



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

**Univera Medicare Dual® (HMO D-SNP) (H7524-001)**

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

Univera Healthcare is an HMO plan with a Medicare contract and a contract with the New York State Medicaid program. 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 Medicare Dual (HMO D-SNP)** 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: Erie and Orleans.

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medicaid, and don't pay anything for covered medical services. How much Medicaid covers depends on your income, resources, and other factors. Some people get full Medicaid benefits.

Your eligibility to enroll in this plan depends on your type of Medicaid. You can enroll in this plan if you are in one of these Medicaid categories:

- **Qualified Medicare Beneficiary Plus (QMB+):** You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance, and copayment amounts for Medicare covered services. You pay nothing, except for Part D prescription drug copays (if applicable).
- **Full Benefits Dual Eligible (FBDE):** Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost share amounts. Generally, your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease. You must recertify your Medicaid enrollment to continue to receive your Medicare coverage.

**Univera Medicare Dual (HMO D-SNP)** 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 Medicare Dual (HMO D-SNP)** 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 [www.medicare.gov](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 below for more information.

If you are a member of one of these plans: Call toll-free at **1-866-862-7087** (TTY users call **711**). From October 1 - March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 - September 30, you can call us Monday to 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 - March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 - September 30, you can call us Monday-Friday from 8:00 a.m.-8:00 p.m.

You can also visit us at [UniveraMedicare.com](http://UniveraMedicare.com).

You can see our plan's provider and/or 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.

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.

For up-to-date information about our network pharmacies, please call **1-866-862-7087 (TTY: 711)** or consult the online pharmacy directory at [UniveraMedicare.com/Providers](http://UniveraMedicare.com/Providers).

The Healthy Foods benefit is part of a special supplemental program for the chronically ill. Chronic condition(s) may include but are not limited to: Hypertension, Anxiety/Depression, Diabetes, COPD and Osteoarthritis. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us at **1-800-659-1986 (TTY 711)**.

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

HealthPlex is an independent company, offering dental services to members.

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

LBS is an independent company offering a flex card for over-the-counter products and healthy foods.

MDLive® is an independent company offering telehealth services to Univera Healthcare members.

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

<b>Premiums and Benefits</b>	<b>Univera Medicare Dual (HMO D-SNP)</b>	<b>What You Should Know</b>
<b>Monthly Plan Premium</b>	You pay \$0 per month.	Medicaid will pay your Medicare Part B premium for you.
<b>Deductible</b>	You do not have a deductible	
<b>Maximum Out-of-Pocket Responsibility</b> (Does not include prescription drugs.)	You will not have a maximum out-of-pocket for Medicare-covered services from in-network providers.	Because Medicaid will pay your Medicare deductible, coinsurance, and copayments, you will not have a maximum out-of-pocket responsibility.
<b>Inpatient Hospital Coverage</b>	\$0 Copayment per stay	Prior Authorization is required. Our plan covers an unlimited number of days for an inpatient hospital stay.
<b>Outpatient Hospital Coverage</b>	\$0 Copayment	Prior Authorization is required.
<b>Ambulatory Surgery Center</b>	\$0 Copayment	Prior Authorization is required.
<b>Doctor Visits</b>		
<b>Primary</b>	\$0 Copayment	
<b>Specialists</b>	\$0 Copayment	
<b>Preventive Care</b>	\$0 Copayment	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.
<b>Emergency Care</b>	\$0 Copayment per visit	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>	\$0 Copayment	

Premiums and Benefits	Univera Medicare Dual (HMO D-SNP)	What You Should Know
<p><b>Diagnostic Services/Labs/Imaging</b></p> <p>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>\$0 Copayment</p> <p>\$0 Copayment</p> <p>\$0 Copayment</p> <p>\$0 Copayment per service</p> <p>\$0 Copayment per service</p>	<p>Prior Authorization is required for some services. Contact us for more information.</p>
<p><b>Hearing Services</b></p> <p>Routine Hearing Exam</p> <p>Diagnostic Hearing Exam</p> <p>Hearing Aids</p>	<p>\$0 Copayment</p> <p>\$0 Copayment</p> <p>Up to two TruHearing-branded hearing aids every year (one per ear per year).</p>	<p>One routine hearing exam each year. You must see a TruHearing provider.</p> <p>Benefit is limited to the TruHearing's Standard Aids and a limited formulary of hearing aids from major manufacturers. You must see a TruHearing provider to use this benefit.</p>
<p><b>Dental Services</b></p>	<p>No deductible, no copays, no annual dollar limit on services (other limits may apply).</p> <ul style="list-style-type: none"> <li>• Members select a Primary Care Dentist where most services will be rendered.</li> <li>• Should specialty services be needed, the Primary Care Dentist (PCD) will submit a referral to a participating Specialist.</li> </ul>	<p>Exclusions and limitations may apply. See the Evidence of Coverage for more information.</p>

<b>Premiums and Benefits</b>	<b>Univera Medicare Dual (HMO D-SNP)</b>	<b>What You Should Know</b>
<b>Dental Services (continued)</b>	<ul style="list-style-type: none"> <li>Members can change their PCD at any time by contacting Healthplex.</li> </ul>	<ul style="list-style-type: none"> <li>You are responsible for the cost of any services, which are:               <ul style="list-style-type: none"> <li>Not included in the New York State Medicaid Guidelines.</li> <li>Not provided or authorized by your Healthplex contracted dentist.</li> </ul> </li> </ul>
<b>Vision Services</b> Diagnostic/ Treatment Exam Routine Eye Exam Eyeglasses or Contacts after Cataract Surgery Routine Eyewear Allowance	\$0 Copayment \$0 Copayment \$0 Copayment \$200 annual allowance	One routine eye exam each year.  Allowance every year towards purchase of contact lenses and eyeglasses (frames and lenses).
<b>Mental Health Services</b> Inpatient Visit Individual and Group Outpatient Therapy Visit	\$0 Copayment \$0 Copayment	Prior authorization is required. Benefit is applied per admission. 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.
<b>Skilled Nursing Facility</b>	\$0 copayment per day for days 1 through 20. \$0 copayment per day for days 21 through 100.	Prior Authorization required for some services.
<b>Physical Therapy</b>	\$0 Copayment	Prior Authorization required for some services.
<b>Ambulance</b>	\$0 Copayment	Prior Authorization required for some services.

Premiums and Benefits	Univera Medicare Dual (HMO D-SNP)	What You Should Know
<b>Special Supplemental Benefits for the Chronically Ill</b>	\$30 allowance per month toward the purchase of healthy food. Monthly allowance must be used within the month. Unused benefit amounts will NOT carry over to the next month. Members have 90 days after the end of the month in which the expense was incurred to submit a claim for reimbursement	Our plan offers additional benefits for certain members at no cost to you. To qualify for these benefits, you must meet specific criteria. For a complete list of eligibility criteria, please see your Evidence of Coverage.
<b>Medicare Part B Drugs</b>	\$0 Copayment	Prior Authorization and Step Therapy required for some services.
<b>Part B Insulin used in a traditional insulin pump</b>	\$0 Copayment	Part B drugs may be subject to step therapy requirements.
<b>Medicare Part D Prescription Drugs:</b> If you receive "Extra Help," your share of the cost for a one-month supply of a covered Part D prescription drug depends on the level of "Extra Help" you receive.		
<b>Cost sharing Tier 1</b> (Preferred Generic)	\$0 or \$1.60 or \$4.90	
<b>Cost sharing Tier 2</b> (Generic)	\$0 or \$1.60 or \$4.90	
<b>Cost sharing Tier 3</b> (Preferred Brand)	\$0 or \$4.80 or \$12.15	
<b>Cost sharing Tier 4</b> (Non-Preferred Drug)	\$0 or \$4.80 or \$12.15	
<b>Cost sharing Tier 5</b> (Specialty)	Specialty Generics: \$0 or \$1.60 or \$4.90 Specialty Brands: \$0 or \$4.80 or \$12.15	
<b>Additional Benefits</b>		
<b>Over the counter (OTC) Items</b>	You have \$75 per month to spend on plan-approved OTC items.  Monthly allowance must be used within the month. Unused benefit amounts will NOT carry over to the next month.	Non-prescription OTC health related items like vitamins are covered.

<b>Premiums and Benefits</b>	<b>Univera Medicare Dual (HMO D-SNP)</b>	<b>What You Should Know</b>
<b>Over the counter (OTC) Items (continued)</b>	Members have 90 days after the end of the month in which the expense was incurred to submit a claim for reimbursement.	
<b>Acupuncture</b>	\$0 Copayment.	Up to 20 visits per calendar year for chronic lower back pain.
<b>Meals</b>	Up to two home-delivered meals per day for 7-days.	Available after an inpatient hospital, hospital observation, or Skilled Nursing Facility stay.
<b>Rehabilitation Services</b> Occupational Therapy Visit Speech and Language Therapy Visit Cardiac rehabilitation Services	\$0 Copayment \$0 Copayment \$0 Copayment	Prior Authorization required for some services. Prior Authorization required for some services.
<b>Foot Care (Podiatry Services)</b> Diagnostic Exams and Treatment Routine Foot Care	\$0 Copayment \$0 Copayment	Foot exams and treatment are covered if you have Diabetes-related nerve damage and/or meet certain conditions.
<b>Medical Equipment/Supplies</b> Durable Medical Equipment (e.g., Wheelchairs, Oxygen)	\$0 Copayment	Prior Authorization is required for Durable Medical Equipment.



Premiums and Benefits	Univera Medicare Dual (HMO D-SNP)	What You Should Know
<b>Medical Equipment/Supplies (continued)</b>  Prosthetics (e.g., Braces, Artificial Limbs and related supplies)  Diabetes monitoring supplies  Diabetes self-management training  Therapeutic shoes or inserts	\$0 Copayment  \$0 Copayment  \$0 Copayment  \$0 Copayment	Prior Authorization is required for Prosthetics.  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.  For people with Diabetes who have severe diabetic foot disease. See the Evidence of Coverage for more information.
<b>Wellness Programs</b>	With FitOn Health, you pay a \$0 copayment for access to a participating fitness facility, online digital fitness classes, and home fitness accessories and equipment. You also can access nonparticipating fitness facilities if needed.	
<b>Remote Access Technology</b>	Contact a nurse 24 hours a day, 7 days a week at <b>1-800-348-9786 (TTY 711)</b> .	Information is intended to help educate, not replace the advice of a medical professional.
<b>Routine Annual Physical Exam</b>	\$0 copayment	One annual routine physical exam each calendar year.
<b>Telehealth</b> Primary  Specialists  Behavioral Health visit  MDLive visit  Out-of-Network	\$0 copayment  \$0 copayment  \$0 copayment  \$0 copayment  Not covered	For non-emergency medical issues only. Contact a network doctor by phone or secure video using your computer or mobile device. Telehealth doctors can diagnose symptoms and prescribe medication. Services from MDLive available 24 hour a day, 7 days a week.

<b>Premiums and Benefits</b>	<b>Univera Medicare Dual (HMO D-SNP)</b>	<b>What You Should Know</b>
<b>Home Health Care</b>	\$0 Copayment	Prior Authorization is required.
<b>Outpatient Dialysis Services</b>	\$0 Copayment	
<b>Outpatient Substance Abuse Services</b> Individual and Group therapy visit	\$0 Copayment	Prior Authorization required for some services.

## Medicaid Benefits

Information for people with Medicare and Medicaid. Your services are paid first by Medicare and then by Medicaid. The benefits described below are covered by Medicaid. You can see what New York State Department of Health covers and what our plan covers.

Coverage of the benefits depends on your level of Medicaid eligibility. If Medicare doesn't cover a service or a benefit has run out, Medicaid may help, but you may have to pay a cost share. In some situations, Medicaid may pay your Medicare cost sharing amount. See your Medicaid Member Handbook for more details.

If you have questions about your Medicaid eligibility and what benefits you are entitled to, call **1-800-659-1986 (TTY users call 711)**. From October 1 - March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 - September 30, you can call us Monday to Friday from 8:00 a.m. to 8:00 p.m.

<b>Premiums and Benefits</b>	<b>Univera Medicare Dual (HMO D-SNP)</b>	<b>Medicaid</b>
<b>Ambulance</b>	Covered	Covered
<b>Comprehensive Medicaid Case Management (CMCM)</b>	Not Covered	Covered
<b>Chiropractic Care</b>	Not Covered	Covered
<b>Dental Services</b>	Covered	Covered
<b>Diabetes Supplies and Services</b>	Covered	Covered
<b>Diagnostic Tests Lab and Radiology Services and X-Rays</b>	Covered	Covered
<b>Directly Observed Therapy for Tuberculosis (TB) Disease</b>	Not Covered	Covered
<b>Doctor Office Visits</b>	Covered	Covered
<b>Durable Medical Equipment</b>	Covered	Covered
<b>Emergency Care</b>	Covered	Covered
<b>Family Planning</b>	Not Covered	Covered
<b>Foot Care</b>	Covered	Covered
<b>Health Home</b>	Not Covered	Covered
<b>Hearing Services</b>	Covered	Covered
<b>Home Health Care</b>	Covered	Covered
<b>Hospice Care</b>	Covered	Covered
<b>Inpatient Hospital</b>	Covered	Covered
<b>Inpatient Mental Health Care</b>	Covered	Covered
<b>Mental Health Care</b>	Covered	Covered
<b>Methadone Maintenance Treatment Programs (MMTP)</b>	Not Covered	Covered
<b>Outpatient Hospital Services</b>	Covered	Covered
<b>Over The Counter Items</b>	Covered	Not Covered
<b>Personal Care Services</b>	Not Covered	Covered
<b>Personal Emergency Response Services (PERS)</b>	Not Covered	Covered
<b>Preventative Care</b>	Covered	Covered

<b>Premiums and Benefits</b>	<b>Univera Medicare Dual (HMO D-SNP)</b>	<b>Medicaid</b>
<b>Private Duty Nursing</b>	Not Covered	Covered
<b>Prosthetic Devices</b>	Covered	Covered
<b>Rehabilitation Services Provided to Residents of OMH Licensed Community Residences (CRs) and Family Based Treatment Programs</b>	Not Covered	Covered
<b>Renal Dialysis</b>	Covered	Covered
<b>Skilled Nursing Facility (SNF)</b>	Covered	Covered
<b>Social and Environmental Supports</b>	Not Covered	Covered
<b>Social Day Care</b>	Not Covered	Covered
<b>Transportation (Routine)</b>	Not Covered	Covered
<b>Urgently Needed Services</b>	Covered	Covered
<b>Vision Services</b>	Covered	Covered