

Essential Plan



*Rates as low as **\$0**
a month for
eligible individuals.*



univera
HEALTHCARE
an excellus company

Locally based.
Individually focused.™

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

What is the Essential Plan?







It's a health plan 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
	\$23,760
	\$32,040
	\$40,320
	\$48,600
	\$56,880
	\$65,160

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

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
- Telemedicine visits
- Inpatient and outpatient care at a hospital
- Tests ordered by your doctor
- Prescription drugs

The top 4 things to know about the Essential Plan

1	What benefits are free?	<ul style="list-style-type: none">• Preventive care for you and your family is covered in full on the first day your coverage begins.
2	Does my plan have a deductible? If so what does it apply to?	<ul style="list-style-type: none">• No, this plan does not have a deductible.
3	How much will I pay out of pocket for this plan? And how does it add up (or aggregate)?	<ul style="list-style-type: none">• 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.
4	Are dental and vision benefits included?	<ul style="list-style-type: none">• Dental and vision coverage is available for Essential Plan 1 and 2 as an option. They are included with Essential Plan 3 and 4.

Understanding how it works.

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.

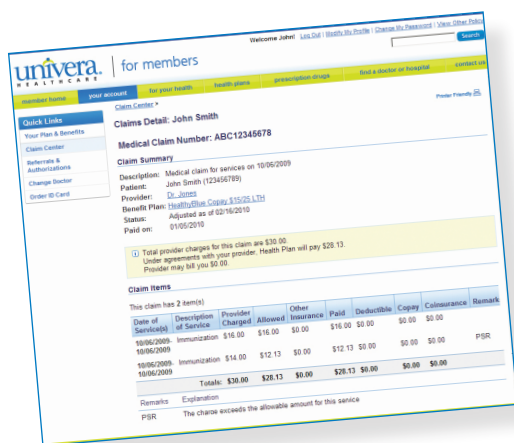
Out-of-pocket maximum - A specific amount that limits how much you have to pay out of your own pocket for health care services during a particular time period, not including monthly premiums.

Plan Benefits & Features	Essential Plan 1* (151% - 200% FPL)	Essential Plan 1 Plus Vision and Dental (151% - 200% FPL)	Essential Plan 2* (139% - 150% FPL)	Essential Plan 2 Plus Vision and Dental (139% - 150% FPL)	Essential Plan 3 (100% - 138% FPL)	Essential Plan 4 (Below 100% FPL)
Monthly Premium	\$20	\$47.27 to \$47.30	\$0	\$31.65 to \$31.68	\$0	\$0
Preventive Care (Immunization, screenings)	\$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	\$0
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
Glasses and Contact Lenses	Not Available	10% coinsurance	Not Available	\$0	\$0	\$0
Adult Dental	Not Available	\$15	Not Available	\$0	\$0	\$0
Prescription Drugs	You pay: \$6 for generic \$15 for brand \$30 for preferred brand	You pay: \$6 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: \$0 for generic \$0 for brand \$0 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 this plan will depend on what county you live in. Essential Plan 3 & 4 include these benefits automatically (at no charge).



View your health insurance benefits and claims online

- ▶ View your benefits, copay and deductible
- ▶ Check your claims
- ▶ Check referrals and authorizations

UniveraHealthcare.com/Member

Member Benefits

Telemedicine powered by MDLIVE - See a board-certified doctor by phone or video on your schedule, anytime, anywhere, including from your own home

24/7 Nurse Call Line - Answers to your health care questions anytime

ExerciseRewards™ Program - Up to \$400 toward your gym membership or fitness classes

6,000+ Health Topics - Instant access to expert information online.

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

Health Risk Assessment - Our secure online health assessment will help you identify potential health risk factors and identify areas for improvement

Perks 4 U - Discounts on healthy programs and services



Sign up. Stay informed.

Get email updates to receive fitness advice,
nutrition tips, healthy recipes and more at UniveraHealthcare.com/Email

For more information, call 1-888-400-9907

*Other eligibility guidelines do apply.

**Certain Prescription Drugs may be ordered through pharmacy home delivery supplier at two and a half copays for a 90 day supply.

The ExerciseRewards Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH).

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Consult a physician before beginning or changing your exercise or fitness routine.

