

# Small businesses get more confidence with Univera Healthcare.

We're giving businesses in Western New York more to help keep employees healthy. Like exciting new program enhancements and access to more care than ever before. We're finding creative ways to help small businesses give the most to their employees, so they can give you more in return.

## What's new for 2023:



### Calm®

New to all Small Group plans, the Calm app is a digital stress management program to help members build resilience through better sleep, mindfulness, and meditation. All participating plans will include a premium subscription to the Calm app.



### Univera Healthy Baby Connection

All Small Group plans will include Univera Healthy Baby Connection, our new Maternity Care program that will provide information and assistance to expectant women, pre- and post- delivery, through our Care Management team.

## Updates and enhancements for 2023:



### Covered Therapies at PCP Cost Share

The in-network benefit for physical, occupational, and speech therapy care will now be a PCP cost share, lowering the total cost of care, eliminating barriers, and making it more accessible. This applies to all Non-Standard plans that have a specialist copay for this benefit (subject to deductible, where applicable).



### Pediatric Vision

Pediatric routine eye exams will be covered in full on all Non-Standard plans. Previously, this was covered at a Specialist copay (subject to deductible, where applicable).



### Acupuncture at PCP Cost Share

Introducing coverage at a PCP cost share option that will help make acupuncture care more accessible and affordable. For Small Groups, acupuncture visits will now be covered at the PCP cost share, or coinsurance, limited to 10 visits per year (subject to deductible, where applicable). Previously not covered for Small Group, this update applies to all Non-Standard plans.



### Reduced Cost Share for Univera Clear Options Gold

Starting in 2023, there will be a lower level 6 copay on the Univera Clear Options Gold plan for Small Groups! Introduced last year, Univera Clear Options gives groups the benefit of the predictability of a copay plan – without the higher premiums.



### Aggregation Design Updates

Introducing a new blended aggregation design that applies Family Aggregation to the Deductible and Individual Aggregation to the Out-of-Pocket Maximum on select Deductible HSA plans.

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2023  
Univera Healthcare  
Small Business Plans  
At-A-Glance

Q1 Rates Effective:  
1/1/2023-3/31/2023

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UN-2167 / 16412-22M 1Q

Get confidence  
from your plan.

PLAN TYPE	COPAY					HYBRID					DEDUCTIBLE HSA					DEDUCTIBLE			
PLAN NAME	PLATINUM STANDARD	PLATINUM 1**	PLATINUM 2	PLATINUM 4	UNIVERA CLEAR OPTIONS GOLD	<b>NEW!</b> PLATINUM 5	GOLD STANDARD	GOLD 2	SILVER STANDARD	SILVER 2	GOLD 1**	GOLD 4	GOLD 5	SILVER 1**	SILVER 4	SILVER 5	BRONZE 1**	BRONZE 3	BRONZE 4
2023 Enrollment Code	TAG6	TAQ2	TAR8	TBB4	TBR4	TBU6	TAJ8	TAU0	TAI2	TAY2	TAT4	TBC0	TBS0	TAW6	TBE6	TBJ4	TAZ8	TBG2	TBH8
Deductible: Individual/Family	\$0/ \$0	\$0/ \$0	\$0/ \$0	\$0/ \$0	\$0/ \$0	\$250/ \$500	\$600/ \$1,200	\$2,000/ \$4,000	<b>\$1,750/ \$3,500</b>	\$3,400/ \$6,800	<b>\$1,500/ \$3,000</b>	\$1,800/ \$3,600	\$2,000/ \$4,000	<b>\$3,200/ \$6,400</b>	\$3,600/ \$7,200	<b>\$3,000/ \$6,000</b>	<b>\$7,500/ \$15,000</b>	\$6,100/ \$12,200	\$8,250/ \$16,500
Out-of-Pocket Maximum: Individual/Family	\$2,000/ \$4,000	\$4,500/ \$9,000	\$5,500/ \$11,000	\$6,550/ \$13,100	\$6,500/ \$13,000	\$3,000/ \$6,000	<b>\$4,750/ \$9,500</b>	\$8,000/ \$16,000	<b>\$9,100/ \$18,200</b>	\$8,000/ \$16,000	\$4,000/ \$8,000	\$3,600/ \$7,200	<b>\$5,500/ \$11,000</b>	<b>\$6,550/ \$13,100</b>	\$6,550/ \$13,100	\$7,000/ \$14,000	<b>\$7,500/ \$15,000</b>	\$7,000/ \$14,000	\$8,250/ \$16,500
Aggregation Design	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	<b>BLENDED</b>	<b>BLENDED</b>	<b>BLENDED</b>	<b>BLENDED</b>	INDIVIDUAL	<b>BLENDED</b>	INDIVIDUAL	<b>INDIVIDUAL</b>	INDIVIDUAL
Coinsurance	N/A	N/A	N/A	N/A	N/A	20%	N/A	N/A	N/A	<b>20%</b>	0%	20%	0%	20%	20%	0%	0%	25%	0%
<b>MEDICAL</b>																			
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visits	\$15	\$5	\$5	\$30	\$50	\$10	\$25*	\$10	\$30*, <b>First visit NSD¹</b>	<b>\$20*</b>	\$10*	20%*	\$25*	20%*	20%*	\$25*	0%*	25%*	\$25
Specialist Visit	\$35	\$45	\$30	\$50	\$100	\$25	\$40*	\$50	<b>\$65*, First visit NSD¹</b>	<b>\$60*</b>	\$35*	20%*	\$40*	20%*	20%*	\$50*	0%*	25%*	0%*
Telemedicine with MDLive	Covered in Full	Covered in full	Covered in Full*	Covered in Full	Covered in Full* <b>First visit NSD¹</b>	Covered in Full*	Covered in Full*	Covered in Full*	Covered in Full*	Covered in Full*	Covered in Full*	Covered in Full*	Covered in Full*	Covered in Full*	Covered in Full				
Hospital Facility: Inpatient	\$500	\$500	<b>\$750</b>	\$750	<b>\$4,000</b>	20%*	\$1,000*	\$1,200*	\$1,500*	<b>20%*</b>	\$500*	20%*	\$500*	20%*	20%*	<b>\$1,000*</b>	0%*	25%*	0%*
Hospital Facility: Outpatient	\$100	\$100	<b>\$250</b>	\$250	\$1,000	20%*	\$100*	\$250*	\$150*	<b>20%*</b>	\$150*	20%*	\$150*	20%*	20%*	<b>\$350*</b>	0%*	25%*	0%*
Urgent Care	\$55	\$45	\$30	\$50	\$100	\$25	\$60*	\$50	\$70*	<b>\$60*</b>	\$35*	20%*	\$40*	20%*	20%*	\$50*	0%*	25%*	0%*
Emergency Room Visit	\$100	\$100	<b>\$250</b>	\$250	\$200	\$150	\$150*	\$600	<b>\$500*</b>	<b>\$400*</b>	\$150*	20%*	\$150*	20%*	20%*	<b>\$350*</b>	0%*	25%*	0%*
<b>PHARMACY</b>																			
Prescription Copayment	\$10/\$30/\$60	\$5/\$30/50%	\$5/\$45/50%	\$5/\$35/\$70	\$10/\$50/\$100	\$5/\$25/\$50	\$10/\$35/\$70	\$10/ <b>40%</b> /50%	<b>\$15/\$40/\$75</b>	\$10/\$50/50%	\$5/\$45/50%*†	\$5/\$45/50%*†	\$5/\$45/\$90*†	\$5/\$45/\$90*†	\$5/\$35/50%*†	\$5/\$45/\$90*†	0%*	\$10/\$50/50%*†	0%*
<b>OUT-OF-NETWORK COVERAGE</b>																			
Deductible: Individual/Family	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$0/ \$0	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000
Out-of-Pocket Maximum: Individual/Family	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$9,750/ \$19,500	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000	\$10,000/ \$20,000
Coinsurance	20%	40%	40%	20%	0%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	0%	0%	0%
<b>RATES EFFECTIVE 1/1/2023–3/31/2023</b> Rates include dependent to age 26 and coverage for domestic partner, family planning, and pediatric dental. See Univera on Demand for other rates.																			
Single	\$783.39	\$773.54	\$788.68	\$765.54	\$669.54	\$767.37	\$676.96	\$587.57	\$560.33	\$504.99	\$636.43	\$619.25	\$599.61	\$513.53	\$508.88	\$526.25	\$416.87	\$429.13	\$406.37
Subscriber & Spouse	\$1,566.78	\$1,547.07	\$1,577.37	\$1,531.08	\$1,339.08	\$1,534.74	\$1,353.91	\$1,175.13	\$1,120.67	\$1,009.98	\$1,272.85	\$1,238.49	\$1,199.22	\$1,027.05	\$1,017.77	\$1,052.50	\$833.74	\$858.25	\$812.75
Subscriber & Children	\$1,331.77	\$1,315.01	\$1,340.76	\$1,301.42	\$1,138.22	\$1,304.53	\$1,150.83	\$998.86	\$952.57	\$858.48	\$1,081.92	\$1,052.71	\$1,019.34	\$872.99	\$865.11	\$894.62	\$708.67	\$729.52	\$690.83
Family	\$2,232.66	\$2,204.58	\$2,247.75	\$2,181.79	\$1,908.20	\$2,187.01	\$1,929.32	\$1,674.57	\$1,596.95	\$1,439.22	\$1,813.82	\$1,764.85	\$1,708.89	\$1,463.55	\$1,450.32	\$1,499.82	\$1,188.08	\$1,223.01	\$1,158.16
<b>RATES EFFECTIVE 1/1/2023–3/31/2023</b> Rates include dependent to age 26 and coverage for domestic partner and family planning. See Univera on Demand for other rates.																			
Single	\$781.44	\$771.61	\$786.72	\$763.63	\$667.86	\$765.46	\$675.27	\$586.09	\$558.94	\$503.73	\$634.84	\$617.70	\$598.11	\$512.24	\$507.61	\$524.94	\$415.83	\$428.05	\$405.36
Subscriber & Spouse	\$1,562.89	\$1,543.21	\$1,573.43	\$1,527.26	\$1,335.73	\$1,530.93	\$1,350.54	\$1,172.18	\$1,117.88	\$1,007.46	\$1,269.68	\$1,235.41	\$1,196.22	\$1,024.47	\$1,015.23	\$1,049.88	\$831.66	\$856.10	\$810.71
Subscriber & Children	\$1,328.45	\$1,311.73	\$1,337.42	\$1,298.18	\$1,135.37	\$1,301.29	\$1,147.96	\$996.36	\$950.19	\$856.34	\$1,079.23	\$1,050.10	\$1,016.79	\$870.80	\$862.94	\$892.41	\$706.91	\$727.69	\$689.11
Family	\$2,227.12	\$2,199.08	\$2,242.14	\$2,176.35	\$1,903.42	\$2,181.57	\$1,924.52	\$1,670.36	\$1,592.98	\$1,435.62	\$1,809.29	\$1,760.46	\$1,704.61	\$1,459.87	\$1,446.70	\$1,496.09	\$1,185.12	\$1,219.95	\$1,155.26

Notes:  
 Benefits in magenta represent a change from 2022 to 2023.  
 \*Benefit is subject to the plan deductible  
 \*\*Univera Access Plus plans with Multiplan National Network available, please contact your Account Manager for details and rates  
 †For Silver Standard plan, one visit is covered before the deductible, subject to the applicable copay. The copay paid for the one visit counts towards the deductible. Any of the following types of visits, performed in person or using telehealth, counts towards the one pre-deductible visit: a primary care visit, specialist visit, outpatient mental health visit, outpatient substance use disorder visit, Autism behavioral analysis visit, or chiropractic care visit. Urgent care and office surgery do not count towards the one visit.  
 Aggregation Designs Defined:  
 Individual Aggregation: Each covered family member only needs to satisfy his or her individual deductible and out of pocket maximum, not the entire family amounts, before the health plan begins to contribute.  
 NEW! Blended Aggregation: The entire family's annual deductible must be met by one or any combination of covered members, while each individual out of pocket maximum, not the entire family amount, before the health plan begins to contribute.  
 This is not a contract nor a Summary of Benefits and Coverage (SBC). This benefit summary is intended to highlight the coverage of this program. Benefits are determined by the terms of the Member Certificate. All benefits are subject to medical necessity.

