

Optima Consumer-Directed Plans – Stronger Than Ever.

Including All-New Optima Equity Vantage!



Pump Up Simplicity And Savings

Enhancements – Including The All-New Optima Equity Vantage

- Optima Design and Equity now have products on the Vantage and Plus platforms
- New Design Vantage and Design Plus integrated HRA plans with deductible choices that mirror the Optima Equity HSA-eligible plans

Optima Design

Simplicity:

- Elimination of copays for **non-preventive** office visits to reduce confusion for both members and providers about benefits coverage (these expenses now apply to deductible)
- Identical deductible choices for Design Vantage and Design Plus
- Simple integrated product features and customer experience
- Direct pay to providers automatically for eligible HRA expenses → No paperwork required!

Savings:

- CDH plans overall are lower-premium options
- Office visit benefit plan change reduces premiums
- Employer HRA commitment further reduces member out-of-pocket expenses
- Eligible HRA medical expenses are non-taxable for employer and employee

Optima Equity

Simplicity:

- Optima Equity Vantage and Plus plans have identical network benefits and deductible choices
- Simple integrated product features and customer experience
- Options to pay providers directly and to schedule payments → No paperwork required!

Savings:

- CDH plans overall are lower-premium options
- Seven new Optima Equity Vantage plans offer even lower-cost options
- HSA accounts offer triple tax savings – account contributions, fund growth and qualified withdrawals are tax free
- No account management fees
- Expanded investment options

www.optimahealth.com/cdhp

4417 Corporation Lane
Virginia Beach, VA 23462
757-552-7300