

OPTIMA HEALTH VANTAGE HMO PLAN
2019 BENEFITS BROCHURE

Your Path to Better Health



Commonwealth of Virginia

OptimaHealth 

v052019

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We Improve Health Every Day

Your Health Plan

Optima Health is proud to serve the Commonwealth of Virginia (COVA). When you choose Optima Health, you are selecting a health insurance plan that is headquartered in Virginia. Our plan provides both comprehensive coverage and access to a quality network of Plan primary care physicians (PCPs), doctors, specialists, and hospitals in the Hampton Roads region. **It is one of the lowest cost plans offered to COVA employees.**¹ Visit your Spotlight publication for complete premium information.

The Optima Health Plan is an HMO plan in which you may choose a PCP who can coordinate your healthcare needs. While you are not required to select a PCP, you may find it helpful to have a doctor who can provide routine medical assistance and guidance when seeking care within the Optima Health network. You are not required to obtain referrals for Plan specialist care. If you need to see a Plan specialist, your PCP may coordinate your care, or you can make your own appointment.

Our network features more than 26,000² providers across Virginia, including access to Sentara Medical Group (SMG), Sentara Quality Care Network (SQCN), Riverside Health System, and other top-quality providers in the region.

Plan Highlights:

- comprehensive benefits including dental, vision, and hearing included in one premium
- preventive care covered at 100%
- 100% of hospitals in Hampton Roads are in-network³
- freedom to see a Plan specialist with no referral required
- incentives for disease management programs
- out-of-area coverage for covered children
- emergency travel assistance for all members
- Employee Assistance Program
- lower copayments on doctor and specialist visits when you access care through a Sentara Quality Care Network (SQCN) provider
- low annual deductibles (which may not apply for most services): \$150 for individual and \$300 for family
- access to dedicated Member Services representatives who can help you understand benefits, find a doctor, and more

¹ Based on COVA 2019 Premiums.

² Sentara Health Plans, Inc. Provider Database, 2018.

³ Provider Network Penetration, January 1, 2019.

Your Health Plan

Plan Features

Access to Sentara Quality Care Network (SQCN)

Sentara Quality Care Network (SQCN) is a high-performing clinically integrated network of primary care physicians, pediatricians, specialists, integrated care managers, and hospitals who work collaboratively to coordinate your care. Through this coordination, care is delivered more efficiently, which can bring down costs for some services. When you access care through SQCN providers, you pay a lower copayment on your doctor and specialist visits.

Dental Coverage

Our plan includes dental benefits administered by Dominion National, a leading dental provider.¹ You get comprehensive dental services and preventive care is covered at 100%. For more details, refer to the Dominion National dental brochure located at optimahealth.com/cova.

Vision Coverage

The Optima Health Plan includes vision benefits administered by EyeMed Vision Services. You have access to one of the nation's largest networks of independent eye doctors and national retail and regional retail providers.² Coverage includes an eye exam, refraction, lenses and frames; or contact lenses once every 12 months at low copayments.

Pharmacy Benefits

Optima Health offers access to a large network of retail chains and local pharmacies. Pharmacy benefits include both retail and mail order options for generic and brand drugs with tiered copayments. Our pharmacy and medical benefits are fully integrated, which means you get the convenience of one member ID card.

Behavioral Health and Substance Use Disorder Care

You have access to inpatient and outpatient care for conditions such as depression, alcohol/substance use disorder, or other behavioral health concerns through the Optima Health behavioral health provider network.

¹ Dominion National Internal Performance Report, March 2018.

² Based on EyeMed Insight Network.

Your Health Plan

Employee Assistance Program

When you are faced with life's challenges, Optima Employee Assistance Program (EAP) is here to help. Optima EAP provides short-term, solution-focused counseling led by caring, compassionate, and skilled counselors. The benefit is provided to you and the members of your household at no cost. Up to four sessions per issue are included for services such as behavioral health concerns, substance abuse, child or elder care, grief counseling, and legal or financial services.

Out-of-Area Dependent Program

Do you have covered dependents who reside out of state or out of the Optima Health service area? The Out-of-Area (OOA) Dependent Program offers enrolled children access to care outside of the Optima Health service area. When enrolled children access care outside of the Optima Health service area, they will be able to receive covered services from PHCS/Multiplan providers at the in-network benefit level. Pre-Authorization still applies when necessary.

Emergency Travel Assistance¹

As part of your Optima Health Plan you get free emergency travel assistance that can handle and resolve your medical and travel emergencies. You and any family members on your Optima Health Plan are covered whenever traveling 100 miles or more away from your permanent residence, or in another country.

Find a doctor

Visit optimahealth.com/cova and select *Find Doctors* to search for a doctor and confirm if your doctor is in the network or if you need to find a new one. If you need assistance, you can also call Member Services at **1-866-846-2682, 8:00 a.m. to 6:00 p.m., Monday to Friday.**

¹ This is not a covered benefit, but a value-added service.

Benefits-At-A-Glance

In-Network Benefit Summary	Description	You Pay
Out-of-Pocket Expenses Per Plan Year: •Deductible •Maximum Out-of-Pocket (MOOP)	"You Pay" amounts listed as amounts for: One Person/ Two or More Persons	Deductible: \$150/\$300 MOOP: \$1,500/\$3,000
Office Visits	PCP office visits (PCP) Specialist office visits (Specialist) Tier 1 = services within SQCN Tier 2 = in-network services outside of SQCN Virtual Consults (MDLIVE)	PCP Tier 1 = \$5 PCP Tier 2 = \$25 Specialist Tier 1 = \$10 Specialist Tier 2 = \$40 MDLIVE: Covered at 100%
Preventive Care	Includes Routine Annual Physical Exams, Well-Baby Exams, Women's Preventive	Covered at 100%
Therapy	Combined 30 visit limit for both Physical Therapy (PT) and Occupational Therapy (OT); 30 visit limit for Speech Therapy (ST)	PT: \$25 OT: \$25 ST: \$25
Outpatient Services	Outpatient Diagnostics, labs, and X-rays (Diagnostic) Outpatient Surgery (Surgery)	Diagnostic: 20% after deductible Surgery: \$125
Inpatient Services	Services rendered in an inpatient facility	\$300
Emergency Services	Includes Emergency Services, Physician, and Ancillary Services provided in an Emergency Department facility	\$150 (Fee is waived if admitted)
Behavioral Health	Inpatient (IP); Outpatient Office (Office); Outpatient Facility (Facility)	IP: \$300; Office: \$10; Facility: \$125
Chiropractic Care	30 visit limit: Includes examination, re-examination, manipulation, conjunctive therapy, radiology, one chiropractic appliance, and laboratory tests	\$35
Vision Care and Materials	Includes copayments, allowances, and discounts for exams, glasses, and contacts	See EyeMed summary for detailed vision benefits
Pharmacy	Your formulary is based on 4 tiers as follows: Selected Generic/Selected Brand and Other Generic/Non- Selected Brand/Specialty Drugs	Retail: \$15/\$30/\$45/\$55 Mail Order: \$30/\$60/\$90/* *90-day Mail Order on Tier 4 specialty drugs is not available
Dental Coverage (Dental coverage contracted with Dominion National)	Deductible (one person/three or more) Annual Maximum Class 1 = Diagnostic/Preventive Services Class 2 = Basic Services Class 3 = Major Services Class 4 = Orthodontia Services Lifetime Orthodontia Maximum (Ortho Max)	Deductible: \$50/\$150 Annual Maximum: \$2,000 Class 1: Covered at 100% Class 2: 20% after deductible Class 3: 50% after deductible Class 4: 50% Ortho Max: \$2,000

Note: This is a summary of benefits. For a complete description of the benefits, exclusions, limitations, and other plan information, please refer to the Optima Health Evidence of Coverage.

Your Health Plan Extras



MyLife MyPlan

Included in your Optima Health Plan—*at no additional cost to you*—is our entire suite of creative health and wellness solutions to help you take charge and get the most out of your health plan and life. Our revolutionary **MyLife MyPlan** programs, designed with clinical experts, show you how to get started, stay motivated, and exceed your health improvement goals.

Programs

We offer our members award-winning nutrition, fitness, and tobacco cessation services. These programs are available at various locations or in the privacy of your home. Our members can work with a team of Optima Health coaches with medical, behavioral, and disease management expertise who are dedicated to learning about your specific needs. Programs include:

- **Eating for Life** - Develop healthy eating and exercise habits
- **Get Off Your Butt: Stay Smokeless for Life** - Quit tobacco to improve your health
- **Guided Meditation** - Experience a retreat from everyday stressors
- **Healthy Habits, Healthy You** - Develop habits to prevent diabetes and heart disease
- **Tai Chi** - Learn to mentally and physically relax
- **WalkAbout with Healthy Edge** - Walk your way to better health
- **Yoga** - Stretching and strengthening exercises to help improve flexibility, strength, and cardiovascular health

Your Personalized Health Assessment

Get started by taking an online Personal Health Assessment powered by WebMD Health Services. Members complete a brief, interactive questionnaire to receive personalized health improvement and lifestyle information.

Member Discounts

Do you want discounts on products and services to help you get—and stay—healthy? Our members receive discounts on massage therapy, natural supplements, eye exams, eyewear, hearing aids, fitness centers, and more.

MDLIVE® – On-Demand Health Care Anytime, Anywhere

In our busy lives, convenience is important - and that's no different when it comes to healthcare. That's why Optima Health partnered with MDLIVE®, a national telehealth company, to expand access to quality, convenient healthcare by offering virtual appointments. With MDLIVE you can speak with a board-certified doctor or licensed therapist at any time, from anywhere by video conference or phone.

Virtual Care 24/7

Not only can you access care on-demand with MDLIVE, you also have access to after-hours care with the Nurse Advice Line, and health and wellness tools with WebMD Health Services. The Optima Health Plan provides options for care via video conference or phone. Whether it's a virtual doctor's visit, care after hours from a qualified nurse, or access to an entire suite of online health and wellness tools, we've got you covered.

Your Health Plan Extras

Health Improvement Programs

Disease Management Incentives

Members who are managing the following chronic health conditions: asthma/chronic obstructive pulmonary disease (COPD), diabetes, and hypertension may be eligible to earn financial incentives by joining our disease management programs. Members can receive a waived medical deductible of \$150 or \$300 depending on single or family enrollment and get a waived copayment for prescription drug Tier 1 and Tier 2 medications for their condition. These programs offer support and guidance to better manage these conditions, and include care plan development, provider coordination, and more.

Obesity and Weight Management

At-risk members ready to reduce their chances of developing obesity-related chronic diseases are invited to participate in our digitally delivered intensive behavioral counseling program. Within 16 weeks, participants in the program lose an average of 4-5% of their body weight. As part of the program, members receive:

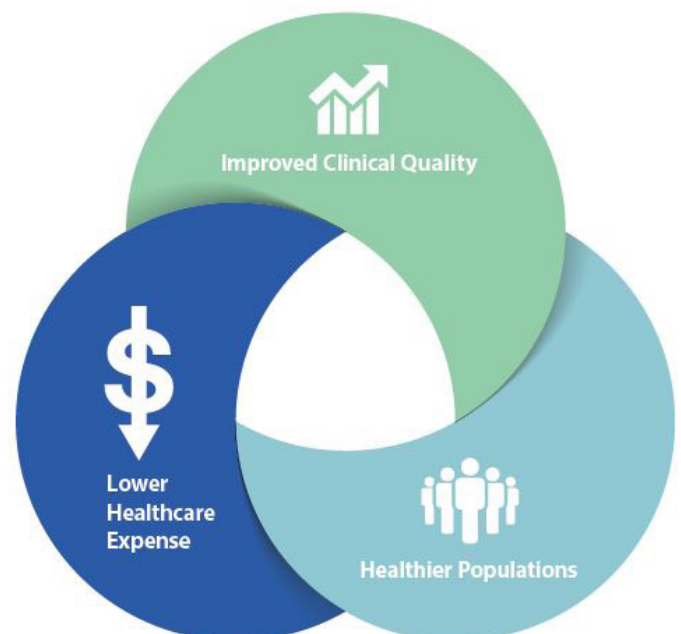
- a Wireless Smart Scale
- weekly Online Lessons
- interaction with a Personal Health Coach
- support from an Online Peer Group

Bariatric Surgery

Eligible members for bariatric surgery may qualify for reduced inpatient or outpatient copayments upon completion of program criteria.

Partners in Pregnancy

Our Partners in Pregnancy and Healthy Babies programs include maternity support and Neonatal Intensive Care Unit (NICU) case management. These programs support expectant moms through education and guidance. Clinical experts specialized in the needs of complex cases are available to mothers of premature infants. Financial incentives are available upon completion of program criteria. Your Evidence of Coverage has complete information about program requirements and incentives.



Have questions?

For more information about Optima Health Plan:

Call: **1-866-846-2682, 8:00 a.m. to 6:00 p.m., Monday to Friday.**

Email: members@optimahealth.com

Web Chat: visit **optimahealth.com/cova** and click on Web Chat
(Available starting July 1)

Take us with you anywhere



Once you become a member, get the Optima Health mobile app. The app can be downloaded from the App Store or Google Play.

Safely and securely access important health information when you need it—at home, at the doctor, and even on the road.

With the touch of the screen you can:

- find doctors and urgent care centers
- securely view benefit information
- view and email member ID cards
- access claims information, including in-network plan expenses, deductibles, and balances
- view user profile and update email address
- access Optima Health contact information
- chat directly with an Optima Health representative

We Improve Health Every Day

Notes

Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. This Plan is 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 Member Services at 1-866-846-2682, 8:00 a.m. to 6:00 p.m., Monday to Friday or visit optimahealth.com/cova.