



Version Updated: 10/28/2021

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| Print Package: HIOS ID (Enrollment Code)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 78124NY1040329-00     | 78124NY1040329-00 (TEEG) |
| Plan Name:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Univera Access Gold 4 | Univera Access Gold 4    |
| Rating Region:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Western NY            | Western NY               |
| Rate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                       |                          |
| For the Benefits described in the Agreement, the Plan will charge and Group will pay the following premium rates:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                       |                          |
| Single                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$544.59              | \$590.20                 |
| Subscriber & Spouse                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | \$1,089.18            | \$1,180.40               |
| Subscriber & Child(ren)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$925.80              | \$1,003.34               |
| Family                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$1,552.08            | \$1,682.07               |
| Dependent Coverage To Age 26, Pediatric Dental Coverage Yes, Domestic Partner Coverage Yes, Family Planning Coverage Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                       |                          |
| Rates quoted herein are subject to change due to our implementation of the provisions of the Federal Patient Protection and Affordable Care Act.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                       |                          |
| 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 selected and the volume of sales. You may request information about the expected compensation from your Sales Representative.                                                                                                                                                                                          |                       |                          |
| *The NYS Department of Financial Services has approved our rate filing for quarterly community rates. All Rates will be considered to be on 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.<br>A). Have you obtained dental coverage, not offered by Univera Healthcare, that provides essential pediatric dental benefits through a NY State of Health certified dental plan?<br>Yes No<br>B.) If you answered 'yes', please provide the name of the company issuing the essential pediatric dental coverage. _____<br>If you change this dental coverage at any time, you must notify Univera Healthcare to confirm continued coverage of essential pediatric benefits.<br>If you answered 'no' please be aware the ACA requires essential pediatric dental coverage. |                       |                          |

Signature: \_\_\_\_\_

Title:

Date:

Group Name:

Total Employees:

Total Eligible:

Coverage Effective Date:

Broker:

|                                | Univera Access Gold 4                                                                                                                                                                                                                                                                        | Univera Access Gold 4                                                                                                                                                                                                                                                                             |                                                 |                                                       |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------|
| Plan Overview                  |                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                   |                                                 |                                                       |
| Plan ID                        | 78124NY1040329-00                                                                                                                                                                                                                                                                            | 78124NY1040329-00 (TEEG)                                                                                                                                                                                                                                                                          |                                                 |                                                       |
| Plan Name                      | Univera Access Gold 4                                                                                                                                                                                                                                                                        | Univera Access Gold 4                                                                                                                                                                                                                                                                             |                                                 |                                                       |
| Aggregation Design             | Family Aggregation                                                                                                                                                                                                                                                                           | Family Aggregation                                                                                                                                                                                                                                                                                |                                                 |                                                       |
| Plan Highlights                | A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full, includes Wellness Rewards and Dental Rewards. Members have access to our PPO network covering 39 Upstate New York counties.                                          | A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full, includes Wellness Rewards and Dental Rewards. Members have access to our PPO network covering 39 Upstate New York counties.                                               |                                                 |                                                       |
| Plan Type                      | Deductible HSA                                                                                                                                                                                                                                                                               | Deductible HSA                                                                                                                                                                                                                                                                                    |                                                 |                                                       |
| HSA Eligible                   | Yes                                                                                                                                                                                                                                                                                          | Yes                                                                                                                                                                                                                                                                                               |                                                 |                                                       |
| Quote Effective                | 07/01/2021 - 09/30/2021                                                                                                                                                                                                                                                                      | 07/01/2022 - 09/30/2022                                                                                                                                                                                                                                                                           |                                                 |                                                       |
| Plan features                  |                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                   |                                                 |                                                       |
| Primary Care Physician (PCP)   | Not Required                                                                                                                                                                                                                                                                                 | Not Required                                                                                                                                                                                                                                                                                      |                                                 |                                                       |
| Referrals                      | Not Required                                                                                                                                                                                                                                                                                 | Not Required                                                                                                                                                                                                                                                                                      |                                                 |                                                       |
| Out of network benefits        | Covered at 60%, subject to the deductible                                                                                                                                                                                                                                                    | Covered at 60%, subject to the deductible                                                                                                                                                                                                                                                         |                                                 |                                                       |
| Out of area benefits           | Services rendered outside the service area are subject to higher out-of-pocket costs and may be subject to balance billing. (Excludes Emergency and dialysis services)                                                                                                                       | Services rendered outside of the service area are subject to higher out-of-pocket costs and may be subject to balance billing (excludes emergency and dialysis services).                                                                                                                         |                                                 |                                                       |
| Student/Dependent coverage     | Qualified dependents are covered to age 26                                                                                                                                                                                                                                                   | Qualified dependents are covered to age 26                                                                                                                                                                                                                                                        |                                                 |                                                       |
| Domestic partner               | Covered                                                                                                                                                                                                                                                                                      | Covered                                                                                                                                                                                                                                                                                           |                                                 |                                                       |
| Wellness Incentives            | All plans include two Health & Wellness programs! With Univera Wellness Rewards, receive up to \$300 a year for programs and services to help members be healthy. Plus the subscriber and spouse can earn \$100 annually for getting a dental cleaning and exam with Univera Dental Rewards. | All plans include two health & wellness programs! With Univera Wellness Rewards, members receive up to \$300 a year for programs and services to stay healthy. Plus, a subscriber and eligible spouse can earn \$100 annually for getting a dental cleaning and exam with Univera Dental Rewards. |                                                 |                                                       |
| Plan cost-sharing highlights   |                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                   |                                                 |                                                       |
| Plan cost-sharing highlights   | In-Network                                                                                                                                                                                                                                                                                   | Out-of-Network                                                                                                                                                                                                                                                                                    | In-Network                                      | Out-of-Network                                        |
| Primary Care Office Visit      | Covered at 80%, subject to the deductible                                                                                                                                                                                                                                                    | Covered at 60%, subject to the deductible                                                                                                                                                                                                                                                         | Covered at 80%, subject to the deductible       | Covered at 60%, subject to the deductible             |
| Specialist Office Visit        | Covered at 80%, subject to the deductible                                                                                                                                                                                                                                                    | Covered at 60%, subject to the deductible                                                                                                                                                                                                                                                         | Covered at 80%, subject to the deductible       | Covered at 60%, subject to the deductible             |
| Coinsurance                    | Covered at 80%                                                                                                                                                                                                                                                                               | Covered at 60%                                                                                                                                                                                                                                                                                    | Covered at 80%                                  | Covered at 60%                                        |
| Deductible                     | In-Network: \$1,800 Individual / \$3,600 Family                                                                                                                                                                                                                                              | Out-of-Network: \$5,000 Individual / \$10,000 Family                                                                                                                                                                                                                                              | In-Network: \$1,800 Individual / \$3,600 Family | Out-of-Network: \$5,000 Individual / \$10,000 Family  |
| Out of pocket maximum          | In-Network: \$3,600 Individual / \$7,200 Family                                                                                                                                                                                                                                              | Out-of-Network: \$10,000 Individual / \$20,000 Family                                                                                                                                                                                                                                             | In-Network: \$3,600 Individual / \$7,200 Family | Out-of-Network: \$10,000 Individual / \$20,000 Family |
| Lifetime maximum               | None                                                                                                                                                                                                                                                                                         | None                                                                                                                                                                                                                                                                                              | None                                            | None                                                  |
| Plan Benefits                  |                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                   |                                                 |                                                       |
| Preventive Healthcare Services | In-Network                                                                                                                                                                                                                                                                                   | Out-of-Network                                                                                                                                                                                                                                                                                    | In-Network                                      | Out-of-Network                                        |
| Well child visits              | Covered In Full                                                                                                                                                                                                                                                                              | Covered at 60%, subject to the deductible                                                                                                                                                                                                                                                         | Covered in full                                 | Covered at 60%, subject to the deductible             |
| Adult routine physical exams   | Covered In Full                                                                                                                                                                                                                                                                              | Covered at 60%, subject to the deductible                                                                                                                                                                                                                                                         | Covered in full                                 | Covered at 60%, subject to the deductible             |

|                                            | Univera Access Gold 4                                                                                                                                      |                                                                                   | Univera Access Gold 4                                                                                                                                      |                                                                                   |
|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| +Adult immunizations                       | Covered In Full                                                                                                                                            | Covered at 60%, subject to the deductible                                         | Covered in full                                                                                                                                            | Covered at 60%, subject to the deductible                                         |
| +Mammography                               | Covered In Full                                                                                                                                            | Covered at 60%, subject to the deductible                                         | Covered in full                                                                                                                                            | Covered at 60%, subject to the deductible                                         |
| +Pap smear                                 | Covered In Full                                                                                                                                            | Covered at 60%, subject to the deductible                                         | Covered in full                                                                                                                                            | Covered at 60%, subject to the deductible                                         |
| Routine GYN Exam                           | Covered In Full                                                                                                                                            | Covered at 60%, subject to the deductible                                         | Covered in full                                                                                                                                            | Covered at 60%, subject to the deductible                                         |
| +Prostate cancer screening                 | Covered In Full                                                                                                                                            | Covered at 60%, subject to the deductible                                         | Covered in full                                                                                                                                            | Covered at 60%, subject to the deductible                                         |
| +Colonoscopy                               | Preventive screenings covered in full                                                                                                                      | Covered at 60%, subject to the deductible                                         | Preventive screenings covered in full                                                                                                                      | Covered at 60%, subject to the deductible                                         |
| +Family Planning Services                  | Covered in full                                                                                                                                            | Covered at 60%, subject to the deductible                                         | Covered in full                                                                                                                                            | Covered at 60%, subject to the deductible                                         |
| <b>Physician Office Services</b>           | <b>In-Network</b>                                                                                                                                          | <b>Out-of-Network</b>                                                             | <b>In-Network</b>                                                                                                                                          | <b>Out-of-Network</b>                                                             |
| Diagnostic office visits                   | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| Telemedicine and Telehealth Services       | Covered in full, subject to the deductible                                                                                                                 | Covered at 60%, subject to the deductible                                         | Covered in full, subject to the deductible                                                                                                                 | Covered at 60%, subject to the deductible                                         |
| Diagnostic x-rays                          | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| Advanced Imaging Services                  | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| Diagnostic laboratory and pathology        | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| Allergy tests                              | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| Allergy injections                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| Chemotherapy                               | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| Radiation therapy                          | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| <b>Maternity Services</b>                  | <b>In-Network</b>                                                                                                                                          | <b>Out-of-Network</b>                                                             | <b>In-Network</b>                                                                                                                                          | <b>Out-of-Network</b>                                                             |
| Prenatal care                              | Covered in full (Cost share may apply to ultrasounds, lab work and sick visits)                                                                            | Covered at 60%, subject to the deductible                                         | Covered in full (cost share may apply to ultrasounds, lab work and sick visits)                                                                            | Covered at 60%, subject to the deductible                                         |
| Hospital care for mom (including delivery) | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| Newborn nursery care                       | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| <b>Prescription Drug</b>                   | <b>In-Network</b>                                                                                                                                          | <b>Out-of-Network</b>                                                             | <b>In-Network</b>                                                                                                                                          | <b>Out-of-Network</b>                                                             |
| Prescription Drug Coverage                 | \$5/\$45/50%, subject to the plan deductible. Preventive drugs are not subject to the deductible; they are subject to the applicable copay or coinsurance. | Not Covered                                                                       | \$5/\$45/50%, subject to the plan deductible. Preventive drugs are not subject to the deductible; they are subject to the applicable copay or coinsurance. | Not Covered                                                                       |
| Diabetic drugs, insulin, and supplies      | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| <b>Inpatient Hospital Benefits</b>         | <b>In-Network</b>                                                                                                                                          | <b>Out-of-Network</b>                                                             | <b>In-Network</b>                                                                                                                                          | <b>Out-of-Network</b>                                                             |
| Hospital benefits                          | Covered at 80% per admission for unlimited days, subject to the deductible                                                                                 | Covered at 60% per admission for unlimited days, subject to the deductible        | Covered at 80% per admission for unlimited days, subject to the deductible                                                                                 | Covered at 60% per admission for unlimited days, subject to the deductible        |
| Physician visits in the hospital           | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         | Covered at 80%, subject to the deductible                                                                                                                  | Covered at 60%, subject to the deductible                                         |
| Inpatient physical rehabilitation          | Covered at 80% per 60 day stay per admission per lifetime, subject to the deductible                                                                       | Covered at 60%, per admission for up to 60 days per contract year, subject to the | Covered at 80% per 60 day stay per admission per lifetime, subject to the deductible                                                                       | Covered at 60%, per admission for up to 60 days per contract year, subject to the |

|                                        | Univera Access Gold 4                                                                                                         |                                                                                                                               | Univera Access Gold 4                                                                                                         |                                                                                                                               |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
|                                        |                                                                                                                               | deductible                                                                                                                    |                                                                                                                               | deductible                                                                                                                    |
| Surgery                                | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| Anesthesia                             | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| <b>Emergency Care</b>                  | <b>In-Network</b>                                                                                                             | <b>Out-of-Network</b>                                                                                                         | <b>In-Network</b>                                                                                                             | <b>Out-of-Network</b>                                                                                                         |
| Emergency room care                    | Covered at 80%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     |
| Freestanding urgent care center        | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| Ambulance                              | Covered at 80%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     |
| <b>Outpatient Hospital Benefits</b>    | <b>In-Network</b>                                                                                                             | <b>Out-of-Network</b>                                                                                                         | <b>In-Network</b>                                                                                                             | <b>Out-of-Network</b>                                                                                                         |
| Diagnostic x-rays                      | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| Advanced Imaging Services              | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| Diagnostic laboratory and pathology    | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| Surgical Care Facility Fee             | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| Chemotherapy                           | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| Radiation Therapy                      | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| <b>Mental Health and Substance Use</b> | <b>In-Network</b>                                                                                                             | <b>Out-of-Network</b>                                                                                                         | <b>In-Network</b>                                                                                                             | <b>Out-of-Network</b>                                                                                                         |
| Inpatient mental health care           | Covered at 80% per admission for unlimited days, subject to the deductible                                                    | Covered at 60% per admission for unlimited days, subject to the deductible                                                    | Covered at 80% per admission for unlimited days, subject to the deductible                                                    | Covered at 60% per admission for unlimited days, subject to the deductible                                                    |
| Outpatient mental health care          | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| Inpatient substance use                | Covered at 80% per admission for unlimited days, subject to the deductible                                                    | Covered at 60% per admission for unlimited days, subject to the deductible                                                    | Covered at 80% per admission for unlimited days, subject to the deductible                                                    | Covered at 60% per admission for unlimited days, subject to the deductible                                                    |
| Outpatient substance use               | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| <b>Other Services</b>                  | <b>In-Network</b>                                                                                                             | <b>Out-of-Network</b>                                                                                                         | <b>In-Network</b>                                                                                                             | <b>Out-of-Network</b>                                                                                                         |
| Skilled nursing facility               | Covered at 80% per admission for 200 days per year, subject to the deductible                                                 | Covered at 60% per admission for 200 days per year, subject to the deductible                                                 | Covered at 80% per admission for 200 days per year, subject to the deductible                                                 | Covered at 60% per admission for 200 days per year, subject to the deductible                                                 |
| Home care                              | Covered at 80% for up to 40 visits per year, subject to the deductible                                                        | Covered at 60% for up to 40 visits per year, subject to the deductible                                                        | Covered at 80% for up to 40 visits per year, subject to the deductible                                                        | Covered at 60% for up to 40 visits per year, subject to the deductible                                                        |
| Hospice                                | Covered at 80% for up to 210 visits per year, subject to the deductible                                                       | Covered at 60% for up to 210 visits per year, subject to the deductible                                                       | Covered at 80% for up to 210 visits per year, subject to the deductible                                                       | Covered at 60% for up to 210 visits per year, subject to the deductible                                                       |
| Outpatient therapy                     | Covered at 80%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year | Covered at 60%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year | Covered at 80%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year | Covered at 60%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year |
| Durable medical equipment              | Covered at 50%, subject to the deductible                                                                                     | Covered at 50%, subject to the deductible                                                                                     | Covered at 50%, subject to the deductible                                                                                     | Covered at 50%, subject to the deductible                                                                                     |
| External prosthetics                   | Covered at 50%, subject to the deductible                                                                                     | Covered at 50%, subject to the deductible                                                                                     | Covered at 50%, subject to the deductible                                                                                     | Covered at 50%, subject to the deductible                                                                                     |
| Chiropractic                           | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     | Covered at 80%, subject to the deductible                                                                                     | Covered at 60%, subject to the deductible                                                                                     |
| Acupuncture                            | Not Covered                                                                                                                   | Not Covered                                                                                                                   | Not Covered                                                                                                                   | Not Covered                                                                                                                   |
|                                        |                                                                                                                               |                                                                                                                               |                                                                                                                               |                                                                                                                               |

|                                             | Univera Access Gold 4                                                                                                                                                                   |                                                                                                                                                                                                             | Univera Access Gold 4                                                                                                                                                                   |                                                                                                                                                                                                             |
|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hearing Aids                                | Covered at 50% , subject to the deductible for a single purchase once every 3 years                                                                                                     | Covered at 50%, subject to the deductible for a single purchase once every 3 years                                                                                                                          | Covered at 50% , subject to the deductible for a single purchase once every 3 years                                                                                                     | Covered at 50%, subject to the deductible for a single purchase once every 3 years                                                                                                                          |
| Vision Benefits                             | In-Network                                                                                                                                                                              | Out-of-Network                                                                                                                                                                                              | In-Network                                                                                                                                                                              | Out-of-Network                                                                                                                                                                                              |
| Adult Routine Vision Exam                   | One routine exam covered in full per year, subject to the deductible                                                                                                                    | Covered at 60% for one routine exam every year, subject to the deductible                                                                                                                                   | One routine exam covered in full per year, subject to the deductible                                                                                                                    | Covered at 60% for one routine exam every year, subject to the deductible                                                                                                                                   |
| Adult Diagnostic Vision                     | Covered at 80%, subject to the deductible                                                                                                                                               | Covered at 60%, subject to the deductible                                                                                                                                                                   | Covered at 80%, subject to the deductible                                                                                                                                               | Covered at 60%, subject to the deductible                                                                                                                                                                   |
| Adult Eyewear                               | Eyewear Reimbursement of \$100 per year                                                                                                                                                 | Eyewear Reimbursement of \$100 per year                                                                                                                                                                     | Eyewear reimbursement of \$100 per year                                                                                                                                                 | Eyewear reimbursement of \$100 per year                                                                                                                                                                     |
| Pediatric Routine Vision Exam               | Covered at 80% for one routine exam every year, subject to the deductible                                                                                                               | Covered at 60% for one routine exam every year, subject to the deductible                                                                                                                                   | Covered at 80% for one routine exam every year, subject to the deductible                                                                                                               | Covered at 60% for one routine exam every year, subject to the deductible                                                                                                                                   |
| Pediatric Eyewear                           | Covered at 50%, subject to the deductible for one purchase per plan year                                                                                                                | Covered at 50%, subject to the deductible for one purchase per plan year                                                                                                                                    | Covered at 50%, subject to the deductible for one purchase per plan year                                                                                                                | Covered at 50%, subject to the deductible for one purchase per plan year                                                                                                                                    |
| Dental Benefits                             | In-Network                                                                                                                                                                              | Out-of-Network                                                                                                                                                                                              | In-Network                                                                                                                                                                              | Out-of-Network                                                                                                                                                                                              |
| Adult Dental Care                           | Not Covered                                                                                                                                                                             | Not Covered                                                                                                                                                                                                 | Not Covered                                                                                                                                                                             | Not Covered                                                                                                                                                                                                 |
| Pediatric Dental: Preventative & Routine    | Preventive cleaning and exams not subject to the deductible. Preventive services covered at 100%, subject to the deductible. Routine services covered at 80%, subject to the deductible | Preventive cleaning and exams not subject to the deductible. Preventive services covered at 100%, subject to the deductible. Routine services covered at 80%, subject to the deductible and balance billing | Preventive cleaning and exams not subject to the deductible. Preventive services covered at 100%, subject to the deductible. Routine services covered at 80%, subject to the deductible | Preventive cleaning and exams not subject to the deductible. Preventive services covered at 100%, subject to the deductible. Routine services covered at 80%, subject to the deductible and balance billing |
| Pediatric Major Dental Care & Medical Ortho | Covered at 50%, subject to the deductible                                                                                                                                               | Covered at 50%, subject to the deductible and balance billing                                                                                                                                               | Covered at 50%, subject to the deductible                                                                                                                                               | Covered at 50%, subject to the deductible and balance billing                                                                                                                                               |
| Accidental Dental - Outpatient Surgical     | Covered at 80% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible                                               | Covered at 60% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible                                                                   | Covered at 80% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible                                               | Covered at 60% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible                                                                   |

This is not a contract. It is intended to highlight the coverage of this program. Benefits are determined by the terms of the contract. All benefits are subject to medical necessity. All day and visit limits are combined limits for both in and out of network benefit. +Preventive Services coverage required by the Federal Patient Protection and Affordable Care Act are not quoted herein. Please refer to the United States Preventive Services Task Force list of items and services rated "A" or "B" that are covered pursuant to the Federal Patient Protection and Affordable Care Act requirements.