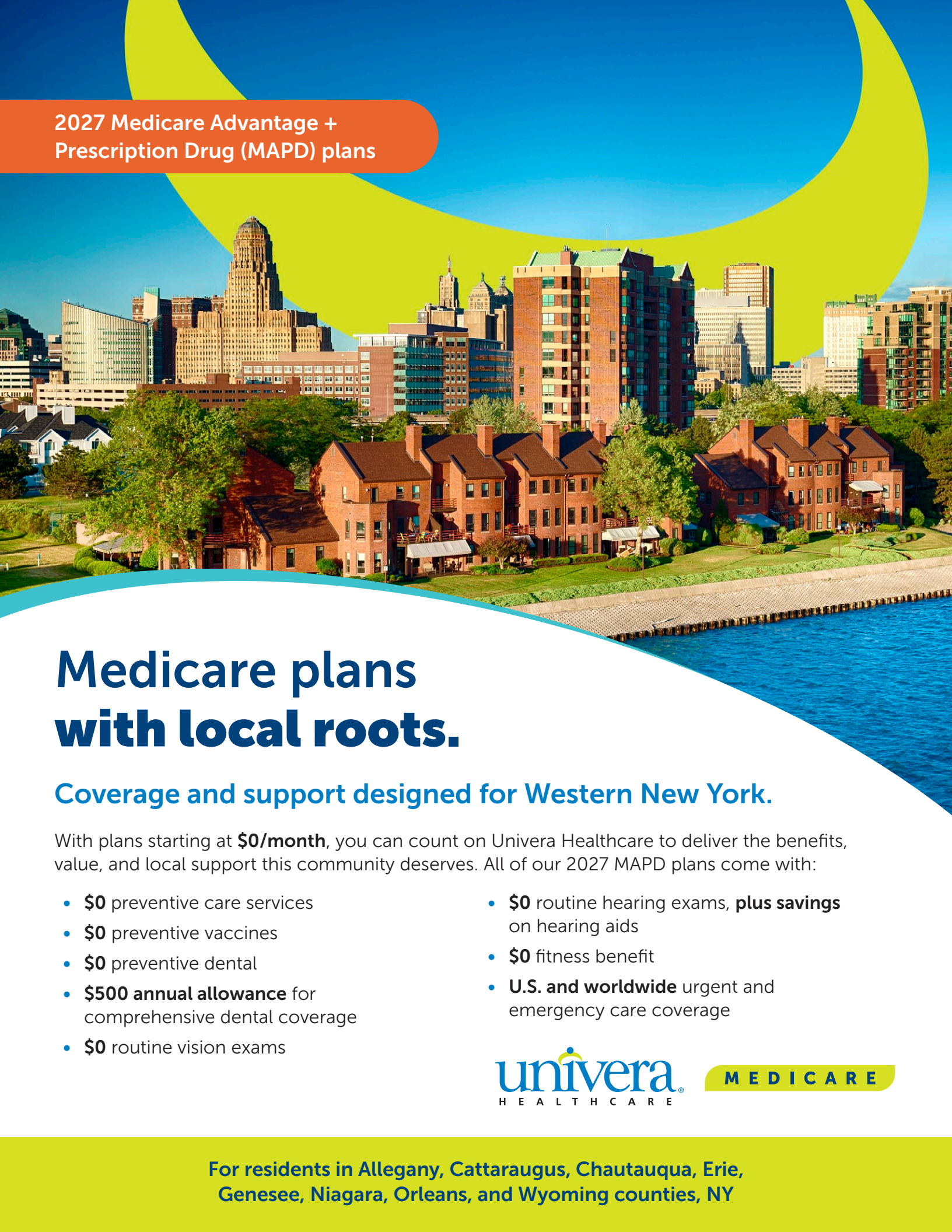




2027 Medicare Advantage +
Prescription Drug (MAPD) plans

Medicare plans with local roots.

Coverage and support designed for Western New York.

With plans starting at **\$0/month**, you can count on Univera Healthcare to deliver the benefits, value, and local support this community deserves. All of our 2027 MAPD plans come with:

- **\$0** preventive care services
- **\$0** preventive vaccines
- **\$0** preventive dental
- **\$500 annual allowance** for comprehensive dental coverage
- **\$0** routine vision exams
- **\$0** routine hearing exams, **plus savings** on hearing aids
- **\$0** fitness benefit
- **U.S. and worldwide** urgent and emergency care coverage

univera
HEALTHCARE

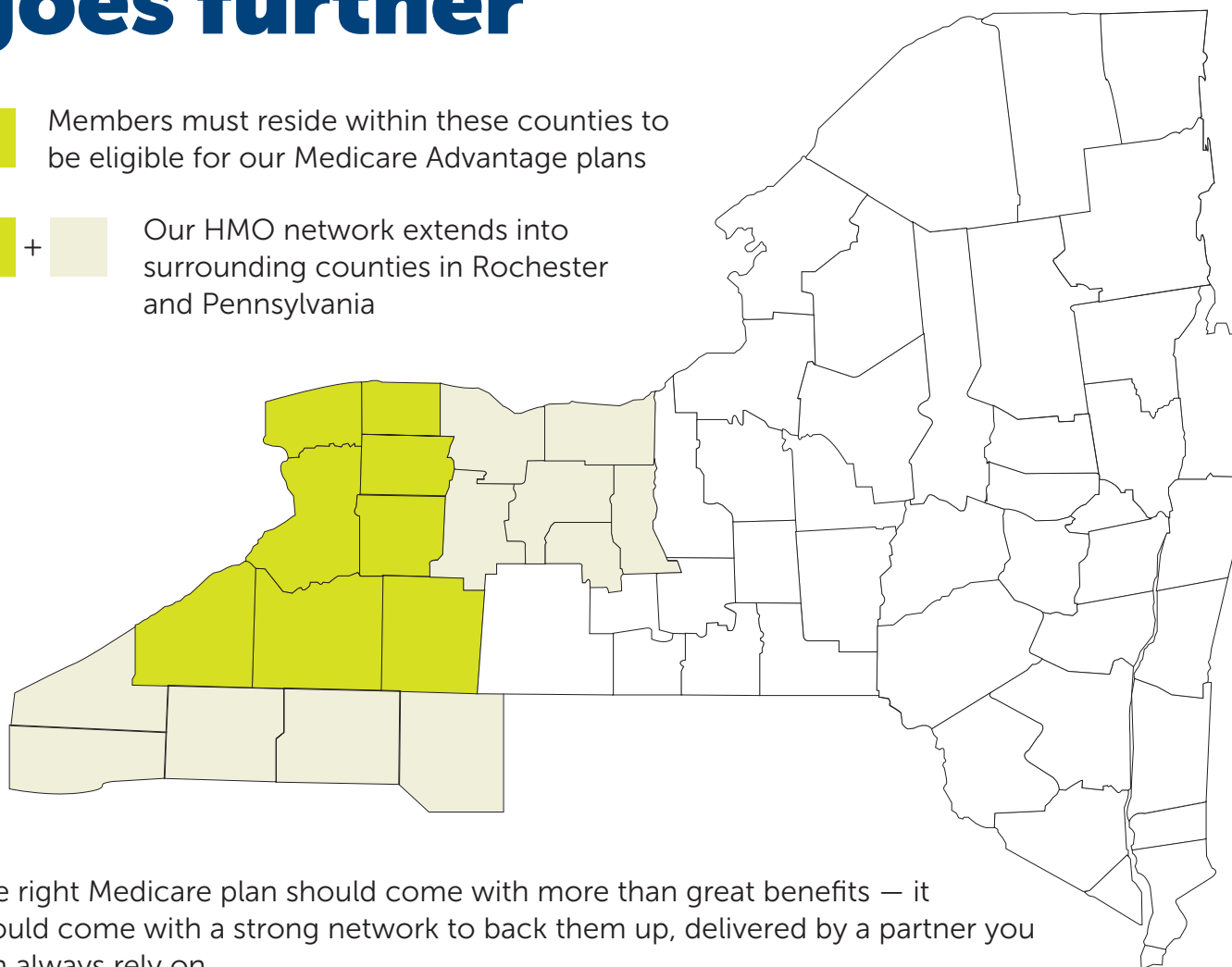
MEDICARE

For residents in Allegany, Cattaraugus, Chautauqua, Erie,
Genesee, Niagara, Orleans, and Wyoming counties, NY

A team that's close to home delivering a network that goes further

 Members must reside within these counties to be eligible for our Medicare Advantage plans

 +  Our HMO network extends into surrounding counties in Rochester and Pennsylvania



The right Medicare plan should come with more than great benefits — it should come with a strong network to back them up, delivered by a partner you can always rely on.

For 50 years, Univera Healthcare has been helping Western New Yorkers access the care they need, with coverage backed by a local team that's right here to support you every step of the way. Our network of doctors and hospitals spans across 19 counties, including the bordering regions of Rochester and Pennsylvania, making it easy to get care from the providers you know and trust.



See a full list of participating providers and pharmacies near you. Visit **UniveraHealthcare.com/FindaDoctor** or scan the QR code shown here with your smartphone camera.



Which plan is right for you: **HMO or HMO-POS?**

A **Health Maintenance Organization (HMO)** plan helps keep your health care simple and coordinated. You'll choose a primary care physician (PCP) who gets to know your health needs and helps guide your care.

With access to a local network of doctors, hospitals, and specialists, HMO plans often offer lower monthly costs and predictable out-of-pocket expenses.

Can be a good fit if you're looking for affordability, simplicity, and coordinated care within our extensive local provider network.

An **HMO Point-of-Service (HMO-POS)** plan offers the same coordinated approach as an HMO, with added flexibility. You'll still choose a PCP and have access to the same local network of providers, but you can also receive certain covered services outside the network, up to a certain dollar amount limit.

This option can be helpful if you want the opportunity to see providers who aren't part of the local network while still benefiting from lower costs when you receive care in-network.

May be the right choice for you if you value added flexibility while preserving the savings of a local network and the support of coordinated care.

2027 plan comparison

Monthly premium
Medical benefits
Primary care physician (PCP)
Preventive vaccines - includes flu, pneumonia, RSV, COVID-19 vaccines, and the shingles vaccine, SHINGRIX.
Preventive care services - includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes screenings, and more.
Specialist
MD Live® Virtual Care - (medical appointments, including teledermatology/behavioral health appointments)
Laboratory services (routine/diagnostic)
X-rays
Diagnostic imaging (CAT, PET, MRI, MRA)
Outpatient hospital, ambulatory surgery, observation stay
Inpatient hospital care
Physical therapy, occupational therapy, speech therapy
Chiropractic care
Diabetic testing supplies
Insulin (one month supply, for use in a pump)
Ambulance
Urgent care (U.S. and worldwide)
Emergency room (U.S. and worldwide)
Maximum out-of-pocket
Point-of-Service (POS) out-of-network benefit limit
Additional key benefits and services
Preventive dental - covers 100% of preventive dental services, which includes two cleanings, two oral exams, and two sets of bitewing X-rays
Comprehensive dental benefit - supplemental annual coverage that covers more extensive services like restorative care or major procedures such as dentures and select crowns. \$500 annual allowance is included in all plans , and an additional \$500 in supplemental coverage (for a total of \$1,000 allowance) is available to purchase for \$26/month.
Routine vision exam - annual routine vision exam from any participating provider
Routine hearing exam - annual routine hearing exam from a TruHearing® provider
Hearing aids - standard/advanced/premium hearing aid tiers offered at discounts when ordered through TruHearing®
Fitness benefit - access to gym memberships, home fitness kits, and more through Silver&Fit®

Cost shares shown reflect in-network providers unless otherwise noted. IN = in-network, OON = out-of-network.

HMO	HMO-POS					
Univera SeniorChoice® Basic	Univera SeniorChoice® Advanced		Univera SeniorChoice® Value Plus		Univera SeniorChoice® Secure	
\$0	\$75.40		\$93.30		\$104.70	
	IN	OON	IN	OON	IN	OON
\$5	\$5	30%	\$0	30%	\$0	30%
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	30%	\$0	30%	\$0	30%
\$35	\$30	30%	\$35	30%	\$25	30%
\$5/\$35	\$5/\$30	N/A	\$0/\$35	N/A	\$0/\$25	N/A
\$0/\$0	\$0/\$0	30%	\$0/\$0	30%	\$0/\$0	30%
\$55	\$55	30%	\$50	30%	\$40	30%
\$255	\$225	30%	\$175	30%	\$150	30%
\$400	\$330	30%	\$260	30%	\$200	30%
Days 1-5: \$405/day Days 6+: Fully covered	Days 1-5: \$360/day Days 6+: Fully covered	30%	Days 1-5: \$310/day Days 6+: Fully covered	30%	Days 1-5: \$225/day Days 6+: Fully covered	30%
\$35	\$30	30%	\$35	30%	\$25	30%
\$15	\$15	30%	\$15	30%	\$15	30%
\$5	\$5	30%	\$5	30%	\$5	30%
\$35	\$35	\$35	\$35	\$35	\$35	\$35
\$250	\$275	Covered as IN	\$200	Covered as IN	\$100	Covered as IN
\$40	\$40	Covered as IN	\$50	Covered as IN	\$50	Covered as IN
\$115	\$115	Covered as IN	\$115	Covered as IN	\$115	Covered as IN
\$9,850	\$7,500	N/A	\$6,700	N/A	\$6,000	N/A
N/A	N/A	\$3,000	N/A	\$1,500	N/A	\$1,500
\$0	\$0		\$0		\$0	
\$26/month	\$26/month		\$26/month		\$26/month	
\$0	\$0		\$0		\$0	
\$0	\$0		\$0		\$0	
\$299/\$499/\$799	\$299/\$499/\$799		\$299/\$499/\$799		\$299/\$499/\$799	
\$0	\$0		\$0		\$0	

HMO-POS plans provide out-of-network coverage. Out-of-network spend does not apply to maximum out-of-pocket limit.

Prescription drug coverage

	HMO	HMO-POS		
	Univera SeniorChoice® Basic	Univera SeniorChoice® Advanced	Univera SeniorChoice® Value Plus	Univera SeniorChoice® Secure
30-day supply	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5
Preferred pharmacy	\$5/\$15/21%/23%/25%	\$0/\$5/20%/30%/30%	\$0/\$5/20%/31%/30%	\$0/\$5/20%/31%/30%
Standard pharmacy	\$10/\$20/25%/40%/25%	\$5/\$10/20%/44%/30%	\$5/\$10/20%/50%/30%	\$5/\$10/20%/50%/30%
90-day supply	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5	Tiers 1/2/3/4/5
Preferred pharmacy	\$15/\$45/21%/23%/25%	\$0/\$10/20%/30%/30%	\$0/\$10/20%/31%/30%	\$0/\$10/20%/31%/30%
Standard pharmacy	\$30/\$60/25%/40%/25%	\$10/\$20/20%/44%/30%	\$10/\$20/20%/50%/30%	\$10/\$20/20%/50%/30%
Part D deductible				
2027 deductible	\$700 (Tiers 2-5)	\$300 (Tiers 3-5)	\$295 (Tiers 3-5)	\$250 (Tiers 3-5)
Part D maximum out-of-pocket				
2027 maximum out-of-pocket	\$2,400	\$2,400	\$2,400	\$2,400

Medicare Part D regulations and prescription drug coverage can change from year to year. We encourage you to review your drug needs and coverage annually to better understand your potential out-of-pocket costs.



Tip for enrollment

Before you enroll or switch plans - whether on your own, working with one of our Medicare Consultants, or with the help of your broker - we suggest asking for a printout of all your prescription medications (names and doses) from the pharmacy.

This detail can be used to determine exactly which plan would be most cost effective for your prescription drug needs in 2027.



View and compare your 2027 drug costs by visiting UniveraHealthcare.com/Medicare or scanning the QR code with your smartphone shown here. Enter your zip code, click **Shop 2027 Plans** and enter your pharmacy location and prescription needs to compare your drug costs for each plan.

Access to care from anywhere.

In-person care

National

If you find yourself traveling out of our network, our HMO-POS plan options give you the freedom to receive covered services from other doctors and hospitals without having to pay the full cost.

Global

Enjoy peace of mind if you travel, with U.S. and worldwide coverage for urgent and emergency care included in every plan. For Univera Healthcare members, this means:

- Access to care at **more than 14,000*** urgent care centers throughout the United States alone
- No surprise bills for emergency room visits across the globe. Any **emergency care is covered as in-network at a fixed copay**, no matter where it's located, how long you're there, or how many tests are run as a result of your visit.

*Source: The Journal of Urgent Care Medicine, May 2026.

Virtual care

Your doctor may offer virtual care visits via telephone, email, or video chat, so that you may continue your care with your trusted provider, even when you're traveling.

If this isn't currently offered through your doctor or if they aren't available for an appointment, we have partnered with MD Live to offer virtual care visits for medical (including dermatology) and behavioral health conditions. Connect with a doctor, therapist, or psychiatrist to receive affordable care from anywhere through your phone, tablet, or computer. See the **2027 plan comparison** table on pages 4 and 5 for detailed information on cost shares of each plan.



Ongoing support

24/7 Nurse Call 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 for no charge. The Nurse Call Line can be reached by calling **1-877-222-1240 (TTY 711)**.

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.

Get the conversation started.

Have a question? **We're right here in Western New York to help.**

Looking to switch to Univera Healthcare or interested in a different plan for 2027?

CALL 1-888-529-1386 (TTY 711)
October 1 through March 31:
8 a.m. to 8 p.m., 7 days a week
April 1 through September 30:
8 a.m. to 8 p.m., Monday - Friday

VISIT UniveraForMedicare.com

SCAN



Are you a current Univera Healthcare member with questions about your plan or benefits?

CALL 1-877-883-9577 (TTY 711)
October 1 through March 31:
8 a.m. to 8 p.m., 7 days a week
April 1 through September 30:
8 a.m. to 8 p.m., Monday - Friday

VISIT UniveraHealthcare.com/PlanInfo

SCAN



Need additional information or prefer to meet in person?

We have options for that, too.



Resource center – Visit our resource center for personalized assistance in a friendly, welcoming atmosphere. Meet with a licensed Medicare Consultant to discuss your options, review coverage, or ask any questions you have.



Schedule an appointment – For a combination of flexibility and personal attention, our Medicare Consultants have appointments available year-round in locations throughout the community, including those that are most convenient for you.

For a full list of in-person options and to make a reservation, please visit
UniveraHealthcare.com/MeetWithUs.



M E D I C A R E

Univera Healthcare is an HMO plan with a Medicare contract. Enrollment in Univera Healthcare depends on contract renewal. MDLIVE Medical Group (DE), P.A., MDLIVE Medical Group, PA and other MD Live related independent professional entities provide the clinical services made available by MD Live. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Please talk with your doctor before starting or changing your exercise routine. All programs and services are not available in all areas. Fitness center participation may vary by location and is subject to change. 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. Please check the Summary of Benefits for full plan details.