

Univera Access Coinsurance Plan

With the advantage of moderate premiums, this plan offers a cost savings with no deductible to meet and coinsurance on most services. So you'll get the confidence of a comprehensive plan.



What's covered in full?

Here are some commonly used preventive care services* that are covered in full:

- Well-Baby and Well-Child Care
- Adult Annual Physical Examinations
- Adult Immunizations
- Well-Woman Examinations
- Mammograms
- Family Planning and Reproductive Health Services
- Bone Mineral Density Measurements or Testing



Deductibles and your plan

Your plan does not include a deductible.

Your coinsurance plan provides you predictable out-of-pocket costs for most of your covered health care services. Preventive care services* are covered in full on the first day your coverage begins. There is no deductible, so you only need to pay a coinsurance for most medical services.



Prescription drugs and your plan

You can get a prescription filled at the coinsurance level on the first day your coverage begins.

Other things to know about your plan

How does the money I pay toward my deductible add up (or aggregate)?

This plan does not have a deductible.

How much will I pay out-of-pocket for this plan? And how does it add up (or aggregate)?

- To help limit your out-of-pocket costs, all of our plans have a maximum amount that any one person will pay. This is called an out-of-pocket maximum.
- This amount varies, depending on which plan you have. Log into [UniveraHealthcare.com/Member](https://www.univerahealthcare.com/Member) to view your benefits and learn what your amount is.

What kind of funding accounts work with this plan?

This plan qualifies for a Flexible Spending Account (FSA) or Health Reimbursement Account (HRA).



Important terms

Coinsurance: Coinsurance is similar to a copay, but instead of a fixed-dollar amount, you pay a percentage of the negotiated, allowed amount. For example: You need crutches and your bill is \$100. If your coinsurance is 50%, that means you pay \$50 and the insurance company pays the remaining \$50.

Out-of-pocket maximum: An annual limit on the amount of money that you would pay for health care services, not including your monthly premiums.



Right here. For you.

Member benefits

NEW! Teledermatology: Now available through MDLIVE®, Teledermatology services. You'll get a diagnosis, treatment, and prescription (as needed) from a board certified dermatologist for more than 3,000 skin, hair, and nail conditions in an average turnaround time of 24 hours.

VitalizeSM: Introduced in 2024, Vitalize is a digital homebase dedicated to engaging teams in health and wellbeing. Our partnership with Personify Health gives employees the tools to make small everyday changes to their wellbeing that are focused on the area they want to improve the most. They'll build healthy habits, have fun with friends, and experience the lifelong rewards of better health and wellbeing.

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

Foodsmart nutritional program: Foodsmart, embedded in the Personify Health platform, is a nutrition offering where members can take the NutriQuiz for personalized health insights, browse a comprehensive recipe library, set dietary preferences, and save recipe ingredients to an exportable grocery list feature.

Wellframe[®] app: A convenient way for our care managers to provide confidential, proactive, one-on-one, text-based outreach to members using a smartphone or tablet.

Telemedicine: Our partnership with MDLIVE gives you convenient access to medical and behavioral health care 24/7/365 from the comfort of your home — and the visits are covered in full.

Perks 4U[™]: Discounts on health-related products and services, including acupuncture, massages, gym memberships, and more.

Pharmacy home delivery: Save time and money by having your prescriptions delivered to your home.

Mobile app: Download our mobile app and get instant access to your health plan information.

Welvie My SurgerySM: To inform, empower, and give employees and their covered family members what they need to make the best choices possible.



Access to the doctors you trust

Univera Healthcare gives you access to 98% of area physicians. With our Univera Access Plus plans that include our National MultiPlan Network, you also have access to a complement of doctors nationwide. To see whether your doctor is in the Univera Healthcare network, go to **UniveraHealthcare.com/FindProvider.**



Healthy every day

When you have questions about your health, we have answers at **UniveraHealthcare.com.** You can check symptoms. Research conditions. Contact a registered nurse or pharmacist. Your membership even gives you exclusive access to discounts and savings from local and national wellness brands to keep you healthy.



Learn more about your benefits and register your account UniveraHealthcare.com/Member

- View your benefits
- Check your claims
- Check referrals and authorizations

Wellframe is an independent company that provides a health and wellness support mobile app to Univera Healthcare members. MDLIVE is an independent company, offering telehealth services in the Univera Healthcare service area. Personify Health is an independent company and offers a digital wellbeing service on behalf of Univera Healthcare. Copyright © 2024, Univera Healthcare. All rights reserved. Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex. Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros. 注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。