

Benefit Plans with Integrated HSAs

Optima Equity links a qualified, high-deductible health plan with a Health Savings Account (HSA).

The first part of this innovative product—a high deductible health plan—features monthly premiums that can be significantly lower than many other types of traditional health plans.

The money saved on premiums is then available for members to “invest” in the other part of this product—a savings fund that grows tax-free and rolls over from one year to the next.

How does Optima Equity work?

Optima Equity members can choose to open an HSA where they can contribute tax-free income to use for qualified medical expenses. You, the employer, may also make contributions on your employees’ behalf. The money invested in the HSA can then be used to cover qualified medical expenses for your employees or their dependents.

Employees can withdraw funds tax-free as long as the funds are used for qualified medical expenses. If the funds are not needed, they can be left alone and allowed to grow tax-free. The savings account balance carries over from year to year—which is a “use or keep it” option.

The investment stays with the employee even if they change jobs.

Employee-owned HSA funds go with the employee—whatever dollars are invested in their HSA are theirs to use or keep. Any amount that is not spent keeps growing tax-free and will be available for future qualified medical expenses.

Optima Equity Advantages:

- Lower premiums of the high-deductible health plan may help fund the employee’s health savings account (HSA).
- Preventive care, including routine check-ups, well-baby care, preventive screenings, and more, are covered before the deductible.
- HSA contributions that are not spent are allowed to grow tax-free.
- HSA funds roll over from year to year—“use it or keep it.”
- Encourages employees to spend their healthcare dollars carefully.
- Enables businesses to better manage healthcare costs.

Plan Features:

- Equity plans offered under the Vantage, Plus, and POS network platforms.
- No deductible for preventive care or screenings under all Equity plans.
- Equity plans offer a tiered copayment pharmacy benefit, after the deductible is satisfied.

For more information,
visit [optimahealth.com](https://www.optimahealth.com)

OptimaHealth 

Empowering Employees to Invest in their Health

Optima Equity makes using your health plan easy.

The concept of a high-deductible health plan with an HSA can sound complicated, but Optima Equity makes using the plan simple:

- easy online enrollment into both the health plan and the HSA
- free debit card
- paperless record-keeping—automatic population of claims into the member's account for optimal records management
- claims payment online or by mobile phone
- online tools to help research costs, including pharmaceutical price comparisons
- ability to have claims paid automatically from the HSA
- ability to schedule payments based on future contributions
- email notification when a claim is ready to be paid
- 24/7 telephone support to help members understand and manage the financial side of their plan
- no account management fees or additional HSA administrative costs

Learn about our custodian partner.

HealthEquity, Inc. is a personal healthcare financial services company that offers consumer-directed financial solutions. HealthEquity has been engaged by Optima Health as the preferred provider and custodian of the HSA that can be linked with the Optima Health high-deductible health plans. When your employee chooses HealthEquity to manage their HSA, they can be assured a seamless, user-friendly experience.

This page is intended to be an overview of the Optima Equity health plans integrated with Health Equity HSA offered to employer groups. Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. Optima Equity PPO plans are underwritten by Optima Health Insurance Company. Optima Health Plan underwrites Optima Equity HMO, POS, and mandated point of service plans. Self-funded group health plans are administered but not underwritten by Sentara Health Plans, Inc. All Optima Health plans have benefits exclusions, limitations, and terms under which the plan may be continued in force or discontinued. For costs and complete details of coverage, please call your broker or Optima Health or sign in at optimahealth.com. Optima Health recommends that employers and employees consult with a tax advisor when setting up or using an HSA account.