

## Sentara Standard Silver 500 Ded (05) - 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	\$12.89 per month <small>was \$887.89</small>	
Deductible (Health + Rx)	\$500 per person	
Out-of-pocket max	\$3,000 per person	
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	\$20	\$20
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Specialist visit	\$40	\$40
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Preventive care visit	No charge	No charge
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## 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	\$10	\$10
Brand	\$20	\$20
Non-preferred Brand	Full price	\$60
Specialty	Full price	\$250



## 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	Full price	30%
Imaging (CT/PET/MRI)	Full price	30%
Blood work	Full price	30%



## Hospital & emergency

**Tier Selector**

In network

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

<b>Urgent care</b>	\$30	\$30
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<b>Emergency room</b>	Full price	30%
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<b>Ambulance</b>	Full price	30%
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<b>Hospital stay (facility)</b>	Full price	30%
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<b>Hospital stay (physician)</b>	Full price	30%
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<b>Outpatient procedure (facility)</b>	Full price	30%
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<b>Outpatient procedure (physician)</b>	Full price	30%
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<b>Physical rehabilitation</b>	Full price	30%
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**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>	\$20	\$20
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<b>Psychiatric hospital stay</b>	Full price	30%
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**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

Full price

30%



## 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



## Estimated all-in costs

We estimate that your total annual out-of-pocket costs will be \$1,495, based on:

- This plan's monthly premium costs x 12 months
- Your healthcare usage estimate of **Medium** applied to this plan's deductible and copayments.



This plan has the **lowest** annual out-of-pocket estimate of all 13 plans available to you.

### Estimate breakdown

This **does not limit** what you can use — it's just an estimate of what you might use.

12	Monthly premiums	\$155
5	Doctor visits	\$160
2	Labs or tests	\$714
2	Hospital visits	\$36
34	Prescriptions	\$430
<b>Annual estimate</b>		<b>\$1,495</b>
Monthly estimate (on average)		\$125 per month