

OPTIMA HEALTH VANTAGE HMO PLAN

The Local Choice

Benefits Summary



For July 1, 2023 and
October 1, 2023 effective dates

OptimaHealth 

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OptimaHealth ®

About

OPTIMA HEALTH

Optima Health, a local health plan headquartered in Virginia, is proud to serve The Local Choice (TLC) employers. The Optima Health Plan is a comprehensive benefit plan that includes dental, vision, and hearing.

This is a regional HMO plan available to Commonwealth of Virginia (COVA) employees. With the open-access style HMO plan, members are not required to select a primary care physician (PCP) and they do not need referrals for specialist care. Optima Health encourages, but does not require a PCP relationship. PCPs can help members with routine medical care and provide guidance when seeking specialist care within the broad Optima Health network. **Our quality provider network for commercial plans features approximately 50,000¹ providers including specialists, primary care physicians, and hospitals across Virginia, North Carolina, and surrounding areas.**

The plan also includes preventive care covered in full, out-of-area coverage for eligible dependent children, dental and vision benefits, emergency travel assistance, Employee Assistance Program (EAP) services, and more². In order to enroll in the plan, members must be eligible for coverage as defined by their employer. They must live or work in the greater Hampton Roads or Eastern Shore regions, which includes:

Accomack, Chesapeake, City of Franklin, Gloucester, Hampton, Isle of Wight, James City, Mathews, Newport News, Norfolk, Northampton, Poquoson, Portsmouth, Southampton, Suffolk, Surry, Virginia Beach, Williamsburg, and York.



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THE LOCAL CHOICE

The Local Choice (TLC) is a unique health benefits program managed by the Commonwealth of Virginia Department of Human Resource Management (DHRM). TLC employer groups with employees who live or work in the greater Hampton Roads or Eastern Shore regions can offer the Optima Health Plan to eligible employees.

This guide is an overview of the Optima Health benefits available for TLC groups. For a complete description of benefits, exclusions and limitations please see the Optima Health Group Evidence of Coverage available at optimahealth.com/cova.

¹ Optima Health Provider Database, 2023, available at optimahealth.com/find-doctors-drugs-and-facilities

² Certain preventive care services and medications for individuals covered by an Optima Health insurance plan are available at no charge through an in-network physician or pharmacy. An office visit copayment may be charged to health plan members for some services.

Plan Features At a Glance

Plan Features At A Glance



All-in-one easy-to-use plan

Comprehensive benefits include dental benefits through Dominion National, vision benefits through VSP Vision Care, and EAP services.



A network focused on quality and access

Members may receive services with any participating provider in the Optima Health Vantage network throughout Virginia and northeastern North Carolina. The network includes major hospitals in Hampton Roads and approximately 50,000 participating providers.

This plan includes lower copayments for primary and specialist care when members seek care through the Sentara Quality Care Network (SQCN) as well as credentialed, in-network doctors within Riverside Health System and Tidewater Physicians Multispecialty Group (TPMG).



Focused on affordability

Low annual deductible (which may not apply for most services) and copayments for many frequently used services



Improving health everyday

Health and wellness programs and services, caring disease management nurses, and a special incentive program for those managing certain chronic diseases



Out-of-Area Dependent Program

Access to a national network of providers outside of the Optima Health service area through PHCS/Multiplan at the in-network benefit level for eligible covered dependents



More plan extras

Wellness services, Partners in Pregnancy, emergency travel assistance, and member discounts on health and wellness products and services



Member Services – Virginians serving Virginians

Dedicated local member services team

Optima Health Benefits

The following is an abbreviated summary of the benefits. For a complete listing of all benefits, refer to the Evidence of Coverage found at optimahealth.com/cova under **Plan Documents**.

Medical and Pharmacy	Description	Medical and Pharmacy
Deductible	Per plan year	\$150 individual \$300 family
Maximum Out of Pocket (MOOP)	This is the most you would pay in the plan year	\$1,500 individual \$3,000 family
Office Visits	PCP or Specialist visits copayments Tier 1: Sentara Quality Network (SQCN), Riverside affiliated physicians and Tidewater Physicians Multispecialty Group (TPMG) - refer to optimahealth.com/cova for full listing	PCP Tier 1: \$5 PCP Tier 2: \$25 Specialist Tier 1: \$10 Specialist Tier 2: \$40 MDLIVE: \$0
Preventive Care	Includes routine wellness visits, well-baby care, well-woman care	Covered at 100%
Therapy	Combined 30 visit limit for both Physical Therapy (PT) and Occupational Therapy (OT); 30 visit limit for Speech Therapy (ST)	Per visit PT: \$25 copayment OT: \$25 copayment ST: \$25 copayment
Outpatient Services	Outpatient diagnostics, labs, X-Rays (OP Diagnostics) Outpatient surgery (OP Surgery)	OP Diagnostics: 20% after deductible OP Surgery: \$125
Inpatient Services	Services rendered at an inpatient facility	\$300 per inpatient stay
Emergency Services	Includes physician and ancillary services provided in an Emergency Department	\$150 copayment (waived if admitted)
Behavioral Health	Inpatient (IP), Outpatient Office (Office); Outpatient Facility (Facility)	IP: \$300 copayment Office: \$10 copayment Facility: \$125 copayment MDLIVE: \$0 copayment
Chiropractic Care	Includes examination, re-examination, manipulation, conjunctive therapy, radiology, one chiropractic appliance and lab tests	\$35 copayment
Pharmacy	Formulary based on 4 tiers: Preferred Generic, Preferred Brand and Other Generic, Non-Preferred Brand, Specialty Drugs	Retail: \$15/\$30/\$45/\$55 Mail Order: \$30/\$60/\$90/* * 90-day mail order on Tier 4 specialty drugs not available

Note: This is a brief 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.

Optima Health Benefits

The following is an abbreviated summary of the benefits. For a complete listing of all benefits, refer to the Evidence of Coverage found at optimahealth.com/cova under **Plan Information**.

Dental Benefits	Description	Benefit
General Features	Deductible and benefit maximum	\$50 individual; \$150 family \$2,000 Annual Benefit Maximum
Diagnostic/Preventive	Cleanings, X-rays, fluoride	Covered at 100%
Basic Services	Fillings, root canals, extractions, periodontics	20% after deductible
Major	Crowns, bridges, dentures, implants	50% after deductible
Orthodontia	For children and adults	50% with lifetime maximum of \$2,000

Contracted with Dominion National

Vision Benefits	Description	Benefit
Exam	Exam and dilation as needed	\$15 copayment
Glasses	Frames lenses and lens options	Frame allowance and discount; with many lens options at a copayment
Contact Lenses	Conventional or disposable	Lens allowance and discount

Contracted with VSP Vision Care

Employee Assistance Program	Description	Benefit
Help with life's challenges	Short-term, solution focused counseling for all members of household	Up to four counseling sessions at no cost to member

Provided through Optima Health

Visit optimahealth.com/cova to view important plan documents and resources!

Health Plan Extras

Making the Most of Your Benefits

MEDICAL AND PHARMACY

The Optima Health Plan designed for TLC groups is an integrated, comprehensive benefit plan. Members enjoy the convenience of one member ID card, low deductibles, predictable copayments, and the freedom to seek specialist care without a referral.

The broad medical network in greater Hampton Roads includes all major hospital systems, and the pharmacy network includes major retail chains and local pharmacies.

SAVE WITH LOWER COPAYMENTS

The unique benefit plan includes a lower copayment for primary care and specialist care when members seek care through a specific list of physicians. This list includes the Sentara Quality Care Network (SQCN) as well as credentialed, in-network doctors within Riverside Health System and Tidewater Physicians Multispecialty Group (TPMG). SQCN is a Clinically Integrated Network (CIN) that includes not only Sentara Medical Group, but also many other independent, top-quality providers in the greater Hampton Roads area. A current list of these physicians is found at optimahealth.com/cova.

DISEASE MANAGEMENT INCENTIVES

Members who are managing asthma/chronic obstructive pulmonary disease (COPD), diabetes, and hypertension may be eligible to earn financial incentives by participating in Optima Health disease management programs. Members can receive a waived medical deductible of \$150 (single) or \$300 (family) and have 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.

COMPREHENSIVE DENTAL & VISION

Comprehensive benefits include dental benefits through Dominion National and vision benefits through VSP Vision Care. The plan is packaged together with one premium for medical, dental, and vision coverage.

MDLIVE*

The Optima Health Plan includes our partnership with MDLIVE®, a national telehealth company, to expand access to quality, convenient healthcare by offering virtual appointments. With MDLIVE, members can speak with a board-certified doctor or licensed therapist at any time, from anywhere in the United States by video conference or phone.

AFTER HOURS AND ONLINE

Members also have access to after-hours health guidance through our 24/7 Nurse Advice Line as well as health and wellness tools through WebMD Health Services.

MORE PLAN EXTRAS

- weight management programs
- the Partners in Pregnancy program
- bariatric surgery program
- health coaching and wellness programs
- discounts on health products and services
- personalized health assessment
- gym discounts
- emergency travel assistance
- Optima Health mobile app

Have questions?

For more information about Optima Health Plan:

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

Email: members@optimahealth.com

Online: visit optimahealth.com/cova

Take us with you anywhere



Members can take advantage of the Optima Health mobile app once they join the plan. The app can be downloaded from the App Store or Google Play. Members must register and sign in to the app to access secure plan information.

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

With the touch of the screen members 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
- receive important preventive care notifications

We Improve Health Every Day

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.