I Squared R Element Co., Inc.

Print Package: HIOS ID (Enrollment Code)	**78124NY1030009-00 (TDO0)**
Plan Name:	**Univera Access Standard Silver**
Rating Region:	**Western NY**
Rate	
For the Benefits described in the Agreement, the Plan will charge and Group will pay the following premium rates:	
Single	$646.61
Subscriber & Spouse	$1,293.22
Subscriber & Child(ren)	$1,099.24
Family	$1,842.84
Dependent Coverage To Age **26**, Pediatric Dental Coverage **Yes**, Domestic Partner Coverage **Yes**, Family Planning Coverage **Yes**	
Rates quoted herein are subject to change due to our implementation of the provisions of the Federal Patient Protection and Affordable Care Act.	
The Sales Representative providing this quote is a New York State licensed insurance producer employed by Univera Health Plan. The individual represents Univera Health Plan in this transaction and will be compensated by Univera Health Plan in part based on this sale. The amount of compensation is based on a number of factors, including the contract selected and the volume of sales. You may request information about the expected compensation from your Sales Representative.	
***The NYS Department of Financial Services has approved our rate filing for quarterly community rates. All Rates will be considered to be on a 12 month period from the effective date of coverage unless otherwise instructed by Univera Health Plan. The above rates are effective for the Initial Term of the Agreement. Rates for any Renewal Term will be provided to Group in a rate renewal notice.**	
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Signature: _____ **Title:** _____ **Date:** _____

Group Name: I Squared R Element Co., Inc. **Total Employees:** _____ **Total Eligible:** _____

Coverage Effective Date: 06/01/2024

Broker: Sheridan Benefits

	Univera Access Standard Silver	
Plan Overview		
Plan ID	78124NY1030009-00 (TDO0)	
Plan Name	Univera Access Standard Silver	
Aggregation Design	Individual Aggregation	
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. New for 2024, plan now includes Vitalize. Members have access to our PPO network covering 39 Upstate New York counties.	
Plan Type	Hybrid	
HSA Eligible	No	
Quote Effective	04/01/2024 - 06/30/2024	
Plan features		
Primary Care Physician (PCP)	Not Required	
Referrals	Not Required	
Out of network benefits	Covered at 60%, subject to the deductible	
Out of area benefits	Services rendered outside of the service area are subject to higher out-of-pocket costs and may be subject to balance billing (excludes emergency and dialysis services).	
Student/Dependent coverage	Qualified dependents are covered to age 26	
Domestic partner	Covered	
Wellness Incentives	New in 2024: Vitalize, powered by Virgin Pulse, will be embedded in all plans, offering rewards of up to $200 per subscriber and $200 per spouse, or domestic partner, for a total rewards payout of up to $400 per plan year.	
Plan cost-sharing highlights		
Plan cost-sharing highlights	**In-Network**	**Out-of-Network**
Primary Care Office Visit	First visit $30 PCP copay, not subject to deductible. Second and after $30 PCP copay, subject to the deductible.	Covered at 60%, subject to the deductible
Specialist Office Visit	First visit $65 Specialist copay, not subject to deductible. Second and after $65 Specialist copay, subject to the deductible.	Covered at 60%, subject to the deductible
Coinsurance	Applicable where noted	Covered at 60%
Deductible	In-Network: $2,100 Individual / $4,200 Family	Out-of-Network: $5,000 Individual / $10,000 Family
Out of pocket maximum	In-Network: $9,450 Individual / $18,900 Family	Out-of-Network: $10,000 Individual / $20,000 Family
Lifetime maximum	None	None
Plan Benefits		
Preventive Healthcare Services	**In-Network**	**Out-of-Network**
Well child visits	Covered in full	Covered at 60%, subject to the deductible
Adult routine physical exams	Covered in full	Covered at 60%, subject to the deductible
+Adult immunizations	Covered in full	Covered at 60%, subject to the deductible
+Mammography	Covered in full	Covered at 60%, subject to the deductible
+Pap smear	Covered in full	Covered at 60%, subject to the deductible

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Routine GYN Exam	Covered in full	Covered at 60%, subject to the deductible
+Prostate cancer screening	Covered in full	Covered at 60%, subject to the deductible
+Colonoscopy	Preventive screenings covered in full	Covered at 60%, subject to the deductible
+Family Planning Services	Covered in full	Covered at 60%, subject to the deductible
Physician Office Services	**In-Network**	**Out-of-Network**
Diagnostic Visits - In-Person or Virtual	First visit $30 PCP copay or $65 Specialist copay, not subject to deductible. Second and after $30 PCP copay or $65 Specialist copay, subject to the deductible.	Covered at 60%, subject to the deductible
Telemedicine with MDLive	First visit covered in full, not subject to deductible. Second and after covered in full, subject to the deductible.	Covered at 60%, subject to the deductible
Diagnostic x-rays	$30 PCP copay; $75 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Advanced Imaging Services	$75 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	$50 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Allergy tests	First visit $30 PCP copay or $65 Specialist copay, not subject to deductible. Second and after $30 PCP copay or $65 Specialist copay, subject to the deductible.	Covered at 60%, subject to the deductible
Allergy injections	First visit $30 PCP copay or $65 Specialist copay, not subject to deductible. Second and after $30 PCP copay or $65 Specialist copay, subject to the deductible.	Covered at 60%, subject to the deductible
Chemotherapy	$30 PCP copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Radiation therapy	$30 PCP copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Maternity Services	**In-Network**	**Out-of-Network**
Prenatal care	Covered in full (cost share may apply to ultrasounds, lab work and sick visits)	Covered at 60%, subject to the deductible
Hospital care for mom (including delivery)	Subject to $1,500 copay per admission, subject to the deductible	Covered at 60% per admission, subject to the deductible
Newborn nursery care	Covered in full, subject to the deductible	Covered at 60% per admission, subject to the deductible
Prescription Drug	**In-Network**	**Out-of-Network**
Prescription Drug Coverage	$15/$40/$75	Not Covered
Diabetic drugs, insulin, and supplies	$30 copay, subject to the deductible per 30 day supply	Covered at 60%, subject to the deductible
Inpatient Hospital Benefits	**In-Network**	**Out-of-Network**
Hospital benefits	Subject to $1,500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Physician visits in the hospital	Covered in full	Covered at 60%, subject to the deductible
Inpatient physical rehabilitation	Subject to $1,500 copay per admission for up to 60 days per contract year, subject to the deductible	Covered at 60% per admission for up to 60 days per contract year, subject to the deductible
Surgery	$150 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Anesthesia	Covered in full	Covered at 60%, subject to the deductible
Emergency Care	**In-Network**	**Out-of-Network**

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Emergency room care	$500 copay per visit, subject to the deductible	$500 copay per visit, subject to the deductible
Freestanding urgent care center	$70 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Ambulance	$150 copay per visit, subject to the deductible	$150 copay per visit, subject to the deductible
Outpatient Hospital Benefits	**In-Network**	**Out-of-Network**
Diagnostic x-rays	$30 PCP copay; $75 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Advanced Imaging Services	$75 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	$50 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Surgical Care Facility Fee	$150 copay per visit; subject to deductible	Covered at 60%, subject to the deductible
Chemotherapy	$30 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Radiation Therapy	$30 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Mental Health and Substance Use	**In-Network**	**Out-of-Network**
Inpatient mental health care	Subject to $1,500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Outpatient mental health care	First visit $30 PCP copay, not subject to deductible. Second and after $30 PCP copay, subject to the deductible.	Covered at 60%, subject to the deductible
Inpatient substance use	Subject to $1,500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Outpatient substance use	First visit $30 PCP copay, not subject to deductible. Second and after $30 PCP copay, subject to the deductible.	Covered at 60%, subject to the deductible
Other Services	**In-Network**	**Out-of-Network**
Skilled nursing facility	Subject to $1,500 copay per admission for up to 200 days per year, subject to the deductible	Covered at 60% per admission for up to 200 days per year, subject to the deductible
Home care	$30 copay per visit for 40 visits per year, subject to the deductible	Covered at 60%. for up to 40 visits per year, subject to the deductible
Hospice	Subject to $1,500 copay per admission for up to 210 days per year, subject to the deductible	Covered at 60% for up to 210 visits per year, subject to the deductible
Outpatient therapy	$30 per visit, subject to deductible for physical, speech and occupational therapy for up to 60 visits per contract year	Covered at 60%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year
Durable medical equipment	Covered at 70%, subject to the deductible	Covered at 60%, subject to the deductible
External prosthetics	Covered at 70%, subject to the deductible	Covered at 60%, subject to the deductible
Chiropractic	First visit $65 Specialist copay, not subject to deductible. Second and after $65 Specialist copay per visit, subject to the deductible.	Covered at 60%, subject to the deductible
Acupuncture	Not Covered	Not Covered
Hearing Aids	Covered at 70% , subject to the deductible for a single purchase once every 3 years	Covered at 60%, subject to the deductible for a single purchase once every 3 years
Vision Benefits	**In-Network**	**Out-of-Network**
Adult Routine Vision Exam	Not Covered	Not Covered
Adult Diagnostic Vision	$30 PCP copay; $65 Specialist copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Adult Eyewear	Not Covered	Not Covered
Pediatric Routine Vision Exam	$30 copay per visit for one routine exam every year, subject to the deductible	Covered at 60% for one routine exam every year, subject to the deductible

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Pediatric Eyewear	Covered at 70%, subject to the deductible for one purchase per plan year	Covered at 60%, subject to the deductible for one purchase per plan year
Dental Benefits	**In-Network**	**Out-of-Network**
Adult Dental Care	Not Covered	Not Covered
Pediatric Dental: Preventative & Routine	$30 per visit, subject to the deductible	$30 per visit, subject to the deductible and balance billing
Pediatric Major Dental Care & Medical Ortho	$30 per visit, subject to the deductible	$30 per visit, subject to the deductible and balance billing
Accidental Dental - Outpatient Surgical	$150 copay per visit for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible	Covered at 60% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible