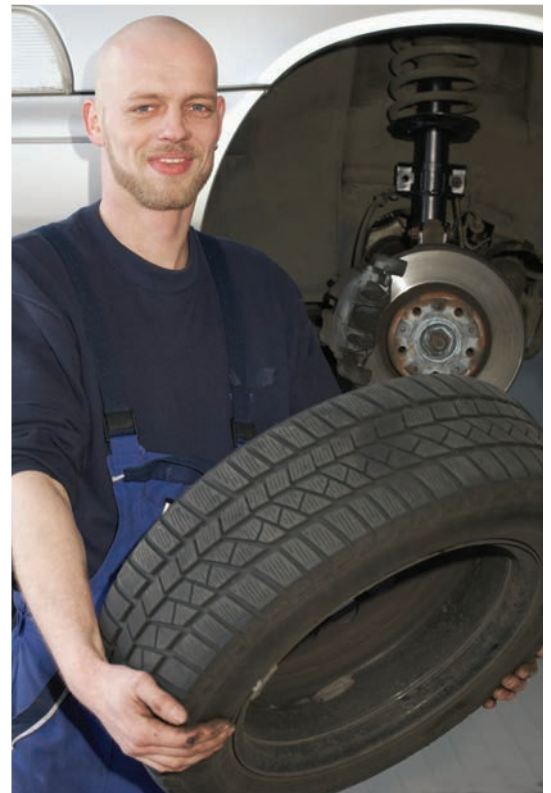


Refer Your Members to the Essential Plan





205 Park Club Lane
Buffalo, NY 14221

UniveraHealthcare.com

Dear Community Advocate:

Many community organizations including churches, academic institutions, tax accountants, healthcare professionals and other local advocacy groups are passionate about the health and well-being of their members, congregation, staff, students, clients and patients – and that of their friends and families who are a natural extension of their community networks.

Organizations much like yours may have members in their networks or friends, dependents or other family members who are currently in need of health insurance coverage – or who those could potentially lose their coverage unexpectedly as a result of job loss or a change in benefits.

The New York State of Health announced a new health plan for 2016 that costs much less than other health plans but offers the same essential benefits. The Essential Plan, offered by Univera Healthcare on the NYSOH Marketplace, is available to those who qualify based on household size and income, with **rates as low as \$0 or \$20 per month**. And those who qualify can **enroll any time of the year**.

As with any new plan, awareness is steadily growing. NY State is relying on both insurers and community organizations to help spread the word by leveraging their blogs, newsletters, websites, social media channels and other existing network communications.

To help with those efforts, we have prepared the following educational communications to make spreading awareness as easy as copy and paste. **Please take action and refer your uninsured members.**

I am also available to come to your location to conduct free educational presentations upon request. If interested, call me at 716-536-1737 to make arrangements.

Thank you for supporting our mission to assure that as many people as possible, including the poor and aged and others who are underserved, have affordable, dignified access to needed, effective health care services.

Kimberly Burr,
Marketplace Facilitated Enroller,
Univera Healthcare

P.S. This document and other assets are available electronically at TheUniveraDifference.com/Toolkit



Blog or Newsletter Article

New Essential Plan for Uninsured Friends and Family Members





You may have friends, dependents or other family members who are currently uninsured – or who could potentially lose their health insurance coverage this coming year as a result of loss of employment or a change in benefits.

If so, let them know about the Essential Plan from Univera Healthcare, a health plan introduced in 2016 that costs much less than other health plans but offers the same essential benefits. **Those who qualify can enroll any time of the year.**

Plans for as low as **\$0 or \$20 per month** are available to eligible individuals who meet household size and income guidelines. The Essential Plan has NO deductible and covers the same services covered by other quality insurance plans:

- doctor visits, including specialists
- tests ordered by your doctor
- prescription drugs
- inpatient and outpatient care at a hospital

Who qualifies.*

Household size	Most you can make
	\$23,760
	\$32,040
	\$40,320
	\$48,600

*Must not qualify for Medicaid or Child Health Plus and not have access to affordable employer coverage

Encourage your uninsured friends and family members to go online or call Univera Healthcare at **1-888-291-8957** for help determining if they qualify. The Essential Plan is only available through the New York State of Health Marketplace, but Univera Healthcare offers an online calculator at **TheUniveraDifference.com** to help determine eligibility.



Graphics are available for download at **TheUniveraDifference.com/Toolkit**



Email Messages

Copy 1 Subject Line: **New Essential Plan for Uninsured Friends and Family Members**

You may have friends, dependents or other family members who are currently uninsured – or who could potentially lose their health insurance coverage this coming year as a result of loss of employment or a change in benefits.

If so, let them know about the **Essential Plan** from Univera Healthcare, a health plan introduced in 2016 that costs much less than other health plans but offers the same essential benefits. **Those who qualify can enroll any time of the year** in plans as low as **\$0 or \$20 per month**. Eligibility is based on household size and income.

Encourage your uninsured friends and family members to go online or call Univera Healthcare at **1-888-291-8957** for help determining if they qualify. The Essential Plan is only available through the New York State of Health Marketplace, but Univera Healthcare offers an online calculator at **TheUniveraDifference.com** to help determine eligibility.

Copy 2 Subject Line: **New Essential Plan for Uninsured Friends and Family Members**

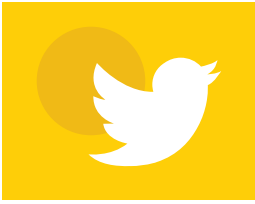
If you have friends, dependents or other family members who are currently uninsured, let them know about the **Essential Plan** from Univera Healthcare, a health plan introduced in 2016 that costs much less than other health plans but offers the same essential benefits. **Those who qualify can enroll any time of the year** in plans as low as **\$0 or \$20 per month**. Eligibility is based on household size and income. Call Univera Healthcare at **1-888-291-8957** or visit **TheUniveraDifference.com** to see if you qualify.

Optional email attachments:

Essential Plan Product Brochure UN-1994 (PDF)

Essential Plan Flyer (English) UN-2003 (PDF)

Essential Plan Flyer (Spanish) UN-2044 (PDF)



Tweets

Simply copy the text below, paste and populate any variable dates or times or links to your website or ours.

Caring for your Life **Lifetime Care** @LifetimeCareNY · 1 Dec 2015
 Have uninsured friends or family? Those who qualify for the Essential Plan can enroll any time for as low as \$0/mon. bit.ly/2ao1Sxp



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Caring for your Life **Lifetime Care** @LifetimeCareNY · Mar 25
 No insurance? Qualify for the Essential Plan and enroll by <April> 15 for coverage starting <May> 1. bit.ly/2ao1Sxp



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HEALTHCARE
an excelia company

Caring for your Life **Lifetime Care** @LifetimeCareNY · 1 Dec 2015
 Need insurance? @UniveraHealthcare will be here <Wednesday 11/16 at 10:00>. See if you can enroll now in the Essential Plan. [your short URL here]



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Caring for your Life **Lifetime Care** @LifetimeCareNY · Mar 25
 Learn about the Essential Plan. Year-round enrollment, no deductible, Rx coverage & fitness benefit. #YourEssential bit.ly/2ao1Sxp



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HEALTHCARE
an excelia company





Facebook Posts

Simply copy the text below, paste and populate any variable dates or times or links to your website or ours.

Lifetime Benefit Solutions
September 5

Kimberly Burr, Marketplace Facilitated Enroller from #Univera Healthcare, will be onsite at our <Thompson Road> location on <Wednesday, 11/16 from 10am to 2pm>. If you need health insurance, come see if you qualify to enroll now in the \$0 or \$20 Essential Plan.

Lifetime Benefit Solutions
July 6 at 10:26am

If you're in need of health insurance, #Univera Healthcare BlueShield offers year-round enrollment in the Essential Plan. Qualification is based on household size and income. For help, call 1-888-291-8957 or visit TheUniveraDifference.com




Lifetime Benefit Solutions
July 6 at 1:26am

Do you need health insurance or have uninsured friends or family? Those who qualify for the Essential Plan can enroll any time for as low as \$0 or \$20/month. Eligibility is based on household size and income. To see if you qualify, call 1-888-291-8957 or visit TheUniveraDifference.com

Household size	Most you can make
	\$23,760
	\$32,040
	\$40,320
	\$48,600



Lifetime Benefit Solutions
April 17

Do you know someone who still needs health insurance? Those who qualify for the Essential Plan can enroll any time of the year for as low as \$0/month. Eligibility is based on household size and income, and it's available only on the NY State of Health Marketplace. To see if you qualify, visit TheUniveraDifference.com

The Essential Plan
Health Insurance for as Little as
\$0 a Month




Graphics are available for download at TheUniveraDifference.com/Toolkit



Brochures, Inserts and Posters

We are happy to provide printed copies of the following materials shipped to your location to be inserted in your bulletins, paychecks, newsletters, collateral racks or common areas. Simply email me at Kimberly.Burr@univerahealthcare.com, indicating item numbers and quantities. You can also download them at the link below for soft copy distribution.

The Essential Plan

Health Insurance for as Little as \$0 a Month

What is the Essential Plan?
It's a health plan for that is available only on the NY State of Health Marketplace. It costs much less than other health plans but offers the same essential benefits.

How much does it cost?
Plans for as low as \$0 per month available for eligible individuals.

Who can get it?
Individuals who meet the household size and income guidelines below.*

Household size	Most you can make
1 person	\$23,760
2 people	\$32,040
3 people	\$40,320
4 people	\$48,600
5 people	\$56,880
6 people	\$65,160

How else does it save me money?
It has NO DEDUCTIBLE, so the plan starts paying for your health care right away.
You get FREE PREVENTIVE CARE like routine doctor exams and screenings to keep you healthy.

What does the Essential Plan cover?
The same services covered by other plans:
• doctor visits, including specialists
• tests ordered by your doctor
• prescription drugs
• inpatient and outpatient care at a hospital
• telemedicine visits powered by MDLIVE

Call 1-888-291-8957 to find out more.

The \$0 Essential Plan

Health Insurance for as Little as \$0 a Month

What is the \$0 Essential Plan?
It's a health plan introduced in 2018 that costs much less than other health plans but offers the same essential benefits.

How much does it cost?
Plans for as low as \$0 per month available for eligible individuals.

Who can get it?
Individuals who meet the household size and income guidelines below.*

Household size	Most you can make
1 person	\$23,760
2 people	\$32,040
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• prescription drugs
• inpatient and outpatient care at a hospital
• telemedicine visits powered by MDLIVE

Can I enroll?
You can enroll at any time of the year.

Don't Wait! Email today on the NY State of Health Marketplace. 1-888-291-8957

The Essential Plan

Health Insurance for as Little as \$0 a Month

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5 people	\$56,880
6 people	\$65,160

Call 1-888-291-8957 to find out more.

\$0 or \$20 monthly premium plans for eligible individuals

What is the Essential Plan?
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• prescription drugs
• inpatient and outpatient care at a hospital

The top 4 things to know about the Essential Plan

- What benefits are free?** Preventive care for you and your family is covered in full on the first day your coverage begins.
- Does my plan have a deductible? If so, what does it apply to?** No, this plan does not have a deductible.
- How much will I pay out of pocket for this plan? And how does it add up (or aggregate)?** 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 of these plans you have. You will want to know what that amount is.
- Are dental and vision benefits included?** Dental and vision coverage is available for Essential Plan 1 and 2 as an option. They are included with Essential Plan 3 and 4.

Important terms to know:

Copay - This is a fixed amount you pay each time you use a medical service, such as a doctor's office visit, prescription refill or a hospital stay. For example, you qualify for Essential Plan 1, which has a \$15 copay for a doctor office visit. You go to your doctor for strep throat, you pay \$15 at the time of your visit and the insurance company pays the rest.

Coinsurance - Your share of the costs of a covered health care service, calculated as a percent (for example, 5%). For example, you need crutches which may cost \$200. Your plan covers 95%. So, your coinsurance payment of 5% would be \$10. The health insurance company would pay the rest or \$190.

Covered in full - 100% of the total cost is covered by the health insurance company and you do not have to pay anything.

Out-of-pocket maximum - A specific amount that limits how much you have to pay out of your own pocket for health care services during a particular time period, not including monthly premiums.

Plan Benefits & Features	Essential Plan 1 (100% COBRA, 95% FPL)	Essential Plan 2 (100% COBRA, 100% FPL)	Essential Plan 3 (100% COBRA, 100% FPL)	Essential Plan 4 (100% COBRA, 100% FPL)	Essential Plan 5 (100% COBRA, 100% FPL)	Essential Plan 6 (100% COBRA, 100% FPL)
Monthly Premium	\$20	\$47.27 to \$47.70	\$0	\$13.65 to \$13.68	\$0	\$0
Preventive Care (immunization, screening)	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services
Deductible	\$0	\$0	\$0	\$0	\$0	\$0
Out-of-pocket Maximum	\$2000	\$2,000	\$200	\$200	\$200	\$200
Doctor Visit	\$15	\$15	\$0	\$0	\$0	\$0
Specialist Visit	\$25	\$25	\$0	\$0	\$0	\$0
Hospital Services	\$150	\$150	\$0	\$0	\$0	\$0
Emergency Room	\$75	\$75	\$0	\$0	\$0	\$0
Lab Work	\$25	\$25	\$0	\$0	\$0	\$0
X-Ray	\$25	\$25	\$0	\$0	\$0	\$0
Adult Vision Exam	Not Available	\$15	Not Available	\$0	\$0	\$0
Calendar and Contract Limits	Not Available	10% coinsurance	Not Available	\$0	\$0	\$0
Adult Dental	Not Available	\$15	Not Available	\$0	\$0	\$0
Prescription Drugs	You pay: \$5 for generic, \$15 for brand, \$30 for preferred brand	You pay: \$5 for generic, \$15 for brand, \$30 for preferred brand	You pay: \$1 for generic, \$3 for brand, \$3 for preferred brand	You pay: \$1 for generic, \$3 for brand, \$3 for preferred brand	You pay: \$1 for generic, \$3 for brand, \$3 for preferred brand	You pay: \$1 for generic, \$3 for brand, \$3 for preferred brand
Telemedicine - MDLIVE Program	Included	Included	Included	Included	Included	Included

Essential Plan enrollment is available throughout the year.

***Essential Plan 1 & 2 have packages available that include vision and dental benefits at an additional cost to the monthly premium. Rates for the plan will depend on what county you live in. Essential Plan 3 & 4 include these benefits automatically at no charge.**

Helpful Health Insurance Tax Penalty Tips

univera HEALTHCARE
an essential company

- Essential Plan 3.5x8.5" Paycheck Insert/Statement Stuffer UN-1980 (PDF)
- Essential Plan 12x18" Poster (English) UN-1995 (PDF)
- Essential Plan 12x18" Poster (Spanish) UN-2043 (PDF)
- Essential Plan 8.5x11" Flyer (English) UN-2003 (PDF)
- Essential Plan 8.5x11" Flyer (Spanish) UN-2044 (PDF)
- Essential Plan 24x60" Large Banner with Stand UN-2082 (PDF)
- Essential Plan 8.5x11" Product Brochure UN-1994 (PDF)
- Essential Plan 3.5x8.5" Tax Penalty Tips Brochure UN-2078 (PDF)

These documents are available for download at TheUniveraDifference.com/Toolkit



Microsite

At TheUniveraDifference.com/Toolkit you can download this document, the corresponding image assets and electronic soft copies of our collateral. You'll also find links to our social media channels and to subscribe to our enewsletter.

