



Medicare Advantage + Prescription
Drug (MAPD) HMO plans

Medicare plans built for Western New York:

Community-based. **[Right here, for you.]**

2026 benefit highlights

- Plan options starting at **\$0/month**
- **\$0 preventive dental** included in ALL plans
- Comprehensive dental included in ALL plans with a **\$1,000 annual allowance**
- **Eyewear allowance** of up to \$200/year included in ALL plans
- **Over-the-counter benefit** of \$120/year included in ALL plans
- **\$0 routine hearing and vision exams** included in ALL plans
- **\$0 fitness benefit** delivered by our trusted partner, Silver&Fit, included in ALL plans
- **Worldwide** urgent and emergency care coverage

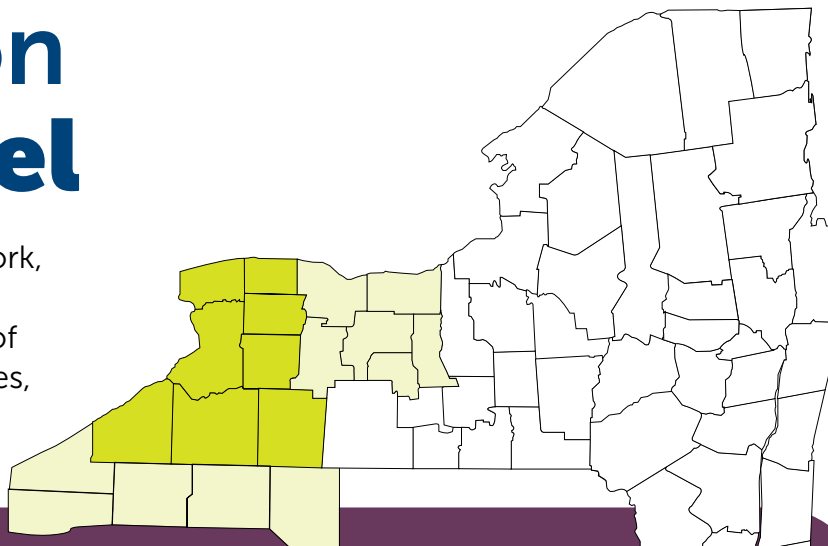
univera
HEALTHCARE

MEDICARE

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

A network on another level

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



Local

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

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



See a full list of participating providers and pharmacies near you. Visit UniveraHealthcare.com/FindaDoctor or scan the QR code shown here with your smartphone camera.



National

If you find yourself traveling out of our network, we have plan options that give you the freedom to receive covered services from other doctors and hospitals without having to pay the full cost.



Worldwide

Enjoy peace of mind if you travel abroad, with worldwide coverage for urgent and emergency care included in every plan. For our members, this means:

- Access to care at **more than 14,000* urgent care centers** throughout the United States alone
- No surprise bills for emergency room visits across the globe. **Any emergency care is covered as in-network at a fixed copay**, no matter where it's located, how long you're there or how many tests are run as a result of your visit.

*Source: The Journal of Urgent Care Medicine, May 2025.

Access to care from anywhere.

We offer virtual health services and resources on all Univera Healthcare Medicare Advantage plans to ensure you always have access to the care you need. So, whether you find yourself away from home on a pre-planned trip or an unexpected adventure, there's a team that will always be **right here, for you** – no matter where life takes you.



Telehealth for medical and behavioral health

Your doctor may offer remote care visits via telephone, email, or video chat, so that you may continue your care with your trusted provider, even when you're traveling.

If this isn't currently offered through your doctor or if they aren't available for an appointment, we have partnered with MDLive® to offer virtual care visits for medical and behavioral health conditions. Connect with a doctor, therapist, or psychiatrist to receive affordable care from anywhere through your phone, tablet, or computer. Cost shares differ by plan, but all plans offer:

- \$0 - \$5 copay for medical telehealth appointments with an MDLive provider
New for 2026: Telehealth services now include dermatology appointments.
- \$25 - \$45 copay for behavioral telehealth appointments with an MDLive provider

This is a great option if you happen to be on the road or away from home.

MDLive telehealth appointments are quick and convenient.



24/7 Nurse Care Line:

Our specially trained registered nurses are available by phone 24/7 to answer your general questions and provide support for chronic or complex health conditions for no charge.



Wellframe® app:

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



Looking for a PPO plan with a national network?

Ask about our Univera SeniorChoice® Core (PPO) plan.

The Univera SeniorChoice® Core (PPO) plan focuses on filling in the gaps of Original Medicare with extensive medical and hospital coverage that helps limit your out-of-pocket expenses in those areas. This plan also offers access to our national PPO provider network, which means you'll have access to providers throughout the United States, and you'll pay in-network cost shares for care.

Have confidence in your coverage, no matter which plan you pick.

We're constantly pushing the boundaries of affordable, accessible care because that's exactly what our members deserve. Take comfort in knowing you have comprehensive coverage, since all of our MAPD HMO plans include:

Free features



\$0 preventive dental – Covers 100% of preventive dental services - which includes two cleanings, two oral exams, and two bitewing X-rays - all for no copay.



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



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



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



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



\$0 fitness benefit – For 2026, we are pleased to announce we are returning to our trusted partner, Silver&Fit, to deliver your fitness benefit. Silver&Fit provides a simple and streamlined experience that offers access to gym memberships, home fitness kits, and more.

Allowances and savings opportunities



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



Eyewear allowance – Receive an eyewear allowance of up to \$200 a year to use toward contact lenses and eyeglasses.

- **Univera SeniorChoice® Extra (HMO):**
\$150/year
- **Univera SeniorChoice® Basic (HMO):**
\$150/year
- **Univera SeniorChoice® Advanced (HMO-POS):** \$150/year

- **Univera SeniorChoice® Value Plus (HMO-POS):** \$200/year
- **Univera SeniorChoice® Secure (HMO-POS):** \$200/year



Over-the-counter (OTC) allowance – Receive \$30 a quarter to spend on over-the-counter health and wellness items such as aspirin, vitamins, cold and cough medications, bandages, and more.



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



Stretch your dollars even further with more unique features.

Aside from the services and benefits that are built into all of our MAPD HMO plans, some include even more value-add benefits that you might not expect from a Medicare Advantage plan. The following benefits apply to our **Univera SeniorChoice® Advanced (HMO-POS)**, **Univera SeniorChoice® Value Plus (HMO-POS)**, and **Univera SeniorChoice® Secure (HMO-POS)** plans:



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



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

The following benefits are specific to our **Univera SeniorChoice® Secure (HMO-POS)** plan:



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



Mom's Meals® – Get healthy, balanced meals delivered to your home while you're recovering from a medical event or procedure.**

*Applies to prescription drugs in Tier 1 and Tier 2.

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

Ready to lock in your plan for 2026?

Give us a call, visit our website or scan the QR code to enroll.

Call 1-888-529-1386 (TTY 711)

Visit UniveraHealthcare.com/Enroll

Scan



Please note, there have been some important changes to Part D coverage for 2026. We encourage you to review your drug coverage each year to understand what out-of-pocket costs you can expect.



Visit UniveraHealthcare.com/MedicareRx or scan the QR code shown here with your smartphone to learn more about the changes you can expect for your prescription drug coverage in 2026.

	HMO	
	Univera SeniorChoice® Extra	Univera SeniorChoice® Basic
IN=In-network. OON=Out-of-network		
Monthly premium	\$0 with a \$44.10 Part B Refund	\$0
Medical benefit		
Primary Care Physician (PCP)	\$5	\$5
Specialist	\$45	\$30
Laboratory services (routine/diagnostic)	\$0/\$15	\$0
X-rays	\$60	\$55
Diagnostic imaging (CAT/MRI/MRA)	\$325	\$200
Outpatient hospital/ambulatory surgery/observation stay	\$400	\$375
Inpatient hospital care	Days 1-5: \$400/day Days 6+: Fully covered	Days 1-5: \$390/day Days 6+: Fully covered
Ambulance	\$300	\$250
Urgent care (worldwide)	\$40	\$40
Emergency room (worldwide)	\$115	\$115
Maximum out-of-pocket	\$8,500	\$8,500
Part D prescriptions		
30-day supply	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5
Preferred pharmacy	\$6/\$15/20%/30%/25%	\$5/\$15/21%/25%/25%
Standard pharmacy	\$11/\$20/25%/40%/25%	\$10/\$20/25%/40%/25%
Deductible	\$615 (Tiers 2-5)	\$615 (Tiers 2-5)

HMO-POS					
Univera SeniorChoice® Advanced		Univera SeniorChoice® Value Plus		Univera SeniorChoice® Secure	
\$50.80		\$69.80		\$83.20	
IN	OON	IN	OON	IN	OON
\$5	30%	\$0	30%	\$0	30%
\$30	30%	\$35	30%	\$25	30%
\$0	30%	\$0	30%	\$0	30%
\$55	30%	\$50	30%	\$40	30%
\$225	30%	\$175	30%	\$150	30%
\$330	30%	\$260	30%	\$200	30%
Days 1-5: \$360/day Days 6+: Fully covered	30%	Days 1-5: \$310/day Days 6+: Fully covered	30%	Days 1-5: \$225/day Days 6+: Fully covered	30%
\$275	\$275	\$200	\$200	\$100	\$100
\$40	\$40	\$50	\$50	\$50	\$50
\$115	\$115	\$115	\$115	\$115	\$115
\$7,500	Not applicable	\$6,700	Not applicable	\$6,000	Not applicable
Tiers 1/2/3/4/5		Tiers 1/2/3/4/5		Tiers 1/2/3/4/5	
\$0/\$5/20%/33%/29%		\$0/\$5/20%/33%/29%		\$0/\$5/20%/33%/30%	
\$5/\$10/20%/50%/29%		\$5/\$10/20%/50%/29%		\$5/\$10/20%/50%/30%	
\$300 (Tiers 3-5)		\$295 (Tiers 3-5)		\$250 (Tiers 3-5)	

HMO-POS plans provide out-of-network coverage. Coverage limit of \$3,000 per year on the Univera SeniorChoice® Advanced plan. Coverage limit of \$1,500 per year on the Univera SeniorChoice® Value Plus and Univera SeniorChoice® Secure plan. Out-of-network coverage does not apply to maximum out-of-pocket.

Get the conversation started.

Have a question? **We're right here in Western New York to help.**

Looking to switch to Univera Healthcare or interested in a different plan for 2026?

Call **1-888-529-1386 (TTY 711)**
October 1 through March 31:
8 a.m. to 8 p.m., 7 days a week
April 1 through September 30:
8 a.m. to 8 p.m., Monday - Friday

Visit UniveraForMedicare.com



Are you a current Univera Healthcare member with questions about your plan or benefits?

Call **1-877-883-9577 (TTY 711)**
October 1 through March 31:
8 a.m. to 8 p.m., 7 days a week
April 1 through September 30:
8 a.m. to 8 p.m., Monday - Friday

Visit UniveraHealthcare.com/PlanInfo



Need additional information or prefer to meet in person?

We have options for that, too.



Resource centers – Visit one of our resource centers for personalized assistance in a friendly, welcoming atmosphere. Meet with a licensed Medicare Consultant to discuss your options, review coverage, or ask any questions you have.



Schedule an appointment – For a combination of flexibility and personal attention, our Medicare Consultants have appointments available year-round in locations throughout the community, including those that are most convenient for you.

For a full list of in-person options and to make a reservation, please visit UniveraHealthcare.com/MeetWithUs.



M E D I C A R E

Univera Healthcare is an HMO and PPO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal. MDLive® is an independent company, offering telehealth services to Univera Healthcare members. Wellframe® is an independent company that offers services to Univera Healthcare members. SafeRide® is an independent company, offering transportation services in the Univera Healthcare service area. Mom's Meals® is an independent company providing home delivered meals and nutritional services to Univera Healthcare members. TruHearing® is an independent company that offers hearing products and services to Univera Healthcare members. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Please talk with your doctor before starting or changing your exercise routine. All programs and services are not available in all areas. Fitness center participation may vary by location and is subject to change. You must continue to pay Medicare Part B premium. No-cost pricing may vary by plan. Please check the Summary of Benefits for full plan details. Cost shares listed for various benefits are applicable to providers within our network unless otherwise noted. Out-of-network/non-contracted providers are under no obligation to treat Univera Healthcare members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.