



Funding alternatives to meet your needs.

BusinessEDGE® Surplus Refund

Sentara Health Plans offers level-funded BusinessEDGE® plans designed to meet your health benefit coverage and budget needs.

Surplus Refund opportunities

BusinessEDGE plans have a fixed monthly payment while offering protection from high claims. If a group is still insured with Sentara Health Plans after the 24 month claim paid period and actual claims history is lower than predicted, the group is eligible to collect a refund. The refund percentage of the unused claims fund is determined at the time the group is initially set up.

How it works

BusinessEDGE plans are set up with a 12/24 contract:

- 12 month claims incurred period
- 24 month claims paid period (12 month run-out)
- Refund (if group qualifies) is paid 60 days after run-out period



Additional value-added benefits:

- award-winning nutrition, fitness, smoking cessation, and screening programs
- member discounts on products and services
- movement and fitness programs
- tools to help manage prescription benefits
- coaching program for expectant mothers
- out-of-area (OOA) dependent program
- variety of digital tools and services, including a mobile app
- and more!



Learn more about BusinessEDGE plans at sentara.com/employers.