

# Optima Vantage Plans

## Core Benefit Changes

*The following changes are effective October 1, 2009 for all groups upon renewal:*

### **Advanced Imaging:**

Copayments will increase by \$50.00 for advanced imaging tests (MRI, MRA, PET, CT and CTA scans) performed in a free-standing outpatient facility, hospital outpatient facility or in a Physician's office.

### **Emergency Department Facility Copayment:**

Copayments will increase by \$100.00 for an emergency department facility visit.

### **Non-Biologically Based Mental Health Care Visits:**

Copayments or coinsurance paid for these services will apply toward the member's Maximum Out of Pocket (MOOP) amount. Previously co-payments or coinsurance amounts did not apply toward the MOOP for non-biologically based mental health care visits.

### **Pre-Authorized Injectable and Infused Medications:**

A member coinsurance will be required for specific pre-authorized medications, including injectable and infused medications, biologics, and IV therapy (excludes chemotherapy medications and allergy injections and serum).

Coinsurance applies when medications are provided in a Physician's office, an outpatient facility, or in the member's home as part of the Skilled Home Health Care Services benefit. Coinsurance is in addition to any applicable deductible, office visit or outpatient facility copayment. Previously injectables and infused medications were covered under the office visit or outpatient facility copayment.

### **Routine Colonoscopy Procedures:**

Screenings for routine colonoscopy procedures will be covered at the preventive care benefit level even if polyps are discovered or a biopsy is needed during the same procedure. Previously members were required to pay an additional charge if a diagnostic procedure was performed during a preventive screening.

### **Dependent eligibility age will continue to be:**

19 for Dependents (end of month); 24 for full-time Students (end of month)

### ***Questions about your benefits?***

Contact Member Services at the number on the front of your member ID card or visit our Web site at [optimahealth.com](http://optimahealth.com).