

2023 Large Group Plan Changes

Effective January 1, 2023, regardless of a group's plan effective date	
Vendor Changes	<p>We changed some of the vendors we partner with including:</p> <ul style="list-style-type: none"> our pharmacy benefit manager from OptumRx® to Express Scripts (ESI) our vision services vendor from EyeMed to VSP Vision Care (VSP)
Effective at the group's renewal and beginning with the group's plan 2023 effective date	
Benefit Changes	<p>For HSA plans (Equity plans), the Continuous Glucose Monitors, Sensors, and Supplies (CGM) benefit will now be covered under the pharmacy benefit, per the applicable tier cost share amount. Pre-authorization is required.</p> <p>For HSA plans (Equity plans), the Diabetic Testing Supplies including test strips, lancets, lancet devices, blood glucose monitors and control solution benefit is now covered under the plan's pharmacy benefit, per the applicable tier cost share amount.</p> <p>The Ambulance Services benefit has been separated into Non-Emergent Ambulance Services and Emergency Ambulance Services, 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 Other Outpatient Services under the Mental Health and Substance Use Disorder Services benefit.</p> <p>Virtual Consults for medical/surgical services 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>Virtual Consults for mental health/behavioral health services will be covered as Outpatient Office Visits under the Mental Health and Substance Use Disorder Services benefit at a separate cost share.</p> <p>Tier 4 Pharmacy is now a \$300 maximum out-of-pocket cost share per script for both retail and mail order for all plans</p> <p>Tiers 1, 2, and 3 Mail Order Pharmacy: there have been multiple copayment changes based on plan type. Please review your Benefit Summary for exact changes.</p>

Benefit Changes	<p>Health Savings Account (HSA) limits have been updated for 2023.</p> <p>Minimum deductible:</p> <ul style="list-style-type: none"> • \$1,500 for self-only coverage (\$100 increase from 2022) • \$3,000 for family coverage (\$200 increase from 2022) • \$3,000 for embedded individual deductible (\$200 increase from 2022) <p>Out-of-pocket maximum:</p> <ul style="list-style-type: none"> • \$7,500 for self-only coverage (\$450 increase from 2022) • \$15,000 for family coverage (\$900 increase from 2022) <p>HSA contribution limits:</p> <ul style="list-style-type: none"> • \$3,850 for self-only coverage • \$7,750 for family coverage • Individuals 55 and over may contribute an extra \$1,000 to their HSA
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Effective at the group's renewal and beginning with the group's plan 2023 effective date

Language Changes	<p>Plan Names have been updated to reflect proper order on Equity and Design plans. Example: Optima Equity Vantage was updated to Optima Vantage Equity.</p> <p>The following updates have been made under the Mental Health and Substance Use Disorder Services section:</p> <ul style="list-style-type: none"> • Separate rows for Residential Treatment Services and Partial Hospitalization/Intensive Outpatient Program Facility Services have been added. • Autism Spectrum Disorder has been moved to this section. • The separate row for Virtual Consults has been removed under this section. <p>Additional language Mental Health and Substance Use Disorder Services updates include:</p> <ul style="list-style-type: none"> • Outpatient Office Visits has been updated to read Outpatient Office Visits (PCP, Specialist or Virtual Consults). • Other Outpatient Visits (Facility/Freestanding Centers) has been updated to read Other Outpatient Services. • Inpatient Services has been updated to read Inpatient Hospital Services. <p>Language has been added to the following sections in the Benefit Summary to refer members to the updated Mental Health and Substance Use Disorder Services 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"> • Physician Office Visits: Outpatient Office Visits
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	<ul style="list-style-type: none">• Outpatient Therapies and Services: Other Outpatient Services• Outpatient Lab, Diagnostic Procedures, Imaging and Testing: Other Outpatient Services• Outpatient Advanced Imaging, Testing and Scans: Other Outpatient Services• Non-Emergent Ambulance Services: Other Outpatient Services• Urgent Care Services: Other Outpatient Services
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