



Univera on Demand Shopping Guide

Individual & Family Plans, Small Business and Experience Rated Business

univera[®]
H E A L T H C A R E

Revised for 2024 Open Enrollment

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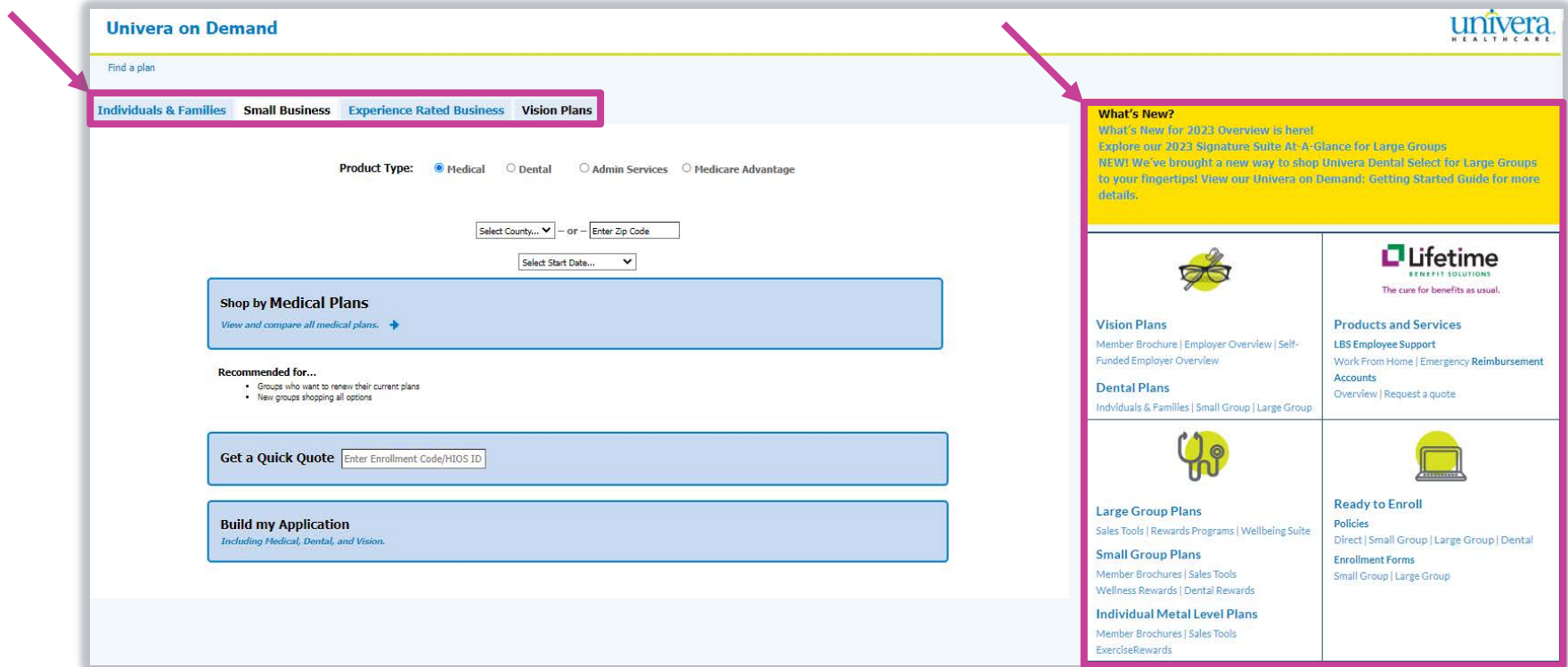
This shopping guide is intended for the use of our Univera on Demand shopping site and is a resource for shopping the following lines of business:

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Note: If you'd like to shop Univera Vision Plans, please refer to on-demand training now available in the Sales Hub.

Getting Started

This is the **Homepage**. The tab you choose here at the top drives your available options for plan selection throughout Univera on Demand. You can also view marketing media available within the Resource Center on the right.





Univera on Demand: Shopping

Individual & Family Plans



Univera on Demand – Homepage

- To get started shopping for Individual Metal Level Plans (or, Direct Pay), select the **Individuals & Families** tab from the Homepage.
- Next, select your product type.
 - You can select **Medical** or **Dental**
 - From within this tab, you will need to select a **County or Zip Code** and **Coverage Start Date** from the applicable drop-downs prior to entering the shopping area.

The screenshot shows the Univera on Demand homepage. At the top, there is a search bar labeled 'Find a plan'. Below it, there are four tabs: 'Individuals & Families', 'Small Business', 'Experience Rated Business', and 'Vision Plans'. The 'Individuals & Families' tab is highlighted with a pink box and a pink arrow pointing to it. Below the tabs, there are two options: 'Medical' and 'Dental'. Below these, there are two input fields: '1 Select County... - or - Enter Zip Code' and '2 01/01/2022 - 12/31/2022'. Below the input fields, there are two buttons: 'Shop by Medical Plans' and 'Shop by Quick Quote'. Both buttons have a link to 'Our medical plans.' with a right-pointing arrow.

1. Rating Region

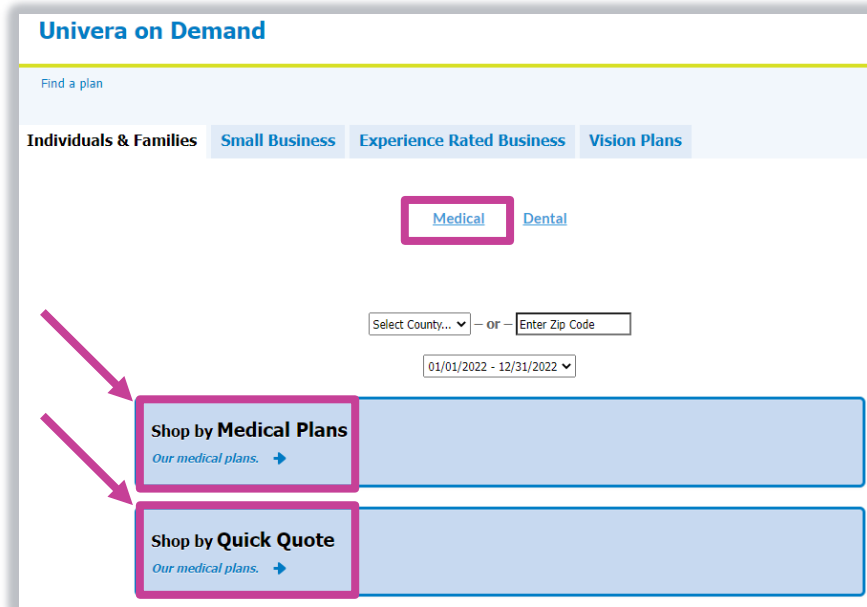
Select the **County** from the drop-down or enter a **Zip Code** where the group is domiciled.

2. Coverage Start Date

Medical and Dental plans for Individuals & Families are available on a yearly basis.

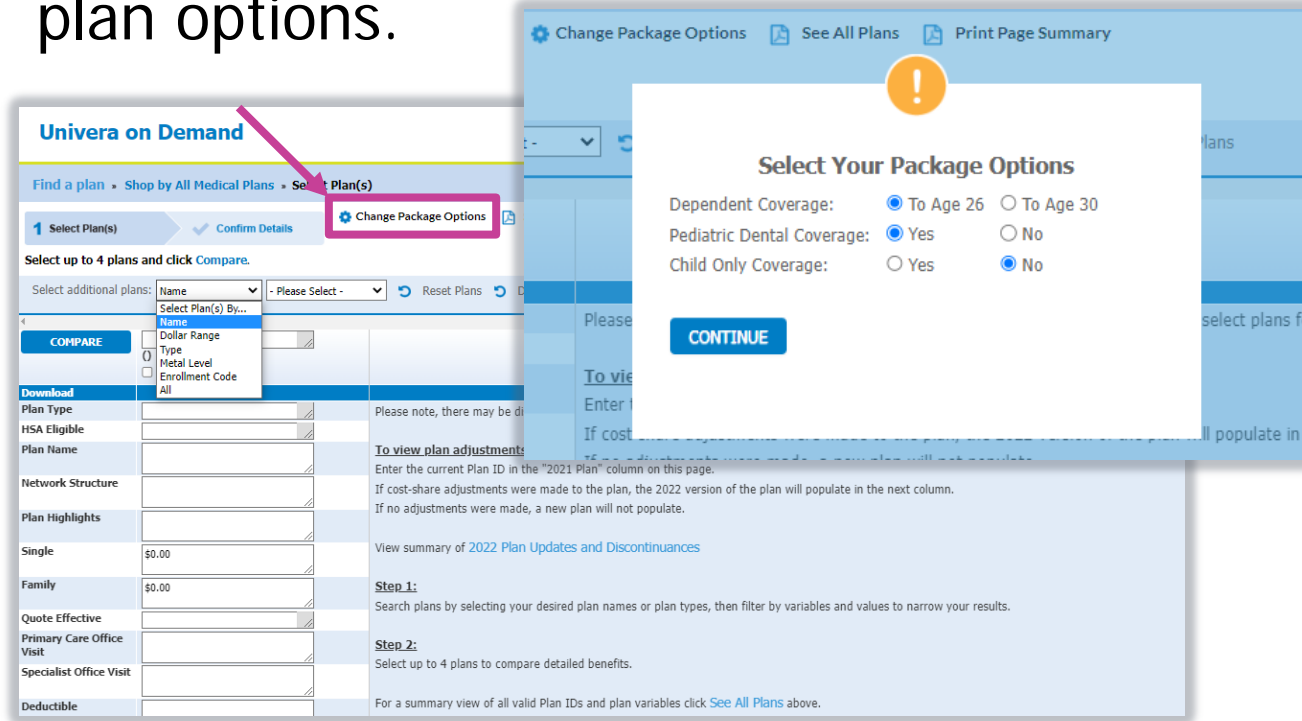
Individuals & Families – Homepage

- If you're shopping Medical products, you can select one of two ways to shop:
 - **Medical Plans** – Recommended for individuals who are looking to renew or want to browse and easily compare all options
 - **Quick Quote** – Recommended if you know the Plan HIOS ID or Enrollment Code for the option you want



Individuals & Families – Select Plan(s) Page

- When you **Shop by Medical Plans**, you will advance to **Select Plan(s)** page
- From this view, you can see a snapshot of benefit details and use several features to get to a desired selection. Let's start with how to shop and compare plan options.



You will have the ability to **change package options** within the **Select Plan(s)** page.

Package Options Include:

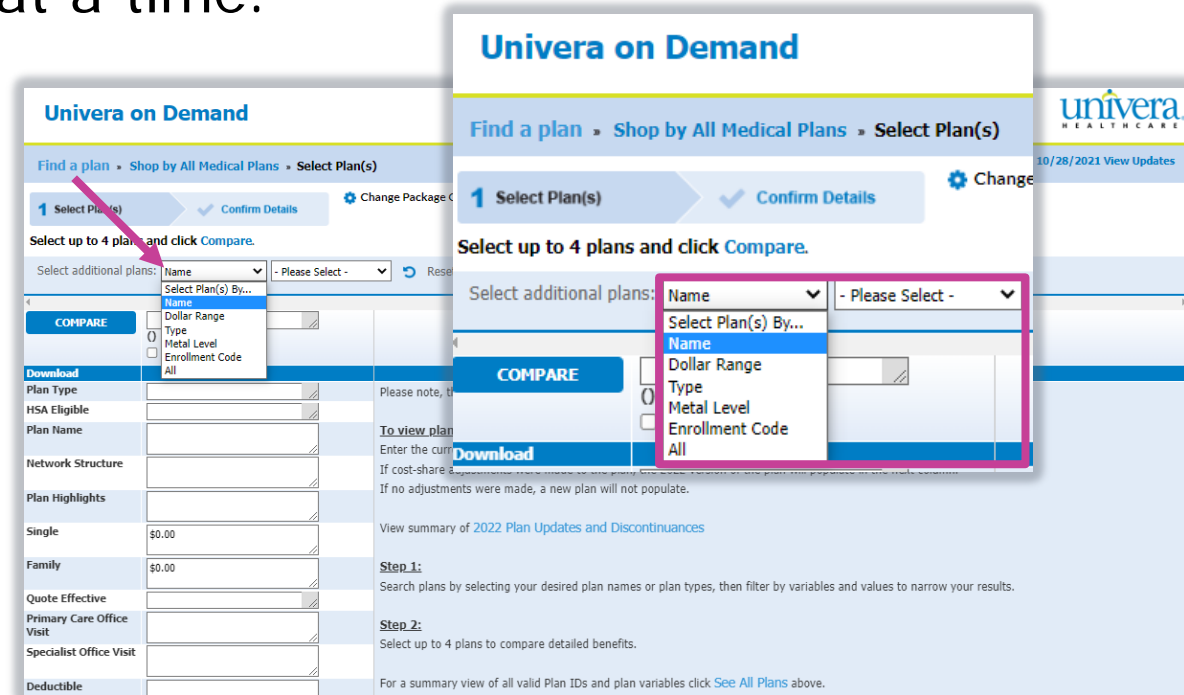
- Dependent Coverage to Age 26 or 30
- Pediatric Dental Coverage*
- Child Only Coverage

Individuals & Families – Select Plan(s) Page

- After you've made your package selection(s), you can further filter by other criteria.
- While you may select more than one metal level, plan name, etc., you can only filter by one variable at a time.

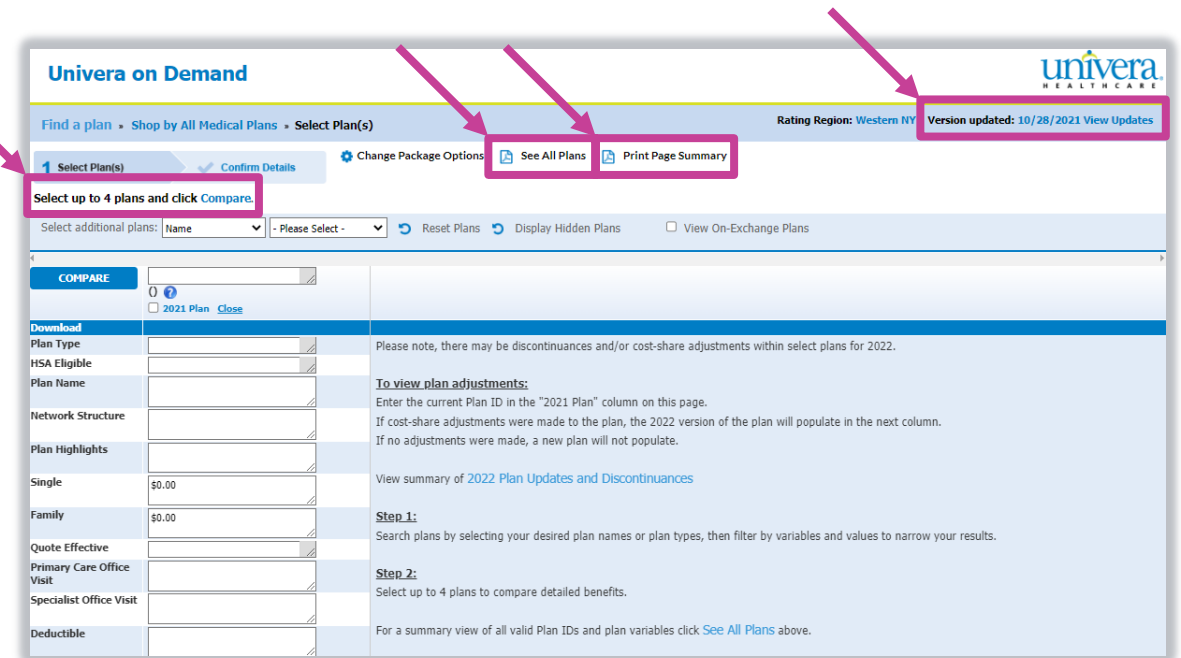
- Select plan(s) by:

- *All Plans*
- *Dollar Range*
- *Enrollment Code*
- *Metal Level*
- *Plan Name*
- *Plan Type*



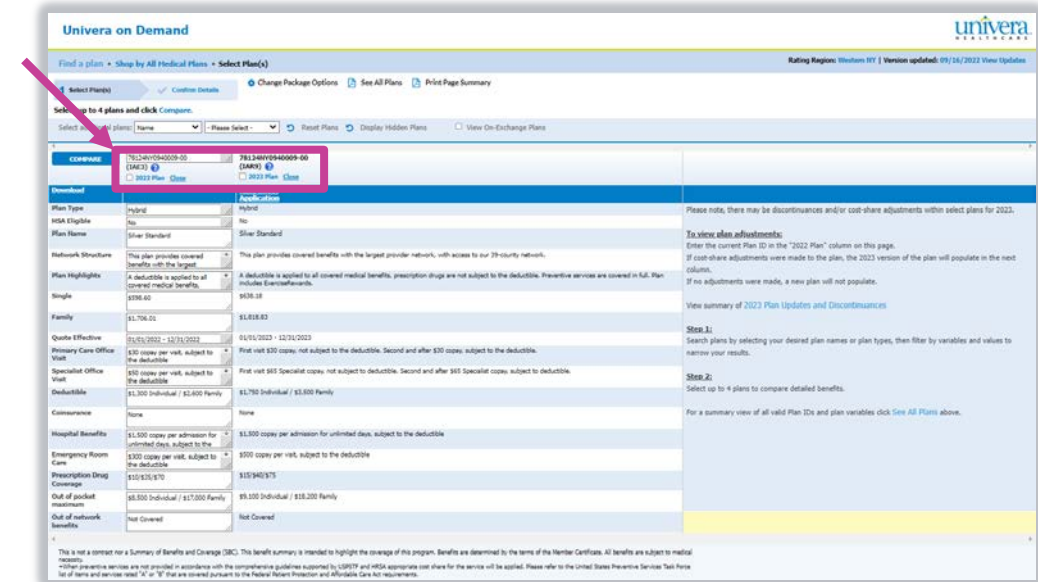
Individuals & Families – Select Plan(s) Page

- Other notable features from within **Select Plan(s)** page:
 - **View Updates** – For details on updates that have been made in Univera on Demand
 - **See All Plans** – To generate a PDF of all available plans
 - **Print Page Summary** – To generate a PDF of all plans selected from within the drop-down menu
 - **Compare** – To compare up to four plans. When you select **Compare**, you'll advance to the next page where you can view and compare up to four plan selections (from the previous page). You can also generate a PDF of the plan comparisons, by selecting **Print Full Comparison**.



Individuals & Families – Select Plan(s)

- You can also use this tool to identify the benefit changes when **comparing plans from year to year**. Simply type or select the HIOS Plan ID or Enrollment Code in the 2022 Plan column and the 2023 Plan column will display in the next column **if there are benefit changes**.
- The 2022 and 2023 columns will always match package options (i.e. Pediatric Dental, Domestic Partner coverage, etc.).
- Any 2022 plan can be entered into that column; it does not follow the packaged options you selected on the homepage.
 - The 2022 and 2023 plan benefit rows may differ from other plans you have displayed, if you have not selected the same package options on the homepage.
 - Note: If no 2023 Plan column populates, there were no cost sharing changes for 2023.



**For this example, the selected plan in the 2022 Plan column resulted in a 2023 column to the right, indicating there are benefit changes.*

Individuals & Families – Comparison View

- When you have your plan selection(s) narrowed down, you can select up to four plans to compare the benefits and rates in more detail. You can also deselect plans from this view to remove them from the **summary view**.
 - This page is commonly referred to as the **comparison view**
 - You can view (in .PDF format) and/or print Rate Sheets, member applications or SBCs
- After you've selected your plan(s), click **Compare** to advance to the **summary view**

	8124NY0930009-00 (IAF5)	78124NY0940003-00 (IAD7)	78124NY0950009-00 (IAG3)	78124NY0950023-00 (IAI7)
Download	Rate Sheet Application SBC	Rate Sheet Application SBC	Rate Sheet Application SBC	Rate Sheet Application SBC
Plan Type	Copay	Hybrid	Deductible HSA	Base
HSA Eligible	No	No	Yes	No
Plan Name	Platinum Select	Gold Standard	Silver Select	Bronze Secure Plus 3
Network Structure	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.
Plan Highlights	Predictable out-of-pocket costs without a deductible, includes ExerciseRewards.	A deductible is applied to all covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full. Plan includes ExerciseRewards.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ExerciseRewards.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ExerciseRewards.
Single	\$852.72	\$740.35	\$578.91	\$401.58
Family	\$2,430.26	\$2,110.01	\$1,649.88	\$1,144.52
Quote Effective	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022
Primary Care Office Visit	\$15 copay per visit	\$25 copay per visit, subject to the deductible	Covered at 80%, subject to the deductible	First 3 PCP visits covered at 100%, not subject to the deductible. Fourth and after covered at 100%, subject to the deductible
Specialist Office Visit	\$25 copay per visit	\$40 copay per visit, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 100%, subject to the deductible
Deductible	None	\$600 Individual / \$1,200 Family	\$2,550 Individual / \$5,100 Family	\$8,700 Individual / \$17,400 Family
Coinsurance	None	Covered at 80%	Covered at 80%	Covered at 100%
Hospital Benefits	\$750 copay per admission for unlimited days	\$1,000 copay per admission for unlimited days, subject to the deductible	Covered at 80% per admission for unlimited days, subject to the deductible	Covered at 100% per admission for unlimited days, subject to the deductible
Emergency Room Care	\$150 copay per visit	\$150 copay per visit, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 100%, subject to the deductible
Prescription Drug Coverage	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$45/\$90, subject to the plan deductible. Preventive drugs are not subject to the deductible; they are subject to the applicable copay or coinsurance.	\$0, subject to the plan deductible
Out of pocket maximum	\$6,350 Individual / \$12,700 Family	\$4,000 Individual / \$8,000 Family	\$6,900 Individual / \$13,800 Family	\$8,700 Individual / \$17,400 Family
Out of network benefits	Not Covered	Not Covered	Not Covered	Not Covered

Univera on Demand – Summary View

- From the **summary view**, you can re-arrange plan selection(s) to appear in different order by selecting the **← →** next to each plan.
- Other notable features from within **summary view**:
 - **Print Package** – To generate a PDF of the rate sheet and benefit summary of selected plan
 - **Application** – To generate a PDF of the selected plan's member application
 - **SBC** – To generate a PDF the selected plan's Summary of Benefits Coverage (SBC)
 - You can also generate a PDF of the plan comparisons, by selecting **Print Full Comparison** You can view (in .PDF format) and/or print Rate Sheets, member applications or SBCs

1 Select Plan(s) Confirm Details

PRINT FULL COMPARISON

2022 Full Benefit Grid

Below is a detailed comparison view of the plans you selected. You can Print the full comparison or print a summary of each plan.

Univera on Demand

Plan Name

Platinum Select → ← Gold Standard →

DOWNLOAD FORMS

Print Package Application SBC

Print Package Application SBC

Plan Name	Platinum Select →	← Gold Standard →	← Silver Select →	← Bronze Secure Plus 3
DOWNLOAD FORMS	Print Package Application SBC	Print Package Application SBC	Print Package Application SBC	Print Package Application SBC
Plan ID (Enrollment Code)	78124NV0930009-00 (IAP3)	78124NV0840005-00 (IAD7)	78124NV0950009-00 (IAG3)	78124NV0950023-00 (IAU7)
Plan Highlights	Predictable out-of-pocket costs without a deductible, includes ExerciseRewards.	A deductible is applied to all covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full. Plan Includes ExerciseRewards.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan Includes ExerciseRewards.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan Includes ExerciseRewards.
Network Structure	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.	This plan provides covered benefits with the largest provider network, with access to our 39-county network.
Plan Type	Copyay	Hybrid	Deductible HSA	Basic
HSA Eligible	No	No	Yes	No
Quote Effective	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022	01/01/2022 - 12/31/2022
Rate(s)	Direct Pay	Direct Pay	Direct Pay	Direct Pay
Subscriber/Spouse/Subscriber Children's Family				
Single	\$852.72	\$740.35	\$578.91	\$451.58
Subscriber & Spouse	\$1,705.44	\$1,480.71	\$1,157.81	\$903.17
Subscriber & Children	\$1,449.63	\$1,258.60	\$954.14	\$682.69
Family	\$2,430.24	\$2,110.01	\$1,649.88	\$1,144.82



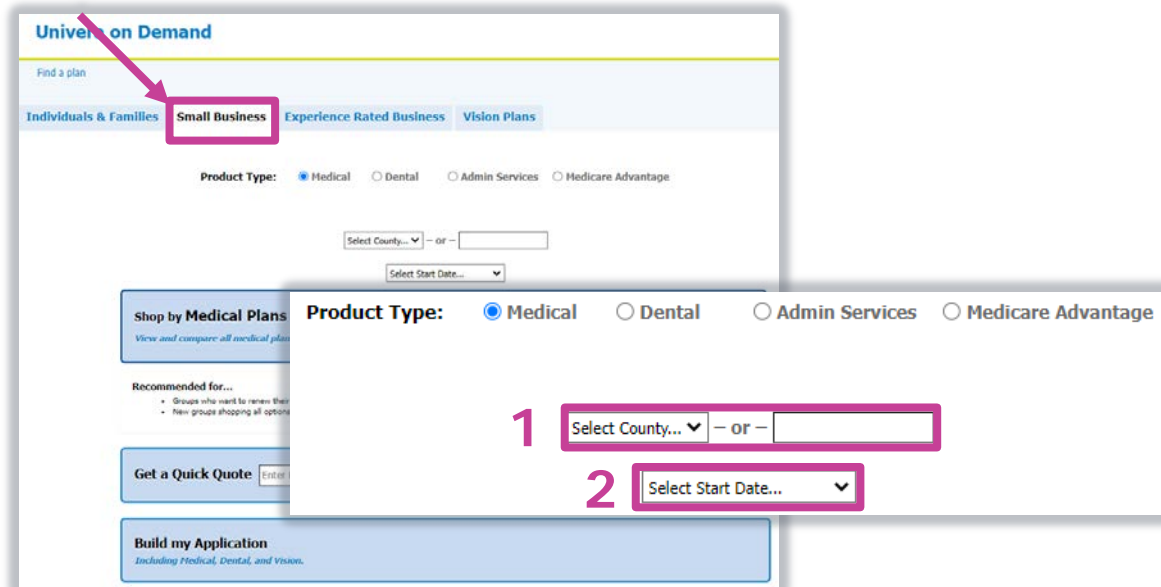
Univera on Demand: Shopping

Small Business



Univera on Demand – Homepage

- To get started shopping for small business, select **Small Business** tab from the Homepage
- Next, select your product type.
 - You can select **Medical** or **Dental** plans
 - From within this tab, you will need to select a **Rating Region** and **Coverage Start Date** from the applicable drop-downs prior to entering the shopping area.



1. Rating Region

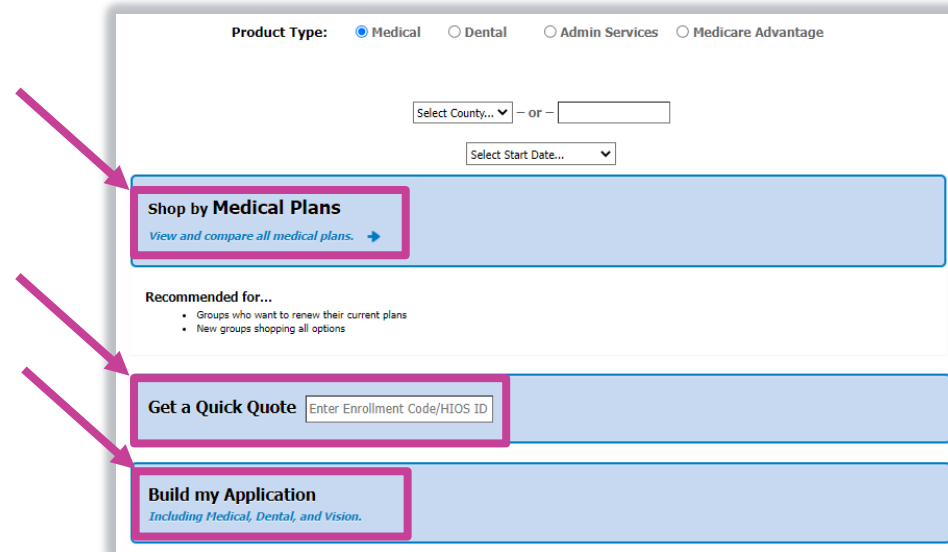
Select the **County** from the drop-down or enter a **Zip Code** where the group is domiciled.

2. Coverage Start Date

Medical and Dental plans for Small Business are available on a quarterly basis.

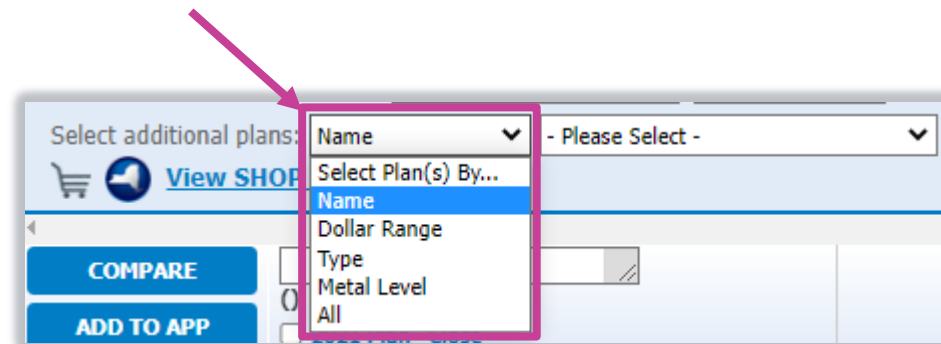
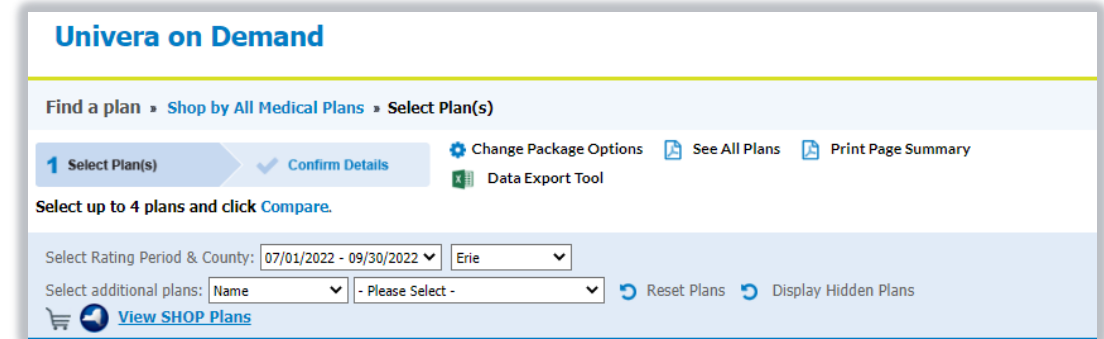
Small Business – Homepage

- If you're shopping Medical products, you can select one of three ways to shop:
 - **Shop by Medical Plans** – Recommended for brokers who are looking to renew a group's existing plan(s) or want to browse and easily compare all available options
 - **Get a Quick Quote** – Recommended if you know the Plan HIOS ID or Enrollment Code for the option(s) you want
 - **Build my Application** – Recommended if you want to easily compare all available options for Medical, Dental and Vision, and generate a prepackaged Open Enrollment packet based on those selections



Shop by Medical Plans

- If you select **Shop by Medical Plans** from the Homepage, you will then be able to view and compare all our available medical plans
- Here you will be able to:
 - Change Package Options
 - See All Plans
 - Print Page Summary
 - Compare from a selection of up to four plans
 - View New York State of Health Marketplace, or SHOP Plans
 - Shop available medical plans using the following shopping filters:
 - *All Plans*
 - *Dollar Range*
 - *Plan Name*
 - *Plan Type*
 - *Metal Level*



Shop by Medical Plans – Compare

- We've built in a compare shopping feature to the **Select Plan(s)** page, which can be accessed if you select **Shop by Medical Plans** from the Homepage
- Compare up to 4 medical plans
 - You'll notice plan(s) will be preselected prior to clicking Compare
 - Depending on the number of plans you've selected from the drop-down, you can deselect or hide plans you want to exclude from your comparison
 - Click Compare, to advance to the detailed comparison view page where you can:
 - Print Full Comparison
 - Print Package for your selected plan(s), including a suggested dental plan offering and/or other ancillary services provided by our partner, Lifetime Benefit Solutions (LBS)
 - Print Summary of Benefits & Coverage (SBC), or
 - Use our Add to App feature, which will allow you shop other lines of business or generate an application with one click

Find a plan » Shop by All Medical Plans » Select Plan(s)

Change Package Options See All Plans

1 Select Plan(s) Confirm Details

Print Page Summary Data Export Tool Enrollment File Download

Select up to 4 plans and click Compare.

Select Rating Period & County: 10/01/2022 - 12/31/2022 Erie

Select additional plans: Name - Please Select - Reset Plans Display Hidden Plans

View SHOP Plans

Filter your results: Search By... - Choose Value - Reset Filters

COMPARE

78124NY1020185-00 (SZW7) Select Hide

ADD TO APP 2021 Plan Close

Download	Print Package SBC
Plan Type	Copay
HSA Eligible	No
Plan Name	Univera Access Platinum 2

LEVEL SUMMARY

Levels Do Not Apply To This Plan

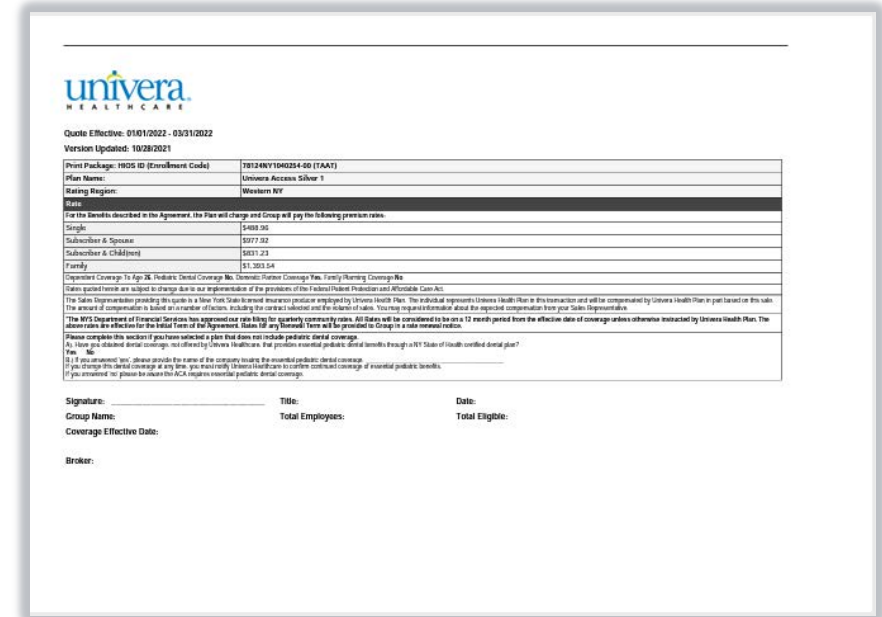
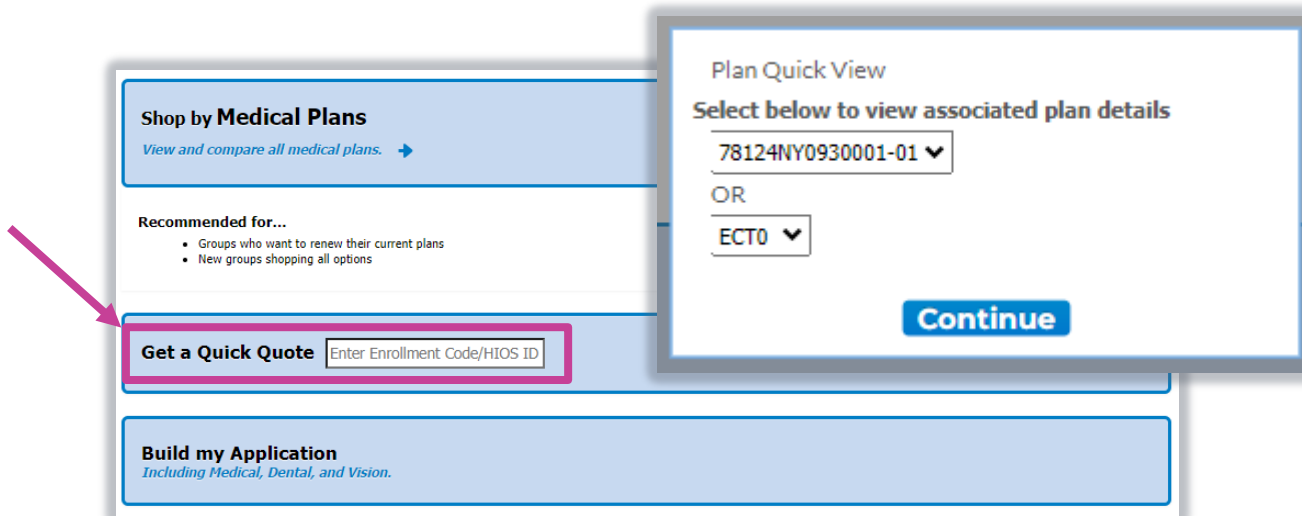
DETAIL SUMMARY

Aggregation Design: Individual Aggregation

Plan Highlights: Predictable out-of-pocket costs without a deductible, includes Wellness Rewards a

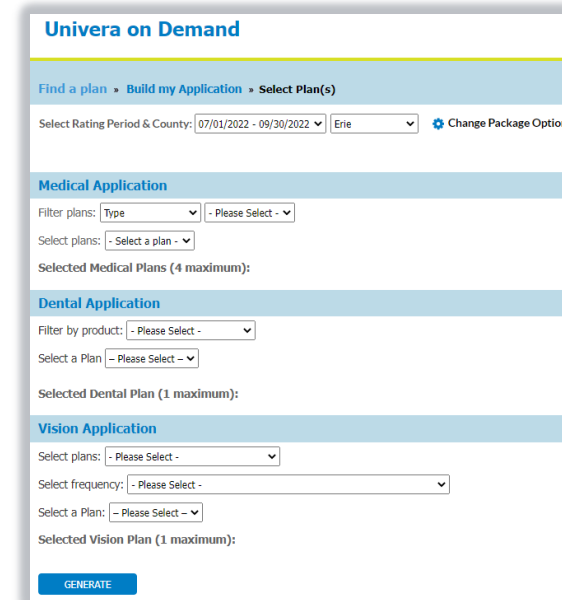
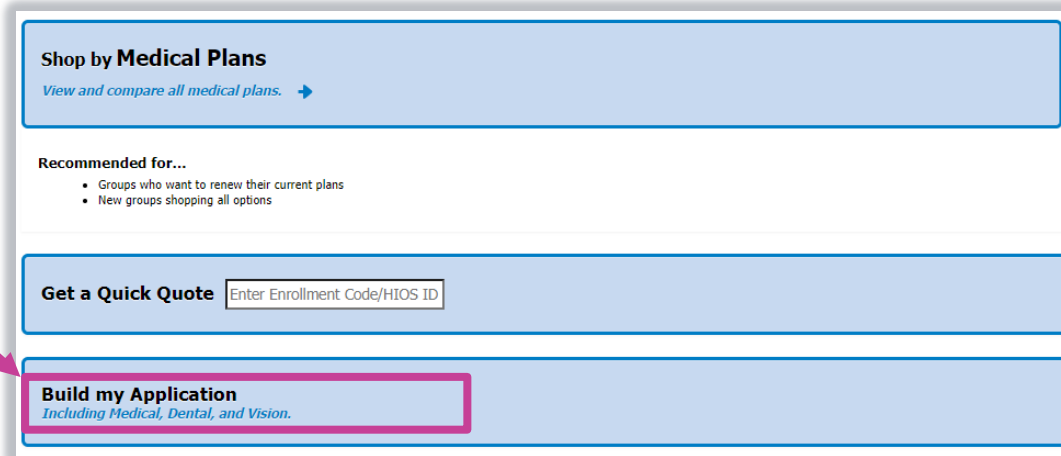
Get a Quick Quote

- If you know the Plan HIOS ID or Enrollment Code you're shopping for, you can use the **Get a Quick Quote** feature from the Homepage to get information more quickly
- Once you enter in a Plan HIOS ID or Enrollment Code, a complete enrollment packet of your plan will generate in PDF



Build my Application

- If you select **Build my Application** from the Homepage, you will then be able to view and compare all our available medical, dental, and vision plans using one single click. You'll advance to the next page:
 - Here you can filter down to the plan(s) that may be a good fit for your client based on filterable selections
 - Generate a prepackaged Open Enrollment packet based on filterable selections for each line of business you're shopping



Build my Application – Select Plan(s) page

- We've built in some popular shopping features to the **Select Plan(s)** page that you may already be familiar with:
 - Easily update Rating Period, or Coverage Date
 - Change Package Options
- Once you've made the appropriate selections unique to your client, you can shop any line of business
 - You can select a maximum of up to:
 - *Four Medical Plans*
 - *One Dental Plan*
 - *One Vision Plan*
 - Note: Filterable selections are limited from this view. To shop based on other criteria, you can visit our Homepage to select a different way to shop

Univera on Demand

Find a plan » Build my Application » Select Plan(s)

Select Rating Period & County: 07/01/2022 - 09/30/2022 Erie Change Package Options

Medical Application

Filter plans: Type - Please Select -

Select plans: - Select a plan -

Selected Medical Plans (4 maximum):

Dental Application

Filter by product: - Please Select -

Select a Plan: - Please Select -

Selected Dental Plan (1 maximum):

Vision Application

Select plans: - Please Select -

Select frequency: - Please Select -

Select a Plan: - Please Select -

Selected Vision Plan (1 maximum):

GENERATE

Build my Application – Generate Application

- Once you've made plan selections from each applicable line of business, you're ready to generate a complete Open Enrollment Application
 - Easily update Rating Period, or Coverage Date
 - Change Package Options
- Once you've made the appropriate selections unique to your client, you can shop any line of business
 - You can select a maximum of up to:
 - *Four Medical Plans*
 - *One Dental Plan*
 - *One Vision Plan*
 - Note: Filterable selections are limited from this view. To shop based on other criteria, you can visit our Homepage to select a different way to shop

The screenshot displays the 'Build my Application' interface. At the top, it shows the breadcrumb 'Find a plan > Build my Application > Select Plan(s)'. Below this, there are dropdown menus for 'Select Rating Period & County' (07/01/2022 - 09/30/2022) and 'Erie', along with a 'Change Package Options' link. The interface is divided into three main sections: 'Medical Application', 'Dental Application', and 'Vision Application'. The 'Medical Application' section includes a 'Filter plans' dropdown set to 'Metal Level' and '+Gold', a 'Select plans' dropdown set to '- Select a plan -', and a list of 'Selected Medical Plans (4 maximum)': 'Univera Access Gold 1 (SZY3) (remove)' and 'Univera Healthcare HMO (SZR9) (remove)'. The 'Dental Application' section includes a 'Filter by product' dropdown set to 'Univera Dental Select', a 'Filter by plan type' dropdown set to 'Passive PPO EmpSponsored - Rollover', a 'Filter by ortho coverage' dropdown set to 'Covered', and a 'Select a Plan' dropdown set to 'UDSER-2-26/26'. It also shows a 'Selected Dental Plan (1 maximum)': 'UDSER-2-26/26'. The 'Vision Application' section includes a 'Select plans' dropdown set to 'Fully Insured - Employer Sponsored', a 'Select frequency' dropdown set to 'Once every calendar year', and a 'Select a Plan' dropdown set to 'Vision Gold Plan - E1 (VAI)'. It also shows a 'Selected Vision Plan (1 maximum)': 'Vision Gold Plan - E1 (VAI)'. At the bottom of the form is a blue 'GENERATE' button.

Build my Application – Application

- The application that is generated includes all plan selections
- The application is “fillable” to allow ease of use for members
- Plan selection(s) are pre-populated for members

The image shows two overlapping screenshots. The background screenshot is the 'Univera on Demand' application builder interface. It features a navigation bar with 'Find a plan', 'Build my Application', and 'Select Plan(s)'. Below this, there are filters for 'Rating Region: Western NY' and 'Version updated: 08/19/2021'. A 'Select Rating Period & County' section includes a date range '01/01/2022 - 03/31/2022' and a county dropdown 'Erie'. The interface is divided into three main sections: 'Medical Application', 'Dental Application', and 'Vision Application'. Each section has filters and a 'Select a Plan' dropdown. The 'Medical Application' section shows 'Selected Medical Plans (4 maximum): Univera Clear Options Gold (TKKM)'. The 'Dental Application' section shows 'Selected Dental Plan (1 maximum): UDSE-7-26/26'. The 'Vision Application' section shows 'Selected Vision Plan (1 maximum): Vision Value Plan - E1 (VAA)'. A blue 'GENERATE' button is at the bottom. The foreground screenshot is the generated 'Commercial Group Health Insurance Application/Change Form'. It includes a 'FOR INTERNAL USE ONLY' box with 'HIOS ID#' and 'EC' fields. The form is divided into 'Section 1: Employer Group & Benefit Information' and 'Section 2: Subscriber's Information'. Section 1 includes fields for 'Employer Name', 'Association/Chamber Name', 'Group Administrator's Signature', 'Date', 'Employee's ID Number', and 'Department Number'. It also has sections for 'Medical Information', 'Dental Information', and 'Vision Information', each with 'Medical Group Number', 'Medical Subgroup', 'Medical Class', and 'Medical Effective Date' fields. There are checkboxes for 'Who do you need Medical coverage for?' (Self Only, Family, Self & Child(ren)) and 'Who do you need Dental coverage for?' (Self Only, Family, Self & Child(ren)). Section 2 includes fields for 'Last Name', 'First Name', 'Middle Initial', 'Title', 'Birthdate', 'Gender', 'Social Security Number**', 'Date of Hire/Rehire', 'Retirement Date', 'Street Address', 'City', 'State', 'Zip Code', and 'Phone'. It also has checkboxes for 'Subscriber Status' (Actively Working, Retired, Disabled, Canceled, COBRA) and 'Subscriber's Medicare Number (if applicable)'. The form is marked 'CONFIDENTIAL' and has a footer with 'APP-350 (0521) U Page 1'.

Add to App

This Shopping Cart feature allows you to add plans as you shop each line of business with the click of a button and can be found within the Select Plan(s) page

Add to App button added to Select Plan(s) page

- Adds the selected plans to the Application up to a maximum of 4 plans
- Application links were removed from Download row
- Compare screens include this update

Continue Building Your Application prompt

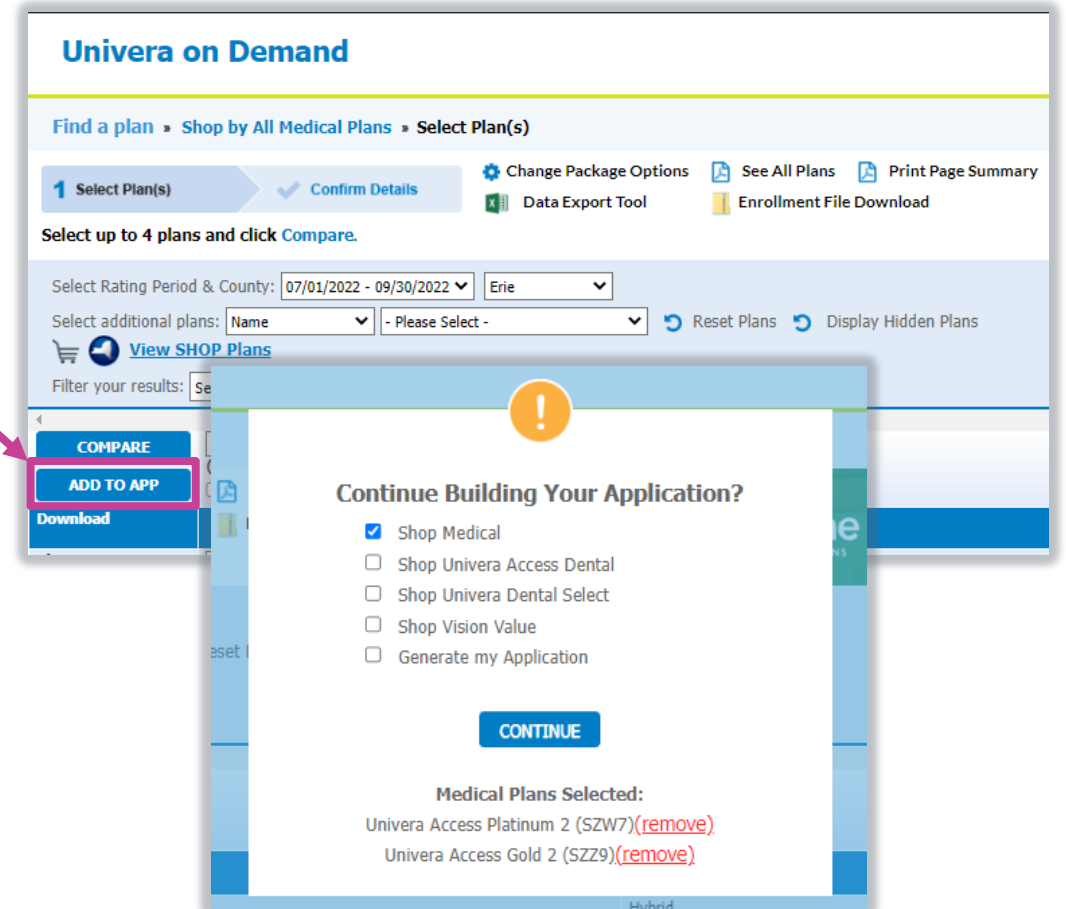
- When Add to App button is selected, prompt to continue shopping or generate Application will appear and you'll be directed to the selected product's shopping page

Adding Other Lines of Business to Application

- When Shop Univera Access Dental, Shop Univera Dental Select, or Shop Vision Value is selected, clicking Continue will direct you to the selected product's shopping page
- Continue Building Your Application prompt will appear after Add to App button is selected from within next shopping page

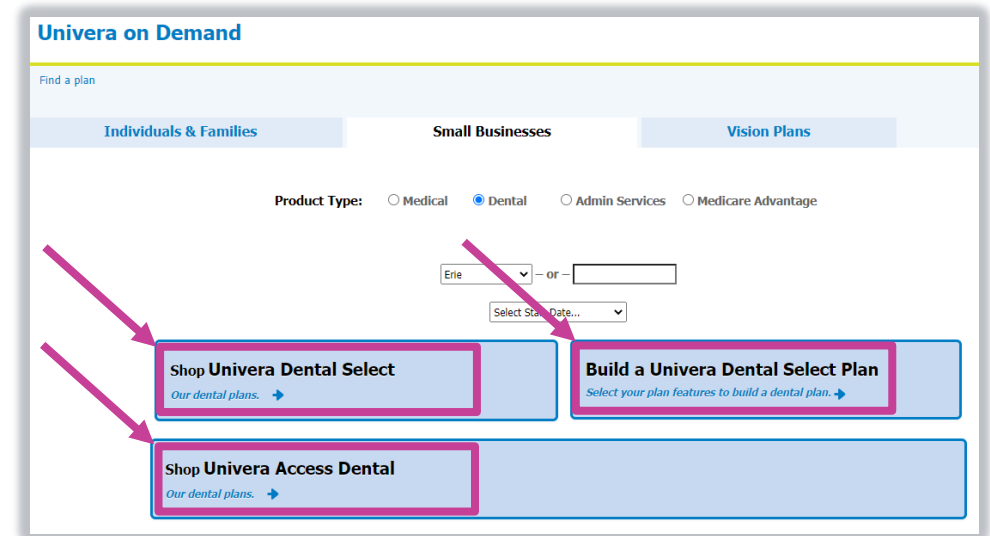
Application Generation

- The application that is generated includes all plan selections (see Build my Application – Application example)
- Application is "fillable" to allow ease of use for members
- Plan selections are pre-populated for member



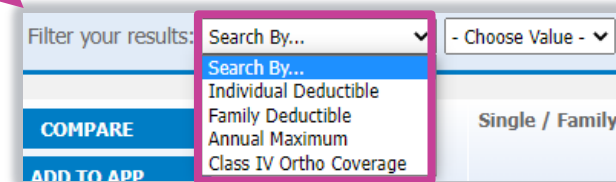
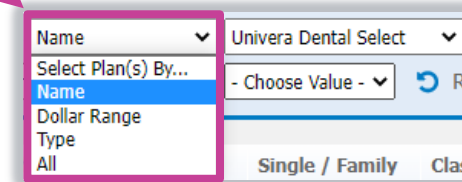
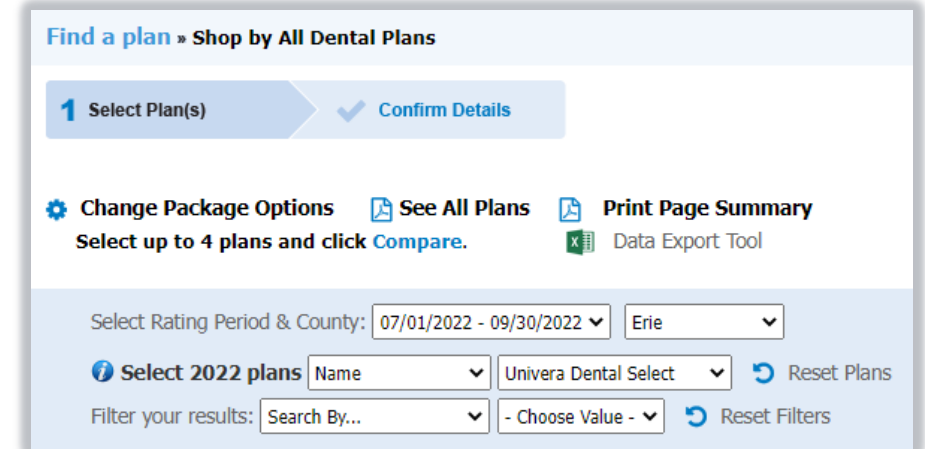
Small Business – Homepage

- If you're shopping Dental products, you can select one of three ways to shop:
 - **Shop Univera Dental Select** – Recommended for brokers who are looking to renew a group's existing Univera Dental Select plan or want to browse and easily compare all available options
 - **Build a Univera Dental Select Plan** – Recommended if you want to tailor your dental plan design based on filterable benefits and other features
 - **Shop Univera Access Dental** – Recommended for brokers who are looking to renew a group's existing ACA-Compliant plan or want to browse and easily compare all available options



Shop Univera Dental Select

- If you select **Shop Univera Dental Select** from the Homepage, you will then be able to view and compare all our available dental plans
- Here you will be able to:
 - Change Package Options
 - See All Plans
 - Print Page Summary
 - Compare from a selection of up to four plans
 - Shop available dental plans using the following shopping filters:
 - *All Plans*
 - *Dollar Range*
 - *Plan Name*
 - *Plan Type*
 - Filter your results using the following common plan attributes:
 - *Individual Deductible*
 - *Family Deductible*
 - *Annual Maximum*
 - *Class IV Ortho Coverage*



New Dental Packages featuring Annual Max Rollover

If you select **Shop Univera Dental Select** from the Homepage, you will also be able to view and compare all our available dental plans which include our **Annual Maximum Rollover** benefit

- Main summary page will include an Annual Maximum Rollover Yes/No indicator
- The Annual Maximum Rollover indicator row will also be available from the Compare page
- The Compare page will include information about the rollover benefit, including threshold limits, rollover amounts, and feature a link to supportive collateral about the Annual Maximum Rollover benefit introduced to Small Groups in 2022

The screenshot shows the 'Univera on Demand' interface. At the top, it says 'Find a plan > Shop by All Dental Plans'. Below that, there are navigation buttons: '1 Select Plan(s)', 'Confirm Details', 'Change Package Options', 'See All Plans', and 'Print Page Summary'. A search bar is present with 'Rating Region: Western NY | Version updated: 08/23/2021 View Updates'. The main table has columns for 'COMPARE', 'ADD TO APP', 'Current 2019 Plan', 'Plan Type', 'Single / Family', 'Class I', 'Class II', 'Class II A', 'Class III', 'Class IV', 'Annual Deductible (Single / Family)', 'Annual maximum', 'Orthodontia Maximum', 'Annual Maximum Rollover', 'Dependents and students', 'Waiting periods & other limitations', and 'Quote Effective'. The 'Annual Maximum Rollover' column for the 'UDSE-1-26/26' plan is highlighted with a pink box and labeled 'Yes'.

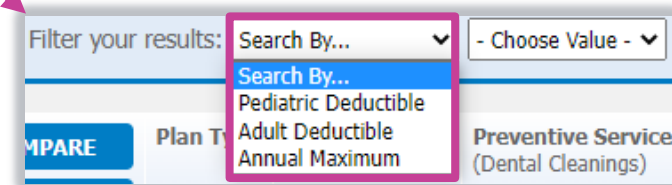
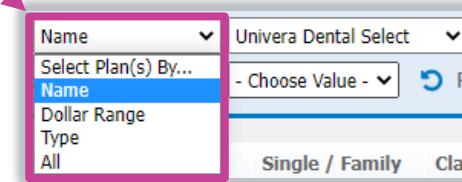
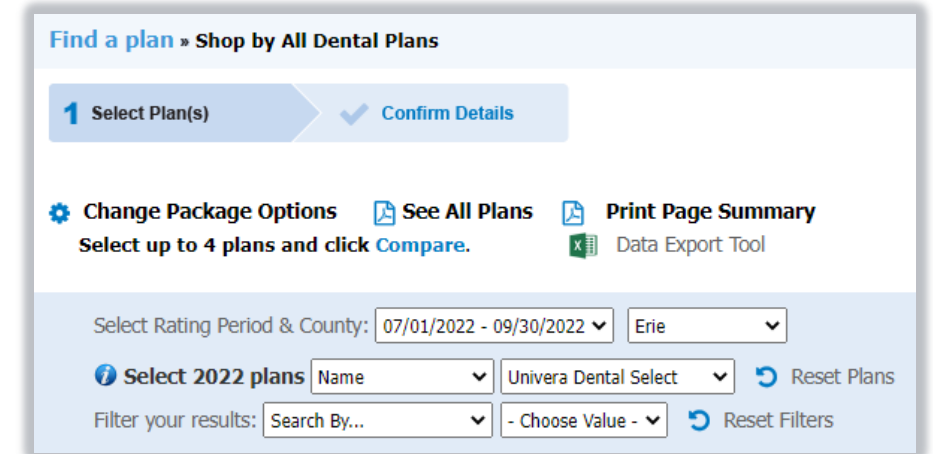
New Plan Types

- PPO Employer Sponsored – Rollover (UDSER)
- PPO Voluntary – Rollover (UDSVR)

Dental Plan Features	
Dependents and students	Qualified dependents and students are covered to age 26.
Annual Deductible	\$50 individual/\$150 family; applies to classes II, IIA and III
Annual Maximum	\$1,000 applies to classes II, IIA and III
Annual Maximum Rollover	Includes rollover benefit with a threshold of \$500, allowing \$250 per year to rollover up to an account maximum of \$1,000
Orthodontia Lifetime Maximum includes dependents to age 19	Not covered
Domestic partner	Covered
Waiting periods & other limitations	Does not apply

Shop Univera Access Dental

- If you select **Shop Univera Access Dental** from the Homepage, you will then be able to view and compare all our available dental plans
- Here you will be able to:
 - Change Package Options
 - See All Plans
 - Print Page Summary
 - Compare from a selection of up to four plans
 - Shop available dental plans using the following shopping filters:
 - *All Plans*
 - *Dollar Range*
 - *Plan Name*
 - *Plan Type*
 - Filter your results using the following common plan attributes:
 - *Pediatric Deductible*
 - *Adult Deductible*
 - *Annual Maximum*



Shop by All Dental Plans – Compare

- We've built in a compare shopping feature to the **Select Plan(s)** page, which can be accessed if you select **Shop Univera Dental Select** or **Shop Univera Access Dental** from the Homepage
- Compare up to 4 dental plans
 - Select the plans you would like to compare
 - Click Compare, to advance to the detailed comparison view page where you can:
 - *Print Full Comparison*
 - *Print Package or Application for your selected plan(s)*

	Plan Type	Single / Family	Preventive Services (Dental Cleanings)	Basic Services (Fillings & Extractions)	Major Services (Periodontics & Endodontics)	
<input type="checkbox"/>	AD-1000-PPO	Passive PPO ACA Qualified	\$25.68 / \$97.32	Pediatric: 100% Adult: 100%	Pediatric: 50%* Adult: 50%*	Pediatric: 50%* Adult: 50%*
<input type="checkbox"/>	AD-1000B-PPO	Passive PPO ACA Qualified	\$23.83 / \$92.17	Pediatric: 100%* Adult: 100%*	Pediatric: 50%* Adult: 50%*	Pediatric: 50%* Adult: 50%*
<input type="checkbox"/>	AD-1500-PPO	Passive PPO ACA Qualified	\$29.20 / \$111.06	Pediatric: \$0 Adult: 100%	Pediatric: \$25 Adult: 50%	Pediatric: \$100 Adult: 50%
<input type="checkbox"/>	AD-750-PPO	Passive PPO ACA Qualified	\$14.92 / \$68.66	Pediatric: 100%* Adult: 100%*	Pediatric: 50%* Adult: 50%*	Pediatric: 50%* Adult: NC

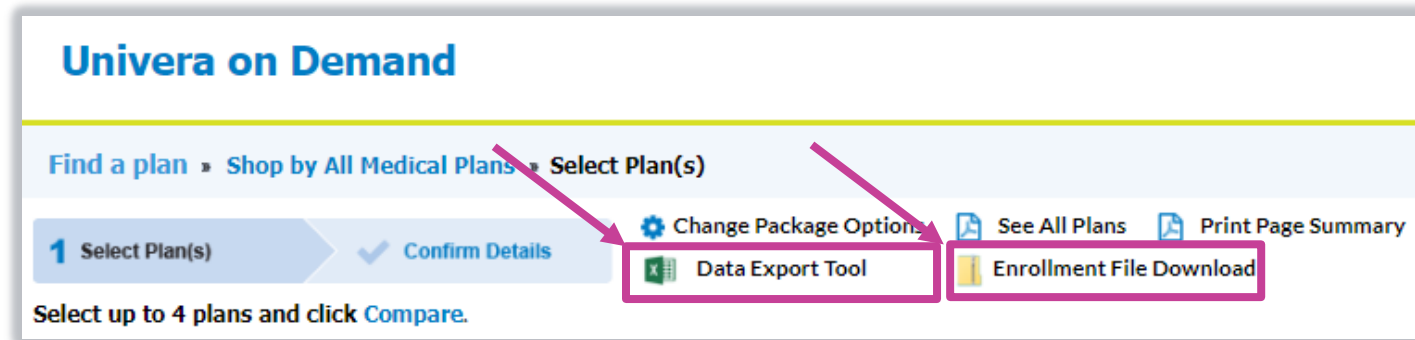
Univera on Demand: Shopping

Enhanced Small Business Shopping Features + Capabilities



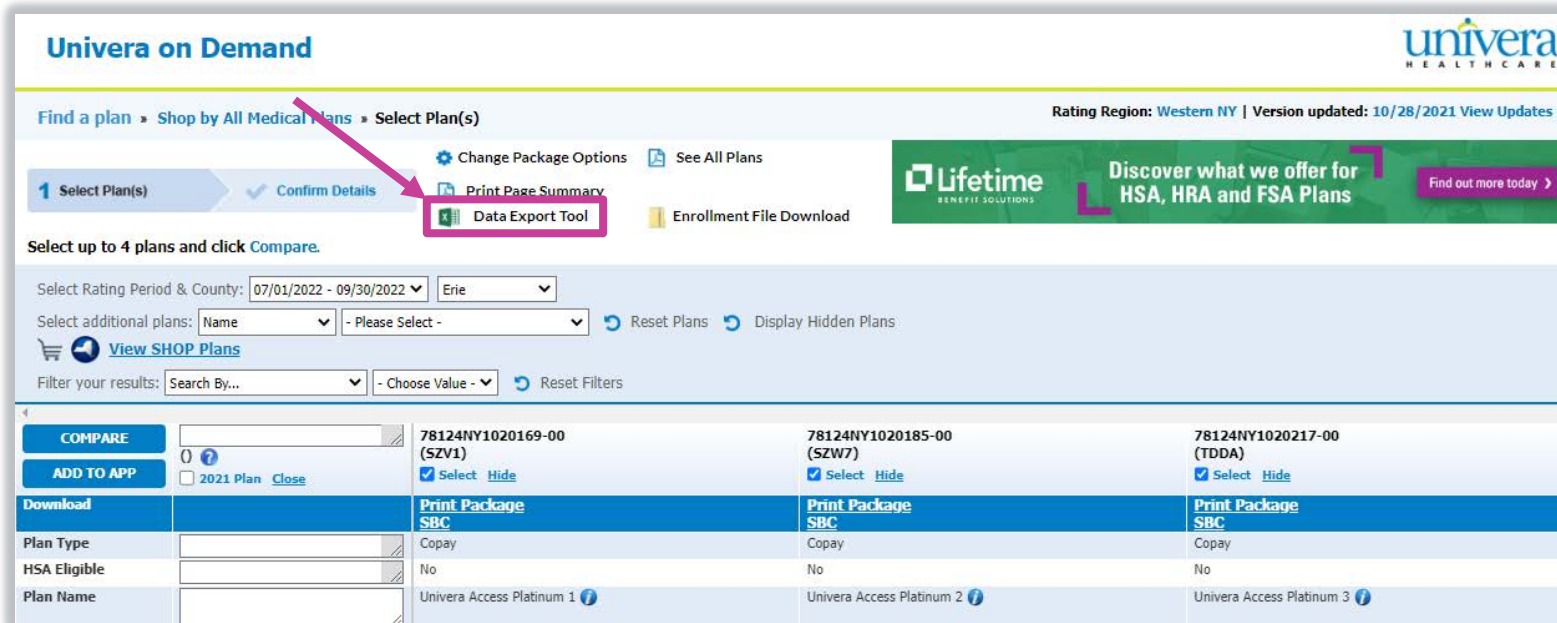
Data Export Features

- There are two features embedded into our **Univera on Demand** shopping experience available from either of our Medical or Dental shopping gateways. Designed to help you package the documents you need and save time.
 - **Data Export Tool** – We made it easier to package the documents you need for your Small Business client(s) by allowing you to readily export benefit and rate information into an Excel file.
 - **Enrollment File Download** – Save even more time by using the express download feature, allowing you to download all rate sheets, benefit summaries and applications for the rating period you need.



Data Export Tool

- Our **Data Export Tool** allows a quick way to export rate and benefit information to make spreadsheeting easy.
 - Using **Data Export Tool** requires Microsoft Excel
 - Below is an example of where to locate the **Data Export Tool** from within the **Shop by All Medical Plan(s)** Gateway page. Click on **Data Export Tool** to advance.

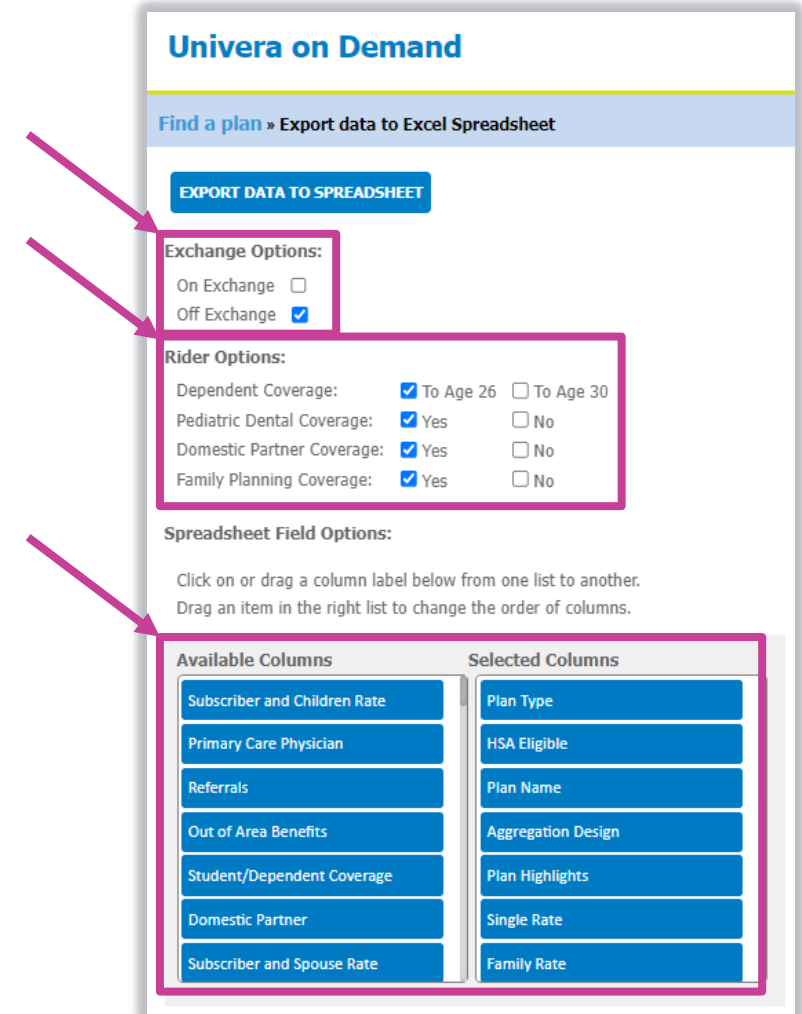


The screenshot shows the Univera on Demand website interface. At the top, the Univera logo is visible. Below the header, there are navigation links: "Find a plan", "Shop by All Medical Plans", and "Select Plan(s)". A pink arrow points to the "Data Export Tool" button, which is highlighted with a pink box. Other buttons include "Change Package Options", "See All Plans", "Print Page Summary", and "Enrollment File Download". A banner for "Lifetime BENEFIT SOLUTIONS" is also present. Below the navigation, there are filters for "Rating Period & County" (07/01/2022 - 09/30/2022, Erie) and "Select additional plans". A table of plan options is shown below, with columns for "COMPARE", "ADD TO APP", "Download", "Plan Type", "HSA Eligible", and "Plan Name".

	78124NY1020169-00 (SZV1)	78124NY1020185-00 (SZW7)	78124NY1020217-00 (TDDA)
Download	Print Package SBC	Print Package SBC	Print Package SBC
Plan Type	Copay	Copay	Copay
HSA Eligible	No	No	No
Plan Name	Univera Access Platinum 1	Univera Access Platinum 2	Univera Access Platinum 3

Using the Data Export Tool

- The **Data Export Tool** will open in a new window with selectable criteria for your spreadsheeting needs
- From this view, you can:
 - Choose On and/or Off Exchange package options
 - Select Make Available rider options, and
 - Configure the spreadsheet with the criteria you're looking for – all benefit categories and rates are available for download
 - *The default criteria within Available Columns are the benefits and rates from the Select Plan(s) page (a summary view)*
 - *You can add or remove criteria by dragging them in or out of the Selected Columns table*
 - *You can change the order of criteria within Selected Columns by dragging them up or down*
- Click **Export Data to Spreadsheet** to initiate the download of your Excel file



Univera on Demand

Find a plan » Export data to Excel Spreadsheet

EXPORT DATA TO SPREADSHEET

Exchange Options:

On Exchange

Off Exchange

Rider Options:

Dependent Coverage: To Age 26 To Age 30

Pediatric Dental Coverage: Yes No

Domestic Partner Coverage: Yes No

Family Planning Coverage: Yes No

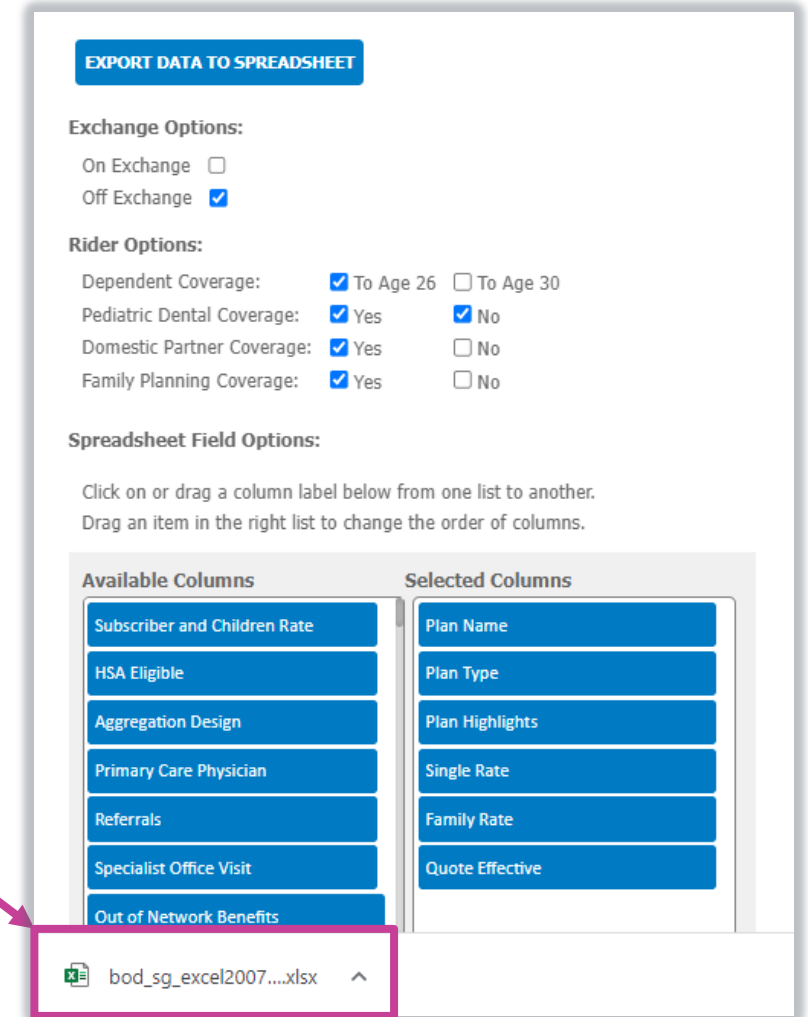
Spreadsheet Field Options:

Click on or drag a column label below from one list to another.
Drag an item in the right list to change the order of columns.

Available Columns	Selected Columns
Subscriber and Children Rate	Plan Type
Primary Care Physician	HSA Eligible
Referrals	Plan Name
Out of Area Benefits	Aggregation Design
Student/Dependent Coverage	Plan Highlights
Domestic Partner	Single Rate
Subscriber and Spouse Rate	Family Rate

Using the Data Export Tool, con't.

- The download will begin in the background, where you will then be prompted to **Open** or **Save** the file (dependent upon your browser)
 - An example from Chrome is on the right
- Once open, you can use Microsoft Excel functionality to further customize the document you need




EXPORT DATA TO SPREADSHEET

Exchange Options:
On Exchange
Off Exchange

Rider Options:
Dependent Coverage: To Age 26 To Age 30
Pediatric Dental Coverage: Yes No
Domestic Partner Coverage: Yes No
Family Planning Coverage: Yes No

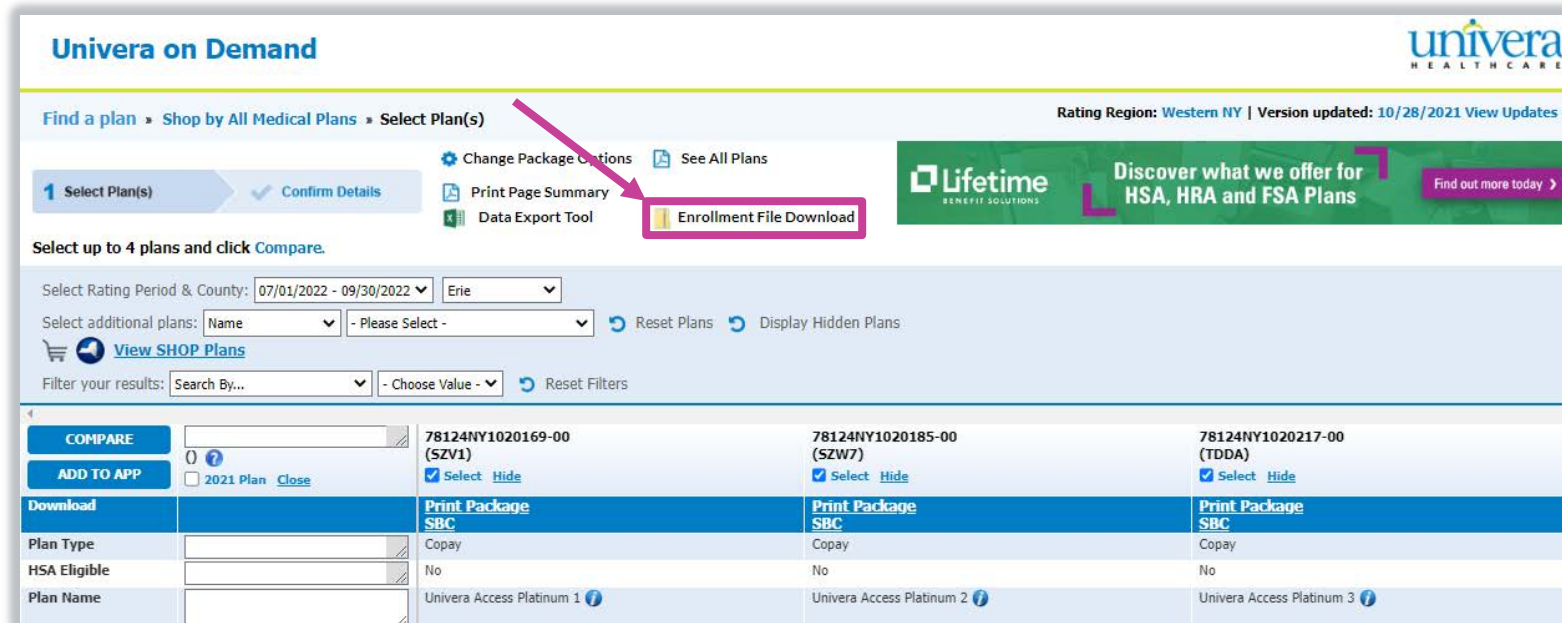
Spreadsheet Field Options:
Click on or drag a column label below from one list to another.
Drag an item in the right list to change the order of columns.

Available Columns	Selected Columns
Subscriber and Children Rate	Plan Name
HSA Eligible	Plan Type
Aggregation Design	Plan Highlights
Primary Care Physician	Single Rate
Referrals	Family Rate
Specialist Office Visit	Quote Effective
Out of Network Benefits	

Download notification:  bod_sg_excel2007....xlsx ^

Enrollment File Download

- Our **Enrollment File Download** functionality allows you to download all rate sheets, benefit summaries and member applications for the rating period you need with its express download capability
 - Using **Enrollment File Download** requires Adobe Acrobat
 - Below is an example of where to locate the **Enrollment File Download** tool from within the **Shop by All Medical Plan(s)** Gateway page. Click on **Enrollment File Download** to advance.



Univera on Demand

univera HEALTHCARE

Rating Region: Western NY | Version updated: 10/28/2021 View Updates

Find a plan » Shop by All Medical Plans » Select Plan(s)

1 Select Plan(s) Confirm Details

Change Package Options See All Plans

Print Page Summary Data Export Tool Enrollment File Download

Discover what we offer for HSA, HRA and FSA Plans

Select up to 4 plans and click Compare.

Select Rating Period & County: 07/01/2022 - 09/30/2022 Erie

Select additional plans: Name - Please Select - Reset Plans Display Hidden Plans

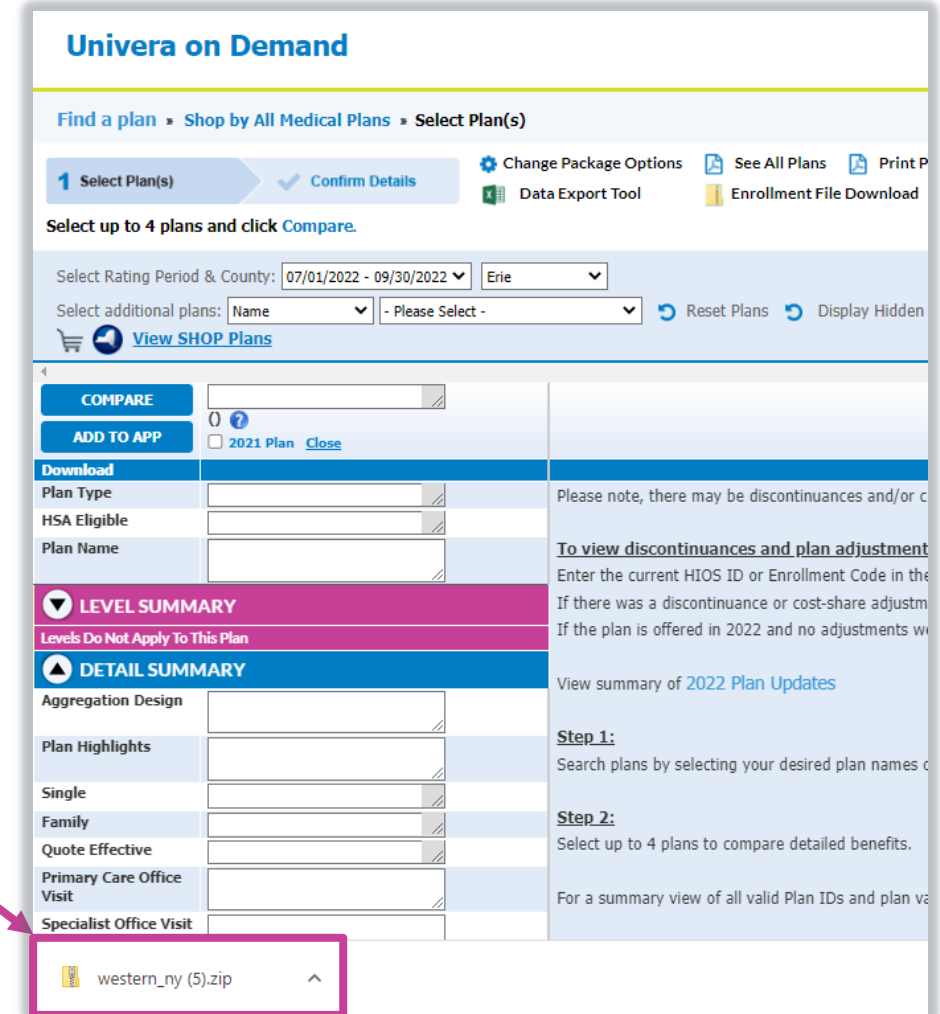
View SHOP Plans

Filter your results: Search By... - Choose Value - Reset Filters

COMPARE	78124NY1020169-00 (SZV1)	78124NY1020185-00 (SZW7)	78124NY1020217-00 (TDDA)
ADD TO APP	2021 Plan Close	Select Hide	Select Hide
Download	Print Package SBC	Print Package SBC	Print Package SBC
Plan Type	Copay	Copay	Copay
HSA Eligible	No	No	No
Plan Name	Univera Access Platinum 1	Univera Access Platinum 2	Univera Access Platinum 3

Using Enrollment File Download

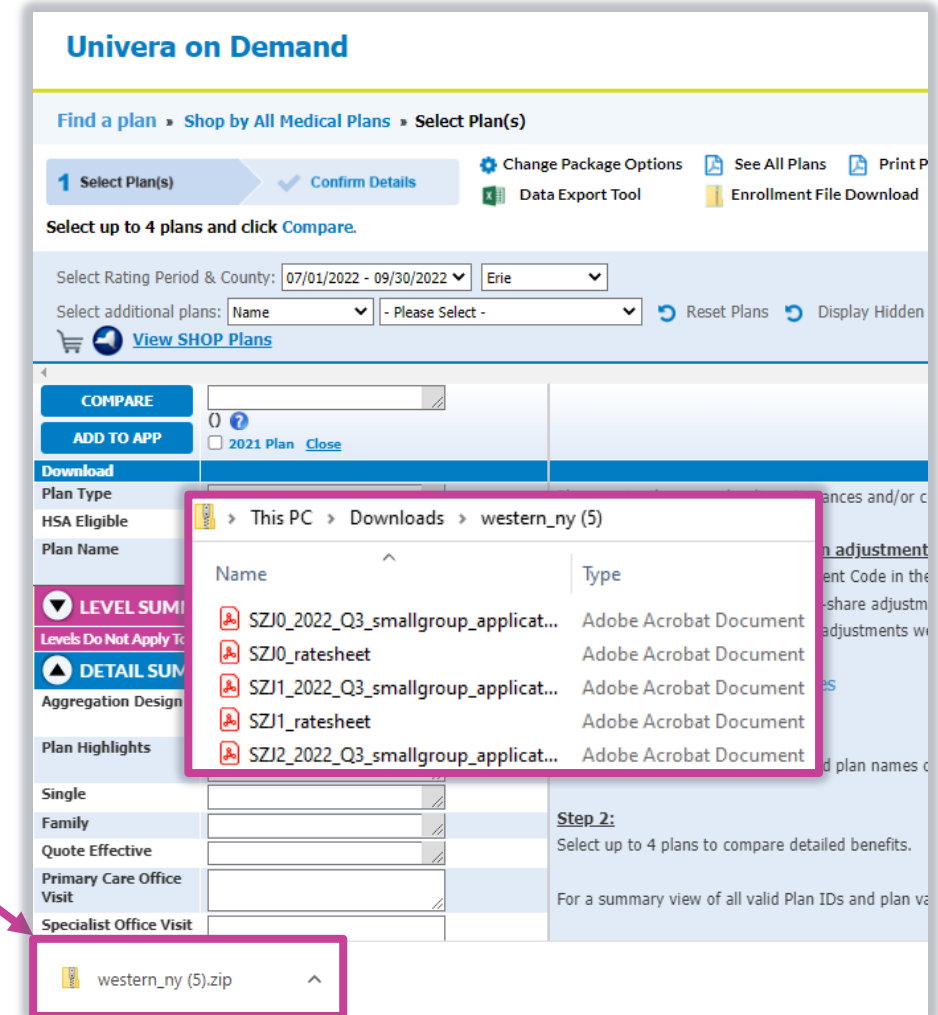
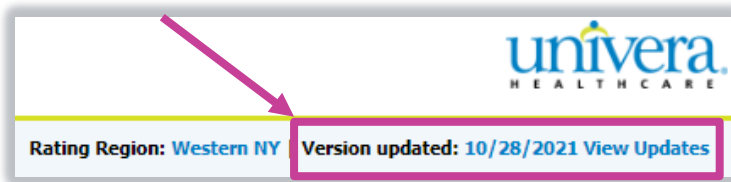
- The download will begin in the background, where you will then be prompted to **Open** or **Save** the file (dependent upon your browser and settings)
 - An example from Chrome is on the right
 - Note: The download will take several minutes



The screenshot shows the 'Univera on Demand' interface. At the top, there are navigation links: 'Find a plan', 'Shop by All Medical Plans', and 'Select Plan(s)'. Below this, there are several utility buttons: '1 Select Plan(s)', 'Confirm Details', 'Change Package Options', 'See All Plans', 'Print P...', 'Data Export Tool', and 'Enrollment File Download'. A message says 'Select up to 4 plans and click Compare.' Below that, there are dropdown menus for 'Select Rating Period & County' (07/01/2022 - 09/30/2022) and 'Erie'. There are also buttons for 'Reset Plans' and 'Display Hidden'. A 'View SHOP Plans' button is also present. The main content area is divided into sections: 'COMPARE', 'ADD TO APP', 'Download', 'LEVEL SUMMARY', and 'DETAIL SUMMARY'. The 'DETAIL SUMMARY' section includes fields for 'Aggregation Design', 'Plan Highlights', 'Single', 'Family', 'Quote Effective', 'Primary Care Office Visit', and 'Specialist Office Visit'. A pink arrow points to a download notification at the bottom of the page, which shows a file named 'western_ny (5).zip'.

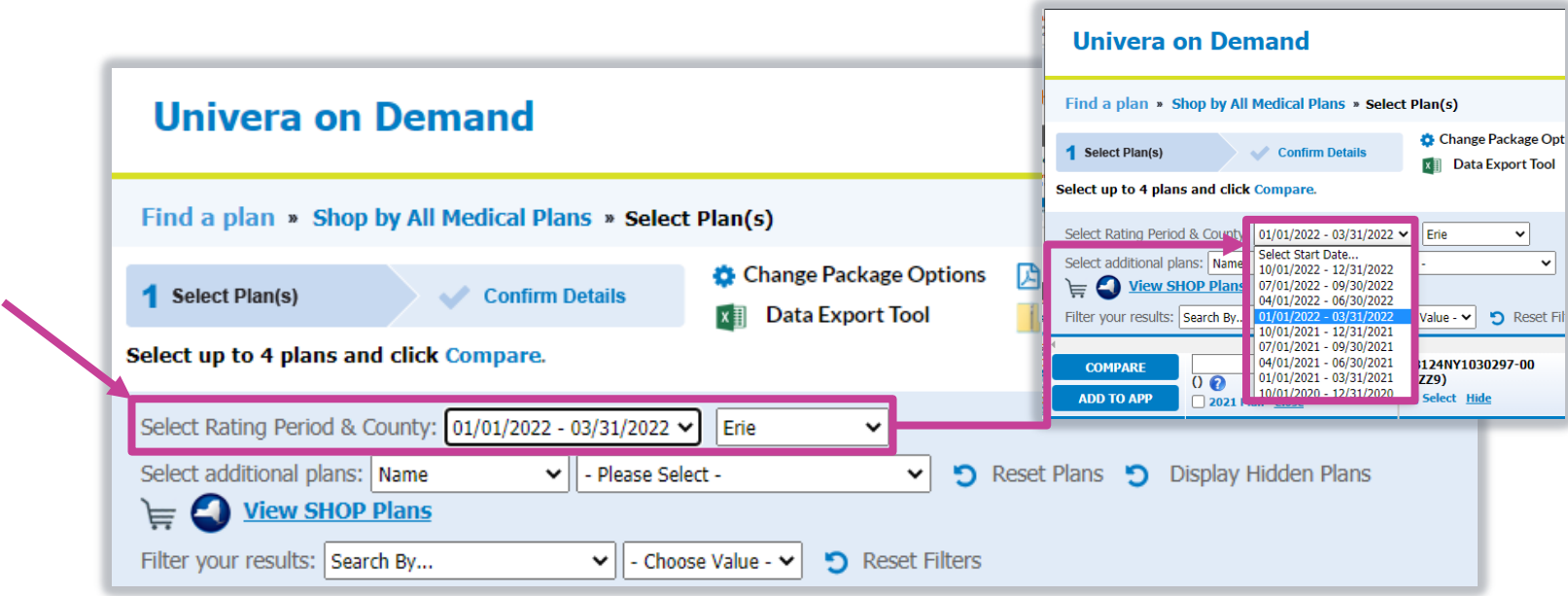
Using Enrollment File Download

- Once the download is complete, a zip file folder will be available containing:
 - Package Rate Sheets and Member Application files will include all plans for the regions and rating period you selected on the Homepage
 - Plan Enrollment Codes are the base of the file name, followed by year and rating period (quarterly)
- Remember to periodically check the **Version Updated** date (located in the top right corner) to ensure you have the most up-to-date data



Change Rating Region and Period

- We've enhanced the **Select Plan(s)** page to allow the option to easily change the Rating Region and Rating Period
 - You no longer need to go back out to the Homepage if you want to view plans from more than one Rating Region or Rating Period



Univera on Demand: Shopping

Experience Rated Business – Available for Dental Only



NEW! Shop by Dental Preferred Packages

Our new **Shop by Dental Preferred Packages** experience makes selecting the right plan easier.

Shop by Dental Preferred Packages allows you to:

- Conveniently shop with your clients on a smartphone or tablet
- Four unique package options that build up in coverage
 - Preventive – A plan for groups offering dental for the first time or those focused on routine, preventive care
 - A plan for groups looking for a little more than preventive care
 - A comprehensive value plan with orthodontia
 - A comprehensive coverage plan with orthodontia, plus a generous plan annual maximum



Univera on Demand – Homepage

- To get started shopping for experience rated business, select **Experience Rated Business** tab from the Homepage
- Next, select your product type.
 - You can select **Dental** plans
 - To shop **Medical**, please reach out to your Broker or Univera Healthcare account manager

The screenshot shows the Univera on Demand homepage. At the top, there is a search bar labeled "Find a plan". Below it, there are four tabs: "Individuals & Families", "Small Business", "Experience Rated Business", and "Vision Plans". The "Experience Rated Business" tab is highlighted with a pink box and a pink arrow pointing to it. Below the tabs, there is a "Product Type:" section with a radio button selected for "Dental". Below that, there is a form with a pink box around it, containing a dropdown menu labeled "Select County..." and a text input field labeled "Enter Zip Code". A pink number "1" is next to this form. At the bottom, there is a blue button with a pink box around it, labeled "Build a Univera Dental Select Plan" and "Select your plan features to build a dental plan. →". A pink number "2" is next to this button.

1. Rating Region

Select the **County** from the drop-down or enter a **Zip Code** where the group is domiciled.

2. Build a Univera Dental Select Plan

Click on **Build a Univera Dental Select Plan** to advance to the next page, where you can select benefits and features that meet your client's needs

More about Shop by Design for Dental

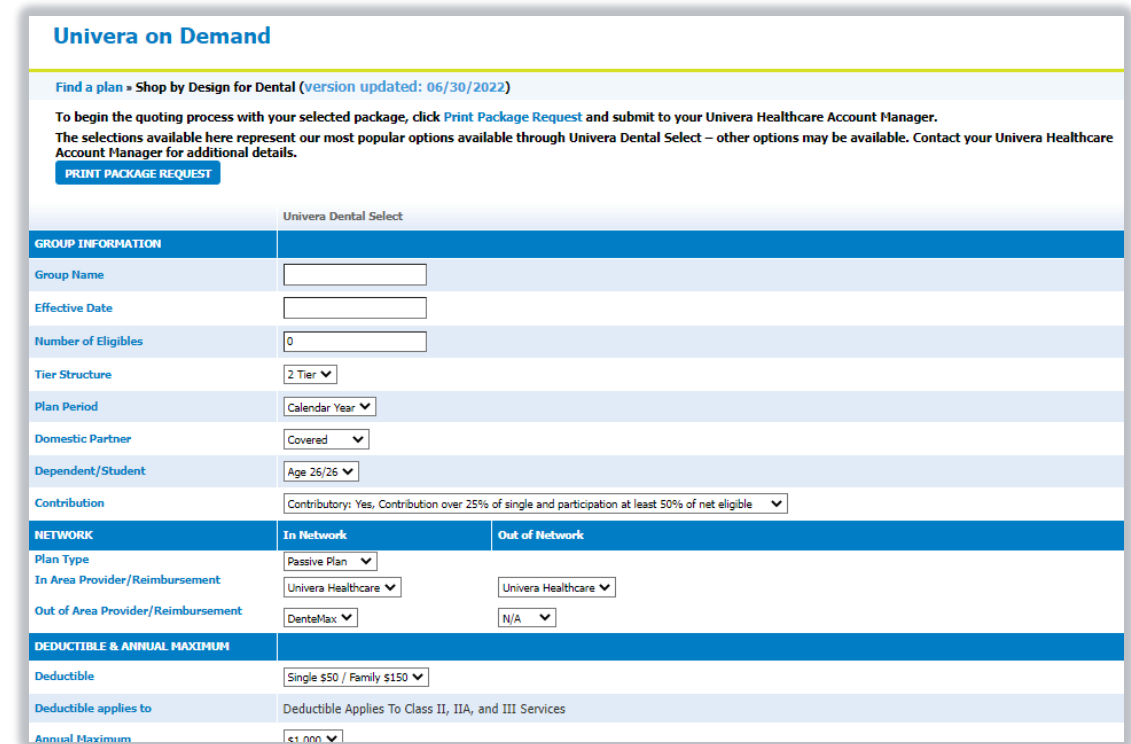
Our new **Shop by Design for Dental** experience allows you to build a dental plan that best fits your group's needs, suggesting beneficial options you may not have considered.

Shop by Design for Dental allows you to:

- Conveniently shop with your clients on a smartphone or tablet
- Design custom plans ranging from starter setups to comprehensive designs
- Quickly identify options that will save your clients money
- Surpass expectations with a dental plan that checks all the boxes

Shop by Design for Dental

- **Shop by Design for Dental** allows you to make benefit selections and add features available through Univera Dental Select. You can tailor your dental package by building in selections for:
 - **Group Information**
 - **Network**
 - **Deductible**
 - **Annual Maximum**
 - **Orthodontia**



Univera on Demand

[Find a plan](#) » [Shop by Design for Dental](#) (version updated: 06/30/2022)

To begin the quoting process with your selected package, click [Print Package Request](#) and submit to your Univera Healthcare Account Manager. The selections available here represent our most popular options available through Univera Dental Select – other options may be available. Contact your Univera Healthcare Account Manager for additional details.

[PRINT PACKAGE REQUEST](#)

Univera Dental Select

GROUP INFORMATION	
Group Name	<input type="text"/>
Effective Date	<input type="text"/>
Number of Eligibles	<input type="text" value="0"/>
Tier Structure	2 Tier ▼
Plan Period	Calendar Year ▼
Domestic Partner	Covered ▼
Dependent/Student	Age 26/26 ▼
Contribution	Contributory: Yes, Contribution over 25% of single and participation at least 50% of net eligible ▼

NETWORK	
In Network	Out of Network
Plan Type	Passive Plan ▼
In Area Provider/Reimbursement	Univera Healthcare ▼
Out of Area Provider/Reimbursement	DentalMax ▼

DEDUCTIBLE & ANNUAL MAXIMUM	
Deductible	Single \$50 / Family \$150 ▼
Deductible applies to	Deductible Applies To Class II, IIA, and III Services
Annual Maximum	<= 1,000 ▼

Shop by Design for Dental – Quoting

- To begin the quoting process with your selected package, click **Print Package Request** to generate a PDF of your customized plan
- Next, submit the PDF to your **Univera Healthcare account manager** to initiate quoting process.

Univera on Demand

Find a plan • Shop by Design for Dental (version updated: 06/30/2022)

To begin the quoting process with your selected package, click [Print Package Request](#) and submit to your Univera Healthcare Account Manager. The selections available here represent our most popular options available through Univera Dental Select – other options may be available. Contact your Univera Healthcare Account Manager for additional details.

PRINT PACKAGE REQUEST

Univera Dental Select

GROUP INFORMATION	
Group Name	<input type="text"/>
Effective Date	<input type="text"/>
Number of Eligibles	<input type="text" value="0"/>
Tier Structure	2 Tier ▼
Plan Period	Calendar Year ▼
Domestic Partner	Covered ▼
Dependent/Student	Age 26/26 ▼
Contribution	Contributory: Yes, Contribution over 25% of single and participation at least 50% of net eligible ▼

NETWORK		
Plan Type	In Network	Out of Network
	Passive Plan ▼	
In Area Provider/Reimbursement	Univera Healthcare ▼	Univera Healthcare ▼
Out of Area Provider/Reimbursement	DentalMax ▼	N/A ▼

DEDUCTIBLE & ANNUAL MAXIMUM	
Deductible	Single \$50 / Family \$150 ▼
Deductible applies to	Deductible Applies To Class II, IIA, and III Services
Annual Maximum	\$1,000 ▼

univera HEALTHCARE

VERSION UPDATED: 06/30/2022

GROUP INFORMATION	
Group Name	
Effective Date	
Number of Eligibles	0
Tier Structure	2 Tier
Plan Period	Calendar Year
Domestic Partner	Covered
Dependent/Student	Age 26/26
Contribution	Contributory: Yes, Contribution over 25% of single and participation at least 50% of net eligible

NETWORK	
Plan Type	Passive Plan
In Area Provider/Reimbursement	Univera Healthcare / Univera Healthcare
Out of Area Provider/Reimbursement	DentalMax / N/A

DEDUCTIBLE & ANNUAL MAXIMUM	
Deductible	Single \$50 / Family \$150 (Deductible Applies To Class II, IIA, and III Services)
Annual Maximum	\$1,000
Deductible Applies To	Class II, IIA, and III Services
Annual Maximum Applies To	Class II, IIA, and III Services
Annual Maximum Reimbursement Match	Yes

DEDUCTIBLE & ANNUAL MAXIMUM	
Class I - Preventive & Diagnostic	100% / 100%
Class II - Basic Services	80% / 80%
Class III - Basic Restorative Services	80% / 80%
Class IV - Major Restorative Services	50% / 50%

DEDUCTIBLE & ANNUAL MAXIMUM	
Class V - Orthodontic Services	50% / 50%
Class VI - Orthodontic W/O	To Age 18
Class VII - Lifetime Maximum	\$1,000
Class VIII - Lifetime Maximum	To Age 18

Enter contact requests here

Univera Healthcare is a nonprofit independent licensee of the Blue Cross Blue Shield Association.

page 1 / 2


Shop by Preferred Packages for Dental – Quoting

- To begin the quoting process with your selected package, click the **PDF icon** to generate a PDF of your preferred package option
- Next, submit the PDF to your **Univera Healthcare account manager** to initiate quoting process.

Univera on Demand univera HEALTHCARE

Find a plan » Shop by Preferred Package for Dental version updated: 07/01/2023 View Updates

To begin the quoting process, select a package below, click on PDF icon and submit the file to your Univera Healthcare account manager.


Discover what we offer for HSA, HRA and FSA Plans
Find out more today >

Preferred Package Descriptions	REVENTIVE	LOW	MID	HIGH
	A plan for groups offering dental for the first time or focused on routine, preventive care	A plan for groups looking for a little more than preventive care	A comprehensive value plan with orthodontia	A comprehensive coverage plan with a generous annual maximum
Deductible	\$0 per person	\$50 per person	\$50 per person	\$50 per person
Annual Max	\$500	\$1,000	\$1,500	\$2,000
Class I (Preventive)	0%	0%	0%	0%
Class I (Basic)	50%	50%*	50%*	20%*
Class II (Basic Restorative)	Not Covered	50%*	50%*	20%*
Class III (Major Care)	Not Covered	50%*	50%*	50%*
Class IV (Orthodontia)	Not Covered	Not Covered	50%*	50%*
Ortho Max	N/A	N/A	\$750	\$1,000
Waiting Periods	Six-month waiting period on Basic Care	12-month waiting period on Major Care	12-month waiting period on Major Care and Orthodontia	12-month waiting period on Major Care and Orthodontia

*Subject to plan deductible.

VERSION UPDATED: 07/01/2023

univera HEALTHCARE

PLAN INFORMATION

Plan Name: Preventive
 Plan Description: A plan for groups offering dental for the first time or focused on routine, preventive care

KEYWORDS

Plan Type: Flexible Plan
 In-Area Provider/Reimbursement: Univera Healthcare / Univera Healthcare
 Out of Area Provider/Reimbursement: N/A / N/A

DEDUCTIBLE & ANNUAL MAXIMUM

Deductible: \$0 per person (Class I, IA, and II Services)
 Annual Maximum: \$500 (Class I, IA, and II Services)

CLASSIFICATION

Class I: Preventive & Diagnostic: 0%
 Class II: Basic Services: 50%
 Class III: Basic Restorative Services: Not Covered
 Class IV: Major Restorative Services: Not Covered

ORTHODONTICS

Class IV: Orthodontic Services: Not Covered
 Class IV: Lifetime Maximum: N/A

WAITING PERIODS

Waiting Periods: Six-month waiting period on Basic Care

Univera Healthcare is a nonprofit independent licensee of the Blue Cross Blue Shield Association
 To ensure an expedited quote experience, please ensure your dental quote contains the following details:

Domestic Partner:
 Covered
 Not Covered

Dependent/Student:
 Age 26/26
 Age 19/25

Which contribution plan type applies?
 Contributory (employer-sponsored): Contribution over 25% of single rate and participation of at least 50% of net eligible
 Voluntary: Contribution not over 25% of single rate and participation less than 50% of net eligible

Thank You