



Your 2026 Pharmacy Benefit Guide



We want to make sure you understand your benefits – especially when it comes to what you'll pay for prescriptions at the pharmacy.

There are some changes to our coverage in 2026, and we've highlighted the key updates below.

Deductible changes for 2026

A deductible is the fixed amount you pay before your health plan begins to pay for covered drugs. Once you reach that amount, then you will pay a copay or coinsurance, depending on the drug tier. In 2026, Univera Healthcare plans have a deductible of up to \$615.

If your plan has a \$615 deductible, it applies to drugs in Tiers 2-5.

If your plan has a deductible lower than \$615, it applies to drugs in Tiers 3-5.
For Tier 2 drugs you will pay your copay.

No matter what your deductible, Tier 1 preferred generic drugs are subject to a copay.

Once you meet your deductible

Tier 1 and 2 drugs are subject to copays.

Tier 3-5 drugs are subject to coinsurance.



MEDICARE

How do I know what tier my prescription is?

Our formulary lists what drugs are covered by our plans and what tier your medication is under. We encourage you to review the formulary each year as changes do happen. Our formulary can be found online at [UniveraHealthcare.com/MedicareRx](https://www.univerahealthcare.com/MedicareRx). You can also call Customer Care at 1-877-883-9577 (TTY 711) from 8 a.m. to 8 p.m. Monday - Friday. From Oct. 1 to Mar. 31, representatives are available seven days a week. If you work with a broker or health insurance agent they can look that information up for you, too.



In 2026, the maximum you will pay out of pocket is \$2,100. Once you have paid that amount – which includes your deductible, copays or coinsurances – you will pay \$0 for covered Part D drugs until the end of the year.

Did you know?

You can see what your deductible and out-of-pocket costs are for the year by checking your monthly **Explanation of Benefits (EOB)** which you receive by mail, or online.

Help is available

You may qualify for state and federal programs that help you pay for prescriptions.

- To learn more about the **New York State EPIC Program** call 1-800-332-3742.
- To learn more about **Medicare's Extra Help** program call 1-800-772-1213.
- To learn more about the **Medicare Prescription Payment Plan** visit [Medicare.UniveraHealthcare.com/Prescriptions](https://www.Medicare.UniveraHealthcare.com/Prescriptions) and click on **Manage Medications**, or call Customer Care.



Note: This payment option may help you manage your drug costs, but it does not save you money. If you have participated in the past, you must re-enroll every year.

Looking for more ways to save?

Our website has helpful tips, including how you can take advantage of a free medication review. You can also talk with your doctor or pharmacist.

Visit [Medicare.UniveraHealthcare.com/Prescriptions](https://www.Medicare.UniveraHealthcare.com/Prescriptions) to learn more.



M E D I C A R E

Univera Healthcare is a PPO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal.

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