

The Signature Design Series

Univera Healthcare's Signature PPO Series combines the best aspects of our ActiveUnivera, valUcare, and Univera PPO products to create an improved PPO product.

The Signature Series is unique because it:

- Now offers new Deductible, Non-HSA-style designs
 - Example: Signature Deductible 2 - First 3 Primary Care Physician visits are covered in full
- Offers more variety in Hybrid options
- Is configurable, with a variety of Copay, Hybrid, Deductible, and Deductible w/ HSA options
- Is only available to Large Employer Groups
 - Experience-Rated/Minimum Premium/ASO groups
 - 100+ full time equivalents

The Signature Design Series:

- Simplifies the process for members to get care, allowing members the freedom to see any participating provider without choosing a Primary Care Physician or receiving a referral.
- Offers the same great PPO network and discounts members rely on for great health care services at competitive rates.
 - MultiPlan network for domestic or international travel and employees living outside the Univera Healthcare region



What you and your clients need to know about transitioning to the Signature PPO Designs:

Moving to these new Copay, Hybrid, and Deductible plan options will provide members with additional value-based features and greater flexibility, while keeping the same, or similar, cost-sharing levels and quality coverage.

Legacy PPO Option	Recommended Option	Features of Recommended Option
ActiveUnivera/ valUcare Copay	Signature Copay 1	<ul style="list-style-type: none"> • Chiropractor cost share is a Primary Care Physician, rather than a Specialist. • No separate injectable copay for Chemotherapy or Dialysis. • Allergy treatment is covered in full. • Home care visits are unlimited.
Univera PPO H-L	Signature Copay 1	<ul style="list-style-type: none"> • Medical management uses prior authorization instead of pre-certification. • Observation Stay is an Emergency Room copay instead of an In-Patient copay. • Surgical Care, including Surgicenters and free-standing facilities, are charged at an Out-Patient copay, instead of a Specialist.
ActiveUnivera/ valUcare Hybrid	Signature Hybrid 1	<ul style="list-style-type: none"> • Chiropractor cost share is a Primary Care Physician, rather than a Specialist. • No separate injectable copay for Chemotherapy or Dialysis. • Home care visits are unlimited. • Maternity Care - Routine newborn nursery is coinsurance only. Deductible is covered under the member.
Univera PPO A-G	Signature Hybrid 2	<ul style="list-style-type: none"> • Medical management uses prior authorization instead of pre-certification.
ActiveUnivera/ valUcare HDHP	Signature Deductible 3	<ul style="list-style-type: none"> • Home care visits are unlimited.

Introducing Our Signature Preferred PPO Packages

We've taken the guesswork out of choosing the right plans for your groups! The Univera Healthcare Signature Preferred PPO packages are a set of 16 strategic packages, pre-approved for Underwriting, that help make the selection process easier and the quoting process faster.

The Signature Preferred PPO packages combine new, best-in-class features with those from our most widely-enrolled packages, and some newly created packages, across our Copay, Hybrid, and Deductible plans to create 16 pre-set options.

Package selection is simple; you'll choose:

- Up to four pre-set pre-packaged plan designs
 - Copay
 - Hybrid
 - Deductible (HSA compatible HDHP)
 - Deductible Plan Starter—Lowest deductible with lowest Out-of-Pocket-Maximum
 - Deductible Plan Lower—Lower- to Mid-Range deductible & Out-of-Pocket-Maximum
 - Deductible Plan Mid—Mid- to High-range deductible & Out-of-Pocket-Maximum
 - Deductible Max—Highest deductible, highest Out-of-Pocket-Maximum, most affordable monthly premium rates
- Your option to offer domestic partnership coverage
- Your online health engagement program

Your members will love that these packages can include:

- Hearing aids for children to age 19
- \$0 copay for children to age 19
- \$0 generics for children to age 19
- Acupuncture coverage
- Eyewear coverage

You'll still use Univera on Demand to make plan comparison and selection more convenient. And your Univera Healthcare Account Management Consultants are always available to answer any questions you might have while you build compelling offerings for your clients.

The screenshot displays the 'Univera on Demand' website interface. At the top right is the Univera Healthcare logo. Below it is a navigation bar with 'Find a Plan' and three tabs: 'Individuals & Families', 'Small Businesses', and 'Experience Rated Business'. Under 'Find a Plan', there are radio buttons for 'Product Type' with 'Medical' selected and 'Dental' unselected. A 'NEW' badge is positioned above the 'Shop by Signature Preferred' card. Two main cards are visible: 'Shop by Product Design' (with a right-pointing arrow) and 'Shop by Signature Preferred' (with a right-pointing arrow). Below these cards are two 'Recommended for...' sections. The first section lists: 'New business quotes (looking to match existing benefits)', 'Existing groups that would like to add a plan', and 'Groups looking for specific cost share combinations'. The second section lists: 'Renewals (option for bundling)' and 'New groups (option for menu pricing)'. On the right side, there is a 'What's New?' section dated 'January 26, 2016' with the text: 'Second quarter rates for small businesses are available to quote.' Below this are sections for 'Medical' (listing product brochures, individual metal level brochures, exercise/rewards brochures, and mid-sized business package sell sheets) and 'Dental' (listing dental blue options brochure, learn about dental options for small groups, how do pediatric benefits work?, and more dental resources). At the bottom right is a 'Ready to Enroll' section listing: 'Small Group Policy Guidelines', 'Experience Rated Business Policy Guidelines', 'Experience Rated Business Enrollment Forms', 'Direct Pay Metal Plan Guidelines', and 'Other Enrollment Forms'. At the very bottom, there is a disclaimer: 'This is not a contract nor a Summary of Benefits and Coverage (SBC). This benefit summary is intended to highlight the coverage of this program. Benefits are determined by the terms of the Member Certificate. All benefits are subject to medical necessity.' followed by a note about preventive services and a technical support contact number: 'For technical web issues please contact our Web Help Desk at 1-800-278-1247'.

Signature Preferred Packages - Flexible bundling of preset packages

Step 1: Choose up to 4 pre-set packages, no more than 1 from each category

Step 2: Choose adjustments: Domestic Partner
 Hearing aids for children to age 19
 \$0 copay for children to age 19
 \$0 generics for children to age 19

Step 3: Choose your online health engagement program Yes, \$500 No Incentive

Category 1 - Copay Richest Benefits, Lowest OOPM for the member, no in-network deductible										
Package ID	Design	PCP	SPC	Deductible	Coinsurance	IN OOPM	OON OOPM	IP	ER	Rx
SigPref-Copay1-A	Sig Copay 1	\$15	\$25	\$0	0%	\$1,500	\$3,000	\$150	\$75	\$5/\$35/\$70, \$0 Generic for Kids*
SigPref-Copay1-B	Sig Copay 1	\$20	\$30	\$0	0%	\$1,500	\$3,000	\$250	\$150	\$5/\$35/\$70, \$0 Generic for Kids*
SigPref-Copay1-C	Sig Copay 1	\$25	\$40	\$0	0%	\$2,000	\$4,000	\$250	\$150	\$5/\$35/\$70, \$0 Generic for Kids*
SigPref-Copay1-D	Sig Copay 1	\$30	\$50	\$0	0%	\$2,000	\$4,000	\$250	\$150	\$5/\$35/\$70, \$0 Generic for Kids*
Category 2 - Hybrids Adds an in-network deductible for some services but keeps most services at a copay										
Package ID	Design	PCP	SPC	Deductible	Coinsurance	IN OOPM	OON OOPM	IP	ER	Rx
SigPref-Hyb1-A	Sig Hybrid 1	\$25	\$40	\$1,000	20%	\$3,000	\$6,000	20%	\$250	\$5/\$35/\$70, \$0 Generic for Kids*
SigPref-Hyb1-B	Sig Hybrid 1	\$30	\$50	\$1,000	20%	\$3,500	\$7,000	20%	\$250	\$5/\$35/\$70, \$0 Generic for Kids*
SigPref-Hyb1-C	Sig Hybrid 1	\$30	\$50	\$2,000	20%	\$4,000	\$8,000	20%	\$250	\$5/\$35/\$70, \$0 Generic for Kids*
SigPref-Hyb1-D	Sig Hybrid 1	\$40	\$60	\$2,000	20%	\$4,000	\$8,000	20%	\$250	\$5/\$35/\$70, \$0 Generic for Kids*
Category 3 - Deductible Plan Starter Lowest deductible with lowest Out-of-Pocket-Maximum										
Package ID	Design	PCP	SPC	Deductible	Coinsurance	IN OOPM	OON OOPM	IP	ER	Rx
SigPref-Ded3-A	Sig Ded 3	20%	20%	\$1,500	20%	\$3,000	\$6,000	20%	20%	\$5/\$35/\$70, \$0 Generic for Kids*
SigPref-Ded3-B	Sig Ded 3	20%	20%	\$2,000	20%	\$4,000	\$8,000	20%	20%	\$5/\$35/\$70, \$0 Generic for Kids*
Category 4 - Deductible Plan Lower Lower- to Mid-Range deductible & Out-of-Pocket-Maximum										
Package ID	Design	PCP	SPC	Deductible	Coinsurance	IN OOPM	OON OOPM	IP	ER	Rx
SigPref-Ded3-C	Sig Ded 3	20%	20%	\$2,500	20%	\$5,000	\$10,000	20%	20%	\$5/\$35/\$70, \$0 Generic for Kids*
SigPref-Ded3-D	Sig Ded 3	20%	20%	\$3,000	20%	\$5,000	\$10,000	20%	20%	\$5/\$35/\$70, \$0 Generic for Kids*
Category 5 - Deductible Plan Mid Mid- to High-range deductible & Out-of-Pocket-Maximum										
Package ID	Design	PCP	SPC	Deductible	Coinsurance	IN OOPM	OON OOPM	IP	ER	Rx
SigPref-Ded3-E	Sig Ded 3	20%	20%	\$3,500	20%	\$6,000	\$12,000	20%	20%	\$5/\$35/\$70, \$0 Generic for Kids*
SigPref-Ded3-F	Sig Ded 3	20%	20%	\$4,000	20%	\$6,000	\$12,000	20%	20%	\$5/\$35/\$70, \$0 Generic for Kids*
Category 6 - Deductible Max Highest deductible, highest Out-of-Pocket-Maximum, most affordable monthly premium rates										
Package ID	Design	PCP	SPC	Deductible	Coinsurance	IN OOPM	OON OOPM	IP	ER	Rx
SigPref-Ded3-G	Sig Ded 3	0%	0%	\$5,500	0%	\$5,500	\$11,000	0%	0%	Covered in Full
SigPref-Ded3-H	Sig Ded 3	0%	0%	\$6,350	0%	\$6,350	\$12,700	0%	0%	Covered in Full

* \$0 generics for children to age 19