



MEDICARE

# Consistent costs, quality care.

*All from your hometown health plan.*

Medicare Advantage Prescription Drug Plans

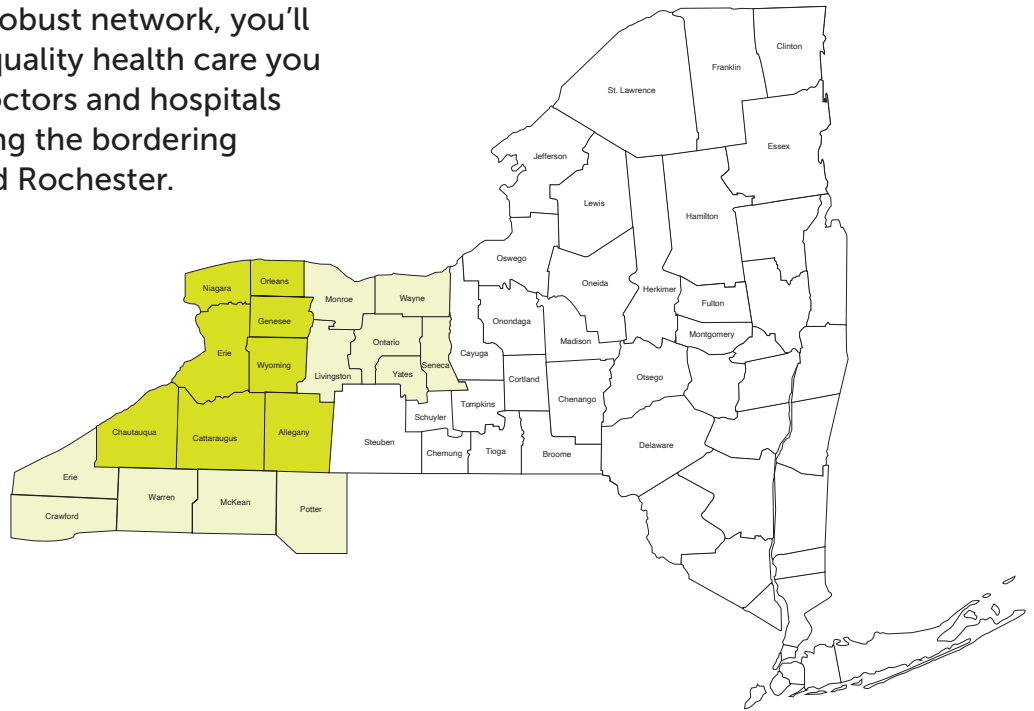
## 2024 Benefit Highlights

- **PPO plan** with access to doctors locally and coverage when you travel, that comes **with a \$500 flex card** for dental, hearing, and vision expenses
- **Preventive dental included in ALL plans** with NO copayment
- **Comprehensive dental included in ALL plans** with \$1,000 annual allowance
- **Over-the-counter benefit** of up to \$200/year included in ALL plans
- HMO plan with **\$41/month Part B refund**
- **FREE routine hearing and vision exams** in ALL plans
- **Annual eyewear allowance of up to \$350** included in ALL plans
- **FREE Silver&Fit® gym benefit** in ALL plans

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

# A network on another level.

With Univera Healthcare's robust network, you'll always have access to the quality health care you deserve. Our network of doctors and hospitals covers 19 counties, including the bordering regions of Pennsylvania and Rochester.



## Local

All plans offer an expansive network of doctors, hospitals, and pharmacies, allowing you to receive care from the providers you know and trust. Univera Healthcare members have access to 100% of area hospitals, including:

- Roswell Park Institute
- BryLin Hospital
- Erie County Medical Center (ECMC)
- Hospitals within the Kaleida Health System
- Hospitals within the Catholic Health System



## National

If you choose one of our HMO-POS or PPO plans and find yourself traveling out of our network, you still have the freedom to receive covered services from other doctors and hospitals without having to pay the full cost.



## Worldwide

Enjoy peace of mind if you travel abroad, with worldwide coverage for urgent and emergency care included on every plan.



## Covering care from anywhere.

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



### Telehealth for medical and behavioral health:

Connect with a doctor, therapist, or psychiatrist and receive care from anywhere through your phone, tablet, or computer.



### 24/7 Nurse Care Line:

**Our specially trained registered nurses are available by phone 24/7** to answer your general questions and provide support for chronic or complex health conditions.



### Wellframe® app:

Get instant access to care managers, dietitians, nurses, and other health care professionals that can **help you meet your health and wellness goals, all for free.**



	PPO	HMO	
	Univera SeniorChoice® Access	Univera SeniorChoice® Extra	Univera SeniorChoice® Basic
<b>Premium</b>	<b>\$14.40</b> with a \$500 Flex Card	<b>\$0</b> with a \$41 Part B Refund	<b>\$0</b>
<b>Primary Care Physician (PCP)</b>	<b>\$5</b>	<b>\$10</b>	<b>\$5</b>
	<b>\$20 (OON)</b>		
<b>Specialist</b>	<b>\$35</b>	<b>\$45</b>	<b>\$35</b>
	<b>\$50 (OON)</b>		
<b>Laboratory Services (Routine/Diagnostic)</b>	<b>\$0/\$4</b>	<b>\$0/\$15</b>	<b>\$0</b>
	<b>30% (OON)</b>		
<b>X-Rays</b>	<b>\$60</b>	<b>\$60</b>	<b>\$50</b>
	<b>\$70 (OON)</b>		
<b>Diagnostic Imaging (CAT/MRI/MRA)</b>	<b>\$300</b>	<b>\$325</b>	<b>\$200</b>
	<b>30% (OON)</b>		
<b>Ambulance</b>	<b>\$325</b>	<b>\$325</b>	<b>\$275</b>
<b>Inpatient Hospital Care</b>	Days 1-5 <b>\$375 Per Day</b> Day 6+ Fully Covered	Days 1-5 <b>\$400 Per Day</b> Day 6+ Fully Covered	Days 1-5 <b>\$390 Per Day</b> Day 6+ Fully Covered
	Days 1-28 <b>\$435 Per Day (OON)</b> Day 29+ Fully Covered		
<b>Outpatient Hospital/ Ambulatory Surgery/ Observation Stay</b>	<b>\$300</b>	<b>\$400</b>	<b>\$320</b>
	<b>30% (OON)</b>		
<b>Maximum Out-of-Pocket*</b>	<b>\$7,900</b>	<b>\$7,900</b>	<b>\$7,900</b>
	<b>\$11,700</b> (combined IN and OON)		
<b>Part D Prescriptions** Preferred Rx Standard Rx Deductible</b>	Tiers 1/2/3/4/5 <b>\$0/\$12/\$42/\$95/27%</b> \$5/\$17/\$47/\$100/27% \$350 (Tiers 3-5)	Tiers 1/2/3/4/5 <b>\$0/\$12/\$42/21%/27%</b> \$5/\$17/\$47/21%/27% \$350 (Tiers 3-5)	Tiers 1/2/3/4/5 <b>\$0/\$14/\$42/\$95/30%</b> \$5/\$19/\$47/\$100/30% \$200 (Tiers 3-5)

\*Applies to medical benefits. Excludes Part D.

\*\*30-day supply.

OON=Out-of-network

<b>HMO-POS</b>		
<b>Univera SeniorChoice® Advanced</b>	<b>Univera SeniorChoice® Value Plus</b>	<b>Univera SeniorChoice® Secure</b>
<b>\$28.40</b>	<b>\$55.40</b>	<b>\$70.40</b>
<b>\$5</b>	<b>\$0</b>	<b>\$0</b>
<b>30% (OON)</b>	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>\$30</b>	<b>\$35</b>	<b>\$25</b>
<b>30% (OON)</b>	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>30% (OON)</b>	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>\$55</b>	<b>\$50</b>	<b>\$40</b>
<b>30% (OON)</b>	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>\$225</b>	<b>\$175</b>	<b>\$150</b>
<b>30% (OON)</b>	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>\$275</b>	<b>\$200</b>	<b>\$100</b>
Days 1-5 <b>\$360 Per Day</b> Day 6+ Fully Covered	Days 1-5 <b>\$310 Per Day</b> Day 6+ Fully Covered	Days 1-5 <b>\$225 Per Day</b> Day 6+ Fully Covered
<b>30% (OON)</b>	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>\$330</b>	<b>\$260</b>	<b>\$200</b>
<b>30% (OON)</b>	<b>30% (OON)</b>	<b>30% (OON)</b>
<b>\$7,200</b>	<b>\$5,000</b>	<b>\$4,500</b>
Tiers 1/2/3/4/5 <b>\$0/\$14/\$42/\$95/31%</b> \$5/\$19/\$47/\$100/31% \$100 (Tiers 3-5)	Tiers 1/2/3/4/5 <b>\$0/\$10/\$42/\$95/33%</b> \$5/\$15/\$47/\$100/33% No Deductible	Tiers 1/2/3/4/5 <b>\$0/\$5/\$42/\$95/33%</b> \$5/\$10/\$47/\$100/33% No Deductible

HMO-POS plans provide out-of-network coverage. Members pay 30% out-of-network for these plans. Coverage limit of \$3,000 per year on the Univera SeniorChoice® Advanced (HMO-POS) plan. Coverage limit of \$1,500 per year on the Univera SeniorChoice® Value Plus (HMO-POS) and Univera SeniorChoice® Secure (HMO-POS) plan.

# Quality plans built for Western New Yorkers, by Western New Yorkers.

We're constantly pushing the boundaries of affordable, accessible care because that's exactly what our members deserve. Check out just some of what you'll get with **any Medicare Advantage Prescription Drug plan from Univera Healthcare:**

## Free Features



**\$0 preventive dental** – Covers 100% of preventive dental services - which includes 2 cleanings, 2 oral exams and 2 bitewing x-rays per year - all for no copay.



**\$0 Tier 1 generic drugs** – A \$0 copay makes generic medications more affordable and convenient when purchased at a preferred pharmacy.



**\$0 preventive vaccines** – Includes flu, pneumonia, COVID-19 vaccines, and the shingles vaccine, SHINGRIX.



**\$0 hearing exams** – Annual routine hearing exams from a TruHearing® provider are covered for a \$0 copay.



**\$0 vision exams** – Your annual routine vision exam is covered with no copay from any participating provider.



**\$0 preventive care services** – Includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes, and more.



**\$0 fitness membership** – Receive an annual fitness center membership at a Silver&Fit® facility at no charge.

## Savings Opportunities



**90-day prescription supply\*** – Only pay two copays for a three-month supply at most retail pharmacies, or through mail order from Express Scripts or Wegmans.



**Hearing aids** – Care is more affordable and accessible for all with hearing aid costs of \$499 (advanced) and \$799 (premium) when ordered through TruHearing®.



**Part B diabetic monitoring supplies** – Obtain \$5\*\* Part B diabetic monitoring supplies including glucose monitors, test strips, and more.

\*Applies to prescription drugs in Tier 1 through Tier 4.

\*\*When purchased from a preferred manufacturer.

\*\*\*Receive 14 meals for seven days after a hospital observation, inpatient acute stay, or skilled nursing facility stay.

## Extra Allowances



**Comprehensive dental** – Covers more extensive dental services like restorative care or major procedures such as dentures and select crowns, up to a \$1,000 annual allowance.



**Over-the-counter (OTC) items** – Receive up to \$50 a quarter to spend on over-the-counter health and wellness items such as aspirin, vitamins, cold and cough medications, bandages, and more.



**Eyewear** – Receive an eyewear allowance of up to \$350 a year to use toward contact lenses and eyeglasses.

Allowance Amounts	Comprehensive Dental (Annual)	QTC (Quarterly)	Eyewear (Annual)
Univera SeniorChoice® Access (PPO)	\$1,000	\$30	\$200
Univera SeniorChoice® Extra (HMO)	\$1,000	\$50	\$250
Univera SeniorChoice® Basic (HMO)	\$1,000	\$50	\$350
Univera SeniorChoice® Advanced (HMO-POS)	\$1,000	\$50	\$150
Univera SeniorChoice® Value Plus (HMO-POS)	\$1,000	\$50	\$200
Univera SeniorChoice® Secure (HMO-POS)	\$1,000	\$50	\$250

## Additional value-add benefits.

Aside from the services and benefits that are built into all of our Medicare Advantage Prescription Drug plans, some stretch your dollars even further with more unique extras.

### Transportation

Get 12 one-way rides per year (50-mile limit per ride) to health-related locations.

Included on:

Univera SeniorChoice®  
Advanced (HMO-POS)

Univera SeniorChoice®  
Value Plus (HMO-POS)

Univera SeniorChoice®  
Secure (HMO-POS)

### Mom's Meals®

Get healthy and balanced meals delivered to your home while you're recovering from a medical event or procedure.\*\*\*

Included on:

Univera SeniorChoice®  
Basic (HMO)

Univera SeniorChoice®  
Advanced (HMO-POS)

Univera SeniorChoice®  
Value Plus (HMO-POS)

Univera SeniorChoice®  
Secure (HMO-POS)

### Flex card

Receive \$500 annually to use toward dental, vision, and hearing services that may not be covered by your plan.

*NEW in 2024: Earn up to \$100 of additional funds on your flex card for completing certain plan-determined healthy activities*

Included on:

Univera SeniorChoice®  
Access (PPO)

## Get the conversation started.

Have a question? We're right here in Western New York to help.  
**Talk to a local Medicare expert to find the best plan for you!**

### Call

**1-888-529-1386 (TTY: 711)**

Open hours:

October 1 through March 31:

8 a.m. to 8 p.m., 7 days a week

April 1 through September 30:

8 a.m. to 8 p.m., Monday - Friday

### Click

**UniveraForMedicare.com**



Scan



## Meet with us



**1-on-1 consultations** – Our Medicare Consultants are available year-round in locations throughout the community. Reserve a FREE consultation, and we'll help you understand your options.



**Request an appointment** – Our Medicare Consultants are also available to meet at a time and place that's most convenient for you.



**Medicare plans seminars** – Attend a FREE local seminar and learn more about Medicare basics and the Univera Healthcare plans available to you in a low-key, group setting.



**M E D I C A R E**

Univera Healthcare is an HMO and PPO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal. SafeRide® is an independent company, offering transportation services in the Univera Healthcare service area. Mom's Meals® is an independent company providing home delivered meals and nutritional services to Univera Healthcare members. The 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. TruHearing® is an independent company that offers hearing products and services to Univera Healthcare members. 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. Dollar amounts listed for various benefits are applicable to providers within our network unless otherwise noted. 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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