univera HEALTHCARE

2026 SUMMARY OF BENEFITS
January 1, 2026 – December 31, 2026

Univera SeniorChoice® Value Plus (HMO-POS) (H3351-012)
Univera SeniorChoice® Secure (HMO-POS) (H3351-002)
Univera SeniorChoice® Freedom (HMO-POS) (H3351-001)

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, call us and ask for the "Evidence of Coverage. (EOC)" You can also see the Evidence of Coverage on our website medicare.univerahealthcare.com.

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Univera SeniorChoice Value Plus (HMO-POS), Univera SeniorChoice Secure (HMO-POS) and Univera Medicare Freedom (HMO-POS)** covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or use the Medicare Plan Finder on www.medicare.gov.
- 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 or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).

Sections in this booklet

- Things to know about **Univera SeniorChoice Value Plus (HMO-POS), Univera SeniorChoice Secure (HMO-POS) and Univera Medicare Freedom (HMO-POS)**
- Monthly Premium, Deductible, and Limits on How Much you pay for covered services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits
- Additional Benefits

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

Things to know about Univera SeniorChoice Value Plus (HMO-POS), Univera SeniorChoice Secure (HMO-POS) and Univera Medicare Freedom (HMO-POS)

Hours of Operation & Contact Information

- From October 1 to March 31, we're open 8:00 a.m. to 8:00 p.m., 7 days a week
- From April 1 to September 30, we're open 8:00 a.m. to 8:00 p.m., Monday through Friday
- If you are a member of one of these plans, call toll-free at 1-877-883-9577 (TTY 711).
- If you are not a member of one of these plans, call toll-free at 1-800-659-1986 (TTY 711).
- Our website: medicare.univerahealthcare.com.

Who can join?

To join **Univera SeniorChoice Value Plus (HMO-POS), Univera SeniorChoice Secure (HMO-POS) or Univera Medicare Freedom (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.

Which doctors, hospitals, and pharmacies can I use?

Univera SeniorChoice Value Plus (HMO-POS), Univera SeniorChoice Secure (HMO-POS) and Univera Medicare Freedom (HMO-POS) have a network of doctors, hospitals, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can use providers that are not in our network.

Univera SeniorChoice Value Plus (HMO-POS) and Univera SeniorChoice Secure (HMO-POS) also have a network of pharmacies. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.You can see our plan's provider directory or provider/pharmacy directory at our website at **medicare.univerahealthcare.com**.Or call us and we will send you a copy of the directory.

Univera SeniorChoice Value Plus (HMO-POS) and Univera SeniorChoice Secure (HMO-POS) cover Part D drugs. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at **medicare.univerahealthcare.com**. Or call us and we will send you a copy of our formulary.

In addition, **Univera SeniorChoice Value Plus (HMO-POS), Univera SeniorChoice Secure (HMO-POS) and Univera Medicare Freedom (HMO-POS)** cover Part B drugs such as chemotherapy and some drugs administered by your provider.

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

Out-of-network/non-contracted providers are under no obligation to treat Univera Healthcare members except in emergency situations. Please call Customer Care 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.

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

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

SafeRide® is an independent company, offering transportation services 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.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Monthly Premium, Deductible, and Limits on How Much you pay for covered services				
Monthly Plan Premium	You pay $69.80 per month.	You pay $83.20 per month.	You pay $0 per month.	You must continue to pay your Medicare Part B premium.
Part B Premium Reduction	Not applicable.	Not applicable.	$35 reduction of the monthly premium you pay to the Social Security Administration.	
Deductible There is no medical deductible.	$295 per year for prescription drugs on Tiers 3, 4 and 5.	$250 per year for prescription drugs on Tiers 3, 4 and 5.	Not Covered.	You must pay your deductible before the plan will contribute to the costs of your prescriptions.
Maximum Out-of-Pocket Responsibility (Does not include prescription drugs.)	$6,700 for medical services you receive from In-Network providers.	$6,000 for medical services you receive from In-Network providers.	$4,500 for medical services you receive from In-Network providers.	The most you pay in copayments/ coinsurance for medical services for the year.
Covered Medical and Hospital Benefits				
Inpatient Hospital Coverage	**In-Network:** You pay $310 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. Will reimburse max $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $225 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. Will reimburse max $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $260 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. Will reimburse max $1,500 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® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Outpatient Hospital Coverage	**In-Network:** You pay $260 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $200 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $250 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Prior Authorization is required.
Ambulatory Surgery Center	**In-Network:** You pay $260 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $200 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $250 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Prior Authorization is required.
Doctor Visits Primary	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $5 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Doctor Visits Specialists	**In-Network:** You pay $35 copayment.	**In-Network:** You pay $25 copayment.	**In-Network:** You pay $35 copayment.	

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Doctor Visits Specialists (continued)	**Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Preventive Care	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	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. Additional preventive services approved by Medicare during the contract year will be covered.
Emergency Care	You pay $115 copayment.	You pay $115 copayment.	You pay $115 copayment.	If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. Covered Worldwide.
Urgently Needed Services	You pay $50 copayment.	You pay $50 copayment.	You pay $50 copayment.	Covered worldwide.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Diagnostic Services/Labs/ Imaging Diagnostic Radiology Service (e.g., MRI, CT scans)	**In-Network:** You pay $175 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $150 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $150 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Prior Authorization is required for some services. Contact us for more information.
Lab Services - Diagnostics	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $10 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Diagnostic Tests and Procedures	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $10 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Diagnostic Services/Labs/ Imaging (continued) X-Rays	**In-Network:** You pay $50 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $40 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $40 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Therapeutic Radiology (such as radiation treatment for cancer)	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Hearing Services Diagnostic Hearing Exam	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $25 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Routine Hearing Exam (One routine hearing exam each year.)	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	You must see a TruHearing provider. One routine hearing exam each year.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Hearing Services (continued) Hearing Aids	**In-Network (per aid):** $499 copay for Advanced Aid. $799 copay for Premium Aid. $50 additional cost for optional hearing aid rechargeability. **Out-of-Network:** Not covered.	**In-Network (per aid):** $499 copay for Advanced Aid. $799 copay for Premium Aid. $50 additional cost for optional hearing aid rechargeability. **Out-of-Network:** Not covered.	**In-Network (per aid):** $499 copay for Advanced Aid. $799 copay 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.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $25 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 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 (Includes up to 2 cleaning(s), dental x-ray(s), and oral exam(s) per year.)	**In-Network:** You pay $0 copayment per service.	**In-Network:** You pay $0 copayment per service.	**In-Network:** You pay $0 copayment per service.	For out-of-network services, your plan will pay 100% of the allowance or dentist's charges, whichever is less. You are responsible for balances up to the dentist's charge.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Dental Services (continued) Annual Allowance	$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility).	$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility).	$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility).	You will be responsible for the additional cost if your provider does not participate in the network and charges more than the annual allowance. Does not apply to preventive services.
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)	**In-Network:** You pay $0 copayment per service. **Out-of-Network:** You pay $0 copayment per service.	**In-Network:** You pay $0 copayment per service. **Out-of-Network:** You pay $0 copayment per service.	**In-Network:** You pay $0 copayment per service. **Out-of-Network:** You pay $0 copayment per service.	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	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Vision Services (continued) Routine Eye Exam	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	
Eyeglasses or Contacts after Cataract Surgery	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $25 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Routine Eyewear Allowance (frames and lenses)	$200 annual allowance	$200 annual allowance	$250 annual allowance	For purchase of contact lenses and eyeglasses.
Mental Health Services Inpatient Visit	**In-Network:** You pay $310 copayment per day for days 1-5. You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $225 copayment per day for days 1-5. You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $260 copayment per day for days 1-5. You pay $0 copayment for additional Medicare-covered days during your hospital admission. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 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® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Mental Health Services (continued) Individual and Group Outpatient Therapy Visit	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Prior Authorization may be required for some services.
Skilled Nursing Facility	**In-Network:** You pay $0 copayment for days 1 through 20. You pay a $218 copayment per day for days 21 through 100. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment for days 1 through 20. You pay a $218 copayment per day for days 21 through 100. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment for days 1 through 20. You pay a $218 copayment per day for days 21 through 100. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 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	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $25 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Prior Authorization may be required.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Ambulance	You pay $200 copayment.	You pay $100 copayment.	You pay $150 copayment.	Prior Authorization may be required.
Transportation	Not Covered.	12 one-way trips to a health-related location through SafeRide. Various modes of transportation are available based on your needs. There will be a limit of 50 miles per one-way ride.	12 one-way trips to a health-related location through SafeRide. Various modes of transportation are available based on your needs. There will be a limit of 50 miles per one-way ride.	Please see Evidence of Coverage (EOC) for more details.
Medicare Part B Drugs **Part B Insulin used in a traditional insulin pump**	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year. **In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $35 copayment.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year. **In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $35 copayment.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year. **In-Network:** You pay $35 copayment. **Out-of-Network:** You pay $35 copayment.	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.
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. For more information, please call us or view the Evidence of Coverage. Insulin costs will be a copayment or coinsurance based on your plan benefit, the maximum fair price for a covered insulin or the negotiated price under your plan, <u>whichever is less</u>. The <u>maximum</u> insulin copayment is $35 for a one-month supply. Insulins are not subject to the deductible; costs will be the same through the deductible and initial coverage phases of your benefit.			

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Deductible There is no medical deductible.	$295 per year for prescription drugs on Tiers 3, 4 and 5.	$250 per year for prescription drugs on Tiers 3, 4 and 5.	Not Covered.	You must pay your deductible before the plan will contribute to the costs of your prescriptions.
Tier 1: Preferred Generic			Not Covered.	
Preferred Pharmacy 30-day supply	Tier 1: You pay $0 Insulin: You pay lesser of $0 or 25%	Tier 1: You pay $0 Insulin: You pay lesser of $0 or 25%	Not Covered.	
Standard Pharmacy 30-day supply	Tier 1: You pay $5 Insulin: You pay lesser of $5 or 25%	Tier 1: You pay $5 Insulin: You pay lesser of $5 or 25%	Not Covered.	
Preferred Pharmacy/ Mail Order 90-day supply	Tier 1: You pay $0 Insulin: You pay lesser of $0 or 25%	Tier 1: You pay $0 Insulin: You pay lesser of $0 or 25%	Not Covered.	
Standard Pharmacy 90-day supply	Tier 1: You pay $10 Insulin: You pay lesser of $10 or 25%	Tier 1: You pay $10 Insulin: You pay lesser of $10 or 25%	Not Covered.	
Tier 2: Generic			Not Covered.	
Preferred Pharmacy 30-day supply	Tier 2: You pay $5 Insulin: You pay lesser of $5 or 25%	Tier 2: You pay $5 Insulin: You pay lesser of $5 or 25%	Not Covered.	
Standard Pharmacy 30-day supply	Tier 2: You pay $10 Insulin: You pay lesser of $10 or 25%	Tier 2: You pay $10 Insulin: You pay lesser of $10 or 25%	Not Covered.	
Preferred Pharmacy/ Mail Order 90-day supply	Tier 2: You pay $10 Insulin: You pay lesser of $10 or 25%	Tier 2: You pay $10 Insulin: You pay lesser of $10 or 25%	Not Covered.	

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Tier 2 (continued) Standard Pharmacy 90-day supply	Tier 2: You pay $20 Insulin: You pay lesser of $20 or 25%	Tier 2: You pay $20 Insulin: You pay lesser of $20 or 25%	Not Covered.	
Tier 3 Preferred Brand After you pay your deductible			Not Covered.	
Preferred Pharmacy 30-day supply	Tier 3: You pay 20% Insulin: You pay lesser of $25 or 20%	Tier 3: You pay 20% Insulin: You pay lesser of $25 or 20%	Not Covered.	
Standard Pharmacy 30-day supply	Tier 3: You pay 20% Insulin: You pay lesser of $30 or 25%	Tier 3: You pay 20% Insulin: You pay lesser of $30 or 25%	Not Covered.	
Preferred Pharmacy/ Mail Order 90-day supply	Tier 3: You pay 20% Insulin: You pay lesser of $50 or 20%	Tier 3: You pay 20% Insulin: You pay lesser of $50 or 20%	Not Covered.	
Standard Pharmacy 90-day supply	Tier 3: You pay 20% Insulin: You pay lesser of $60 or 20%	Tier 3: You pay 20% Insulin: You pay lesser of $60 or 25%	Not Covered.	
Tier 4 Non-Preferred Drug After you pay your deductible			Not Covered.	
Preferred Pharmacy 30-day supply	Tier 4: You pay 33% Insulin: You pay lesser of $25 or 25%	Tier 4: You pay 33% Insulin: You pay lesser of $25 or 25%	Not Covered.	
Standard Pharmacy 30-day supply	Tier 4: You pay 50% Insulin: You pay lesser of $30 or 25%	Tier 4: You pay 50% Insulin: You pay lesser of $30 or 25%	Not Covered.	
Preferred Pharmacy/ Mail Order 90-day supply	Tier 4: You pay 33% Insulin: You pay lesser of $50 or 25%	Tier 4: You pay 33% Insulin: You pay lesser of $50 or 25%	Not Covered.	

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Tier 4 (continued) Standard Pharmacy 90-day supply	Tier 4: You pay 50% Insulin: You pay lesser of $60 or 25%	Tier 4: You pay 50% Insulin: You pay lesser of $60 or 25%	Not Covered.	
Tier 5 Specialty After you pay your deductible			Not Covered.	
Preferred Pharmacy 30-day supply	Tier 5: You pay 29% Insulin: You pay lesser of $25 or 25%	Tier 5: You pay 30% Insulin: You pay lesser of $25 or 25%	Not Covered.	
Standard Pharmacy 30-day supply	Tier 5: You pay 29% Insulin: You pay lesser of $30 or 25%	Tier 5: You pay 30% Insulin: You pay lesser of $30 or 25%	Not Covered.	
Preferred Pharmacy/Mail Order 90-day supply	Tier 5: You pay 29% Insulin: You pay lesser of $50 or 25%	Tier 5: You pay 30% Insulin: You pay lesser of $50 or 25%	Not Covered.	
Standard Pharmacy 90-day supply	Tier 5: You pay 29% Insulin: You pay lesser of $60 or 25%	Tier 5: You pay 30% Insulin: You pay lesser of $60 or 25%	Not Covered.	
Phase 2: Catastrophic Coverage	In 2026, once you have paid **$2,100** (including your deductible, copayments, and coinsurances) you enter the catastrophic coverage stage. **You pay $0 for generics and brand drugs** and will remain in this stage for the rest of the calendar year. On January 1, 2027, you begin again in the deductible phase.		Not Covered.	
Additional Benefits				
Over the counter (OTC) Items	You have $30 every quarter to spend on plan-approved OTC items.	You have $30 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 are covered. Visit medicare.Univerahealthcare.com for details.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Acupuncture	**In-Network:** You pay 50% coinsurance. **Out-of-Network:** Not covered	**In-Network:** You pay 50% coinsurance. **Out-of-Network:** Not covered	**In-Network:** You pay 50% coinsurance. **Out-of-Network:** Not covered	For up to 10 visits per calendar year or up to 20 visits per calendar year for chronic lower back pain.
Meals	Not Covered.	**In-Network:** Up to two home-delivered meals per day for 7-days. **Out-of-Network:** Not Covered	**In-Network:** Up to two home-delivered meals per day for 7-days. **Out-of-Network:** Not Covered	Available after an inpatient hospital, Skilled Nursing Facility, or hospital observation stay.
Rehabilitation Services Occupational Therapy Visit	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $25 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Prior Authorization may be required.
Speech and Language Therapy Visit	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $25 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Cardiac rehabilitation Services	**In-Network:** You pay $0 copayment.	**In-Network:** You pay $0 copayment.	**In-Network:** You pay $0 copayment.	

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Rehabilitation Services (continued) Cardiac rehabilitation Services	**Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Foot Care (Podiatry Services) Diagnostic Exams and Treatment	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $25 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Routine Foot Care	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $25 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $35 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Routine foot exams and treatment are covered if you have Diabetes-related nerve damage and/or meet certain conditions.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Medical Equipment/ Supplies				
Durable Medical Equipment (e.g., Wheelchairs, Oxygen)	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 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)	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Prior Authorization is required for Prosthetics.
Diabetes monitoring supplies	**In-Network:** You pay $5 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $5 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $5 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 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. See the Evidence of Coverage for more information.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Medical Equipment/ Supplies (continued) Diabetes self-management training	**In-Network:** You pay a $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay a $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay a $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	
Therapeutic shoes or inserts	**In-Network:** 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	For people with Diabetes who have severe diabetic foot disease.
Wellness Programs Fitness Silver&Fit participating fitness centers	You pay a $0 annual fee.	You pay a $0 annual fee.	You pay a $0 annual fee.	Nonparticipating fitness centers are not covered. Please see your Evidence of Coverage for more details. Limitations and restrictions may apply.
Silver&Fit Home Fitness Kits	You pay a $0 annual fee.	You pay a $0 annual fee.	You pay a $0 annual fee.	
Remote Access Technology	Contact a nurse 24 hours a day, 7 days a week at 1-800-348-9786 (TTY 711).	Contact a nurse 24 hours a day, 7 days a week at 1-800-348-9786 (TTY 711).	Contact a nurse 24 hours a day, 7 days a week at 1-800-348-9786 (TTY 711).	Intended to educate not replace the advice of a medical professional.
Routine Annual Physical Exam	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	**In-Network:** You pay $0 copayment. **Out-of-Network:** Not covered.	One annual routine physical exam each calendar year.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Immunizations	**In-Network:** You pay $0 copay for flu, hepatitis B, COVID-19, and pneumococcal vaccines. For all other Medicare-Part B covered immunizations you pay 20% coinsurance. **Out-of-Network:** You pay $0 copay for flu, hepatitis B, COVID-19, and pneumococcal vaccines. For all other Medicare-Part B covered immunizations, you pay 30%. Plan will reimburse max $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copay for flu, hepatitis B, COVID-19, and pneumococcal vaccines. For all other Medicare-Part B covered immunizations you pay 20% coinsurance. **Out-of-Network:** You pay $0 copay for flu, hepatitis B, COVID-19, and pneumococcal vaccines. For all other Medicare-Part B covered immunizations, you pay 30%. Plan will reimburse max $1,500 for out-of-network (POS) services per calendar year.	**In-Network:**You pay $0 copay for flu, hepatitis B, COVID-19, and pneumococcal vaccines. For all other Medicare-Part B covered immunizations you pay 20% coinsurance. **Out-of-Network:** You pay $0 copay for flu, hepatitis B, COVID-19, and pneumococcal vaccines. For all other Medicare-Part B covered immunizations, you pay 30%. Plan will reimburse max $1,500 for out-of-network (POS) services per calendar year.	Some vaccines are also covered under our Part D prescription drug benefit. Medicare- Part B covered immunizations are generally used for treatment of an injury or direct exposure to a disease or condition.
Telehealth Primary Specialists Behavioral Health visit Preferred partners visit Preferred partners Behavioral Health visit Out-of-Network	 You pay $0 copayment. You pay $35 copayment. You pay 20% coinsurance. You pay $0 copayment. You pay $35 copayment. Not covered.	 You pay $0 copayment. You pay $25 copayment. You pay 20% coinsurance. You pay $0 copayment. You pay $25 copayment. Not covered.	 You pay $5 copayment. You pay $35 copayment. You pay $0 copayment. You pay $5 copayment. You pay $35 copayment. Not covered.	For non-emergency medical issues only. Contact a network doctor by phone or secure video using your mobile device or computer. Doctors can diagnose symptoms and prescribe medication. Services available 24 hour a day, 7 days a week.

Premiums and Benefits	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)	Univera SeniorChoice® Freedom (HMO-POS)	What You Should Know
Chiropractic	**In-Network:** You pay $15 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $15 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $15 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 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).
Home Health Care	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay $0 copayment. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Prior Authorization is required.
Outpatient Dialysis Services	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 20% coinsurance.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** 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	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	**In-Network:** You pay 20% coinsurance. **Out-of-Network:** You pay 30% coinsurance per visit. Plan will reimburse a max of $1,500 for out-of-network (POS) services per calendar year.	Prior Authorization may be required for some services.