

Lower costs. Greater coverage. **All for Western New York.**



What's new?

- **NEW:** \$0 Premium Univera SeniorChoice® Extra (HMO) plan with Part B refund (\$25/month)
- **NEW:** Reduced PCP/specialist copays across most plans
- **NEW:** Part D Senior Savings Program for select insulin available on all non-\$0 plans
- **NEW:** Lower premiums
- **NEW:** Meal delivery service provided by Mom's Meals® available on Univera SeniorChoice® Value Plus (HMO-POS) and Univera SeniorChoice® Secure (HMO-POS) plans¹

For residents in Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties, NY.

univera
HEALTHCARE

MED CARE

Helping you experience Medicare with more.



As a Medicare provider, we are committed to helping you get more from your coverage. We listened to our members when enhancing our Medicare offering with innovative products that cost less and offer more benefits for you. Plus, we offer support that comes with a more complete approach to care with local teams that are available 24/7.

The benefits of Medicare from Univera Healthcare

With a Medicare Advantage plan from Univera Healthcare, you get the assurance that comes with affordable coverage you can always count on.

Care that costs less

We're always working to make our coverage more affordable. That means options that provide comprehensive care — hospital care, medical services and prescription drug coverage — all in one plan and all with predictable costs.

Extras and allowances:

- ✔ Dental, fitness, hearing and vision benefits
- ✔ Over-the-counter benefits and eyewear allowances
- ✔ \$25 back in your Social Security payment each month with a Part B refund available on the Univera SeniorChoice® Extra (HMO) Plan



A proven, powerful network.

When you choose a Medicare plan, you want to know that it's going to work — wherever and whenever you need it. That's why we're providing more ways to get the most from our plans, with local and worldwide coverage.

Local

Univera Healthcare members get a robust network of doctors, hospitals and pharmacies, so you can receive care from the people and places you know and trust.

Worldwide

As a member, you can enjoy peace of mind when you travel, with worldwide coverage for urgent and emergency care.

Care you can count on

Health care means more than trips to the doctor or hospital. We make it easy for you to get the care, answers and support you need, whenever and however you need it.

Telehealth:

Lets you connect with a doctor from anywhere.

24/7 Nurse Care Line:

Provides members-only access to answers and support anytime.

Local teams:

Our doctors, nurses, dietitians and specialists are here to help when you need them.



Medicare plan benefits at a glance

	Premium	Primary Care Physician (PCP)	Specialist	Urgent/ Emergency Care	Part D Prescriptions Tiers 1/2/3/4/5 Preferred/Standard Rx Deductible	Laboratory Services	Routine Eyewear	Diagnostic Radiology (CAT/ MRI/MRA)	Ambulance	Inpatient Hospital Care	Outpatient Hospital/ Ambulatory Surgery/ Observation Stay
Univera SeniorChoice® Basic (HMO)	\$0	\$10	\$35	\$65/\$90	\$0/\$14/\$42/\$95/29% \$5/\$19/\$47/\$100/29% \$200 (Tiers 3 - 5)	\$6	\$100 Allowance Every Calendar Year	\$300	\$300	Days 1-5 \$390 Per Day Day 6+ Fully Covered	\$375
New Univera SeniorChoice® Extra (HMO)	\$0 with a \$25 Part B Refund	\$15	\$45	\$65/\$90	\$3/\$12/\$42/28%/27% \$8/\$17/\$47/28%/27% \$350 (Tiers 3 - 5)	\$15	\$250 Allowance Every Two Years	\$425	\$325	Days 1-5 \$400 Per Day Day 6+ Fully Covered	\$425
Univera SeniorChoice® Value (HMO)	\$60	\$5	\$35	\$60/\$90	\$0/\$10/\$42/\$95/33% \$5/\$15/\$47/\$100/33% No Deductible	\$2	\$175 Allowance Every Calendar Year	\$250	\$200	Days 1-5 \$360 Per Day Day 6+ Fully Covered	\$325
Univera SeniorChoice® Advanced (HMO-POS†)	\$33	\$5	\$30	\$60/\$90	\$0/\$14/\$42/\$95/31% \$5/\$19/\$47/\$100/31% \$100 (Tiers 3 - 5)	\$5	\$150 Allowance Every Calendar Year	\$275	\$275	Days 1-5 \$360 Per Day Day 6+ Fully Covered	\$350
		30% Coinsurance (OON)	30% Coinsurance (OON)			30% Coinsurance (OON)		30% Coinsurance (OON)		30% Coinsurance (OON)	
Univera SeniorChoice® Value Plus (HMO-POS†)	\$92	\$5	\$35	\$50/\$90	\$0/\$10/\$42/\$95/33% \$5/\$15/\$47/\$100/33% No Deductible	\$2	\$200 Allowance Every Calendar Year	\$175	\$200	Days 1-5 \$310 Per Day Day 6+ Fully Covered	\$300
		30% Coinsurance (OON)	30% Coinsurance (OON)			30% Coinsurance (OON)		30% Coinsurance (OON)		30% Coinsurance (OON)	
Univera SeniorChoice® Secure (HMO-POS†)	\$107	\$0	\$25	\$50/\$90	\$0/\$5/\$42/\$95/33% \$5/\$10/\$47/\$100/33% No Deductible	\$0	\$250 Allowance Every Calendar Year	\$150	\$100	Days 1-5 \$225 Per Day Day 6+ Fully Covered	\$200
		30% Coinsurance (OON)	30% Coinsurance (OON)			30% Coinsurance (OON)		30% Coinsurance (OON)		30% Coinsurance (OON)	

†HMO-POS plans provide some out-of-network (OON) coverage. You pay 30% coinsurance out-of-network. Coverage limit of \$1,500 per year for Univera SeniorChoice® Value Plus (HMO-POS) and Univera SeniorChoice® Secure (HMO-POS). Coverage limit of \$3,000 per year for Univera SeniorChoice® Advanced (HMO-POS).

Complete coverage for Western New Yorkers – and your budget.

This year, we're more focused than ever on all the ways we can bring more to Medicare options while keeping costs low. Check out some of the highlights of what you will get with a Medicare plan from Univera Healthcare.

1 Prescription drug coverage

We understand how important prescription benefits are to you. That's why our plans include features that make medications more affordable and convenient.

- ✔ **Tier 1 generic drugs:** \$0 copay at a preferred pharmacy (for most plans)
- ✔ **Save on a 90-day prescription supply:** You will only need to pay two copays for a three-month supply at most retail pharmacies or through mail order²

Don't need Part D coverage? Ask us about our \$0 Medicare Advantage plan without prescription drug coverage.

2 Preventive vaccines

We're here to help protect you from illness with **\$0 vaccines** including flu, pneumonia, tetanus and the shingles vaccine, SHINGRIX (except for Univera SeniorChoice® Extra (HMO) Plan where there is a \$3 copay for SHINGRIX.)

3 Supplemental dental

If you need dental care beyond preventive care, we have you covered. Our plans offer the option to **add enhanced dental coverage** to make restorative and major procedures more affordable.³

Preventive dental: Available on all plans. \$10 copay per service on Univera SeniorChoice® Basic (HMO) and \$15 copay per service on Univera SeniorChoice® Extra (HMO).

	Monthly Premium	Restorative Dental	Major Dental	Maximum Plan Benefit Coverage
COMPLEMENTARY	\$29	20% Coinsurance	50% Coinsurance	\$1,000

4 Preventive care services

All of our plans include **\$0 preventive care on over 20 services** including annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes and more.

5 Mental health

Physical health is just one piece of overall wellbeing. **Our plans promote mental and emotional wellness** with coverage for mental health support for in-person and telehealth visits.*

Licensed therapist:
20% Coinsurance
In-Network

Psychiatrist:
Specialist copay from \$25-\$45 depending on the plan
In-Network

6 Fitness

We are committed to helping you live your best. For a \$10 annual fee, you can get a Home Fitness Kit through the **Silver&Fit®** program.⁴ Or for a \$25 nonrefundable annual fee, you can receive a fitness center membership.

7 Diabetic monitoring supplies and insulin

We help you with coverage for diabetes supplies, so you can manage your chronic conditions with less complexity and worries about costs.

- ✔ **\$5 Part B diabetic monitoring supplies including glucose monitors and test strips**
- ✔ **Save on select insulins** with plans that include the Part D Senior Savings Program and pay a lower price for select insulin — even if you're in the coverage gap.

8 Hearing and vision

Our partnership with TruHearing® helps keep costs down for exams and hearing aids.⁵

- ✔ **Annual routine hearing exam: \$45 copay; hearing aids: \$699 & \$999 per unit**

Eye health is a critical piece of overall health. We'll help you get the most out of your vision benefits.

- ✔ **Annual allowances for frames, lenses and contacts up to \$250**
- ✔ **Plans have \$0 copay for annual routine eye exam**

*In-person visit must occur within six months prior to telehealth appointment.

Get started with local support.

Have a question? We're here to help. **Talk to your local Medicare specialist to figure out the plan that's best for you.**

Call us today

888-529-1386/(TTY: 711)

October 1 – December 30:

8:00am – 8:00pm, seven days a week

January 1 – September 30:

8:00am – 8:00pm, Monday – Friday

UniveraForMedicare.com



M E D I C A R E

Univera Healthcare is an HMO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal.

¹Mom's Meals® is an independent company providing home delivered meals and nutritional services to Univera Healthcare members.

²Applies to prescription drugs in Tier 1 through Tier 4.

³Preventive dental services are 2 cleanings, 2 oral exams and 2 bitewing x-rays per year. \$100 deductible for restorative and major dental services. Coinsurance applies.

⁴The Silver&Fit Healthy Aging and Exercise Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ASH is an independent company that offers these services on behalf of Univera Healthcare. All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH.

⁵TruHearing® is an independent company that offers hearing products and services to Univera Healthcare member.

You must continue to pay Medicare Part B premium. No-cost pricing may vary by plan. Please check the Summary of Benefits for plan details.

Pharmacy benefits on most plans include a \$0 copayment for Tier 1 generic drugs when provided at in-network preferred pharmacies. Univera Healthcare's pharmacy network includes limited lower-cost, preferred pharmacies. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call 1-877-883-9577 (TTY: 711) or consult the online pharmacy directory at UniveraMedicare.com/Providers.

Out-of-network/non-contracted providers are under no obligation to treat Univera Healthcare members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Univera Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-883-9577 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-883-9577 (TTY: 711)。

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