

## 2023 BusinessEDGE® Plan Changes

Effective January 1, 2023, regardless of a group's plan effective date.	
<b>Vendor Changes</b>	<p>We changed some of the vendors we partner with including:</p> <ul style="list-style-type: none"> <li>• our pharmacy benefit manager from OptumRx® to Express Scripts (ESI)</li> <li>• our vision services vendor from EyeMed to VSP Vision Care (VSP)</li> </ul>
Effective at the group's renewal and beginning with the group's plan 2023 effective date.	
<b>Benefit Changes</b>	<p>For <b>HSA plans</b> (Equity plans), the <b>Continuous Glucose Monitors, Sensors, and Supplies (CGM)</b> benefit will now be covered under the pharmacy benefit, per the applicable tier cost share amount. Pre-authorization is required.</p>
	<p>For <b>HSA plans</b> (Equity plans), the <b>Diabetic Testing Supplies including test strips, lancets, lancet devices, blood glucose monitors and control solution</b> benefit is now covered under the plan's pharmacy benefit, per the applicable tier cost share amount.</p>
	<p>The <b>Ambulance Services</b> benefit has been separated into <b>Non-Emergent Ambulance Services</b> and <b>Emergency Ambulance Services</b>, which may have different cost shares depending on the plan. Emergency Ambulance Services cost-share amounts will align with Emergency Services. Non-Emergent Ambulance Services will continue to require pre-authorization.</p>
	<p>Non-emergent ambulance related to mental health diagnoses will be covered as <b>Other Outpatient Services</b> under the <b>Mental Health and Substance Use Disorder Services</b> benefit.</p>
	<p><b>Virtual Consults for medical/surgical services</b> will now be covered at no charge/no charge after deductible (depending on the plan) from an Optima Health-approved provider. This is a separate benefit from telemedicine visits scheduled with a member's provider.</p>
	<p><b>Virtual Consults for mental health/behavioral health</b> services will be covered as <b>Outpatient Office Visits</b> under the <b>Mental Health and Substance Use Disorder Services</b> benefit at a separate cost share.</p>
	<p>Health Savings Account (HSA) limits have been updated for 2023.</p> <p><b>Minimum deductible:</b></p> <ul style="list-style-type: none"> <li>• \$1,500 for self-only coverage (\$100 increase from 2022)</li> <li>• \$3,000 for family coverage (\$200 increase from 2022)</li> <li>• \$3,000 for embedded individual deductible (\$200 increase from 2022)</li> </ul> <p><b>Out-of-pocket maximum:</b></p> <ul style="list-style-type: none"> <li>• \$7,500 for self-only coverage (\$450 increase from 2022)</li> <li>• \$15,000 for family coverage (\$900 increase from 2022)</li> </ul> <p><b>HSA contribution limits:</b></p> <ul style="list-style-type: none"> <li>• \$3,850 for self-only coverage</li> <li>• \$7,750 for family coverage</li> <li>• Individuals 55 and over may contribute an extra \$1,000 to their HSA</li> </ul>

**Effective at the group's renewal and beginning with the group's plan 2023 effective date.**

<p><b>Language Changes</b></p>	<p>The following updates have been made under the <b>Mental Health and Substance Use Disorder Services</b> section:</p> <ul style="list-style-type: none"> <li>• Separate rows for <b>Residential Treatment Services</b> and <b>Partial Hospitalization/Intensive Outpatient Program Facility Services</b> have been added.</li> <li>• <b>Autism Spectrum Disorder</b> has been moved to this section.</li> <li>• The separate row for Virtual Consults has been removed under this section.</li> </ul>
	<p>Additional language <b>Mental Health and Substance Use Disorder Services</b> updates include:</p> <ul style="list-style-type: none"> <li>• <b>Outpatient Office Visits</b> has been updated to read <b>Outpatient Office Visits (PCP, Specialist or Virtual Consults)</b>.</li> <li>• <b>Other Outpatient Visits (Facility/Freestanding Centers)</b> has been updated to read <b>Other Outpatient Services</b>.</li> <li>• <b>Inpatient Services</b> has been updated to read <b>Inpatient Hospital Services</b>.</li> </ul>
	<p>Language has been added to the following sections in the Benefit Summary to refer members to the updated <b>Mental Health and Substance Use Disorder Services</b> benefit. For mental health or substance use disorders You will pay the Copayment or Coinsurance listed under the applicable service for Mental Health and Substance Use Disorder Services. These sections include:</p> <ul style="list-style-type: none"> <li>• <b>Physician Office Visits: Outpatient Office Visits</b></li> <li>• <b>Outpatient Therapies and Services: Other Outpatient Services</b></li> <li>• <b>Outpatient Lab, Diagnostic Procedures, Imaging and Testing: Other Outpatient Services</b></li> <li>• <b>Outpatient Advanced Imaging, Testing and Scans: Other Outpatient Services</b></li> <li>• <b>Non-Emergent Ambulance Services: Other Outpatient Services</b></li> <li>• <b>Urgent Care Services: Other Outpatient Services</b></li> </ul>
<p style="text-align: center;"><b>New Plans:</b></p>	
<p style="text-align: center;">Vantage 5000/40/0%</p>	
<p style="text-align: center;">POS 5000/40/0%</p>	
<p style="text-align: center;">Plus 5000/40/0%</p>	
<p style="text-align: center;">Plus 3000/30/0%</p>	
<p style="text-align: center;"><b>Discontinued Plans:</b></p>	
<p style="text-align: center;">Plus Design 2500/10%</p>	
<p style="text-align: center;">Vantage Equity 2800/30%</p>	

### Document Key

AD = After Deductible  
 MH = Mental Health  
 MOOP = Maximum out-of-pocket  
 T1 = Tier 1  
 T2 = Tier 2

Dollar amounts = copayments | Percentages = coinsurances

### BusinessEDGE Vantage Plan Changes

<b>Vantage 20/40</b>	<ul style="list-style-type: none"> <li>• Non-Emergency Ambulance - \$30</li> <li>• Emergency Ambulance - \$350</li> <li>• MH Outpatient Office Visits - \$30</li> <li>• MH Other Outpatient Services - \$30</li> <li>• Reconstructive Breast Surgery - \$200</li> </ul>
<b>Vantage 25/50</b>	<ul style="list-style-type: none"> <li>• Non-Emergency Ambulance - \$35</li> <li>• Emergency Ambulance - \$350</li> <li>• MH Outpatient Office Visits - \$35</li> <li>• MH Other Outpatient Services - \$35</li> <li>• Reconstructive Breast Surgery - \$300</li> </ul>
<b>Vantage 25/30%</b>	<ul style="list-style-type: none"> <li>• Non-Emergency Ambulance - 30%</li> <li>• Emergency Services - 40%</li> <li>• Emergency Ambulance - 40%</li> <li>• MH Outpatient Office Visits - \$35</li> <li>• Reconstructive Breast Surgery - 30%</li> </ul>
<b>Vantage 500/25/20%</b>	<ul style="list-style-type: none"> <li>• Non-Emergency Ambulance - 20%</li> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• MH Outpatient Office Visits - \$35</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>
<b>Vantage 1000/25/30%</b>	<ul style="list-style-type: none"> <li>• In Network MOOP - \$6,000/\$12,000</li> <li>• Non-Emergency Ambulance - 30%</li> <li>• Emergency Services - 40% AD</li> <li>• Emergency Ambulance - 40% AD</li> <li>• MH Outpatient Office Visits - \$35</li> <li>• Reconstructive Breast Surgery - 30% AD</li> </ul>
<b>Vantage 2000/25/30%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 20% AD</li> <li>• Emergency Ambulance - 20% AD</li> <li>• Reconstructive Breast Surgery - 0% AD</li> </ul>

<b>Vantage 3000/30/0%</b>	<ul style="list-style-type: none"> <li>• In Network MOOP - \$6,500/\$13,000</li> <li>• Emergency Ambulance - \$350</li> <li>• MH Outpatient Office Visits - \$40</li> <li>• Reconstructive Breast Surgery - 0% AD</li> </ul>
<b>BusinessEDGE Vantage Plan Changes Cont.</b>	
<b>Vantage 4000/30/0%</b>	<ul style="list-style-type: none"> <li>• Emergency Ambulance - \$350</li> <li>• MH Outpatient Office Visits - \$40</li> <li>• Reconstructive Breast Surgery - 0% AD</li> </ul>
<b>Vantage 4000/40/20%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• MH Outpatient Office Visits - \$50</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>
<b>Vantage Equity 3000/0%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 20% AD</li> <li>• Emergency Ambulance - 20% AD</li> <li>• Reconstructive Breast Surgery - 0% AD</li> </ul>
<b>Vantage Equity 3000/10%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 20% AD</li> <li>• Emergency Ambulance - 20% AD</li> <li>• Reconstructive Breast Surgery - 10% AD</li> </ul>
<b>Vantage Equity 4000/20%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>
<b>Vantage Equity 5000/0%</b>	<ul style="list-style-type: none"> <li>• Emergency Ambulance - 20% AD</li> <li>• MH Outpatient Office Visits - \$40 AD</li> <li>• Reconstructive Breast Surgery - 0% AD</li> </ul>
<b>Vantage Equity 5000/30%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 40% AD</li> <li>• Emergency Ambulance - 40% AD</li> <li>• Reconstructive Breast Surgery - 30% AD</li> </ul>
<b>Vantage Equity 6000/30%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 40% AD</li> <li>• Emergency Ambulance - 40% AD</li> <li>• Reconstructive Breast Surgery - 30% AD</li> </ul>
<b>Vantage Design 3000/20%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>
<b>BusinessEDGE Plus Plan Changes</b>	
<b>Plus 500/25/20%</b>	<ul style="list-style-type: none"> <li>• Non-Emergency Ambulance - 20%</li> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• MH Outpatient Office Visits - \$35</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>

**BusinessEDGE Plus Plan Changes Cont.**

<p><b>Plus 1500/25/20%</b></p>	<ul style="list-style-type: none"> <li>• Non-Emergency Ambulance - 20%</li> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• MH Outpatient Office Visits - \$35</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>
<p><b>Plus 2000/25/30%</b> (formerly Plus 1750/30/30%)</p>	<ul style="list-style-type: none"> <li>• Plan Name - Optima Plus 2000/25/30%</li> <li>• In Network Deductible - \$2,000/\$4,500</li> <li>• OON Deductible - \$4,500/\$9,000</li> <li>• In Network MOOP - \$6,000/\$12,000</li> <li>• OON MOOP - \$12,000/\$24,000</li> <li>• PCP - \$25</li> <li>• Specialist - \$50</li> <li>• OP Therapies PCP - \$25</li> <li>• OP Therapies Specialist - \$50</li> <li>• Maternity - \$500</li> <li>• Non-Emergency Ambulance - 30%</li> <li>• Emergency Services - 40% AD</li> <li>• Emergency Ambulance - 40% AD</li> <li>• UCC - \$50</li> <li>• MH Outpatient Office Visits - \$35</li> <li>• Home Health - \$25</li> <li>• Hospice - 0% AD</li> <li>• Reconstructive Breast Surgery - 30% AD</li> </ul>
<p><b>Plus 4000/30/0%</b></p>	<ul style="list-style-type: none"> <li>• Emergency Services - \$350</li> <li>• Emergency Ambulance - \$350</li> <li>• MH Outpatient Office Visits - \$40</li> <li>• Reconstructive Breast Surgery - 0% AD</li> </ul>
<p><b>Plus 4000/40/20%</b></p>	<ul style="list-style-type: none"> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• MH Outpatient Office Visits - \$50</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>
<p><b>Plus Equity 3000/0%</b></p>	<ul style="list-style-type: none"> <li>• Emergency Services - 20% AD</li> <li>• Emergency Ambulance - 20% AD</li> <li>• Reconstructive Breast Surgery - 0% AD</li> </ul>
<p><b>Plus Equity 3000/10%</b></p>	<ul style="list-style-type: none"> <li>• Emergency Services - 20% AD</li> <li>• Emergency Ambulance - 20% AD</li> <li>• Reconstructive Breast Surgery - 10% AD</li> </ul>
<p><b>Plus Equity 4000/20%</b></p>	<ul style="list-style-type: none"> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>
<p><b>Plus Equity 5000/0%</b></p>	<ul style="list-style-type: none"> <li>• MH Outpatient Office Visits - \$40 AD</li> <li>• Reconstructive Breast Surgery - 0% AD</li> </ul>

**BusinessEDGE POS Plan Changes**

<b>POS 1000/25/20%</b>	<ul style="list-style-type: none"> <li>• Non-Emergency Ambulance - 20%</li> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• MH Outpatient Office Visits - \$35</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>
<b>POS 2000/25/30%</b>	<ul style="list-style-type: none"> <li>• In Network MOOP - \$6,000/\$12,000</li> <li>• OON MOOP - \$12,000/\$24,000</li> <li>• Non-Emergency Ambulance - 30%</li> <li>• Emergency Services - 40% AD</li> <li>• Emergency Ambulance - 40% AD</li> <li>• MH Outpatient Office Visits - \$35</li> <li>• Reconstructive Breast Surgery - 30% AD</li> </ul>
<b>POS Equity 3000/10%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 20% AD</li> <li>• Emergency Ambulance - 20% AD</li> <li>• Reconstructive Breast Surgery - 10% AD</li> </ul>
<b>POS Equity 4000/20%</b>	<ul style="list-style-type: none"> <li>• Emergency Services - 30% AD</li> <li>• Emergency Ambulance - 30% AD</li> <li>• Reconstructive Breast Surgery - 20% AD</li> </ul>
<b>POS Equity 5000/0%</b>	<ul style="list-style-type: none"> <li>• MH Outpatient Office Visits - \$40 AD</li> <li>• Reconstructive Breast Surgery - 0% AD</li> </ul>