

# UNIVERA PPO SIGNATURE COPAY 1



This plan is like purchasing a brand new home. While your mortgage payments might be a little higher, you're all set from the day you move in and won't have to deal with any unexpected repairs or updates. On this plan, you'll never be surprised by a big bill and will rarely have to think about your coverage.



## 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 copay plan provides 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 for most medical services, you are only responsible for paying a copay.



## 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)?

This plan does not have a deductible.

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.

## Important Terms

### 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.

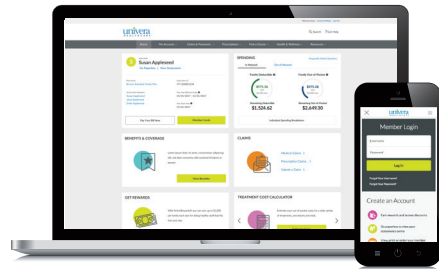
### Out-of-Pocket Maximum

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.



## 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.

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

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