



Univera on Demand Shopping Guide

Individual & Family Plans, Small Business and
Experience Rated Business



Revised for 2024 Open Enrollment

Table of Contents

This shopping guide is intended for the use of our Univera on Demand shopping site and is a resource for shopping the following lines of business:

Shop Individual & Family Plans 04

- Shop by Medical
- Shop by Dental

Shop Small Business 14

- Shop by Medical
- Shop by Dental

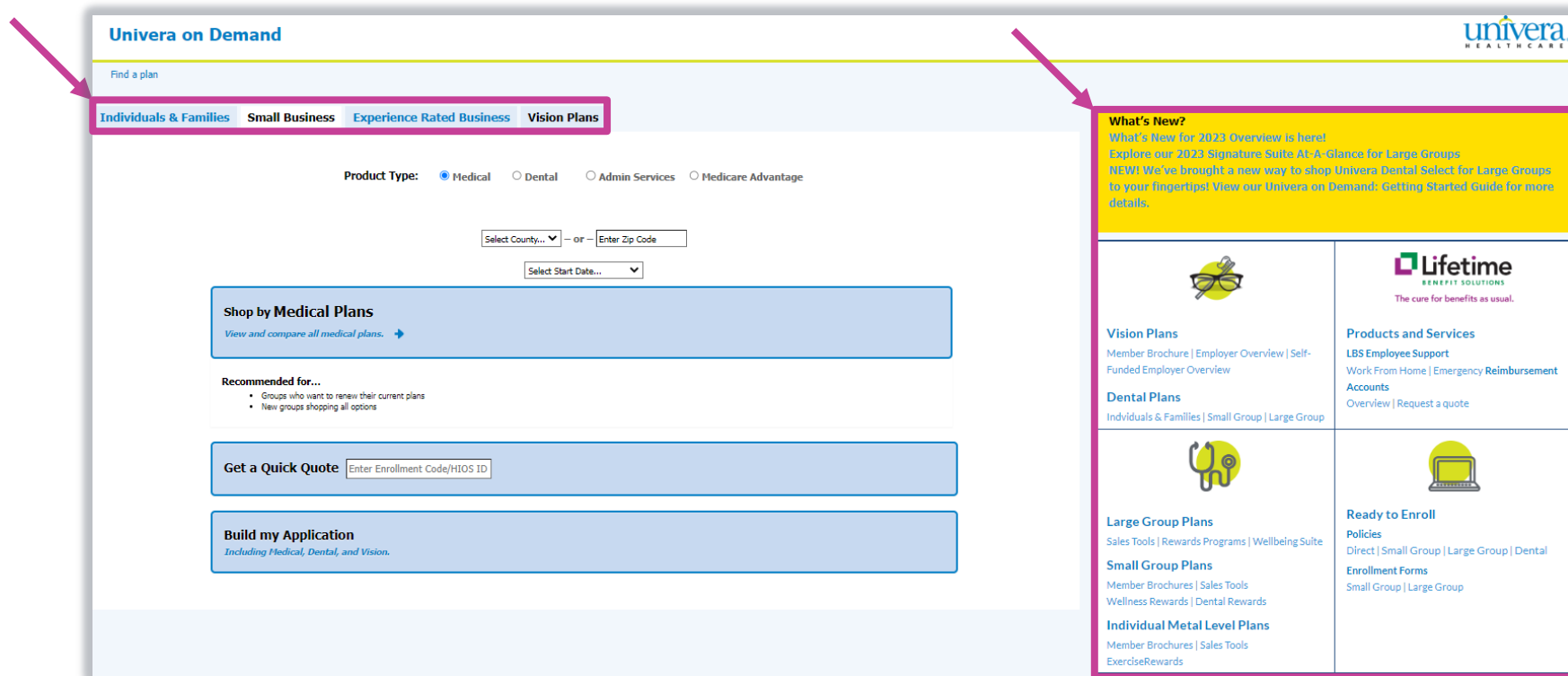
Shop Experience Rated Business 39

- Shop by Dental

Note: If you'd like to shop Univera Vision Plans, please refer to on-demand training now available in the Sales Hub.

Getting Started

This is the **Homepage**. The tab you choose here at the top drives your available options for plan selection throughout Univera on Demand. You can also view marketing media available within the Resource Center on the right.





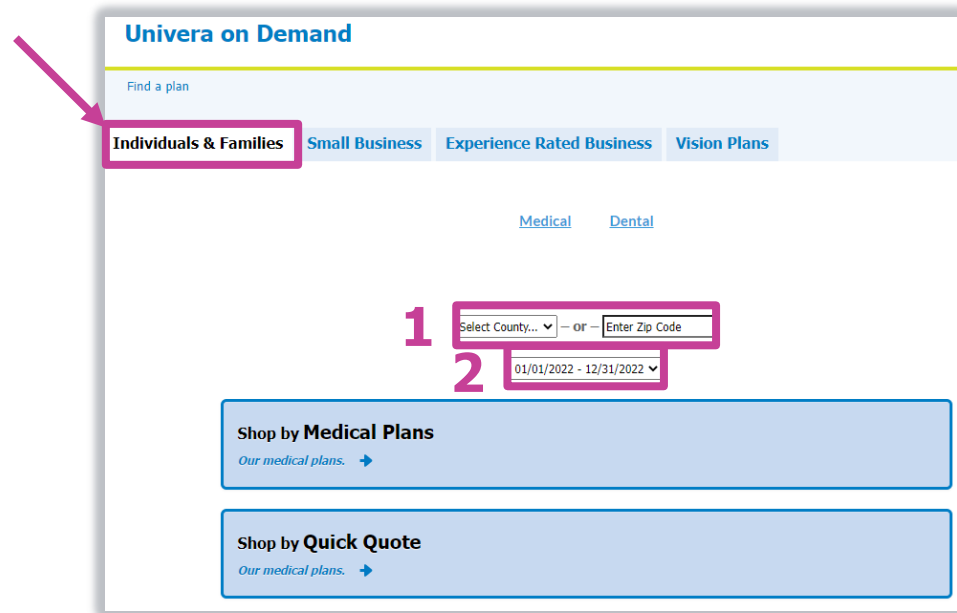
Univera on Demand: Shopping

Individual & Family Plans



Univera on Demand – Homepage

- To get started shopping for Individual Metal Level Plans (or, Direct Pay), select the **Individuals & Families** tab from the Homepage.
- Next, select your product type.
 - You can select **Medical** or **Dental**
 - From within this tab, you will need to select a **County or Zip Code** and **Coverage Start Date** from the applicable drop-downs prior to entering the shopping area.



The screenshot shows the Univera on Demand homepage. A pink arrow points to the 'Individuals & Families' tab, which is highlighted with a pink box. Below the tabs, there are links for 'Medical' and 'Dental'. A pink box labeled '1' highlights the 'Select County...' dropdown menu. A pink box labeled '2' highlights the '01/01/2022 - 12/31/2022' date dropdown menu. Below these are two buttons: 'Shop by Medical Plans' and 'Shop by Quick Quote', both with a right arrow.

1. Rating Region

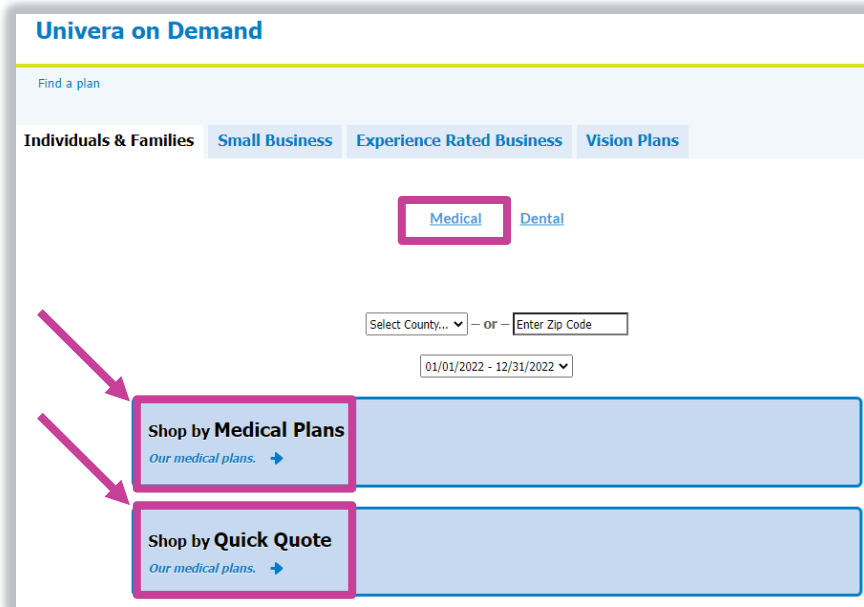
Select the **County** from the drop-down or enter a **Zip Code** where the group is domiciled.

2. Coverage Start Date

Medical and Dental plans for Individuals & Families are available on a yearly basis.

Individuals & Families – Homepage

- If you're shopping Medical products, you can select one of two ways to shop:
 - **Medical Plans** – Recommended for individuals who are looking to renew or want to browse and easily compare all options
 - **Quick Quote** – Recommended if you know the Plan HIOS ID or Enrollment Code for the option you want



Univera on Demand

Find a plan

Individuals & Families Small Business Experience Rated Business Vision Plans

Medical Dental

Select County... – or – Enter Zip Code

01/01/2022 - 12/31/2022

Shop by Medical Plans
Our medical plans. →

Shop by Quick Quote
Our medical plans. →

Individuals & Families – Select Plan(s) Page

- When you **Shop by Medical Plans**, you will advance to **Select Plan(s)** page
- From this view, you can see a snapshot of benefit details and use several features to get to a desired selection. Let's start with how to shop and compare plan options.

Univera on Demand

Find a plan » Shop by All Medical Plans » Select Plan(s)

1 Select Plan(s) Confirm Details Change Package Options

Select up to 4 plans and click Compare.

Select additional plans: Name - Please Select - Reset Plans

COMPARE

Download

Plan Type	HSA Eligible	Plan Name	Network Structure	Plan Highlights	Single	Family	Quote Effective	Primary Care Office Visit	Specialist Office Visit	Deductible
					\$0.00	\$0.00				

To view plan adjustments

Enter the current Plan ID in the "2021 Plan" column on this page.

If cost-share adjustments were made to the plan, the 2022 version of the plan will populate in the next column.

If no adjustments were made, a new plan will not populate.

View summary of 2022 Plan Updates and Discontinuities

Step 1:

Search plans by selecting your desired plan names or plan types, then filter by variables and values to narrow your results.

Step 2:

Select up to 4 plans to compare detailed benefits.

For a summary view of all valid Plan IDs and plan variables click See All Plans above.

Select Your Package Options

Dependent Coverage: ☒ To Age 26 ☐ To Age 30

Pediatric Dental Coverage: ☒ Yes ☐ No

Child Only Coverage: ☐ Yes ☒ No

CONTINUE

You will have the ability to **change package options** within the **Select Plan(s)** page.

Package Options Include:

- Dependent Coverage to Age 26 or 30
- Pediatric Dental Coverage*
- Child Only Coverage

Individuals & Families – Select Plan(s) Page

- After you've made your package selection(s), you can further filter by other criteria.
- While you may select more than one metal level, plan name, etc., you can only filter by one variable at a time.
 - Select plan(s) by:
 - *All Plans*
 - *Dollar Range*
 - *Enrollment Code*
 - *Metal Level*
 - *Plan Name*
 - *Plan Type*

Univera on Demand

Find a plan » Shop by All Medical Plans » Select Plan(s)

1 Select Plan(s) Confirm Details Change Package

Select up to 4 plans and click Compare.

Select additional plans: Name - Please Select -

COMPARE

Download

Plan Type

HSA Eligible

Plan Name

Network Structure

Plan Highlights

Single \$0.00

Family \$0.00

Quote Effective

Primary Care Office Visit

Specialist Office Visit

Deductible

To view plan details, click on the plan name.

If cost-share adjustments were made, a new plan will not populate.

View summary of 2022 Plan Updates and Discontinuances

Step 1: Search plans by selecting your desired plan names or plan types, then filter by variables and values to narrow your results.

Step 2: Select up to 4 plans to compare detailed benefits.

For a summary view of all valid Plan IDs and plan variables click [See All Plans](#) above.

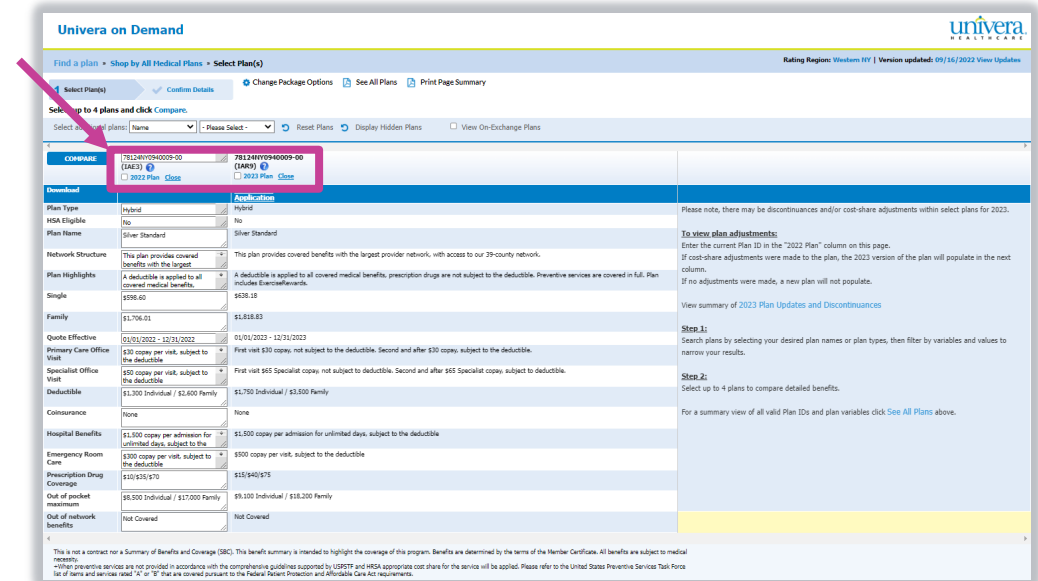
Individuals & Families – Select Plan(s) Page

- Other notable features from within **Select Plan(s)** page:
 - **View Updates** – For details on updates that have been made in Univera on Demand
 - **See All Plans** – To generate a PDF of all available plans
 - **Print Page Summary** – To generate a PDF of all plans selected from within the drop-down menu
 - **Compare** – To compare up to four plans. When you select **Compare**, you'll advance to the next page where you can view and compare up to four plan selections (from the previous page). You can also generate a PDF of the plan comparisons, by selecting **Print Full Comparison**.

The screenshot shows the 'Univera on Demand' interface for the 'Select Plan(s)' page. The page title is 'Univera on Demand' with a sub-header 'Find a plan • Shop by All Medical Plans • Select Plan(s)'. The 'Rating Region' is set to 'Western NY' and the 'Version updated' is '10/28/2021 View Updates'. The main navigation bar includes 'Select Plan(s)', 'Confirm Details', 'Change Package Options', 'See All Plans', and 'Print Page Summary'. A pink box highlights the 'Select Plan(s)' button with the text 'Select up to 4 plans and click Compare.' Below this, there are filters for 'Select additional plans: Name' and 'Please Select -'. The 'COMPARE' section is active, showing a table with columns for 'Download', 'Plan Type', 'HSA Eligible', 'Plan Name', 'Network Structure', 'Plan Highlights', 'Single', 'Family', 'Quote Effective', 'Primary Care Office Visit', 'Specialist Office Visit', and 'Deductible'. The table is currently empty. To the right of the table, there is a 'To view plan adjustments:' section with instructions on how to view adjustments and a 'Step 1:' section with instructions on how to search for plans. A 'Step 2:' section with instructions on how to select plans for comparison is also present. The Univera logo is in the top right corner.

Individuals & Families – Select Plan(s)

- You can also use this tool to identify the benefit changes when **comparing plans from year to year**. Simply type or select the HIOS Plan ID or Enrollment Code in the 2022 Plan column and the 2023 Plan column will display in the next column **if there are benefit changes**.
- The 2022 and 2023 columns will always match package options (i.e. Pediatric Dental, Domestic Partner coverage, etc.).
- Any 2022 plan can be entered into that column; it does not follow the packaged options you selected on the homepage.
 - The 2022 and 2023 plan benefit rows may differ from other plans you have displayed, if you have not selected the same package options on the homepage.
 - Note: If no 2023 Plan column populates, there were no cost sharing changes for 2023.



Download	Application
Plan Type: Hybrid	Hybrid
ACA Eligible: No	No
Plan Name: Silver Standard	Silver Standard
Network Structure: This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.
Plan Highlights: A deductible is applied to all covered medical benefits. Single: \$500.00 Family: \$1,700.00	A deductible is applied to all covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full. Plan includes SilverStandardBenefits. Single: \$638.18 Family: \$1,618.82
Quote Effective: 01/01/2022 - 12/31/2022	01/01/2023 - 12/31/2023
Primary Care Office Visit: \$30 copay per visit, subject to the deductible	First visit \$30 copay, not subject to the deductible. Second and after \$30 copay, subject to the deductible.
Specialist Office Visit: \$50 copay per visit, subject to the deductible	First visit \$65 Specialist copay, not subject to deductible. Second and after \$65 Specialist copay, subject to deductible.
Deductible: \$1,300 Individual / \$1,600 Family	\$1,750 Individual / \$3,600 Family
Coinsurance: None	None
Hospital Benefits: \$1,500 copay per admission for unlimited days, subject to the deductible	\$1,500 copay per admission for unlimited days, subject to the deductible
Emergency Room Care: \$500 copay per visit, subject to the deductible	\$500 copay per visit, subject to the deductible
Prescription Drug Coverage: \$10 \$20 \$70	\$15 \$40 \$75
Out of pocket maximum: \$5,000 Individual / \$17,000 Family	\$9,100 Individual / \$18,200 Family
Out of network benefits: Not Covered	Not Covered

**For this example, the selected plan in the 2022 Plan column resulted in a 2023 column to the right, indicating there are benefit changes.*

Individuals & Families – Comparison View

- When you have your plan selection(s) narrowed down, you can select up to four plans to compare the benefits and rates in more detail. You can also deselect plans from this view to remove them from the **summary view**.
 - This page is commonly referred to as the **comparison view**
 - You can view (in .PDF format) and/or print Rate Sheets, member applications or SBCs
- After you've selected your plan(s), click **Compare** to advance to the **summary view**

Univera on Demand

Find a plan • Shop by All Medical Plans • Select Plan(s)

Rating Region: Western NY | Version updated: 09/16/2022 View Updates

1 Select Plan(s) Confirm Details Change Package Options See All Plans Print Page Summary

Select up to 4 plans and click Compare.

Select additional plans: Name - Please Select - Reset Plans Display Hidden Plans View On-Exchange Plans

Filter your results: Search By... Choose Value - Reset Filters

COMPARE

	8124NY0930009-00 (IAF5)	78124NY0940003-00 (IAD7)	78124NY0950009-00 (IAG3)	78124NY0950023-00 (IAI7)
Download	Rate Sheet Application SBC	Rate Sheet Application SBC	Rate Sheet Application SBC	Rate Sheet Application SBC
Plan Type	Copay	Hybrid	Deductible HSA	Base
HSA Eligible	No	No	Yes	No
Plan Name	Platinum Select	Gold Standard	Silver Select	Bronze Secure Plus 3
Network Structure	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.
Plan Highlights	Predictable out-of-pocket costs without a deductible, includes ExerciseRewards.	A deductible is applied to all covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full. Plan includes ExerciseRewards.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ExerciseRewards.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ExerciseRewards.
Single	\$852.72	\$740.35	\$576.91	\$401.58
Family	\$2,430.26	\$2,101.01	\$1,649.88	\$1,144.52
Quote Effective	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022
Primary Care Office Visit	\$15 copay per visit	\$25 copay per visit, subject to the deductible	Covered at 80%, subject to the deductible	First 3 PCP visits covered at 100%, not subject to the deductible. Fourth and after covered at 100%, subject to the deductible
Specialist Office Visit	\$25 copay per visit	\$40 copay per visit, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 100%, subject to the deductible
Deductible	None	\$600 Individual / \$1,200 Family	\$2,550 Individual / \$5,100 Family	\$8,700 Individual / \$17,400 Family
Coinsurance	None	Covered at 80%	Covered at 80%	Covered at 100%
Hospital Benefits	\$750 copay per admission for unlimited days	\$1,000 copay per admission for unlimited days, subject to the deductible	Covered at 80% per admission for unlimited days, subject to the deductible	Covered at 100% per admission for unlimited days, subject to the deductible
Emergency Room Care	\$150 copay per visit	\$150 copay per visit, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 100%, subject to the deductible
Prescription Drug Coverage	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$45/\$90, subject to the plan deductible. Preventive drugs are not subject to the deductible; they are subject to the applicable copay or coinsurance.	\$0, subject to the plan deductible
Out of pocket maximum	\$6,350 Individual / \$12,700 Family	\$4,000 Individual / \$8,000 Family	\$6,900 Individual / \$13,800 Family	\$8,700 Individual / \$17,400 Family
Out of network benefits	Not Covered	Not Covered	Not Covered	Not Covered

Univera on Demand – Summary View

- From the **summary view**, you can re-arrange plan selection(s) to appear in different order by selecting the $\leftarrow \rightarrow$ next to each plan.
- Other notable features from within **summary view**:
 - Print Package** – To generate a PDF of the rate sheet and benefit summary of selected plan
 - Application** – To generate a PDF of the selected plan's member application
 - SBC** – To generate a PDF the selected plan's Summary of Benefits Coverage (SBC)
 - You can also generate a PDF of the plan comparisons, by selecting **Print Full Comparison**. You can view (in .PDF format) and/or print Rate Sheets, member applications or SBCs

1 Select Plan(s) Confirm Details

PRINT FULL COMPARISON

Below is a detailed comparison view of the plans you selected. You can Print the full comparison or print a summary of each plan.

2022 Full Benefit Grid

Univera on Demand

Plan Name

Platinum Select → Gold Standard → Silver Select → Bronze Secure Plus 3

DOWNLOAD FORMS

Print Package Application SBC

Print Package Application SBC

Print Package Application SBC

Print Package Application SBC

Plan Name	Platinum Select →	Gold Standard →	Silver Select →	Bronze Secure Plus 3
Plan ID (Enrollment Code)	78124NY0930009-00 (IAP5)	78124NY0940003-00 (IAD7)	78124NY0950009-00 (IAG3)	78124NY0950023-00 (IAI7)
Plan Highlights	Predictable out-of-pocket costs without a deductible, includes ExerciseRewards.	A deductible is applied to all covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full. Plan includes ExerciseRewards.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ExerciseRewards.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ExerciseRewards.
Network Structure	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.
Plan Type	Copay	Hybrid	Deductible HSA	Base
HSA Eligible	No	No	Yes	No
Quote Effective	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022
Rate(\$)	Direct Pay	Direct Pay	Direct Pay	Direct Pay
Subscriber/Spouse/Subscriber Child(ren)/Family				
Single	\$852.72	\$740.35	\$578.91	\$401.58
Subscriber & Spouse	\$1,705.44	\$1,480.71	\$1,157.81	\$803.17
Subscriber & Child(ren)	\$1,449.63	\$1,258.60	\$984.14	\$682.69
Family	\$2,430.26	\$2,110.01	\$1,649.88	\$1,144.52



Univera on Demand: Shopping

Small Business



Univera on Demand – Homepage



- To get started shopping for small business, select **Small Business** tab from the Homepage
- Next, select your product type.
 - You can select **Medical** or **Dental** plans
 - From within this tab, you will need to select a **Rating Region** and **Coverage Start Date** from the applicable drop-downs prior to entering the shopping area.

A screenshot of the Univera on Demand homepage. The "Small Business" tab is highlighted with a pink box and an arrow. Below the tabs, the "Product Type" section shows "Medical" selected. Below that, there are two drop-down menus: "Select County..." and "Select Start Date...". These two drop-downs are highlighted with pink boxes and numbered "1" and "2" respectively. The "Get a Quick Quote" button is also visible.

Univera on Demand

Find a plan

Individuals & Families **Small Business** Experience Rated Business Vision Plans

Product Type: ☒ Medical ☐ Dental ☐ Admin Services ☐ Medicare Advantage

Select County... – or –

Select Start Date... ▼

Shop by Medical Plans
View and compare all medical plans

Recommended for...

- Groups who want to renew their
- New groups shopping all options

Get a Quick Quote

Build my Application
Including Medical, Dental, and Vision.

1. Rating Region

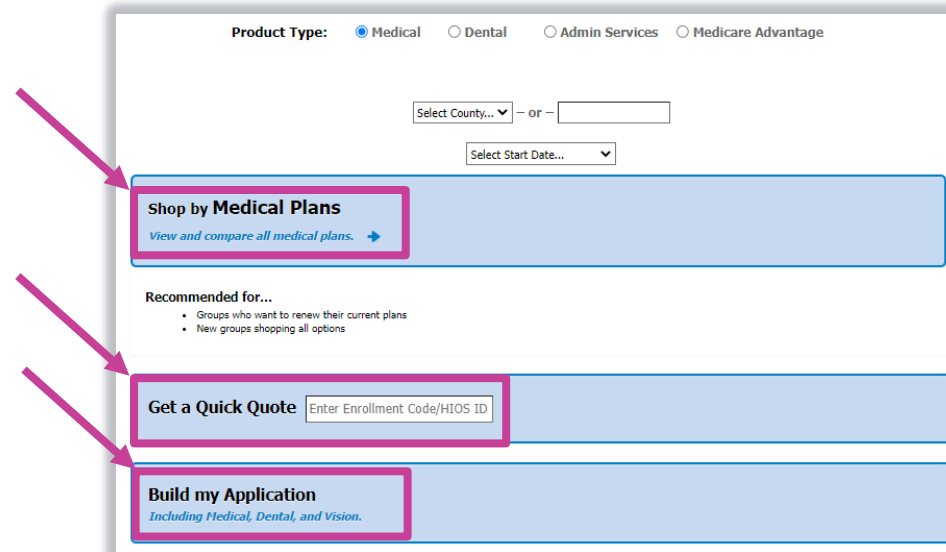
Select the **County** from the drop-down or enter a **Zip Code** where the group is domiciled.

2. Coverage Start Date

Medical and Dental plans for Small Business are available on a quarterly basis.

Small Business – Homepage

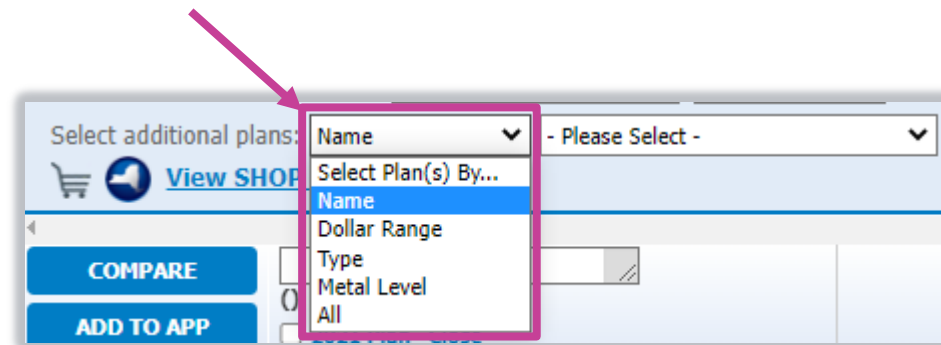
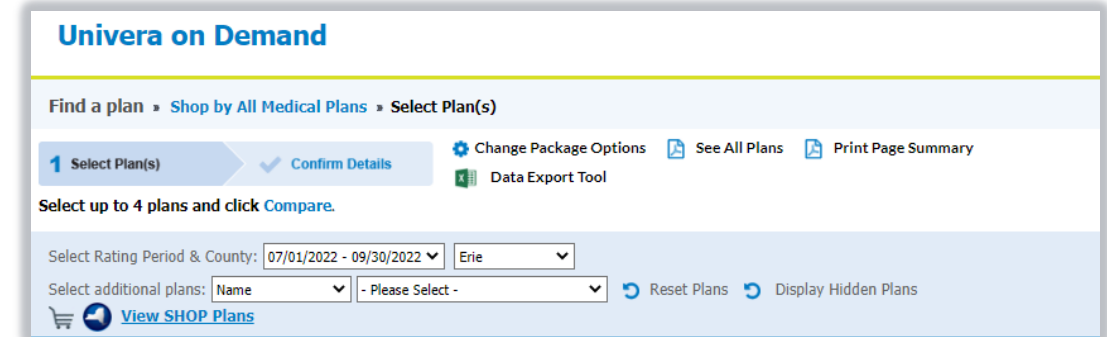
- If you're shopping Medical products, you can select one of three ways to shop:
 - **Shop by Medical Plans** – Recommended for brokers who are looking to renew a group's existing plan(s) or want to browse and easily compare all available options
 - **Get a Quick Quote** – Recommended if you know the Plan HIOS ID or Enrollment Code for the option(s) you want
 - **Build my Application** – Recommended if you want to easily compare all available options for Medical, Dental and Vision, and generate a prepackaged Open Enrollment packet based on those selections



The screenshot shows the Univera Small Business homepage interface. At the top, there is a 'Product Type' section with four radio buttons: 'Medical' (selected), 'Dental', 'Admin Services', and 'Medicare Advantage'. Below this, there are two dropdown menus: 'Select County...' and 'Select Start Date...'. The main content area features three large, light blue rectangular buttons with white text and borders. The first button is labeled 'Shop by Medical Plans' with a sub-link 'View and compare all medical plans.' and a right-pointing arrow. The second button is labeled 'Get a Quick Quote' with a text input field 'Enter Enrollment Code/HIOS ID'. The third button is labeled 'Build my Application' with a sub-link 'Including Medical, Dental, and Vision.' Three pink arrows point from the left towards these three buttons, highlighting them.

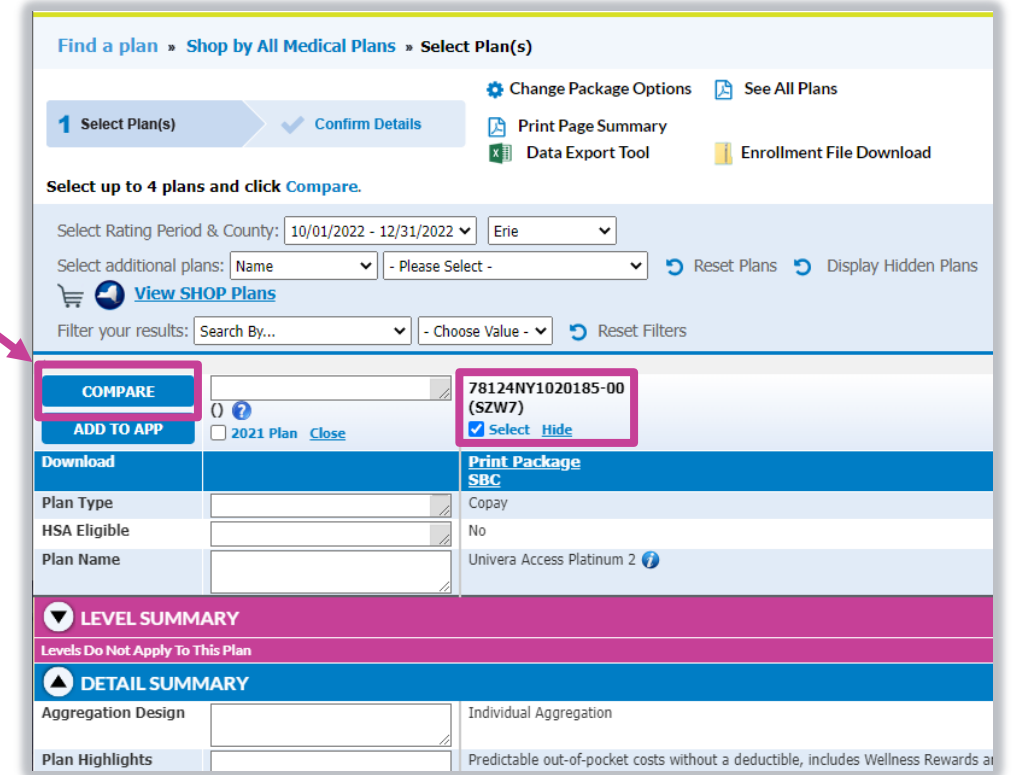
Shop by Medical Plans

- If you select **Shop by Medical Plans** from the Homepage, you will then be able to view and compare all our available medical plans
- Here you will be able to:
 - Change Package Options
 - See All Plans
 - Print Page Summary
 - Compare from a selection of up to four plans
 - View New York State of Health Marketplace, or SHOP Plans
 - Shop available medical plans using the following shopping filters:
 - *All Plans*
 - *Dollar Range*
 - *Plan Name*
 - *Plan Type*
 - *Metal Level*



Shop by Medical Plans – Compare

- We've built in a compare shopping feature to the **Select Plan(s)** page, which can be accessed if you select **Shop by Medical Plans** from the Homepage
- Compare up to 4 medical plans
 - You'll notice plan(s) will be preselected prior to clicking Compare
 - *Depending on the number of plans you've selected from the drop-down, you can deselect or hide plans you want to exclude from your comparison*
 - Click Compare, to advance to the detailed comparison view page where you can:
 - *Print Full Comparison*
 - *Print Package for your selected plan(s), including a suggested dental plan offering and/or other ancillary services provided by our partner, Lifetime Benefit Solutions (LBS)*
 - *Print Summary of Benefits & Coverage (SBC), or*
 - *Use our Add to App feature, which will allow you shop other lines of business or generate an application with one click*



Find a plan » Shop by All Medical Plans » Select Plan(s)

1 Select Plan(s) Confirm Details

Change Package Options See All Plans

Print Page Summary

Data Export Tool Enrollment File Download

Select up to 4 plans and click Compare.

Select Rating Period & County: 10/01/2022 - 12/31/2022 Erie

Select additional plans: Name - Please Select - Reset Plans Display Hidden Plans

View SHOP Plans

Filter your results: Search By... - Choose Value - Reset Filters

COMPARE

ADD TO APP

2021 Plan Close

78124NY1020185-00 (SZW7)

Select Hide

Download	Print Package SBC
Plan Type	Copay
HSA Eligible	No
Plan Name	Univera Access Platinum 2

LEVEL SUMMARY

Levels Do Not Apply To This Plan

DETAIL SUMMARY

Aggregation Design Individual Aggregation

Plan Highlights Predictable out-of-pocket costs without a deductible, includes Wellness Rewards at

Get a Quick Quote

- If you know the Plan HIOS ID or Enrollment Code you're shopping for, you can use the **Get a Quick Quote** feature from the Homepage to get information more quickly
- Once you enter in a Plan HIOS ID or Enrollment Code, a complete enrollment packet of your plan will generate in PDF

The screenshot shows the Univera Healthcare homepage with a 'Plan Quick View' overlay. The homepage has three main sections: 'Shop by Medical Plans' with a link to 'View and compare all medical plans.', 'Recommended for...' with a list of group types, and 'Build my Application' with a link to 'Including Medical, Dental, and Vision.'. The 'Get a Quick Quote' button is highlighted with a red box and a red arrow. The 'Plan Quick View' overlay shows a dropdown menu with the value '78124NY0930001-01' and an 'OR' option with a dropdown menu showing 'ECT0'. A blue 'Continue' button is at the bottom of the overlay.

Shop by Medical Plans
View and compare all medical plans. →

Recommended for...

- Groups who want to renew their current plans
- New groups shopping all options

Get a Quick Quote

Build my Application
Including Medical, Dental, and Vision.

Plan Quick View
Select below to view associated plan details

78124NY0930001-01 ▼

OR

ECT0 ▼

Continue

The screenshot shows a Univera Healthcare enrollment packet PDF. It includes the Univera Healthcare logo, the quote effective date (01/01/2022 - 03/31/2022), and the version updated date (10/28/2021). It contains a table with plan details, including Plan Name, Rating Region, and Rate. It also includes a section for 'For the benefits described in the Agreement, the Plan will charge and Group will pay the following premium rates:' with a table for Single, Subscriber & Spouse, Subscriber & Child(ren), and Family. It also includes a section for 'The Sales Representative providing this quote is a New York State licensed insurance producer employed by Univera Health Plan. The individual represents Univera Health Plan in this transaction and will be compensated by Univera Health Plan in part based on this sale. The amount of compensation is based on a number of factors, including the contract volume and the volume of sales. You may request information about the agent's compensation from your Sales Representative.' and a section for 'The NYS Department of Financial Services has approved our rates for the quarterly community rates. All rates will be considered to be in a 12 month period from the effective date of coverage unless otherwise instructed by Univera Health Plan. The above rates are effective for the Initial Term of the Agreement. Rates for any Renewal Term will be provided to Group in a rate renewal notice.'

univera
HEALTHCARE

Quote Effective: 01/01/2022 - 03/31/2022
Version Updated: 10/28/2021

Print Package: HIOS ID (Enrollment Code)	78124NY1040204-00 (TAAK)
Plan Name:	Univera Access Silver 1
Rating Region:	Western NY
Rate:	

For the benefits described in the Agreement, the Plan will charge and Group will pay the following premium rates:

Single:	\$460.00
Subscriber & Spouse:	\$977.00
Subscriber & Child(ren):	\$637.23
Family:	\$1,303.54

Dependent Coverage: To Age 26. Medical: Dental Coverage. No. Services: Health Coverage. No. Family Planning Coverage. No.

Sales representative providing this quote is a New York State licensed insurance producer employed by Univera Health Plan. The individual represents Univera Health Plan in this transaction and will be compensated by Univera Health Plan in part based on this sale. The amount of compensation is based on a number of factors, including the contract volume and the volume of sales. You may request information about the agent's compensation from your Sales Representative.

The NYS Department of Financial Services has approved our rates for the quarterly community rates. All rates will be considered to be in a 12 month period from the effective date of coverage unless otherwise instructed by Univera Health Plan. The above rates are effective for the Initial Term of the Agreement. Rates for any Renewal Term will be provided to Group in a rate renewal notice.

Please complete this section if you have selected a plan that does not include pediatric dental coverage.

Is there any additional dental coverage, not offered by Univera Health Plan, that provides essential pediatric dental benefits through a NY State of Health certified dental plan?

Yes: No

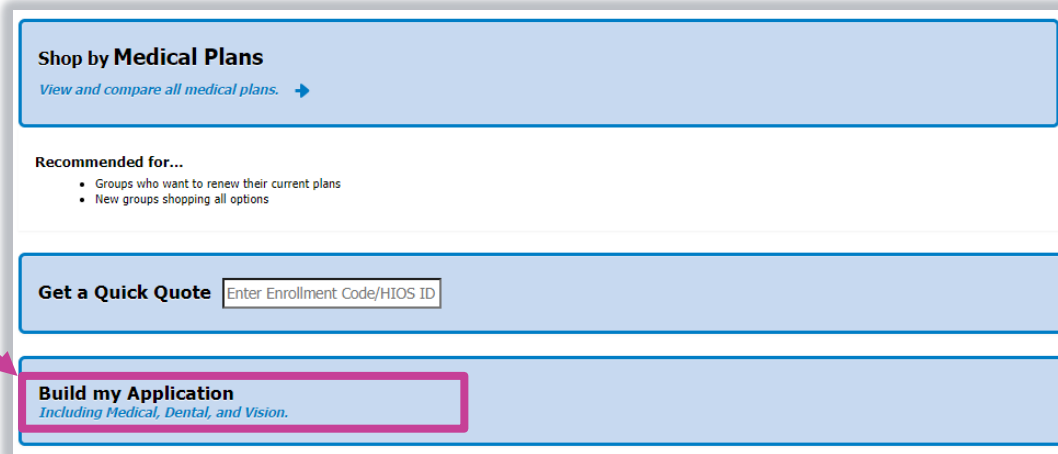
If you answered "yes," please provide for name of the company, including the essential pediatric dental coverage.

If you answered "no," please be aware that ACA requires essential pediatric dental coverage.

Signature: _____ Title: _____ Date: _____
Group Name: _____ Total Employees: _____ Total Eligible: _____
Coverage Effective Date: _____
Broker: _____

Build my Application

- If you select **Build my Application** from the Homepage, you will then be able to view and compare all our available medical, dental, and vision plans using one single click. You'll advance to the next page:
 - Here you can filter down to the plan(s) that may be a good fit for your client based on filterable selections
 - Generate a prepackaged Open Enrollment packet based on filterable selections for each line of business you're shopping



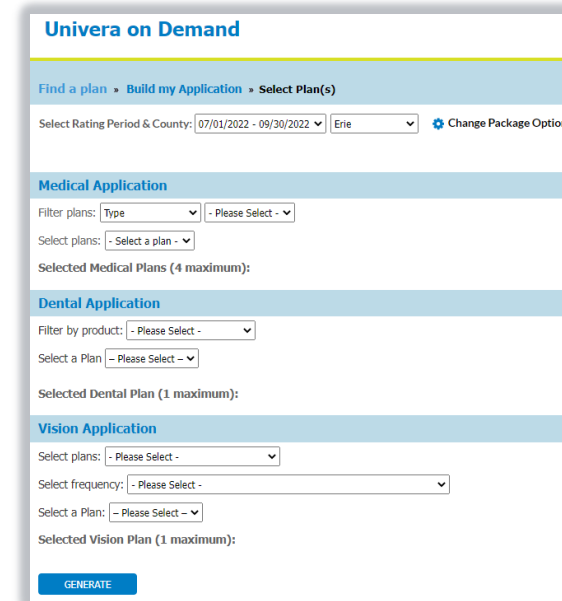
Shop by Medical Plans
View and compare all medical plans. →

Recommended for...

- Groups who want to renew their current plans
- New groups shopping all options

Get a Quick Quote

Build my Application
Including Medical, Dental, and Vision.



Univera on Demand

Find a plan » **Build my Application** » Select Plan(s)

Select Rating Period & County: 07/01/2022 - 09/30/2022 Erie [Change Package Options](#)

Medical Application

Filter plans: Type

Select plans:

Selected Medical Plans (4 maximum):

Dental Application

Filter by product:

Select a Plan

Selected Dental Plan (1 maximum):

Vision Application

Select plans:

Select frequency:

Select a Plan:

Selected Vision Plan (1 maximum):

GENERATE

Build my Application – Select Plan(s) page

- We've built in some popular shopping features to the **Select Plan(s)** page that you may already be familiar with:
 - Easily update Rating Period, or Coverage Date
 - Change Package Options
- Once you've made the appropriate selections unique to your client, you can shop any line of business
 - You can select a maximum of up to:
 - *Four Medical Plans*
 - *One Dental Plan*
 - *One Vision Plan*
 - Note: Filterable selections are limited from this view. To shop based on other criteria, you can visit our Homepage to select a different way to shop

Univera on Demand

Find a plan » Build my Application » Select Plan(s)

Select Rating Period & County: 07/01/2022 - 09/30/2022 Erie Change Package Options

Medical Application

Filter plans: Type - Please Select -

Select plans: - Select a plan -

Selected Medical Plans (4 maximum):

Dental Application

Filter by product: - Please Select -

Select a Plan: - Please Select -

Selected Dental Plan (1 maximum):

Vision Application

Select plans: - Please Select -

Select frequency: - Please Select -

Select a Plan: - Please Select -

Selected Vision Plan (1 maximum):

GENERATE

Build my Application – Generate Application

- Once you've made plan selections from each applicable line of business, you're ready to generate a complete Open Enrollment Application
 - Easily update Rating Period, or Coverage Date
 - Change Package Options
- Once you've made the appropriate selections unique to your client, you can shop any line of business
 - You can select a maximum of up to:
 - *Four Medical Plans*
 - *One Dental Plan*
 - *One Vision Plan*
 - Note: Filterable selections are limited from this view. To shop based on other criteria, you can visit our Homepage to select a different way to shop

The screenshot displays the 'Build my Application' interface for Univera. At the top, there's a navigation bar with 'Find a plan', 'Build my Application', and 'Select Plan(s)'. Below this, a section for 'Select Rating Period & County' shows a date range of '07/01/2022 - 09/30/2022' and a county dropdown set to 'Erie', with a 'Change Package Options' link. The interface is divided into three main sections: 'Medical Application', 'Dental Application', and 'Vision Application'. The 'Medical Application' section includes a 'Filter plans' dropdown set to 'Metal Level' and '+Gold', a 'Select plans' dropdown set to '- Select a plan -', and a list of 'Selected Medical Plans (4 maximum)': 'Univera Access Gold 1 (SZY3) (remove)' and 'Univera Healthcare HMO (SZR9) (remove)'. The 'Dental Application' section has a 'Filter by product' dropdown set to 'Univera Dental Select', a 'Filter by plan type' dropdown set to 'Passive PPO EmpSponsored - Rollover', a 'Filter by ortho coverage' dropdown set to 'Covered', and a 'Select a Plan' dropdown set to 'UDSER-2-26/26'. It also shows 'Selected Dental Plan (1 maximum):' as 'UDSER-2-26/26'. The 'Vision Application' section includes a 'Select plans' dropdown set to 'Fully Insured - Employer Sponsored', a 'Select frequency' dropdown set to 'Once every calendar year', and a 'Select a Plan' dropdown set to 'Vision Gold Plan - E1 (VAI)'. It shows 'Selected Vision Plan (1 maximum):' as 'Vision Gold Plan - E1 (VAI)'. At the bottom of the form is a blue 'GENERATE' button.

Build my Application – Application

- The application that is generated includes all plan selections
- The application is “fillable” to allow ease of use for members
- Plan selection(s) are pre-populated for members

The image displays the 'Univera on Demand' web interface for building an application. The interface includes a navigation bar with 'Find a plan', 'Build my Application', and 'Select Plan(s)'. The 'Rating Region' is set to 'Western NY' and the 'Version' is '08/19/2021'. The 'Select Rating Period & County' section shows '01/01/2022 - 03/31/2022' and 'Erie'. The 'Medical Application' section shows 'Filter plans: Name' and 'Select plans: - Select a plan -'. The 'Selected Medical Plans (4 maximum):' section shows 'Univera Clear Options Gold (TKKM) (remove)'. The 'Dental Application' section shows 'Filter by product: Univera Dental Select', 'Filter by plan type: All', 'Filter by ortho coverage: Covered', and 'Select a Plan: UDSE-7-26/26'. The 'Selected Dental Plan (1 maximum):' section shows 'UDSE-7-26/26'. The 'Vision Application' section shows 'Select plans: Fully Insured - Employer Sponsored', 'Select frequency: Once every calendar year', and 'Selected Vision Plan (1 maximum): Vision Value Plan - E1 (VAA)'. A 'GENERATE' button is at the bottom. A pink box highlights the 'Medical Application', 'Dental Application', and 'Vision Application' sections, and a pink arrow points from the 'GENERATE' button to the generated form.

The generated form is titled 'univera HEALTHCARE Commercial Group Health Insurance Application/Change Form'. It includes a 'FOR INTERNAL USE ONLY' section with 'HIOS ID#' and 'EC'. The 'Section 1: Employer Group & Benefit Information' section includes fields for 'Employer Name', 'Association/Chamber Name (if applicable)', 'Group Administrator's Signature (required)', 'Date', 'Employee's ID Number', and 'Department Number'. It also includes 'Medical Information', 'Dental Information', and 'Vision Information' sections with various subfields. The 'Medical Plan Selection' section shows 'Univera Clear Options Gold (TKKM)'. The 'Dental Plan Selection' section shows 'UDSE-7-26/26'. The 'Vision Plan Selection' section shows 'Vision Value Plan - E1 (VAA)'. The 'Section 2: Subscriber's Information' section includes fields for 'Last Name', 'First Name', 'Middle Initial', 'Title (e.g., Jr, Sr, III, etc.)', 'Birthdate', 'Gender', 'Social Security Number**', 'Date of Hire/Rehire', 'Retirement Date', 'Street Address', 'City', 'State', 'Zip Code', 'Phone', 'Subscriber's Medicare Number (if applicable)', 'Medicare Part A Effective Date', 'Medicare Part B Effective Date', 'Primary Care Physician's Last Name', 'First Name', 'Zip Code', 'Ob/Gyn's Last Name', 'First Name', 'Zip Code'. The form is marked 'CONFIDENTIAL' and includes a footer with 'APP-350 (0521) U' and 'Page 1'.

Add to App

This Shopping Cart feature allows you to add plans as you shop each line of business with the click of a button and can be found within the Select Plan(s) page

Add to App button added to Select Plan(s) page

- Adds the selected plans to the Application up to a maximum of 4 plans
- Application links were removed from Download row
- Compare screens include this update

Continue Building Your Application prompt

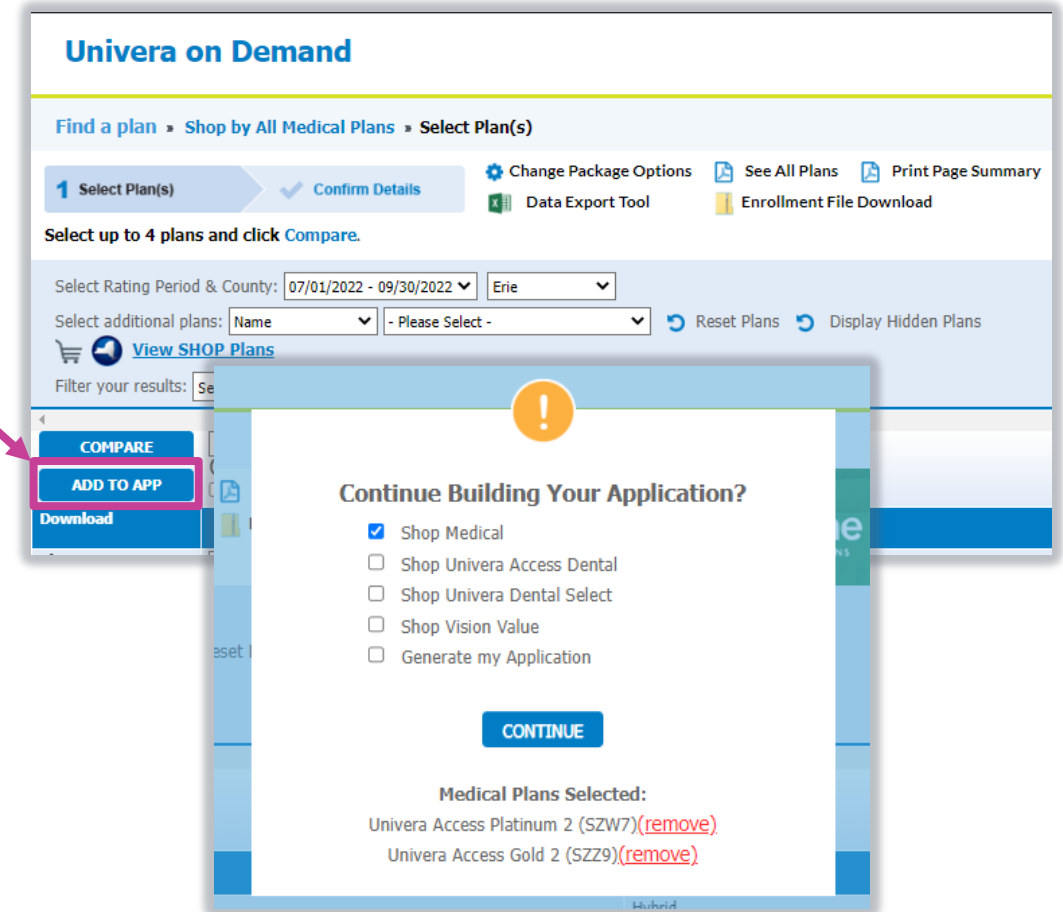
- When Add to App button is selected, prompt to continue shopping or generate Application will appear and you'll be directed to the selected product's shopping page

Adding Other Lines of Business to Application

- When Shop Univera Access Dental, Shop Univera Dental Select, or Shop Vision Value is selected, clicking Continue will direct you to the selected product's shopping page
- Continue Building Your Application prompt will appear after Add to App button is selected from within next shopping page

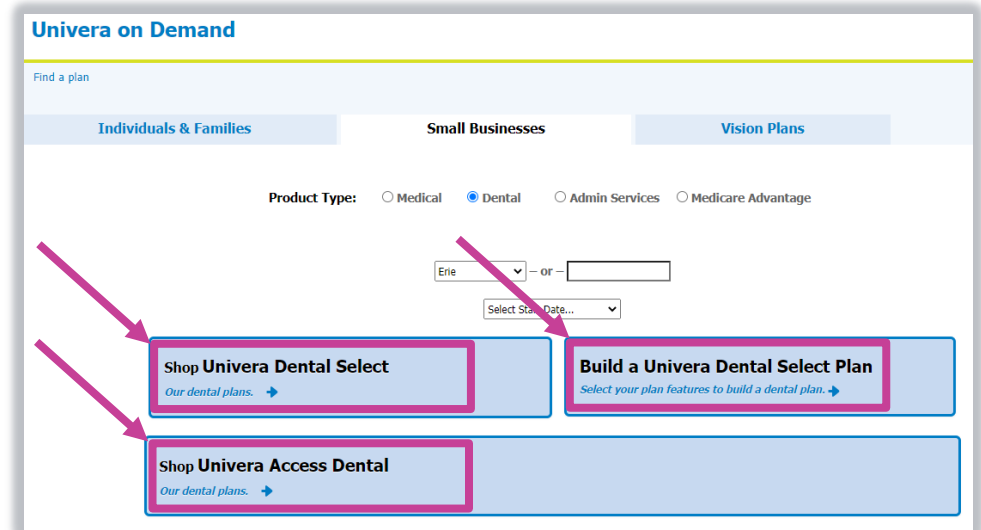
Application Generation

- The application that is generated includes all plan selections (see Build my Application – Application example)
- Application is "fillable" to allow ease of use for members
- Plan selections are pre-populated for member



Small Business – Homepage

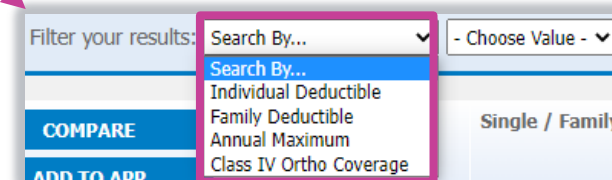
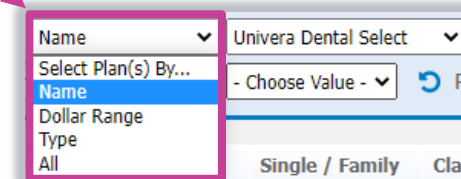
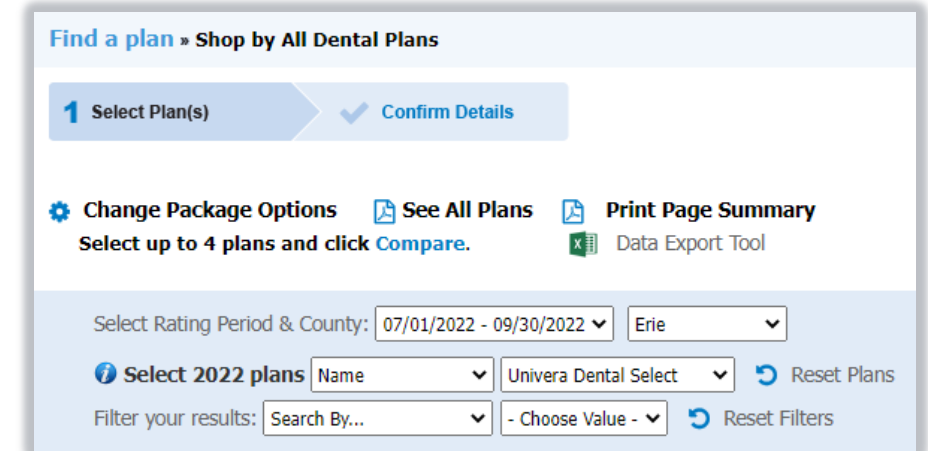
- If you're shopping Dental products, you can select one of three ways to shop:
 - **Shop Univera Dental Select** – Recommended for brokers who are looking to renew a group's existing Univera Dental Select plan or want to browse and easily compare all available options
 - **Build a Univera Dental Select Plan** – Recommended if you want to tailor your dental plan design based on filterable benefits and other features
 - **Shop Univera Access Dental** – Recommended for brokers who are looking to renew a group's existing ACA-Compliant plan or want to browse and easily compare all available options



The screenshot shows the 'Univera on Demand' interface for 'Small Businesses'. It features a 'Find a plan' section with tabs for 'Individuals & Families', 'Small Businesses', and 'Vision Plans'. Under 'Small Businesses', there's a 'Product Type' section with radio buttons for 'Medical', 'Dental' (selected), 'Admin Services', and 'Medicare Advantage'. Below this, there are dropdown menus for 'Erie' and 'Select State Date...'. Three pink arrows point to three buttons: 'Shop Univera Dental Select' (with a sub-link 'Our dental plans. →'), 'Build a Univera Dental Select Plan' (with a sub-link 'Select your plan features to build a dental plan. →'), and 'Shop Univera Access Dental' (with a sub-link 'Our dental plans. →').

Shop Univera Dental Select

- If you select **Shop Univera Dental Select** from the Homepage, you will then be able to view and compare all our available dental plans
- Here you will be able to:
 - Change Package Options
 - See All Plans
 - Print Page Summary
 - Compare from a selection of up to four plans
 - Shop available dental plans using the following shopping filters:
 - *All Plans*
 - *Dollar Range*
 - *Plan Name*
 - *Plan Type*
- Filter your results using the following common plan attributes:
 - *Individual Deductible*
 - *Family Deductible*
 - *Annual Maximum*
 - *Class IV Ortho Coverage*



New Dental Packages featuring Annual Max Rollover

If you select **Shop Univera Dental Select** from the Homepage, you will also be able to view and compare all our available dental plans which include our **Annual Maximum Rollover** benefit

- Main summary page will include an Annual Maximum Rollover Yes/No indicator
- The Annual Maximum Rollover indicator row will also be available from the Compare page
- The Compare page will include information about the rollover benefit, including threshold limits, rollover amounts, and feature a link to supportive collateral about the Annual Maximum Rollover benefit introduced to Small Groups in 2022

New Plan Types

- PPO Employer Sponsored – Rollover (UDSER)
- PPO Voluntary – Rollover (UDSVR)

Univera on Demand

Rating Region: Western NY | Version updated: 08/23/2021 View Updates

Find a plan » Shop by All Dental Plans

1 Select Plan(s) Confirm Details

Change Package Options See All Plans

Print Page Summary Select up to 4 plans and click Compare. Data Export Tool

Select Rating Period & County: 01/01/2022 - 03/31/2022 Erie

Select 2022 plans Name Univera Dental Select Reset Plans

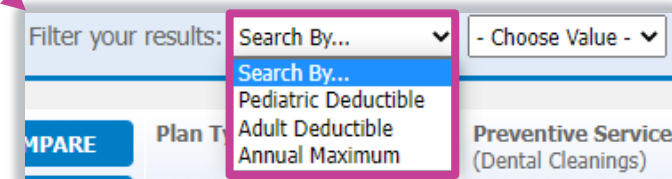
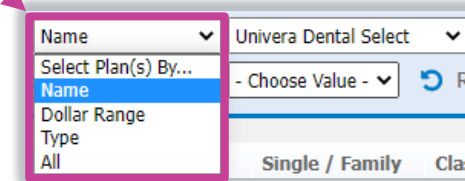
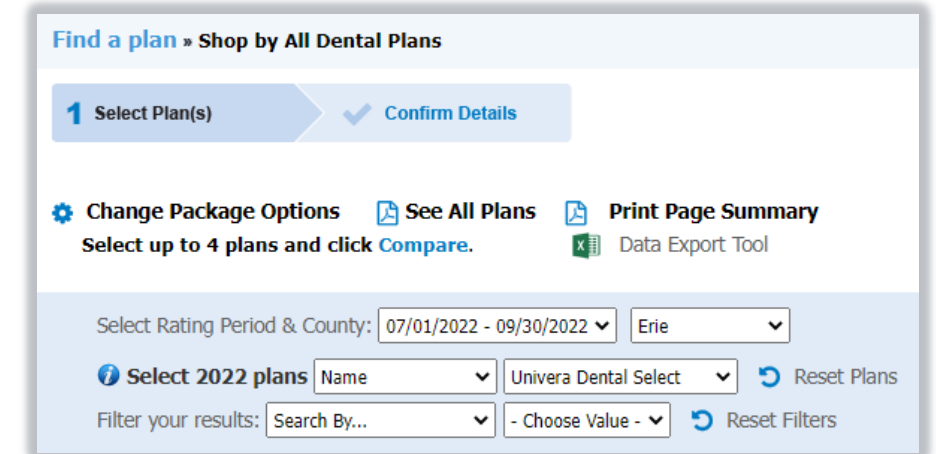
Filter your results: Search By... - Choose Value - Reset Filters

COMPARE	Plan Type	Single / Family	Class I	Class II	Class II A	Class III	Class IV	Annual Deductible (Single / Family)	Annual maximum	Orthodontia Maximum	Annual Maximum Rollover	Dependents and students	Waiting periods & other limitations	Quote Effective
ADD TO APP														
Current 2019 Plan														
<input type="checkbox"/> UDSE-30-26/26	Passive PPO EmpSponsored	\$27.47 / \$87.31	100%	50%*	50%*	50%*	50%*	\$50 / \$150	\$1,000	\$1,000	No	To age 26		1/1/2022 - 3/31/2022
<input type="checkbox"/> UDSE-33-26/26	Passive PPO EmpSponsored	\$27.47 / \$83.04	100%	50%*	50%*	50%*	Not Covered	\$50 / \$150	\$1,000	Not Covered	No	To age 26		1/1/2022 - 3/31/2022
<input checked="" type="checkbox"/> UDSE-1-26/26	Passive PPO EmpSponsored	/	100%	80%*	80%*	50%*	Not Covered	\$50 / \$150	\$1,000	Not Covered	Yes	To age 26		1/1/2022 - 3/31/2022

Dental Plan Features	
Dependents and students	Qualified dependents and students are covered to age 26.
Annual Deductible	\$50 individual/\$150 family; applies to classes II, IIA and III
Annual Maximum	\$1,000 applies to classes II, IIA and III
Annual Maximum Rollover	Includes rollover benefit with a threshold of \$500, allowing \$250 per year to rollover up to an account maximum of \$1,000
Orthodontia Lifetime Maximum includes dependents to age 19	Not covered
Domestic partner	Covered
Waiting periods & other limitations	Does not apply

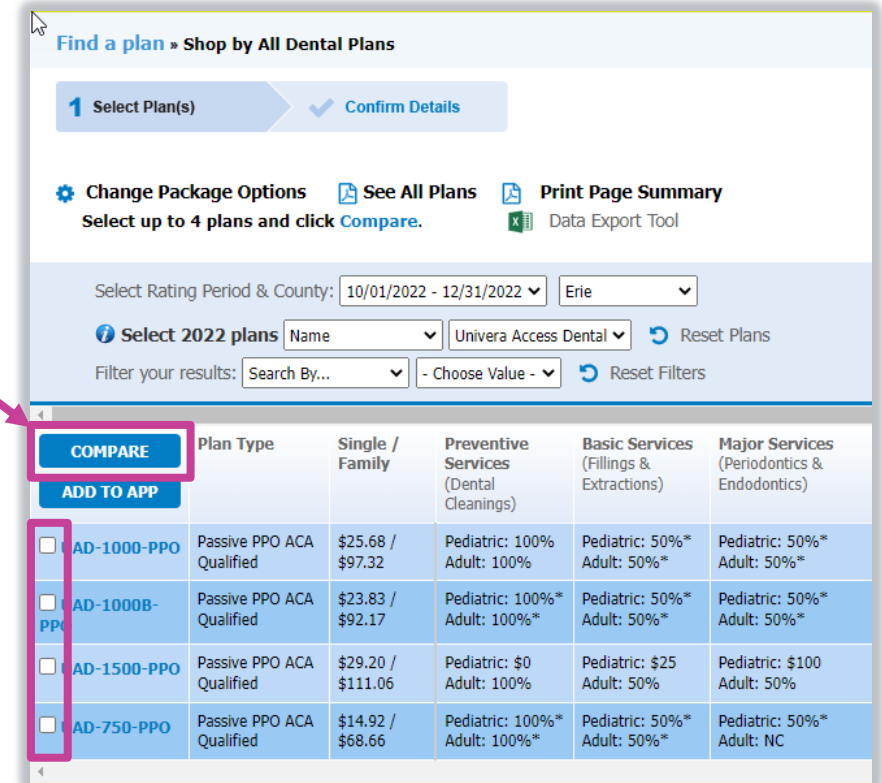
Shop Univera Access Dental

- If you select **Shop Univera Access Dental** from the Homepage, you will then be able to view and compare all our available dental plans
- Here you will be able to:
 - Change Package Options
 - See All Plans
 - Print Page Summary
 - Compare from a selection of up to four plans
 - Shop available dental plans using the following shopping filters:
 - *All Plans*
 - *Dollar Range*
 - *Plan Name*
 - *Plan Type*
- Filter your results using the following common plan attributes:
 - *Pediatric Deductible*
 - *Adult Deductible*
 - *Annual Maximum*



Shop by All Dental Plans – Compare

- We've built in a compare shopping feature to the **Select Plan(s)** page, which can be accessed if you select **Shop Univera Dental Select** or **Shop Univera Access Dental** from the Homepage
- Compare up to 4 dental plans
 - Select the plans you would like to compare
 - Click Compare, to advance to the detailed comparison view page where you can:
 - *Print Full Comparison*
 - *Print Package or Application for your selected plan(s)*



Find a plan » Shop by All Dental Plans

1 Select Plan(s) Confirm Details

Change Package Options See All Plans Print Page Summary
Select up to 4 plans and click Compare. Data Export Tool

Select Rating Period & County: 10/01/2022 - 12/31/2022 Erie

Select 2022 plans Name Univera Access Dental Reset Plans

Filter your results: Search By... - Choose Value - Reset Filters

	Plan Type	Single / Family	Preventive Services (Dental Cleanings)	Basic Services (Fillings & Extractions)	Major Services (Periodontics & Endodontics)
<input type="checkbox"/>	AD-1000-PPO	Passive PPO ACA Qualified	\$25.68 / \$97.32	Pediatric: 100% Adult: 100%	Pediatric: 50%* Adult: 50%*
<input type="checkbox"/>	AD-1000B-PPO	Passive PPO ACA Qualified	\$23.83 / \$92.17	Pediatric: 100%* Adult: 100%*	Pediatric: 50%* Adult: 50%*
<input type="checkbox"/>	AD-1500-PPO	Passive PPO ACA Qualified	\$29.20 / \$111.06	Pediatric: \$0 Adult: 100%	Pediatric: \$25 Adult: 50%
<input type="checkbox"/>	AD-750-PPO	Passive PPO ACA Qualified	\$14.92 / \$68.66	Pediatric: 100%* Adult: 100%*	Pediatric: 50%* Adult: NC

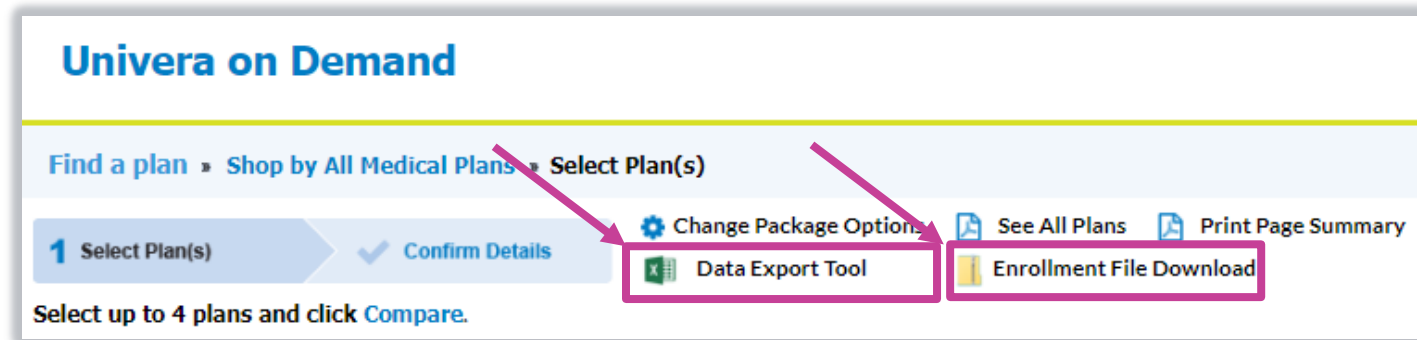
Univera on Demand: Shopping

Enhanced Small Business Shopping Features + Capabilities



Data Export Features

- There are two features embedded into our **Univera on Demand** shopping experience available from either of our Medical or Dental shopping gateways. Designed to help you package the documents you need and save time.
 - **Data Export Tool** – We made it easier to package the documents you need for your Small Business client(s) by allowing you to readily export benefit and rate information into an Excel file.
 - **Enrollment File Download** – Save even more time by using the express download feature, allowing you to download all rate sheets, benefit summaries and applications for the rating period you need.



Data Export Tool

- Our **Data Export Tool** allows a quick way to export rate and benefit information to make spreadsheeting easy.
 - Using **Data Export Tool** requires Microsoft Excel
 - Below is an example of where to locate the **Data Export Tool** from within the **Shop by All Medical Plan(s)** Gateway page. Click on **Data Export Tool** to advance.

Univera on Demand

Find a plan » **Shop by All Medical Plans** » Select Plan(s)

Rating Region: Western NY | Version updated: 10/28/2021 View Updates

1 Select Plan(s) | Confirm Details | **Data Export Tool** | Print Page Summary | Enrollment File Download | Change Package Options | See All Plans

Select up to 4 plans and click **Compare**.

Select Rating Period & County: 07/01/2022 - 09/30/2022 | Erie

Select additional plans: Name | - Please Select - | Reset Plans | Display Hidden Plans

View SHOP Plans

Filter your results: Search By... | - Choose Value - | Reset Filters

	78124NY1020169-00 (SZV1)	78124NY1020185-00 (SZW7)	78124NY1020217-00 (TDDA)
Download	Print Package SBC	Print Package SBC	Print Package SBC
Plan Type	Copay	Copay	Copay
HSA Eligible	No	No	No
Plan Name	Univera Access Platinum 1	Univera Access Platinum 2	Univera Access Platinum 3

Using the Data Export Tool

- The **Data Export Tool** will open in a new window with selectable criteria for your spreadsheeting needs
- From this view, you can:
 - Choose On and/or Off Exchange package options
 - Select Make Available rider options, and
 - Configure the spreadsheet with the criteria you're looking for – all benefit categories and rates are available for download
 - *The default criteria within Available Columns are the benefits and rates from the Select Plan(s) page (a summary view)*
 - *You can add or remove criteria by dragging them in or out of the Selected Columns table*
 - *You can change the order of criteria within Selected Columns by dragging them up or down*
- Click **Export Data to Spreadsheet** to initiate the download of your Excel file

Univera on Demand

Find a plan » Export data to Excel Spreadsheet

EXPORT DATA TO SPREADSHEET

Exchange Options:

On Exchange ☐

Off Exchange ☒

Rider Options:

Dependent Coverage: ☒ To Age 26 ☐ To Age 30

Pediatric Dental Coverage: ☒ Yes ☐ No

Domestic Partner Coverage: ☒ Yes ☐ No

Family Planning Coverage: ☒ Yes ☐ No

Spreadsheet Field Options:

Click on or drag a column label below from one list to another.
Drag an item in the right list to change the order of columns.

Available Columns	Selected Columns
Subscriber and Children Rate	Plan Type
Primary Care Physician	HSA Eligible
Referrals	Plan Name
Out of Area Benefits	Aggregation Design
Student/Dependent Coverage	Plan Highlights
Domestic Partner	Single Rate
Subscriber and Spouse Rate	Family Rate

Using the Data Export Tool, con't.

- The download will begin in the background, where you will then be prompted to **Open** or **Save** the file (dependent upon your browser)
 - An example from Chrome is on the right
- Once open, you can use Microsoft Excel functionality to further customize the document you need

EXPORT DATA TO SPREADSHEET

Exchange Options:

On Exchange ☐
Off Exchange ☒

Rider Options:

Dependent Coverage: ☒ To Age 26 ☐ To Age 30
Pediatric Dental Coverage: ☒ Yes ☒ No
Domestic Partner Coverage: ☒ Yes ☐ No
Family Planning Coverage: ☒ Yes ☐ No

Spreadsheet Field Options:

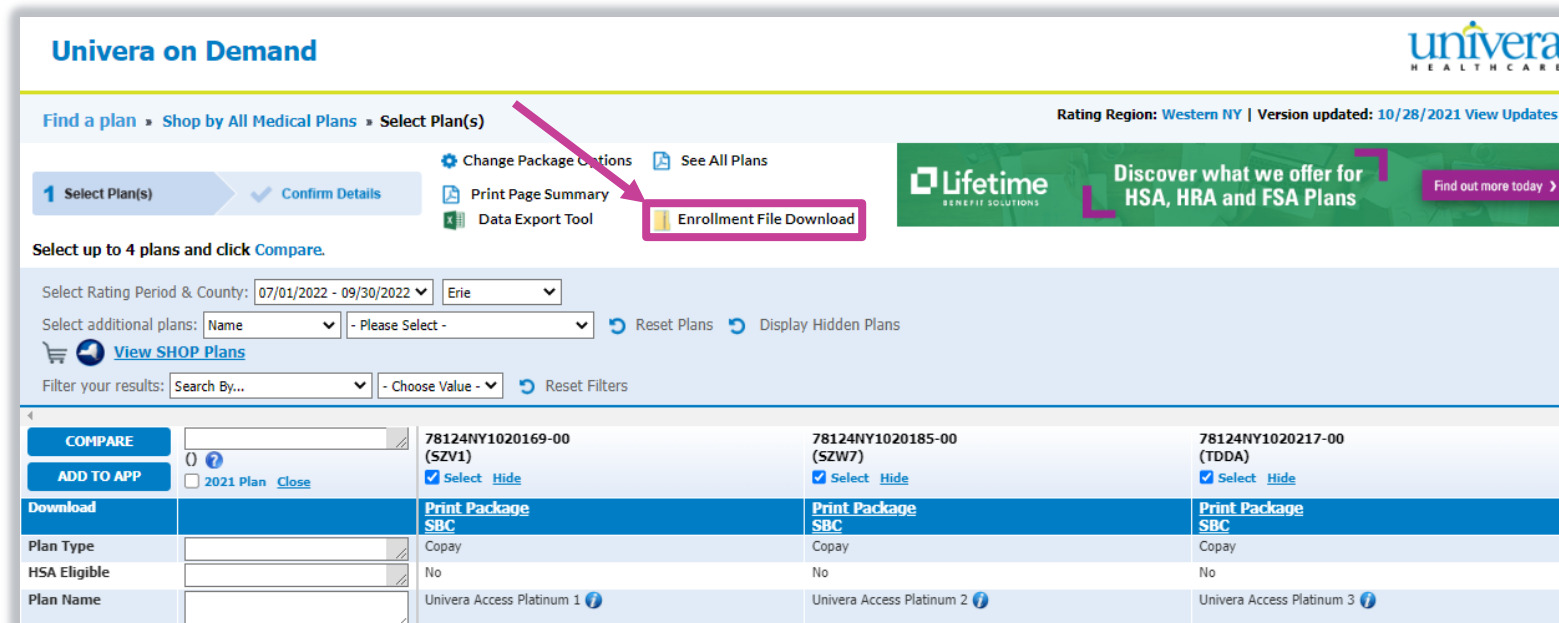
Click on or drag a column label below from one list to another.
Drag an item in the right list to change the order of columns.

Available Columns	Selected Columns
Subscriber and Children Rate	Plan Name
HSA Eligible	Plan Type
Aggregation Design	Plan Highlights
Primary Care Physician	Single Rate
Referrals	Family Rate
Specialist Office Visit	Quote Effective
Out of Network Benefits	

Download notification bar: bod_sg_excel2007....xlsx ^

Enrollment File Download

- Our **Enrollment File Download** functionality allows you to download all rate sheets, benefit summaries and member applications for the rating period you need with its express download capability
 - Using **Enrollment File Download** requires Adobe Acrobat
 - Below is an example of where to locate the **Enrollment File Download** tool from within the **Shop by All Medical Plan(s)** Gateway page. Click on **Enrollment File Download** to advance.



Univera on Demand

Find a plan » Shop by All Medical Plans » Select Plan(s)

Rating Region: Western NY | Version updated: 10/28/2021 View Updates

1 Select Plan(s) Confirm Details

Change Package Options See All Plans

Print Page Summary Data Export Tool Enrollment File Download

Select up to 4 plans and click Compare.

Select Rating Period & County: 07/01/2022 - 09/30/2022 Erie

Select additional plans: Name - Please Select - Reset Plans Display Hidden Plans

View SHOP Plans

Filter your results: Search By... - Choose Value - Reset Filters

COMPARE	78124NY1020169-00 (SZV1)	78124NY1020185-00 (SZW7)	78124NY1020217-00 (TDDA)
ADD TO APP	<input type="checkbox"/> 2021 Plan Close	<input checked="" type="checkbox"/> Select Hide	<input checked="" type="checkbox"/> Select Hide
Download	Print Package SBC	Print Package SBC	Print Package SBC
Plan Type	Copay	Copay	Copay
HSA Eligible	No	No	No
Plan Name	Univera Access Platinum 1	Univera Access Platinum 2	Univera Access Platinum 3

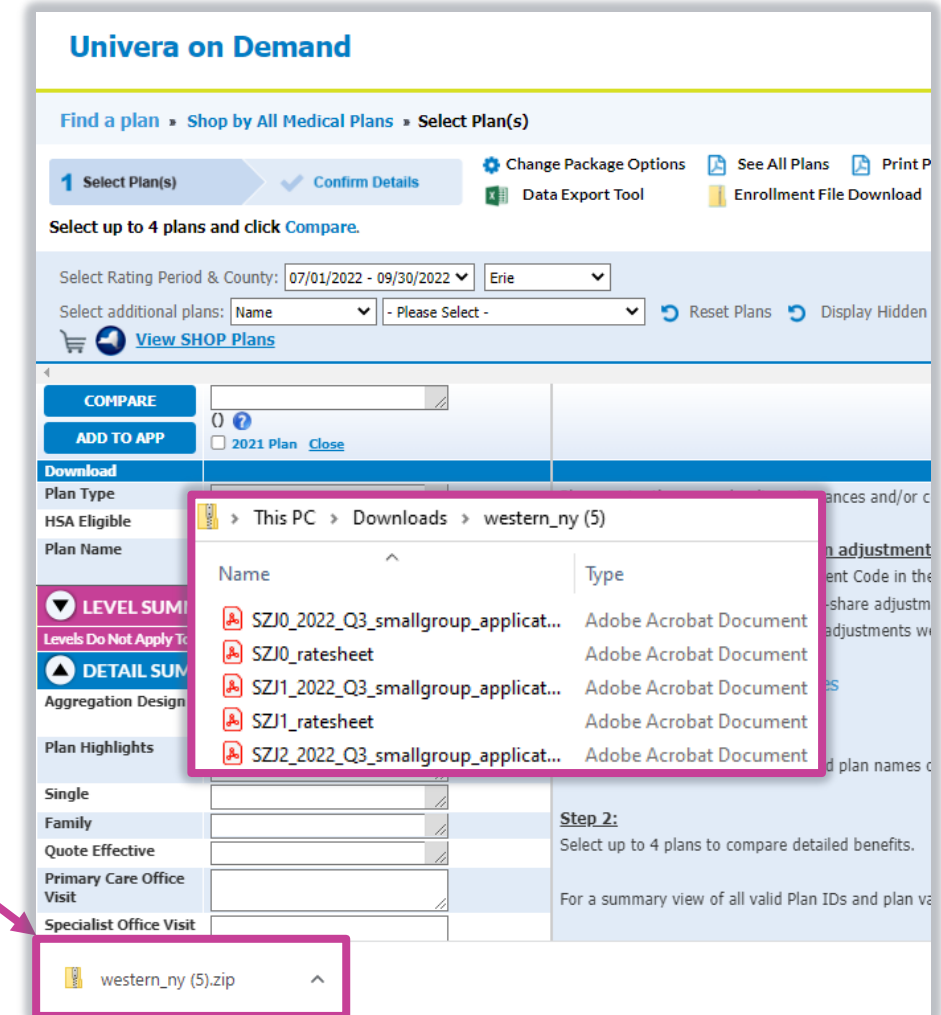
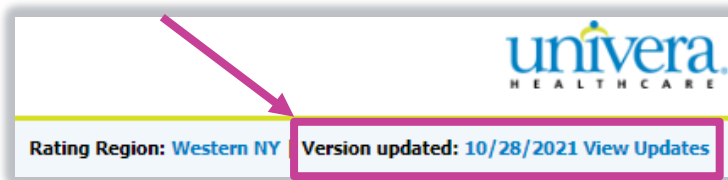
Using Enrollment File Download

- The download will begin in the background, where you will then be prompted to **Open** or **Save** the file (dependent upon your browser and settings)
 - An example from Chrome is on the right
 - Note: The download will take several minutes

The screenshot shows the 'Univera on Demand' interface. At the top, there's a navigation bar with 'Find a plan', 'Shop by All Medical Plans', and 'Select Plan(s)'. Below this, there are tabs for '1 Select Plan(s)', 'Confirm Details', 'Change Package Options', 'See All Plans', 'Print Plans', 'Data Export Tool', and 'Enrollment File Download'. The 'Enrollment File Download' tab is active. The main content area includes a 'Select Rating Period & County' section with a date range of '07/01/2022 - 09/30/2022' and a county dropdown set to 'Erie'. There's also a 'Select additional plans' section with a 'Name' dropdown and a '- Please Select -' dropdown. A 'View SHOP Plans' button is visible. Below this, there's a 'COMPARE' button and an 'ADD TO APP' button. A 'Download' section is also present. The 'LEVEL SUMMARY' section is expanded, showing 'Levels Do Not Apply To This Plan'. The 'DETAIL SUMMARY' section is also expanded, showing 'Aggregation Design', 'Plan Highlights', 'Single', 'Family', 'Quote Effective', 'Primary Care Office Visit', and 'Specialist Office Visit'. A pink arrow points to a download notification at the bottom of the page, which says 'western_ny (5).zip'.

Using Enrollment File Download

- Once the download is complete, a zip file folder will be available containing:
 - Package Rate Sheets and Member Application files will include all plans for the regions and rating period you selected on the Homepage
 - Plan Enrollment Codes are the base of the file name, followed by year and rating period (quarterly)
- Remember to periodically check the **Version Updated** date (located in the top right corner) to ensure you have the most up-to-date data



Change Rating Region and Period

- We've enhanced the **Select Plan(s)** page to allow the option to easily change the Rating Region and Rating Period
 - You no longer need to go back out to the Homepage if you want to view plans from more than one Rating Region or Rating Period

The screenshot displays the 'Univera on Demand' 'Select Plan(s)' interface. A pink arrow points to the 'Select Rating Period & County' dropdown menu, which is currently set to '01/01/2022 - 03/31/2022' and 'Erie'. A secondary window shows the expanded dropdown menu, listing various rating periods and counties. The main page includes navigation links like 'Find a plan', 'Shop by All Medical Plans', and 'Select Plan(s)', along with buttons for '1 Select Plan(s)', 'Confirm Details', 'Change Package Options', and 'Data Export Tool'. It also features a search bar and a 'View SHOP Plans' link.

Univera on Demand

Find a plan » Shop by All Medical Plans » Select Plan(s)

1 Select Plan(s) Confirm Details Change Package Options Data Export Tool

Select up to 4 plans and click Compare.

Select Rating Period & County: 01/01/2022 - 03/31/2022 Erie

Select additional plans: Name - Please Select -

View SHOP Plans

Filter your results: Search By... - Choose Value - Reset Filters

COMPARE ADD TO APP

124NY1030297-00 ZZ9

Univera on Demand: Shopping

Experience Rated Business – Available for Dental Only



NEW! Shop by Dental Preferred Packages

Our new **Shop by Dental Preferred Packages** experience makes selecting the right plan easier.

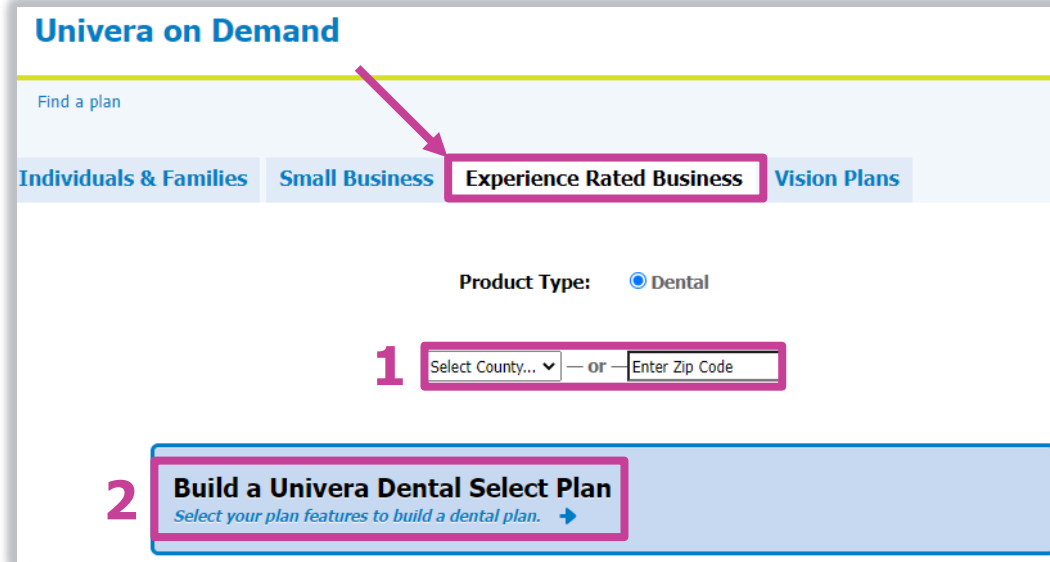
Shop by Dental Preferred Packages allows you to:

- Conveniently shop with your clients on a smartphone or tablet
- Four unique package options that build up in coverage
 - Preventive – A plan for groups offering dental for the first time or those focused on routine, preventive care
 - A plan for groups looking for a little more than preventive care
 - A comprehensive value plan with orthodontia
 - A comprehensive coverage plan with orthodontia, plus a generous plan annual maximum



Univera on Demand – Homepage

- To get started shopping for experience rated business, select **Experience Rated Business** tab from the Homepage
- Next, select your product type.
 - You can select **Dental** plans
 - To shop **Medical**, please reach out to your Broker or Univera Healthcare account manager



The screenshot shows the Univera on Demand homepage. At the top, there is a header with the text "Univera on Demand". Below the header is a navigation bar with four tabs: "Individuals & Families", "Small Business", "Experience Rated Business", and "Vision Plans". The "Experience Rated Business" tab is highlighted with a pink box and a pink arrow pointing to it from the top. Below the navigation bar, there is a section for "Product Type" with a radio button selected for "Dental". Below this, there is a form with a pink box around it containing the text "1" and "Select County... - OR - Enter Zip Code". At the bottom, there is a large blue button with a pink box around it containing the text "2 Build a Univera Dental Select Plan" and "Select your plan features to build a dental plan. →".

1. Rating Region

Select the **County** from the drop-down or enter a **Zip Code** where the group is domiciled.

2. Build a Univera Dental Select Plan

Click on **Build a Univera Dental Select Plan** to advance to the next page, where you can select benefits and features that meet your client's needs

More about Shop by Design for Dental

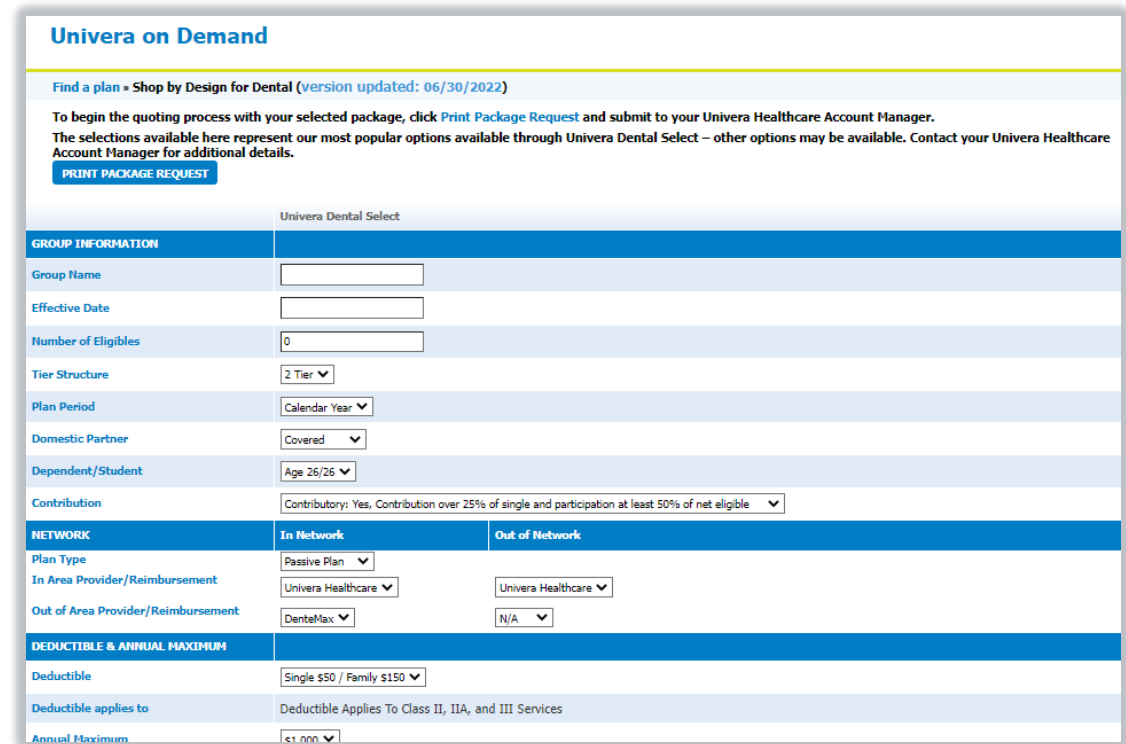
Our new **Shop by Design for Dental** experience allows you to build a dental plan that best fits your group's needs, suggesting beneficial options you may not have considered.

Shop by Design for Dental allows you to:

- Conveniently shop with your clients on a smartphone or tablet
- Design custom plans ranging from starter setups to comprehensive designs
- Quickly identify options that will save your clients money
- Surpass expectations with a dental plan that checks all the boxes

Shop by Design for Dental

- **Shop by Design for Dental** allows you to make benefit selections and add features available through Univera Dental Select. You can tailor your dental package by building in selections for:
 - **Group Information**
 - **Network**
 - **Deductible**
 - **Annual Maximum**
 - **Orthodontia**



Univera on Demand

[Find a plan > Shop by Design for Dental \(version updated: 06/30/2022\)](#)

To begin the quoting process with your selected package, click [Print Package Request](#) and submit to your Univera Healthcare Account Manager. The selections available here represent our most popular options available through Univera Dental Select – other options may be available. Contact your Univera Healthcare Account Manager for additional details.

[PRINT PACKAGE REQUEST](#)

Univera Dental Select

GROUP INFORMATION	
Group Name	<input type="text"/>
Effective Date	<input type="text"/>
Number of Eligibles	<input type="text" value="0"/>
Tier Structure	2 Tier ▼
Plan Period	Calendar Year ▼
Domestic Partner	Covered ▼
Dependent/Student	Age 26/26 ▼
Contribution	Contributory: Yes, Contribution over 25% of single and participation at least 50% of net eligible ▼

NETWORK	In Network	Out of Network
Plan Type	Passive Plan ▼	
In Area Provider/Reimbursement	Univera Healthcare ▼	Univera Healthcare ▼
Out of Area Provider/Reimbursement	DentalMax ▼	N/A ▼

DEDUCTIBLE & ANNUAL MAXIMUM	
Deductible	Single \$50 / Family \$150 ▼
Deductible applies to	Deductible Applies To Class II, IIA, and III Services
Annual Maximum	≤1,000 ▼

Shop by Design for Dental – Quoting

- To begin the quoting process with your selected package, click **Print Package Request** to generate a PDF of your customized plan
- Next, submit the PDF to your **Univera Healthcare account manager** to initiate quoting process.

Univera on Demand

Find a plan • Shop by Design for Dental (version updated: 06/30/2022)

To begin the quoting process with your selected package, click [Print Package Request](#) and submit to your Univera Healthcare Account Manager. The selections available here represent our most popular options available through Univera Dental Select – other options may be available. Contact your Univera Healthcare Account Manager for additional details.

[PRINT PACKAGE REQUEST](#)

Univera Dental Select

GROUP INFORMATION	
Group Name	<input type="text"/>
Effective Date	<input type="text"/>
Number of Eligibles	<input type="text" value="0"/>
Tier Structure	2 Tier ▼
Plan Period	Calendar Year ▼
Domestic Partner	Covered ▼
Dependent/Student	Age 26/26 ▼
Contribution	Contributory: Yes, Contribution over 25% of single and participation at least 50% of net eligible ▼
NETWORK	
	In Network
Plan Type	Passive Plan ▼
In Area Provider/Reimbursement	Univera Healthcare ▼
Out of Area Provider/Reimbursement	DentalMax ▼
	Out of Network
	Univera Healthcare ▼
	N/A ▼
DEDUCTIBLE & ANNUAL MAXIMUM	
Deductible	Single \$50 / Family \$150 ▼
Deductible applies to	Deductible Applies To Class II, III, and III Services
Annual Maximum	\$1,000 ▼

univera
HEALTHCARE

VERSION UPDATED: 06/30/2022

GROUP INFORMATION

Group Name	
Effective Date	
Number of Eligibles	0
Tier Structure	2 Tier
Plan Period	Calendar Year
Domestic Partner	Covered
Dependent/Student	Age 26/26
Contribution	Contributory: Yes, Contribution over 25% of single and participation at least 50% of net eligible

NETWORK

Plan Type	Passive Plan
In Area Provider/Reimbursement	Univera Healthcare / Univera Healthcare
Out of Area Provider/Reimbursement	DentalMax / N/A

DEDUCTIBLE & ANNUAL MAXIMUM

Deductible	Single \$50 / Family \$150 (Deductible Applies To Class II, III, and III Services)
Annual Maximum	\$1,000
Add Annual Maximum Reimbursement	None
Reimbursement pending DFE approval	None
Reimbursement Threshold	None
Annual Maximum	None
Annual Maximum Applies to	Class II, III, and III Services
Annual Maximum Reimbursement Match	Yes

REIMBURSEMENT

Class I - Preventive & Diagnostic	100% / 100%
Class II - Basic Services	80% / 80%
Class III - Basic Restorative Services	80% / 80%
Class IV - Major Restorative Services	50% / 50%

EXCLUSIONS

Class IV - Exclusions/Services	0% / 0%
Class V - Exclusions/Wholes	To Age 19
Class VI - Lifetime Maximum	\$1,000

FOOTNOTES

1. Only 10% of the fee may be paid in any calendar year.

Enter custom requests here

Univera Healthcare is a nonprofit independent licensee of the Blue Cross Blue Shield Association

page 1 / 2

Shop by Preferred Packages for Dental – Quoting

- To begin the quoting process with your selected package, click the **PDF icon** to generate a PDF of your preferred package option
- Next, submit the PDF to your **Univera Healthcare account manager** to initiate quoting process.

Univera on Demand

[Find a plan](#) » Shop by Preferred Package for Dental

To begin the quoting process, select a package below, click on PDF icon and submit the file to your Univera Healthcare account manager.





Lifetime

BENEFIT SOLUTIONS

Discover what we offer for
HSA, HRA and FSA Plans

Find out more today

version updated: 07/01/2023 View Updates

Preferred Package Descriptions	 PREVENTIVE	 LOW	 MID	 HIGH
	A plan for groups offering dental for the first time or focused on routine, preventive care	A plan for groups looking for a little more than preventive care	A comprehensive value plan with orthodontia	A comprehensive coverage plan with a generous annual maximum
Deductible	\$0 per person	\$50 per person	\$50 per person	\$50 per person
Annual Max	\$500	\$1,000	\$1,500	\$2,000
Class I (Preventive)	0%	0%	0%	0%
Class I (Basic)	50%	50%*	50%*	20%*
Class II (Basic Restorative)	Not Covered	50%*	50%*	20%*
Class III (Major Care)	Not Covered	50%*	50%*	50%*
Class IV (Orthodontia)	Not Covered	Not Covered	50%*	50%*
Ortho Max	N/A	N/A	\$750	\$1,000
Waiting Periods	Six-month waiting period on Basic Care	12-month waiting period on Major Care	12-month waiting period on Major Care and Orthodontia	12-month waiting period on Major Care and Orthodontia

*Subject to plan deductible.

univera

HEALTHCARE

PLAN INFORMATION

Plan Name

Preventive

Plan Description

A plan for groups offering dental for the first time or focused on routine, preventive care

NETWORK

Plan Type

Preventive Plan

In-Area Provider/Reimbursement

Univera Healthcare / Univera Healthcare

Out of Area Provider/Reimbursement

N/A / N/A

DEDUCTIBLE & ANNUAL MAXIMUM

Deductible

\$0 per person (Class I, II, III, and IV Services)

Annual Maximum

\$500 (Class I, II, III, and IV Services)

COVERAGE INFORMATION

Class I: Preventive & Diagnostic

0%

Class II: Basic Services

50%

Class III: Basic Restorative Services

Not Covered

Class IV: Major Restorative Services

Not Covered

ORTHODONTICS

Class IV: Orthodontic Services

Not Covered

Class IV: Lifetime Maximum

N/A

WAITING PERIOD

Waiting Periods

Six-month waiting period on Basic Care

Univera Healthcare is a nonprofit independent licensee of the Blue Cross Blue Shield Association

To ensure an expedited quote experience, please ensure your dental quote contains the following details:

Domestic Partner:

☒ Covered
 ☐ Not Covered


Dependent/Student:

☒ Age 26/26
 ☐ Age 19/25

Which contribution plan type applies?

☒ Contributory (employer-sponsored): Contribution over 25% of single rate and participation of at least 50% of net eligible
 ☐ Voluntary: Contribution not over 25% of single rate and participation less than 50% of net eligible

44



univera

HEALTHCARE



Thank You