

# UNIVERA PPO SIGNATURE DEDUCTIBLE 4, NON-HSA



Think of this plan as like buying a home in relatively good condition. Because your up-front costs are lower, you can use the savings to make any changes you want. This plan offers a blend of predictability and cost savings through moderate premiums, a mix of deductibles, and fixed copays. You get peace of mind and flexibility.



## 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 includes a deductible.**

A deductible health plan is designed to help keep premium costs low. Your plan includes a deductible that must be met before your insurance pays towards medical services. The deductible applies to all medical care (including diabetic drugs and supplies), but does not apply to Preventive Care,\* which is covered in full, or prescription drugs. After your deductible is met, you will pay a copay for most medical services.



## Prescription Drugs and Your Plan

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

## Other Things to Know About Your Plan

**1**

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

The entire family's annual deductible must be met by one or any combination of covered members before a copay or coinsurance is applied for any family member.

**2**

### 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](http://UniveraHealthcare.com/Member) to view your benefits and learn what your amount is.
- The entire family's annual out-of-pocket maximum must be met by one or any combination of covered members. Once that amount is reached, care is covered in full.
- Any individual will not pay more than \$6,650.

## Important Terms

### Deductible

An amount of money you have to pay before the health insurance company will make any payment toward your health care services. For example: If you have a \$3,000 deductible, you pay 100% of your first \$3,000 in medical bills. After you reach your deductible amount, you may pay a portion of your health care costs and your health insurance company will pay the rest.

### Copays

A fixed amount you pay each time you use a medical service, like a doctor's visit or prescription refill. For example: If your plan's coverage includes a \$20 copay for a Primary Care Provider (PCP), you pay \$20 for each visit to your PCP and the insurance company pays for the rest.

### Coinsurance

Coinsurance is similar to a copay, but instead of a fixed-dollar amount, you pay a percentage of the total bill. For example: You need crutches and your bill is \$100. If your coinsurance is 15%, that means you pay \$15 and the insurance company pays the remaining \$85.

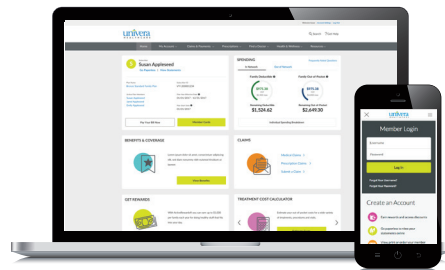
### Out-of-Pocket Maximum

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

## Learn More About Your Benefits and Register Your Account

[UniveraHealthcare.com/Member](http://UniveraHealthcare.com/Member)

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



## Member Benefits

**Our Network:** Access to more top-quality doctors, hospitals, and pharmacies—locally and nationwide.

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

**24/7 Nurse Call Line:** Answers to your health care questions anytime.

**Pharmacy Home Delivery:** Save time and money by having your prescriptions delivered to your home.

**National MultiPlan Network:** Access to a national network of providers for when you're traveling or have a family member living out of town.

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

**Go Paperless:** Opt in to receive email notifications when your member statements and documents are available to view online instead of receiving them in the mail.

To learn more about your benefits and register your account, visit [UniveraHealthcare.com/Member](http://UniveraHealthcare.com/Member).



## Access to the Doctors You Trust

Univera Healthcare gives you access to 98% of area physicians. Plus, with 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](http://UniveraHealthcare.com/FindProvider).



## Healthy Every Day

When you have questions about your health, we have answers at [UniveraHealthcare.com](http://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.

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