



Univera on Demand Shopping Guide

Small Group and Individual & Families

2019

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- SHOP BY MEDICAL PLANS

Getting Started

This is the homepage. What tab you choose here drives your plan selection throughout Univera on Demand.

The screenshot displays the Univera on Demand homepage. At the top left, the text "Univera on Demand" is visible. The main navigation area features two tabs: "Individuals & Families" (selected) and "Small Businesses". Below the tabs, the "Product Type" section includes radio buttons for "Medical" (selected), "Dental", "Admin Services", and "Medicare Advantage". Search filters include "Select County...", "Enter Zip Code", and "Select Start Date...".

Key sections on the page include:

- Shop by Medical Plans:** A blue box with the text "View and compare all medical plans." and a right-pointing arrow.
- Recommended for...:** A list of recommendations: "Groups who want to renew their current plans" and "New groups shopping all options".
- Get a Quick Quote:** A blue button with a checkmark icon.
- What's New? (Yellow Banner):** Contains the text "Small Group and Individual 2019 Plans and Rates are Now Available" and two links: "NEW 2019 Univera Access At-A-Glance Brochure" and "NEW 2019 Univera Access Product Guide".
- Product Grid (Right Side):**
 - Univera Dental Select:** Includes links for "Small Group | Large Group", "How Pediatric Benefits Work", and "More Dental Resources".
 - Reimbursement Accounts:** Includes links for "HSA | FSA | HRA" and "Request a quote".
 - Individual:** Includes links for "Member Brochures", "Small Group", "Member Brochures | Sell Sheets", "Individual Metal Level Plans", and "Wellness".
 - Ready to Enroll:** Includes links for "Policies", "Direct | Small Group | Large Group", and "Enrollment Forms".

Univera on Demand Small Business



Small Business – Getting Started

To get started shopping for small business plans, select the “**small businesses**” tab.

Next, select your product type.

- You can select **Medical** or **Dental** plans

Univera on Demand

Find a plan

[Individuals & Families](#) **Small Businesses**

Product Type: **Medical** **Dental** Admin Services Medicare Advantage

Select County... — or — Enter Zip Code

Select Start Date...

Shop by Medical Plans
[View and compare all medical plans.](#) →

Shopping Medical

If you select **Medical**, you'll choose

1. Rating Region – select the **County** or **Zip Code** of your business headquarters.
2. Coverage Start Date – Medical plans for small businesses can be quoted quarterly.

Individuals & Families **Small Businesses**

Product Type: Medical Dental Admin Services Medicare Advantage

1 — or —

2

**Shop by
Medical Plans**
[View and compare all medical plans. →](#)

Shopping Medical

Once you have selected your **Rating Region** and **Coverage Start Date**, you can select either:

- Shop by Medical Plans

OR

- Shop by Quick Quotes

The screenshot displays a web interface for shopping medical plans. At the top, there are two tabs: "Individuals & Families" (highlighted in blue) and "Small Businesses". Below the tabs, the "Product Type" section includes radio buttons for "Medical" (selected), "Dental", "Admin Services", and "Medicare Advantage". There are two input fields: "Select County..." with a dropdown arrow and "Select Start Date..." with a dropdown arrow. Below these fields, there are two main options, each in a blue box with a red border:

- Shop by Medical Plans**: Includes the text "View and compare all medical plans." followed by a right-pointing arrow.
- Get a Quick Quote**: Includes a small blue checkmark icon in the top right corner.

Between these two options, there is a section titled "Recommended for..." with two bullet points:

- Groups who want to renew their current plans
- New groups shopping all options

Shop by Medical Plans

- If you select **Shop by Medical Plans**, you will then be able to view and compare all of our Medical plans.
- Here, you will be able to:
 - Change Package Options
 - See All Plans
 - Print Page Summary

Univera on Demand

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

Select up to 4 plans and click [Compare](#).

Select additional plans: Name - Please Select -

Reset Plans Display Hidden Plans View SHOP Plans

Shop by Quick Quote

If you know the Plan ID or Enrollment Code you're shopping for, you can use the Quick Quote feature to get information more quickly.

Univera on Demand

The screenshot shows the Univera on Demand website interface. At the top, there is a search bar labeled "Find a plan". Below it are two tabs: "Individuals & Families" and "Small Businesses". The "Product Type" section includes radio buttons for "Medical", "Dental", "Admin Services", and "Medicare Advantage". The "Plan Quick View" section has a dropdown menu with "78124NY1020016-01" selected, followed by "OR" and another dropdown with "GAJ0" selected. To the right, there is a date range dropdown set to "01/01/2019 - 03/31/2019". A "Continue" button is visible. Below this, there is a "View and compare all medical plans" link. A red arrow points from the "Get a Quick Quote" button at the bottom to the "Continue" button. The "Get a Quick Quote" button is highlighted with a red box.

- Plans for **Small Groups** will populate an enrollment packet for the plan you select.

Univera on Demand - New Export Features for Small Business Plans



New Export Features

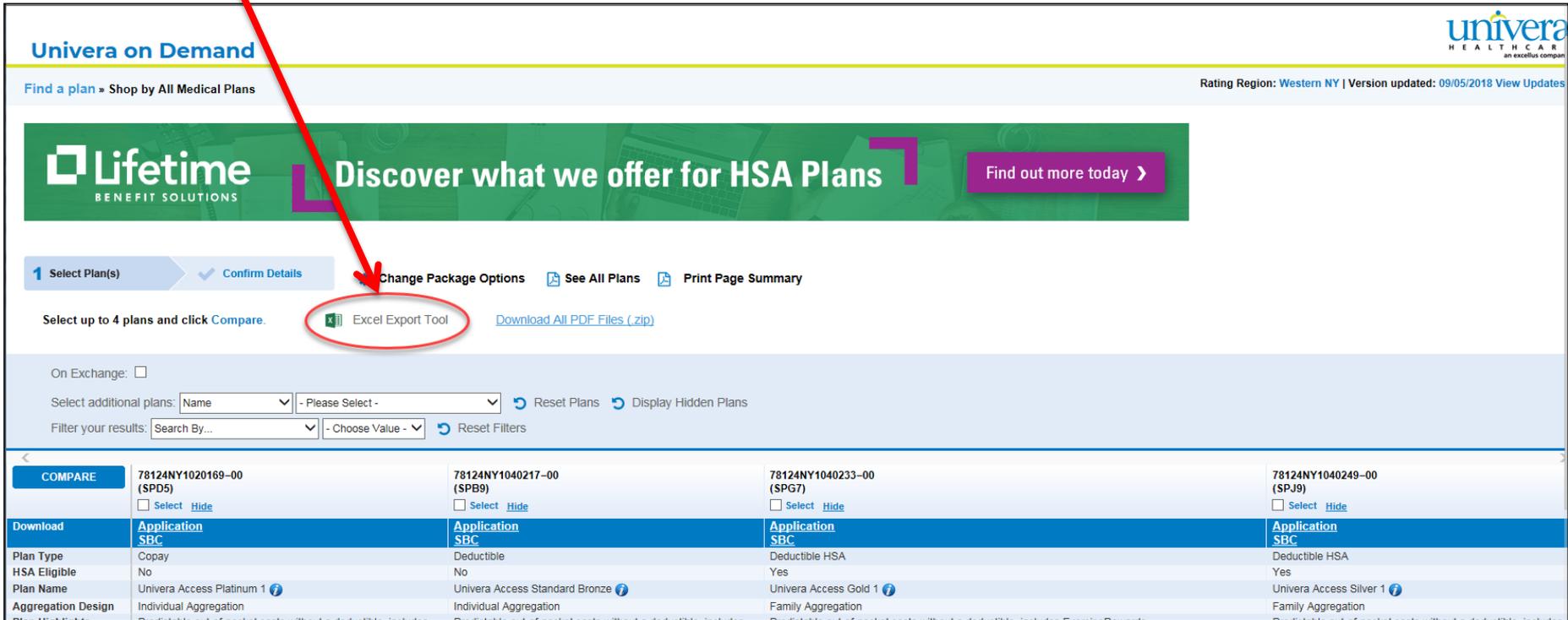
There are two new features in Univera on Demand to help you create the documents you need and save time.

- 1. Data Export tool** - We made it easier to create the documents you need for your clients by allowing you export benefit and rate information into an excel spreadsheet.
- 2. Enrollment documents express download** – Save time by downloading all the rate sheets, benefit summaries and applications for the region and rating period you need

View the next slides to see how these new features work.

New Benefit & Rate Export Tool

Export Benefits & Rates to make spread sheeting easy!



The screenshot shows the Univera on Demand website interface. A red arrow points from the top left towards the 'Excel Export Tool' link, which is circled in red. The interface includes a navigation bar with 'Univera on Demand' and 'Find a plan » Shop by All Medical Plans'. A banner for 'Lifetime BENEFIT SOLUTIONS' promotes HSA Plans. Below the banner are navigation buttons: '1 Select Plan(s)', 'Confirm Details', 'Change Package Options', 'See All Plans', and 'Print Page Summary'. A section for 'Select up to 4 plans and click Compare.' contains the 'Excel Export Tool' link and 'Download All PDF Files (.zip)'. Below this are filters for 'On Exchange', 'Select additional plans', and 'Filter your results'. At the bottom, a table displays four plan options for comparison.

COMPARE	78124NY1020169-00 (SPD5)	78124NY1040217-00 (SPB9)	78124NY1040233-00 (SPG7)	78124NY1040249-00 (SPJ9)
Download	Application SBC	Application SBC	Application SBC	Application SBC
Plan Type	Copay	Deductible	Deductible HSA	Deductible HSA
HSA Eligible	No	No	Yes	Yes
Plan Name	Univera Access Platinum 1	Univera Access Standard Bronze	Univera Access Gold 1	Univera Access Silver 1
Aggregation Design	Individual Aggregation	Individual Aggregation	Family Aggregation	Family Aggregation

*This tool requires Microsoft Excel

Benefit & Rate Export Tool

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 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

- Aggregation Design
- Plan Highlights
- HSA Eligible
- Quote Effective
- Single Rate
- Subscriber and Spouse Rate
- Subscriber and Children Rate

Selected Columns

- Plan Name
- Plan Type

How it works:

1. Click  *Excel Export Tool*
2. A new window will open with the spreadsheet options
3. Choose your exchange and package options
4. Configure the spreadsheet with variables – All benefit categories and rates are available for download
 - The default columns are the benefits & rates from the select plans page (a summary view)
 - You can add or remove variables by dragging them in or out of the selected column table
 - You can change the order of the selected columns by dragging them up or down
5. Click EXPORT DATA TO SPREADSHEET

Benefit & Rate Export Tool

Internet Explorer (IE) Example

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 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
Aggregation Design	Plan Name
Plan Highlights	Plan Type
HSA Eligible	
Quote Effective	
Single Rate	
Subscriber and Spouse Rate	
Subscriber and Children Rate	

Do you want to open or save **bod_sg_excel2007.xlsx** from **excelluscompare.cyberwebgroup.com**?

Open Save Cancel

- Next you will get a message to open or save the data extract
- The message will look different depending on your browser – see examples
- Once open, the file works like any excel file

Chrome Example

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

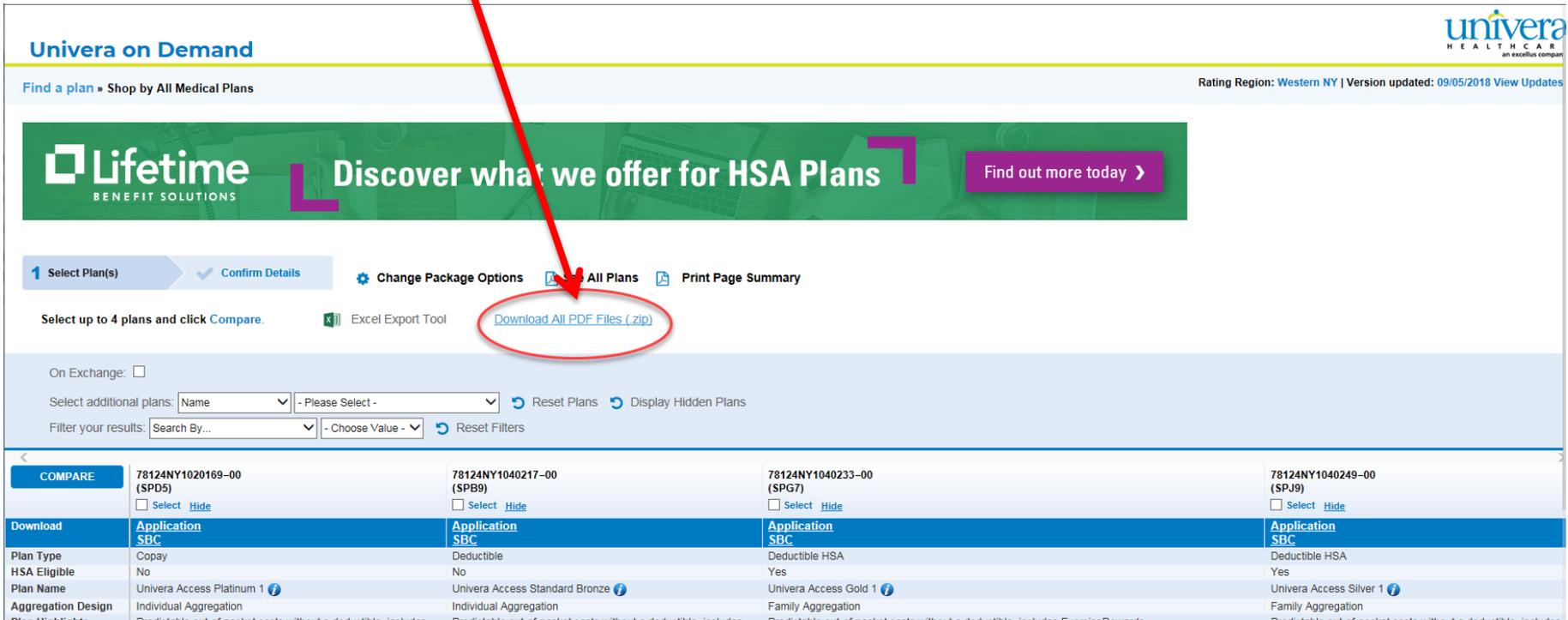
Spreadsheet Options:
Click on or drag a column label below from one list to another.
Drag an item in the right list to change the order of columns.

Available Columns	Selected Columns
Aggregation Design	Plan Name
Plan Highlights	Plan Type
HSA Eligible	
Quote Effective	

bod_sg_excel2007 ...xl...

Enrollment Document Download

Save time by quickly download all quarterly rate sheets, benefit summaries and member applications



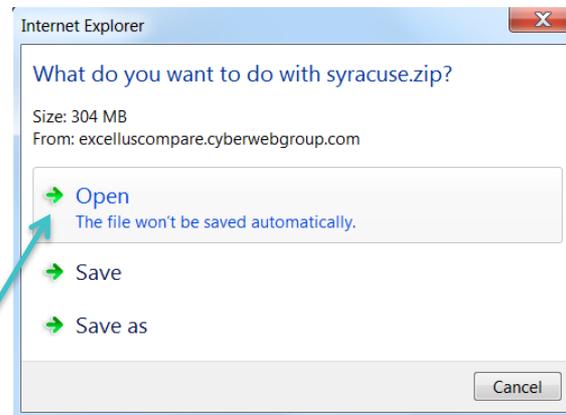
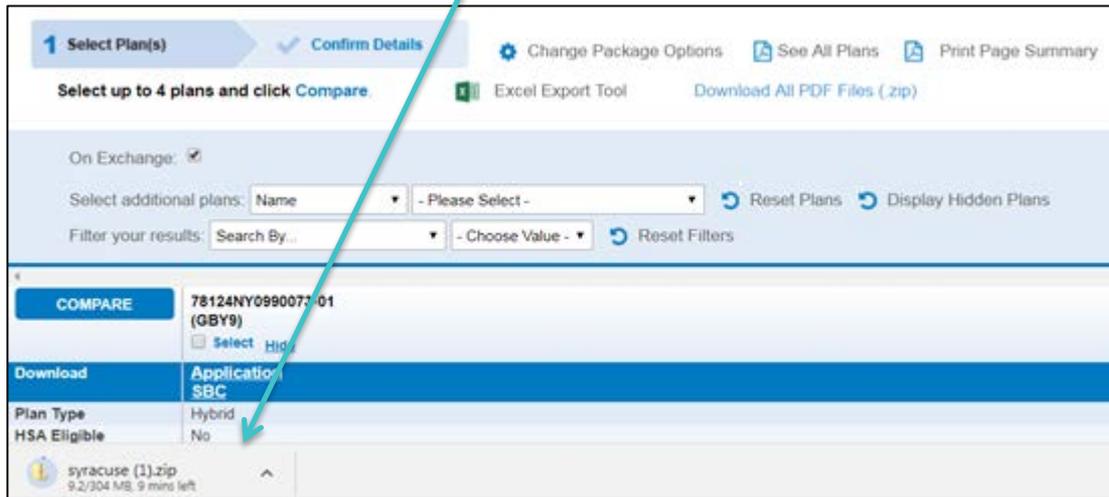
The screenshot shows the Univera on Demand website interface. At the top right is the Univera logo. Below it, there's a navigation bar with 'Find a plan' and 'Shop by All Medical Plans'. A large green banner for 'Lifetime BENEFIT SOLUTIONS' features the text 'Discover what we offer for HSA Plans' and a 'Find out more today' button. Below the banner, there are several action buttons: '1 Select Plan(s)', 'Confirm Details', 'Change Package Options', 'All Plans', and 'Print Page Summary'. The 'All Plans' button is circled in red, and a red arrow points from the text above to it. Below these buttons, there's a section for 'Select up to 4 plans and click Compare.' with an 'Excel Export Tool' icon and a link 'Download All PDF Files (.zip)' which is also circled in red. Further down, there are filters for 'On Exchange', 'Select additional plans', and 'Filter your results'. At the bottom, a table displays four plan options for comparison.

COMPARE	78124NY1020169-00 (SPD5)	78124NY1040217-00 (SPB9)	78124NY1040233-00 (SPG7)	78124NY1040249-00 (SPJ9)
Download	Application SBC	Application SBC	Application SBC	Application SBC
Plan Type	Copay	Deductible	Deductible HSA	Deductible HSA
HSA Eligible	No	No	Yes	Yes
Plan Name	Univera Access Platinum 1	Univera Access Standard Bronze	Univera Access Gold 1	Univera Access Silver 1
Aggregation Design	Individual Aggregation	Individual Aggregation	Family Aggregation	Family Aggregation

*This tool requires Adobe Acrobat

Enrollment Document Download

Chrome Example

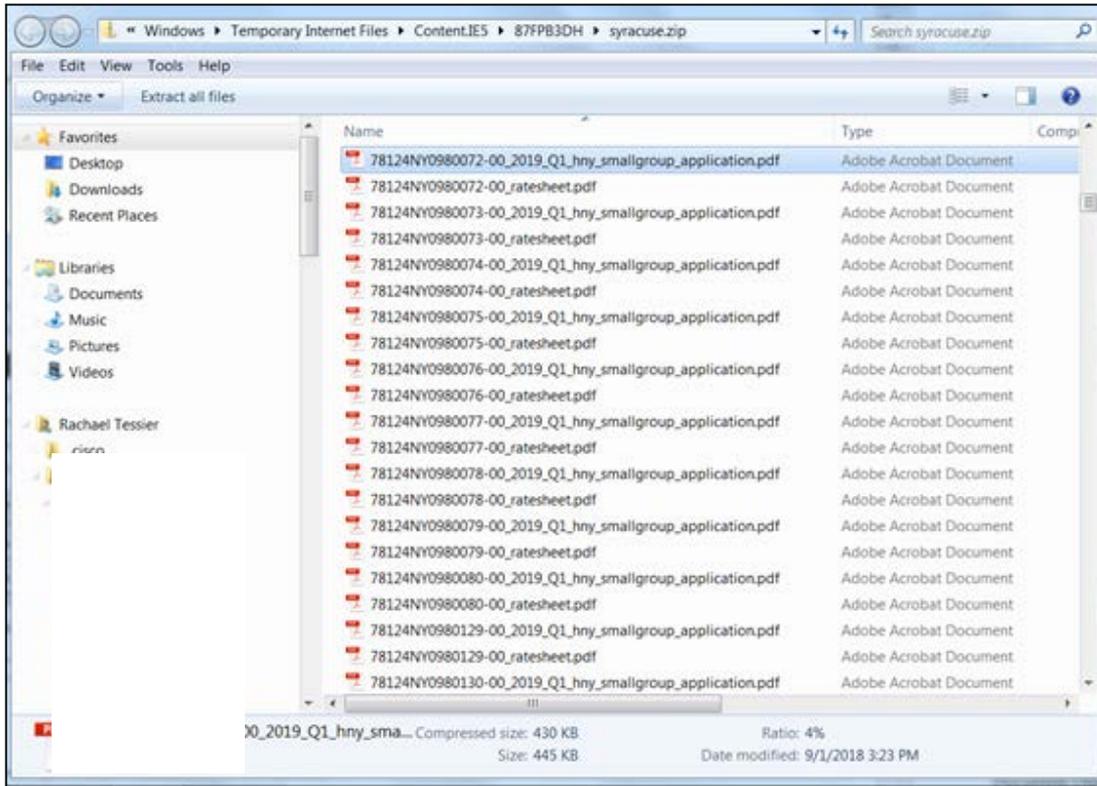


Internet Explorer (IE) Example

How it works:

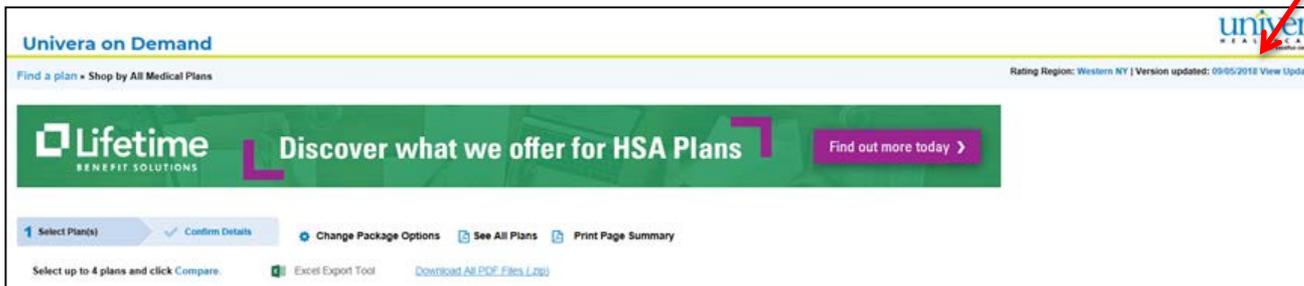
1. Click [Download All PDF files \(.zip\)](#)
2. The next steps are dependent on your browser
 - You may have to choose to open or save, choose one and wait for the download
 - You may get a message the files are downloading, wait for the download
3. Note the download will take several minutes

Enrollment Document Download



How it works continued:

- When the download is complete, a zip file folder will be available
 - Files will include all Plan IDs for the region and rating period you selected on the homepage
 - The Plan ID is the base of the file name
 - Remember to periodically check the 'Version Updated' date to be sure you have the most up-to-date data



Administrative Services with Lifetime Benefit Solutions



Administrative Services with Lifetime Benefit Solutions

Our partner, Lifetime Benefit Solutions, is a national leader in developing and delivering flexible employee benefit programs, intelligently and creatively customized to your clients' unique situations.

With Lifetime Benefit Solutions, you and your clients will have access to:

- Deep, proven experience
- Cost control and reduction
- Creative, intelligent, and flexible customization
- Comprehensive knowledge of emerging trends
- Completeness of product and service offerings
- Assured regulatory compliance
- Superior customer service
- Increased employee satisfaction and morale

Administrative Services Options

1. Select **Available Administrative Services** from the shop screen.
2. Then click the link for the section you're interested in exploring further:
 - Fighting High Costs with Tax Advantaged Plans
 - Compliance Services You Can Count On
 - More Confident COBRA Administration
 - 4 Ways to Stay Focused On Your Business

Univera on Demand

Find a plan

Individuals & Families | Small Businesses

Product Type: Medical Dental Admin Services Medicare Advantage

1 Shop Administrative Services
Available administrative services. →

Univera on Demand



INTEGRATION SIMPLIFIES THINGS FOR EVERYONE

Health insurance administration is complicated. It takes time and attention to do it right. So while it may seem like you could save money by tackling it yourself or outsourcing to a third party, that might actually be taking a step backward.

With more than 40 years of experience, Lifetime Benefit Solutions, a partner of Excellus BlueCross BlueShield, is a national leader in developing and delivering workplace management solutions. They can ensure regulatory compliance while improving both your efficiencies and bottom line. All so you can save more by focusing on other business priorities.

Learn more about our administrative services:

- + FIGHTING HIGH COSTS WITH TAX-ADVANTAGED PLANS
- + COMPLIANCE SERVICES YOU CAN COUNT ON
- + MORE CONFIDENT COBRA ADMINISTRATION
- + 4 WAYS TO STAY FOCUSED ON YOUR BUSINESS

200,000 PLAN PARTICIPANTS | MORE THAN 40 YEARS OF EXPERIENCE

177 EMPLOYEES ACROSS NEW YORK STATE | 50 STATES SERVED

For Questions About Blue on Demand, Plan Customization, or Quoting

- Please Contact Your Account Sales Consultant

Univera on Demand Direct Pay



Univera on Demand - Homepage

- If you are shopping for **Individual & Family** plans, choose the following

Univera on Demand

Find a plan

Individuals & Families **Small Businesses**

#1 — or —

#2

Shop by
Medical Plans
Our medical plans. →

Shop by
Quick Quote
Our medical plans. →

1. Rating Region

Select the **County** or **Zip Code** of the residence of a member.

2. Coverage Start Date

Medical plans for individuals are quoted yearly.

Univera on Demand - Homepage

- Next, select one of the 2 ways to shop for **Individual & Families** plans:

Univera on Demand

Find a plan

Individuals & Families

Small Businesses

Select County... — or —

01/01/2019 - 12/31/2019

Shop by
Medical Plans

#3

[Our medical plans.](#) →

Shop by
Quick Quote

#4

[Our medical plans.](#) →

3. All Medical Plans

Recommended for individuals who want to renew or are shopping for all options

4. Quick Quote

Recommended if you know the Plan ID or Enrollment code you want to quote

Univera on Demand - Homepage

- Choose **Shop Medical Plans** to browse all available plans

Univera on Demand

Find a plan

Individuals & Families **Small Businesses**

Select County... ▾ — or —

01/01/2019 - 12/31/2019 ▾

Shop by Medical Plans
Our medical plans. →

Shop by Quick Quote
Our medical plans. →

When you Shop Medical Plans you can view all plans available in the region and coverage date you selected.

Note that you will have the ability to **change package options once you advance to the next page.**

Package Options Include:

- Dependent coverage to age 26 or 30
 - Pediatric Dental Coverage*
 - Domestic Partner Coverage
- Family Planning Services Coverage*

Univera on Demand – Summary view

- If you select to 'Shop by Medical Plans' you will go to the summary view page. Here you will see a snap shot of benefits, it has several features. Let's start with how to shop and compare plan options.

Univera On Demand
Product Selector > Summary View > Detailed View

Rating Region: Western NY
Version Updated: 10/11/2018 [View Updates](#)

1. Fill in your current plan details below (optional)
 On Exchange
 Off Exchange

2. Select Plan(s) By
 Name Dollar Range
 Type Metal Level
 Enrollment Code All
- Please Select -
[Reset Plans](#)

Filter By
- Please Select -
- Choose Value -
[Reset Filter](#)
[Change Package Options](#)

3. Select up to 3 plans and click compare
[See All Plans](#) [Compare](#)

Plan Variables	2018 Plan ? Close
Plan ID	
Enrollment Code	
Plan Type	
HSA Eligible	
Plan Name	
Network Structure	
Plan Highlights	
Single	
Family	
Quote Effective	
Primary Care Office Visit	
Specialist Office Visit	
Deductible	

Please note, cost-share adjustments have been made to select plans for 2019.
To view adjustments:
Enter the current Plan ID in the '2018 Plan' column on this page.
If cost-share adjustments were made to the plan, the 2019 version of the plan will populate in the next column.
If no adjustments were made, a new plan will not populate.
[View summary of 2018 Plan Updates](#)

Step 1:
Enter a valid package ID in the Current Plan column, when you begin typing in this cell a drop down box will appear with available packages. To auto populate the benefits, use your mouse to select your package or close the box and continue to step 2.

Step 2:
Search plans by selecting your desired plan names or plan types, then filter by variables and values to narrow your results.

Step 3:
Select up to 3 plans to compare detailed benefits.
For a summary view of all valid Plan ID and plan variables click [See All Plans](#) in step 3 above.

Select Plans by:

- Plan Name
- Plan Type
- Metal Level
- Dollar Range
- All plans

You may select more than one metal level, name, etc. However, you can only filter by one variable.

Univera on Demand – Summary view

- You can use additional filters to help narrow your search.

Univera On Demand

Rating Region: Western NY
Version Updated: 10/11/2018 [View Updates](#)

[Product Selector](#) > [Summary View](#) > [Detailed View](#)

1. Fill in your current plan details below (optional)

On Exchange
 Off Exchange

2. Select Plan(s) By

Name Dollar Range
 Type Metal Level
 Enrollment Code All
- Please Select -

[Reset Plans](#)

Filter By

- Please Select -
- Choose Value -

[Reset Filter](#)
[Change Package Options](#)

3. Select up to 3 plans and click compare [Compare](#)
[See All Plans](#)

Plan Variables	2018 Plan ?	Close
Download & Print Options		
Plan ID		
Enrollment Code		
Plan Type		
HSA Eligible		
Plan Name		
Network Structure		
Plan Highlights		
Single		
Family		
Quote Effective		
Primary Care Office Visit		
Specialist Office Visit		
Deductible		

Please note, cost-share adjustments have been made to select plans for 2019.

To view adjustments:
Enter the current Plan ID in the '2018 Plan' column on this page.
If cost-share adjustments were made to the plan, the 2019 version of the plan will populate in the next column.
If no adjustments were made, a new plan will not populate.

[View summary of 2018 Plan Updates](#)

Step 1:
Enter a valid package ID in the Current Plan column, when you begin typing in this cell a drop down box will appear with available packages. To auto populate the benefits, use your mouse to select your package or close the box and continue to step 2.

Step 2:
Search plans by selecting your desired plan names or plan types, then filter by variables and values to narrow your results.

Step 3:
Select up to 3 plans to compare detailed benefits.

For a summary view of all valid Plan ID and plan variables click [See All Plans](#) in step 3 above.

- Filters Plans by:
 - PCP Copay
 - Single Deductible
 - Coinsurance
 - Prescription Drug Coverage
 - Inpatient Copay

Univera on Demand – Summary view

- You can also use this tool to identify the benefit changes when **comparing plans from 2018 to 2019**. Simply type or select the 2018 Plan ID in the 2018 plan column and 2019 plan will display in the next column **IF** there are benefit changes. If no column populates, there were no cost sharing changes for 2019.

Univera On Demand

Product Selector > Summary View > Detailed View

Rating Region: Western NY
Version Updated: 10/11/2018 [View Updates](#)

1. Fill in your current plan details below (optional)

On Exchange
 Off Exchange

2. Select Plan(s) By

Name Dollar Range
 Type Metal Level
 Enrollment Code All

- Please Select -

[Reset Plans](#)

Filter By

- Please Select -
- Choose Value -

[Reset Filter](#)

[Change Package Options](#)

3. Select up to 3 plans and click compare [Compare](#)

[See All Plans](#)

Plan Variables	2018 Plan ? Close
Download & Print Options	
Plan ID	78124NY0940003-00
Enrollment Code	ILLG
Plan Type	Hybrid
HSA Eligible	No
Plan Name	Gold Standard
Network Structure	This plan provides covered benefits with the largest provider network, with access to our 39-county network.
Plan Highlights	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.

No 2019 changes

Please note, cost-share adjustments have been made to select plans for 2019.

To view adjustments:
Enter the current Plan ID in the '2018 Plan' column on this page.
If cost-share adjustments were made to the plan, the 2019 version of the plan will populate in the next column.
If no adjustments were made, a new plan will not populate.

[View summary of 2018 Plan Updates](#)

Step 1:
Enter a valid package ID in the Current Plan column, when you begin typing in this cell a drop down box will appear with available packages. To auto populate the benefits, use your mouse to select your package or close the box and continue to step 2.

Step 2:
Search plans by selecting your desired plan names or plan types, then filter by

Note that:

- The 2018 and 2019 columns will always match package options (ex. Pediatric dental, domestic partner coverage).
- You can enter any 2018 plan in that column, it does not follow the package options you selected on the homepage.
- The 2018 & 2019 plan columns may differ from the other plans you have displayed if you have not selected the same package options on the homepage.

Univera on Demand – Summary view

Here is where you can **Change Package Options**

Package Options May Include:

- Dependent coverage to age 26 or 30
- Pediatric Dental Coverage*
- Domestic Partner Coverage

The screenshot displays the 'Univera On Demand' web application interface. At the top, it shows 'Rating Region: Western NY' and 'Version Updated: 10/11/2018'. The main navigation area includes 'Product Selector > Summary View > Detailed View'. Below this, there are three numbered steps: 1. Fill in your current plan details below (optional), 2. Select Plan(s) By (with radio buttons for Name, Dollar Range, Type, Metal Level, Enrollment Code, and All), and 3. Select up to 3 plans and click compare. A 'Change Package Options' button is highlighted with a red box. A modal dialog box titled 'Package Options' is open, containing the following text: 'Select the options below to view associated packages'. It has three sections: 'Dependent Coverage' with radio buttons for 'To Age 26' and 'To Age 30'; 'Pediatric Dental Coverage' with radio buttons for 'Yes' and 'No'; and 'Child Only Coverage' with radio buttons for 'Yes' and 'No'. A 'Continue' button is at the bottom of the dialog. The background shows a 'Plan Variables' table with columns for Plan ID, Enrollment Code, Plan Type, HSA Eligible, Plan Name, and Network Structure. Below the table, there are 'Step 1:' and 'Step 2:' instructions.

Univera on Demand – Summary view

Other features to note on the Summary view page include:

Univera On Demand

[Product Selector](#) > [Summary View](#) > [Detailed View](#)

#1 Rating Region: **Western NY**
Version Updated: 10/11/2018 [View Updates](#)

1. Fill in your current plan details below (optional)

On Exchange
 Off Exchange

2. Select Plan(s) By

Name Dollar Range
 Type Metal Level
 Enrollment Code All

- Please Select -
[Reset Plans](#)

Filter By

- Please Select -
- Choose Value -
[Reset Filter](#)
[Change Package Options](#)

3. Select up to 3 plans and click compare

[See All Plans](#) [Compare](#)

#2

Plan Variables	2018 Plan ? Close
Download & Print Options	
Plan ID	78124NY0940003-00
Enrollment Code	ILLG
Plan Type	Hybrid
HSA Eligible	No
Plan Name	Gold Standard
Network Structure	This plan provides covered benefits with the largest provider network, with access to our 39-county network.
Plan Highlights	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.
Single	\$673.69
Family	\$1,920.01

Please note, cost-share adjustments have been made to select plans for 2019.

To view adjustments:
Enter the current Plan ID in the '2018 Plan' column on this page.
If cost-share adjustments were made to the plan, the 2019 version of the plan will populate in the next column.
If no adjustments were made, a new plan will not populate.

[View summary of 2018 Plan Updates](#)

Step 1:
Enter a valid package ID in the Current Plan column, when you begin typing in this cell a drop down box will appear with available packages. To auto populate the benefits, use your mouse to select your package or close the box and continue to step 2.

Step 2:
Search plans by selecting your desired plan names or plan types, then filter by variables and values to narrow your results.

Step 3:

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.
*When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA appropriate cost share for the service will be applied. Please refer to the United States Preventive Services Task Force list of items and services rated 'A' or 'B' that are covered pursuant to the Federal Patient Protection and Affordable Care Act requirements.

For technical web issues please contact our Web Help Desk at 1-800-278-1247

1. For details on updates that have been made in Univera on Demand click '**View Updates**'
2. To generate a PDF of all of the available plans click '**See All Plans**'

Univera on Demand – Summary view

When you have your plan selections narrowed down, select up to three plans to compare the benefits and rates in more detail.

To do this:

Select your plans in the blue Plan Variable row

Click **'Compare'** to advance to the detail view page

Univera On Demand
Product Selector > Summary View > Detailed View
Rating Region: Western NY
Version Updated: 10/11/2018
View Updates
Print to PDF

1. Fill in your current plan details below (optional)
 On Exchange
 Off Exchange

2. Select Plan(s) By
 Name Dollar Range
 Type Metal Level
 Enrollment Code All
- Please Select -
Reset Plans

Filter By
- Please Select -
- Choose Value -
Reset Filter
Change Package Options

3. Select up to 3 plans and click compare
See All Plans
Compare

Plan Variables	2018 Plan	Select plan	Select plan	Select plan	Select plan
Download & Print Options	Rate Sheet	Rate Sheet	Rate Sheet	Rate Sheet	Rate Sheet
Plan ID	78124NY0930009-00	78124NY0930003-00	78124NY0960001-00	78124NY0950001-00	78124NY0950001-00
Enrollment Code	IRRE	IQQG	IRRY	INNQ	INNQ
Plan Type	Copay	Copay	Deductible	Deductible	Deductible
HSA Eligible	No	No	No	Yes	Yes
Plan Name	Platinum Select	Platinum Standard	Base	Bronze Secure	Bronze Secure
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.	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, Active&Fit Direct and Univera Dental Rewards.	Predictable out-of-pocket costs without a deductible, includes ExerciseRewards, Active&Fit Direct and Univera Dental Rewards.	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,	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ExerciseRewards,

Univera on Demand – Detail view

The **detail view** page allows you to view more benefit detail & rate information on selected plans.

On this page you can also click the corresponding links to generate:

Univera On Demand
[Product Selector](#) > [Summary View](#) > Detailed View
 Rating Region: Western NY
 Version Updated: 10/11/2018

Select Print Summary or select the [Print to PDF](#) icon to print this detailed comparison view.

[Print to PDF](#)
View Benefit Grid

Plan Variables	Print Summary	Print Summary	Print Summary
Plan ID	78124NY0930009-00 SBC - Summary of Benefits Coverage	78124NY0930003-00 SBC - Summary of Benefits Coverage	78124NY0960001-00 SBC - Summary of Benefits Coverage
Enrollment Code	IRRE	IQGG	IRRY
Plan Name	Platinum Select	Platinum Standard	Base
Plan Highlights	Predictable out-of-pocket costs without a deductible, includes ExerciseRewards, Active&Fit Direct and Univera Dental Rewards.	Predictable out-of-pocket costs without a deductible, includes ExerciseRewards, Active&Fit Direct and Univera Dental Rewards.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ExerciseRewards, Active&Fit Direct and Univera Dental Rewards.
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.
Plan Type	Copay	Copay	Deductible
HSA Eligible	No	No	No
Quote Effective	01/01/2019 - 12/31/2019	01/01/2019 - 12/31/2019	01/01/2019 - 12/31/2019
Rate (\$)	Direct Pay	Direct Pay	Direct Pay
	Subscriber Spouse/Subscriber Child(ren)/Family		
Single	\$763.65	\$780.84	\$214.18

- Print Summary: A detailed benefit summary
- Summary of Benefits Coverage (SBC)

Thank You

