univera HEALTHCARE

MEDICARE

Member connection



Outsmart COLD & FLU SEASON

+

TURN SITTING TIME INTO Brain Time

YOUR 2027 Benefits Preview
PAGES 4–6

+ FROM US TO YOU

Changing Benefits, *Same* Commitment



Changes to your health coverage can bring up a lot of questions. With several updates coming in 2027, we understand that you may be feeling uncertain—or simply wondering where to start.

Know that you don't have to figure it out on your own. While rising health care costs and changing Medicare requirements mean our plans are being adjusted, our commitment to you remains the same. We're here to help you understand your options and make decisions that feel right for your health and your budget.

Whether you're reviewing your current plan or considering a new one, use this issue to find answers to questions like these:

- **What's changing with my coverage?** Review 2027 benefits, pharmacy deductibles and other important plan details **(Pages 4–5)**.
- **What's the difference between HMO and HMO-POS?** Compare plan types and the flexibility they offer **(Page 6)**.
- **How will I pay my premium?** Find payment options, key dates and information about your January bill **(Page 6)**.
- **Will I get a new member ID card?** Yes! Find out when to expect your card and what to do if it doesn't arrive by January 1 **(Page 11)**.

And there's more to explore beyond benefits. Keep flipping through to find ideas for part-time work in retirement, tips to help you stay steady on your feet and more.

Whatever the year ahead brings, we're here to help you get the support you need. Our local team is just a phone call away, and we're grateful for the opportunity to continue serving you.



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+ SEASONAL



Beyond the Basics of Cold and Flu Prevention

You may already know that experts recommend getting an annual flu shot, practicing good handwashing hygiene, covering your mouth and nose when you cough or sneeze, and avoiding sick people to keep cold and flu germs at bay.

However, a few other things can sneak up on you and increase your risk for illness. Tackle these lesser-known risk factors to improve your odds of staying healthy this cold and flu season.

1 **Stress.** Stress can wreak havoc on your health. You can help reduce stress with meditation, which can also help protect your body against cold and flu.

2 **Lack of exercise.** Exercise can boost your immune system. It helps your body produce more cells that fight infection, so when you work out on a regular basis, your body is better at fighting off illnesses. Those who are active tend to use fewer sick days.

3 **Your cell phone.** Your phone goes everywhere with you, and it's in your hands frequently throughout the day. With all that handheld time, cell phones can carry bacteria that spread illness. Be sure to disinfect and clean your phone regularly to prevent the spread of germs.

See your health care provider right away if you have flu-like symptoms. They may be able to prescribe flu antiviral drugs that can reduce the severity of symptoms. Antiviral medications are most effective when taken within 48 hours of feeling ill.

Stay Protected

The flu shot is one of several important vaccines covered at $0 as part of your plan! Others include pneumonia, shingles and COVID-19.

The More You Know

Up to 70% of hospital stays for the flu happen to people ages 65 and older. Plus, chronic health conditions can be made worse by influenza.

Now's the perfect time to get your annual flu shot. The CDC recommends that people ages 65 and older get one of the higher-dose flu vaccines, which include:

- **High-dose Fluzone vaccine,** which is four times stronger than the regular vaccine
- **Flublok vaccine,** which is three times stronger than the standard vaccine
- **Fluad vaccine,** which contains an added ingredient, or adjuvant, to boost your body's immune response to the shot

If one of the higher-dose vaccines is not available, it's still worth it to get the standard-dose vaccine.



Supporting You THROUGH 2027 CHANGES

Health care costs continue to rise, and Medicare program requirements are changing. As a result, Medicare plans across the country are being adjusted. Ours included. While change is never easy, these updates help us continue to provide the high-quality care and coverage you rely on today while making sure we can meet your needs in the future.

What isn't changing is our commitment to you. We are here to help you understand your 2027 plan and benefits. And we are here to help you choose a new plan, if needed.

In the last few weeks, you should have received important information in the mail about your coverage for next year, along with our plan brochure. Whether you're staying in the same plan or looking for a new one, be sure to review these key areas:

- **Premiums:** This is the monthly fee you pay for your Medicare plan. In 2027, all of our Medicare Advantage plans will have a premium.
- **Pharmacy deductibles:** A deductible is the amount you pay for your Part D prescriptions before insurance kicks in. In 2027, all of our plans have a deductible of up to $700.
- **Part D formulary:** Check to see if there have been any coverage changes to the medications you are taking by looking at our formulary. You can view it online at **UniveraHealthcare.com/MedicareRx** or call Customer Care. It is updated every year.

All our 2027 Medicare Advantage + Prescription Drug (MAPD) plans will include:

$0 preventive care on more than 20 services like your Annual Care Visits (wellness visit and physical) as well as important screenings

$0 preventive vaccines to protect against flu, pneumonia, COVID-19 and shingles

$0 preventive dental plus $500 in comprehensive dental coverage

$0 hearing exams when you use a TruHearing® provider, plus discounts on hearing aids

$0 routine vision exams

U.S. and worldwide urgent and emergency care coverage

MDLIVE® access for affordable medical and behavioral health care anytime, from your phone, tablet or computer

Your $0 Fitness Benefit

We're happy to share that Silver&Fit® will continue to provide fitness options and healthy aging resources for our members. This includes:

- Access to a national network of fitness centers
- A no-cost home fitness kit
- On-demand workout videos
- Membership to their Well-Being Club



Your Pharmacy Perks

We want to make it easy for you to understand your 2027 Part D pharmacy coverage. From copays and coinsurance to deductibles and covered medication, there's a lot to keep track of. That's why we've put together a helpful video explaining how this benefit works. The video also takes a closer look at:

- How to price a medication
- How to track a prescription prior authorization
- Ways to save money on your pharmacy costs

You can watch the video—and get more in-depth plan information—at **UniveraHealthcare.com/PlanInfo**



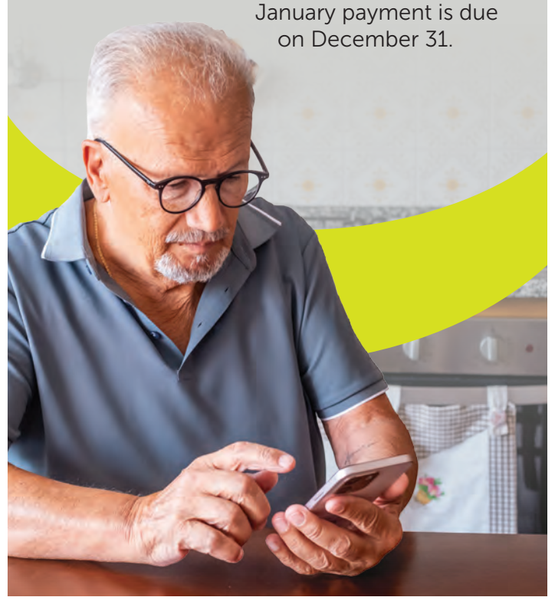
We're Right Here for You

Have questions about your current plan or next year's plan options? Our local Customer Care Advocates can be reached at **1-877-883-9577 (TTY 711)** from 8 a.m. to 8 p.m., Monday through Friday. From October 1 to March 31, representatives will be available seven days a week from 8 a.m. to 8 p.m.

2027 Premium Payment Options

Any member enrolled in a plan with a premium can pay in the way that's most convenient for them. This includes online, by phone or by mail. January premium bills will arrive in December and will include information on ways to pay.

Don't forget: Premium payments are due by the end of the previous month. This means your January payment is due on December 31.



Come Visit!

We know sometimes it feels better to get your questions answered in person. That's why our licensed Medicare sales consultant will be at several community locations across Chautauqua and Cattaraugus counties in November and December.

Mondays:
Randolph Town Hall
Tuesdays:
Celoron Village Hall
Thursdays:
Dunkirk Senior Center
From 9 a.m. to 12 p.m. each day (through December 7)

Findley Lake Community Center
November 4, 18
December 2
From 10 a.m. to 1 p.m. each day

To schedule an appointment for any location, call 716-724-0778.

You can also visit our **Buffalo Resource Center:**
205 Park Club Lane
Monday–Friday,
9:00 a.m.–4:30 p.m.
Call 716-847-1480 for more information.

Find more info on how to connect with us at **UniveraHealthcare.com/Contact**



Understanding **HMO** vs. **HMO-POS** Plans

A **Health Maintenance Organization (HMO)** plan typically requires individuals to receive care from a defined network of doctors, hospitals and other providers. Members choose a primary care physician (PCP) who helps coordinate care.

Best if you value lower monthly costs and a coordinated care experience with a large local provider network

An **HMO Point-of-Service (HMO-POS)** plan offers similar structure and cost advantages but adds some flexibility. Like an HMO, individuals still have a PCP and a network of providers but also have the option to go outside the network for certain services.

Best if you appreciate having flexibility to see providers outside the network while still enjoying the structure and savings of in-network care

Exploring Part-Time Work *in Retirement*

Among the values of baby boomers, believing that hard work is the key to success stands out most in the workforce. So it's no surprise that retirement isn't a full stop for everyone.

In 2023, nearly one in five Americans ages 65 and older was working or looking for work. Why? Some continue for financial reasons. Others want the social connection, sense of purpose and satisfaction of being busy. Whatever your reasons, the right role can help you stay mentally, socially and physically active in your golden years.

Know Your Worth

If you're considering part-time work, it's important to keep in mind some realities of today's job market. Navigating the online job search and applications process can be daunting. Some openings that require a college degree may screen out seasoned applicants. And it's discouraging to find that age discrimination can exist.

But trust that you have as much to offer an employer as they have to offer you. Older adults often get along well with their coworkers, tend to be conscientious and have low levels of stress at work. After all, you've been there and done that.

Find the Right Fit

As you explore your options, begin by weighing common workplace pros and cons based on your needs:

- **Pros:** Schedule flexibility, social connection, medical benefits or learning new skills
- **Cons:** Repetitive motions, heavy lifting or prolonged periods of standing

Then reflect on positions that may interest you. The AARP, for example, recently shared part-time job ideas for retirees, including:

- Administrative assistant positions in full-time, part-time, hybrid or fully remote capacities
- Real estate agent following a few months of coursework and taking a licensing exam
- Shuttle driver or school bus driver, both of which may need commercial driver's license, passenger endorsement and other requirements

Take the Next Step

Ready to throw your hat in the ring? Hands-on support can help you take the next step. Your local library may offer free computer access, job clubs and résumé help. Also, the Department of Labor provides job search assistance through state and local partners. Learn more by visiting **CareerOneStop.org**

With many resources at your fingertips—and decades of experience behind you—you're well-equipped to chart the course for your second act.



Could You Be At Risk of Falling?



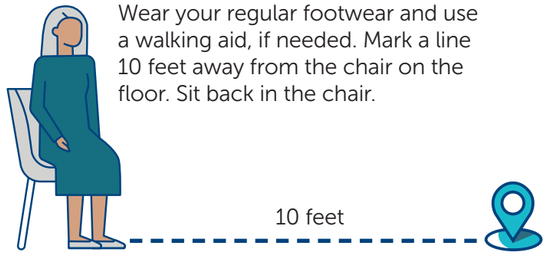
Nationally more than **1 in 4 older adults** reports falling each year. **Could you be next?**

Timed Up and Go (TUG) Test

What you will need:

- A stopwatch or watch with a second hand
- A chair
- A family member or friend to assist you

How to do it:



Wear your regular footwear and use a walking aid, if needed. Mark a line 10 feet away from the chair on the floor. Sit back in the chair.

When your assistant says "Go":



1. Stand up from the chair
2. Walk to the line on the floor at your normal pace
3. Turn around
4. Walk back to the chair at your normal pace
5. Sit down again

Your assistant should start timing on the word "Go" and stop timing after you sit back down. While you walk, your assistant should stand between the chair and the line to help you, if needed.

If you take 12 or more seconds to complete the TUG Test, you're generally at a higher risk of falling.

Falls Can Be Prevented

Talk with your doctor about your risk of falling and how you can prevent falls. Your doctor may suggest these actions:

- Review medication
- Have regular vision checks
- Wear proper footwear
- Move more to improve balance and develop strength. **ALL MOVEMENT MATTERS!**
- Make your home safer by removing hazards and improving lighting

For questions about fall prevention or other health and wellness topics, call **1-877-222-1240** to speak with a Care Manager or scan the QR code.

+ DIABETES

Holly, Jolly and Healthy:

Navigating the Holidays with Diabetes

Spending time with family and friends is one of the best parts of the holidays. If you have diabetes, a little planning can help you celebrate safely.

Limit Libations

Usually when your blood sugar level drops, your liver changes stored carbohydrates into glucose to raise the level again. But if the liver is busy breaking down alcohol, it can't help when your blood sugar level falls. As a result, you can wind up with very low blood sugar.

Alcohol may also interfere with some diabetes medications. It's best to talk with your health care provider about drinking. You may be able to consume some alcohol—or none.

Remember: Many diabetes complications start without symptoms. Routine checks of your blood sugar, blood pressure, A1c and eyes help catch changes early, when they're easier to manage. **Your plan supports this care, so there's no reason to delay.**

Set Yourself Up for Success

Try these tips for happy and healthy holidays:

- **Fuel up first.** Eat before you drink alcohol and continue to eat while you're drinking. Your body digests food slowly, helping prevent low blood sugar.
- **Try alternatives.** Keep a nonalcoholic beverage, like a sugar-free drink, in hand.
- **Keep alcohol in a safe range.** As a rule, women should have no more than one alcoholic drink a day, and men should stop at two. Ask your provider what's safe for you.
- **Balance your choices.** Desserts with sugar can still be part of special occasions. But remember that they count toward your total carbohydrates. If you know you will want to enjoy a treat, cut carbs elsewhere in your meal.
- **Take a close look.** Check out everything at the dessert table before you get anything. Then make a conscious decision about what you'll pick.
- **Do a nighttime check.** Check your blood sugar level before bed. You may need to eat a bedtime snack to avoid nighttime low blood sugar.



+ DEMENTIA

MAKE THE MOST OF YOUR SITTING TIME



Too much time sitting has been linked to a wide range of health problems, including dementia. But taking a seat doesn't always mean your brain has to take a break.

A new study draws a line between mentally active pursuits done in a chair or on the couch, and those that are more passive. Passive activities may increase dementia risk, researchers say. On the flip side, using your mind even when your body is calm may keep your brain sharper.

What's the Difference?

In the study, more than 20,000 Swedish adults shared exactly what they did while sitting, breaking behaviors down into two categories:

1. **Passive,** such as watching TV, listening to music or lounging in the bathtub
2. **Active,** such as meeting with others, knitting or sewing

Over nearly 20 years, researchers found that people who spent the most time on passive activities had the highest risk of developing dementia. Meanwhile, swapping in an hour a day of brain-engaging tasks cut risk by 7%. And those who also did light to moderate physical activity decreased their risk by 11%.

Why? Engaging in something creative or social takes more energy, effort and attention than merely watching or listening. By firing up your brain cells regularly, you may keep your thinking and memory skills intact. What's more, both mental and physical activity improve blood flow to the brain, carrying oxygen and nutrients to neurons.

Level Up Your Downtime

To make your downtime more mentally active, consider these ideas:

- Pick up a book instead of watching TV.
- Stop scrolling social media and take an online class instead.
- Don't just listen to music—try playing an instrument or singing along.
- Invite friends over for cards or a craft project instead of relaxing alone.
- Skip streaming a movie to try a new hobby, such as quilting or photography.

To add movement to the equation:

- When you turn on the tunes, take a dance break.
- Stretch or stroll on a treadmill while you watch online lectures.
- Pick up a full-body hobby, like ballroom dancing.
- Make your game night active, with choices like charades and Twister.

By combining mental and physical challenges, you'll reap rewards for your brain—and your body.

+ NEWS YOU CAN USE

A Juicy Reason to Eat More Citrus

In a study of more than 30,000 adults, people who ate about one orange a day had a 22% lower risk for depression than those who had little or no citrus. Researchers found that citrus eaters had higher levels of a beneficial gut bacterium, *F. prausnitzii*. These bacteria are linked to mood-regulating brain chemicals like serotonin and dopamine.

Adding citrus fruits like oranges, grapefruits, lemons, limes, pomelos or their juices can boost both gut and mental health. But some citrus fruits—especially grapefruit—can mess with certain medications, including some blood pressure drugs. Be sure to check with your health care provider or pharmacist if you take prescription medicines.

Watch for Your New Member ID Card

You will receive a new ID card to use starting January 1. It may include updates to your plan name, claims addresses or cost-sharing amounts. If it doesn't arrive by January 1, it will arrive soon. If needed, you can download a temporary ID card through your online account or call Customer Care for your member ID number. **Please note: Your new ID card may show an effective date of 2026, but it can still be used for services in 2027.**

Stay Connected: Update Your Contact Info

You can review and update your address, phone number and email by:

Logging in to your online Univera Healthcare account at **Medicare.UniveraHealthcare.com/Login**

Calling Customer Care at **1-877-883-9577 (TTY 711)** from 8 a.m. to 8 p.m.

You can also update your mail preferences if you prefer to go paperless for certain documents.

+ RECIPE



Microwave Recipe: Pizza Meat Loaf

Ingredients

1 lb ground turkey
¾ cup spaghetti sauce
¼ cup part-skim mozzarella cheese
½ cup chopped green peppers
¼ cup minced onion

Directions

1. Lightly grease 9-inch pie plate with vegetable oil. Pat turkey into pie plate.
2. Cover turkey loosely with parchment paper or a microwave-safe lid.
3. Cook on high for eight minutes, or until turkey is fully cooked through with no pink remaining. Drain.
4. Top baked turkey with spaghetti sauce, cheese and vegetables.
5. Put pie plate back in the microwave and heat until cheese is melted, about one to two minutes.

Per Serving

Serves four; serving size is about ¼ loaf each. Each serving contains 255 calories, 14 g total fat (4 g saturated fat), 88 mg cholesterol, 376 mg sodium, 7.5 g carbohydrates, 1.5 g fiber, 4.5 g sugar and 27 g protein.

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CONTACT CUSTOMER CARE

Visit our website at **Medicare.UniveraHealthcare.com** or call **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m., from April 1 to September 30. From October 1 to March 31, you can also call on weekends, 8 a.m. to 8 p.m.

FRAUD HOTLINE

To report potential fraud, waste or abuse, call **1-800-378-8024 (TTY 711)**, 24 hours a day, seven days a week. All calls are confidential, and callers may remain anonymous.

Out-of-network/noncontracted providers are under no obligation to treat 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.

The **Silver&Fit** program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit and the Silver&Fit logo are trademarks of ASH. **MDLIVE** is an independent company, offering telehealth services to Univera Healthcare members. **TruHearing** is an independent company that offers hearing products and services to Univera Healthcare members.

Univera Healthcare is an HMO plan and PPO plan with a Medicare contract. Enrollment in **Univera Healthcare** depends on contract renewal.

Download the Univera Healthcare app

Download on the App Store | GET IT ON Google Play



Making Nature Accessible for All

Enjoying the beauty of nature is something everyone should be able to do. That's why Univera Healthcare was proud to be among the supporters of an accessible trail at Tifft Nature Preserve, located at 1200 Fuhrmann Boulevard in Buffalo.

The newly improved trail begins at the Herb and Jane Darling Environmental Education Center. It's a half-mile loop that winds through the preserve's beautiful woodlands and cattail marsh. The trail is now open and accessible for individuals using:

- Wheelchairs
- Walkers
- Other mobility aids

Better pathways and a wider boardwalk create a safer and more welcoming experience for visitors of all abilities. Accessible outdoor spaces help older adults stay active, connect with nature and spend quality time with family and friends—all of which support wellness, social connection and healthy aging.