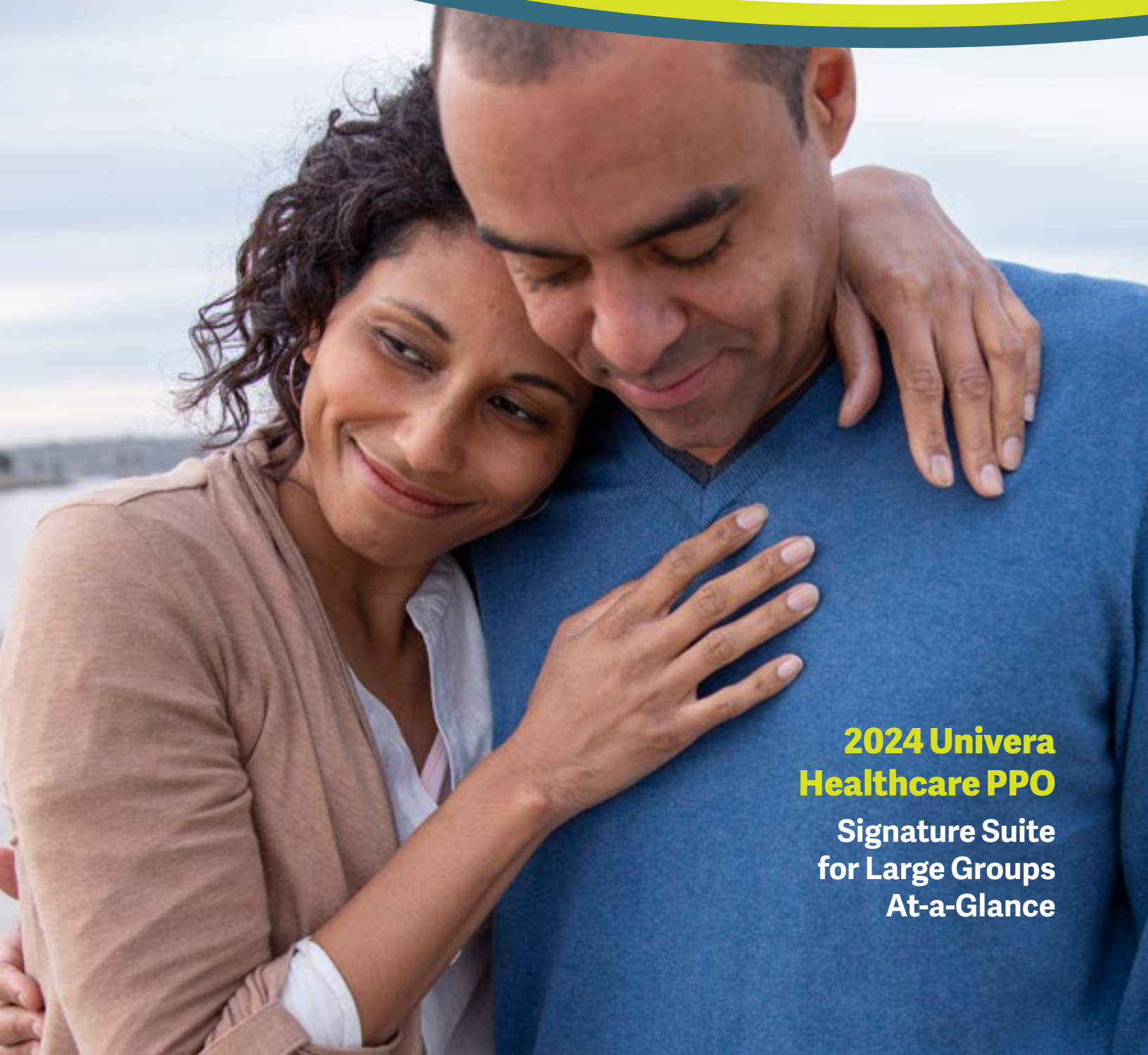




***Covering every employee –
and all aspects of health.***



**2024 Univera
Healthcare PPO**

**Signature Suite
for Large Groups
At-a-Glance**

Health coverage that takes care of everything.

Health benefits are a key part of attracting and retaining the talent your organization needs to thrive. Univera Healthcare is here to help you cater a benefits package that's perfect for your budget, your business, and your greatest asset – your employees.



Here's what's new for 2024.*



VitalizeSM 1

Introducing Vitalize, powered by Virgin Pulse, a digital home base dedicated to engaging teams in health and wellbeing. Our partnership with Virgin Pulse will give employees the tools to make small, everyday changes to their wellbeing that are focused on the area they want to improve the most. They'll build healthy habits, have fun with friends, and experience the lifelong rewards of better health and wellbeing.

Vitalize will be embedded for Fully Insured and available as a buy-up for Self-Funded. Based on the experience and incentives that groups are looking to offer, we have several different reward options available as a buy-up.



**Wellness
Your Way**

Beginning in 2024, there will be an additional rewardable payout option of \$200 per family contract, or \$100 per subscriber, and \$100 per spouse or domestic partner, to be used on programs and services to help keep members and their families healthy.



Access to Headspace for meditation, sleep, and stress relief

Our partnership with Virgin Pulse provides for curated access to Headspace, as a Certified Partner. With this, current members will transition to Headspace from Calm. Headspace is a leading mindfulness-based mental health app that helps members take care of their minds. The Headspace app includes hundreds of exercises and meditations for stress relief, focus, productivity, and sleep. It is designed to bring wellbeing resources together into a seamless, personalized, and easy-to-use experience.

Mix and match rewards and curated content available through our Certified Partners with the needs of your employees.



\$0 virtual physical therapy and MSK²

Members receive virtual access to a holistic team of specialty medical doctors, physical therapists, health coaches, and nutritionists. Virtual physical therapy visits will be covered in full (subject to deductible, where applicable), and included as a telemedicine service.



**REACH Kidney
Care**

The Care Management Team is partnering with REACH Kidney Care, a kidney health management program designed to benefit members along the continuum of kidney disease, including advanced chronic kidney disease (CKD) and end-stage renal disease (ESRD). At no cost to members, REACH provides one-on-one, individualized care management, both in-person and virtually, to help members navigate their health in a way that best fits their life.

* Subject to DFS approval

Virgin Pulse is a separate company and offers a digital wellbeing service on behalf of Univera Healthcare.

1 Subject to final contract terms

2 Pending final contract between the parties.

Access to the largest network in Upstate New York.

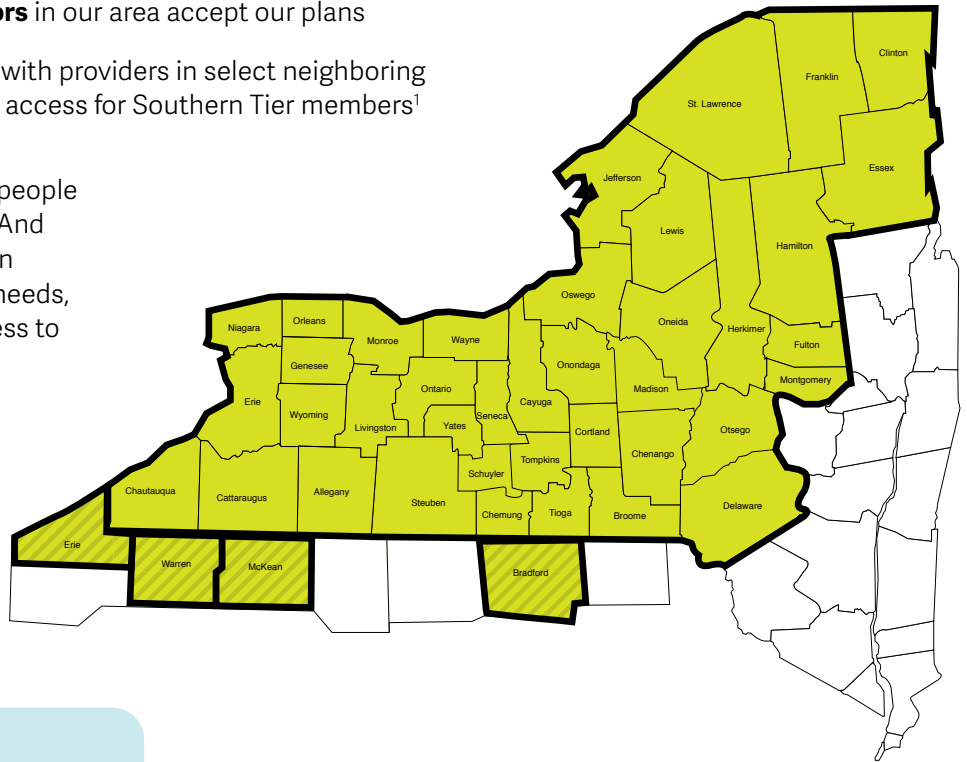
In our ongoing effort to keep care affordable and accessible in our community, we provide flexibility when it comes to the network you choose.

- Our PPO network covers **39 Upstate NY counties** and select Pennsylvania counties
- **100% of hospitals and 99% of doctors** in our area accept our plans
- **More direct contract relationships** with providers in select neighboring Pennsylvania counties for extensive access for Southern Tier members¹

We have a long history of caring for the people in our Western New York communities. And we're committed to bringing groups even more options to meet a broad range of needs, improve cost control, and increase access to high-quality care.

Univera Healthcare is one of the most trusted names in Western New York, providing health care coverage for more than 90 years.

We're there for you when you need us.



Nationwide network.

Our MultiPlan/PHCS network gives employees the highest level of access to nationwide coverage.

- Offering in-network access to more than

1.2M practitioners and
5,600 hospitals



¹ Direct provider contracts in Pennsylvania counties may be limited in number and scope of care.

2024 Signature Suite – plans for mid and large employer groups

PLAN TYPE	COPAY	HYBRID	DEDUCTIBLE
Plan Name	Signature Copay 1	Signature Hybrid 1	Signature Deductible 4 HSA-Qualified
Deductible: Individual/Family	N/A	Variety of deductible options, including \$0 (Family is 2x or 3x Individual) ²	Variety of deductible options (Family is 2x Individual) ²
Out-of-Pocket Maximum (OOPM): Individual/Family	Variety of OOPM options (Family is 2x or 3x Individual) ²		Variety of OOPM options (Family is 2x Individual) ²
Aggregation Design	Individual (Embedded) or Family Aggregation; In- and Out-of-network: Combined or Separate		
Copay or Coinsurance Design	Variety of copay options	Variety of blended options	Variety of blended options (primarily copay)
COST CONTROL FEATURES			
Regional Network	In addition to our national network, we offer a more cost-effective regional network that provides		
MEDICAL			
Preventive Care	\$0	\$0	\$0
Primary Care Visits (PCP)	Variety of PCP copay options \$0 for members to age 19 (optional)	Variety of PCP copay options \$0 for members to age 19 (optional)	Variety of PCP copay options* \$0 for members to age 19 (optional)
Specialist Visit (SPC)	Variety of SPC copay options	Variety of SPC copay options	Variety of SPC copay options*
Mental Health (Including outpatient and office visits)	PCP copay or Covered in full option	PCP copay or Covered in full option	PCP copay or Covered in full*
Telemedicine (Including mental and behavioral health, and physical therapy visits)	Covered in full	Covered in full	Covered in full*
Hospital Facility: Inpatient (IP)	Variety of IP copay options \$0 for members to age 19 (optional)	Plan coinsurance or IP copay options (deductible may be waived)	IP copay options or plan coinsurance*
Hospital Facility: Outpatient Surgery (OP)	Variety of OP copay options	Plan coinsurance or OP copay options (deductible may be waived)	OP copay options or plan coinsurance*
Urgent Care	Variety of Urgent Care copay options	Plan coinsurance or Urgent Care copay options (deductible may be waived)	Variety of Urgent Care copay options*
Emergency Room Visit (ER)	Variety of ER copay options	Plan coinsurance or ER copay options (deductible may be waived)*	ER copay options or plan coinsurance*
PHARMACY			
Prescription Drug	\$0 generics for members to age 19 (optional)		
	Not subject to deductible		Deductible applies Preventive Rx available
Diabetic Insulin and Supplies	PCP copay		PCP copay*
OUT-OF-NETWORK COVERAGE			
Deductible: Individual/Family	Variety of deductible options (Family is 2x or 3x Individual) ²		Same as In-Network or 2x In-Network (Family is 2x Individual) ²
Out-of-Pocket Maximum: Individual/Family	Same as In-Network, 2x In-Network, or \$10,000 (Family is 2x or 3x Individual) ²		Same as In-Network, 2x In-Network, or \$10,000 (Family is 2x Individual) ²
Coinsurance	Variety of coinsurance options		
VITALIZE: Craft a wellbeing experience that meets employees where they are. Mix and match rewards and curated content available through our Certified			
Vitalize	Access to the Headspace app is available		
Vitalize Rewards	Rewards programs are available for every budget		

– plan highlights.¹

DEDUCTIBLE		
Signature Deductible 4 Non-HSA	Signature Deductible 3 HSA-Qualified	Signature Deductible 3 Non-HSA
Variety of deductible options (Family is 2x Individual) ²		
Variety of OOPM options (Family is 2x Individual) ²		
Individual (or embedded) or Family; In- and Out-of-network: Combined or Separate		
Variety of blended options (primarily copay)	Variety of coinsurance options	Variety of blended options (primarily coinsurance)
Provides coverage in all 39 Upstate New York counties and select contiguous Pennsylvania counties.		
\$0	\$0	\$0
Variety of PCP copay options* \$0 for members to age 19 (optional)	Coinsurance*	Coinsurance or PCP copay option*
Variety of SPC copay options* (deductible may be waived)	Coinsurance*	Coinsurance or SPC copay option*
PCP copay or Covered in full option* (deductible may be waived)	Coinsurance*	Coinsurance or Covered in full*
Covered in full* (deductible may be waived)	Covered in full*	Covered in full*
IP copay or plan coinsurance* (deductible may be waived)	Coinsurance*	Coinsurance* (deductible may be waived)
OP copay or plan coinsurance* (deductible may be waived)	Coinsurance*	Coinsurance* (deductible may be waived)
Urgent Care copay or plan coinsurance* (deductible may be waived)	Coinsurance*	Coinsurance or Urgent Care copay* (deductible may be waived)
ER copay or plan coinsurance* (deductible may be waived)	Coinsurance*	Coinsurance or ER copay* (deductible may be waived)
\$0 generics for members to age 19 (optional)		
Not subject to deductible	Deductible applies Preventive Rx available	Not subject to deductible
PCP copay* (deductible may be waived)	Coinsurance*	Coinsurance or PCP copay* (deductible may be waived)
Same as In-Network or 2x In-Network (Family is 2x Individual) ²		
Same as In-Network, 2x In-Network, or \$10,000 (Family is 2x or 3x Individual) ²		
Variety of coinsurance options		
Partners with the needs of your employees.		
Other Certified Partners that focus on physical, mental, emotional, and financial wellbeing dimensions are available as a buy-up		



Stable: Designed for employees who prefer the peace of mind of minimal out-of-pocket costs



Blended: Designed for employees who want a blend of predictable out-of-pocket costs and lower premiums



Value maximizing: Designed for employees who want the lowest premium and most control over their health care expenses

* Subject to deductible

1 Subject to DFS approval

2 Up to Federal HHS limit for Non-HSA Deductible plans



Caring for employee health in every way.

We know there's more to keeping employees healthy and productive than simply paying their medical claims. That's why the entire Univera Healthcare team of doctors, nurses, health coaches, social workers, behavioral health specialists, and respiratory therapists is here to help them navigate their health care journeys in unexpected ways, every day. It's about looking out not only for their physical wellbeing, but their mental, emotional, and financial health as well. And despite physical barriers, it's about ensuring the right level of human connection, guidance, and information is always just a call, click, or text away.



Integrated care for complete health and wellbeing.

At Univera Healthcare, we have the people, tools, and resources to support members on their journey to total health and wellbeing – driving better care, bigger savings, and greater peace of mind.



Member-centric care

- Wellbeing programs
- Care management
- Disease management
- Behavioral health
- Utilization management
- Pharmacy management and more



Self-service support tools

- Vitalize powered by Virgin Pulse
- Headspace
- Online accounts
- Mobile app
- Cost transparency tools
- Wellframe®
- Telemedicine
- Welvie®



Voluntary benefits

- Dental
- Vision
- HSA/HRA spending accounts
- Administrative services
- Stop loss

A more complete view of health.

With voluntary benefits services like dental and vision, Univera Healthcare can help employees take a comprehensive approach to their wellbeing. It's all part of keeping employees healthy and costs of care down.



Dental coverage is part of total wellness.

Good oral health can go a long way in improving employees' overall health, maintaining productivity, and controlling costs. Regular checkups and routine cleanings are simple ways to keep a healthy mouth and prevent major dental problems.

With an emphasis on preventive care, Univera Dental Select helps your employees maintain their oral health, reducing the need for more costly dental care in the future.

Dental annual maximum rollover

The annual maximum rollover benefit from Univera Healthcare incentivizes preventive care by rewarding employees with funds they can roll over to use as needed in the future.

Groups new to enrolling in a Univera Dental Select plan can keep any accrued rollover account funds from another plan. When they choose a dental plan that includes our annual maximum rollover benefit, we'll match funding with a competitor up to the rollover account maximum.

NEW! Dental preferred packaging

To help make selecting the right plan easier, we've created four preferred package options. The new packages vary in coverage, with options focused on preventive care to more comprehensive coverage featuring orthodontia, and generous annual maximums.

According to the American Dental Hygienist Association, nearly

75% of American adults have some form of gum disease and don't even realize it.

Care for your team with affordable vision coverage.

Helping employees manage their eye health can lead to better quality of life, lower costs, and the peace of mind that comes with knowing they're taking their whole health into account. With vision plans from Univera Healthcare, you can count on:

Affordable options

- Low-cost eye exams and frames
- Competitively priced plan options
- Discounts on lens add-ons, additional pairs of eyeglasses, LASIK services, and other great extras¹

Comprehensive coverage

- Eye exams and retinal imaging to catch vision and health concerns early
- Benefits for corrective eyewear including frames, lenses, and contact lenses
- Eyewear choices for every family member, lifestyle, and budget, each with a one-year breakage warranty at no extra cost¹

Convenience

Through our partner, Davis Vision, employees have access to a large network that includes 350 provider locations in the eight-county Western New York region and 100,000+ points of access nationwide, including independent eye care professionals, four of the top five eyewear retailers and online retailers.

¹ Not all providers participate in Davis Vision discounts, including the fixed lens option pricing. Members should contact their provider prior to scheduling an appointment to confirm if he/she offers the discount and fixed lens option.



Integrated care for complete health at every phase in life.

Our group plans are just a part of how Univera Healthcare is here to care for your business and team as much as you do. We provide a full range of plans including Medicare, Safety Net, individual and family Qualified Health Plans, dental plans, and more. You and your employees can feel confident knowing that as life changes, you can rely on us to be there.

Here's a look at scenarios where Univera Healthcare can provide coverage as life changes.



If Anita retires,

we can offer Medicare plans that fit her life and budget.



If Samir owns a company with employees working past 65,

we can offer a Group Medicare plan to help make the transition to Medicare easier.



If Jayden leaves her job to open her own business,

we can help her get individual coverage through Safety Net, Essential Plan, Qualified Health Plans, Dental, or Medicare options.



If Jack loses his job,

and group medical and dental coverage with it, we can provide individual plan options such as Safety Net, Essential Plan, Qualified Health Plans, Dental, or Medicare options.



If Rachel has a baby,

we can offer a Child Health Plus plan through Univera Healthcare instead of adding them to their coverage through their employer or commercial group plan, which may result in financial savings.



If Calvin becomes physically disabled,

he may qualify for Medicaid, and Univera Healthcare can help him understand his options and get enrolled.

To learn more about our plans, contact your sales consultant or broker, or visit UniveraHealthcare.com

univera[®]
H E A L T H C A R E