mental/Behavioral Health and Substance Use: Inpatient Services			
Outpatient Office Visits (PCP, Specialist, or Virtual Consults)	\$30	\$40	0% AD
Inpatient Services	25% AD	40% AD	0% AD
Other Covered Services			
Maternity Care	25% AD	40% AD	0% AD
Chiropractic Care (Spinal Manipulation)	25% AD	40% AD	0% AD
Physical and Occupational Therapy	\$30	\$40	0% AD
Pharmacy			
Retail Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	No Rx deductible \$15 \$30 \$60 \$250	Medical deductible applies \$20 \$40 \$80 AD \$350 AD	Medical deductible applies 0% AD all tiers
Mail-Order Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	No Rx deductible \$45 \$90 \$180 \$250	Medical deductible applies \$60 \$120 \$240 AD \$350 AD	Medical deductible applies 0% AD all tiers

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AD = After Deductible

Easy Ways to Pay

Members choose what works for them:

Auto-Debit

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

Online

sign in at optimahealth.com/members to create a custom payment schedule, set up email reminders, and more.

Cash

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

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in the form of a check, cashier's check, or money order mailed to:

Optima Health
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. The monthly bill is needed to use this option.

Call

speak with an Optima Health representative at 757-687-6434 or 1-888-737-5479 and select option 2.

For more information, visit optimahealth.com/payment

