



# The Local Choice Benefits Summary

Sentara Health Plans Vantage HMO Plan



**For the following effective dates:**  
**July 1, 2025 – June 30, 2026**  
**and October 1, 2025 – September 30, 2026**

# About

## The Local Choice: Benefits Summary

### Sentara Health Plans

Sentara Health Plans, a local health plan headquartered in Virginia, is proud to serve The Local Choice (TLC) employers. Sentara Health Plans offers a comprehensive benefit plan that includes dental, vision, and hearing.

Sentara Health Plans offers a regional HMO to Commonwealth of Virginia (COVA) employees and The Local Choice (TLC) employers. With the open-access style HMO plan, members are not required to select a primary care physician (PCP) and they do not need referrals for specialist care. Sentara Health Plans encourages, but does not require a PCP relationship. PCPs can help members with routine medical care and provide guidance when seeking specialist care within the broad Sentara Health Plans network. **Our quality provider network for commercial plans features more than 60,000<sup>1</sup> providers including specialists, primary care physicians, and hospitals across Virginia, North Carolina, and surrounding areas.**

The plan also includes preventive care covered in full, out-of-area coverage for eligible dependent children, dental and vision benefits, emergency travel assistance, Sentara EAP services, and more<sup>2</sup>. In order to enroll in the plan, members must be eligible for coverage as defined by their employer. They must live or work in the greater Hampton Roads or Eastern Shore regions, which includes:

**Accomack, Chesapeake, City of Franklin, Gloucester, Hampton, Isle of Wight, James City, Mathews, Newport News, Norfolk, Northampton, Poquoson, Portsmouth, Southampton, Suffolk, Surry, Virginia Beach, Williamsburg, and York.**

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### The Local Choice

The Local Choice (TLC) is a unique health benefits program managed by the Commonwealth of Virginia Department of Human Resource Management (DHRM). TLC employer groups with employees who live or work in the greater Hampton Roads or Eastern Shore regions can offer Sentara Health Plans to eligible employees. TLC employees should check with their employer to see if Sentara Health Plans is an option available to them. This guide is an overview of the Sentara Health Plans benefits available for TLC groups. For a complete description of benefits, exclusions and limitations please see the Sentara Health Plans Evidence of Coverage available at [sentarahealthplans.com/cova](http://sentarahealthplans.com/cova).

<sup>1</sup>Sentara Health Plans Provider Database, available at [sentarahealthplans.com/find-doctors-drugs-and-facilities](http://sentarahealthplans.com/find-doctors-drugs-and-facilities)

<sup>2</sup>Certain preventive care services and medications for individuals covered by a plan through Sentara Health Plans are available at no charge through an in-network physician or pharmacy. An office visit copayment may be charged to health plan members for some services.

# Plan Features At a Glance

Plan Features At A Glance	
All-in-one easy-to-use plan	Comprehensive benefits include medical and prescription drug benefits through Sentara HealthPlans, dental benefits through Dominion National, and vision benefits through VSP Vision Care. EAP services through Sentara Health Plans are also included.
A network focused on quality and access	<p>Members may receive services with any participating provider in the Sentara Health Plans Vantage network throughout Virginia and northeastern North Carolina. The network includes major hospitals in Hampton Roads and more than 60,000 participating providers.</p> <p>This plan includes lower copayments for primary and specialist care when members seek care through the Sentara Quality Care Network (SQCN) as well as credentialed, in-network doctors within Riverside Health System and Tidewater Physicians Multispecialty Group (TPMG).</p>
Focused on affordability	The plan includes a low annual deductible (which may not apply for most services) and copayments for many frequently used services.
Improving health everyday	Members can improve their health with help from wellness programs and services, caring disease management nurses, and a special incentive program for those managing certain chronic diseases.
Out-of-Area Dependent Program	Members have access to a national network of providers outside of the Sentara Health Plans service area at the in-network benefit level for eligible covered dependents through PHCS/Multiplan*.
More plan extras	Additional plan features include wellness services, the Partners in Pregnancy program, emergency travel assistance, and member discounts on health and wellness products or services.
Member Services – Virginians serving Virginians	Members can contact our dedicated, local member services team.

*\*PHCS/Multiplan is the national network provider used by Sentara Health Plans.*

# Sentara Health Plans Benefits

The following is an abbreviated summary of the benefits. For a complete listing of all benefits, refer to the Evidence of Coverage found at [sentarahealthplans.com/cova](http://sentarahealthplans.com/cova) under *Plan Documents*.

Medical and Pharmacy	Description	Medical and Pharmacy
Deductible	Per plan year	\$200 individual \$400 family
Maximum Out of Pocket (MOOP)	This is the most you would pay in the plan year	\$2,000 individual \$4,000 family
Office Visits	PCP or Specialist visits copayments Tier 1: Sentara Quality Network (SQCN), Riverside affiliated physicians and Tidewater Physicians Multispecialty Group (TPMG) - refer to <a href="http://sentarahealthplans.com/cova">sentarahealthplans.com/cova</a> for full listing	PCP Tier 1: \$10 PCP Tier 2: \$30 Specialist Tier 1: \$20 Specialist Tier 2: \$50 MDLIVE: \$0
Preventive Care	Includes routine wellness visits, well-baby care, well-woman care	Covered at 100%
Therapy	Combined 30 visit limit for both Physical Therapy (PT) and Occupational Therapy (OT); 30 visit limit for Speech Therapy (ST)	Per visit PT: \$30 copayment OT: \$30 copayment ST: \$30 copayment
Outpatient Services	Outpatient diagnostics, labs, X-Rays (OP Diagnostics) Outpatient surgery (OP Surgery)	OP Diagnostics: 20% after deductible OP Surgery: \$200
Inpatient Services	Services rendered at an inpatient facility	\$500 per inpatient stay
Emergency Services	Includes physician and ancillary services provided in an Emergency Department	\$200 copayment (waived if admitted)
Behavioral Health	Inpatient (IP), Outpatient Office (Office); Outpatient Facility (Facility)	IP: \$500 copayment Office: \$20 copayment Facility: \$200 copayment MDLIVE: \$0 copayment
Chiropractic Care	Includes examination, re-examination, manipulation, conjunctive therapy, radiology, one chiropractic appliance and lab tests	\$35 copayment
Pharmacy	Formulary based on 4 tiers: Preferred Generic, Preferred Brand and Other Generic, Non-Preferred Brand, Specialty Drugs	Retail: \$15/\$30/\$45/\$55 Mail Order: \$30/\$60/\$90/* <i>*90-day mail order on Tier 4 specialty drugs not available</i>

*Note: This is a brief summary of benefits. For a complete description of the benefits, exclusions, limitations, and other plan information, please refer to the Sentara Health Plans Evidence of Coverage.*

# Sentara Health Plans Benefits

The following is an abbreviated summary of the benefits. For a complete listing of all benefits, refer to the Evidence of Coverage found at [sentarahealthplans.com/cova](https://sentarahealthplans.com/cova) under *Plan Documents*.

Dental Benefits	Description	Benefit
General Features	Deductible and benefit maximum	\$50 individual; \$150 family \$2,000 Annual Benefit Maximum
Diagnostic/Preventive	Cleanings, X-rays, fluoride	Covered at 100%
Basic Services	Fillings, root canals, extractions, periodontics	20% after deductible
Major	Crowns, bridges, dentures, implants	50% after deductible
Orthodontia	For children and adults	50% with lifetime maximum of \$2,000

**Contracted with Dominion National**

Vision Benefits	Description	Benefit
Exam	Exam and dilation as needed	\$15 copayment
Glasses	Frames lenses and lens options	Frame allowance and discount; with many lens options at a copayment
Contact Lenses	Conventional or disposable	Lens allowance and discount

**Contracted with VSP Vision Care**

Visit [sentarahealthplans.com/cova](https://sentarahealthplans.com/cova)  
to view important plan documents  
and resources!

# Sentara Health Plans Benefits

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Hearing Aid Benefit	Description	Benefit
<b>Children Ages 18 and Younger</b>	Includes hearing aids and related services (earmolds, initial batteries, other necessary equipment, maintenance, and adaption training). Limited to a combined benefit for Tier 1 and Tier 2 In-network benefits of \$1,500 per hearing impaired ear every 24 months	No charge
<b>Adults Ages 19 and Older</b>	Covered services include the following up to the annual maximum benefit of \$1,200: <ul style="list-style-type: none"> <li>• The hearing aid(s)</li> <li>• Audiometric specialist office visits for fitting, including molds and dispensing</li> <li>• Repair, replacement, or refurbishment of the hearing aid(s)</li> </ul> Replacement is covered only every 48 months from date of acquisition. Batteries and supplies are not covered.	\$40 copayment

## Contracted with EPIC Hearing

Employee Assistance Program	Description	Benefit
Help with life's challenges	Short-term, solution focused counseling for all members of household	Up to five counseling sessions at no cost to member

## Provided through Sentara EAP

*Note: This is a brief summary of benefits. For a complete description of the benefits, exclusions, limitations, and other plan information, please refer to the Sentara Health Plans Evidence of Coverage.*

# Making the Most of Your Benefits

## Medical and Pharmacy

Sentara Health Plans offers TLC groups an integrated, comprehensive benefit plan. Members enjoy the convenience of one member ID card, low deductibles, predictable copayments, and the freedom to seek specialist care without a referral. The broad medical network in greater Hampton Roads includes all major hospital systems, and the pharmacy network includes major retail chains and local pharmacies.

## Save with Lower Copayments

The unique benefit plan includes a lower copayment for certain quality primary care and specialist providers. Members can receive a lower copayment at many area providers. These providers include Sentara Quality Care Network (SQCN) providers (Sentara Medical Group and other independent top-quality providers), credentialed in-network doctors at Riverside Health System and credentialed in-network doctors at Tidewater Physicians Multispecialty Group (TPMG). Check the current list at [sentarahealthplans.com/cova](https://sentarahealthplans.com/cova) under "Find Doctors, Dentists and Medications" to see if your provider is on this list.

## Disease Management Incentives

Members who are managing asthma/chronic obstructive pulmonary disease (COPD), diabetes, and hypertension may be eligible to earn financial incentives by participating in Sentara Health Plans disease management programs. Members can receive a waived medical deductible and have a waived copayment for prescription drug Tier 1 and Tier 2 medications for their condition. These programs offer support and guidance to better manage these conditions and include care plan development, provider coordination, and more.

## Comprehensive Dental and Vision

Comprehensive benefits include dental benefits through Dominion National and vision benefits through VSP Vision Care. The plan is packaged together with one premium for medical, dental, and vision coverage.

## MDLIVE®

The plan includes our partnership with MDLIVE®, a national telehealth company, to expand access to quality, convenient healthcare by offering virtual appointments. With MDLIVE, members can speak with a board-certified doctor or licensed therapist at any time, from anywhere in the United States by video conference or phone.

## After Hours and Online

Members also have access to after-hours health guidance through our 24/7 Nurse Advice Line as well as health and wellness tools through WebMD Health Services.

## More Plan Extras

- Partners in Pregnancy program
- Bariatric surgery program
- Health coaching and wellness programs
- Discounts on health products and services
- Personalized health assessment
- Gym discounts
- Emergency travel assistance
- Sentara Health Plans Mobile App



### **Take us with you anywhere**

Members can take advantage of the Sentara Health Plans mobile app once they join the plan. The app can be downloaded from the App Store or Google Play. Members must register and sign in to the app to access secure plan information.

### **Through the mobile app, members can:**

- Find doctors and urgent care centers
- Securely view benefit information
- View and email member ID cards
- Access claims information, including in-network plan expenses, deductibles, and balances
- View user profile and update email address
- Access Sentara Health Plans contact information
- Chat directly with a Sentara Health Plans representative
- Receive important preventive care notifications

**Have questions?**

**For more information  
about Sentara Health Plans:**

**Call: 1-866-846-2682,**

**8 a.m.–6 p.m., Monday to Friday**

**Email:**

**[members@sentara.com](mailto:members@sentara.com)**

**Online:**

**[sentarahealthplans.com/cova](https://sentarahealthplans.com/cova)**

## **We Improve Health Every Day**