

We have roots in WNY.

And now, we have even more to offer.

What's new?

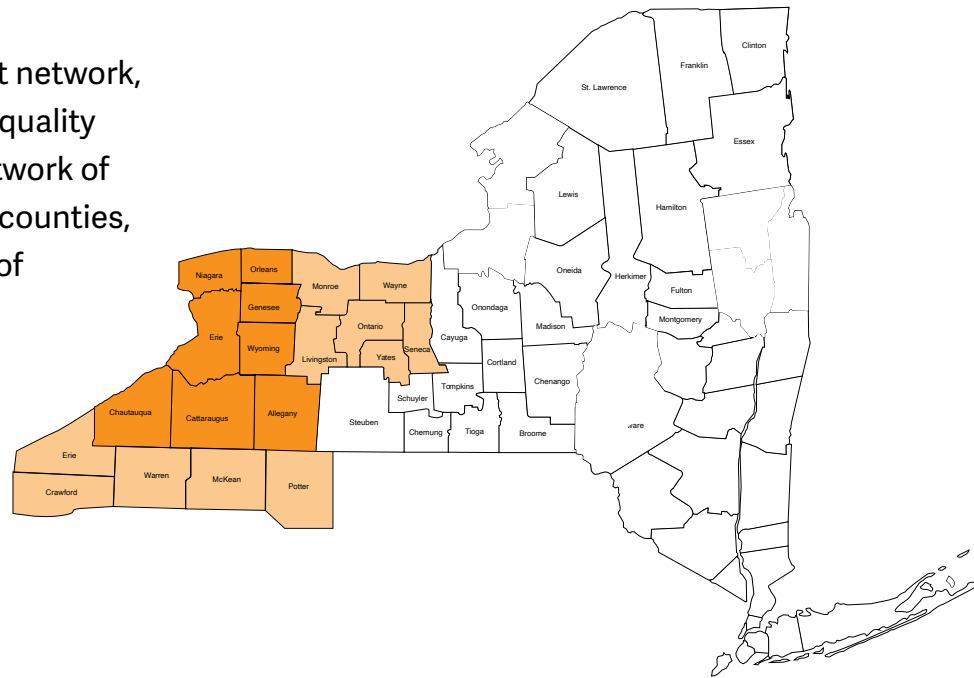
- **NEW PPO plan** with access to doctors locally and when you travel, that comes **with a \$500 Flex Card** for dental, hearing, and vision expenses
- **Lower cost sharing and reduced premiums** across the plans
- **Preventive dental included in ALL plans** with NO copayment
- **Comprehensive dental included in ALL plans** with \$1,000 annual allowance
- **Over-the-counter benefit** of at least \$120/year included in ALL plans
- Part D Senior Savings Program **for select insulin included in ALL plans**
- **Increased Part B refund to \$37/month** on the Univera SeniorChoice[®] Extra (HMO) plan
- **NEW transportation benefit**
- **FREE routine hearing and vision exams** in ALL plans
- **Annual eyewear allowance of at least \$150** included in ALL plans
- **FREE Silver&Fit[®] gym benefit** in ALL plans



For residents in Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, & 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 that allows you to receive care from the providers you know and trust. Univera Healthcare members have access to 100% of area hospitals, including:

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

National

If you choose one of our HMO-POS or PPO plans and find yourself traveling out of our network, you still have 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 on every plan.

New and expanded benefits for 2023.

EXPANDED:

\$0 DENTAL

Built-in preventive and comprehensive dental coverage with \$1,000 allowance on ALL of our plans.



Flex Card

Receive \$500 annually to use toward dental, vision, and hearing services that may not be covered by your plan.

Included on:

Univera SeniorChoice® Access (PPO)



Transportation

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

Included on:

Univera SeniorChoice® Advanced (HMO-POS)

Univera SeniorChoice® Value Plus (HMO-POS)

Univera SeniorChoice® Secure (HMO-POS)



Mom's Meals®

Get healthy and balanced meals delivered right to your home while you're recovering from a medical event or procedure.*

Included on:

Univera SeniorChoice® Advanced (HMO-POS)

Univera SeniorChoice® Value Plus (HMO-POS)

Univera SeniorChoice® Secure (HMO-POS)

Covering all sorts of care.

Health care means more than trips to the doctor or hospital. We make it easy to get the answers and support you need, whenever and however you need it.



Telehealth for medical and behavioral health:

Connect with a doctor, therapist, or psychiatrist and receive care from anywhere through your phone, tablet, or computer.



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.



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.

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

	PPO		HMO		HMO-POS		
	NEW						
	Univera SeniorChoice® Access		Univera SeniorChoice® Extra	Univera SeniorChoice® Basic	Univera SeniorChoice® Advanced	Univera SeniorChoice® Value Plus	Univera SeniorChoice® Secure
Premium	\$19 with a \$500 Flex Card		\$0 with a \$37 Part B Refund	\$0	\$33	\$60	\$98
Primary Care Physician (PCP)	\$5		\$10	\$5	\$5	\$0	\$0
	\$20 (OON)						
Specialist	\$35		\$45	\$35	\$30 (OON)	\$35	\$25
	\$50 (OON)						
Laboratory Services (Routine/Diagnostic)	\$0/\$4		\$0/\$15	\$0	\$0	\$0	\$0
	30% (OON)						
X-Rays	\$60		\$60	\$55	\$55	\$50	\$40
	\$70 (OON)						
Diagnostic Imaging (CAT/MRI/MRA)	\$300		\$350	\$225	\$225	\$175	\$150
	30% (OON)						
Ambulance	\$325		\$325	\$300	\$275	\$200	\$100
Inpatient Hospital Care	Days 1-5 \$375 Per Day Day 6+ Fully Covered		Days 1-5 \$400 Per Day Day 6+ Fully Covered	Days 1-5 \$390 Per Day Day 6+ Fully Covered	Days 1-5 \$360 Per Day Day 6+ Fully Covered	Days 1-5 \$310 Per Day Day 6+ Fully Covered	Days 1-5 \$225 Per Day Day 6+ Fully Covered
	Days 1-28 \$435 Per Day (OON) Day 29+ Fully Covered						
Outpatient Hospital/ Ambulatory Surgery/ Observation Stay	\$300		\$400	\$330	\$330	\$260	\$200
	30% (OON)						
Maximum Out-of-Pocket	\$7,900		\$7,900	\$7,900	\$7,200	\$5,000	\$4,500
	\$11,700 (combined IN and OON)						
Part D Prescriptions Preferred Rx Standard Rx Deductible	Tiers 1/2/3/4/5 \$0/\$12/\$42/\$95/27% \$5/\$17/\$47/\$100/27% \$350 (Tiers 3-5)		Tiers 1/2/3/4/5 \$0/\$12/\$42/26%/27% \$5/\$17/\$47/26%/27% \$350 (Tiers 3-5)	Tiers 1/2/3/4/5 \$0/\$14/\$42/\$95/29% \$5/\$19/\$47/\$100/29% \$200 (Tiers 3-5)	Tiers 1/2/3/4/5 \$0/\$14/\$42/\$95/31% \$5/\$19/\$47/\$100/31% \$100 (Tiers 3-5)	Tiers 1/2/3/4/5 \$0/\$10/\$42/\$95/33% \$5/\$15/\$47/\$100/33% No Deductible	Tiers 1/2/3/4/5 \$0/\$5/\$42/\$95/33% \$5/\$10/\$47/\$100/33% No Deductible

HMO-POS plans provide out-of-network coverage. Members pay 30% out-of-network for these plans. Coverage limit of \$3,000 per year on the Univera SeniorChoice® Advanced (HMO-POS) plan. Coverage limit of \$1,500 per year on the Univera SeniorChoice® Value Plus (HMO-POS) and Univera SeniorChoice® Secure (HMO-POS) plan.

OON=Out-of-network

Plans built with Western New York – and your wallet – in mind.

We're constantly trying to improve on costs while bringing more to your coverage. Check out just some of what you'll get with any Medicare Advantage Prescription Drug plan from Univera Healthcare.



\$0 preventive and comprehensive dental

Covers 100% of preventive dental services, as well as more extensive services like restorative care or major procedures such as dentures and crowns, up to a \$1,000 annual allowance.



Over-the-counter allowances

Receive at least \$30 a quarter to spend on over-the-counter health and wellness items. Hundreds of common non-prescription items such as aspirin, vitamins, cold and cough medications, bandages, and more can be ordered and delivered straight to your door.

QUARTERLY OVER-THE-COUNTER ALLOWANCE		
Univera SeniorChoice® Access (PPO)	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)
\$30	\$50	\$50
Univera SeniorChoice® Advanced (HMO-POS)	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)
\$50	\$50	\$50



Part D Senior Savings Program

Pay lower copays for select insulins at participating retail and home delivery pharmacies.



\$0 Tier 1 generic drugs

Makes generic medications more affordable and convenient when purchased at a preferred pharmacy.



Save on a 90-day prescription supply*

Only pay two copays for a three-month supply at most retail pharmacies or through mail order.



\$0 preventive vaccines

Includes flu, pneumonia, COVID-19 vaccines, and the shingles vaccine, SHINGRIX.



Hearing and vision benefits

Annual routine hearing and vision for a \$0 copay, hearing aid costs of \$499 (advanced) and \$799 (premium), and an annual eyewear allowance of at least \$150.

ANNUAL EYEWEAR ALLOWANCE		
Univera SeniorChoice® Access (PPO)	Univera SeniorChoice® Extra (HMO)	Univera SeniorChoice® Basic (HMO)
\$200	\$250	\$150
Univera SeniorChoice® Advanced (HMO-POS)	Univera SeniorChoice® Value Plus (HMO-POS)	Univera SeniorChoice® Secure (HMO-POS)
\$150	\$200	\$250



\$0 preventive care services

Includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes, and more.



Part B diabetic monitoring supplies

Obtain \$5** Part B diabetic monitoring supplies including glucose monitors, test strips, and more.



\$0 Silver&Fit® annual fitness membership

Receive an annual fitness center membership at a Silver&Fit facility at no charge, beginning in 2023.

*Applies to prescription drugs in Tier 1 through Tier 4.

**When purchased from a preferred manufacturer.

Get the conversation started.

Have a question? We're right here in Western New York to help.
Talk to a local Medicare expert to find the best plan for you!

Call 888-529-1386
TTY: 711

Open hours: October 1 to March 31,
8:00 a.m. to 8:00 p.m., 7 days a week

April 1 to September 30,
8:00 a.m. to 8:00 p.m., Monday through Friday

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HEALTHCARE

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.

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.

Preventive dental services are 2 cleanings, 2 oral exams and 2 bitewing x-rays per year.

The Silver&Fit® Healthy Aging and Exercise Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ASH is an independent company that offers these services on behalf of Univera Healthcare. All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH.

TruHearing® is an independent company that offers hearing products and services to Univera Healthcare members.

You must continue to pay Medicare Part B premium. No-cost pricing may vary by plan. Please check the Summary of Benefits for plan details.

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.

Univera Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-883-9577 (TTY: 711).

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-877-883-9577 (TTY: 711)。

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Meet with us.

Mobile office hours

Our Medicare Consultants have appointments available year-round in locations throughout the community. Reserve a FREE appointment, and we'll help you understand your options.

1-on-1 consultation

Our Medicare Consultants are available for a FREE personalized consultation at a time and place that's most convenient for you.

Medicare plans seminars

Attend a FREE seminar in your community and learn more about Medicare basics, and the Medicare Advantage and Medicare Supplement plans available to you through Univera Healthcare in a low-key, group setting.