

October XX, 2020

Group Name
Address
City, State, Zip

Dear Group Administrator:

We recognize the impact COVID-19 has had on our groups and members. In addition to mandated business closures, many of our members were forced to cancel important routine visits with their doctors as well as other important medical procedures.

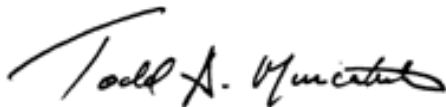
As part of Upstate New York's largest non-profit insurer, we know at times like this it's more important than ever that we do not collect more than necessary to pay claims and run our business.

As part of our comprehensive community response to the COVID-19 pandemic, we will be issuing a premium credit to your account. Your December invoice, which will be sent in November, will reflect a 20 percent refund of your medical billed premium for the month of April of this year. Please keep in mind the following:

- The amount credited does not include premium amounts if your account was administered through Lifetime Benefit Solutions. That credit was handled separately.
- The monthly premium amounts for April were calculated using billing data as of August 31, 2020. It does not include any retroactivity for months outside of that time period. In general, this may not balance to the actual invoice for the month.

We appreciate your business and continued loyalty to Univera Healthcare. Please contact your account representative or broker if you have any questions.

Sincerely,



Todd Muscatello
Senior Vice President