

KAVALIRO BENEFITS UPDATE

Your Benefits Are Changing August 1 — Here's What You Need to Know About Your Deductible

Florida Blue to UnitedHealthcare transition overview for Kavaliro employees

WHAT'S HAPPENING?

Effective August 1, your medical benefits will be covered under UnitedHealthcare. This is great news for your coverage — but there's one important transition detail you should be aware of regarding your deductible progress.

WHAT IS A DEDUCTIBLE ACCUMULATOR CREDIT?

Throughout this plan year, every dollar you've paid toward your deductible or out-of-pocket maximum with Florida Blue has been tracked as an accumulator credit. When we move to UnitedHealthcare, those credits will transfer — so you won't have to start over from zero.

IMPORTANT: TEMPORARY GAP PERIOD (AUGUST 1 – SEPTEMBER 30)

- Claims may temporarily process as if your deductible hasn't been met, even if you had significant progress with Florida Blue.
- Starting October 1, your credits will be applied, and any discrepancies will be corrected retroactively.
- You will NOT be overcharged — overpayments will be reconciled once your credits are received.

ACTION STEPS: DO THIS BEFORE AUGUST 1

Step 1 — Check Your Current Deductible Progress in Florida Blue

Log in to your Florida Blue member account and navigate to My Claims to find your personalized Medical Claims summary. There you can see:

- Exact dollar amount paid toward your individual deductible
- Exact dollar amount paid toward your family aggregate deductible
- Progress toward your out-of-pocket maximum
- Total medical costs for the plan year to date
- To access: Log in → My Claims → View your Medical Claims video and Health Statement for a full summary of your accumulator data.

Step 2 — Save Your Records

- Download or screenshot your Monthly Health Statement from the Florida Blue portal
- Save your most recent Explanation of Benefits (EOB) documents
- Keep receipts for any out-of-pocket expenses paid in 2025

Step 3 — Get Familiar with UnitedHealthcare

Have questions about your new UnitedHealthcare benefits, costs, or coverage before your ID card arrives? Call the UnitedHealthcare member line for plans through work:

- Phone: 1-866-801-4409 — Available 24/7
- Visit myuhc.com or download the UnitedHealthcare app to access your benefits, find in-network providers, and track your deductible once coverage begins on 8/1.

Step 4 — Don't Delay Care

Your UnitedHealthcare coverage is active and in full effect on August 1. Do not postpone needed medical care during this transition period.

KEY DATES AT A GLANCE

Date	What Happens
Now – July 31	You're covered under Florida Blue — check your deductible progress
August 1	UnitedHealthcare coverage begins
Aug 1 – Sep 30	Transition gap — credits not yet transferred; keep all receipts
October 1	Florida Blue shares accumulator data; your deductible credits are applied to UnitedHealthcare

Questions? We're Here.

Your OneDigital representative Francine Eldred francine.eldred@onedigital.com is also available for personalized support.