

2023 Mid-Market 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>For HSA plans (Equity plans), the Option 1 pharmacy plan Mail Order tier 1 has been changed to \$25 (previously \$30) and Mail Order tier 2 has been changed to \$100 (previously \$120).</p> <p>For HSA plans (Equity plans), the Option 2 pharmacy plan Mail Order tier 1 has been changed to \$38 (previously \$45) and Mail Order tier 2 has been changed to \$125 (previously \$150).</p>

<p>Benefit Changes</p>	<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

<p>Language Changes</p>	<p>Plan Names have been updated to reflect proper order on Equity and Design plans. Example: Optima Equity Vantage was updated to 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.
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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:

- **Physician Office Visits: Outpatient Office Visits**
- **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**

Discontinued Plans

- Plus Equity 2800/20%
- Plus Equity 2800/30%
- POS Equity 2800/10%
- POS Equity 2800/20%

- Vantage Equity 2800/10%
- Vantage Equity 2800/20%
- Vantage Equity 2800/30%
- Vantage Equity 2800/20% Direct

Document Key

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

Dollar amounts = copayments | Percentages = coinsurances

Plus Plan Changes

Plus 20/20%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% • Emergency Ambulance - \$25 each way & 20% • MH Outpatient Office Visits - \$30 • Reconstructive Breast Surgery - \$150 & 20%
Plus 25/20%	<ul style="list-style-type: none"> • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 20%
Plus 30/30%	<ul style="list-style-type: none"> • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 30%
Plus 500/25/20%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% AD • Emergency Ambulance - 20% AD • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 20% AD
<ul style="list-style-type: none"> • Plus 1000/25/20% • Plus 1500/25/20% 	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% AD • Emergency Ambulance - 20% AD • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 20% AD

<ul style="list-style-type: none"> • Plus 1000/30/30% • Plus 3000/30/30% • Plus 5000/30/30% 	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 30% AD
Plus 2000/20/30%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$30 • Reconstructive Breast Surgery - 30% AD
Plus 4000/30/20%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% AD • Emergency Ambulance - 20% AD • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 20% AD
Plus 6000/20%	<ul style="list-style-type: none"> • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 20% AD
<ul style="list-style-type: none"> • Plus Design 3000/0% • Plus Design 4000/0% • Plus Design 5000/0% • Plus Equity 3000/0% • Plus Equity 4000/0% • Plus Equity 5000/0% 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 0% AD
Plus Equity 3000/10%	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 10% AD
<ul style="list-style-type: none"> • Plus 1000/20% • Plus 2000/20% • Plus 3000/20% • Plus Design 3000/20% • Plus Design 3000/25/20% • Plus Design 4000/20% • Plus Equity 3000/20% • Plus Equity 3000/25/20% • Plus Equity 4000/20% 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 20% AD
<ul style="list-style-type: none"> • Plus Design 3000/30% • Plus Design 5000/30% • Plus Equity 3000/30% • Plus Equity 4000/30% • Plus Equity 5000/30% 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 30% AD
Plus Equity 4000/40%	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 40% AD
Plus 20/20%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% • Emergency Ambulance - \$250 each way & 20% • MH Outpatient Office Visits - \$30 • Reconstructive Breast Surgery - \$150 & 20%
Plus 500/25/20%	<p>Outpatient Therapies: IV Infusion Therapy, Respiration/Inhalation Therapy, Chemotherapy and Chemotherapy Drugs, Radiation Therapy</p> <ul style="list-style-type: none"> • PCP: \$25 • Specialist: \$40

	<ul style="list-style-type: none"> • Facility: 20% AD
POS Plan Changes	
POS 25/50	<ul style="list-style-type: none"> • Non-Emergency Ambulance - \$35 • Emergency Ambulance - \$250 • MH Outpatient Office Visits - \$35 • MH Partial Hospitalization - \$35 • MH Other Outpatient Services - \$35 • Reconstructive Breast Surgery - \$300
POS 500/20/20%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% AD • Emergency Ambulance - 20% AD • MH Outpatient Office Visits - \$30 • Reconstructive Breast Surgery - 20% AD
<ul style="list-style-type: none"> • POS 1000/25/30% • POS 2000/25/30% 	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 30% AD
POS 5000/30/30%	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 30% AD
POS 6000/20%	<ul style="list-style-type: none"> • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 20% AD
POS 25/50	<ul style="list-style-type: none"> • Non-Emergency Ambulance - \$35 • Emergency Ambulance - \$250 • MH Outpatient Office Visits - \$35 • MH Partial Hospitalization - \$35 • MH Other Outpatient Services - \$35 • Reconstructive Breast Surgery - \$300
<ul style="list-style-type: none"> • POS Design 3000/0% • POS Design 4000/0% • POS Design 5000/0% • POS Equity 3000/0% • POS Equity 4000/0% • POS Equity 5000/0% 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 0% AD
POS Equity 3000/10%	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 10% AD

<ul style="list-style-type: none"> • POS 1000/20% • POS 2000/20% • POS 3000/20% • POS Design 3000/20% • POS Design 3000/25/20% • POS Design 4000/20% • POS Equity 3000/20% • POS Equity 3000/25/20% • POS Equity 4000/20% 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 20% AD
<ul style="list-style-type: none"> • POS Design 3000/30% • POS Design 5000/30% • POS Equity 3000/30% • POS Equity 4000/30% • POS Equity 5000/30% 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 30% AD
POS Equity 4000/40%	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 40% AD
Vantage Plan Changes	
Vantage 20/40	<ul style="list-style-type: none"> • Non-Emergency Ambulance - \$30 • Emergency Ambulance - \$250 • MH Outpatient Office Visits - \$30 • MH Partial Hospitalization - \$30 • MH Other Outpatient Services - \$30 • Reconstructive Breast Surgery - \$200
Vantage 25/50	<ul style="list-style-type: none"> • Non-Emergency Ambulance - \$35 • Emergency Ambulance - \$250 • MH Outpatient Office Visits - \$35 • MH Partial Hospitalization - \$35 • MH Other Outpatient Services - \$35 • Reconstructive Breast Surgery - \$300
<ul style="list-style-type: none"> • Vantage 20/20% • Vantage 500/20/20% • Vantage 1000/20/20% 	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% • Emergency Ambulance - 20% • MH Outpatient Office Visits - \$30 • Reconstructive Breast Surgery - 20%
<ul style="list-style-type: none"> • Vantage 25/30% • Vantage 2000/25/30% 	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 30% • Emergency Ambulance - 30% • MH Outpatient Office Visits - \$35 • Reconstructive Breast Surgery - 30%
<ul style="list-style-type: none"> • Vantage 1000/30/30% • Vantage 1500/25/30% • Vantage 3000/30/30% • Vantage 4000/30/30% • Vantage 5000/30/30% 	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 30% AD • Emergency Ambulance - 30% AD • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 30% AD
<ul style="list-style-type: none"> • Vantage 3000/30/20% • Vantage 4000/30/20% 	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% AD • Emergency Ambulance - 20% AD • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 20% AD
Vantage 6000/20%	<ul style="list-style-type: none"> • MH Outpatient Office Visits - \$40 • Reconstructive Breast Surgery - 20% AD
<ul style="list-style-type: none"> • Vantage Design 3000/0% 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 0% AD

<ul style="list-style-type: none"> • Vantage Design 4000/0% • Vantage Design 5000/0% • Vantage Equity 3000/0% • Vantage Equity 4000/0% • Vantage Equity 5000/0% 	
Vantage Equity 3000/10%	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 10% AD
<ul style="list-style-type: none"> • Vantage Design 3000/20% • Vantage Design 3000/25/20% • Vantage Design 4000/20% • Vantage Equity 3000/20% • Vantage Equity 3000/25/20% • Vantage Equity 4000/20% 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 20% AD
<ul style="list-style-type: none"> • Vantage Design 3000/30% • Vantage Design 5000/30% • Vantage Equity 3000/30% • Vantage Equity 4000/30% • Vantage Equity 5000/30% 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 30% AD
Vantage Equity 4000/40%	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - 40% AD
Vantage 1500/25/30%	<ul style="list-style-type: none"> • Outpatient Office Visits (Includes PCP, Virtual Consults, and Specialist visits for treatment of mental health conditions or substance use disorder) - \$35 (deductible does not apply)
POS Direct Plan Changes	
Optima POS 1500/20/20% Direct	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% AD • Emergency Ambulance - 20% AD • Reconstructive Breast Surgery - T1: 20% AD/T2 50% AD
Optima POS Equity 3000/20% Direct	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - T1: 20% AD/T2: 50% AD
Optima POS Equity 4000/10% Direct	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - T1: 10% AD/T2: 50% AD
Optima POS Design 2500/30% Direct	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - T1: 20% AD/T2: 50% AD
Optima POS 1500/20/20% Direct	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% AD • Emergency Ambulance - 20% AD • Reconstructive Breast Surgery - T1: 20% AD/T2 50% Coinsurance AD

Vantage Direct Plan Changes

Optima Vantage 1500/20/20% Direct	<ul style="list-style-type: none"> • Non-Emergency Ambulance - 20% AD • Emergency Ambulance - 20% AD • Reconstructive Breast Surgery - T1: 20% Coinsurance AD/T2: 50% AD
Optima Vantage Equity 2800/20% Direct	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - T1: 20% AD/T2: 50% AD
Optima Vantage Equity 3000/10% Direct	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - T1: 10% Coinsurance AD/T2: 50% AD
<ul style="list-style-type: none"> • Optima Vantage Design 2500/20% Direct • Optima Vantage Design 4000/20% Direct 	<ul style="list-style-type: none"> • Reconstructive Breast Surgery - T1: 20% AD/T2: 50% AD