

# There's more than one way to buy healthcare coverage.

That's especially true for members who may not be eligible for a health insurance subsidy.

## Members Get More with OptimaFit Direct Unique Off-Exchange Plans

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

### 2023 OptimaFit Direct Unique Plans | Only Available OFF Exchange

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

## Optima Health. Better Rates. Better Benefits.

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

Document also available in Spanish and Vietnamese.

*This summary is for comparison purposes only. For complete details, please refer to the Benefit Summary at [optimahealth.com/brokers/summary-of-benefits](https://optimahealth.com/brokers/summary-of-benefits)*

*Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. OptimaFit Individual and Family Plans are issued and underwritten by Optima Health Plan. All Optima Health plans have benefit exclusions and limitations and terms under which the policy may be continued in force or discontinued.*