

# 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 <del>was \$822.55</del>	▼
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 [Summary of benefits and coverages \(PDF\)](#)



## 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



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%

Blood work	25%	25%
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Hospital & emergency

Tier Selector

In network

	Before deductible is met	After deductible is met
Urgent care	\$5	\$5
Emergency room	25%	25%
Ambulance	25%	25%
Hospital stay (facility)	25%	25%
Hospital stay (physician)	25%	25%
Outpatient procedure (facility)	25%	25%
Outpatient procedure (physician)	25%	25%
Physical rehabilitation	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
Outpatient services	No charge	No charge
Psychiatric hospital stay	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	▼