



A better kind of partnership, from one Western New York business to another.

When it comes to insurance coverage, your business deserves a true partner who thinks about health in ways you wouldn't expect. And with Univera Healthcare, that's exactly what you get. See how we can bring your business more complete coverage that puts employees and their families at the center of care, plus all the advantages of a local health coverage leader with nearly 90 years of experience.

We're part of the largest commercial payer in Western New York.

1.5 million members | **4,000+** employees across Upstate New York

We've got you covered with the best local network in Western New York – and beyond.

Providers in

39 NY counties
and select neighboring PA counties

More than

98%
of local providers

100%
of local hospitals

National coverage with over

1.2 million providers + **5,600** hospitals
across the U.S. with the NCQA-accredited
MultiPlan PCHS Network

We've established strong relationships with local providers, with our dedicated team collaborating every day to make sure members receive the right care at the right time. It's why several of WNY's top provider groups choose us to deliver health and pharmacy benefits to their own employees.



85% overall provider satisfaction
in WNY (2022)¹

univera
HEALTHCARE

**Right here.
For you.**

Complete coverage. Holistic wellbeing. More support. It's all right here.

Univera Healthcare is here to bring you the plans and coverage that your team deserves. It's about providing support for more holistic wellbeing throughout the entire health care journey, with plans designed around the needs of your business and employees – all of which include comprehensive coverage² for physical and behavioral health, plus a ton of great extras and perks.

- **Full range of plan types** and funding arrangements to meet your needs, including PPO, HMO, and POS; copay, hybrid, and high deductible; and Fully Insured and Self-Funded.
- **Integrated pharmacy benefits** that combine the power of one of the country's largest pharmacy benefit managers with the flexibility and personalized support of a local team to drive discounts and savings, simplicity, member safety, and better adherence and outcomes. Plus, zero claims integration fees, hidden costs for utilization management, or reporting fees.
- **Comprehensive reporting suite** for data and reporting needs and advanced interactive tools to provide the information needed to drive better decision-making and cost management.
- **Care Management, Disease Management, and Utilization Management** included at no additional cost³ to help members of all ages manage chronic and complex conditions or just stay healthy.
- **Workplace Wellbeing and Incentive Programs** tailored to the needs of your organization and employees to maximize impact, satisfaction, and savings.
- **Robust suite of integrated benefits** including dental, vision, stop loss, administrative services, and spending accounts to streamline benefits for you and your team.



Self-service tools and resources²



We make it easier for members to access the information and support they need anytime, anywhere – and increase communication and engagement throughout their health journey.

- **Online Accounts**
- **Mobile App**
- **VitalizeSM Wellbeing Platform**
- **Headspace**
- **Cost Transparency Tools**
- **Wellframe[®]**
- **Telemedicine**
- **Welvie My SurgerySM**

Service sets us apart.

At Univera Healthcare, we believe in true partnership. That's why you can always count on us to be upfront, responsive, and transparent about how your coverage works and how your team and business benefit. We even created a dedicated Concierge Service Team to make it easy for group employee benefit administrators to navigate the complexities of health care.



Want to know more about our commitment to flexibility and operational excellence? Just check out the numbers.

Excellent customer service –

98.3% of inquiries resolved in 7 days

72.4% resolved on the first call

25 average speed to answer
seconds

Excellent claims performance –

99.8% claims dollar accuracy

99.7% claims paid within 30 days

99.5% claims frequency accuracy



Something amazing happens when businesses in Western New York work with us: **They love us.**

Univera Healthcare delivers the plans and customer experience our employer groups deserve – and it keeps them coming back year after year.

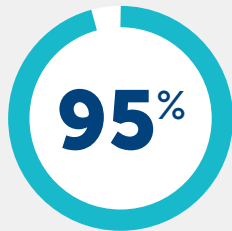
98% retention rate
in 2023

92% of our employer groups say it's
easy to do business with us (2022)

2022 employer satisfaction¹ ratings:



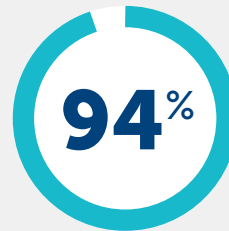
Account
Service



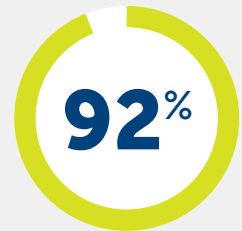
Account
Management



Billing
Process



Enrollment
Process



Claims
Process



Choose Univera Healthcare
as your health insurance partner,
and we'll give you so many
reasons to love us, too.

Visit **UniveraForBusiness.com**
to learn more.

¹ Percentage surveyed who selected 7-10 on a 10-point scale

² Some programs may be subject to buy-up

³ Not included with indemnity plans



Right here.
For you.