

Who benefits from Optima FourSight?

- Individuals who want easy access to care but at a lower cost than our most comprehensive plan.
- Individuals who want low copays, but with moderate to high deductibles.
- Individuals and families who need coverage for unexpected emergencies, accidents and illnesses.



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Virginia Beach, VA 23462

Optima Health is the trade name of Optima Health Plan and Optima Health Insurance Company. All Optima plans have benefit exclusions and limitations and terms and conditions under which a policy may be continued in force or discontinued. This document contains a general summary of Optima Health Individual plans. Some services may require the purchase of additional coverage riders. For costs and complete details of coverage contact a broker or Optima Health at optimahealth.com/individual or call 1-866-532-7713. An application must be submitted and accepted before coverage begins. Once enrolled Optima members should always refer to their individual coverage policy for the actual terms and conditions of coverage that apply. In the event there are discrepancies with information in this document the terms and conditions of the member's policy will govern.

Optima Health individual policy form numbers:
OHIC.IND.POLICY.08; OHIC.Ind.RX.08; OHIC.IND.FOUR.08; OHIC.mat.08; OHIC.INDHSA.PPO.08; OHIC.IND.CHILD.08; OHIC.IND.RX.07; OHIC.INDCHOICE.PPO.08; OHIC.MO.07; OHIC.IPlusB.mat.09; OHIC.IFOURB.09; OHIC.IPlusB.09; OHIC.IFourBRX.09; OHIC.IPlusBRx.09; OHIC.IFOUR.5/750; OHIC.ICHOICE.5/750; OHIC.IProsthetics.09; HR.IPlusBRx.09; HR.IFourBRX.09; HR.IND.RX.08. Optima Health enrollment applications: OHC.INDAPP.08; OHIC1881.08

¹ These discounts apply for all Optima Health members and do not, in any way, affect your premium, nor are they covered benefits under your health plan. They cannot be used in conjunction with any other discount, rider or benefit. You will be responsible for applicable taxes.

² The deductible is the annual amount you as the member or family must pay before coverage begins. There are separate deductibles for in and out of network coverage. Once two or more covered persons meet two times the individual deductible the family deductible is met. At that point, no other medical deductible has to be met for the rest of the plan year. There may be a separate pharmacy deductible.

For some services, you will pay a flat dollar copay. AD, or After Deductible, means that after you have met your deductible, Optima will pay a percent of the cost of covered services as coinsurance and you will pay the rest.

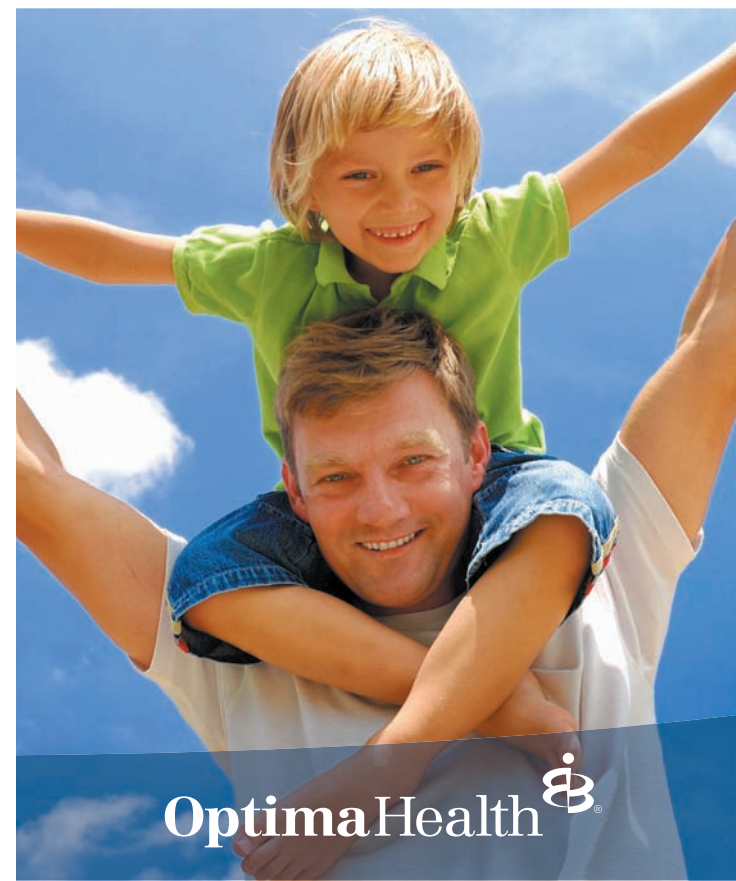
Coinurance is based on Optima's allowable charge. Once the out of pocket maximum is reached, Optima will pay 100% of most covered charges for the remaining year. There is a separate out of pocket maximum for in and out of network services.

³ Members under the age of 19 must be a dependent on a family policy.



Individual Optima FourSight

- **Prescription Drug and Preventive Coverage**
- **Comprehensive Coverage**
- **Lower Monthly Premiums**



Optima Health 

Health insurance — we all know we need it, but do we really understand it or how to buy it?

At Optima Health, we want to be your choice for quality, affordable personal health insurance. We want you to understand what you are buying, and help you find the right plan to fit your budget, your lifestyle and your personal healthcare needs. At Optima Health, we believe your health plan should be just what you need – no more, no less.

Enjoy Extra Savings¹

Optima Health members have the opportunity to save money on health products and services including:

Local Fitness Centers

Receive up to 25% discount from participating fitness centers.

Vision Extras

Receive significant savings on routine eye exams, lenses and frames and contact lenses.

Laser Vision

Receive up to 15% discount for the cost of laser vision surgery.

Massage Therapy

Receive up to 25% discount for massage therapy.

Vitamins and Herbs

Receive up to 25% discount for vitamins and herbs with online ordering convenience and free shipments directly to you.

Acupuncture

Receive up to 25% discount for acupuncture exams and treatment.

Chiropractic Care

Receive up to 25% discount for routine chiropractic care.



Hassle-free switching

If you have a health plan that doesn't meet all your needs or if your premiums have increased beyond your budget, switching to Optima Health is easy and can help you get the coverage you want at the price you can afford.

Eligibility

You must be approved through medical underwriting when applying for an individual health plan. In general, you may be eligible if:

- You are generally in good health and are between 2 weeks and 64¹/₂ years of age;
- You are a Virginia resident and a U.S. Citizen or you have legally resided in Virginia for two consecutive years;
- Your height and weight is proportionate for someone of your age and gender;
- You are not pregnant or expecting a child. Fathers are also ineligible, if their spouse is pregnant;
- You are not a current Optima group health plan member or eligible for an Optima group health plan through an employer. However, dependents are eligible.³

Optima FourSight

Designed with you in mind.

Choose Your Deductible Customize Your Coverage

With Optima FourSight, you can customize your coverage by choosing from a range of deductibles that start as low as \$500 for singles and \$1,000 for families. In general, low deductibles help you save on out-of-pocket costs while higher deductibles help you save on monthly premiums.

Prescription Drug Coverage

Optima FourSight includes prescription drug coverage with copays starting at \$15 after your deductible.

Preventive Care

Receive coverage for in-network preventive care services and screenings right away, with no deductible to meet. Optima pays 100% for in-network screenings, preventive vision, well-child immunizations and additional preventive care services.

The Freedom to Choose

Optima FourSight includes access to Optima Health's extensive network of health care providers and facilities. You can reduce your costs by using providers and facilities in Optima's network. For most services, you have the freedom to choose any provider you want to see without a referral.

Optima FourSight

Effective June 15, 2011

Choose Your Deductible²

In Network		Out of Network	
Deductible	Out-of-Pocket Maximum	Deductible	Out-of-Pocket Maximum
\$500 Individual / \$1,000 Family	\$1,500 Individual / \$3,000 Family	\$1,000 Individual / \$2,000 Family	\$2,500 Individual / \$5,000 Family
\$750 Individual / \$1,500 Family	\$2,250 Individual / \$4,500 Family	\$1,500 Individual / \$3,000 Family	\$4,500 Individual / \$8,000 Family
\$1,000 Individual / \$2,000 Family	\$3,000 Individual / \$6,000 Family	\$2,000 Individual / \$4,000 Family	\$6,500 Individual / \$11,000 Family
\$2,500 Individual / \$5,000 Family	\$6,000 Individual / \$10,000 Family	\$5,000 Individual / \$8,000 Family	\$11,000 Individual / \$16,000 Family
\$5,000 Individual / \$10,000 Family	\$10,000 Individual / \$15,000 Family	\$9,000 Individual / \$14,000 Family	\$16,000 Individual / \$22,000 Family

Managing your healthcare expenses wisely has never been more important than in today's challenging economic times. As you shop health plan options, deductibles and out-of-pocket maximum amounts are key variables to understand when managing your expenses. Remember, not all health plans offered in the marketplace are the same.

- Deductible – With Optima, once two or more covered persons meet two times the individual medical deductible, the family deductible is met. At that point, no other medical deductible has to be met for the rest of the plan year.
- Out-of-pocket maximum – With Optima, your out-of-pocket maximum includes your deductible. Once the out-of-pocket maximum is reached, Optima pays 100% of most in-network charges for the remainder of the year.

Member Benefits

Physician and Preventive Benefits ²	In Network	Out of Network AD*
Physician Visits - 4 per year (not subject to deductible)	\$30 copay	\$30 copay, then 50%
Physician Visits - All visits after 4th visit	\$30 copay, AD* then paid at 80%	\$30 copay, then 50%
Preventive Care Services	100%	50% up to a maximum benefit
Preventive Vision (1 eye exam every 2 years)	100%	\$30 maximum benefit

Well Child Immunizations (birth to age 36 months)	100%	50%
Outpatient Mental Health Care (20 visit limit)	\$30 copay, 1st 5 visits, 50% AD* thereafter	\$30 copay, then 50% 1st 5 visits, 50% AD* remaining
Benefits listed below are covered at the following coinsurance levels which Optima pays after deductible. Once maximum out-of-pocket (which includes your deductible) is reached, Optima pays 100% for covered services for the remaining year (subject to specific limitations and exclusions). ²		
Additional Member Benefits	In Network AD*	Out of Network AD*
Hospitalization	80%	50%
Surgery - Inpatient/outpatient	80%	50%
Urgent Care Center	80%	50%
Ambulance	80%	50%
Dialysis	80%	50%
Outpatient Chemotherapy	80%	50%
Diagnostic Lab & X-ray, MRI, MRA, CT and PET Scans (<i>\$500 per person per year, combined in and out of network</i>)	100% up to a maximum benefit, then 80%	100% up to a maximum benefit, then 50%
Emergency Room	80%	80%
Therapy	80%	50%
Rehabilitation	80%	50%
Durable Medical Equipment	80%	50%
All Plans include the following Prescription Drug Coverage ²		
Prescription Drugs	No annual dollar limit per individual	
Deductibles	\$250 Annual deductible per person	
Tier 1	\$15 copay (select generic)	
Tier 2	\$30 copay or 40%, whichever is greater (standard generic)	
Tier 3	\$50 copay or 50%, whichever is greater (select brands)	

Optional benefits that can be added to your plan to expand your coverage with purchased riders include child health supervision, prosthetics and obesity treatment services.

*After deductible