

Small Business

2026 Sales Tools & Resources

What You Need to Know for 2026

What you need to know for 2026

Take a look at what's new for 2026, along with helpful reminders about current benefits

Wellbeing and incentive programs

Univera Healthcare gives you access to a wide variety of reward and incentive programs, including perks that help members save on healthy products and services like fitness club memberships, acupuncture, massage, and more.

VitalizeSM

Vitalize is a digital homebase dedicated to engaging teams in their health. Supported by Personify Health™, it gives employees the tools to make small everyday changes, build healthy habits, have fun with friends, and experience the lifelong rewards of better overall wellbeing.

For **Small Group**, Vitalize is embedded in all plans, offering rewards of up to \$200 per subscriber and \$200 per spouse, or domestic partner, for a total rewards payout of up to \$400 per plan year.

For **Large Group**, Vitalize is embedded in all Fully Insured plans and available as a buy-up for Self-Funded and Minimum Premium plans. We have five different reward options available based on the experience and incentives that groups are looking to offer.

New in 2026

NEW! Rewards 5: For **Large Group**, we've expanded our suite of reward programs to include a new claims verified and action-based incentive program. The subscriber and their spouse or domestic partner can now earn rewards by tracking healthy habits and completing preventive screenings and health checks. The more they do, the more they'll earn—for up to \$600 in Rewards Cash. Available as a buy-up.

NEW! Teledermatology is now available through MDLIVE and will be included with 2026 renewal for groups that currently have MDLIVE. Get a diagnosis, treatment, and prescription (as needed) from a board certified dermatologist for more than 3,000 skin, hair, and nail conditions in an average turnaround time of 24 hours.

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For you.

Small Business Product Guide

Coverage that works as hard as your team does,
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2026

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Small Business Plan Designs

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HEALTHCARE

Understanding Aggregation

Let's get to know our aggregation options.

Aggregation is how payments add up and are counted against a member's deductibles and out-of-pocket maximums (OOPM). Depending on the plan, aggregation may be determined on an individual or family basis, and these can be different for a plan's deductible or OOPM. Our plans have individual or blended aggregation. It's important to understand how these work and how they differ, as it determines who is responsible for paying medical expenses throughout the year. Let's take a closer look.

Individual Aggregation

Individual aggregation options are often more attractive to families because claims for individuals will be covered when that individual meets their single deductible, regardless of whether or not other family members have met theirs. Each covered family member only needs to satisfy their own individual deductible, not the entire family deductible, before plan benefits kick in.

For plans with individual aggregation, the same rules will apply to OOPM. With individual aggregation, each family member only needs to meet their own individual OOPM before services are covered in full.

Blended Aggregation

Blended aggregation options typically help keep monthly premiums lower and apply to some of our Deductible HSA plans. Plans with a blended aggregation design apply family aggregation to the deductible and individual aggregation to the OOPM. This means the entire family's annual deductible must be met by one or any combination of covered members before a copay or coinsurance is applied for any family member.

For plans with blended aggregation, individual aggregation applies to OOPM. This means that each family member only needs to meet their own individual OOPM (often referred to as the single deductible) before services are covered in full.

Let's take a look at an example on the next page

Consider this, Emilie and Stefan are on a family plan that includes the following cost shares:

Individual Deductible: \$3,200

Family Deductible: \$6,400

Coinsurance: 20%

(Once deductible is met)

Individual OOPM: \$6,550

Stefan individual

Emilie individual

Both Family

Stefan

Emilie

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