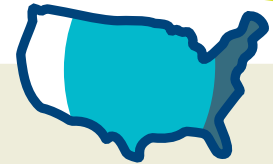


Univera SeniorChoice® Core (PPO)

Limiting your health care costs, not your network options.

Our Univera SeniorChoice® Core (PPO) plan focuses on filling in the gaps of Original Medicare with extensive medical and hospital coverage that helps minimize your out-of-pocket costs. Some of the low-cost health care features you can look forward to with this plan include:

- \$0 primary care physician visits
- \$15 specialist visits
- \$100/day inpatient hospital care for days 1-5, then fully covered
- \$0 X-rays
- \$75 outpatient hospital services
- **NO deductible** – your coverage starts on day 1



These low cost shares are available anywhere in our extensive PPO network that spans the entire country – no referrals needed. That means you'll have access to providers throughout the United States, and you'll pay in-network costs for care.

Unlike with Original Medicare, you can enjoy peace of mind if you travel abroad, with worldwide coverage for urgent and emergency care included as well.

- Urgent care visit: \$30
- Emergency room visit: \$115

Coordinated health care delivered by the team that's always right here, for you.



\$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.



\$0 hearing exams

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



Hearing aids

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



\$0 vision exams

Your annual routine vision exam is covered with no copay from any participating provider.



Univera SeniorChoice® Core (PPO)

Monthly premium	\$232.20	
Medical maximum out-of-pocket	\$4,000	\$5,750 (IN + OON)
Medical benefit	IN	OON
Primary Care Physician (PCP)	\$0	\$20
Specialist	\$15	\$50
Laboratory services (Routine/diagnostic)	\$0	30%
X-rays	\$0	\$50
Diagnostic imaging (CAT/MRI/MRA)	\$50	30%
Outpatient hospital/ambulatory surgery/observation stay	\$75	30%
Inpatient hospital care	Days 1-5: \$100/day	Days 1-28: \$335/day
	Days 6+: \$0/day	Days 29+: \$0/day
Ambulance	\$100	\$100
Urgent care (worldwide)	\$30	\$30
Emergency room (worldwide)	\$115	\$115
Part D prescriptions		
30-day supply	Tiers 1/2/3/4/5	
Preferred pharmacy	\$3/\$15/22%/25%/25%	
Standard pharmacy	\$8/\$20/25%/50%/25%	
Deductible	\$615 (Tiers 2-5)	

Get the conversation started.

Have a question? We're right here in Western New York to help. Our local Medicare Consultants are available to walk you through all of the plan specifics and determine if the Univera SeniorChoice® Core (PPO) plan is the best option for you.

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

October 1 – March 31:

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

April 1 – September 30:

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

Click UniveraForMedicare.com



IN=In-network, OON=Out-of-network. Univera Healthcare is a PPO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal. 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. 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. You must continue to pay Medicare Part B premium. Please check the Summary of Benefits for full plan details.