

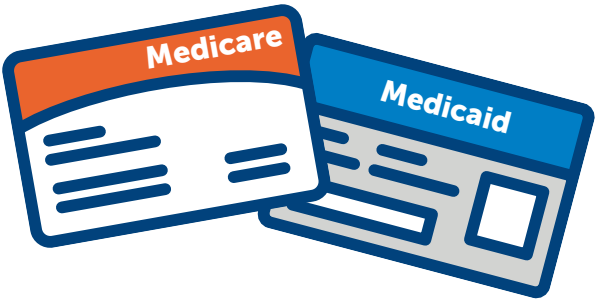


Your guide to more benefits

Univera Medicare Dual (HMO D-SNP)

Combined coverage for Medicare and Medicaid – plus so much more

Do you have both Medicare and Medicaid?



If so, you might be eligible for a Dual Plan. Find out if a Dual Plan is right for you by reading this guide.

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What is a **Dual Special Needs Plan (D-SNP)**?

Dual Special Needs Plans are for people who have both **Medicare** and **Medicaid**.

A D-SNP is a type of Medicare Advantage plan. **It combines:**



Medicare Part A
(hospital care)



Medicare Part B
(doctor visits)



Medicare Part D
(prescription drugs)

With a Dual Plan, you keep all your regular Medicare and Medicaid coverage. You also get help to make sure your plan works well with your Medicaid benefits.

What benefits may be included with a **Dual Special Needs Plan**?

Many Dual Plans come with extra benefits, which may include:



Dental, vision and hearing care



Possible allowance for glasses and hearing aids



Over-the-counter and Healthy Food* benefits



Care coordination



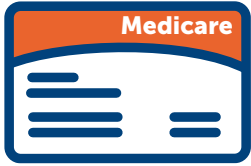
Telehealth options, like virtual visits with your doctor



Each plan is different, so check what is available where you live.

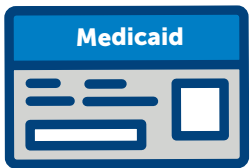
Dual Plan **eligibility**

To qualify for a Dual Plan, you need to:



Have Medicare

This includes people who are 65 or older, or people under 65 with certain disabilities or health conditions.



Have Medicaid

This program helps people with lower income and other needs.



Live in the plan's service area

You must live in an area where the plan is offered.

For a Dual Plan from Univera Healthcare, this includes Erie and Orleans counties, New York.





When can you enroll?

If you already have both Medicare and Medicaid, you can enroll or switch to a Dual Plan during:

- A Special Enrollment Period (SEP)
- The Medicare Annual Enrollment Period (AEP)

Special Enrollment Periods

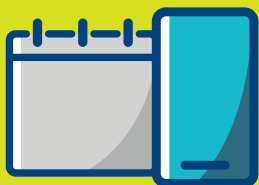
You may be able to enroll now if:

- ✓ **You are 65 and newly eligible** for Medicare or have a qualifying disability
 - Coverage starts the first day of the month you qualify for Medicare
- ✓ **You are retiring** and losing your current coverage
- ✓ **You have moved** out of your current Medicare plan's area
- ✓ **You have full Medicaid**, a Medicare Savings Program (MSP) or recently had a change in coverage

If you enroll during an SEP, your coverage begins the first day of the next month.

Medicare Annual Enrollment Period (AEP)

- **October 15 – December 7**
- Coverage starts **January 1** of the following year



Other Special Enrollment Periods may be available. **Call us today** to see if you qualify:
1-800-659-1986 (TTY 711).



Benefit highlights with a Dual Plan from Univera Healthcare

A Dual Plan from Univera Healthcare makes getting care easier by **combining Medicare and Medicaid into one plan**. Plus, you get extra benefits at no extra cost.

Univera Medicare Dual (HMO D-SNP) H7524-001	Plan highlights
\$0	Monthly plan premium
\$0 copay	✓ PCP/specialist visits ✓ Lab/X-ray ✓ Radiation therapy ✓ MRI/CT scan/PET scan ✓ Inpatient hospital and mental health ✓ Skilled nursing facility (SNF) ✓ Emergency room ✓ Urgent care ✓ Ambulance ✓ Outpatient surgery ✓ PT/OT/ST ✓ Podiatry visits ✓ Durable medical equipment ✓ Prosthetics ✓ Preventive services



Supplemental benefits

Benefits are applicable to Univera Medicare Dual (HMO D-SNP) H7524-001

Over-the-counter credit	\$65 per month
Healthy Food* credit	\$30 per month
Hearing services	Routine hearing exam, \$0 per hearing aid, 1 per ear, per year
Vision	Routine eye exam and \$200 allowance for eyewear
Dental	\$0 copay for preventive and comprehensive
Fitness benefit	Silver&Fit® \$0 copay
Mom's Meals®	14 meals/ 7 days after an inpatient hospital, hospital observation or skilled nursing facility stay
Telehealth services	\$0 copay



Prescription drugs

Preferred generic (Tier 1)	\$0 or \$1.65 or \$5.80 copay
Generic (Tier 2)	\$0 or \$1.65 or \$5.80 copay
Preferred brand (Tier 3)	\$0 or \$5.00 or \$14.40 copay
Non-preferred drug (Tier 4)	\$0 or \$5.00 or \$14.40 copay
Specialty generics (Tier 5)	\$0 or \$1.65 or \$5.80 copay
Specialty brands (Tier 5)	\$0 or \$5.00 or \$14.40 copay

Why should you choose a Dual Plan from Univera Healthcare?

Extra benefits are not the only reason to get a Dual Plan from Univera Healthcare.

We offer additional services and support to ensure you get the care you need.

Plus, our team of health care professionals live locally – right here in Western New York!



Your very own care team



24/7 nurse line



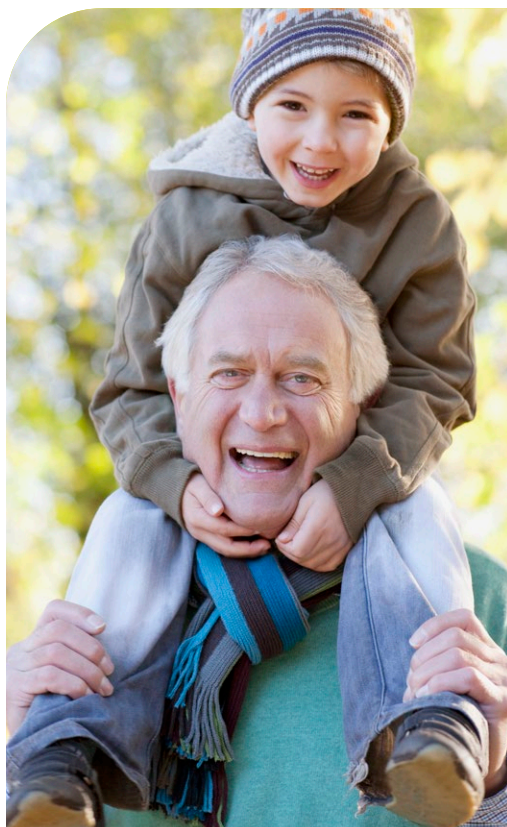
Telehealth services



A team of customer
care representatives



Access to our large network
of doctors and hospitals



Coverage that is centered around you

Our local care team is here for you

From our **24/7 nurse line** to our **telehealth services**, we make it easy to get care when you need it. You also get access to our strong network of doctors and hospitals across New York State.

It is all about helping you live a healthier and more secure life by bringing you quality care and support – at no extra cost.



How do you know if a Dual Plan is **right for you?**

Ask yourself these questions:

- ☐ Do you have dental, hearing and vision needs?
- ☐ Do you purchase over-the-counter items, like toothpaste, pain relievers, bandages, incontinence supplies or others?
- ☐ Would you like the option of a 24/7 nurse line?
- ☐ Would you like the option for telehealth services to talk with a doctor or mental health professional?
- ☐ Do you take any prescription drugs?
- ☐ Would you like additional support from a Care Manager?

If you answered yes to any of the questions above, then a Dual Plan may be right for you.

What are the **next steps?**

We can help you find out if a Dual Plan from Univera Healthcare is a good fit for you.



Call: 1-800-659-1986 (TTY 711)

Open hours:

From October 1 through March 31, 8 a.m. to 8 p.m., seven days a week.

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



Click:

www.UniveraForMedicare.com/Duals



or **visit our Buffalo Resource Center**



*The Healthy Food benefit is part of a special supplemental program for the chronically ill. Not all members qualify. 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).



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.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. Network size varies by market and exclusions may apply. Dual Special Needs Plans have a \$0 premium for members with full Medicaid benefits. Note: If the member's category of Medicaid eligibility changes, there may be a change in premium. Dental exclusions and limits may apply. The OTC + Healthy Food Flex Card benefits have expiration dates. This information is not a complete description of benefits. Call 1-866-862-7087 (TTY 711) for more information.

ATTENTION: Language assistance services and other aids, free of charge, are available to you. Call 1-866-862-7087 (TTY 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-862-7087 (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 1-866-862-7087 (TTY 711)。



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