2025 SUMMARY OF BENEFITS

January 1, 2025 – December 31, 2025

Univera SeniorChoice® Basic (HMO) (H3351-017)
Univera SeniorChoice® Extra (HMO) (H3351-020)
Univera SeniorChoice® Advanced (HMO-POS) (H3351-019)

This is a summary of drug and health services covered by Univera Healthcare.

Univera Healthcare contracts with the Federal Government and is an HMO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage" by calling us at the telephone numbers on the next page.

To join**, Univera SeniorChoice® Extra (HMO), Univera SeniorChoice® Basic (HMO), or Univera SeniorChoice® Advanced (HMO-POS),** you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in New York: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.

Univera SeniorChoice® Extra (HMO), Univera SeniorChoice® Basic (HMO), and Univera SeniorChoice® Advanced (HMO-POS), have a network of doctors, hospitals, and other providers.

For **Univera SeniorChoice® Extra (HMO) and Univera SeniorChoice® Basic (HMO)**: If you use providers that are not in our network, the plan may not pay for these services. For **Univera SeniorChoice® Advanced (HMO-POS):** For some services, you can use providers that are not in our network.

Univera SeniorChoice® Extra (HMO), Univera SeniorChoice® Basic (HMO), and Univera SeniorChoice® Advanced (HMO-POS), also have a network of pharmacies. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at http://www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This document is available in other formats such as Braille and large print.

This information is not a complete description of benefits. Call us at one of the phone numbers listed on the next page for more information.

If you are a member of one of these plans: Call toll-free at 1-877-883-9577 (TTY users call 711). From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m.

If you are not a member of one of these plans: Call toll-free at 1-800-659-1986 (TTY users call 711). From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m.

You can also visit us at UniveraMedicare.com.

You can see our plan's provider/pharmacy directory at our website at UniveraMedicare.com/Providers. Or call us and we will send you a copy of the directory.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at UniveraMedicare.com/Formulary. Or call us and we will send you a copy of our formulary.

This information is not a complete description of benefits. Call 1-800-659-1986 (TTY users call 711) for more information.

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.

Convey is an independent company offering OTC benefits in the Univera Healthcare service area.

The Silver&Fit® Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ASH is an independent company. Silver&Fit is a trademark of ASH and used with permission herein.

TruHearing® is an independent company offering a network of audiologists and hearing aid providers.

MDLive® is an independent company, offering telehealth services in the Univera Healthcare service area.

Reach Kidney Care is an independent company offering services to help members with chronic kidney disease.

Vori Health is an independent company offering services to help members with muscular skeletal conditions.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Monthly Plan Premium	You pay $0 per month.	You pay $0 per month.	You pay $32.30 per month.	You must continue to pay your Medicare Part B premium.
Part B Premium Reduction	$47 reduction of the monthly premium you pay to the Social Security Administration.	Not applicable.	Not applicable.	
Deductible	$350 per year for prescription drugs on Tiers 3, 4 and 5. This plan does not have a medical deductible.	$200 per year for prescription drugs on Tiers 3, 4 and 5. This plan does not have a medical deductible.	$100 per year for prescription drugs on Tiers 3, 4 and 5. This plan does not have a medical deductible.	You must pay your Part D deductible before the plan will contribute to the costs of your prescriptions.
Maximum Out-of-Pocket Responsibility (Does not include prescription drugs.)	$8,500 for medical services you receive from In-Network providers.	$8,500 for medical services you receive from In-Network providers.	$7,500 for medical services you receive from In-Network providers.	The most you pay in copayments/ coinsurance for medical services for the year.
Inpatient Hospital Coverage	You pay $400 copayment per day, days 1 to 5. You pay $0 copayment for additional Medicare-covered days during your hospital admission.	You pay $390 copayment per day, days 1 to 5. You pay $0 copayment for additional Medicare-covered days during your hospital admission.	**In-Network:** You pay $360 copayment per day, days 1 to 5. You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse maximum $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization is required. Our plan covers an unlimited number of days for an inpatient hospital stay. Benefit applied per admission.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Outpatient Hospital Coverage	You pay $400 copayment.	You pay $285 copayment.	**In-Network:** You pay $330 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization is required.
Ambulatory Surgery Center	You pay $400 copayment.	You pay $285 copayment.	**In-Network:** You pay $330 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization is required.
Doctor Visits Primary	You pay $5 copayment.	You pay $5 copayment.	**In-Network:** You pay $5 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	
Doctor Visits Specialists	You pay $45 copayment.	You pay $35 copayment.	**In-Network:** You pay $30 copayment.	

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Doctor Visits Specialists (continued)			**Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	
Preventive Care	You pay $0 copayment.	You pay $0 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	See the Evidence of Coverage for a list of covered preventive services. If you are treated for a new or existing medical condition during a visit where a preventive screening is performed, an office visit copayment will apply to the care received for the new or existing medical condition. Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency Care	You pay $110 copayment.	You pay $110 copayment.	You pay $110 copayment.	If you are admitted to the hospital within 23 hours, you do not have to pay your share of the cost for emergency care.
Urgently Needed Services	You pay $45 copayment.	You pay $45 copayment.	You pay $45 copayment.	

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Diagnostic Services/Labs/ Imaging Diagnostic Radiology Service (e.g., MRI, CT scans)	You pay $325 copayment.	You pay $200 copayment.	**In-Network:** You pay $225 copayment. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization is required for some services. Contact us for more information.
Lab Services - Diagnostics	You pay $15 copayment.	You pay $0 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	
Diagnostic Tests and Procedures	You pay $15 copayment.	You pay $0 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Diagnostic Services/Labs/ Imaging (continued) X-Rays	You pay $60 copayment.	You pay $50 copayment.	**In-Network:** You pay $55 copayment. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	
Therapeutic Radiology (such as radiation treatment for cancer)	You pay 20% coinsurance.	You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	
Hearing Services Diagnostic Hearing Exam	You pay $45 copayment.	You pay $35 copayment.	**In-Network:** You pay $30 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse maximum $3,000 for out-of-network (POS) services per calendar year.	

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Hearing Services (continued) Routine Hearing Exam	You pay $0 copayment.	You pay $0 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	You must see a TruHearing provider. One routine hearing exam each year. Copayments not included in the Out-of-Pocket Maximum.
Hearing Aids	**Cost per aid:** $499 for Advanced Aid. $799 for Premium Aid. $50 additional cost for optional hearing aid rechargeability.	**Cost per aid:** $499 for Advanced Aid. $799 for Premium Aid. $50 additional cost for optional hearing aid rechargeability.	**In-Network cost per aid:** $499 for Advanced Aid. $799 for Premium Aid. $50 additional cost for optional hearing aid rechargeability. **Out-of-Network:** Not covered.	You are eligible for hearing aids from TruHearing providers only. Copayments not included in the Out-of-Pocket Maximum.
Dental Services Medicare covered limited dental services dental services (This does not include routine services in connection with care, treatment, filling, removal, or replacement of teeth)	You pay $45 copayment.	You pay $35 copayment.	**In-Network:** You pay $30 copayment **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse maximum $3,000 for out-of-network (POS) services per calendar year.	Does not include routine services in connection with care, replacement of teeth, treatment, filling, or removal. Medicare only covers limited dental procedures under specific conditions. For each service, we pay up to an annual allowance.
Preventive dental services	You pay $0 copayment per service.	You pay $0 copayment per service.	You pay $0 copayment per service.	Includes up to 2 cleaning(s), dental x-ray(s), and oral exam(s) per year.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Dental Services (continued) Annual Allowance Restorative (e.g., restorations) Periodontics (e.g., scaling) Oral Surgery (e.g., extractions) Endodontics (e.g., root canal) Prosthodontics (e.g., select crowns, dentures, and bridges) Prosthetic Maintenance (e.g., denture or bridge repairs)	$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility). **In-Network:** You pay $0 copayment per service. **Out-of-Network:** You pay $0 copayment per service.	$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility). **In-Network:** You pay $0 copayment per service. **Out-of-Network:** You pay $0 copayment per service.	$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility). **In-Network:** You pay $0 copayment per service. **Out-of-Network:** You pay $0 copayment per service.	You will be responsible for the additional cost if your provider does not participate in the Plan's network and charges more than the annual allowance. The annual allowance does not apply to preventive services. See the Evidence of Coverage for more information. Limited to specific dental codes Exclusions apply, for example tooth implants are not covered.
Vision Services Diagnostic/ Treatment Exam	You pay $0 copayment.	You pay $0 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Vision Services (continued) Routine Eye Exam	You pay $0 copayment.	You pay $0 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	One routine eye exam each year.
Eyeglasses or Contacts after Cataract Surgery	You pay $45 copayment.	You pay $35 copayment.	**In-Network:** You pay $30 copayment. **Out-of-Network:** You pay 30% coinsurance. The plan reimburses a maximum of $3,000 for out-of-network (POS) services per calendar year.	
Routine Eyewear Allowance	$350 annual allowance	$325 annual allowance	$150 annual allowance	Allowance towards purchase of contact lenses and eyeglasses (frames and lenses).
Mental Health Services Inpatient Visit	You pay $374 copayment per day for days 1-5. You pay $0 copayment for additional Medicare-covered days during a hospital admission.	You pay $315 copayment per day for days 1-5. You pay $0 copayment for additional Medicare-covered days during a hospital admission.	**In-Network:** You pay $315 copayment per day for days 1-5. You pay $0 copayment for additional Medicare-covered days during a hospital admission. **Out-of-Network:** You pay 30% coinsurance. The plan reimburses a maximum of $3,000 for out-of-network (POS) services per calendar year.	Benefit applied per admission. Prior authorization is required. Covers up to 190 days lifetime for inpatient mental health care at a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental health services provided in a psychiatric unit of a general hospital. See the Evidence of Coverage for more information.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Mental Health Services (continued) Individual and Group Outpatient Therapy Visit	You pay 20% coinsurance.	You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse maximum $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization may be required for some services.
Skilled Nursing Facility	You pay $0 copayment for days 1 to 20. You pay a $214 copayment per day for days 21 through 100.	You pay $0 copayment for days 1 to 20. You pay a $214 copayment per day for days 21 through 100.	**In-Network:** You pay $0 copayment for days 1 to 20. You pay a $214 copayment per day for days 21 through 100. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse maximum $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization is required. We cover up to 100 days in a Skilled Nursing Facility.
Physical Therapy	You pay $35 copayment.	You pay $35 copayment.	**In-Network:** You pay $30 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization may be required.
Ambulance	You pay $300 copayment.	You pay $170 copayment.	You pay $275 copayment.	Prior Authorization may be required.
Transportation	Not Covered.	Not Covered.	Not Covered.	

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Medicare Part B Drugs	You pay 20% coinsurance	You pay 20% coinsurance	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization may be required. Part B drugs may be subject to step therapy requirements. For Part B chemotherapy drugs, the baseline cost sharing is 20% with a 0-20% range for drugs impacted by the Inflation Rebate Program. Drugs and cost can change quarterly.
Part B Insulin used in a traditional insulin pump	You pay $35 copayment.	You pay $35 copayment.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $35 copayment.	
Medicare Part D Prescription Drugs				
Phase 1: Initial Coverage Cost-sharing may vary depending on the pharmacy you choose and what phase of the Part D benefit you are in. Please call us or see the Evidence of Coverage for more information.				
Deductible	This plan has a $350 deductible per year.	This plan has a $200 deductible per year.	This plan has a $100 deductible per year.	For Part D prescription drugs on Tiers 3, 4 and 5.
Tier 1: Preferred Generic	**Preferred Pharmacy** 30-day supply: You pay $0 **Standard Pharmacy** 30-day supply: You pay $5 **Preferred Pharmacy Or Mail Order** 90-day supply: You pay $0 **Standard Pharmacy** 90-day supply: You pay $10	**Preferred Pharmacy** 30-day supply: You pay $0 **Standard Pharmacy** 30-day supply: You pay $5 **Preferred Pharmacy Or Mail Order** 90-day supply: You pay $0 **Standard Pharmacy** 90-day supply: You pay $10	**Preferred Pharmacy** 30-day supply: You pay $0 **Standard Pharmacy** 30-day supply: You pay $5 **Preferred Pharmacy Or Mail Order** 90-day supply: You pay $0 **Standard Pharmacy** 90-day supply: You pay $10	

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Tier 2: Generic	**Preferred Pharmacy** 30-day supply: You pay $12 **Standard Pharmacy** 30-day supply: You pay $17 **Preferred Pharmacy Or Mail Order** 90-day supply: You pay $24 **Standard Pharmacy** 90-day supply: You pay $34	**Preferred Pharmacy** 30-day supply: You pay $14 **Standard Pharmacy** 30-day supply: You pay $19 **Preferred Pharmacy Or Mail Order** 90-day supply: You pay $28 **Standard Pharmacy** 90-day supply: You pay $38	**Preferred Pharmacy** 30-day supply: You pay $14 **Standard Pharmacy** 30-day supply: You pay $19 **Preferred Pharmacy Or Mail Order** 90-day supply: You pay $28 **Standard Pharmacy** 90-day supply: You pay $38	
Tier 3: Preferred Brand	**Preferred Pharmacy** 30-day supply: You pay $42 **Standard Pharmacy** 30-day supply: You pay $47 **Preferred Pharmacy Or Mail Order** 90-day supply: You pay $84 **Standard Pharmacy** 90-day supply: You pay $94 **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35	**Preferred Pharmacy** 30-day supply: You pay $42 **Standard Pharmacy** 30-day supply: You pay $47 **Preferred Pharmacy Or Mail Order** 90-day supply: You pay $84 **Standard Pharmacy** 90-day supply: You pay $94 **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35	**Preferred Pharmacy** 30-day supply: You pay $42 **Standard Pharmacy** 30-day supply: You pay $47 **Preferred Pharmacy Or Mail Order** 90-day supply: You pay $84 **Standard Pharmacy** 90-day supply: You pay $94 **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35	After you pay your deductible (if applicable). Insulin costs will remain the same through the deductible, initial and coverage gap phases of the Part D benefit.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Tier 3: Preferred Brand (continued)	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	
Tier 4: Non-Preferred Drug	**Preferred Pharmacy** 30-day supply: You pay 50% **Standard Pharmacy** 30-day supply: You pay 50% **Preferred Pharmacy Or Mail Order** 90-day supply: You pay 50% **Standard Pharmacy** 90-day supply: You pay 50% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35 **Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60	**Preferred Pharmacy** 30-day supply: You pay 50% **Standard Pharmacy** 30-day supply: You pay 50% **Preferred Pharmacy Or Mail Order** 90-day supply: You pay 50% **Standard Pharmacy** 90-day supply: You pay 50% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35 **Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60	**Preferred Pharmacy** 30-day supply: You pay 50% **Standard Pharmacy** 30-day supply: You pay 50% **Preferred Pharmacy Or Mail Order** 90-day supply: You pay 50% **Standard Pharmacy** 90-day supply: You pay 50% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35 **Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60	After you pay your deductible (if applicable). Insulin costs will remain the same through the deductible, initial and coverage gap phases of the Part D benefit.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Tier 4: Non-Preferred Drug (continued)	**Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Insulin, Standard Pharmacy** 90-day supply: You pay $70	
Tier 5: Specialty	**Preferred Pharmacy** 30-day supply: You pay 28% **Standard Pharmacy** 30-day supply: You pay 28% **Preferred Pharmacy Or Mail Order** 90-day supply: You pay 28% **Standard Pharmacy** 90-day supply: You pay 28% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35 **Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Preferred Pharmacy** 30-day supply: You pay 30% **Standard Pharmacy** 30-day supply: You pay 30% **Preferred Pharmacy Or Mail Order** 90-day supply: You pay 30% **Standard Pharmacy** 90-day supply: You pay 30% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35 **Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	**Preferred Pharmacy** 30-day supply: You pay 31% **Standard Pharmacy** 30-day supply: You pay 31% **Preferred Pharmacy Or Mail Order** 90-day supply: You pay 31% **Standard Pharmacy** 90-day supply: You pay 31% **Insulin, Preferred Pharmacy** 30-day supply: You pay $30 **Insulin, Standard Pharmacy** 30-day supply: You pay $35 **Insulin, Preferred Pharmacy Or Mail Order** 90-day supply: You pay $60 **Insulin, Standard Pharmacy** 90-day supply: You pay $70	After you pay your deductible (if applicable). Insulin costs will remain the same through the deductible, initial and coverage gap phases of the Part D benefit.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Phase 2: Catastrophic Coverage Once you have paid **$2,000** during the year, which includes your deductible, copayments, and coinsurances, you enter the catastrophic coverage stage. **You pay $0 for generics and brand drugs.** You will remain in the catastrophic coverage stage for the rest of the calendar year. On January 1 of the following year, you will begin again in the deductible phase.				
Additional Benefits				
Over the counter (OTC) Items	You have $90 every quarter to spend on plan-approved OTC items.	You have $90 every quarter to spend on plan-approved OTC items.	You have $50 every quarter to spend on plan-approved OTC items.	Non-prescription OTC health related items like vitamins are covered. Visit UniveraMedicare.com for details.
Acupuncture	You pay 50% coinsurance	You pay 50% coinsurance	**In-Network:** You pay 50% coinsurance **Out-of-Network:** Not covered	Up to 10 visits or up to 20 visits per calendar year for chronic lower back pain.
Rehabilitation Services Occupational Therapy Visit	You pay $35 copayment.	You pay $35 copayment.	**In-Network:** You pay $30 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization may be required.
Speech and Language Therapy Visit	You pay $35 copayment.	You pay $35 copayment.	**In-Network:** You pay $30 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan reimburses a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization may be required.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Cardiac rehabilitation Services	You pay $0 copayment.	You pay $0 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan reimburses a maximum of $3,000 for out-of-network (POS) services per calendar year.	
Foot Care (Podiatry Services) Diagnostic Exams and Treatment	You pay $45 copayment.	You pay $35 copayment.	**In-Network:** You pay $30 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan reimburses a maximum of $3,000 for out-of-network (POS) services per calendar year.	
Routine Foot Care	You pay $45 copayment.	You pay $35 copayment.	**In-Network:** You pay $30 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Foot exams and treatment are covered if you have Diabetes-related nerve damage and/or meet certain conditions.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Medical Equipment/ Supplies Durable Medical Equipment (e.g., Wheelchairs, Oxygen)	You pay 20% coinsurance.	You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization is required for Durable Medical Equipment.
Prosthetics (e.g., Braces, Artificial Limbs and related supplies)	You pay 20% coinsurance.	You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization is required for Prosthetics.
Diabetes monitoring supplies	You pay $5 copayment.	You pay $5 copayment.	**In-Network:** You pay $5 copayment. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Abbott Diabetes Care is the preferred supplier for Diabetic Monitoring supplies. Your provider must get an approval from the plan before we'll pay for supplies from a non-preferred manufacturer.
Diabetes self-management training	You pay a $0 copayment.	You pay a $0 copayment.	**In-Network:** You pay a $0 copayment.	

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Medical Equipment/ Supplies (continued) Diabetes self-management training			**Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	
Therapeutic shoes or inserts	You pay 20% coinsurance.	You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a max of $3,000 for out-of-network (POS) services per calendar year.	For people with Diabetes who have severe diabetic foot disease. See the Evidence of Coverage for more information.
Wellness Programs Fitness	You pay a $0 annual fee for Silver&Fit participating fitness centers. You pay a $0 annual fee for one Silver&Fit Home Kit per calendar year.	You pay a $0 annual fee for Silver&Fit participating fitness centers. You pay a $0 annual fee for one Silver&Fit Home Kit per calendar year.	You pay a $0 annual fee for Silver&Fit participating fitness centers. You pay a $0 annual fee for one Silver&Fit Home Kit per calendar year.	Please see your Evidence of Coverage for more details. Limitations and restrictions may apply.
Remote Access Technology	Call a nurse at 1-800-348-9786 (TTY 711). 24 hours a day 7 days a week.	Call a nurse at 1-800-348-9786 (TTY 711). 24 hours a day 7 days a week.	Call a nurse at 1-800-348-9786 (TTY 711). 24 hours a day 7 days a week.	Intended to help educate, not replace the advice of a medical professional.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Health Education: Chronic Kidney Disease	You pay a $0 copayment. Members who have stage 4 or 5 chronic kidney disease will be offered a multi-disciplinary care team, to help navigate medical care and follow a treatment plan.	You pay a $0 copayment. Members who have stage 4 or 5 chronic kidney disease will be offered a multi-disciplinary care team, to help navigate medical care and follow a treatment plan.	You pay a $0 copayment. Members who have stage 4 or 5 chronic kidney disease will be offered a multi-disciplinary care team, to help navigate medical care and follow a treatment plan.	The program is offered virtually and in-person.
Health Education: Muscular Skeleton Disease	You pay a $0 copayment. Members with a muscular skeletal condition which physical therapy might improve, may be eligible for physical therapy, health coaching, and dietary counselling.	You pay a $0 copayment. Members with a muscular skeletal condition which physical therapy might improve, may be eligible for physical therapy, health coaching, and dietary counselling.	You pay a $0 copayment. Members with a muscular skeletal condition which physical therapy might improve, may be eligible for physical therapy, health coaching, and dietary counselling.	The Plan will contact members who are eligible for the program. Services will be provided virtually or over-the-phone.
Routine Annual Physical Exam	You pay $0 copayment.	You pay $0 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	One annual routine physical exam each calendar year.
Immunizations	You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 20% coinsurance for all other Medicare-Part B covered immunizations.	You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 20% coinsurance for all other Medicare-Part B covered immunizations.	**In-Network:** You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 20% coinsurance for all other Medicare-Part B covered immunizations.	Some vaccines are also covered under our Part D prescription drug benefit.

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Immunizations (continued)			**Out-of-Network:** You pay $0 copayment for the flu, pneumonia, and COVID-19 vaccines. For all other Medicare-Part B covered immunizations, you pay 30% coinsurance. The plan will reimburse a max of $3,000 for out-of-network (POS) services per calendar year.	
Telehealth Primary Specialists Behavioral Health visit MDLive visit MDLive Behavioral Health visit Out-of-Network	 You pay $5 copayment. You pay $45 copayment. 20% coinsurance You pay $5 copayment. You pay $45 copayment. Not covered	 You pay $5 copayment. You pay $35 copayment. 20% coinsurance You pay $5 copayment. You pay $35 copayment. Not covered	 You pay $5 copayment. You pay $30 copayment. 20% coinsurance You pay $5 copayment. You pay $30 copayment. Not covered	For non-emergency medical issues only. Contact a network doctor by phone or video. Telehealth doctors can diagnose symptoms and prescribe medication. MDLive services from available 24 hour a day, 7 days a week.
Chiropractic	You pay $15 copayment.	You pay $15 copayment.	**In-Network:** You pay $15 copayment. **Out-of-Network:** You pay 30% per visit. The plan will reimburse a max of $3,000 for out-of-network (POS) services per calendar year.	We only cover manual manipulation of the spine to correct a subluxation (when 1 or more of the bones in your spine move out of position).

Premiums and Benefits	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)	Univera SeniorChoice® Advanced (HMO-POS)	What You Should Know
Home Health Care	You pay $0 copayment.	You pay $0 copayment.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization is required.
Outpatient Dialysis Services	You pay 20% coinsurance.	You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 20% coinsurance.	
Outpatient Substance Abuse Services Individual and Group therapy visit	You pay 20% coinsurance.	You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. The plan will reimburse a maximum of $3,000 for out-of-network (POS) services per calendar year.	Prior Authorization may be required for some services.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-877-883-9577 (TTY: 1-800-662-1220). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-877-883-9577 (TTY: 1-800-662-1220). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑 问。如您需要此翻译服务，请致电 1-877-883-9577 (TTY: 1-800-662-1220)。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯 服務。如需翻譯服務，請致電 1-877-883-9577 (TTY: 1-800-662-1220)。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-877-883-9577 (TTY: 1-800-662-1220). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-877-883-9577 (TTY: 1-800-662-1220). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-877-883-9577 (TTY: 1-800-662-1220) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-877-883-9577 (TTY: 1-800-662-1220). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-877-883-9577 (TTY: 1-800-662-1220)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-877-883-9577 (TTY: 1-800-662-1220). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-877-883-9577 (TTY: 1-800-662-1220). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-877-883-9577 (TTY: 1-800-662-1220)पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-877-883-9577 (TTY: 1-800-662-1220). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-877-883-9577 (TTY: 1-800-662-1220). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-877-883-9577 (TTY: 1-800-662-1220). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-877-883-9577 (TTY: 1-800-662-1220). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-877-883-9577 (TTY: 1-800-662-1220)にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサー ビスです。

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a representative at 1-800-659-1986.

Understanding the Benefits

- ☐ The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit UniveraMedicare.com or call 1-800-659-1986 to view a copy of the EOC.

- ☐ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit UniveraMedicare.com or call 1-800-659-1986 to request a copy of the EOC.

- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

- ☐ Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.

- ☐ Benefits, premiums and/or copayments/coinsurance may change on January 1, 2026.

- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory). Check the EOC for more information.

- ☐ **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

Univera Healthcare contracts with the Federal Government and is an HMO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal.

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