



Essential Plan

\$0 a month for eligible individuals in 2026



Right here.
For you.



\$0 monthly plans for eligible individuals

What is the Essential Plan?

It is a health plan that is available only on the NY State of Health Marketplace. It costs much less than other health plans but offers the same essential benefits.

Who can get it?

Individuals who meet the household size and income guidelines below.*	
Household size	Most you can make
	\$31,920
	\$43,280
	\$54,640
	\$66,000
	\$77,360
	\$88,720

* Must not qualify for Medicaid or Child Health Plus and not have access to affordable employer coverage. Other eligibility guidelines do apply.

How much does it cost?

Plans for \$0 per month available for eligible individuals.

How else does it save me money?

It has **no deductible**, so the plan starts paying for your health care right away.

You get **free preventive care** like routine doctor exams and screenings to keep you healthy.

What does the Essential Plan cover?

The same services covered by other plans:

- Doctor visits, including specialists
- Tests ordered by your doctor
- Telemedicine and telehealth visits
- Prescription drugs
- Inpatient and outpatient hospital care
- Adult vision and dental (preventive and routine)

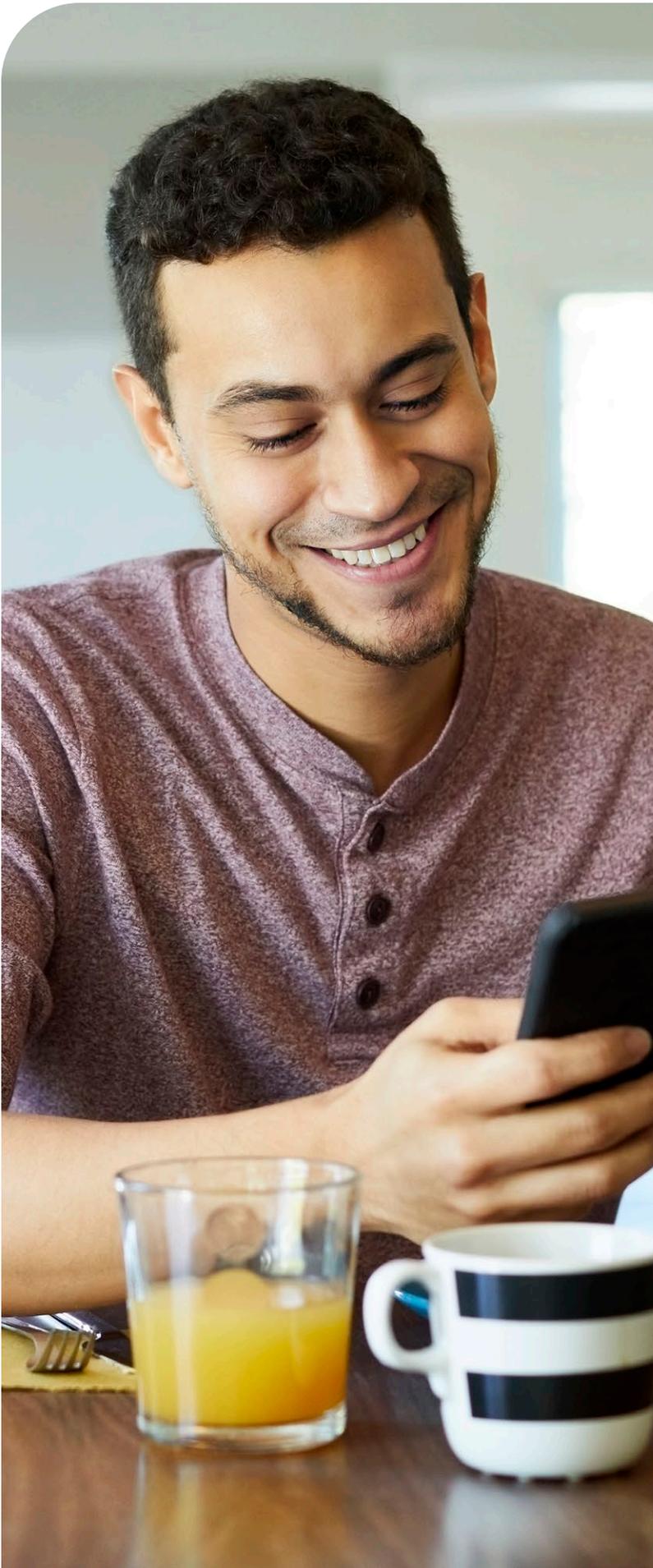
Plan benefits & features

	Essential Plan 1 (151% - 200% FPL)	Essential Plan 2 (139% - 150% FPL)	Essential Plan 3 (100% - 138% FPL)	Essential Plan 4 (Below 100% FPL)
Monthly premium	\$0	\$0	\$0	\$0
Preventive care (Immunization, screenings)	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services
Deductible	\$0	\$0	\$0	\$0
Out-of-pocket maximum	\$360	\$200	\$200	\$0
Doctor visit	\$15	\$0	\$0	\$0
Specialist visit	\$25	\$0	\$0	\$0
Hospital services	\$150	\$0	\$0	\$0
Urgent care	\$25	\$0	\$0	\$0
Emergency room	\$75	\$0	\$0	\$0
Lab work	\$25	\$0	\$0	\$0
X-ray	\$25	\$0	\$0	\$0
Adult vision exam	\$0	\$0	\$0	\$0
Glasses and contact lenses	\$0	\$0	\$0	\$0
Adult dental	\$0	\$0	\$0	\$0
Prescription drugs*	You pay: \$6 for Tier 1 \$15 for Tier 2 \$30 for Tier 3	You pay: \$1 for Tier 1 \$3 for Tier 2 \$3 for Tier 3	You pay: \$1 for Tier 1 \$3 for Tier 2 \$3 for Tier 3 with an out-of-pocket maximum for covered drugs of \$50 per calendar quarter.	You pay: \$0 for Tier 1 \$0 for Tier 2 \$0 for Tier 3
Telemedicine / Tele dermatology	\$0 / \$25	\$0 / \$0	\$0 / \$0	\$0 / \$0

Essential Plan enrollment is available throughout the year.

Other eligibility guidelines do apply.

*Insurance coverage for GLP-1 drugs may vary. For more information, call 1-877-827-6027 (TTY 711).



Important terms to know

Copay

This is a fixed amount you pay each time you use a medical service, such as a doctor's office visit, prescription refill or a hospital stay. **For example**, let's say you qualify for Essential Plan 1, which has a \$15 copay for a doctor office visit. You go to your doctor for strep throat, you pay \$15 at the time of your visit and we pay the rest.

Deductible

The amount of money you have to pay before we will make any payments toward health care services.

Covered in full

100% of the total cost is covered by the health insurance company and you do not have to pay anything.

Out-of-pocket maximum

A specific amount that limits how much you have to pay out of your own pocket for health care services during a particular time period, not including monthly premiums.



The top 4 things to know

1 What benefits are free?

Preventive care is covered in full on the first day your coverage begins.

2 Does my plan have a deductible? If so, what does it apply to?

No, this plan does not have a deductible.

3 How much will I pay out-of-pocket for this plan?

All of our plans have a maximum amount that any one person will pay. This is called an out-of-pocket maximum.

This amount varies, depending on which of these plans you have.

4 Are dental and vision benefits included?

Yes, dental and vision coverage is included for all Essential Plan members.

Benefits you can count on



More access

Many providers — a large network of hospitals and doctors from Buffalo to Rochester accept our plans.

Telemedicine — Conveniently access virtual medical and behavioral health care from the comfort of your home, now including teledermatology, new for 2026. Through our partnership with MDLIVE® you can connect with a provider by phone or video when your regular doctor is not available.

24/7 Nurse Call Line — Get answers to your health care questions anytime day or night.



More security

Providing quality coverage for over four decades, with free and low cost individual and family plans for all life phases.



More savings

No cost Preventive Care — includes routine physicals, screenings and vaccinations, plus low-cost generic drugs.

VitalizeSM — Our health and wellbeing benefit, in partnership with Personify Health, allows you to focus on what matters to you most. Centered on the whole person, you can work on improving your eating and sleeping habits, as well as your physical activity. Earn up to \$200 a year in Rewards Cash for completing a Health Risk Assessment and by earning reward points through healthy activities.¹

Perks4U[®] — members enjoy exclusive discounts on health and wellness products and services from fitness to massage to acupuncture.



More convenience

Mobile app — 24/7 access to your member card, claims, account information, and more.



Online account — order member cards, track out-of-pocket spending, find a health care provider, and access your benefits, and claims information.

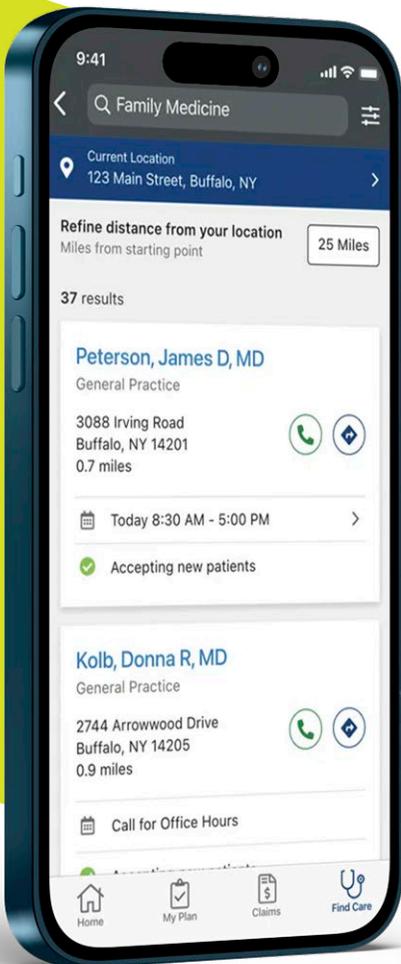
Pharmacy home delivery — save time and money by having your prescriptions delivered right to your home.²

Enroll Today!

Visit [TheUniveraDifference.com](https://www.TheUniveraDifference.com) or call **1-877-827-6027** (TTY 711)

¹ Spouse/domestic partner benefit is not available with Essential Plan.

² Certain prescription drugs may be ordered through pharmacy home delivery supplier at two and a half copays for a 90 day supply.



You can manage your health plan online

- View and order member cards
- Track out-of-pocket spending
- Access your benefits and claims information
- Find a health care provider
- Estimate medical costs

Download our mobile app

24/7 access to your member card, claims, account information, and more.



Member.UniveraHealthcare.com