



**Sentara**<sup>®</sup>  
Health Plans

# Benefit Information Guide

**Prepared exclusively for:**

**Group Name:**

ODU Research Foundation

Plus 20/20%

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# Welcome to Sentara Health Plans



**Within the pages of this Benefit Information Guide you will find answers to frequently asked questions about pre-authorization, emergencies, urgent care, and more. Information specific to services your plan covers, as well as plan deductibles, copayments, and other cost-share amounts can be found in the Uniform Summary of Benefits and Coverage (SBC) and the Benefit Summary in the following two sections of this Guide.**

## Our Plans

Sentara Health Plans offers several different plan options to meet our customers' needs. This Benefit Information Guide outlines basic information and answers common questions about the plans we offer. Plan information such as copayments, coinsurance, and applicable deductibles is referenced in your specific Plan benefit chosen by your employer. Refer to your Plan documents for more details.

Every individual covered by Sentara Health Plans receives a member ID card, which is designed according to your specific plan. Your card includes your name, the name of your employer, group number, member ID number, the name of your plan, and important phone numbers. Depending on your plan, it will also include copayment and coinsurance amounts for prescription drugs, office visits, emergency room, and other services. Always show your member ID card whenever you receive services or get a prescription drug filled to ensure you are charged the correct amount.

## POS and Plus PPO Plans

### **Sentara POS and Sentara Plus PPO**

Sentara POS is a point-of-service plan and Sentara Plus PPO is a preferred provider organization (PPO) plan, which are designed to give members more freedom and flexibility when choosing providers for care.

### **Sentara POS Design/HRA and Sentara Plus PPO Design/HRA**

Sentara POS Design/HRA and Plus PPO Design/HRA are consumer-directed health plans (CDHP) coupled with a Health Reimbursement Arrangement (HRA). Employer groups offer tax-free HRA funds to help offset medical expenses, like the deductible. Unused funds are returned to the employer at the end of the plan year.

### **Sentara POS Equity/HSA and Sentara Plus PPO Equity/HSA**

Sentara POS Equity/HSA and Plus PPO Equity/HSA are consumer-directed health plans (CDHP) combined with a Health Savings Account (HSA). Employees are eligible to make tax-deductible contributions to their HSA account. Funds added to an HSA account belong to the individual and roll over every year.





## POS and PPO Basics

All Sentara POS and Plus PPO plans feature in-network and out-of-network benefits. You choose the coverage you want to use each time you seek care. Below are characteristics of in-network and out-of-network coverage options:

### In-Network Coverage

- To receive benefits at the in-network level, you must receive your care from Plan providers, including, but not limited to, doctors, facilities, and laboratories.
- Generally, you pay a set copayment and/or coinsurance for services. Depending on your plan, you may have to meet a deductible before coinsurance will apply.
- Your out-of-pocket costs, or copayments/coinsurance amounts, are generally lower, and you do not need to file for reimbursement.
- Payments applied to the in-network, out-of-pocket maximum only apply toward the in-network maximum.

Any exceptions are noted on the Benefit Summary, included with your plan documents.

### Out-of-Network Coverage

- You have the freedom to go out-of-network and see any provider you choose for covered services.
- Generally, an annual deductible applies. You may also pay a percentage (coinsurance) of the medical bill!
- With out-of-network coverage, your out-of-pocket costs, including out-of-pocket maximums, are generally higher.
- If your plan has a deductible, you will need to meet your deductible before your coinsurance will apply. Copayments, coinsurance, and applicable deductibles vary or may not apply depending on your plan option. Refer to your plan documents for details.

- Before you use your out-of-network benefits, ensure that any required pre-authorization has been obtained. Without pre-authorization, your coverage may be reduced or denied.

## Our Provider Network

Understanding your Plan's network helps you know how your care is covered by Sentara Health Plans.

### In-network:

The in-network benefit option means you can lower your out-of-pocket costs by seeing Plan primary care physicians (PCP), specialists, therapists, and other healthcare professionals who have met Sentara Health Plans' credentialing requirements and are part of the Plan network.

### Sentara Direct® Network

Sentara Direct® plans have a tiered network of providers. This means that you have the freedom to choose from any healthcare provider in the network. You will have a lower cost share—copayments and coinsurance amounts—when you use a Tier 1 provider. With this network design, you have the option to also visit Tier 2 providers for a higher cost share than a Tier 1 provider. Please refer to your Plan documents for more information about the cost savings of choosing a Tier 1 provider, specific to your plan.

### PHCS/MultiPlan Network

Sentara Health Plans partners with PHCS/MultiPlan to provide national coverage. Your Sentara POS and Plus PPO plans include in-network benefits for covered services when you access a PHCS/MultiPlan provider outside of the Sentara Health Plans service area<sup>2</sup>. This coverage may be used for:

- out-of-area dependents
- members living outside the Sentara Health Plans service area
- coverage when traveling outside the Sentara Health Plans service area



If you need to find a PHCS/MultiPlan provider, sign in to [sentarahealthplans.com/members](https://sentarahealthplans.com/members) or the mobile app. PHCS/MultiPlan providers will display their logo under "QUALITY."



## Out-of-network:

If you choose to use your out-of-network benefit option for covered services, it means you can select the doctor or medical facility you want for most covered services, regardless of whether they are Plan providers. Remember, your out-of-pocket costs will be higher when you use out-of-network benefits.

**Before you use your in-network benefits, verify that your provider participates in the Sentara Health Plans network. Sign in to the mobile app or [sentarahealthplans.com/member](https://sentarahealthplans.com/member), use the Find-a-Doc feature, download a Provider Directory, or call member services at the number on the back of your member ID card.**

*<sup>1</sup>In accordance with the provisions in the No Surprises Act regarding balance billing, you may be responsible for paying all charges in excess of the Sentara Health Plans allowable charge, in addition to any copayment and coinsurance amounts you are required to pay.*

*<sup>2</sup>The Sentara Health Plans service area is defined by participating providers in the Commonwealth of Virginia and northeastern North Carolina.*



# Welcome to Sentara Health Plans



## You and Your Primary Care Physician

### A Relationship for a Healthy Life

When you have a health concern or need medical care, do you have that one “go to” doctor you can call? A primary care physician, or PCP, is your main point of contact—your first stop—to identify an illness or condition, offer methods of care, write prescriptions, and recommend specialists or facilities if additional diagnosis and follow-up are needed.

When you establish a relationship with a PCP, you develop continuity of care with someone who gets to know you and your health goals, and helps you manage your overall progress.

### Benefits of a PCP

- Your PCP will provide routine and preventive care services such as annual physicals, exams, and treatment for colds and the flu.
- Your PCP can help you focus on staying healthy in addition to treating you when you are sick or hurt.
- Through routine care, your PCP can catch problems early before they become serious or lead to major illnesses.
- If you have a chronic condition like asthma or diabetes, your PCP will help you develop a self-management plan, monitor your progress, and refer you to specialized care if needed.

### Get the most out of your time with your PCP

- Be honest. It’s always the best policy, especially when your health could be affected.
- Come prepared. Write down your questions and be specific about what you intend to discuss.
- Prioritize your concerns. Time is limited with a provider so focus on the issues most important to you.
- Don’t be afraid to request another appointment.

- Bring someone with you. A close friend or family member can help you keep track of information and make sure all your questions are answered.
- Use an online patient portal to communicate if available.
- Tell your doctor if you take over-the-counter medications, herbal supplements, and vitamins. Some of these can interact with prescribed drugs.
- Tell the doctor if you are stressed, depressed, or experiencing abuse. Doctors may not be therapists, but they’ve heard it all. Don’t be afraid to discuss personal issues.
- Let your doctor know if you have reasons for not following orders. Does your medication cause side effects? Are you unable to follow a nutrition or activity plan? Let your doctor know!
- Tell your doctor if you can’t sleep. Your doctor can evaluate the problem and provide advice on how to solve it.
- Let your doctor know if you have low energy. Fatigue is associated with many illnesses. Let your doctor know if this is a chronic problem.

## FAQs

### How do I choose or change a PCP?

When you enroll, if your plan requires the designation of a primary care physician (PCP) you have the right to designate any PCP who participates in your plan’s network and who is available to accept you or your family members. For children, you may designate a pediatrician as the PCP. Your plan may assign a PCP to you and your family until you choose a PCP. For information on how to select or change a PCP, and for a list of the participating PCPs, you can call member services. You can also find the list of participating providers on [sentarahealthplans.com](http://sentarahealthplans.com).





*If you are new to the Sentara Health Plans community, you can often continue your relationship with your current physician, or select a new one from our extensive list of participating providers. If you have children, you may choose a participating pediatrician as their PCP.*

## **What about my spouse and children? Do we all have to have the same PCP?**

Adult members have the right to choose a general family practice or an internal medicine doctor as their PCP, and a family practice doctor or a pediatrician for their children.

## **What if my doctor leaves the Sentara Health Plans network?**

If your plan doctor leaves the network, Sentara Health Plans will notify and assist you in finding a new doctor or facility. If you are in active treatment with a doctor who leaves the network, you can request to continue receiving healthcare services from the doctor for at least 90 days. If you are beyond the first trimester of pregnancy, you may be able to remain with that doctor through the provision of postpartum care directly related to the delivery. For a terminal illness, treatment may continue for the remainder of the member's life for care directly related to the terminal illness.

## **Specialist Care**

### **What if I need to see a specialist?**

You do not need a referral from your PCP for specialist care. If you and your PCP make the decision for you to see a plan specialist, your PCP will coordinate your care, and you can make your own appointment. Before you see a specialist, you should confirm that the specialist is in the Sentara Health Plans network.

### **What if my plan doctor directs my care to a non-plan provider?**

It is your responsibility to ensure that you are using in-network or plan doctors and facilities. If you have

a Vantage HMO plan and your plan doctor directs you to a non-plan provider, you will be responsible for payment of these services. If you have a POS or Plus (PPO) plan, you have the option of using plan providers or non-plan providers. Claims from non-plan providers will be paid at a reduced benefit level and you will usually pay a higher deductible, copayment, and/or coinsurance amount. You may also be balance billed for any charges in excess of the Plan's allowable charges. Information on balance billing is located in The Fine Print section of this guide.

### **Is my plan specialist authorized to order diagnostic or X-ray tests for me?**

Yes. However, some tests may require pre-authorization by the Plan.

### **Do I need a referral for my annual OB/GYN exam?**

No. Your plan does not require referrals. Members may schedule an appointment for a routine annual exam with any OB/GYN in the Sentara Health Plans network.

### **Can an obstetrician (OB) serve as PCP while I am pregnant?**

Yes. During your pregnancy, your OB can serve as your PCP. As a plan member, you are automatically eligible for the Sentara Health Plans Partners in Pregnancy program. This program is designed to provide education and support to pregnant women. If you would like more information about the program, please call **1-866-239-0618**, option 2.





## Member Services

### **When do I receive my member ID card?**

You should receive your card(s) in the mail within 10 days of your plan effective date, depending on when you enroll. You can also view, download, and print a temporary card when you sign in to [sentarahealthplans.com/members](https://sentarahealthplans.com/members) and create an account, or download the Sentara Health Plans mobile app. If you do not receive your member ID card, please contact your group benefits administrator.

### **What does Sentara Health Plans do to assist members with communication disabilities?**

Sentara Health Plans uses various means to facilitate healthcare services for members with physical, mental, language, and cultural barriers. For members who may be hearing impaired, Sentara Health Plans uses the Virginia Relay Service at TTY 711 or **1-800-828-1140**. Members who are non-English speaking can connect to a language interpretation service by calling 1-855-687-6260. Additionally, members may request documents that contain benefit, plan, premium, and appeals information in languages other than English.

### **Who can make changes or update my membership information?**

No one can make changes or view your information without your consent. In accordance with privacy laws, we require an Authorization of Designated Agent form whenever anyone other than the Sentara Health Plans member needs to obtain and/or change health information. This form must be signed and returned to Sentara Health Plans. Visit [sentarahealthplans.com/members](https://sentarahealthplans.com/members) to download a Designated Agent form or contact member services at the number on the back of your member ID card to request a form.

### **When and how can I add a newborn or adopted child?**

You must add newborns or adopted children to the plan within 31 days of birth or placement for adoption.

The application and supporting documents for these additions must be submitted directly to your employer for processing. Failure to provide information requested by Sentara Health Plans within 31 days from the birth or adoption will result in your dependent being ineligible for coverage until the next open enrollment period or qualifying event.

### **When and how can I enroll my dependent up to age 26?**

Dependents up to age 26 can be enrolled during the month of the group's renewal regardless of the dependent's student status. The subscriber has 30 days to add the dependent. If the child is added within the 30-day period, coverage will begin on the plan renewal date. If the child is not added within the 30-day period, the child will have to wait until the next open enrollment or a qualifying event.

### **How can I ensure my enrollment in the health plan is processed in a timely manner?**

Respond to each item listed on the application in its entirety. Also, pay close attention to areas requiring you to provide information about other health insurance carriers that you or your family may have. If you do not have additional health insurance, please state so in the areas indicated. If your application is incomplete or if you have failed to complete the coordination of benefits section, this may delay processing your enrollment and your effective date of coverage.

### **Do I have to present any additional information to have my application processed?**

You may need to provide additional information if you have dependents with a last name different from your own, you may need to produce legal documentation to support your relationship (e.g. birth certificate, marriage certificate, court order, adoption papers), or if you have dependents that exceed the maximum dependent age, you will be asked to provide current documentation to support their disabled status. Contact member services to see if dependents are eligible for coverage. Failure to provide information



requested by Sentara Health Plans may result in your dependent being ineligible for coverage.

## **Why do you need social security numbers for me and my dependents?**

Social Security numbers (SSN) are required for all individuals, including children, to comply with federal law related to coordination of benefits. If you do not have a SSN or do not wish to provide one, a refusal form must be completed annually for each family member not providing a social security number. New enrolling members who do not provide their SSN and do not send a refusal form will not be enrolled and will be ineligible for coverage until your employer's next open enrollment period. If you are the subscriber and do not provide the documentation, then none of your dependents will be enrolled.

## **Will I ever need to file a claim?**

If you use an out-of-network provider who does not file on your behalf, you will need to mail originals of your medical bills for reimbursement to: MEDICAL CLAIMS, P.O. Box 5028, Troy, MI 48007-5028.

The itemized bill should contain the name, address, tax ID number, and NPI number of the provider; the name of the member receiving services; the date, diagnosis, and type of services the member received, and the charge for each type of service. Your claim will be processed in accordance with out-of-network benefits. Instructions on how to file a claim can be found at [sentarahealthplans.com](http://sentarahealthplans.com).

## 24/7 Nurse Advice Line

### **What should I do if I get sick or hurt after business hours or during the weekend?**

If you have an illness, injury, or condition that occurs during an evening or weekend, you should call your PCP or doctor's office, or the Sentara Health Plans 24/7 Nurse Advice Line number located on the back of your member ID card.

When you call the 24/7 Nurse Advice Line, a registered

nurse will ask you to describe your medical situation in as much detail as possible. Be sure to mention any other medical conditions you have, such as diabetes or hypertension.

Depending on the situation, you may be advised about appropriate home treatments, or advised to visit your doctor. If necessary, the nurse may direct you to an urgent care center or Emergency Department.

The nurses for our 24/7 Nurse Advice Line have training in emergency medicine, acute care, OB/GYN, and pediatric care. They are well prepared to answer your medical questions. However, since they are unable to access medical records, they cannot diagnose or medically treat conditions, order labs, write prescriptions, order home health services, or initiate hospital admissions or discharges.

Sentara Health Plans also offers a 24/7 Behavioral Health Crisis Line that is staffed by professionals who can triage and assist members going through a crisis. If you need help, you should call the number located on the back of your member ID card. Remember if you have thoughts of harming yourself or someone else, you should get help right away by calling 911 or go to the closest hospital for emergency care.

## Emergency Care

### **What should I do if I have an emergency?**

In any life-threatening emergency, always go to the closest Emergency Department or call 911. If you receive emergency care and are admitted, you or a family member should contact Sentara Health Plans within 48 hours (two business days), or as soon as medically possible. This enables Sentara Health Plans to arrange for appropriate follow-up care, if necessary.

### **How can I tell if it is an emergency?**

An emergency is the sudden onset of a medical condition resulting in severe symptoms or pain that an average person with average knowledge of health and medicine (prudent layperson) would seek medical care immediately because there may be serious risk to your





physical or mental health, or that of your unborn child. Some examples of situations that would require the use of an Emergency Department include, but are not limited to:

- heart attack/severe chest pain
- stroke
- loss of consciousness
- loss of pulse or breathing
- poisoning
- convulsions

Sentara Health Plans may review all Emergency Department care retrospectively to determine if a medical emergency did exist. If an emergency did not exist, you could be responsible for payment for all services.

## **What conditions generally do not require emergency department treatment?**

The following conditions do not ordinarily require Emergency Department treatment, and may be more appropriately treated in your doctor's office, or at an urgent care center:

- sprains or strains
- chronic conditions such as arthritis, bursitis, or backaches
- minor injuries and puncture wounds of the skin

## **What is the difference between an Emergency Department and an Urgent Care Center?**

An Emergency Department is designed, staffed, and equipped to treat life-threatening conditions. An urgent care center is a more appropriate place to seek treatment for sudden acute illness and minor injuries when your doctor's office is closed or not available. Copayments and coinsurance amounts for Emergency Department visits are generally higher than copayments for urgent care visits. If you are transferred to an Emergency Department from an urgent care center, you will be charged an Emergency Department copayment/coinsurance.

## **Do I need to contact Sentara Health Plans or my PCP before going to the Emergency Department/Urgent Care Center?**

If you are experiencing a life-threatening emergency, you do not need to call Sentara Health Plans or your PCP, you can proceed to nearest emergency room. If you are unsure whether to visit an Emergency Department or urgent care center, you can call your PCP office or the Sentara Health Plans 24/7 Nurse Advice Line at the number on the back of your member ID card.

## **Are there any special emergency care policies I should know about?**

Yes. Sentara Health Plans may review all emergency care retrospectively, or after the fact, to determine if a true medical emergency did exist. This retrospective review policy is designed to protect you and all other Sentara Health Plans members from the high costs associated with unnecessary use of Emergency Departments and urgent care centers. If you handle non-emergencies as if they are emergencies by seeking treatment at an Emergency Department or urgent care center when a visit to your doctor's office would suffice, you could be responsible for paying a greater portion or all of the charges.





## **What if I become ill when I am outside of the Sentara Health Plans service area?**

Your plan includes coverage for emergency services when you are outside the service area. If you have an unexpected illness or injury when outside of the service area, you should call the 24/7 Nurse Advice Line at the number on the back of your member ID card.

In any life-threatening emergency always go to the closest Emergency Department or call 911.

Remember, Sentara Health Plans may review all Emergency Department care retrospectively, or after the fact, to determine if a medical emergency did exist. If an emergency did not exist, you could be responsible for payment for all services.

## **What if I need to be hospitalized?**

If you received emergency care and are admitted, you or a family member should contact Sentara Health Plans within 48 hours (two business days) or as soon as medically possible. This enables Sentara Health Plans to review your care immediately and to arrange for appropriate follow-up care. Remember, all emergency care may be reviewed retrospectively to make sure it met the criteria for coverage of emergency/urgent care treatment.

If you are admitted to a hospital outside of the Sentara Health Plans service area, call member services at the number on back of your member ID card.

Be prepared to give the following information:

- member name
- reason for treatment
- hospital name
- city and state where treatment is occurring
- name of treating doctor

The doctor or hospital may also call Clinical Care Services.

## **What happens once I am admitted to the hospital?**

As part of your Sentara Health Plans coverage, an RN case manager will follow your case from beginning to end. Your case manager will review your medical record, check your progress, and arrange for your continuing care needs after you leave the hospital.

## **Pre-Authorization**

### **What is pre-authorization and when is it necessary?**

Pre-authorization is a clinical review of all pertinent medical information to determine medical necessity and your Plan's benefit criteria for coverage. The provider of the service is responsible for obtaining preauthorization, when it is required. Patient service coordinators, as well as licensed medical professionals such as RNs, LPNs, social workers, and medical doctors perform the process of pre-authorization by the plan.

Medical services typically requiring pre-authorization include, but are not limited to: hospitalizations, outpatient surgeries, certain diagnostic tests, advanced imaging services (MRI, CT, PET), home health services, hospice, therapies (physical therapy, occupational therapy, speech therapy), rehabilitation services, certain durable medical equipment, prosthetics, skilled nursing facilities, certain injectable drugs, chemotherapy and radiation therapies, and scheduled ambulance transportation.

When you use your in-network benefits, your provider handles pre-authorization. Please keep in mind that this is a certification of medical necessity, not a guarantee of medical payment. Benefits are always paid according to your eligibility at the time of service and the provisions of Sentara Health Plans.

When you use your out-of-network benefits, you have a responsibility for seeing that your provider has obtained any required pre-authorization. The member should follow the plan's pre-authorization procedures and ensure that pre-authorization is obtained for medically necessary services when required.



Your provider can obtain pre-authorization by calling Medical Pre-Authorization at the number on the back of your member ID card and providing the following information:

- your member ID number
- the provider's full name, phone number, and fax number
- the diagnosis and/or procedure
- the plan of treatment
- other pertinent information such as X-rays and lab results

## **What happens if certain services are not pre-authorized?**

If your plan provider's request for pre-authorization of a medical service is denied, Sentara Health Plans will not pay for any cost associated with the requested service. If you wish to appeal the denial, you may call member services to initiate the appeal process. Please keep in mind that if you receive medical services that Sentara Health Plans has denied, you must pay all charges for the services.

If you believe the denial of pre-authorization will result in the loss of life, limb, or permanent injury, be sure to tell the representative at the time you request an appeal. In these situations, you may request an expedited appeal.

## **Do I need services pre-authorized if I have primary coverage under another health plan?**

Your provider must still call the plan to verify pre-authorization requirements even if you have primary coverage under another insurance plan and have Sentara Health Plans as secondary insurance.

## **How far in advance should my provider obtain pre-authorization?**

Your provider should obtain elective pre-authorization at least 7-10 days, or as soon as you are aware, prior to the services being scheduled or provided.

## **How do I ensure pre-authorization has been obtained?**

To ensure pre-authorization has been obtained, sign in at [sentarahealthplans.com/members](https://sentarahealthplans.com/members) or the Sentara Health Plans mobile app, contact member services at the number on the back of your member ID card, or call your provider.

## **What if I need to be hospitalized?**

If you need to be hospitalized for an elective procedure, your doctor must notify Sentara Health Plans 7-10 business days prior to your admission. If you are hospitalized due to an emergency, you or a family member should contact Optima Health within 48 hours (two business days) of admission, or as soon as medically possible.

## Utilization Management

### **How is utilization of healthcare services determined?**

The Clinical Care Services Department at Sentara Health Plans may use any or all of the following procedures to determine your healthcare services coverage:

- pre-authorization
- concurrent review or request for an extension of previously approved services including:
  - hospitalization, skilled nursing facility stays, therapies, rehabilitation, home health, and durable medical equipment
- retrospective review
- case management

Sentara Health Plans staff (nurses and doctors) make coverage decisions based on medical judgment and evidence-based criteria and policies. Our staff does not receive incentives from Sentara Health Plans based on decisions regarding coverage.



## **How does Sentara Health Plans pay providers?**

Sentara Health Plans uses a fee-for-service payment to reimburse doctors for the care they provide. Fee-for-service payment means doctors are paid for medical care each time it is delivered, whether it is for an office visit or another form of treatment. Usually, fee-for-service payments are at a discounted rate, which has been negotiated in advance. Doctors always have the right to discuss all medical care and treatment options with their patients.

## **What is the Sentara Health Plans Quality Improvement Program designed to do?**

The Sentara Health Plans Quality Improvement Program provides a foundation for the development of programs and activities directed towards improving the health of our members. It is designed to implement, monitor, evaluate, and improve processes within the scope of the health plan. Several committees within the organization work on quality improvement (QI) issues, which includes Sentara Health Plans staff and plan providers, and may include representatives from other organizations. Each year, Sentara Health Plans develops a QI program and work plan that outlines our efforts to improve clinical care and service to our members. We identify areas for improving service by analyzing member complaint data and conducting an annual member satisfaction survey. If you would like a copy of the current QI program and work plan or information on other QI activities, please call **1-866-425-5257**.

## **How does Sentara Health Plans evaluate and determine coverage for new medical technologies?**

Since healthcare is constantly changing, the Sentara Health Plans team of health professionals is always researching and evaluating new medical technologies and applications of existing technologies by the following:

- reviewing current medical literature and research studies
- consulting with national technology firms
- researching clinical and national state/government guidelines
- consulting with members, local doctors, and other providers in the Sentara Health Plans network

How can I learn more about health insurance? Visit [sentarahealthplans.com/health-insurance-101](https://sentarahealthplans.com/health-insurance-101) to find definitions of common terms and acronyms and also helpful videos to help you learn everything you need to know.






# Uniform Summary of Benefits and Coverage (SBC)





The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-741-9910 or visit [sentarahealthplans.com](https://sentarahealthplans.com) and sign into the Member Portal. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-800-741-9910 to request a copy.

Important Questions	Answers	Why This Matters
<p>What is the overall <a href="#">deductible</a>?</p>	<p>\$0/Individual or \$0/family In-<a href="#">Network</a> \$500/Individual or \$1,000/family Out-of-<a href="#">Network</a></p>	<p>Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes. <a href="#">Prescription drugs</a>, most services that require a <a href="#">copayment</a>, <a href="#">preventive care</a>, and a routine eye exam are covered before you meet your <a href="#">deductible</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example this <a href="#">plan</a> covers certain preventive services without cost sharing and before you meet your <a href="#">deductible</a>. See a list of covered preventive services at <a href="https://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>Yes. \$150 per person/\$300 per family for <a href="#">prescription drugs</a>. There are no other <a href="#">deductibles</a>.</p>	<p>You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these <a href="#">services</a>.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p>For In-<a href="#">Network</a> \$3,000 person / \$6,000 family and out-of-<a href="#">network providers</a> \$4,500 person / \$9,000 family</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, they have to meet their own <a href="#">out-of-pocket limit</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p><a href="#">Premiums</a>, balance-billed charges, and health care this <a href="#">plan</a> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p>Will you pay less if you use a <a href="#">network provider</a>?</p>	<p>Yes. See <a href="https://sentarahealthplans.com">sentarahealthplans.com</a> or call 1-800-741-9910.</p>	<p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p>
<p>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</p>	<p>No.</p>	<p>You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>.</p>

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$20 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	None.
	<a href="#">Specialist</a> visit	\$40 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	None.
	<a href="#">Preventive care/ screening/ immunization</a>	No charge	30% <a href="#">coinsurance</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	None.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="https://www.sentarahealthplans.com">sentarahealthplans.com</a> .	Preferred Generic Drugs (Tier 1)	\$15 <a href="#">copayment</a> retail \$37.50 <a href="#">copayment</a> mail order	Not covered retail Not covered mail order	Coverage is limited to FDA-approved <a href="#">prescription drugs</a> . For specialty drugs, the out-of-pocket amount is limited to \$300 <a href="#">copayment</a> per retail prescription and \$300 <a href="#">copayment</a> per mail order prescription. If brand drugs are used when a generic is available, you must pay the difference in cost plus the <a href="#">copayment</a> or <a href="#">coinsurance</a> amount. One <a href="#">copayment</a> or <a href="#">coinsurance</a> amount covers up to a 30-day supply; two <a href="#">copayments</a> or <a href="#">coinsurance</a> amounts cover a 31- to 60-day supply; and three <a href="#">copayments</a> or <a href="#">coinsurance</a> amounts cover a 61- to 90-day supply (retail). Some outpatient prescription drugs in Tier 1, Tier 2, and Tier 3 are available in a 90-day supply through mail order. Tier 4 Specialty Drugs are only available from a
	Preferred Brand and Other Generic Drugs (Tier 2)	\$40 <a href="#">copayment</a> retail \$100 <a href="#">copayment</a> mail order	Not covered retail Not covered mail order	
	Non-Preferred Brand Drugs (Tier 3)	\$60 <a href="#">copayment</a> retail \$180 <a href="#">copayment</a> mail order	Not covered retail Not covered mail order	
	<a href="#">Specialty drugs</a> (Tier 4)	20% <a href="#">coinsurance</a> retail 20% <a href="#">coinsurance</a> mail order	Not covered retail Not covered mail order	

\* For more information about limitations and exceptions, see the plan or policy document at [https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024\\_MMLGPPOCOI.pdf](https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024_MMLGPPOCOI.pdf)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
				Plan Specialty Pharmacy and are limited to a 30-day supply (retail and mail order).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	None.
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$200 <a href="#">copayment</a>	\$200 <a href="#">copayment</a>	None.
	<a href="#">Emergency medical transportation</a>	Non-emergency services: \$200 <a href="#">copayment</a> 20% <a href="#">coinsurance</a> Emergency services: \$200 <a href="#">copayment</a> 20% <a href="#">coinsurance</a>	Non-emergency services: 30% <a href="#">coinsurance</a> Emergency services: \$200 <a href="#">copayment</a> 20% <a href="#">coinsurance</a>	Pre-authorization required for non-emergent transport.
	<a href="#">Urgent care</a>	\$40 <a href="#">copayment</a>	30% <a href="#">coinsurance</a>	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 <a href="#">copayment</a> 20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits: \$20 <a href="#">copayment</a> Other visits: 20% <a href="#">coinsurance</a> EAV: No charge	Office visits: 30% <a href="#">coinsurance</a> Other visits: 30% <a href="#">coinsurance</a> EAV: Not covered	<a href="#">Pre-authorization</a> required for partial hospitalization, intensive outpatient program, electro-convulsive therapy, and Transcranial Magnetic Stimulation. EAV: 5 visits/presenting issue by the Plan's EAV providers only.
	Inpatient services	\$200 <a href="#">copayment</a> 20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required for all inpatient services.
If you are pregnant	Office visits	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	

\* For more information about limitations and exceptions, see the plan or policy document at [https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024\\_MMLGPPOCOI.pdf](https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024_MMLGPPOCOI.pdf)



Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required for prenatal services. <a href="#">Cost sharing</a> does not apply to certain preventive services. Maternity care may include tests and services described elsewhere in this SBC (i.e. ultrasound).
	Childbirth/delivery facility services	\$200 <a href="#">copayment</a> 20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required. 100 visits/plan year.
	<a href="#">Rehabilitation services</a>	Rehabilitative PT/OT: 20% <a href="#">coinsurance</a> Rehabilitative Speech Therapy: 20% <a href="#">coinsurance</a> Other Services: 20% <a href="#">coinsurance</a>	Rehabilitative PT/OT: 30% <a href="#">coinsurance</a> Rehabilitative Speech Therapy: 30% <a href="#">coinsurance</a> Other Services: 30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required. 30 combined visits/plan year for physical and occupational therapies. 30 visits/plan year each for speech therapy; and cardiac, pulmonary, vascular, and vestibular rehabilitation.
	<a href="#">Habilitation services</a>	Not covered	Not covered	None.
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a> After inpatient hospital Copayment has been met	30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required. 90 days/plan year.
	<a href="#">Durable medical equipment</a>	30% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required for single items over \$750, all rental items, and repair and replacement.
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	None.
	Children's glasses	Not covered	Not covered	None.
	Children's dental check-up	Not covered	Not covered	None.

\* For more information about limitations and exceptions, see the plan or policy document at [https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024\\_MMLGPPOCOI.pdf](https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024_MMLGPPOCOI.pdf)

## Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Bariatric Surgery</li><li>• Cosmetic Surgery</li><li>• Dental Care (Adult)</li></ul>	<ul style="list-style-type: none"><li>• Dental Care (Pediatric)</li><li>• Eye Exam</li><li>• Glasses</li><li>• Habilitative services</li><li>• Hearing aids (Adult)</li></ul>	<ul style="list-style-type: none"><li>• Long-term care</li><li>• Private-duty nursing</li><li>• Routine foot care unless medically necessary</li><li>• Weight Loss Programs</li></ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"><li>• Chiropractic Care</li><li>• Hearing aids (Pediatric)</li></ul>	<ul style="list-style-type: none"><li>• Infertility Treatment</li><li>• Non-emergency care when traveling outside the U.S. (under out-of-network benefit)</li></ul>	<ul style="list-style-type: none"><li>• Routine eye care (Adult)</li></ul>

### Your Rights to Continue Coverage:

For more information on your rights to continue coverage, contact the plan at 1-800-741-9910. There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance, at 1-877-310-6560 or [bureauofinsurance@scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov); the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform); or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [cciio.cms.gov](http://cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [HealthCare.gov](http://HealthCare.gov) or call 1-800-318-2596. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: member services at the number on the back of your member ID card. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform); or your state department of insurance at the Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance, P.O.Box 1157, Richmond, VA, 23218, 1-877-310-6560 or [bureauofinsurance@scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov).

### Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

\* For more information about limitations and exceptions, see the plan or policy document at [https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024\\_MMLGPPOCOI.pdf](https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024_MMLGPPOCOI.pdf)

### Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-687-6260.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-687-6260.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-687-6260.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-687-6260.

—————To see examples of how this plan might cover costs for a sample medical situation, see the next page.—————

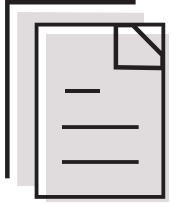
\* For more information about limitations and exceptions, see the plan or policy document at [https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024\\_MMLGPPOCOI.pdf](https://apps.sentarahealthplans.com/public/ViewCorePlanSOB/CorePlanFilter/DownloadAzureFile?sobFile=%2Fpresales%2F2024%2FEOCCOI-For-SBC%2F2024_MMLGPPOCOI.pdf)

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist coinsurance</a>	20%	■ <a href="#">PCP copayment</a>	\$20	■ <a href="#">Specialist copayment</a>	\$40
■ Hospital (facility) <a href="#">copayment</a>	\$200	■ Hospital (facility) <a href="#">coinsurance</a>	20%	■ Hospital (facility) <a href="#">copayment</a>	\$200
■ Other <a href="#">coinsurance</a>	20%	■ Other <a href="#">coinsurance</a>	20%	■ Other <a href="#">coinsurance</a>	20%
<b>This EXAMPLE event includes services like:</b> Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood work</i> ) Specialist visit ( <i>anesthesia</i> )		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits ( <i>including disease education</i> ) Diagnostic tests ( <i>blood work</i> ) Prescription drugs Durable medical equipment ( <i>glucose meter</i> )		<b>This EXAMPLE event includes services like:</b> Emergency room care ( <i>including medical supplies</i> ) Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutches</i> ) Rehabilitation services ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$0	Deductibles	\$150	Deductibles	\$0
Copayments	\$200	Copayments	\$600	Copayments	\$500
Coinsurance	\$2,500	Coinsurance	\$20	Coinsurance	\$300
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2,700</b>	<b>The total Joe would pay is</b>	<b>\$770</b>	<b>The total Mia would pay is</b>	<b>\$800</b>
*Note: This <a href="#">plan</a> has other <a href="#">deductibles</a> for specific services included in this coverage example. See "Are there other <a href="#">deductibles</a> for specific services?" row above.					



# Benefit Information

**Sentara Health Insurance Company**  
**Sentara Plus OOA/Sentara Plus 20/20%**  
**ODU Research Foundation Plan**  
**Effective Date: 07/01/2024**  
**Large Group Benefit Summary**

This document is not a contract or health plan policy from Sentara Health Plans. If there are any differences between this benefit summary and the Sentara Health Plans coverage documents issued when You are enrolled, the provisions of the coverage documents will prevail for all benefits, conditions, cost sharing, and limitations and exclusions.

This document is an overview of Your Covered Services and Your out-of-pocket cost sharing amounts including any Deductibles, Copayment and Coinsurance. There are two benefit columns. One column lists cost sharing amounts You will pay for In-Network benefits from Plan Providers. The other column lists cost sharing amounts You will pay for Out-of-Network benefits from Non-Plan Providers. You or Your means the Subscriber and each family member who is a Covered Person under the Plan.

Details about Covered Services are in the section "What is Covered." Details about services and treatments that are not Covered are in the section "What is Not Covered."

Some benefits require Pre-Authorization before You receive them. These services are marked with an \* in this document.

Some Covered Services may have visit limits. Once a visit limit is reached, no additional services are Covered under the benefit. If a service is shown as covered under Out-of-Network benefits visit limits are combined with In-Network and Out-of-Network benefits unless otherwise stated.

Services or treatment You receive Out-of-Network or from Non-Plan Providers will be covered under the Plan's Out-of-Network benefits unless:

1. The Covered Service is an Emergency Service or an air ambulance service;
2. During treatment at an In-Network Hospital or other In-Network Facility You receive Covered Services from a Non-Plan Provider; or
3. We have approved Your Covered Service in advance as an Authorized Out-of-Network Service.

For the services above, Members are only responsible for applicable In-Network Copayments, Coinsurance and Deductibles which will be applied to In-Network Maximum Out-of-Pocket Amounts. Members are protected from balance billing for these services.

If Your Plan has a Deductible that is the dollar amount that must be paid out-of-pocket by a Member for Covered Services each year before the Plan begins to pay for benefits. Your Plan may have separate Deductibles for In-Network and Out-of-Network benefits.

Copayments and Coinsurances listed in this document are amounts You pay directly to a Provider for a Covered Service. Copayments are shown as flat dollar amounts. Coinsurance is shown as a percentage of the Plan's Allowable Charge for Your Covered Service. For some benefits You may see the statement, "Cost sharing determined by the type and place of service." For these services Your cost sharing will be based on where You receive a service, for example in a Physician office or inpatient setting, and/or the type of service. You may also have Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

to pay for balance billing amounts that are more than the Plan's Allowable Charge for a Covered Service from Non-Plan Providers.

Your Plan's Maximum Out-of-Pocket Amount means the total dollar amount Members pay, or that are paid on their behalf, out-of-pocket for most Covered Services during a year. Deductibles, Copayments and Coinsurance for most Covered Services count toward the Maximum amount. Your Plan may have separate Maximum Amounts for In-Network and Out-of-Network benefits.

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

<b>Deductible and Maximum Out-of-Pocket Amount (MOOP)</b>		
	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Deductible</b> Calendar Year	Your Plan Does Not Have a Deductible	\$500/Individual; \$1,000/Family
<p>Your Plan does not have an In-Network Deductible. Most amounts You pay for Out-of-Network Covered Services will count toward meeting the Out-of-Network Deductible. The Deductible applies to all Out-of-Network Covered Services unless services are shown as Covered without a Deductible.</p> <p>The Deductible applies to all Covered Services except for:</p> <ul style="list-style-type: none"> <li>• In-Network Preventive Care Services required by law;</li> <li>• Other services in this document shown as Covered without a Deductible.</li> </ul> <p>If You are the Subscriber, and the only Member Covered under Your Plan, the Individual Deductible amount applies. If You have other Family Members on Your Plan the Family Deductible amount applies. The Plan has an embedded Individual Deductible within the Family Deductible. If one Family Member meets the Individual Deductible his or her benefits will begin. Once the total Family Coverage Deductible is met benefits are available for all Family Members. No one Member can contribute more than their Individual Deductible amount to the Family Deductible. Copayment or Coinsurance amounts a Member pays for services shown as Covered without a Deductible will not count toward meeting the Individual or Family Deductible.</p> <p>Any amounts applied to the Plan Deductible during the last three months of the Plan year can be carried forward to the next year.</p>		
	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Maximum Out-of-Pocket</b> Calendar Year	\$3,000/Individual; \$6,000/Family	\$4,500/Individual; \$9,000/Family
<p>The In-Network and the Out-of-Network Maximum Out-of-Pocket Amounts are separate. Most amounts You pay, or that are paid on Your behalf, for In-Network Covered Services will count toward meeting the In-Network Maximum. Most amounts You pay, or that are paid on Your behalf, for Covered Services Out-of-Network will count toward meeting the Out-of-Network Maximum.</p> <p>The following will not count toward the Plan Maximum Amount(s):</p> <ul style="list-style-type: none"> <li>• Amounts You pay for services not covered under Your Plan;</li> <li>• Amounts You pay for any services after a benefit limit has been reached;</li> <li>• Balance billing amounts that are more than the Plan's Allowable Charge for a Covered Service from Non-Plan Providers;</li> <li>• Premium amounts;</li> <li>• Copayments, Coinsurance, or Deductibles for Covered Services that are not Essential Health Benefits;</li> <li>• Ancillary charges which result from a request for a brand name outpatient prescription drug when a Generic Drug is available;</li> <li>• Other services in this document that are shown as excluded from the Maximum Amount.</li> </ul> <p>If You are the Subscriber, and the only Member Covered under Your Plan, the Individual Maximum applies. If You have other Family Members on Your Plan the Family Maximum applies. Under Family coverage the Individual Maximum applies separately to each covered Family Member. Once the total Family Coverage Maximum is met the Family Maximum Amount is satisfied. No one Member can contribute more than their Individual Maximum Amount to the Family limit.</p>		

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.



Benefit	In-Network	Out-of-Network
<p style="text-align: center;"><b>Physician Office Visits</b></p> <p>Your Copayment or Coinsurance applies to Covered Services done during an office visit. You will pay an additional Copayment or Coinsurance for outpatient therapies and services, injectable and infused medications, allergy care, testing and serum, outpatient advanced imaging procedures, and sleep studies done during an office visit. Virtual Consults must be provided by approved Plan providers. For mental health or substance use disorders You will pay the Copayment or Coinsurance listed under Mental Health and Substance Use Disorder Services Outpatient Office Visits.</p> <p><b>*Pre-Authorization is required for in-office surgery.</b></p>		
<b>Primary Care Visit</b>	You Pay \$20	After Deductible You Pay 30%
<b>Virtual Consult</b>	No Charge	Not Covered
<b>Specialist Visit</b>	You Pay \$40	After Deductible You Pay 30%
<p><b>Vaccines and Immunotherapeutic Agents</b></p> <p>You are responsible for Coinsurance amount up to a maximum of \$250 per dose. This does not include routine immunizations Covered under Preventive Care.</p>	You Pay 50%	After Deductible You Pay 50%
<p style="text-align: center;"><b>Preventive Care</b></p> <p>Recommended preventive care services are Covered at no cost sharing when received from In-Network Plan Providers. You may still have to pay an office visit Copayment or Coinsurance when You receive preventive care. (See Your COI under “OFFICE VISIT COPAYMENTS FOR PREVENTIVE CARE”). Some services may be provided under Your prescription drug benefit. Please use the following link for a complete list of Covered preventive care services: <a href="https://www.healthcare.gov/what-are-my-preventive-care-benefits">healthcare.gov/what-are-my-preventive-care-benefits</a>.</p>		
<p><b>Recommended exams, screenings, tests, immunizations, and other services</b></p>	No Charge	After Deductible You Pay 30%
<p style="text-align: center;"><b>Outpatient Therapies and Services</b></p> <p>You pay a Copayment or Coinsurance amount for each visit at a Physician’s office, a free-standing outpatient Facility, a Hospital outpatient Facility, or at home. For home visits the Home Health Visit limit will apply instead of the Therapy Services limits listed below. Visit limits do not apply to outpatient habilitative or rehabilitative therapy services if You get that care as part of the Hospice or Early Intervention benefit, or as part of a treatment plan for Autism Spectrum Disorder. Visit limits do not apply to outpatient or home health habilitative or rehabilitative therapy services for mental health conditions or substance use disorders. For Mental Health conditions or Substance Use Disorders You will pay the Copayment or Coinsurance listed under Mental Health and Substance Use Disorder Services Other Outpatient Services.</p>		
<p><b>Occupational and Physical Therapy*</b></p> <p>Services limited to 30 combined visits per Calendar Year.</p>	You Pay 20%	After Deductible You Pay 30%
<p><b>Speech Therapy*</b></p> <p>Services limited to 30 visits per Calendar Year.</p>	You Pay 20%	After Deductible You Pay 30%
<p><b>Cardiac Rehabilitation*</b></p> <p>Services limited to 30 visits per Calendar Year.</p>	You Pay 20%	After Deductible You Pay 30%

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

<b>Benefit</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Pulmonary Rehabilitation*</b> Services limited to 30 visits per Calendar Year.	You Pay 20%	After Deductible You Pay 30%
<b>Vascular Rehabilitation*</b> Services limited to 30 visits per Calendar Year.	You Pay 20%	After Deductible You Pay 30%
<b>Vestibular Rehabilitation*</b> Services limited to 30 visits per Calendar Year.	You Pay 20%	After Deductible You Pay 30%
<b>IV Infusion Therapy</b>	<b>PCP Office Visit</b> You Pay \$20 <b>Specialist Office Visit</b> You Pay \$40 <b>Outpatient Facility</b> You Pay 20%	After Deductible You Pay 30%
<b>Respiratory/Inhalation Therapy</b>	<b>PCP Office Visit</b> You Pay \$20 <b>Specialist Office Visit</b> You Pay \$40 <b>Outpatient Facility</b> You Pay 20%	After Deductible You Pay 30%
<b>Chemotherapy and Chemotherapy Drugs*</b>	<b>PCP Office Visit</b> You Pay \$20 <b>Specialist Office Visit</b> You Pay \$40 <b>Outpatient Facility</b> You Pay 20%	After Deductible You Pay 30%
<b>Radiation Therapy*</b>	<b>PCP Office Visit</b> You Pay \$20 <b>Specialist Office Visit</b> You Pay \$40 <b>Outpatient Facility</b> You Pay 20%	After Deductible You Pay 30%
<b>Pre-Authorized Injectable and Infused Medications*</b> Includes injectable and infused medications, biologics, and IV therapy medications that require Pre-Authorization. Office visit, outpatient Facility, or home health Copayment or Coinsurance will also apply. Does not apply to Chemotherapy Drugs.	You Pay 20%	After Deductible You Pay 30%
<b>Outpatient Dialysis</b>		
You Pay a Copayment or Coinsurance for each visit at any place of service. Coverage also includes home dialysis equipment and supplies.		
<b>Dialysis Services</b>	You Pay 20%	After Deductible You Pay 30%

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

Benefit	In-Network	Out-of-Network
<b>Outpatient Surgery</b>		
You pay a Copayment or Coinsurance for services provided in a free-standing ambulatory surgery center or Hospital outpatient surgical Facility.		
<b>Surgery Services*</b>	You Pay 20%	After Deductible You Pay 30%
<b>Outpatient Lab, Diagnostic, Imaging and Testing</b>		
You pay a Copayment or Coinsurance for services done in a free-standing outpatient Facility or lab or a Hospital outpatient Facility or lab. For mental health conditions or substance use disorders You will pay the Copayment or Coinsurance listed under Mental Health and Substance Use Disorder Services Other Outpatient Services.		
<b>Diagnostic Procedures</b>	You Pay 20%	After Deductible You Pay 30%
<b>X-Ray Ultrasound Doppler Studies</b>	You Pay 20%	After Deductible You Pay 30%
<b>Lab Work</b>	You Pay 20%	After Deductible You Pay 30%
<b>Outpatient Advanced Imaging, Testing and Scans</b>		
You pay a Copayment or Coinsurance for services done in a Physician's office, a freestanding outpatient Facility or a Hospital outpatient Facility or lab. For mental health conditions or substance use disorders You will pay the Copayment or Coinsurance listed under Mental Health and Substance Use Disorder Services Other Outpatient Services.		
<b>Magnetic Resonance Imaging (MRI)* Magnetic Resonance Angiography (MRA)* Positron Emission Tomography (PET)* Computerized Axial Tomography (CT)* Computerized Axial Tomography Angiogram (CTA)* Magnetic Resonance Spectroscopy (MRS) Single Photon Emission Computed Tomography (SPECT) Nuclear Cardiology Sleep Studies*</b>	You Pay 20%	After Deductible You Pay 30%
<b>Maternity Care</b>		
Includes prenatal care, delivery, and postpartum care and services, and home health visits. You must also pay Your Inpatient Hospital Copayment or Coinsurance. Recommended preventive care services and screenings are Covered under preventive benefits.		
<b>Maternity Care *Pre-Authorization is required for prenatal services</b>	You Pay 20%	After Deductible You Pay 30%
<b>Inpatient Services</b>		
<b>Inpatient Hospital Services*</b>	You Pay \$200 and You Pay 20%	After Deductible You Pay 30%
<b>Transplants*</b>	You Pay \$200 and You Pay 20%	After Deductible You Pay 30%

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

<b>Benefit</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Skilled Nursing Facility Services*</b> Limited to a maximum of 90 days per Calendar Year.	After inpatient copayment has been met You Pay 20%	After Deductible You Pay 30%
<b>Non-Emergent Ambulance Services</b>		
Includes non-Emergency transportation that is Medically Necessary and Pre-Authorized. You pay a Copayment or Coinsurance per transport each way. For mental health conditions or substance use disorders You will pay the Copayment or Coinsurance listed under Mental Health and Substance Use Disorder Services Other Outpatient Services.		
<b>Water and Ground Services Non-Emergent Transportation*</b>	You Pay \$200 and You Pay 20%	After Deductible You Pay 30%
<b>Air Ambulance Services Non-Emergent Transportation*</b>	You Pay \$200 and You Pay 20%	You Pay \$200 and You Pay 20%
<b>Emergency Services</b>		
Includes medical and mental health and substance use disorder Emergency Services, Physician services, Advanced Diagnostic Imaging, such as MRIs and CT scans, other Facility charges, such as diagnostic x-ray and lab services and medical supplies provided in an Emergency Department, including and independent freestanding Emergency Department, In-Network or Out-of-Network. If You are admitted the Copayment will be waived, and You will pay the Inpatient Hospital Services Copayment or Coinsurance.		
<b>Emergency Services</b>	You Pay \$200 and You Pay 20%	You Pay \$200 and You Pay 20%
<b>Emergency Ambulance</b>	You Pay \$200 and You Pay 20%	You Pay \$200 and You Pay 20%
<b>Urgent Care Services</b>		
Includes Urgent Care Services, Physician services, and other ancillary services received at an Urgent Care Facility. If You are transferred to an Emergency Department from an Urgent Care Center, You will pay the Emergency Services Copayment or Coinsurance. For mental health conditions or substance use disorders visit limits will not apply and You will pay the Copayment or Coinsurance listed under Mental Health and Substance Use Disorder Services Other Outpatient Services.		
<b>Urgent Care Services</b>	You Pay \$40	After Deductible You Pay 30%
<b>Mental Health and Substance Use Disorder Services</b>		
Includes inpatient and outpatient services for the treatment of mental health and substance use disorders. Virtual Consults must be furnished by approved Plan providers. <b>*Pre-Authorization is required for Inpatient Hospital Services, partial hospitalization services, intensive outpatient program (IOP) services, Transcranial Magnetic Stimulation (TMS), and electro-convulsive therapy.</b>		
<b>Inpatient Hospital Services*</b>	You Pay \$200 and You Pay 20%	After Deductible You Pay 30%
<b>Residential Treatment Services*</b>	You Pay \$200 and You Pay 20%	After Deductible You Pay 30%
<b>Outpatient Office Visits (PCP and Specialist)</b>	You Pay \$20	After Deductible You Pay 30%
<b>Outpatient Office Visits (Virtual Consult)</b>	You Pay \$20	Not Covered
<b>Partial Hospitalization/Intensive Outpatient Program Facility Services*</b>	You Pay 20%	After Deductible You Pay 30%
<b>Other Outpatient Services</b>	You Pay 20%	After Deductible You Pay 30%

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

<b>Benefit</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Autism Spectrum Disorder*</b>	Cost sharing determined by the type and place of service.	Cost sharing determined by the type and place of service.
<b>Employee Assistance Visits</b> Services include short-term problem assessment by licensed behavioral health providers, and referral services for employees, and other Covered family members and household members. To use services call 757-363-6777 or 1-800-899-8174.	No Charge for up to 5 visits from Plan Employee Assistance providers per presenting issue as determined by treatment protocols.	
<b>Diabetes Treatment</b>		
Includes supplies, equipment, and education. An annual diabetic eye exam is Covered from an In-Network Plan Provider or a participating Vision Services Plan (VSP) provider at the office visit Copayment or Coinsurance amount.		
<b>Insulin Pumps*</b>	No Charge	After Deductible You Pay 30%
<b>Pump Infusion Sets and Supplies*</b>	You Pay 20%	After Deductible You Pay 30%
<b>Testing Supplies</b> Includes test strips, lancets, lancet devices, Blood Glucose Meters and control solution, and Continuous Blood Glucose Monitors, sensors, and supplies. <b>*Pre-Authorization is required for talking Blood Glucose Meters</b>	Covered under the Plan's Prescription Drug Benefit	Covered under the Plan's Prescription Drug Benefit
<b>Insulin, and Needles and Syringes for Injection</b>	Covered under the Plan's Prescription Drug Benefit	Covered under the Plan's Prescription Drug Benefit
<b>Outpatient Self-Management Training, Education, Nutritional Therapy</b>	No Charge	After Deductible You Pay 30%
<b>Prosthetic Limb Replacement</b>		
<b>Prosthetic Devices and Components, repair, fitting, replacement, adjustment.*</b>	You Pay 30%	After Deductible You Pay 30%
<b>Durable Medical Equipment (DME) and Supplies</b>		
<b>DME, Orthopedic Devices, Prosthetic Appliances, Devices</b> <b>*Pre-Authorization is required for items over \$750</b> <b>*Pre-Authorization is required for repair, replacement and rental items.</b>	You Pay 30%	After Deductible You Pay 30%

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

Benefit	In-Network	Out-of-Network
<p align="center"><b>Early Intervention Services</b></p> <p>For Dependent children from birth to age three.</p>		
<p><b>Speech and language therapy, Occupational therapy, Physical therapy, Assistive technology services and devices.*</b></p>	<p>Cost sharing determined by the type and place of service.</p>	<p>Cost sharing determined by the type and place of service.</p>
<p align="center"><b>Home Health Care</b></p> <p>Includes skilled home health care services. You will also pay a separate Copayment or Coinsurance for therapies and infused medications received at home. Visit limits do not apply to outpatient habilitative or rehabilitative therapy services for mental health conditions and substance use disorders.</p>		
<p><b>Home Health Care*</b> Limited to a maximum of 100 visits per Calendar Year.</p>	<p>You Pay 20%</p>	<p>After Deductible You Pay 30%</p>
<p align="center"><b>Hospice Care</b></p>		
<p><b>Hospice Care*</b></p>	<p>You Pay 20%</p>	<p>After Deductible You Pay 30%</p>
<p align="center"><b>Chiropractic/Osteopathic/Manipulation Therapy</b></p> <p>The Plan Contracts with American Specialty Health Group (ASH) to administer this benefit. Services include therapy to treat problems of the bones, joints, and back. Services must be received from ASH providers.</p>		
<p><b>Chiropractic Services*</b> Limited to 30 visits per Plan year.</p>	<p>You Pay 20%</p>	<p>After Deductible You Pay 40%</p>
<p align="center"><b>Reconstructive Breast Surgery</b></p> <p>Includes Covered Services for Members who have had a mastectomy.</p>		
<p><b>Surgery and Reconstruction* Prostheses* Physical Complications* Lymphedema*</b></p>	<p>Cost sharing determined by the type and place of service.</p>	<p>Cost sharing determined by the type and place of service.</p>
<p align="center"><b>Infertility Services</b></p> <p>Includes limited services, for Members only, to diagnose and treat underlying medical conditions resulting in Infertility.</p>		
<p><b>Endometrial biopsies</b> Limited to 2 per lifetime <b>Semen analysis</b> Limited to 2 per lifetime <b>Hysterosalpingography</b> Limited to 2 per lifetime <b>Sims-Huhner test (smear)</b> Limited to 4 per lifetime <b>Diagnostic laparoscopy</b> Limited to 1 per lifetime</p>	<p>Cost sharing determined by the type and place of service.</p>	<p>Cost sharing determined by the type and place of service.</p>
<p align="center"><b>Clinical Trials</b></p> <p>Includes "routine patient costs" for a Phase I, Phase II, Phase III, or Phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition.</p>		
<p><b>Clinical Trial Services*</b></p>	<p>Cost sharing determined by the type and place of service.</p>	<p>Cost sharing determined by the type and place of service.</p>

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

Benefit	In-Network	Out-of-Network
<b>Allergy Care</b>		
<b>Allergy Care, Testing, and Serum</b>	Cost sharing determined by the type and place of service.	Cost sharing determined by the type and place of service.
<p style="text-align: center;"><b>Telemedicine Services</b></p> <p>Includes the use of interactive audio, video, or other electronic media used for the purpose of diagnosis, consultation, or treatment. Your out-of-pocket Deductible, Copayment, or Coinsurance amounts will not exceed the Deductible, Copayment or Coinsurance amount You would have paid if the same services were provided through face-to-face diagnosis, consultation, or treatment.</p>		
<b>Telemedicine Services</b>	Cost sharing determined by the type and place of service.	Cost sharing determined by the type and place of service.
<p style="text-align: center;"><b>Hearing Aid Services for Children Age 18 and Younger</b></p> <p>Includes hearing aids and related services (earmolds, initial batteries, other necessary equipment, maintenance, and adaption training). Benefits for hearing aids and related services are limited to a combined benefit for In-Network benefits and Out-of-Network benefits of \$1500 per hearing impaired ear every 24 months.</p>		
<b>Hearing Aids and Related Services*</b>	No Charge up to \$1500 per hearing aid per hearing impaired ear every 24 months.	No Charge up to \$1500 per hearing aid per hearing impaired ear every 24 months.

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.



## **Prescription Drugs** **LG\_150D\_15\_40\_60\_20%**

This document describes Your Plan's outpatient prescription drug Coverage for medical and mental health and substance use disorder treatment. All drugs must be United States Food and Drug Administration (FDA) approved, and You must have a prescription. You will need to pay Your Copayment or Coinsurance when You fill your prescription at the pharmacy. If Your Plan has a Deductible, You must meet that amount before Your Coverage begins. Some drugs require Pre-Authorization by Your Physician, and some quantities may be limited.

Details about Covered Services are in the section "What is Covered". Details about services and treatments that are not Covered are in the section "What is Not Covered."

Prescriptions may be filled at a participating, In-Network Plan pharmacy or at a non-participating pharmacy or its intermediary if the non-participating pharmacy or its intermediary has agreed in writing to accept as payment in full reimbursement from the Plan or its Pharmacy Benefit Manager, including any Copayment or Coinsurance consistently imposed by the Plan or its Pharmacy Benefit Manager, at the same level as the Plan or its Pharmacy Benefit Manager gives to participating pharmacies.

Our formulary is a list of FDA-approved medications that we Cover. Prescription drugs are reviewed by the Plan's Pharmacy and Therapeutics Committee for placement onto the formulary. For a single Copayment or Coinsurance charge You may receive up to a consecutive 30-day supply of a Covered drug at a retail pharmacy. Some drugs may be available under the Plan's mail order pharmacy. Specialty Drugs are available up to a 30-day supply and can be delivered to Your home address from the Plan's specialty mail order drug pharmacy.

This formulary is organized into the following tiers which will determine what You pay out-of-pocket to fill a prescription:

**Preferred Generic Drugs (Tier 1)** includes commonly prescribed Generic Drugs. Other drugs may be included in Tier 1 if the Plan recognizes they show documented long-term decreases in illness.

**Preferred Brand & Other Generic Drugs (Tier 2)** includes brand-name drugs and some Generic Drugs with higher costs than Tier 1 Generic Drugs that are considered by the Plan to be standard therapy.

**Non-Preferred Brand Drugs (Tier 3)** includes brand-name drugs not included by the Plan on Tier 1 or Tier 2. These may include single source brand-name drugs that do not have a Generic Product Level equivalent or a therapeutic equivalent. Drugs on this tier may be higher in cost than equivalent drugs, or drugs determined to be no more effective than equivalent drugs on lower tiers.

**Specialty Drugs (Tier 4)** includes those drugs classified by the Plan as Specialty Drugs. Specialty Drugs have unique uses and are generally prescribed for people with complex or ongoing medical conditions. Specialty Drugs include the following:

1. Medications that treat certain patient populations including those with rare diseases;
2. Medications that require close medical and pharmacy management and monitoring;
3. Medications that require special handling and/or storage;
4. Medications derived from biotechnology and/or blood derived drugs or small molecules;
5. Medications that can be delivered via injection, infusion, inhalation, or oral administration;
6. Medications subject to restricted distribution by the U.S. Food and Drug Administration; and

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.



7. Medications that require special handling, provider coordination, or patient education that cannot be provided by a retail pharmacy.

Specialty Drugs are only available through a Plan Specialty Pharmacy including specialty pharmacy Proprium Pharmacy at 1-855-553-3568 and are limited to a 30-day supply. Specialty Drugs will be delivered to Your home address. If You have a question or need to find out if Your drug is considered a Specialty Drug please call Pharmacy Member Services at the number on Your Plan ID Card. You can also log onto [sentarahealthplans.com](http://sentarahealthplans.com) for a list of Specialty Drugs and specialty pharmacies.

Tier 4 also includes compound prescription medications. A compound prescription medication is used to meet the needs of a specific individual and must have at least one ingredient requiring a Physician's authorization by State or Federal Law.

### **Refills**

Your Plan has refill limitations. You must use most of Your medication or about 75% of Your medication based on the day supply of Your prescription before You can get a refill. There are several ways to refill Your prescription. In most cases contact the retail, mail order, or specialty pharmacy where You originally filled Your prescription and request a refill. Sometimes Your doctor will prescribe a set number of refills for Your prescription. If You have run out of refills You will need a new prescription from Your doctor. In some cases, Your pharmacist may be able to call Your doctor to get more refills for You. If Your doctor increases the amount of Your dosage, you will be able to refill Your prescription at the newly prescribed dosage.

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

<b>Deductibles, Maximum Out of Pocket Amount (MOOP), and Benefits</b>	
<b>Deductibles</b>	Your Plan has the following separate Pharmacy Deductible that must be met before Coverage for Prescription drugs begins unless otherwise noted: \$150 per person per Calendar Year. \$300 per family per Calendar Year.
<b>Maximum Out-of-Pocket Amount</b>	Outpatient Prescription Drug Deductibles, Copayments or Coinsurance apply to the Plan's Maximum Medical Out-of-Pocket Limit. Ancillary charges which result from a request for a brand name outpatient prescription drug when a Generic Drug is available are not Covered, do not count toward the Plan's Maximum Out-of-Pocket Amount and must continue to be paid after the Maximum Out-of-Pocket Amount has been met.
<b>Insulin, and Needles and Syringes for Injection</b>	You pay the cost sharing for the applicable Tier. A Member's cost sharing payment for a covered insulin drug will not exceed \$50 per 30-day supply per prescription, regardless of the amount or type of insulin needed to fill each prescription. Deductible does not apply.
<b>Diabetic Testing Supplies including Blood Glucose Meters, test strips, lancets, lancet devices, and control solution</b>	No Charge Members can pick up supplies at any network pharmacy. LifeScan products will be the preferred brand. However, the Plan reserves the right to change or add additional preferred brands. Members that request other brand name supplies will pay the applicable cost share depending on the Tier. *Pre-Authorization is required for talking Blood Glucose Meters.
<b>Continuous Blood Glucose Monitors, Sensors and Supplies</b>	You pay the cost sharing for the applicable Tier.
<b>Formulary</b>	This Plan has a closed formulary and Covers a specific list of drugs and medications. If Your drug is not on Our formulary, We have a process in place to request Coverage. Please use the following link to see a list of drugs on the Plan's formulary: <a href="http://sentarahealthplans.com/members/manage-plans/employer-group-prescription-drug-lists">sentarahealthplans.com/members/manage-plans/employer-group-prescription-drug-lists</a> .  If a brand-name medication is dispensed instead of a generic equivalent, You must pay the cost difference between the dispensed brand-name drug and the Generic Drug in addition to the Copayment or Coinsurance charge, unless authorized by the Plan.

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

### Retail Pharmacy Cost Sharing

When You pick up Your drug at a retail pharmacy You will pay the Copayment (one Copayment for each 30-day supply) or the Coinsurance amount listed under the applicable Tier for Your Drug:

- You pay one Copayment or the Coinsurance for up to a 30-day supply;
- You pay two Copayments or the Coinsurance for a 31 to 60-day supply;
- You pay three Copayments or the Coinsurance for a 61 to 90-day supply.

Tier 4 Specialty Drugs are only available from a Plan Specialty Pharmacy including Proprium Pharmacy and are limited to a 30-day supply.

<p><b>ACA Preventive Drugs</b> ACA preventive prescription drugs and over the counter items identified as an A or B recommendation by the United States Preventive Services Task Force. <b>Please use this link for a list of Covered preventive care services:</b> <a href="http://healthcare.gov/what-are-my-preventive-care-benefits">healthcare.gov/what-are-my-preventive-care-benefits</a>.</p>	<p>No Charge. Deductible does not apply. Covered Food and Drug Administration (FDA) approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day courses of treatment per year when prescribed by a health care provider.</p>
<p><b>Preferred Generic Drugs</b> Tier 1</p>	<p>After Deductible You Pay \$15</p>
<p><b>Preferred Brand &amp; Other Generic Drugs</b> Tier 2</p>	<p>After Deductible You Pay \$40</p>
<p><b>Non-Preferred Brand Drugs</b> Tier 3</p>	<p>After Deductible You Pay \$60</p>
<p><b>Specialty Drugs</b> Tier 4</p>	<p>After Deductible You Pay 20% up to a maximum Copayment of \$300.</p>

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

**Copayment and Coinsurance Mail Order (If Your Drug is available) for up to a 90-day supply**

Some Outpatient prescription drugs in Tier 1, Tier 2, and Tier 3 are available from the Plan's Mail Order Pharmacy Express Scripts. You may call Express Scripts at 1-888-899-2653 to find out if Your drug is available. Tier 4 Specialty Drugs are only available from a Plan Specialty Pharmacy including Proprium Pharmacy and are limited to a 30-day supply.

<p><b>ACA Preventive Drugs</b>                  ACA preventive prescription drugs and over the counter items identified as an A or B recommendation by the United States Preventive Services Task Force. <b>Please use this link for a list of Covered preventive care services:</b>  <a href="http://healthcare.gov/what-are-my-preventive-care-benefits">healthcare.gov/what-are-my-preventive-care-benefits</a>.</p>	<p>No Charge. Deductible does not apply.                  Covered Food and Drug Administration (FDA) approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day courses of treatment per year when prescribed by a health care provider.</p>
<p><b>Preferred Generic Drugs Tier 1</b></p>	<p>After Deductible You Pay \$37.50</p>
<p><b>Preferred Brand &amp; Other Generic Drugs Tier 2</b></p>	<p>After Deductible You Pay \$100</p>
<p><b>Non-Preferred Brand Drugs Tier 3</b></p>	<p>After Deductible You Pay \$180</p>
<p><b>Specialty Drugs Tier 4</b></p>	<p>Tier 4 Specialty Drugs are only available from a Plan Specialty Pharmacy including Proprium Pharmacy and are limited to a 30-day supply.</p>

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.

**Notice/Notes/Terms & Conditions:**

Dependent Children enrolled in the Plan are Covered until the end of month they turn 26.

This Plan does not have pre-existing condition exclusions.

This Plan does not have annual or lifetime dollar limits on Essential Health Benefits.

This is a group plan sponsored by Your employer. Your employer will pay the premium to us on Your behalf. Your employer will tell You how much You must contribute, if any, to the premium.

**Need help in another language? Call us.**

需要以其他语言获得帮助? 联系我们。

다른 언어로 도움이 필요하십니까? 저희에게 연락 해 주세요.

Quý vị cần được giúp đỡ bằng một ngôn ngữ khác? Hãy gọi cho chúng tôi.

Kailangan ng tulong sa ibang wika? Tawagan kami.

¿Necesita ayuda en algún otro idioma? Llámenos.

Saad laħgo át'éhígíí daa ts'í bee shíká a'doowoł nínízin. Nihich'ı' hólne'.

1-855-687-6260

Some benefits require Pre-Authorization before You receive them. These services are marked with \* in the chart.





# Pharmacy Information

# Pharmacy



**Sentara Health Plans pharmacy benefits will only apply if your employer group offers pharmacy that is administered by Sentara Health Plans. If you are unsure whether your pharmacy benefits are administered by Sentara Health Plans, you can refer to your plan documents, call member services at the number on the back of your member ID card, or ask your employer.**

## FAQs

### **How will my prescription drugs be covered under Sentara Health Plans?**

Sentara Health Plans uses a prescription drug formulary. The formulary is a list of drugs that are covered under your plan. Most plans have a four (4) tier formulary. The tier your drug is placed in will determine your copayment or coinsurance amount. To view the formulary or calculate drug costs, sign in to [sentarahealthplans.com/members](https://sentarahealthplans.com/members) or the Sentara Health Plans mobile app and select Pharmacy Resources.

- Some drugs require pre-authorization by Sentara Health Plans in order to be covered. Your prescribing provider is responsible for initiating pre-authorization. You should also check your plan documents to see what medications may be excluded from coverage. Sentara Health Plans may also establish monthly quantity limits for selected medications.
- In some cases, your plan requires you to first try certain drugs to treat your medical condition before we will cover another drug for that condition, also known as Step Therapy. For example, if Drug A and Drug B both treat your medical condition, we may not cover Drug B unless you try Drug A first. If Drug A does not work for you, we will then cover Drug B.

- Sentara Health Plans may limit quantities of certain medications.

Specialty drugs may only be available through specialty pharmacies, including Proprium Pharmacy. You can check [sentarahealthplans.com/member](https://sentarahealthplans.com/member) or the Sentara Health Plans mobile app for a listing of specialty medications.

### **How does Sentara Health Plans determine my prescription drug tier?**

Sentara Health Plans has a Pharmacy and Therapeutics Committee, which is composed of doctors and pharmacists. The committee reviews all drugs, including generics, for efficacy, safety, overall disease factors, and cost. Drugs are placed in tiers based on their review and recommendation. Most generic drugs usually fall into the Preferred Generic Drugs tier (tier 1); more expensive generic drugs will be available in Preferred Brand and Other Generic Drugs tier (tier 2).

### **How much will I have to pay out-of-pocket for my prescription drugs?**

Your deductibles, copayments, or coinsurance amounts that may apply to your pharmacy cost are outlined in your plan benefit documents. You must pay your applicable copayment/coinsurance when you pick up your drugs from the retail pharmacy. If your plan includes benefits for mail-order prescription drugs, you may be able to get certain maintenance drugs from your plan's network mail-order pharmacy for lower out-of-pocket costs.

### **Is it possible that I would ever pay less than my copayment/coinsurance for a prescription?**

Yes. If the pharmacy's usual and customary cost is less than your copayment/coinsurance, you will pay the lesser amount. In order to maximize your pharmacy benefit, be sure to present your Sentara Health Plans





member ID card whenever you have a prescription filled. This is important whether the prescription is for a brand or a generic drug because the cost of many drugs can be less than your copayment. Some pharmacies advertise a \$4 drug list; however, that may not be the lowest price for you. For some drugs, the actual cost of the drug with your Sentara Health Plans member ID card may be less than the advertised \$4 generic program.

## Are there any restrictions on filling my prescriptions?

There are several things to keep in mind before having your prescriptions filled:

- Registered members of **sentarahealthplans.com** can locate a participating pharmacy by signing in to **sentarahealthplans.com/members** or the Sentara Health Plans mobile app and selecting Pharmacy Resources.
- If you choose to have your prescription filled at a non-participating pharmacy, you will have to pay the full cost of the prescription upfront and file for reimbursement from Sentara Health Plans. You will be responsible for paying all charges in excess of the Sentara Health Plans allowable charge, in addition to any copayment, deductible, or coinsurance amounts specified in your plan documents.
- Some drugs require pre-authorization by Sentara Health Plans in order to be covered. Your prescribing provider is responsible for initiating pre-authorization.
- If you or your prescribing provider requests a brand medication when a generic equivalent is available; you may be responsible for the difference in the cost between the generic and the brand name drug in addition to your copayment/coinsurance and/or deductible.



# Express Scripts® Mail-Order Program



**With your pharmacy benefits from Sentara Health Plans, you can get 90-day supplies of your maintenance medications delivered right to your door from Express Scripts® Pharmacy.**

**Along with simple, stress-free ordering and delivery that can save you time and money, you'll also enjoy:**

- FREE standard shipping,\* with most orders arriving within 5-7 days once shipped
- Access to a hassle-free automatic refill program so you never run out of medication
- Sign in to [sentarahealthplans.com/members](https://sentarahealthplans.com/members) or the Sentara Health Plans mobile app to refill medications, track orders, transfer prescriptions to our pharmacy, and
- make payments
- 24/7 access to pharmacists and patient care advocates to answer your questions.

Express Scripts Pharmacy is 100% focused on pharmacy and 100% focused on getting you your medications safely, quickly, and accurately.

*\* Standard shipping costs are included as part of your prescription plan.*

## Three easy ways to switch to Express Scripts Pharmacy



### ePrescribe

Ask your doctor to send your prescriptions electronically to Express Scripts Pharmacy

### Online

Sign in to [sentarahealthplans.com/member](https://sentarahealthplans.com/member) or the Sentara Health Plans mobile app to activate your pharmacy account. After activating your account, you'll be able to view your prescriptions and savings; then, simply click to transfer your eligible prescriptions to home delivery.

### Phone

Call **1-888-899-2653** to learn how to get your long-term maintenance medications delivered by Express Scripts Pharmacy. TTY users can call 711.

[sentarahealthplans.com](https://sentarahealthplans.com)

 **Sentara®**  
Health Plans

## Frequently Asked Questions

### **Q: What medications can be delivered?**

A: Maintenance medications that you take daily or regularly for an ongoing condition can be delivered right to your door. These often come in a 90-day, versus a 30-day, supply, so you are less likely to miss a dose, which can keep you healthier.

### **Q: Is it safe to get my medications delivered?**

A: It's very safe. Millions of people have their medications delivered every day. Express Scripts Pharmacy ensures packaging is confidential, tamper evident, and weather resistant. If your medication requires specific temperature control, it is shipped using special packaging and coolant packs, which are adjusted for weather forecast and climate.

### **Q: How long will it take to receive my home delivery medications?**

A: After Express Scripts Pharmacy receives your prescription from your doctor, your medication usually arrives within 5-7 days once shipped. It may take longer if Express Scripts Pharmacy needs additional information from your doctor or if your medication is temporarily unavailable. In such cases, Express Scripts Pharmacy will notify you and give you options. You can always track the progress of your medication shipment online or through the Sentara Health Plans mobile app.

### **Q: How do I refill my prescriptions?**

A: You can order a refill by:

- using the pharmacy portal on
- **sentarahealthplans.com/members**
- using the Sentara Health Plans mobile app
- calling toll-free **1-888-899-2653** or on your prescription label

All of these options are available 24 hours a day, 7 days a week.

**sentarahealthplans.com**

### **Q: How do I set up automatic refills?**

Automatic refills from Express Scripts Pharmacy are available for qualifying long-term daily medications. When you enroll prescriptions in the auto-refill program, your prescriptions will be automatically refilled and shipped to you at the appropriate time. Express Scripts Pharmacy will contact you before processing the order to confirm delivery. You can make changes to the delivery date, the address, and more on the mobile app and website.

You can set up automatic refills using the pharmacy portal on **sentarahealthplans.com/members** or the Sentara Health Plans mobile app. After you sign in to your account, you simply select the prescriptions you'd like to have automatically refilled and follow the prompts. You can also speak directly to an Express Scripts Pharmacy patient care advocate to enroll your prescription(s) in the auto-refill program; simply call the toll-free number on the back of your member ID card or on your prescription label.

### **Q: What if I have a question about my medication or want to talk to a pharmacist? Where do I call with additional questions or for help?**

A: You can always reach a live person—a patient care advocate or a pharmacist—to help you at Express Scripts Pharmacy, 24 hours a day, 7 days a week. Simply contact Express Scripts Pharmacy at **1-888-899-2653**.



# Express Scripts® Mail-Order Program



## 1. What medications can be delivered?

Maintenance medications that you take daily or regularly for an ongoing condition can be delivered right to your door. These often come in a 90-day, versus a 30-day, supply, so you are less likely to miss a dose, which can keep you healthier.

## 2. Is it safe to get my medications delivered?

It's very safe. Millions of people have their medications delivered every day. Express Scripts Pharmacy ensures packaging is confidential, tamper evident, and weather resistant. If your medication requires specific temperature control, it is shipped using special packaging and coolant packs, which are adjusted for weather forecast and climate.

## 3. How long will it take to receive my home delivery medications?

After Express Scripts Pharmacy receives your prescription from your doctor, your medication usually arrives within 5-7 days once shipped. It may take longer if Express Scripts Pharmacy needs additional information from your doctor or if your medication is temporarily unavailable. In such cases, Express Scripts Pharmacy will notify you and give you options. You can always track the progress of your medication shipment online or through the Sentara Health Plans mobile app.

## 4. How do I refill my prescriptions?

You can order a refill by:

- using the pharmacy portal on [sentarahealthplans.com/members](https://sentarahealthplans.com/members)
- using the Sentara Health Plans mobile app
- calling toll-free **1-888-899-2653** or number on your prescription label

All of these options are available 24 hours a day, 7 days a week.

## 5. How do I set up automatic refills?

Automatic refills from Express Scripts Pharmacy are available for qualifying long-term daily medications. When you enroll prescriptions in the auto-refill program, your prescriptions will be automatically refilled and shipped to you at the appropriate time. Express Scripts Pharmacy will contact you before processing the order to confirm delivery. You can make changes to the delivery date, the address, and more on the mobile app and website.

You can set up automatic refills using the pharmacy portal on [sentarahealthplans.com/member](https://sentarahealthplans.com/member) or the Sentara Health Plans mobile app. After you sign in to your account, you simply select the prescriptions you'd like to have automatically refilled and follow the prompts. You can also speak directly to an Express Scripts Pharmacy patient care advocate to enroll your prescription(s) in the auto-refill program; simply call the toll-free number on the back of your member ID card or on your prescription label.

Have questions about medications or want to talk to a pharmacist?

Call Express Scripts at 1-888-899-2653.

## 1. What is a specialty pharmacy?

Specialty pharmacies handle high-cost medications for complex health conditions. These medications often require special handling, disposal, and/or monitoring. Pharmacy team members help to identify and remove barriers so patients are able to take their medications and thus improve their quality of life.

## 2. What service does Proprium Pharmacy provide?

- a live answer by a team member every time you call during business hours
- support with insurance issues and financial assistance program enrollment
- refill reminder calls/text messages to help you refill your medications on time
- Patient Management Program: personalized care for every patient. We will work with you and your healthcare providers to develop a care plan based upon your individual health conditions.

## 3. What are some of the potential benefits of working with Proprium Pharmacy's patient management program?

- better understanding of your condition and prescribed medication regimen
- improved ability to take your medications as ordered by your doctor
- assistance with side effect management
- improvement in quality of life and overall health

## 4. What are some of the potential limitations of working with Proprium Pharmacy's patient management program?

The program is intended to aid patients in managing their health conditions and is not intended as a cure.

## 5. How much will my medications cost?

Medication costs vary based upon a patient's insurance plan and the medication prescribed. We will be able to determine your out of pocket costs such as deductibles, copayments and coinsurance as soon as we have processed the claim with the insurance company. We will ensure you are aware of your financial responsibility before sending the medication to you.

## 6. What if my insurance company doesn't cover my medications or I cannot afford the copayment and/or coinsurance?

We have patient care advocates who are dedicated to working with your physician and insurance company to obtain coverage for your medications wherever possible. These patient care advocates also perform a thorough investigation and eligibility review of available patient financial assistance programs with the goal of lowering your cost as much as possible.

## 7. What if Proprium Pharmacy is not a preferred provider for my insurance?

If Proprium Pharmacy is considered out-of-network by your insurance, our patient care advocates will consult with your insurance company to determine what the cost difference is for you to use our pharmacy versus an in-network pharmacy. We will provide our costs to you in writing and will work with you to determine the best avenue for you to obtain your medication.

**Call Proprium Pharmacy  
toll-free at 1-855-553-3568**



### 8. Does Proprium Pharmacy have access to all specialty medications?

Proprium Pharmacy has access to most specialty medications. However, in the event we do not have access to your medication, we will transfer your prescription to a pharmacy that can provide the medication and we will contact you to let you know where your medication has been transferred.

### 9. Will Proprium Pharmacy ever substitute my brand name medication with a generic version?

According to the FDA, an approved generic drug is the same as a brand-name drug in dosage, safety, strength, quality, performance, and intended use; and can be safely substituted. Proprium Pharmacy will substitute for the generic alternative unless your doctor indicates the brand product is medically necessary. Your insurance may charge a higher copayment in these circumstances.

### 10. How do I pay for my medications?

You can pay for your medications using any major credit card or debit card. We also accept both Health Savings Account (HSA) and flexible spending account (FSA) cards.

### 11. How do I receive my medications?

Your medications will be shipped to your home, work, or physician's office via a local or national courier service. Confidential packaging is used to ensure protection of your privacy.

### 12. What is the cost for delivery?

Nothing—the pharmacy will deliver your medication at no charge. Certain circumstances may require a re-delivery fee. How do I refill my medication?

### 13. How do I refill my medication?

One of our staff members will contact you approximately seven days prior to your refill due date to coordinate the delivery of your medications and needed supplies. These calls/texts are

designed to serve as a reminder to refill your medications on time. If you don't hear from us and are due for your refill, please call **757-553-3568** or toll-free **1-855-553-3568**.

### 14. How will I know if my medication is recalled and what should I do?

Proprium Pharmacy receives alerts when a medication is recalled and we follow the provided recommendations from the FDA. We will reach out to you if you have received an affected product that requires action. Please call us if you have any questions regarding a recalled product.

### 15. How will I know if my order is delayed?

Meeting our promised delivery times is a top priority for Proprium Pharmacy. However, if an unforeseen delay occurs, we will contact you as soon as we learn of the delay to discuss the circumstances and will work with you to make new arrangements. If you don't receive your order as expected, please let us know as soon as possible.

### 16. What should I do if I am experiencing side effects to my medication?

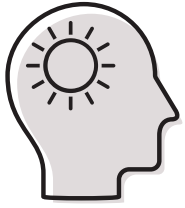
Call 911 immediately if you believe your symptoms are life threatening. Otherwise, please contact the pharmacy at **757-553-3568** or toll-free at **1-855-553-3568** any time of day and one of our pharmacists will help guide you.

### 17. How can I inquire about my order's status?

Please contact the pharmacy at **757-553-3568** or toll-free at **1-855-553-3568** and we can inform you of your order status.

### 18. Can I communicate with you by TTY or other assistive telephone device?

Absolutely. We utilize Virginia Relay (dial 7-1-1) to assist us with communication with patients who require these services. You may also designate a caregiver or family member to speak with us if you prefer.



# Behavioral Health Information

# Behavioral Health Information



## Mental/Behavioral Health and Substance Use Disorder Services

Inpatient services, outpatient office visits, and virtual counseling for the treatment of mental health and substance use disorders are covered as medical benefits.

Pre-Authorization is required for inpatient services, partial hospitalization services, intensive outpatient program (IOP) services, Transcranial Magnetic Stimulation (TMS), and electroconvulsive therapy.

## How to receive services

- Call Sentara Health Plans at **1-800-648-8420** to be directed to a participating behavioral health provider. It is not necessary to go through your primary care physician.
- Contact a participating behavioral health provider directly to arrange for an initial authorization.

If hospitalization is required, the behavioral health provider will arrange for admission to the appropriate facility.

## Emergency services

If currently in treatment, contact the attending behavioral health provider.

If not currently receiving care, call Sentara Behavioral Health Services, Inc. at **1-800-648-8420**, and arrangements will be made for the member to be seen by a behavioral health professional. In order to ensure a prompt response to any clinical emergency, a 24-hour crisis hotline is available.

If you feel you are engaged in behaviors that pose an immediate danger to yourself or to the life of another, please call 911 or go directly to an Emergency Department facility.

## Exclusions

Non-medical ancillary services are not covered. These may include, but are not limited to: vocational rehabilitation services, employment counseling, health education, expressive therapies, or other non-medical services. Residential treatment center care or care in other non-skilled settings are not covered when services are merely custodial, residential, or domiciliary in nature.

The member is responsible for all applicable copayments, coinsurances, and any deductibles depending on the type and place of service as listed on the Benefit Summary.

Members should refer to Plan documents for Plan copayments, coinsurances, deductibles, and maximum out-of-pocket amounts, in addition to coverage exclusions and limitations.

**Behavioral Health Crisis  
Line Toll free. Available  
24 hours a day, 7 days a  
week 833-717-2310.**







## Sentara Employee Assistance Program (EAP)

Sentara EAP can assist you and your household members with challenges you may be facing in your personal and professional lives.

Whether you're trying to improve a relationship, find tools to manage stress or anger, explore child or eldercare resources, cope with grief and loss, manage conflict with a coworker or an employee, or make other positive changes in your life, Sentara EAP is here to help.

### Easy

Call us at **1-800-899-8174** to schedule an in-person, telephonic, or virtual counseling appointment. You don't need to go through your manager or human resources department to access counseling services.

### Confidential

Discussions with Sentara EAP are protected by strict privacy laws. We will not share any information without your consent or unless required by law.

### No cost

Our services are covered by your employer, meaning there's no cost to you or your household members.

### Online Resources

Sign in anonymously to **SentaraEAP.com** to:

- explore helpful articles and tools on relationships, emotional well-being, work/life balance, and financial and legal concerns
- watch webinars and on-demand courses on topics such as self-growth and professional development
- read inspirational posts and learn more about Sentara EAP and our services

Call us or contact your human resources department for your organization's username.

## FAQs

### What can I expect when I call Sentara EAP?

Our friendly team members will ask for basic information, such as your name and your employer. They will assist you with scheduling a counseling appointment or provide you with the right resources based on your needs. You can choose an in-person, telephonic, or HIPAA-compliant virtual counseling appointment.

### How can EAP counseling help me?

When you feel overwhelmed or when your typical coping skills aren't working, our clinicians can provide you with a different perspective and offer suggestions or interventions you haven't considered. Our focus is on helping you manage your life in a healthy and productive way.

### What happens at a counseling session?

You'll first complete some basic paperwork and a health questionnaire. Next, you'll meet with a clinician who will assess your situation and work with you to develop solutions. Counseling sessions typically last about 45 minutes.

### Do you offer other services in addition to counseling?

Yes. We encourage you to visit **SentaraEAP.com** to access resources for personal and professional development and trusted content on work and life topics of interest to you.

**You and your household members can receive up to five (5) counseling sessions per presenting issue.**

**Simply call 1-800-899-8174 or visit SentaraEAP.com to get started.**





# Other Health Insurance Information



## Health and Preventive Services

### Overview

Sentara Health Plans department of Health and Preventive Services provides individual and group programs to improve health and prevent disease. The department offers a wide range of services including direct mail reminders, health screenings, self-learning programs, online education, flu shots, and selected classes.

### Personal Health Assessment and Health Coaching

The completion of a Personal Health Assessment (PHA) includes the identification of health risks for members and targeted interventions to reduce risks and improve health. Members receive health risk information targeted at their readiness to change. Sentara Health Plans has a powerful resource, MyLife MyPlan Connection, to help members adopt healthy behaviors, reduce health risks, and lower their lifetime cost of care. MyLife MyPlan Connection offers our members flexible programs, expert guidance, and inspiration to take charge of their own health, whether they are continuing healthy habits, or making a change to improve their health. It all begins when the member completes a Personal Health Assessment—and creates the foundation for their Health Record and coaching program. Our health coaching partner offers a comprehensive online activities tool, known as the Daily Habits. This online coaching program delivers a personalized, interactive, and motivational experience to help members take action and sustain healthy habits in a fun way. Sentara Health Plans also provides telephonic disease management coaching for coronary heart disease, heart failure, diabetes, respiratory conditions, and weight management.

### Healthy Publications

Members can visit [sentarahealthplans.kramesonline.com/](http://sentarahealthplans.kramesonline.com/) for valuable information about health improvement, disease and condition management, and preventive healthcare. Members can also visit WebMD® Health Services to learn about specific health topics, recipes, request newsletters and other

health resources. Access WebMD Health Services by completing your personal health assessment on [sentarahealthplans.com](http://sentarahealthplans.com).

### Patient Identification Manager Reminder System

The Patient Identification Manager Reminder System informs members of recommended immunizations and preventive health screenings that help fight communicable disease and diagnose cancer in the earliest, most treatable stages. These programs give members valuable and current information and encouragement to reduce health risks. Employees who improve their health can reduce their healthcare needs, reduce absenteeism, and reduce healthcare costs. Initiatives of this system include:

- Mammography reminders: Women age 46 and older who have not had a mammogram in the previous 12 months receive a postcard during their birthday month. This card informs them of the recommended mammography schedule, and the importance of mammography and cervical cancer screening.
- Cervical cancer screening reminders: Women age 24 and older who have not had a cervical cancer screening in the previous 12 months receive a postcard during their birthday month. This card informs them of Pap Test recommendations, and the importance of cervical cancer and mammography screening.
- Healthy pregnancy mailings: Once the health plan learns of a member's pregnancy, she receives the following:
  - the Planning a Healthy Pregnancy Self-Care Handbook
  - a letter and magnet featuring the childhood immunization schedule and our wishes for a healthy delivery (sent once member is in her seventh month of pregnancy)
  - a paid subscription to one of four parenting magazines of her choice
- Immunization postcards: Parents receive a postcard regarding basic immunization schedule for children at 6, 12, and 18 months of age.
- Birthday cards: All plan members age 3 and over



receive a birthday card during their birthday month from the plan. Part of this mailing includes a bookmarker that serves to remind members of the preventive health guidelines they should follow to achieve their personal best health.

- **Physician notifications:** Physicians receive monthly lists of their patients (our members) who were reminded through the PIM System and have still not completed their preventive screenings.

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

## Healthy Programs

- **Eating for Life** is an award-winning educational program that helps participants develop healthy eating and exercise habits.
- **Get Off Your Butt: Stay Smokeless for Life** is an educational program offering support for anyone who wants to quit tobacco use.
- **Guided Meditation** is a program that invites listeners to experience a calm, peaceful retreat from everyday stressors.
- **Healthy Habits Healthy You** is a program that offers helpful ways to prevent Type 2 diabetes and heart disease with healthy food choices, managing body weight, exercising, and finding ways to relax and get more sleep.

## Movement Programs

**Tai Chi** is a program that helps your body to mentally and physically relax. The movements enhance your blood flow, release muscle tension, and improve your balance.

**The MoveAbout Program** is designed to assist members in their journey to become more active and stay healthy. Learn about different types of physical activity and ways to move throughout the day to achieve a goal of 150 minutes of moderate activity each week.

**Yoga** programs include stretching and strengthening exercises to help improve flexibility, strength and cardiovascular health. Chair Yoga is also available.





## Gym Network 360 Discount Program

Sentara Health Plans members have access to premier fitness, weight loss, and wellness brands at discounted pricing with Gym Network 360.

### The Best Fitness Brands at the Best Prices

Gym Network 360, from Sentara Health Plans and GlobalFit, offers members great fitness brands at great prices, along with the education, resources, and tools to engage and motivate members to become more active and adopt healthier behaviors.

### Exercise

Members enjoy savings of 5–20% off retail rates of over 6,000 fitness facilities and programs designed to engage at all fitness levels.

- Top brands include Anytime Fitness, Curves, Gold's Gym, LA Fitness, and more.
- Regional and specialty studio options include CrossFit, cycling, kickboxing, yoga, and more.
- Virtual fitness options include Group Fitness On Demand powered by Les Mills.

### Eating

Members enjoy exclusive rates on top-ranked nutrition, weight loss, and healthy eating programs.

- Variety of meal plans include fresh prepared meals, and diet delivery options.
- Discounts on top brands such as Jenny Craig, Diet-to-Go, and Kurbo.
- Discounts on vitamins, supplements, and other healthy food products.

### Education

Gym Network 360 provides wellness tools and resources to support and motivate members through their wellness journey all year long, including monthly promotions for additional savings.

### How to Receive Services

Look for the Gym Network 360 name on the Health and Wellness Discounts page at [sentarahealthplans.com/members](https://sentarahealthplans.com/members) or the Sentara Health Plans mobile app. Members will be prompted to sign in (or first register\* for their secure account) for more information. After sign in, members may choose to visit the Sentara Health Plans GlobalFit shopping platform to browse for services and activate their discount. GlobalFit Customer Service representatives are available by phone at **1-800-294-1500**, Monday-Friday 8:30 a.m.–5:30 p.m. EST

*\* If you have not yet registered for your secure account, visit [sentarahealthplans.com/register](https://sentarahealthplans.com/register) or download and register on the Sentara Health Plans mobile app.*

*These discounts apply for all Sentara Health Plans members and do not, in any way, affect your premium, nor are they covered benefits under your health plan. These discounts cannot be used in conjunction with any other discount, rider, or benefit, and you will be responsible for applicable taxes. Sentara Health Plans is the trade name of Sentara Health Plans, Sentara Health Plans Insurance Company, and Sentara Health Plans, Inc. Vantage HMO products and Point-of-Service products are underwritten by Sentara Health Plans. Plus PPO products and Individual Plans are underwritten by Sentara Health Plans Insurance Company. Sentara Health Plans, Inc. provides administrative and TPA services for self-insured group health plans. The services listed on this page are value-added benefits available to Sentara Health Plans plan members, and not covered benefits under any Sentara Health Plans.*





### Complementary Alternative Treatments

**Each covered individual is offered a discount on acupuncture, chiropractic, therapeutic massage services, physical therapy, occupational therapy, and podiatry through the ChooseHealthy® Program. Participating providers extend a 25% discount off their usual and customary charges.**

#### How to Receive Services

- Visit [sentarahealthplan.com](https://sentarahealthplan.com) to register for the ChooseHealthy Program.
- Select a participating healthcare provider and schedule an appointment, a referral is not necessary.
- Present your member ID card at the time of service to receive the CAM discount. The member is responsible for payment of services at each visit. There are no claim forms to file.

If chiropractic care is covered under the Plan's medical benefit, the member may find it beneficial to use this discount program after the annual Plan limit has been met, or for services not covered under that benefit.

Please note that this program is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. You are obligated to pay for all healthcare services, but will receive a discount from those healthcare practitioners who have contracted with the discount program. The discount program has no liability for providing or guaranteeing services, and assumes no liability for the quality of services rendered.

For more information, visit  
[sentarahealthplans.com/members/health-and-wellness/discounts/complementary-alternative-treatments](https://sentarahealthplans.com/members/health-and-wellness/discounts/complementary-alternative-treatments)







## Staying Healthy

**Sentara Health Plans is committed to helping you reach your best health. You can do your part by:**

- eating a healthy diet
- avoiding all tobacco products
- maintaining a healthy weight
- keeping your blood pressure under control
- exercising regularly
- maintaining healthy cholesterol levels

If you do not know your blood pressure or cholesterol levels, see your doctor and get to know your numbers. Your heart health depends on your management of these essential indicators of health. If your numbers are higher than they should be, follow your doctor's advice and take advantage of information and support offered by Sentara Health Plans.

Follow the check-up and immunization schedule below to reach your best health. The screenings listed by age and frequency help diagnose diseases in the earliest, most treatable stages. This schedule is recommended for most people. If your doctor recommends a different schedule, please follow his or her advice.

## Regular Check-Up Schedule

**Adults:** 18+ (Yearly)

**Infants and Children:** Under 3 (Ages 2-5 days; and 1, 2, 4, 6, 9, 12, 15, 18, and 24 months)

**Children and Teens:** 3-18 (Yearly)



# Other Health Insurance Information



## Children's Immunization Schedule

Use this chart to help keep track of your child's immunizations and ensure the best protection from disease.

Sentara Health Plans Covered Immunizations	Recommended Immunizations <i>(check your plan documents to verify coverage)</i>
<b>Birth</b>	Hepatitis B
<b>2 months</b>	Diphtheria/Tetanus/Pertussis Poliovirus Haemophilus influenza type b Hepatitis B Pneumococcal conjugate Rotavirus
<b>4 months</b>	Diphtheria/Tetanus/Pertussis Poliovirus Haemophilus influenza type b Pneumococcal conjugate Rotavirus
<b>6 months</b>	Diphtheria/Tetanus/Pertussis Poliovirus Haemophilus influenza type b Hepatitis B Pneumococcal conjugate Influenza Yearly COVID-19 Hepatitis A
<b>12-18 months</b>	Diphtheria/Tetanus/Pertussis Measles/Mumps/Rubella Poliovirus Haemophilus influenza type b Hepatitis B Varicella zoster virus Pneumococcal conjugate Influenza Yearly COVID-19 Varicella
<b>4-6 years</b>	Diphtheria/Tetanus/Pertussis Poliovirus Measles/Mumps/Rubella Influenza Year COVID-19
<b>11-18 years</b>	Tetanus/Diphtheria (Repeat every 10 years through life) <ul style="list-style-type: none"> <li>If your child was unable to receive all immunizations listed above, your doctor may complete immunizations during this time.</li> </ul> Measles/Mumps/Rubella Poliovirus (if child has not received second dose) Influenza yearly COVID-19 Meningococcal (Meningitis) Talk with your doctor about when this immunization is needed HPV (2–3 doses, depending on age at initial vaccination)

*Note: Many of these immunizations may be combined, rather than given as individual injections. In addition, specific situations may arise for children who have not or should not receive their immunizations according to this schedule. Discuss immunizations with your physician.*

Sources: Sentara Health 2023 Clinical Guidelines, CDC Recommended Childhood and Adolescent Immunization Schedule 2013 and CDC Recommended Adult Immunization Schedule 2023



## Preventive Screening Reminders

Screening	Recommendations
<b>Adult Immunizations</b>	
Influenza (Flu Shot)	Annually
Tetanus, Diphtheria, Pertussis (Td/Tdap)	First dose by age 18, then every 10 years—discuss options with your physician Complete at age 65 or per your physician’s recommendation
Pneumonia Shot	
COVID-19	2 or 3 dose primary and booster
<b>Colorectal Screening*</b>	
Colonoscopy, or	Complete by age 45 and then every 10 years
Sigmoidoscopy, or	Complete by age 45 and then every 5 years
Fecal Occult Blood Test	Complete by age 45 and then yearly
<b>Early Cancer Detection - Female*</b>	
Pap Test	Start by age 24 and then retest per your physician’s recommendation
Clinical Breast Exam	Complete per your physician’s recommendation
Mammogram	Start by age 45 and then retest per your physician’s recommendation
<b>Early Cancer Detection - Male*</b>	
Digital Rectal Exam	Start by age 50 (age 40 for those at risk) then yearly
PSA (prostate-specific antigen)	Complete per your physician’s recommendation

### Visit

**[sentarahealthplans.com/mylifemyplan](https://sentarahealthplans.com/mylifemyplan)**  
for important information about health  
improvement programs.

Sources: Sentara Health Plans 2023 Clinical Guidelines.

CDC Recommended Childhood and Adolescent Immunization Schedule 2023 and CDC Recommended Adult Immunization Schedule 2023

\*Benefit coverage may vary by plan. Consult member services by calling the number on the back of your member ID card.



## Preventive Services Covered Under Health Care Reform

### Covered Preventive Services for Adults

**Abdominal aortic aneurysm screening:** men

**Alcohol misuse:** screening and counseling

**Aspirin use:** adults ages 50–59 with risk of cardiovascular disease

**Cholesterol screening:** regular screening for adults ages 45–75, selective screenings for adults ages 76–85

**Consultation for screening colonoscopy**

**Depression screening**

**Diabetes screening:** adults with high blood pressure

**Falls prevention:** adults 65 years or older—Vitamin D and exercise or physical therapy

**Healthy diet and physical activity counseling:** adults with cardiovascular disease risk factors

**Hepatitis B screening:** adults at increased risk

**Hepatitis C virus infection screening:** adults ages 18–79

**HIV pre-exposure prophylaxis (PrEP)**

**HIV screening**

**Hypertension screening:** adults ages 18 or older without known hypertension

**Immunization vaccines:**

- Hepatitis A
- Hepatitis B
- Herpes Zoster
- Human Papillomavirus

- Influenza
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Tetanus, Diphtheria, Pertussis
- Varicella

**Lung Cancer Screening:** adults ages 50–80 with 20 pack-year smoking history and currently smoke or who have quit within the past 15 years

**Male Condoms**

**Prediabetes and type 2 diabetes screening:** asymptomatic adults 35–70 who are overweight

Under the Affordable Care Act, certain preventive services and medications are covered at no cost to the member<sup>1</sup> when administered by an in-network plan physician.

**Statin medications<sup>2</sup>:** adults ages 40–75 with no history of cardiovascular disease who have one or more risk factors and calculated 10-year risk

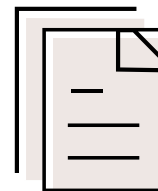
**STI counseling:** adults at increased risk

**Syphilis screening**

**Tobacco use counseling, generic and over-the-counter medications, and cessation interventions**

**Tuberculosis screening**

**Unhealthy drug use:** adults ages 18 and older



<sup>1</sup>An office visit copayment may be charged to health plan members for some services.

<sup>2</sup>Select medications only are covered at no cost to the member. Please contact member services or pharmacy services at the number on the back of your member ID card for more information



## Covered Preventive Services for Women, Including Pregnant Persons

**Anemia screening:** pregnant women

**Aspirin use:** after 12 weeks of gestation in women who are at high risk for preeclampsia

**Bacteriuria screening**

**Behavioral health counseling for healthy weight and weight gain in pregnancy**

**BRCA risk assessment and genetic counseling/ screening**

**Breast cancer chemoprevention counseling**

**Breast cancer preventive medication<sup>2</sup>**

**Breast cancer screening:** women over age 40

**Breast feeding support and counseling**

**Cervical cancer screening**

**Chlamydia infection screening**

**Contraception:** All Food and Drug Administration-approved contraceptive methods and intrauterine devices (IUD); sterilization procedures including tubal ligations and Essure; and patient education and counseling; not including abort/facient drugs. Generic oral contraceptives are eligible for 100% coverage.

**Decision making/sharing by clinicians with women at increased risk for breast cancer**

**Depression screening**

**Double electric breast pumps, parts, and milk storage supplies**

**Folic acid supplementation**

**Gestational diabetes screening:** asymptomatic pregnant persons at 24 weeks of gestation or after

**Gonorrhea screening**

**Hepatitis B screening at first prenatal visit HIV screening:** pregnant persons

## HPV Test

**Intimate partner violence screening and counseling**

**Lactation support and counseling Osteoporosis screening:** postmenopausal women younger than 65 at increased risk, and women over 65 or at high risk

**Perinatal depression counseling and interventions Preeclampsia screening and prevention Rh incompatibility screening:** first pregnancy visit and between 24 and 28 weeks gestation

**Syphilis screening**

**Weight and nutrition counseling:** women ages 40-60

**Well-woman visits**

**Tobacco counseling and intervention**



Please visit  
[sentarahealthplans.com](https://www.sentarahealthplans.com)  
to determine member  
cost share for brand name  
oral contraceptives.





## Covered Preventive Services for Children

**Alcohol and drug use assessments**

**Autism screening:** children at age 18 and 24 months

**Behavioral assessments**

**Blood pressure screening**

**Cardiac disease screening:** at-risk children and adolescents ages 11-21

**Cervical dysplasia screening:** sexually active females

**Congenital hypothyroidism screening:** newborns

**Dental cavities prevention:** infants and children up to age five years

**Depression screening:** adolescents

**Developmental screening:** children under age three, and surveillance throughout childhood

**Dyslipidemia screening:** children at high risk of lipid disorders

**Gonorrhea prophylactic medication:** newborns

**Hearing loss screening:** newborns

**Height, weight, and body mass index measurements**

**Hematocrit or Hemoglobin screening**

**Hemoglobinopathies screening:** newborns

**Hepatitis B screening:** ages newborn-21

**Hepatitis C virus infection screening:** adolescents





## **HIV screening Immunization vaccines:**

- Diphtheria, Tetanus, Pertussis
- Haemophilus influenzae type b
- Hepatitis A
- Hepatitis B
- Human
- Papillomavirus
- Inactivated
- Poliovirus Influenza
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Rotavirus
- Varicella

## **Iron supplementation**

**Lead screening:** for children at risk of exposure  
Medical history

**Obesity screening:** children and adolescents

**Oral fluoride supplementation** starting at age six months for children whose water is fluoride deficient

## **Oral health risk assessment**

**Phenylketonuria (PKU) screening:** newborns

**Skin cancer behavioral counseling:** children, adolescents and young adults ages 10-24 years old

**STI prevention counseling and screening:** for all sexually active adolescents

**Suicide risk screening:** ages 12-21

**Tobacco use interventions:** school-aged children and adolescents

**Tuberculin testing for children at higher risk of tuberculosis**







## Protect Yourself, Protect Others: Vaccines and Immunizations

### Flu Vaccine

The flu vaccine is covered for members with medical and/or pharmacy benefits administered by Sentara Health Plans. The Centers for Disease Control and Prevention (CDC) recommends a yearly flu vaccine for everyone six months of age and older, as the first and most important step in protecting against this serious disease.

### COVID-19 Vaccine

The seasonal flu and COVID-19 are both contagious respiratory illnesses with similar symptoms, but they are caused by different viruses. The COVID-19 vaccine is also covered for members with medical and/or pharmacy benefits administered by Sentara Health Plans. It is safe for you to be given the flu vaccine and COVID-19 vaccine at the same time. Members may visit the following locations to receive these vaccines:

#### Your doctor:

- Check with your physician to see if they offer the vaccines. *A copayment may apply.*

#### Your local pharmacy:

- We recommend that you call the pharmacy in advance to check the availability of the vaccines

If you need additional assistance finding a location to receive the vaccines, contact Sentara Health Plans member services at the number on the back of your member ID card or go to [sentarahealthplans.com/member](https://www.sentarahealthplans.com/member) to search for participating providers and pharmacies.

### Pneumonia Vaccine

The CDC defines pneumonia as an infection of the lungs that can cause mild to severe illness in people of all ages. Signs of pneumonia can include coughing, fever, fatigue, nausea, vomiting, rapid breathing or shortness of breath, chills, or chest pain. Adults 65 years of age or older, who smoke, have asthma, have underlying medical conditions (like diabetes or HIV/AIDS) and children younger than five years of age are at increased risk for getting pneumonia. There are several types of vaccines for pneumonia, to learn more visit [sentarahealthplans.com/members](https://www.sentarahealthplans.com/members).





### Preventive Vision Care

Sentara Health Plans contracts with VSP to administer the preventive vision services benefit. Each member is eligible to receive a routine eye examination and refraction once every 12 months from a VSP Provider.

The member is responsible for all applicable copayments, coinsurances, and any deductibles depending on the type and place of services as listed on the Plan's Benefit Summary.

Members should refer to Plan documents for Plan copayments, coinsurances, deductibles, and maximum out-of-pocket amounts, in addition to coverage exclusions and limitations.

#### To receive covered services

- Select a participating VSP provider from the Plan's provider directory or by calling **1-800-877-7195**.
- Automated location information is available 24 hours a day. VSP Customer Service representatives are available Monday through Saturday, from 9:00 a.m. to 8:00 p.m. ET.
- When you visit or call the Plan provider, have your member ID card handy. They will verify eligibility, your Plan's covered services, and any applicable copayment or coinsurance using the information on your member. Payment is due when you receive services.
- If the vision provider determines that you need additional medical care, you should contact your primary care physician or other Plan physician for treatment options.



### Out-of-Network coverage

If you visit a non-Plan provider for an examination, you will be responsible for paying the provider in full at the time services are rendered. For covered services, members will be reimbursed according to the out-of-network benefit on the Benefit Summary.

For reimbursement, please call VSP Customer Service at **1-800-877-7195** to verify eligibility and request an Out-of-Network Claim Form. You will need itemized receipts that indicate patient name and date of service, services provided, and the amount charged for each service.



### Additional Information

Current members with questions regarding benefits may call member services at the number on the back of their member ID card or visit **sentarahealthplans.com** to view Plan documents and find network physicians.

If you are considering enrolling for the first time and have questions, please contact the group's Benefits Administrator.

A telecommunications device for the hearing impaired can be accessed by dialing **1-800-828-1140** or 711.



### Diabetes Treatment

**Pre-Authorization is required for insulin pumps and pump infusion sets and supplies.**

Coverage includes benefits for FDA-approved equipment and supplies for the treatment of insulin-dependent diabetes, insulin-using diabetes, gestational diabetes, and non-insulin-using diabetes if prescribed by a healthcare professional legally authorized to prescribe such items.

Insulin pumps, pump infusion sets and supplies, outpatient self-management training and education, and nutritional therapy are covered under the Plan's medical benefits.

Insulin, needles, and syringes as well as testing supplies (test strips, lancets, lancet devices, blood glucose meters, control solution, and continuous blood glucose monitors, sensors, and supplies) are covered under the Plan's pharmacy benefits. Members can pick up supplies at any network pharmacy or may continue

to receive their diabetic Supplies through Edgepark pharmacy, a valid prescription from their prescriber is required. LifeScan products are the preferred brand.

An annual diabetic eye exam is covered when received from a Sentara Health Plans provider or a participating VSP Provider.

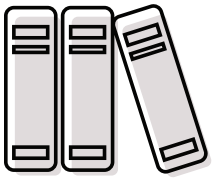
Sentara Health Plans also covers in-person outpatient self-management training and education—including medical nutrition therapy. Training must be provided by a certified, registered, or licensed healthcare professional. Members may call 1-800-SENTARA for information on training and educational classes.

The member is responsible for all applicable copayments, coinsurances, and any deductibles depending on the type and place of service as listed on the Plan's Benefit Summary.

Contact member services at the number on the back of the member ID card or visit [sentarahealthplans.com/members/health-and-wellness/health-conditions/diabetes-management](https://sentarahealthplans.com/members/health-and-wellness/health-conditions/diabetes-management) for more information.







# Additional Resources





## Simplicity at your Fingertips

As you read through the pages of this section, you will learn more about the various tools available to our members. Sign in and register on [sentarahealthplans.com/members](https://sentarahealthplans.com/members) or the Sentara Health Plans mobile app for 24/7/365 access to all your important plan information—when and where you need it.

With a consistent design and functionality for a seamless experience, both the mobile app and the member portal include secure access to deductible and maximum out-of-pocket balances, claims, authorizations, treatment cost estimates, member ID cards, flexible spending accounts<sup>1</sup>, and other important health plan information. In addition, members can:



schedule virtual consults for medical and behavioral healthcare



participate in wellness activities and track health progress



contact member services



get important preventive care reminders



search for nearby doctors and hospitals

and much more!

<sup>1</sup> Applies to members with Equity Health Savings Account or Design Health Reimbursement Account plans

At Sentara Health Plans,  
we empower our members  
to stay informed and  
be involved in their care, so  
they can get the most from  
their health plan.





## MYLIFE MYPLAN: My Health Assistant

### Your 24/7 resource to help you keep your eyes on the prize

Make checking in with My Health Assistant part of your regular routine, and you'll have what it takes to start a good health routine and stick with it. My Health Assistant, powered by WebMD Health Services, uses the goals and activities you select to create simple weekly plans that get you from start to success. During your journey, you'll enjoy an interactive online experience that's motivational, fun, and invigorating.

#### Focus on one or more of the following areas:

- nutrition
- exercise
- weight loss
- stress management
- emotional health
- tobacco cessation

#### Your Digital Health Assistant (DHA)

The DHA is an online coach that creatively engages you to improve your overall health and wellness with specific personal calls to action to help you form healthy habits and achieve your goals.

## Ready—Accessing the Digital Health Assistant

DHA activities are customized to you, your health plan, and your wellness program. You can access this tool from the Sentara Health Plans website:

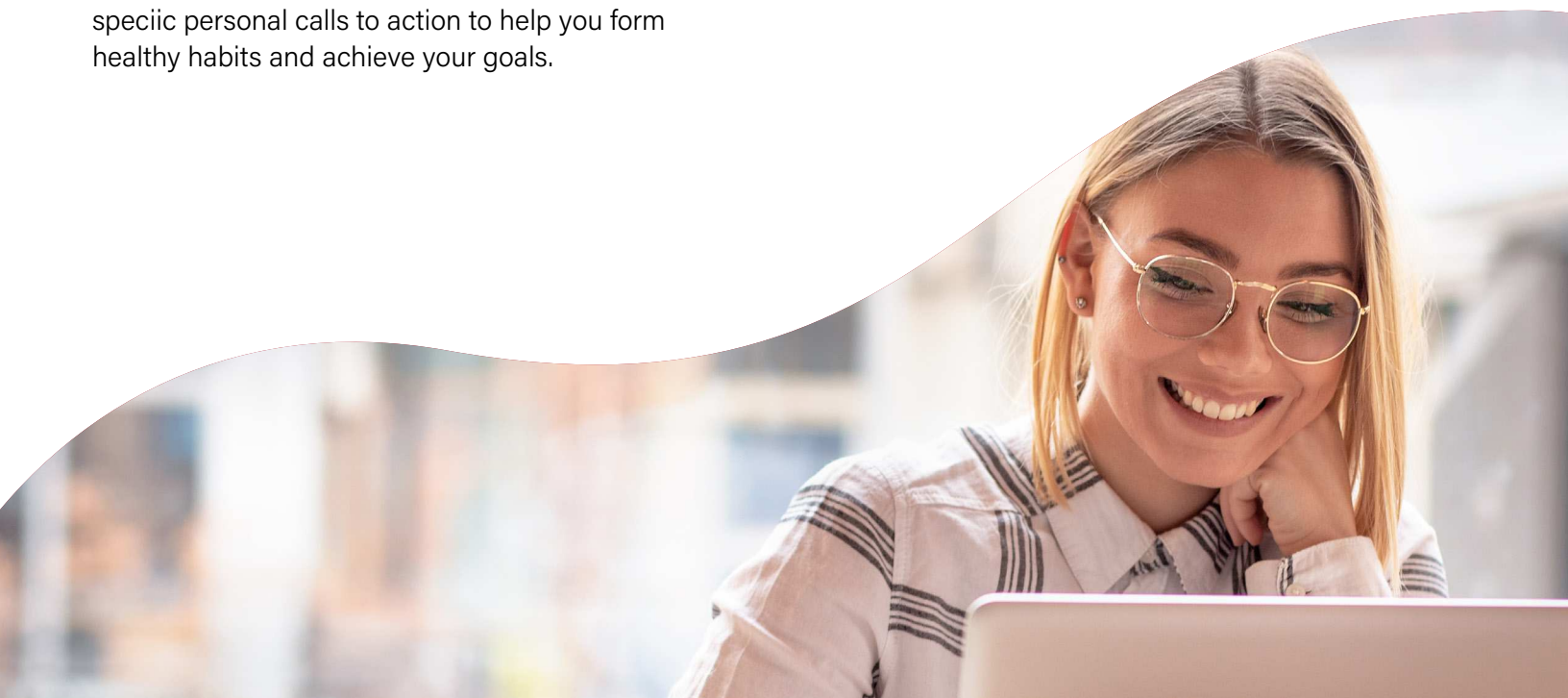
- sign in at [sentarahealthplans.com/mylifemyplan](https://sentarahealthplans.com/mylifemyplan)
- select Wellness Tools from your MyOptima menu on the left side of the screen to navigate to your personalized WebMD wellness home page



## Set—Setting Goals with the Digital Health Assistant

#### Option One - Set a DHA goal based on your Personal Health Assessment (PHA) score.

- complete the PHA questionnaire
- from your PHA results screen, click the green Let's Go! button to navigate to the My Health Assistant page and choose your goal(s)







## Option Two - Set a DHA goal without taking the Personal Health Assessment.

- from your personalized WebMD wellness home page, select the Healthy Living tab at the top of the page
- select My Health Assistant
- choose which goal(s) you would like to work towards by clicking Manage My Goals

Choose one or more of the following DHA goals: Eat Better, Enjoy Exercise, Lose Weight, Conquer Stress, Feel Happier, Quit Tobacco.

## Success—Reaching Goals with the Digital Health Assistant

Once you have selected your DHA goal(s), you are ready to begin tracking your progress. Record your daily activities following these easy steps:

- sign in at [sentarahealthplans.com/mylifemyplan](https://sentarahealthplans.com/mylifemyplan) and select Wellness Tools from the menu
- from your personalized WebMD wellness home page, select the Healthy Living tab at the top of the page and choose My Health Assistant
- click on the icon that best represents your daily activities towards each goal
- sign in daily or weekly to record your activities: weeks begin on Sunday and end on Saturday (you may only back-track and record past activities completed since Sunday of the current week)

DHA	How to Record Your Daily Activities
Eat Better	Click On Track, A Little Of, or Off Track
Enjoy Exercise	Click More than 20 Minutes, 20 Minutes, or Less than 20 Minutes
Lose Weight	Enter your current weight
Conquer Stress	Enter your current stress level on a scale from low to high
Feel Happier	Click Happy, Okay, Down, or Sad
Quit Tobacco	Enter how many times you use tobacco daily

For more information, visit  
[sentarahealthplan.com/mylifemyplan](https://sentarahealthplan.com/mylifemyplan)



## Virtual Consults Exceptional Care, Anywhere.

With virtual consults, you can visit with a doctor 24/7 from your home, or on the go. Our team of board-certified doctors is available by phone or secure video to assist with non-emergency medical conditions.

### Who are our doctors?

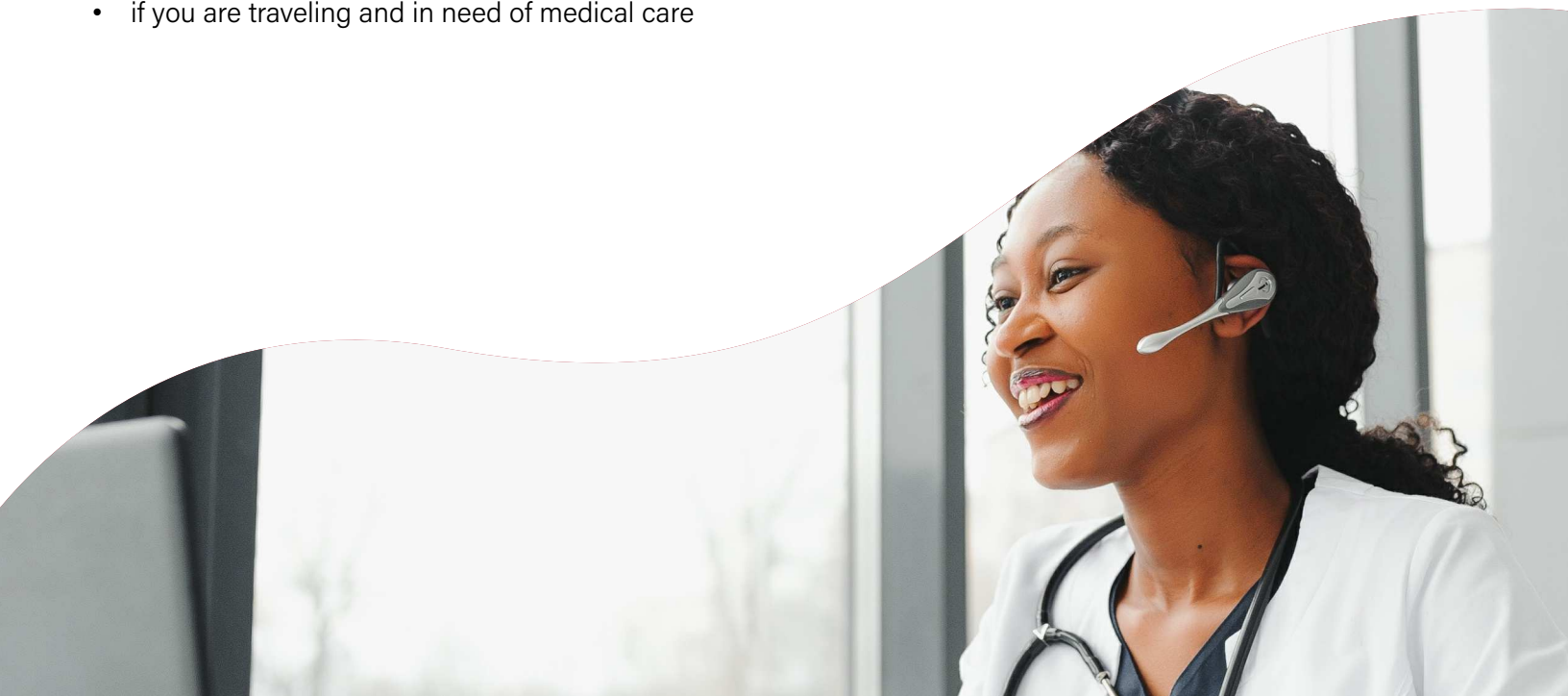
The virtual consult team has the nation's largest network of telehealth doctors. On average, our doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine, and family medicine. Our doctors are committed to providing convenient, quality care and are always ready to take your call.

### When should I use Virtual Consults?

- for non-emergency issues that do not require a trip to the ER or an urgent care center
- during or after normal business hours, nights, weekends, and even holidays
- if your primary care doctor is not available
- if you need to request prescription refills (when appropriate)
- if you are traveling and in need of medical care

### Common Conditions We Treat

- allergies
- asthma
- bronchitis
- cold and flu
- diarrhea
- earaches
- fever
- headache
- infections
- insect bites
- joint aches
- rashes
- respiratory infections
- sinus infections
- skin infections
- sore throat
- urinary tract infections
- and more!





## How much does it cost?

You are able to take advantage of virtual appointments for the cost of a primary care physician visit or as noted in your benefit documents.

## Are my children eligible?

Yes. We have pediatricians on call 24/7/365. Please note, a parent or guardian must be present during any interactions involving minors. We ask parents to establish a child record under their account. Parents must be present on each call for children 18 or younger.

## Pediatric Care

- cold and flu
- constipation
- earaches
- nausea
- pink eye
- and more!

**Register now!**  
**Call 1-866-648-3638 or sign in**  
**at [sentarahealthplans.com](https://www.sentarahealthplans.com)**  
**and select Virtual Consult.**

## Treatment Cost Calculator

### Better Information

View estimates on over 500 procedures and services in your area, based on your specific benefit plan information.

### Better Decisions

Shop and compare out-of-pocket costs for a specific procedure at a specific doctor or medical facility.

### Better Health

Compare your options, plan for future expenses, and make the best decisions for your specific needs.

### Sign in at [sentarahealthplans.com/members](https://www.sentarahealthplans.com/members) to Calculate Treatment Costs

- Search for estimates two ways:
  - Total Cost Treatment Estimator - provides total cost of care for procedures
  - CPT Code Treatment Estimator - provides costs of items and services from a specific provider
- Review out-of-pocket estimates\* based on real-time balances of your health plan's deductibles and out-of-pocket maximums.
- Explore cost-saving tips and additional guidance on technical healthcare information relevant to your search.
- View maps, get directions, call for appointments, and print or email estimates.

*\*Please Note: Estimates provided within the Treatment Cost Estimator are not quotes. While every effort is made to provide members with the most accurate information, in some instances the actual charges from your healthcare provider may be different than the average estimate provided.*

*Disclaimers: Virtual consults do not replace the primary care physician. Virtual consult is not an insurance product nor a prescription fulfillment warehouse. Virtual consult operates subject to state regulation and may not be available in certain states. Virtual consult does not guarantee that a prescription will be written. Virtual consult does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Virtual consult physicians reserve the right to deny care for potential misuse of services. Virtual consult phone consultations are available 24/7/365, while video consultations are available during the hours of 7:00 a.m. – 9:00 p.m. EST, seven days a week or by scheduled availability.*



## EPIC Hearing Healthcare

**The EPIC Hearing Service Plan is the nation's first specialty care plan devoted to the vital sense of hearing. EPIC is dedicated to delivering the highest quality of care at the best value to our members.**

### Provider Network

The EPIC network is comprised of professional audiologists and ENT physicians and represents the largest accredited network of its kind in the nation, with provider locations in all 50 states.

### Hearing Aids

The EPIC Hearing Service Plan gives you access to all name brand hearing aid technology by the top tier hearing aid manufacturers at reduced prices, 30%–60% below MSRP; maximizing your value and savings.

### How it Works

Contact an EPIC hearing counselor today. The hearing counselor can answer any questions you may have about the plan and coordinate your referral to a nearby participating provider. If the provider recommends you obtain hearing aids, an EPIC counselor will contact

you to coordinate your coverage and payment. You will receive a 45-day trial period with a complimentary extended three-year product warranty and one year supply of batteries<sup>1</sup>.

### Plan Perks

- savings on hearing exams and hearing aid devices
- access to the largest nationwide network of audiologist and ENT physicians
- pricing 30%–60% below MSRP on name brand products
- money-back trial periods
- extended warranties & batteries with purchase

**Contact EPIC today to start the process to better hearing**

**1-866-956-5400**

**hear@epichearing.com**

**www.epichearing.com**

Level of Hearing Aid Technology	Degree of Hearing Loss	Typical MSRP	EPIC Pricing
Basic	Mild to Moderate	\$1,400-\$1,600	\$495
Standard	Moderate	\$1,601-\$2,300	\$849-\$1,499
Advanced	Moderate to Severe	\$2,301-\$3,000	\$1,500-\$2,099
Premium	Moderate to Severe	\$3,001-\$4,000	\$2,100-\$2,500

<sup>1</sup>Excludes Basic Level Products

Provided by Assist America

# Sentara Health Plans Emergency Travel Assistance



## Peace of Mind!

**No matter where you are in the world, you will always get the care you need**

Your enrollment with Sentara Health Plans includes a FREE Emergency Travel Assistance program that can handle and resolve your medical and travel emergencies. You, and any dependents on your health plan, are covered whenever traveling 100 miles or more away from your permanent residence, or in another country.

## Emergency Travel Assistance Services Include:

### **Medical Consultation, Evaluation, and Referral**

Calls to Assist America's Operations Center are evaluated by medical personnel and referred to English-speaking, Western-trained doctors and/or hospitals.

### **Foreign Hospital Admission Assistance**

Assist America fosters prompt hospital admission by validating the member's health insurance or advancing funds as needed to the hospital. Advances must be repaid within 45 days.

For more information,  
visit: [sentarahealthplans.com](http://sentarahealthplans.com)



## Assist America Operations Center

**1-800-872-1414**

(inside USA)

**+1-609-986-1234**

(outside USA)

Reference Number: 01-AA-OPT-10113

- State-of-the-art 24/7 Operations Center
- Worldwide response capabilities
- Trained multilingual and medical personnel, including doctors and nurses
- Experienced crisis management professionals
- Air and ground ambulance service providers
- Ready to help you, anytime, anywhere!

### **Prescription Assistance**

If a participant needs a replacement prescription while traveling, Assist America will help in filling that prescription.

### **Emergency Trauma Counseling**

Telephone-based counseling and referrals to qualified counselors.



### **Care of Minor Children**

If an injured member has minor children left unattended, Assist America will pay for them to return home to a family member, or will arrange childcare locally or at home.

### **Return of Vehicle**

Assist America will arrange for the return of the eligible participant's fully operable, noncommercial vehicle when necessary due to their medical condition.

### **Emergency Medical Evacuation**

If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment, and personnel necessary to evacuate a participant to the nearest facility capable of providing a high standard of care. The full cost of any evacuation, including medical treatment while in transport, is paid for by Assist America.

### **Interpreter and Legal Referrals**

Assist America can recommend trustworthy legal counsel and interpreter services in any country. Bail bonds can be coordinated in jurisdictions where they are legal.

### **Medical Monitoring**

Assist America maintains regular communication with patients, their families, and attending medical staff, closely monitoring the quality and course of treatment.

### **Medical Repatriation**

If a participant still requires medical assistance upon being discharged from a hospital, Assist America will repatriate them home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

### **Compassionate Visit**

Assist America will arrange and pay for a family

member or a friend to join a member who is traveling alone and is expected to be hospitalized for more than seven days.

### **Lost Luggage or Document Assistance**

Help locating lost luggage, documents, or personal belongings.

### **Return of Mortal Remains**

Assist America will arrange and pay for the return of mortal remains in the event of a participant's death.

### **Emergency Cash Coordination**

Assist America will assist in coordinating the transfer of emergency cash to an eligible participant, provided they have a verifiable travel emergency and are circumstantially without other financial means. The source of the funds is the responsibility of the eligible participant.

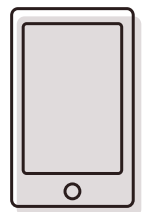
### **Emergency Message Transmission**

Assist America will transmit emergency messages reliably between the patient, family, friends, employer, or whoever else needs to stay in the information loop.

## **Assist America Mobile App**

**Download the App and instantly connect to a wide range of services, including:**

- One-touch call to 24/7 Emergency Operations Center
- Up-to-the-minute travel alerts
- Pre-trip information (e.g. country specific visa requirements, immunization regulations, security advisories)
- Global embassy locator
- U.S. pharmacy locator



**For more information,  
visit: [sentarahealthplans.com](http://sentarahealthplans.com)**



*Assist America is not insurance, it is a provider of global emergency services. Assist America's services do not replace medical insurance during emergencies away from home. All medical costs incurred should be submitted to Sentara Health Plans and are subject to the policy limits of your health coverage.*







# The Fine Print



## FAQs

### Regulatory Information

#### **How can I find out more about my covered benefits and how my Plan works?**

Once you are enrolled as a Sentara Health Plans member, you are entitled to a Evidence of Coverage (EOC) or Certificate of Insurance (COI), and a Uniform Summary of Benefits and Coverage (SBC). Your EOC/COI is an important document. Read it carefully to understand what services are covered under Sentara Health Plans. Your copayments, coinsurances, and deductibles are also listed on the EOC/COI. Your SBC is a federally mandated document that contains clear, consistent, and comparable information about your health plan benefits. When you enroll, we will send you instructions on how to access your EOC/COI and SBC online at [sentarahealthplans.com/members](https://sentarahealthplans.com/members) or request a paper copy.

#### **How can I find out what doctors and hospitals are in the Sentara Health Plans Provider Network?**

You are entitled to a list of providers that are in the plan's network. You can find this list on [sentarahealthplans.com/members](https://sentarahealthplans.com/members) or you can call member services at any time to find out if your provider is in the plan's network.

#### **How does Sentara Health Plans use my personal information?**

We understand that medical information about you and your health is personal and we are committed to protecting it. We use information about you to administer your benefits, process your claims, provide education and clinical care, coordinate your benefits with other insurance carriers, and other transactions related to providing you and your dependents healthcare coverage.

#### **How does Sentara Health Plans protect my personal information?**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires that health plans protect the confidentiality of your private health information. Sentara Health Plans will not use or further disclose HIPAA protected health information (PHI) except as necessary for treatment, payment, and health plan operations, as permitted or required by law, or as authorized by you. A complete description of your rights under HIPAA can be found in the Sentara Healthcare Integrated Notice of Privacy Practices. A copy of the notice will be included in your EOC/COI when you enroll. You can also go to [sentarahealthplans.com/members](https://sentarahealthplans.com/members) to see a copy of our privacy notice.

The Commonwealth of Virginia also has laws in place to protect the privacy of our members' insurance information. We will not release data about you unless you have authorized it, or as permitted or required by law. Sentara Health Plans requires a Designated Representative Authorization form whenever anyone other than the Sentara Health Plans member needs to obtain and/or change health information. You can download a copy of the form at [sentarahealthplans.com/members/manage-plans/forms](https://sentarahealthplans.com/members/manage-plans/forms), or by calling member services at the number on the back on your member ID card.

Under HIPAA and Virginia law, you have certain rights to see and copy health information about you. You have the right to request an accounting of certain disclosures of the information and under certain circumstances, amend the information. You have the right to file a complaint with Sentara Health Plans or with the Secretary of the U.S. Department of Health and Human Services, if you believe your rights under HIPAA have been violated.



## **What if I decide not to enroll with Sentara Health Plans at this time? Will my dependents or I be able to enroll later?**

If you decline enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents with Sentara Health Plans if you or your dependents lose eligibility for that other coverage or if the employer stops contributing towards your or your dependents' other coverage. However, you must request enrollment within 31 days after your or your dependents' other coverage ends, or after the employer stops contributing toward the other coverage.

If you have a new dependent because of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

## **Does Sentara Health Plans offer special enrollment for employees and dependents that lose eligibility under Medicaid or CHIP coverage?**

Employees or dependents who are eligible for group coverage will be permitted to enroll late if they (1) lose eligibility for Medicaid or CHIP coverage, or (2) become eligible to participate in a premium assistance program under Medicaid or CHIP. In both cases, the employee must request special enrollment within 60 days of the loss of Medicaid/CHIP or of the eligibility determination.

To request special enrollment or obtain more information, contact your employer group benefits administrator.

## **What happens if I lose my coverage but still need health insurance?**

You may be able to continue health care coverage for yourself, your spouse, or your dependents if there is a loss of coverage under Your Plan as a result of a qualifying event. You, your spouse, or your dependents may have to pay for such coverage. Please check with

your employer for information on your rights under COBRA, State Continuation of Coverage, or other available options if you lose coverage under your group's Plan.

## **What if I have coverage under more than one health plan?**

If you have coverage under another health plan, that plan may have primary responsibility for the covered expenses of you or your family members. Sentara Health Plan uses order of benefit rules to determine whether it is the primary or secondary plan. Generally, the plan that covers the person as a subscriber pays first. If your dependents are covered under more than one healthcare plan, Sentara Health Plans has rules based on subscriber date of birth, length of coverage, and custody obligations that determine primary responsibility.

## **What are my rights under the Women's Health and Cancer Rights Act?**

Under the Women's Health and Cancer Rights Act of 1998, and according to Virginia State Law, Sentara Health Plans provides benefits for the mastectomy-related services listed below in a manner determined in consultation with the attending doctor and the member:

- all stages of reconstruction of the breast on which the mastectomy has been performed
- surgery and reconstruction of the other breast to produce a symmetrical appearance
- prosthesis and any physical complications resulting from the mastectomy, including lymphedema

Coverage for breast reconstruction benefits is subject to deductibles, copayments, and/or coinsurance consistent with those established for other benefits under Sentara Health Plans. Call member services at the number on the back of your member ID card for more information.



## What rights do I have under Maternity Benefits?

Under Federal and Virginia State Law, you have certain rights and protections regarding your maternity benefits with Sentara Health Plans.

Under federal law known as the "Newborns' and Mothers' Health Protection Act of 1996" (Newborns' Act) group health plans and health insurance issuers generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable).

In any case, plans and issuers may not, under Federal Law, require that a provider obtain authorization from the Plan or the issuer for prescribing a length of stay that does not exceed 48 hours for a vaginal delivery, or 96 hours for a cesarean section.

Under Virginia State Law, if your Plan provides benefits for obstetrical services your benefits will include coverage for postpartum services. Coverage will include benefits for inpatient care and a home visit or visits, which shall be in accordance with the medical criteria, outlined in the most current version of or an official update to the "Guidelines for Perinatal Care" prepared by the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists or the "Standards for Obstetric-Gynecologic Services" prepared by the American College of Obstetricians and Gynecologists. Coverage for obstetrical services as an inpatient in a general hospital or obstetrical services by a physician shall provide such benefits with durational limits, deductibles, coinsurance factors, and copayments that are generally no less favorable than for physical illness.

## What can I do to prevent Healthcare Fraud?

Fraud increases the cost of healthcare for everyone. Here are some things that you can do to prevent fraud:

- Do not give your plan identification (ID) number or other personal information over the telephone or email it to people you do not know, except for your healthcare providers or Sentara Health Plans representatives.
- Do not go to a doctor who says that an item or service is not usually covered, but they know how to bill the health plan to get it paid. Do not ask your doctor to make false entries on certificates, bills, or records in order to get us to pay for an item or service.
- Carefully review your Explanation of Benefits (EOB) statements that you receive from the health plan. If you suspect a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, contact the provider for an explanation. There may be an error.

Sentara Health Plans provides its members a way to report situations or actions they think may be potentially illegal, unethical, or improper. If you want to report fraudulent or abusive practices, you can call the Fraud and Abuse Hotline at the number below. You can also send an email or forward your information to the address below. All referrals may remain anonymous. Please be sure to leave your name and number if you wish to be contacted for follow up. If appropriate, the necessary governmental agency.

### Mail:

**Sentara Health Plans c/o Special Investigations Unit PO Box 66189  
Virginia Beach, VA 23466**

**Sentara Health Plans  
Fraud & Abuse Hotline:  
1-866-826-5277**

### Email:

**[compliancealert@sentara.com](mailto:compliancealert@sentara.com)**



## Member Rights and Responsibilities

As a member of Sentara Health Plans, you are entitled to all covered benefits; however, you must learn how the health plan works, follow the proper procedures, and use the proper network (e.g. Plan doctors, hospitals, mental health providers, and other specialists participating with Sentara Health Plans).

### Sentara Health Plans members have the right to:

#### Timely and Quality Care:

- access to Protected Health Information (PHI), medical records, physicians, and other healthcare professionals; and referrals to specialists when medically necessary
- continuity of care and to know in advance the time and location of an appointment, as well as the physicians and other health care professionals providing care
- receive the medical care that is necessary for the proper diagnosis and treatment of any covered illness or injury
- participate with physicians and healthcare professionals in:
  - discussing their diagnosis, the prognosis of the condition, and instructions required for follow-up care
  - understanding the health problems and assisting to develop mutually agreed-upon goals for treatment
  - decision-making regarding their healthcare and treatment planning
  - a candid discussion of appropriate or medically necessary treatment options for their condition(s), regardless of cost or benefit coverage

- the right to affirm that all practitioners, providers, and employees who make utilization management (UM) decisions:
  - base decisions on appropriateness of care, services and existence of coverage
  - are not rewarded for issuing medical denials of coverage
  - do not encourage decisions that result in underutilization through financial incentives

#### Treatment with Dignity and Respect—Members will

- be treated with respect, dignity, compassion and the right to privacy
- exercise these rights regardless of race, physical or mental ability, ethnicity, gender, sexual orientation, creed, age, religion or their national origin, cultural or educational background, economic or health status, English proficiency, reading skills, or source of payment for their care. Expect this right by both Plan and contracting physicians
- expect protection of all oral, written, and electronic information across the Plan, and information to plan sponsors and employers
- extend their rights to any person who may have legal responsibility to make decisions on the member's behalf regarding medical care
- be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience, or retaliation
- be able to refuse treatment or to sign a consent form if the member feels they do not clearly understand its purpose, or cross out any part of the form they do not want applied to their care, or change their mind about any treatment for which they have previously given consent and be informed of the medical consequences of this action



## Receive Health Plan Information— Members will

- receive information about their health plan, its services, its physicians, other health care professionals, facilities, clinical guidelines and member rights and responsibilities statements; and collection, use, and disclosure of PHI
- know by name, title, and organization the physicians, nurses or other health care professionals providing care
- receive information about medications (what they are, how to take them and possible side effects) and pharmacy benefit information (effective date of formulary change, new drugs available, or recalled medications)
- receive clear information regarding benefits and exclusions of their policy, how medical treatment decisions are made/authorized by the health plan or contracted medical groups, payment structure, and the right to approve the release of information
- be advised if a practitioner proposes to engage in experimentation affecting care or treatment. The member may have
- the right to refuse to participate in such research
- be informed of policies regarding Advance Directives (living wills) as required by state and federal laws

## Members Solve Problems in a Timely Manner by

- presenting questions, concerns or complaints to a customer service specialist without discrimination and expect problems to be fairly examined and appropriately addressed
- voicing concerns or complaints to Sentara Health Plans about their health plan, if the care provided was inadequate, or feel their rights have been compromised. This includes the right to appeal an action or denial and the process involved
- making recommendations regarding the health plan members rights and responsibilities policies

## Member Responsibilities

In addition to their rights, Sentara Health Plans subscribers and their enrolled dependents have the responsibility:

- to identify themselves, and their family members as a Sentara Health Plans enrollee and present their identification card(s) when requesting healthcare services.
- to be on time for appointments and contact the physician or other healthcare personnel at once if there is a need to cancel or if they are going to be late for an appointment. If the physician, other healthcare personnel or facility, has a policy assessing charges regarding late cancellations or “no shows”, the member will be responsible for such charges.
- to provide information about their health to physicians and other health care professionals so they may provide appropriate medical care.
- to actively participate and understand improving their health condition(s) by following the plans and instructions for care and treatment goals that they agreed upon with the physician or healthcare professional.
- to act in a manner that supports the care provided to other patients and the general functioning of the office or facility.
- to review the employee handbook and Plan documentation:
  - to make sure the services are covered under the plan,
  - to approve release of information and have services properly authorized before receiving medical attention,
  - to follow proper procedures for illness before and after business hours, and
  - for materials concerning health benefits (e.g. UM issues) and educate other covered family members.
- to accept financial responsibility for any copayment





or coinsurance associated with services received while under the care of a physician or other healthcare professional or while a patient at a facility.

- to contact Sentara Health Plans if they have concerns, or if they feel their rights have been compromised.

For questions, concerns, or additional information, please visit [sentarahealthplans.com](https://www.sentarahealthplans.com) or contact member services at the number on the back of your member ID card. TDD/TTY services and language assistance are available.

*Code of Federal Regulations. Revised as of July 2018. 42 C.F.R. §§ 489.102, 422.128, and 438.6(i)(1). Retrieved from [gpo.gov/](https://www.gpo.gov/).*

*National Committee for Quality Assurance (NCQA) (2018). Standards and Guidelines for the Accreditation of Health Plans. 2019 HP Standards and Guidelines. Washington, DC*

## Advance Directives

Federal Law requires Sentara Health Plans to provide enrolled members 18 years of age or older the opportunity to make decisions concerning their right to accept or refuse medical or surgical treatment and their right to formulate written instructions called an Advance Directive.

An Advance Directive consists of three parts: a living will, designation of healthcare agent, and wishes regarding anatomical gift or organ donation. Advance Directives are recognized under State Law and Federal Law and are to provide for the wishes of individuals who are unable to make medical care decisions on their own.

The law requires that the care you receive from any Plan provider will not be affected by your making (or not making) an Advance Directive, unless your Advance Directive states that medical care should not be given to you.

In compliance with Federal Law, Sentara Health Plans

is providing you with information about the Patient Self-Determination Act. The following is a summary of our policies regarding patients' rights and Advance Directives. It means you have a chance to make important life choices. You may never need to exercise these choices, but making them ahead of any event can give peace of mind to you and your family.

You may want to take this opportunity to discuss and document your wishes with your family, attorney, and/ or a close friend. It is also important to talk with your Plan doctor about your choices, so he or she is informed and understands your wishes.

We will gladly send you an advance care planning guide, which tells more about Advance Directives, and information on a Virginia living will, designation of healthcare agent, and wishes regarding anatomical gift or organ donation form.

If you have an Advance Directive, take a copy of the member statement to your next Plan doctor appointment. You may download an Advance Directive from [sentarahealthplans.com/members](https://www.sentarahealthplans.com/members). If you would like more information, call member services at the number on the back of your member ID card.

## Summary of Policies on Patient Rights and Advance Directives

### Purpose

This policy is intended to enable Sentara Health Plans to comply with the Patient Self-Determination Act. The purpose of the act is to protect each adult patient's right to participate in healthcare decision making to the maximum extent of his or her ability and to prevent discrimination based on whether the patient has executed an Advance Directive for healthcare.

### Practice Statement

Sentara Health Plans supports a patient's right to participate in healthcare decision making. Through education and inquiry about Advance Directives, this health plan will encourage patients to communicate





their healthcare preferences and values to others. Such communication will guide others in healthcare decision making for the patient if the patient is incapacitated.

## Procedures

At enrollment, you will be provided information about your rights under Virginia law to:

- make decisions about your medical care, including your right to accept or refuse medical and surgical treatment
- make an Advance Directive, such as a living will or durable power of attorney for healthcare, if you choose to do so

You will be asked if you have made an Advance Directive.

- If you have, you will need to give this form to your plan doctor so it will be made part of your medical record. You will need to keep an additional copy for yourself.
- If you have not, and wish to do so, you will be provided additional information upon request in order to make an Advance Directive.
- You will be encouraged to discuss your Advance Directive with your family, plan doctor, clergy, attorney, or a close friend.

If you do not have an Advance Directive, do not want to make one, and do not want more information, you will not be asked any more questions.

You may revoke your Advance Directive at any time in writing or by oral declaration. Your making (or not making) an Advance Directive will not affect the care you receive from any plan provider, unless your Advance Directive states that medical care should not be given to you. Your Advance Directive will be followed unless it requests medical care that is inappropriate, unethical, or is of no medical benefit or harmful to you.

If your plan doctor is unwilling to comply with your Advance Directive, or with the decision of a person you designate to make decisions for you, he or she will make a reasonable effort to transfer your care to another plan doctor within 14 days. During this period, your plan doctor must continue any life-sustaining care.

*Code of Federal Regulations. Revised as of July 2020. 482.13, 482.58, 45 C.F.R. § 164.520, 42 C.F.R. §489.102, 422.128, and 438.6(i)(1). Retrieved from gpo.gov/.*

## Your Rights and Protections Against Surprise Medical Bills

**When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.**

### What is "balance billing" (sometimes called "surprise billing")?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called "balance billing." This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in



your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

## You are protected from balance billing for:

### **Emergency services**

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

Please also see the Virginia notice for information on state specific protections against balance billing.

### **Certain services at an in-network hospital or ambulatory surgical center**

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers can't balance bill you, unless you give written consent and give up your protections.

**You're never required to give up your protections from balance billing.**

**You also aren't required to get care out-of-network.**

**You can choose a provider or facility in your plan's network.**

Please also see the Virginia notice for information on state specific protections against balance billing.

## When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay out-of-network providers and facilities directly.
- Your health plan generally must:
  - Cover emergency services without requiring you to get approval for services in advance (prior authorization).
  - Cover emergency services by out-of-network providers.
  - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
  - Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

If you believe you've been wrongly billed, you may use the following contact information for help at the federal level:

Employee Benefits Security Administration (EBSA)  
Toll-Free Hotline at 1-866-444-EBSA (3272) or  
visit the DOL's website ([www.dol.gov/ebsa](http://www.dol.gov/ebsa)). In



addition, information from HHS on private health insurance coverage and coverage provided by nonfederal governmental group health plans can be found on the Centers for Medicare & Medicaid Services (CMS) website ([www.cms.gov/ccio](http://www.cms.gov/ccio)), and information on health care reform can be found at [www.HealthCare.gov](http://www.HealthCare.gov).

Please also see the Virginia notice for information on state specific protections against balance billing. You can file a complaint with the State Corporation Commission's (SCC) Bureau of Insurance. To contact the SCC for questions about this notice visit: [scc.virginia.gov](http://scc.virginia.gov) or call: **1-877-310-6560**.

## Balance Billing Protection for Out-of-Network Services

Starting January 1, 2021, Virginia state law may protect you from "balance billing" when you get:

- EMERGENCY SERVICES from an out-of-network hospital, or an out-of-network doctor or other medical provider at a hospital
- NON-EMERGENCY SURGICAL OR ANCILLARY SERVICES from an out-of-network lab or health care professional at an in-network hospital, ambulatory surgical center or other health care facility

### What is balance billing?

- An "IN-NETWORK" health care provider has signed a contract with your health insurance plan. Providers who haven't signed a contract with your health plan are called "OUT-OF-NETWORK" providers.
- In-network providers have agreed to accept the amounts paid by your health plan after you, the patient, has paid for all required cost sharing (copayments, coinsurance, and deductibles for covered services).
- But, if you get all or part of your care from out-of-network providers, you could be billed for the difference between what your plan pays to the

provider and the amount the provider bills you. This is called balance billing.

- The new Virginia law prevents certain balance billing, but it does not apply to all health plans.

### Applies

- fully insured managed care plans, including those bought through [Healthcare.gov](http://Healthcare.gov)
- the state employee health plan
- group health plans that opt-in

### May Apply

- employer-based coverage
- health plans issued to an employer outside virginia
- short-term limited-duration plans

### Does Not Apply

- health plans issued to an association outside Virginia
- health plans that do not use a network of providers
- limited benefit plans

### How can I find out if I am protected?

Be sure to check your plan documents or contact your health plan to find out if you are protected by this law. When you schedule a medical service, ask your health care provider if they are in-network. Insurers are required to tell you (on their websites or on request) which providers are in their networks. Hospitals and other health care providers also must tell you (on their websites or on request) which insurance plans they contract with as in-network providers. Whenever possible, you should use in-network providers for your health care to avoid paying more.

After you receive medical services, your health plan will send you an "Explanation of Benefits"(EOB) that



will tell you what you must pay the provider. Save the EOB and check that any bills you receive are not more than the amount listed.

### **When you cannot be balance billed:**

If the new law applies to your health plan, an out-of-network provider can no longer balance bill or collect more than your plan's in-network cost-sharing amounts for either: (1) emergency care, or (2) when you receive lab or professional services (like surgery, anesthesiology, pathology, radiology, and hospitalist services) at an in-network facility.

### **What should I know about these situations?**

Your cost-sharing amount will be based on what your plan usually pays an in-network provider in your area. These payments must count toward your in-network deductible and out-of-pocket limit. If the out-of-network provider collects more than this from you, the provider must refund the excess with interest.

Exception: If you have a high-deductible health plan with a Health Savings Account (HSA) or a catastrophic health plan, you must pay any additional amounts your plan is required to pay to the provider, up to the amount of your deductible.

### **What if I am billed too much?**

If you are billed an amount more than your payment responsibility shown on your EOB, or you believe you've been wrongly billed, you can file a complaint with the State Corporation Commission's (SCC) Bureau of Insurance.

To contact the SCC for questions about this notice visit [scc.virginia.gov](http://scc.virginia.gov) or call: **1-877-310-6560**.







## Resolving Member Grievances, Complaints, and Appeals of Adverse Benefit

**If you have a problem or concern about Sentara Health Plans and/or the quality of care, services, and/or policies and procedures of Sentara Health Plans call member services at the number on the back of your member ID card.**

Sentara Health Plans has a formal grievance and complaint process that allows your concern to be addressed with the appropriate department or persons within Sentara Health Plans. You can file a complaint within 180 days from the date of your concern or services. We will review your complaint as quickly as possible and notify you of how it will be resolved.

If your concern involves an adverse benefit determination, such as a denial of pre-authorization, denial of a covered service or denial of a claim, Sentara Health Plans has a formal internal appeals process. You may choose to have another individual or your doctor file an appeal on your behalf. You can download an appeal packet from the Manage My Plan section on [sentarahealthplans.com/members](https://sentarahealthplans.com/members) or contact member services to initiate an internal appeal.

We will notify you of the decision on your appeal in writing. If you are not satisfied with the internal appeal decision, an external appeal may be available. Please note that if your coverage denial involves the treatment of cancer you do not have to exhaust our internal appeal processes before requesting a standard or expedited independent external review.

## Additional Resources

The Managed Care Ombudsman is available through the Bureau of Insurance to help Virginia consumers who experience problems with or have questions about managed care. The Managed Care Ombudsman can assist Sentara Health Plans members in understanding and exercising their rights of appeal of adverse decisions. There are several ways to contact the Office of the Managed Care Ombudsman:

### **Office of the Managed Care Ombudsman Bureau of Insurance**

Post Office Box 1157  
Richmond, VA 23218  
Toll-Free: **1-877-310-6560**  
Richmond Metropolitan Area: **804-371-9032**  
Email: [ombudsman@scc.virginia.gov](mailto:ombudsman@scc.virginia.gov)

### **Virginia Department of Health Office of Licensure and Certification**

9960 Mayland Drive, Suite 401  
Richmond, VA 23233-1463  
Toll-Free: **1-800-955-1819**  
Richmond Metropolitan Area: **1-804-367-2106**  
Email: [mchip@vdh.virginia.gov](mailto:mchip@vdh.virginia.gov)

**The local U.S. Department of Labor, Pension, and Welfare Benefits Administration can assist members to find out what other voluntary alternative dispute resolutions are available. They may be reached toll-free at 1-866-275-7922.**

**You can download an Appeals Packet at [sentarahealthplans.com/members](https://sentarahealthplans.com/members).**



# **EXCLUSIONS AND LIMITATIONS**

## ***Plus Products***

The following is a list of Exclusions and Limitations that generally apply to all plans. Once you are an enrolled member please refer to your Plan documents for the Exclusions and Limitations specific to your plan.



This chapter lists services that are not covered. Services mean both medical and behavioral health (mental health) services and supplies unless We specifically tell You otherwise. We do not Cover any services that are not listed in the Covered Services section unless required to be Covered under state or federal laws and regulations. We do not cover any services that are not Medically Necessary. We sometimes give examples of specific services that are not covered but that does not mean that other similar services are Covered. Some services are Covered only if We authorize them. When We say You or Your We mean You and any of Your family members Covered under the Plan. Call Member Services if You have questions.

## **A**

**Abortion, including abortifacient drugs**, is Covered in the first 12 weeks of pregnancy. After 12 weeks, abortion is Covered if the mother's life is at risk, if there are major fetal abnormalities, or in the case of rape or incest.

**Administrative Charges or Fees** are not Covered including charges or costs for:

- Completion of Claim or other forms;
- Transfer or copy of medical records or reports;
- Access or concierge fees;
- Missed appointments;
- Routine telephone calls;
- Other clerical charges.

**Alternative Medicine** services are not Covered including:

- Acupuncture;
- Holistic medicine
- Homeopathic medicine;
- Hypnosis;
- Aromatherapy;
- Massage and massage therapy;
- Reiki therapy;
- Herbal, vitamin or dietary products or therapies;
- Naturopathy;
- Thermography;
- Orthomolecular therapy;
- Contact reflex analysis;
- Bio-energetic synchronization technique (BEST);
- Iridology-study of the iris;
- Auditory integration therapy (AIT);
- Colonic irrigation.

Non-emergency **Air, Ground, Water, or other Ambulance Transport** services are not Covered unless We have approved the services.

Non-medical **Ancillary Services** are not Covered including:

- Vocational rehabilitation services;
- Employment counseling;
- Relationship counseling for unmarried couples;
- Pastoral counseling;
- Expressive therapies;
- Health education.

General **Anesthesia** in a Physician's office is not Covered.

**Autopsies** are not Covered.

## **B**

**Batteries** are not Covered except for use in:

- Motorized wheelchairs;
- Left ventricular assist device (LVAD);
- Cochlear implants
- Hearing aids for children age 18 and under and limited to one initial set of batteries.

**Biofeedback and Neurofeedback Therapies and Related Testing** are not Covered unless We approve the services.

**Birthing Center Services** are Covered at contracted facilities only.

Searches for **Blood Donors** are not Covered.

Transportation or storage of **Blood** is not Covered.

**Bone Densitometry Studies** more than once every two years are not Covered unless We authorize additional services.

**Breast Augmentation (Enlargement) or Breast Mastopexy (Reduction)** is not Covered unless We have approved the services. Cosmetic procedures or surgery for breast enlargement or reduction are not Covered. Procedures for correction of cosmetic physical imperfections are not Covered. Breast implants are not Covered. This does not apply to procedures required by State or Federal law for breast reconstruction and symmetry following mastectomy.

**Breast Milk** from a donor is not Covered.

## **C**

**Chelation Therapy** is not Covered unless We have approved the services.

**Complications of Non-Covered Services** are not Covered. This includes care needed as a direct result of a non-covered service when without the non-covered service, care would not have been needed.

**Contact Lenses** are not Covered Services. Fitting of lenses or eyeglasses is not Covered. However, the first pair of lenses following cataract surgery including contact lens, or placement of intraocular lens or eyeglass lens only are Covered Services.

**Cosmetic Surgery and Cosmetic Procedures** are not Covered. Medical, surgical, and mental health services for, or related to, cosmetic surgery or cosmetic procedures are not Covered. Emotional conflict or distress does not cause a service or procedure to be Medically Necessary. **The following are also not Covered Services:**

- Services to preserve, change or improve how a person looks;
- Services to change the texture or look of skin, the size, shape or look of facial or body features;
- Surgery, reconstructive surgery, or other procedures that are cosmetic and not Medically Necessary to restore function or alleviate symptoms which can effectively be treated non-surgically;
- Any service or supply that is a direct result of a non-covered service;
- Non-medically necessary treatment or services resulting from complications due to cosmetic experimental procedures;
- Breast augmentation or mastopexy procedures for correction of cosmetic physical imperfections, except as required by state or federal law regarding breast reconstruction and symmetry following mastectomy;
- Tattoo removal;
- Keloid treatment as a result of the piercing of any body part;
- Consultations or office visits for obtaining cosmetic or experimental procedures;
- Cosmetic Botox injections;
- Penile implants; or

- Cosmetic skin condition treatments by laser, light or other methods unless Medically Necessary.

**Costs of Services paid for by Another Payor** are not Covered Services. We do not cover the cost of services, which are or may be Covered through a group insurance mechanism or governmental program, such as Workers Compensation, occupational disease laws and other employers' liability laws. If You have the cost of services denied by one of the above insurance programs, the Plan will only consider payment of Covered Services in those cases where You received services in accordance with the Plan's authorization procedures. We will not cover the cost of services that were denied by the above insurance programs for failure to meet administrative or filing requirements.

**Court ordered examinations or treatments and Temporary Detention Orders (TDOs)** are not Covered Services unless they are determined to be Medically Necessary and are listed as a Covered Service under the Plan.

**Custodial Care, Respite Care, Non-skilled Convalescent Care or Rest Cures,** are not a Covered Service. This exclusion applies even when services are recommended by a professional or performed in a Facility, such as a Hospital or Skilled Nursing Facility, or at home. This exclusion does not apply to hospice care.

## D

### **Dentistry/Oral Surgery/Dental Care.**

The following services are not Covered:

- Treatment of natural teeth due to disease;
- Routine dental care;
- Routine dental X-rays;
- Dental supplies;
- Extraction of erupted or impacted wisdom teeth except to prepare the mouth for medical services and treatments;
- Oral surgeries or periodontal work on the hard and/or soft tissue supporting the teeth to help support structures;
- Periodontal, prosthodontic, or orthodontic care;
- Cosmetic services to restore appearance;
- Restorative services and supplies necessary to treat, repair or replace sound natural teeth;
- Dental implants or dentures and preparation work;
- Dental services performed in a Hospital or any outpatient Facility. This does not include Covered Services listed under "Hospitalization and Anesthesia for Dental procedures."
- Oral surgery which is part of an orthodontic treatment program;
- Orthodontic care.

**Driver Training** is not a Covered Service.

**Drugs** for certain clinical trials are not Covered Services. This includes drugs paid for directly by the clinical trial or another payor.

## E

The following **Educational services** are not Covered Services:

- Self-training services;
- Vocational training;
- Tutorial services or testing required to complete Educational, degree or residency requirements;
- Testing or screening services for classroom performance except when services qualify as Early Intervention Services.

**Enteral or Parenteral Feeding** supplements are not Covered Services unless included under the Plan's benefit for Medically Necessary Formula and Enteral Nutrition Products. Over-the-counter supplements, over-the-counter infant formulas, or over-the-counter medical foods are not Covered Services unless We have approved them.

**Examinations**, testing or treatment required for employment, insurance, or judicial or administrative proceedings are not Covered Services.

**Experimental or Investigative** drugs, devices, treatments, or services are not Covered Services. **Experimental or Investigative means any of the following situations:**

- The majority of the medical community does not support the use of this drug, device, medical treatment or procedure; or
- The use of this drug, device, medical treatment or procedure may have been shown to be unsafe and/or of no or questionable value as reported by current scientific literature and/or regulatory agencies; or
- The research regarding this drug, device, medical treatment or procedure may be so limited that an evaluation of safety and efficacy cannot be made; or
- The drug or device is not approved for marketing by the United States Food and Drug Administration (FDA); or
- The drug, device, medical treatment or procedure is currently under study in a **Non-FDA approved** Phase I or Phase II clinical trial, an experimental study/investigational arm of a Phase III clinical study, or otherwise under study to determine safety and efficacy or to compare its safety and efficacy to current standards of care; or
- The drug, device, medical treatment or procedure is classified by the FDA as a Category B Non-experimental/investigational drug, device, or medical treatment or procedure.

**Eye examinations, surgery, and other services** are not Covered Services including:

- Corrective or protective eyewear required for work;
- Eye exercise training;
- Eye Movement Desensitization and Reprocessing Therapy;
- Eye Corrective Surgery such as Radial Keratotomy, PRK, or LASIK.

**Eyeglasses** and contact lenses are not Covered Services unless the plan includes a rider for vision materials. Fitting of lenses or eyeglasses is not a Covered Service except for the first pair of lenses following cataract surgery including contact lenses, or placement of intraocular lenses or eyeglass lenses only.

## **F**

Services provided, prescribed, ordered, or referred by Yourself or by a member of Your **family**, including Your spouse, child, brother, sister, parent, in-law are not Covered Services.

The following **Foot Care Services are not Covered Services** unless Medically Necessary:

- Removal of corns or calluses;
- Nail trimming;
- Treatment and services for or from flat-feet, fallen arches, weak feet, or chronic foot strain;
- Foot Orthotics of any kind;
- Customized or non-customized shoes, boots, and inserts.

**Free Care** is not Covered. This includes services the Covered Person would not have to pay for if not Covered by this Plan such as government programs, services received from jail or prison, services from free clinics, and Workers Compensation benefits, whether or not you claim these benefits.

## G

**Genetic Testing and Counseling** are not Covered Services unless We have authorized the services. Counseling is a Covered Service only as part of the approved genetic test unless considered preventive care.

## H

**Hearing Aids** and related services, including examinations, fittings, molds, batteries or other supplies or repair services, for Members over age 18 are not covered unless Your Plan has a hearing aid rider.

**Home Births** are not a Covered Service.

**Home Health Care Skilled Services** are not Covered unless Medically Necessary and We have approved the services. Services and visits are limited as stated on Your schedule of benefits. We do not Cover any services after You have reached Your Plan's benefit limit. We do not cover Custodial Care. We do not cover homemaker services, food and home delivered meals.

**Hospital Services** listed below are not Covered Services:

- Guest meals;
- Telephones, televisions, and other convenience items;
- Private inpatient Hospital rooms unless You need a private room because You have a highly contagious condition or are at greater risk of contracting an infectious disease because of Your medical condition;

**Hypnotherapy** is not a Covered Service.

## I

**Immunizations** required for foreign travel or for employment are not Covered Services.

**Incarceration** – Services and treatments done during **Incarceration** in a Local, State, Federal or Community Correctional Facility or prison are not Covered Services.

Unless listed as a Covered Service in this COI, or under a Rider, **Infertility Services** listed below are not Covered Services:

- Services, tests, medications, and treatments for the diagnosis or treatment of Infertility not listed as a Covered Service;
- Services, tests, medications, and treatments for the enhancement of conception;
- In-vitro Fertilization programs;
- Artificial insemination or any other types of artificial or surgical means of conception;
- Drugs administered in connection with infertility procedures;
- GIFT/ZIFT programs;
- Reproductive material storage;
- Treatment or testing related to sexual organ function, dysfunction or inadequacies, including but not limited to, impotency;
- Semen recovery or storage,
- Sperm washing;
- Services to reverse voluntary sterilization;
- Infertility Treatment or services from reversal of sterilization;
- Drugs used to treat infertility;
- Surrogate pregnancy services when the person is not Covered under Your Plan.

## J

## K

## L

**Long-Term Custodial Nursing Home Care** is not a Covered Service.

## **M**

**Massage Therapy** is not a Covered Service unless provided as part of an approved medical therapy program.

**Measurement of Ocular Blood Flow by Tonometer Repetitive IOP** is not a Covered Service.

**Medical Equipment, Services, Exercise equipment, Devices and Supplies** that are disposable, available over the counter, or mainly for convenience are not Covered Services, including:

- Adaptations to Your home, car, van, other vehicle or office;
- Bicycles, treadmills, stair climbers, and other exercise equipment;
- Free weights, exercise videos and other training equipment;
- Air conditioners, purifiers, humidifiers and dehumidifiers;
- Whirlpool baths;
- Hypoallergenic pillows or bed linens;
- Under pads and diapers;
- Telephones;
- Televisions;
- Handrails, ramps, elevators, escalators, and stair glides;
- Orthotics not approved by Us;
- Adaptive feeding devices;
- Adaptive bed devices;
- Water filters or purification devices;
- Disposable Medical Supplies such as medical dressings and disposable diapers;
- Over the counter supplies, such as bandages, tape, gauze pads, alcohol, iodine, and peroxide;
- Heating pads;
- Thermometers;
- Raised toilet seats;
- Shower chairs;
- Waterbeds;
- Pools, hot tubs, or spas;
- Pool, gym or health club membership fees;
- Personal trainers or other fitness instruction;
- Ice bags;
- Chairs or recliners;
- Other personal comfort or over-the-counter hygienic items.

**Morbid Obesity** treatment including gastric bypass surgery, other surgeries, services or drugs are not Covered Services unless Your Plan includes these services in a rider, and We have approved the services for Members who meet established criteria.

**Motorized or Power Operated Vehicles** or chair lifts are not Covered Services unless We have approved Coverage. This does not include wheelchairs or scooters.

## **N**

**Neuro-cognitive therapy** is not a Covered Service.

**Newborns** or other children of a Covered Dependent Child are not Covered Persons under the Plan unless mutually agreed to by the Plan and the Group.

**Nutritional and/or Dietary Supplements**, except as required by law, are not Covered. Nutritional formulas and dietary supplements that are available over the counter and do not require a written prescription are not Covered Services.



## O

**Orthoptics** or vision or visual training and any associated supplemental testing are not Covered Services except when Medically Necessary for treatment of convergence and insufficiency. Pre-authorization is required.

Services or treatment You receive from **Out-of-Network Non-Plan Providers** will be Covered under Out-of-Network benefits, except in the following situations:

- If during treatment at an In-Network Hospital or other In-Network Facility You receive Covered Services from an Out-of-Network Non-Plan Provider those services will be Covered under the Plan's In-Network benefits. Members are responsible for In-Network cost sharing credited toward In-Network Deductibles and Maximum Out-of-Pocket Amounts;
- Emergency Services and Emergency Air Ambulance services received from Out-of-Network Non-Plan Facilities and Providers will be Covered under the Plan's In-Network benefits. Members are responsible for In-Network cost sharing credited toward In-Network Deductibles and Maximum Out-of-Pocket Amounts.

## P

**PARS System** (Physical Activity Reward System) is not a Covered Service.

**Pass Devices** (Patient Activated Serial Stretch) are not a Covered Service.

**Paternity Testing** is not a Covered Service.

**Physician Examinations are limited as follows:**

- Physicals for employment, insurance or recreational activities are not Covered Services.
- Executive physicals are not Covered Services.
- A second opinion from a Non-Plan Provider is a Covered Service only under the Plan's Out-of-Network benefits unless approved by the Plan. A second opinion by a Plan Provider does not require authorization.
- Services or supplies ordered or done by a provider not licensed to do so are not Covered Services.

**Private Duty Nursing** is not a Covered Service.

**Prosthetics** for sports or cosmetic purposes are not a Covered Service.

**Pulsed Irrigation Evacuation System** is not a Covered Service.

## Q

## R

**Reconstructive surgery** is not a Covered Service unless Medically Necessary and surgery follows trauma which causes anatomic functional impairment or is needed to correct a congenital disease or anomaly which has resulted in a functional defect. Emotional conflict or distress does not constitute Medical Necessity. Breast reconstruction following mastectomy is a Covered Service.

**Remedial Education and Programs are not Covered Services.** Services which are extended beyond the period necessary for the evaluation and diagnosis of learning and behavioral disabilities **are not Covered Services.**

**Residential treatment center care** or care in another non-skilled setting are not Covered when services are merely custodial, residential, or domiciliary in nature.

## S

**Services – The following are not Covered Services:**

- Services that are not Medically Necessary;
- Services not listed as Covered under the Plan;

- Services not described, documented or supported in Your medical records;
- Services required for employment or continued employment;
- Services prescribed, ordered, referred by or given by a family member;
- Services for which a charge is not normally made;
- Services or supplies prescribed, performed or directed by a provider not licensed to do so;
- Services provided before Your Plan effective date;
- Services provided after Your Coverage ends;
- Services after a benefit limit has been reached;
- Virtual Consults except when provided by Plan approved providers;
- Services or supplies that are a direct result of a non-covered service.

**Skilled Nursing Facility (SNF) stays** are not covered unless We have approved the services. The following services are not Covered:

- Custodial or domiciliary care;
- Respite Care;
- Education or similar services;
- Private rooms unless Medically Necessary.

## T

Charges for non -interactive **Telemedicine Services** such as fax, telephone only conversations, email, or online questionnaire are not Covered Services under the Plan's Telemedicine benefits.

**Temporomandibular Joint Treatment** fixed appliances or removable appliances which move or reposition the teeth, fillings, or prosthetics (crowns, bridges, dentures) are not Covered Services unless We have approved the services.

**Therapies.** Physical, Speech, and Occupational **Therapies** are limited as stated on Your schedule of benefits. Therapies will be Covered Services only to the extent of restoration to the level of the pre-trauma, pre-illness or pre-condition status. **The following are not Covered Services except for those services that are listed under Early Intervention Services or under Autism Spectrum Disorder:**

- Therapies for developmental delay or abnormal speech pathology;
- Therapies which are primarily educational in nature;
- Special education services;
- Treatment of learning disabilities;
- Group speech therapy programs;
- Lessons for sign language;
- Therapies to correct an impairment resulting from a functional or developmental nervous disorder (i.e., stuttering, stammering);
- Therapies to maintain current status or level of care;
- Restorative therapies to maintain chronic level of care;
- Therapies available in a school program;
- Therapies available through state and local funding;
- Recreational or nature therapies;
- Art, craft, dance, or music therapies;
- Exercise, or equine therapies;
- Sleep therapies;
- Driver evaluations as part of occupational therapy;
- Driver training;
- Functional capacity testing needed to return to work;
- Work hardening programs; or
- Remedial education and programs.
- Habilitative Services

**Total Body Photography** is not a Covered Service.

**Transplant Services -The following are not Covered Services:**

- Organ and tissue transplant services not listed as a Covered Service;
- Organ and tissue transplants not Medically Necessary;
- Organ and tissue transplants considered Experimental or investigative;
- Services from non-contracted providers unless pre-authorized by the Plan;
- Travel and lodging services not approved by the Plan including childcare, mileage, and rental cars;
- Services not listed as Covered under the Plan's Transplant Services benefit; or
- Services related to donor complications following a transplant are limited to Medically Necessary charges, not Covered by any other source, for up to six weeks from the date of procurement.
- **Donor Benefits** are not Covered Services if the Covered individual is donating an organ to a non-covered member.

**Transportation by Ambulance or other transportation services** that are not Emergency Services are Covered Services only when approved and authorized by Us.

**Travel, Lodging and other Transportation expenses** are not Covered Services unless approved and authorized by Us.

Treatment and services, other than Emergency Services, received while **Traveling outside of the United States of America** are not Covered Services.

**U**

**V**

Treatment of **varicose veins** or **telangiectatic dermal veins** (spider veins) for cosmetic purposes are not Covered Services.

**Video Recording or Video Taping** of any service or procedure is not a Covered Service.

**W**

**Wigs** or cranial prostheses for hair loss for any reason are not Covered Services.

**Wisdom Teeth** extraction is not a Covered Service unless under a rider.

**Work-related** injuries or diseases when the employer must provide benefits or when that person has been paid by the employer are not Covered Services.

**X**

**Y**

**Z**

## **OUTPATIENT PRESCRIPTION DRUG EXCLUSIONS AND LIMITATIONS**

The following is a list of Exclusions, Limitations and other conditions that apply to Your drug benefit. Please also see the Plan Schedule of Benefits for Member cost sharing and other Coverage terms.

### **Limitations**

1. Amounts You pay for any outpatient prescription drug after a benefit Limit has been reached, or for any outpatient prescription drug that is excluded from Coverage will not count toward any Plan Maximum Out-of-Pocket Limit.
2. Over the Counter (OTC) medications that do not require a Physician's authorization by state or federal law and any prescription that is available as an OTC medication are excluded from Coverage. However, the Plan may approve Coverage of limited quantities of an OTC drug. You must have a Physician's prescription for the drug, and the drug must be included on the Plan's list of Covered Preferred and Standard drugs.
3. Unless required by law, certain Prescription Drugs may not be Covered under the Plan if You could use a "clinically equivalent drug." "Clinically equivalent drug" means a drug that for most individuals will give You similar results for a disease or condition. If You have questions about whether a certain drug is covered by the Plan, please call the Member Services number on the back of Your Plan Identification card. If You or Your doctor believes You need to use a different Prescription Drug, please have Your doctor contact Us. If We agree that it is Medically Necessary and appropriate, We will Cover the other Prescription Drug instead of the "clinically equivalent drug" at the non-preferred tier.
4. Our formulary is a list of FDA-approved medications that We cover. At its sole discretion, the Plan Pharmacy and Therapeutics Committee reviews medications for placement onto the formulary. The Plan's Pharmacy and Therapeutics Committee is composed of Physicians and pharmacists. For all drugs, including new drugs, the committee looks at the medical literature and then evaluates whether to add or remove a drug from the formulary. Efficacy, safety, cost, and overall disease cost are factors that are taken into consideration.
5. Any Plan maximum benefit does not apply to Physician prescribed diabetic supplies Covered under the Plan's prescription drug benefit or the Plan's medical benefit.
6. Intrauterine devices (IUDs), implants, and cervical caps and their insertion are Covered under the Plan's medical benefits.
7. Covered Food and Drug Administration (FDA) approved tobacco cessation medications (including both prescription and over-the-counter medications) are limited to two 90-day courses of treatment per year when prescribed by a health care provider.

### **For Plans with Open Formulary:** **Prescription Drug Coverage Exclusions**

The following is a list of exclusions that apply to Your drug benefit.

1. Medications that do not meet the Plan's criteria for Medical Necessity are excluded from Coverage.
2. Medications with no approved FDA indications are excluded from Coverage.

3. Ancillary charges which result from a request for a brand name outpatient prescription drug when a Generic Drug is available are excluded from Coverage and do not count toward any Plan Maximum Out-of-Pocket Limit.
4. All compounded prescriptions require prior authorization and must contain at least one prescription ingredient. Compound prescription medications with ingredients not requiring a Physician's authorization by state or federal law are excluded from Coverage.
5. Non-durable disposable medical supplies and items such as bandages, cotton swabs, hypodermic needles, and durable medical equipment not listed as Covered are excluded from Coverage.
6. Immunization agents other than those Covered by the formulary, biological sera, blood, or blood products are excluded from Coverage.
7. Injectables (other than those self-administered and insulin) are excluded from Coverage, unless authorized by the Plan.
8. Medication taken or administered to the Member in the Physician's office is excluded from Coverage, unless authorized by the Plan.
9. Medication taken or administered in whole or in part, while a Member is a patient in a licensed Hospital is excluded from Coverage.
10. Medications for cosmetic purposes only, including but not Limited to Retin-A for aging, are excluded from Coverage.
11. Medications for experimental indications and/or dosage regimens determined by the Plan to be experimental are excluded from Coverage.
12. Therapeutic devices or appliances, including but not limited to support stockings and other medical/non-medical items or substances, regardless of their intended use are excluded from Coverage.
13. Drug charges exceeding the cost for the same drug in a conventional packaging (i.e., convenience packages, unit doses, blister packs, etc.) are excluded from Coverage.
14. Drugs with a therapeutic over the counter (OTC) equivalent are excluded from Coverage unless authorized by the Plan.
15. Certain off-label drug usage is excluded from Coverage unless the use has been approved by the Plan.
16. Compound drugs are excluded from Coverage when alternative products are commercially available.
17. Cosmetic health and beauty aids are excluded from Coverage.
18. Drugs purchased from Non-Plan Providers over the internet are excluded from Coverage.
19. Drugs purchased through a foreign pharmacy are excluded from Coverage unless approved by the Plan for an Emergency while traveling out of the country.
20. Flu symptom drugs are excluded from Coverage unless approved by the Plan.
21. Nutritional and/or Dietary Supplements, except as required by law, are not Covered Services. Nutritional formulas and dietary supplements that are available over the counter and do not require a written prescription are not Covered Services. This exclusion does not apply to Plan Covered Services under the "Medically Necessary Formula and Enteral Nutrition Products" benefits in Section 6 "What is Covered "of Your Evidence of Coverage.
22. Dietary supplements, including but not limited to medical food, food or formula products, or other nutritional or electrolyte supplements are excluded from Coverage under the pharmacy benefit.
23. Drugs not meeting the minimum levels of evidence based on one or more of the following standard reference compendia are not Covered Services:
  - a. American Hospital Formulary Service Drug Information;

- b. National Comprehensive Cancer Network's Drugs & Biologics Compendium; or
  - c. Elsevier Gold Standard's Clinical Pharmacology.
24. Minerals, fluoride, and vitamins are excluded from Coverage unless determined to be Medically Necessary to treat a specifically diagnosed illness or when included under ACA Recommended Preventive Care.
  25. Non-Sedating antihistamines are excluded from Coverage.
  26. Pharmaceuticals approved by the FDA as a medical device are excluded from Coverage unless authorized by the Plan.
  27. Drugs used to inhibit and/or suppress drowsiness, sleepiness, tiredness, or exhaustion, unless authorized by the Plan.
  28. Prescriptions written by a licensed dentist are excluded from Coverage, except for the prevention of infection or pain in conjunction with a Covered dental procedure.
  29. Raw powders or chemical ingredients are excluded from Coverage unless approved by the Plan or submitted as part of a compounded prescription.
  30. Sexual dysfunction drugs are excluded from Coverage.
  31. Travel related medications, including preventive medication for the purpose of travel to other countries are excluded from Coverage.
  32. Infertility drugs are excluded from Coverage.
  33. Prescription or over the counter appetite suppressants and any other prescription or over the counter medication for weight loss are excluded from Coverage.
  34. Abortifacient drugs that cause abortions are not covered.
  35. Digital Therapeutics, including digital devices, software and applications are excluded from Coverage.

**For Plans with Standard (Closed) Formulary:**  
**Prescription Drug Coverage Exclusions**

The following is a list of exclusions that apply to Your drug benefit.

1. Medications that do not meet the Plan's criteria for Medical Necessity are excluded from Coverage.
2. Medications with no approved FDA indications are excluded from Coverage.
3. Ancillary charges which result from a request for a brand name outpatient prescription drug when a Generic Drug is available are excluded from Coverage and do not count toward any Plan Maximum Out-of-Pocket Limit.
4. All compounded prescriptions require prior authorization and must contain at least one prescription ingredient. Compound prescription medications with ingredients not requiring a Physician's authorization by state or federal law are excluded from Coverage.
5. Non-durable disposable medical supplies and items such as bandages, cotton swabs, hypodermic needles, and durable medical equipment not listed as Covered are excluded from Coverage.
6. Immunization agents other than those Covered by the formulary, biological sera, blood, or blood products are excluded from Coverage.
7. Injectables (other than those self-administered and insulin) are excluded from Coverage, unless authorized by the Plan.
8. Medication taken or administered to the Member in the Physician's office is excluded from Coverage, unless authorized by the Plan.
9. Medication taken or administered in whole or in part, while a Member is a patient in a licensed Hospital is excluded from Coverage.



10. Medications for cosmetic purposes only, including but not Limited to Retin-A for aging, are excluded from Coverage.
11. Medications for experimental indications and/or dosage regimens determined by the Plan to be experimental are excluded from Coverage.
12. Therapeutic devices or appliances, including but not limited to support stockings and other medical/non-medical items or substances, regardless of their intended use are excluded from Coverage.
13. Drug charges exceeding the cost for the same drug in a conventional packaging (i.e., convenience packages, unit doses, blister packs, etc.) are excluded from Coverage.
14. Drugs with a therapeutic over the counter (OTC) equivalent are excluded from Coverage unless authorized by the Plan.
15. Certain off-label drug usage is excluded from Coverage unless the use has been approved by the Plan.
16. Compound drugs are excluded from Coverage when alternative products are commercially available.
17. Cosmetic health and beauty aids are excluded from Coverage.
18. Drugs purchased from Non-Plan Providers over the internet are excluded from Coverage.
19. Drugs purchased through a foreign pharmacy are excluded from Coverage unless approved by the Plan for an Emergency while traveling out of the country.
20. Flu symptom drugs are excluded from Coverage unless approved by the Plan.
21. Nutritional and/or Dietary Supplements, except as required by law, are not Covered Services. Nutritional formulas and dietary supplements that are available over the counter and do not require a written prescription are not Covered Services. This exclusion does not apply to Plan Covered Services under the "Medically Necessary Formula and Enteral Nutrition Products" benefits in Section 6 "What is Covered "of Your Evidence of Coverage.
22. Dietary supplements, including but not limited to medical food, food or formula products, or other nutritional or electrolyte supplements are excluded from Coverage under the pharmacy benefit.
23. Drugs not meeting the minimum levels of evidence based on one or more of the following standard reference compendia are not Covered Services:
  - a. American Hospital Formulary Service Drug Information;
  - b. National Comprehensive Cancer Network's Drugs & Biologics Compendium; or
  - c. Elsevier Gold Standard's Clinical Pharmacology.
24. Minerals, fluoride, and vitamins are excluded from Coverage unless determined to be Medically Necessary to treat a specifically diagnosed Illness or when included under ACA Recommended Preventive Care.
25. Non-Sedating antihistamines are excluded from Coverage.
26. Pharmaceuticals approved by the FDA as a medical device are excluded from Coverage unless authorized by the Plan.
27. Drugs used to inhibit and/or suppress drowsiness, sleepiness, tiredness, or exhaustion, unless authorized by the Plan.
28. Prescriptions written by a licensed dentist are excluded from Coverage, except for the prevention of infection or pain in conjunction with a Covered dental procedure.
29. Raw powders or chemical ingredients are excluded from Coverage unless approved by the Plan or submitted as part of a compounded prescription.
30. Sexual dysfunction drugs are excluded from Coverage.

31. Travel related medications, including preventive medication for the purpose of travel to other countries are excluded from Coverage.
32. Infertility drugs are excluded from Coverage.
33. Prescription or over the counter appetite suppressants and any other prescription or over the counter medication for weight loss are excluded from Coverage.
34. Digital Therapeutics, including digital devices, software and applications are excluded from Coverage.
35. **This plan uses a Closed Formulary. Any prescription drugs, over-the-counter drugs, or devices that are not included on the Plan's Prescription Drug Formulary are not Covered.**

**Non-formulary requests.** You have the right to request a non-formulary prescription drug if You believe that You need a prescription drug that is not on the Plan's list of Covered drugs (formulary), or You have been receiving a specific non-formulary prescription drug for at least six months previous to the development or revision of the formulary and Your prescribing Physician has determined that the formulary drug is inappropriate for Your condition or that changing drug therapy presents a significant health risk to You, Your Physician must complete a medical necessity form and deliver it to the Plan's pharmacy authorization department. After reasonable investigation and consultation with the prescribing Physician, the Plan will make a determination. The Plan will act on such requests within one business day of receipt of the request. You will be responsible for all applicable Copayments, Coinsurance, or Deductibles depending upon which Tier a drug is placed in by the Plan.