

## Sentara Standard Silver 0 Ded (06) - HMO

Because you qualify for a Cost Sharing Reduction (CSR), **Silver plans** like this one are an especially good value.



- Cheaper doctor visits**
- Cheaper hospital visits**
- Cheaper prescriptions**
- Lower deductibles**
- Lower out-of-pocket max**



### Plan costs

Click the down arrow to learn more about each of these.

Monthly premium	\$0.00 per month <small>was \$223.55</small>	▼
Health Deductible	\$0 per person	▼
Rx deductible	\$0 per person	▼
Out-of-pocket max	\$2,000 per person	▲

This is the most you'll have to pay for healthcare services during your coverage period (typically 12 months) – think of it as your safety net in the event of a major health problem.

**Note:** monthly premiums don't count towards your out-of-pocket max.

Network type	HMO	▼
Metal tier	Silver	▼
Overall rating	4	▼
Official documents	 <a href="#">Summary of benefits and coverages (PDF)</a>	▼



### Doctor visits

This applies to doctor visits when you have a condition or symptom. For preventive care visits, such as annual checkups, visits are free.

#### Tier Selector

In network

Before deductible is met

After deductible is met



**Primary care visit**

No charge

No  
charge**Specialist visit**

\$10

\$10

A specialist is a medical professional who specializes in a condition or area of the body.

For example, a dermatologist (skin), cardiologist (heart), neurologist (brain), or oncologist (cancer).

**Preventive care visit**

No charge

No  
charge

## Prescription drugs

Prescription coverage is based on which category a drug falls into. Note that prior authorization may be required for some prescriptions. Some plans may have a separate Rx deductible. Please confirm details in the [Summary of Benefits and Coverages](#).

**Tier Selector**

In network

**Before deductible is met****After deductible is met****Generic**

No charge

No  
charge**Brand**

\$15

\$15

**Non-preferred Brand**

\$50

\$50

**Specialty**

\$150

\$150



## Labs & imaging

These are tests your doctor may run when diagnosing a condition.

**Tier Selector**

In network

**Before deductible is met****After deductible is met****X-rays**

25%

25%

**Imaging (CT/PET/MRI)**

25%

25%



## Hospital & emergency

### Tier Selector

In network



	Before deductible is met	After deductible is met
<b>Urgent care</b>	\$5	\$5
<b>Emergency room</b>	25%	25%
<b>Ambulance</b>	25%	25%
<b>Hospital stay (facility)</b>	25%	25%
<b>Hospital stay (physician)</b>	25%	25%
<b>Outpatient procedure (facility)</b>	25%	25%
<b>Outpatient procedure (physician)</b>	25%	25%
<b>Physical rehabilitation</b>	25%	25%



## Mental health & substance abuse

All plans cover behavioral health treatment (such as psychotherapy or counseling), mental and behavioral health inpatient services, and substance use treatment.

### Tier Selector

In network



	Before deductible is met	After deductible is met
<b>Outpatient services</b>	No charge	No charge
<b>Psychiatric hospital stay</b>	25%	25%



## Pregnancy & birth

Every plan covers services provided before and after your child is born.

### Tier Selector

In network



Before deductible is met

After deductible is met

### Well baby care

#### Labor, delivery, hospital stay

25%

25%



### Free preventive care

Every plan includes over 74 preventive care services that are completely free on day one. These services keep you healthy before you become sick, including routine check-ups, counseling, screenings, and immunizations.

Adults

Women

Children

#### Abdominal aortic aneurysm one-time screening

#### Alcohol misuse screening and counseling

#### Aspirin use

#### Blood pressure screening

#### Cholesterol screening

#### Colorectal cancer screening

#### Depression screening

#### Diabetes screening

#### Diet counseling

#### Falls prevention

#### Hepatitis B screening

#### Hepatitis C screening

#### HIV screening

#### Immunization vaccines

#### Lung cancer screening

#### Obesity screening and counseling

**Sexually transmitted infection (STI) prevention counseling**



**Statin preventive medication**



**Syphilis screening**



**Tobacco Use counseling**



**Tuberculosis screening**

