



2025 SUMMARY OF BENEFITS  
January 1, 2025 – December 31, 2025

**Univera SeniorChoice® Access (PPO) (H3335-056)**  
**Univera SeniorChoice® Core (PPO) (H3335-060)**

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

Univera Healthcare contracts with the Federal Government and is a PPO 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® Access (PPO) or Univera SeniorChoice® Core (PPO)**, 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® Access (PPO) and Univera SeniorChoice® Core (PPO)** has 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® Access (PPO) and Univera SeniorChoice® Core (PPO)** also has 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](http://UniveraMedicare.com).

You can see our plan's provider/pharmacy directory at our website at [UniveraMedicare.com/Providers](http://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](http://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.

FitOn Health is an independent company offering members a fitness benefit.

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.

MultiPlan is an independent company offering members out-of-area coverage.

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.

<b>Premiums and Benefits</b>	<b>Univera SeniorChoice® Access (PPO)</b>	<b>Univera SeniorChoice® Core (PPO)</b>	<b>What You Should Know</b>
<b>Monthly Plan Premium</b>	You pay \$20.90 per month.	You pay \$217.30 per month.	You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	\$350 per year for prescription drugs on Tiers 3, 4 and 5. This plan does not have a medical deductible.	\$480 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.
<b>Maximum Out-of-Pocket Responsibility</b> (Does not include prescription drugs.)	\$7,900 for medical services you receive from In-Network providers.  \$11,700 for medical services from In-Network and Out-of- Network providers combined.	\$2,000 for medical services you receive from In-Network providers.  \$5,750 for medical services from In-Network and Out-of- Network providers combined.	The most you pay in copayments/ coinsurance for medical services for the year.
<b>Visitor/Travel Benefit (Out of Network Coverage)</b>	Members will pay in-network cost sharing for participating providers out of the area.	Members will pay in-network cost sharing for participating providers out of the area.	We partner with MultiPlan to provide this benefit.
<b>Inpatient Hospital Coverage</b>	<b>In-Network:</b> You pay \$375 copayment per day for days 1 to 5. You pay \$0 copayment for additional Medicare-covered days during your hospital admission.  <b>Out-of-Network:</b> You pay \$435 copayment per day for days 1 to 28. You pay \$0 copayment for additional Medicare-covered days during your hospital admission.	<b>In-Network:</b> You pay \$100 copayment per day for days 1 to 5. You pay \$0 copayment for additional Medicare-covered days during your hospital admission.  <b>Out-of-Network:</b> You pay \$335 copayment per day for days 1 to 28. You pay \$0 copayment for additional Medicare-covered days during your hospital admission.	Prior Authorization is required. Our plan covers an unlimited number of days for an inpatient hospital stay. Benefit applied per admission.
<b>Outpatient Hospital Coverage</b>	<b>In-Network:</b> You pay \$300 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$75 copayment.  <b>Out-of-Network:</b> You pay 30% coinsurance.	Prior Authorization is required.

<b>Premiums and Benefits</b>	<b>Univera SeniorChoice® Access (PPO)</b>	<b>Univera SeniorChoice® Core (PPO)</b>	<b>What You Should Know</b>
<b>Ambulatory Surgery Center</b>	<b>In-Network:</b> You pay \$300 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$75 copayment.  <b>Out-of-Network:</b> You pay 30% coinsurance.	Prior Authorization is required.
<b>Doctor Visits</b>  <b>Primary</b>    <b>Specialists</b>	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$20 copayment.  <b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$20 copayment.  <b>In-Network:</b> You pay \$15 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	
<b>Preventive Care</b>	<b>In-Network:</b> You pay \$0 copayment.  <b>Out-of-Network:</b> You pay \$0 copayment or 30% coinsurance depending on the service.  Any additional preventive services approved by Medicare during the contract year will be covered.	<b>In-Network:</b> You pay \$0 copayment.  <b>Out-of-Network:</b> You pay \$0 copayment or 30% coinsurance depending on the service.  Any additional preventive services approved by Medicare during the contract year will be covered.	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.
<b>Emergency Care</b>	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.
<b>Urgently Needed Services</b>	You pay \$45 copayment.	You pay \$30 copayment.	

Premiums and Benefits	Univera SeniorChoice® Access (PPO)	Univera SeniorChoice® Core (PPO)	What You Should Know
<p><b>Diagnostic Services/Labs/ Imaging</b> Diagnostic Radiology Service (e.g., MRI, CT scans)</p> <p>Lab Services - Diagnostics</p> <p>Diagnostic Tests and Procedures</p> <p>X-Rays</p> <p>Therapeutic Radiology (such as radiation treatment for cancer)</p>	<p><b>In-Network:</b> You pay \$300 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay \$0 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay \$0 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay \$60 copayment.</p> <p><b>Out-of-Network:</b> You pay \$70 copayment.</p> <p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay \$50 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay \$0 copayment.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay \$0 copayment.</p> <p><b>Out-of-Network:</b> You pay \$50 copayment.</p> <p><b>In-Network:</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p>Prior Authorization is required for some services. Contact us for more information.</p>
<p><b>Hearing Services</b> Diagnostic Hearing Exam</p>	<p><b>In-Network:</b> You pay \$35 copayment.</p> <p><b>Out-of-Network:</b> You pay \$50 copayment.</p>	<p><b>In-Network:</b> You pay \$15 copayment.</p> <p><b>Out-of-Network:</b> You pay \$50 copayment.</p>	
<p><b>Hearing Services</b> Routine Hearing Exam</p> <p>Hearing Aids</p>	<p><b>In-Network:</b> You pay \$0 copayment.</p> <p><b>Out-of-Network:</b> Not covered.</p> <p><b>In-Network (per aid):</b> \$499 for Advanced Aid. \$799 for Premium Aid. \$50 additional cost for optional hearing aid rechargeability.</p>	<p><b>In-Network:</b> You pay \$0 copayment.</p> <p><b>Out-of-Network:</b> Not covered.</p> <p><b>In-Network (per aid):</b> \$499 for Advanced Aid. \$799 for Premium Aid. \$50 additional cost for optional hearing aid rechargeability.</p>	<p>You must see a TruHearing provider. One routine hearing exam each year. You are eligible for hearing aids from TruHearing providers only. Copayments not included in the Out-of-Pocket Maximum.</p>
<p><b>Hearing Services</b></p>	<p><b>Out-of-Network:</b></p>	<p><b>Out-of-Network:</b></p>	

Premiums and Benefits	Univera SeniorChoice® Access (PPO)	Univera SeniorChoice® Core (PPO)	What You Should Know
<b>Hearing Aids (continued)</b>	Not covered.	Not covered.	
<p><b>Dental Services</b></p> <p>Medicare covered limited dental services. (This does not include routine services in connection with care, treatment, filling, removal, or replacement of teeth)</p> <p>Preventive dental services</p> <p>Annual Allowance</p> <p>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)</p>	<p><b>In-Network:</b>  You pay \$35 copayment.</p> <p><b>Out-of-Network:</b>  You pay \$50 copayment.</p> <p>You pay \$0 copayment per service.</p> <p>\$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility).</p> <p><b>In-Network:</b>  You pay \$0 copayment per service.</p> <p><b>Out-of-Network:</b>  You pay \$0 copayment per service.</p>	<p><b>In-Network:</b>  You pay \$15 copayment.</p> <p><b>Out-of-Network:</b>  You pay \$50 copayment.</p> <p>Not Covered.</p> <p>Not Covered.</p> <p>Not Covered.</p>	<p>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.</p> <p>Includes up to 2 cleaning(s), dental x-ray(s), and oral exam(s) per year.</p> <p>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.</p> <p>The annual allowance does not apply to preventive services.</p> <p>See the Evidence of Coverage for more information. Limited to specific dental codes Exclusions apply, for example tooth implants are not covered.</p>
<b>Vision Services</b>	<b>In-Network:</b> You pay \$0 copayment.	<b>In-Network:</b> You pay \$0 copayment.	

Premiums and Benefits	Univera SeniorChoice® Access (PPO)	Univera SeniorChoice® Core (PPO)	What You Should Know
<p>Diagnostic/ Treatment Exam</p> <p>Routine Eye Exam</p> <p>Eyeglasses or Contacts after Cataract Surgery</p>	<p><b>Out-of-Network:</b> You pay \$50 copayment.</p> <p><b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.</p> <p><b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.</p>	<p><b>Out-of-Network:</b> You pay \$50 copayment.</p> <p><b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.</p> <p><b>In-Network:</b> You pay \$15 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.</p>	<p>One routine eye exam each year.</p>
<p><b>Mental Health Services</b> Inpatient Visit</p> <p>Individual and Group Outpatient Therapy Visit</p>	<p><b>In-Network:</b> You pay \$315 copayment per day for days 1-5. You pay \$0 copayment for additional Medicare-covered days during your hospital admission. <b>Out-of-Network:</b> You pay \$410 copayment per day for days 1-28. You pay \$0 copayment for additional Medicare-covered days during your hospital admission.</p> <p><b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay \$100 copayment per day for days 1-5. You pay \$0 copayment for additional Medicare-covered days during your hospital admission. <b>Out-of-Network:</b> You pay \$335 copayment per day for days 1-28. You pay \$0 copayment for additional Medicare-covered days during your hospital admission.</p> <p><b>In-Network:</b> You pay \$15 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p>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.</p> <p>Prior Authorization may be required for some services.</p>
<p><b>Skilled Nursing Facility</b></p>	<p><b>In-Network:</b> You pay \$0 copayment for days 1 through 20. You pay a \$214 copayment per day for days 21 through 100. <b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay \$0 copayment for days 1 through 20. You pay a \$214 copayment per day for days 21 through 100. <b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p>Prior Authorization is required. We cover up to 100 days in a Skilled Nursing Facility.</p>
<p><b>Physical Therapy</b></p>	<p><b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b></p>	<p><b>In-Network:</b> You pay \$15 copayment. <b>Out-of-Network:</b></p>	<p>Prior Authorization may be required.</p>

<b>Premiums and Benefits</b>	<b>Univera SeniorChoice® Access (PPO)</b>	<b>Univera SeniorChoice® Core (PPO)</b>	<b>What You Should Know</b>
	You pay \$50 copayment.	You pay \$50 copayment.	
<b>Ambulance</b>	You pay \$325 copayment.	You pay \$100 copayment.	Prior Authorization may be required.
<b>Transportation</b>	Not Covered.	Not Covered.	
<b>Medicare Part B Drugs</b>	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	Prior Authorization may be required. Part B drugs may be subject to step therapy requirements.
<b>Part B Insulin used in a traditional insulin pump</b>	<b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$35 copayment.	<b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$35 copayment.	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.
<b>Medicare Part D Prescription Drugs</b>			
<b>Phase 1: Initial Coverage</b>	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.		
<b>Deductible</b>	This plan has a \$350 deductible per year for Part D prescription drugs on Tiers 3, 4 and 5.	This plan has a \$480 deductible per year for Part D prescription drugs on Tiers 3, 4 and 5.	
<b>Tier 1: Preferred Generic</b>	<b>Preferred Pharmacy</b> 30-day supply: You pay \$0 <b>Standard Pharmacy</b> 30-day supply: You pay \$5  <b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$0 <b>Standard Pharmacy</b> 90-day supply: You pay \$10	<b>Preferred Pharmacy</b> 30-day supply: You pay \$0 <b>Standard Pharmacy</b> 30-day supply: You pay \$5  <b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$0 <b>Standard Pharmacy</b> 90-day supply: You pay \$10	
<b>Tier 2: Generic</b>	<b>Preferred Pharmacy</b> 30-day supply: You pay \$12 <b>Standard Pharmacy</b>	<b>Preferred Pharmacy</b> 30-day supply: You pay \$5 <b>Standard Pharmacy</b>	



Premiums and Benefits	Univera SeniorChoice <sup>®</sup> Access (PPO)	Univera SeniorChoice <sup>®</sup> Core (PPO)	What You Should Know
	30-day supply: You pay \$17  <b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$24 <b>Standard Pharmacy</b> 90-day supply: You pay \$34	30-day supply: You pay \$10  <b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$10 <b>Standard Pharmacy</b> 90-day supply: You pay \$20	
<b>Tier 3: Preferred Brand</b>	<b>Preferred Pharmacy</b> 30-day supply: You pay \$42 <b>Standard Pharmacy</b> 30-day supply: You pay \$47  <b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$84 <b>Standard Pharmacy</b> 90-day supply: You pay \$94 <b>Insulin, Preferred Pharmacy</b> 30-day supply: You pay \$25 <b>Insulin, Standard Pharmacy</b> 30-day supply: You pay \$30  <b>Insulin, Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$50 <b>Insulin, Standard Pharmacy</b> 90-day supply: You pay \$60	<b>Preferred Pharmacy</b> 30-day supply: You pay \$42 <b>Standard Pharmacy</b> 30-day supply: You pay \$47  <b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$84 <b>Standard Pharmacy</b> 90-day supply: You pay \$94 <b>Insulin, Preferred Pharmacy</b> 30-day supply: You pay \$35 <b>Insulin, Standard Pharmacy</b> 30-day supply: You pay \$35  <b>Insulin, Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$70 <b>Insulin, Standard Pharmacy</b> 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.
<b>Tier 4: Non-Preferred Drug</b>	<b>Preferred Pharmacy</b> 30-day supply: You pay 50% <b>Standard Pharmacy</b> 30-day supply: You pay 50%	<b>Preferred Pharmacy</b> 30-day supply: You pay \$95 <b>Standard Pharmacy</b> 30-day supply: You pay \$100	After you pay your deductible (if applicable).

Premiums and Benefits	Univera SeniorChoice® Access (PPO)	Univera SeniorChoice® Core (PPO)	What You Should Know
	<p><b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay 50%</p> <p><b>Standard Pharmacy</b> 90-day supply: You pay 50%</p> <p><b>Insulin, Preferred Pharmacy</b> 30-day supply: You pay \$25</p> <p><b>Insulin, Standard Pharmacy</b> 30-day supply: You pay \$30</p> <p><b>Insulin, Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$50</p> <p><b>Insulin, Standard Pharmacy</b> 90-day supply: You pay \$60</p>	<p><b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$190</p> <p><b>Standard Pharmacy</b> 90-day supply: You pay \$200</p> <p><b>Insulin, Preferred Pharmacy</b> 30-day supply: You pay \$35</p> <p><b>Insulin, Standard Pharmacy</b> 30-day supply: You pay \$35</p> <p><b>Insulin, Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$70</p> <p><b>Insulin, Standard Pharmacy</b> 90-day supply: You pay \$70</p>	<p>Insulin costs will remain the same through the deductible, initial and coverage gap phases of the Part D benefit.</p>
<p><b>Tier 5: Specialty</b></p>	<p><b>Preferred Pharmacy</b> 30-day supply: You pay 28%</p> <p><b>Standard Pharmacy</b> 30-day supply: You pay 28%</p> <p><b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay 28%</p> <p><b>Standard Pharmacy</b> 90-day supply: You pay 28%</p>	<p><b>Preferred Pharmacy</b> 30-day supply: You pay 27%</p> <p><b>Standard Pharmacy</b> 30-day supply: You pay 27%</p> <p><b>Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay 27%</p> <p><b>Standard Pharmacy</b> 90-day supply: You pay 27%</p>	<p>After you pay your deductible (if applicable).</p>
<p><b>Tier 5: Specialty (continued)</b></p>	<p><b>Insulin, Preferred Pharmacy</b> 30-day supply: You pay \$25</p> <p><b>Insulin, Standard Pharmacy</b> 30-day supply:</p>	<p><b>Insulin, Preferred Pharmacy</b> 30-day supply: You pay \$35</p> <p><b>Insulin, Standard Pharmacy</b> 30-day supply:</p>	<p>Insulin costs will remain the same through the deductible, initial and coverage gap phases of the Part D benefit.</p>

Premiums and Benefits	Univera SeniorChoice® Access (PPO)	Univera SeniorChoice® Core (PPO)	What You Should Know
	You pay \$30 <b>Insulin, Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$50 <b>Insulin, Standard Pharmacy</b> 90-day supply: You pay \$60	You pay \$35 <b>Insulin, Preferred Pharmacy Or Mail Order</b> 90-day supply: You pay \$70 <b>Insulin, Standard Pharmacy</b> 90-day supply: You pay \$70	
<b>Phase 2: Catastrophic Coverage</b>	Once you have paid <b>\$2,000</b> during the year, which includes your deductible, copayments, and coinsurances, you enter the catastrophic coverage stage. <b>You pay \$0 for generics and brand drugs.</b> 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.		
<b>Additional Benefits</b>			
<b>Acupuncture</b>	You pay 50% coinsurance.	You pay 50% coinsurance.	For up to 10 visits per calendar year or up to 20 visits per calendar year for chronic lower back pain.
<b>Flex Card</b>	\$250 annual allowance	Not Covered.	Annual allowance to be used for hearing, dental and vision after medical benefit is used.
<b>Rehabilitation Services</b> Occupational Therapy Visit  Speech and Language Therapy Visit	<b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.  <b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	<b>In-Network:</b> You pay \$15 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.  <b>In-Network:</b> You pay \$15 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	Prior Authorization may be required.  Prior Authorization may be required.
<b>Rehabilitation Services (continued)</b> Cardiac rehabilitation Services	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.	

<b>Premiums and Benefits</b>	<b>Univera SeniorChoice® Access (PPO)</b>	<b>Univera SeniorChoice® Core (PPO)</b>	<b>What You Should Know</b>
<p><b>Foot Care (Podiatry Services)</b> Diagnostic Exams and Treatment</p> <p>Routine Foot Care</p>	<p><b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.</p> <p><b>In-Network:</b> You pay \$35 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.</p>	<p><b>In-Network:</b> You pay \$15 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.</p> <p><b>In-Network:</b> You pay \$15 copayment. <b>Out-of-Network:</b> You pay \$50 copayment.</p>	<p>Foot exams and treatment are covered if you have Diabetes-related nerve damage and/or meet certain conditions.</p>
<p><b>Medical Equipment/Supplies</b> Durable Medical Equipment (e.g., Wheelchairs, Oxygen)</p> <p>Prosthetics (e.g., Braces, Artificial Limbs and related supplies)</p> <p>Diabetes monitoring supplies</p> <p>Diabetes self-management training</p>	<p><b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay \$5 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay a \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay \$5 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.</p> <p><b>In-Network:</b> You pay a \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p>Prior Authorization is required for Durable Medical Equipment.</p> <p>Prior Authorization is required for Prosthetics.</p> <p>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.</p>
<p><b>Medical Equipment/Supplies (continued)</b> Therapeutic shoes or inserts</p>	<p><b>In-Network:</b> 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p><b>In-Network:</b> 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.</p>	<p>For people with Diabetes who have severe diabetic foot disease. See the Evidence of Coverage for more information.</p>

<b>Premiums and Benefits</b>	<b>Univera SeniorChoice® Access (PPO)</b>	<b>Univera SeniorChoice® Core (PPO)</b>	<b>What You Should Know</b>
<b>Wellness Programs Fitness</b>	You pay a \$0 copayment. With FitOn Health, you can access participating fitness facilities, online digital fitness classes, and home fitness accessories/ equipment. You can access nonparticipating fitness facilities if needed.	You pay a \$0 copayment. With FitOn Health, you can access participating fitness facilities, online digital fitness classes, and home fitness accessories/ equipment. You can access nonparticipating fitness facilities if needed.	Please see your Evidence of Coverage for more details. Limitations and restrictions may apply.
<b>Remote Access Technology</b>	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 help educate, not replace the advice of a medical professional.
<b>Health Education: Chronic Kidney Disease</b>	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.
<b>Health Education: Muscular Skeleton Disease</b>	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.
<b>Routine Annual Physical Exam</b>	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	One annual routine physical exam each calendar year.
<b>Immunizations</b>	<b>In-Network:</b> You pay \$0 copayment for the flu, pneumonia, and COVID-19 vaccines.  You pay 20% coinsurance for all other	<b>In-Network:</b> You pay \$0 copayment for the flu, pneumonia, and COVID-19 vaccines.  You pay 20% coinsurance for all other	Some vaccines are also covered under our Part D prescription drug benefit.

<b>Premiums and Benefits</b>	<b>Univera SeniorChoice® Access (PPO)</b>	<b>Univera SeniorChoice® Core (PPO)</b>	<b>What You Should Know</b>
	Medicare-Part B covered immunizations. <b>Out-of-Network:</b> You pay \$0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 30% coinsurance for all other Medicare-Part B covered immunizations.	Medicare-Part B covered immunizations. <b>Out-of-Network:</b> You pay \$0 copayment for the flu, pneumonia, and COVID-19 vaccines. You pay 30% coinsurance for all other Medicare-Part B covered immunizations.	
<b>Telehealth</b> Primary Specialists Behavioral Health visit MDLive visit MDLive Behavioral Health visit Out-of-Network	You pay \$0 copayment. You pay \$35 copayment. 20% coinsurance You pay \$0 copayment. You pay \$35 copayment. Not covered	You pay \$0 copayment. You pay \$15 copayment. 20% coinsurance You pay \$0 copayment. You pay \$15 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.
<b>Chiropractic</b>	<b>In-Network:</b> You pay \$5 copayment. <b>Out-of-Network:</b> You pay \$20 copayment.	<b>In-Network:</b> You pay \$15 copayment. <b>Out-of-Network:</b> You pay \$20 copayment.	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).
<b>Home Health Care</b>	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay \$0 copayment. <b>Out-of-Network:</b> You pay 30% coinsurance.	Prior Authorization is required.
<b>Outpatient Dialysis Services</b>	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 20% coinsurance.	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 20% coinsurance.	

<b>Premiums and Benefits</b>	<b>Univera SeniorChoice® Access (PPO)</b>	<b>Univera SeniorChoice® Core (PPO)</b>	<b>What You Should Know</b>
<b>Outpatient Substance Abuse Services</b> Individual and Group therapy visit	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	<b>In-Network:</b> You pay 20% coinsurance. <b>Out-of-Network:</b> You pay 30% coinsurance.	Prior Authorization may be required for some services.

## **Discrimination is Against the Law**

Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Our Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Our Health Plan:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact our dedicated Medicare Customer Care representatives at 1-877-883-9577, (TTY: 1-800-662-1220). Monday - Friday, 8 a.m. - 8 p.m.  
From October 1 - March 31, 8 a.m. - 8 p.m., 7 days a week.

If you believe that our Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Advocacy Department  
Attn: Civil Rights Coordinator  
PO Box 4717  
Syracuse, NY 13221  
Telephone Number: 1-800-614-6575 (TTY: 1-800-662-1220)  
Fax Number: 315-671-6656

You can file a grievance in person, or by mail or fax. If you need help filing a grievance, our Health Plan's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



## 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 quý 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 quý 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 대해 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。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](https://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](https://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.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.
- 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 a PPO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal.