

OPTIMA HEALTH VALUE-ADDED BENEFITS PROGRAM

Group Advantages

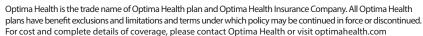
- Value-added* benefits are available to all groups with 51-99 employees**
- Groups in the Association program are individually underwritten
- Groups receive the value-added benefits listed below at no additional cost to the member when received from an in-network provider:
 - \$5 reduction for Primary Care Provider (PCP) and behavioral health Co-payments (unlimited), offered on all Copayment Association plans
 - \$5 reduction for Specialist visit Copayments (unlimited), offered on specific Association plans
 - \$50 reduction for Outpatient Surgery Copayments (unlimited), offered on specific Association plans
 - Three (3) Additional Employee Assistance Program (EAP) Sessions, offered on all Association plans

Association Advantages

- The Association is eligible to receive a monthly marketing fee
- The Association program is an additional reason for potential members to join and maintain membership in the Association
- The Association program offers enhanced health benefits for your members

For more information, visit www.optimahealth.com/associations

^{**} Groups in the Association program are individually underwritten.





^{*} Value-added refers to an enhanced benefit design compared to non-Association group plans.