



Welcome to the **Univera Healthcare** family

Take a look inside for an overview of your coverage
and how to get the most from your plan.

2025



Right here.
For you.

Welcome, <Member Name>

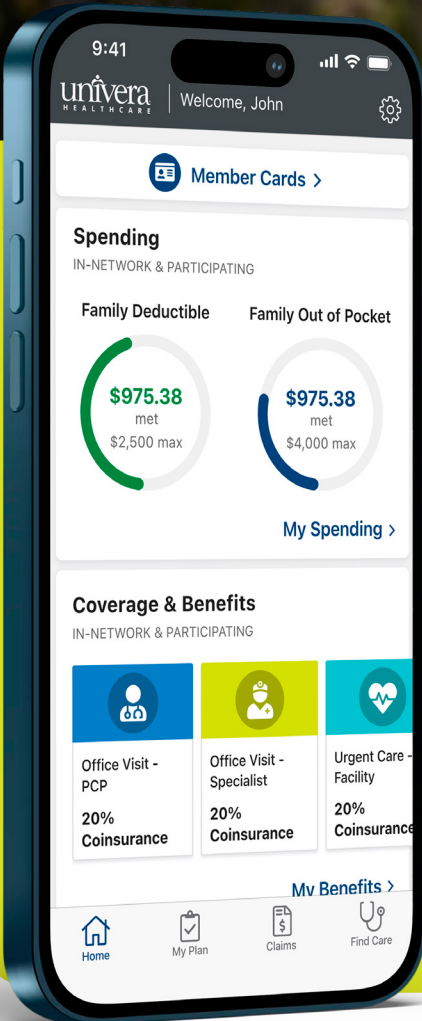
Thank you for choosing
Univera Healthcare for
your health care coverage.

Your plan will be here for you when you need:

- Preventive care appointments
- Treatment for an illness or injury
- Emergency care

And, you have support from our team of local experts, digital tools, and wellbeing programs to help you stay healthy.

Please read through this information so you can get the most from your plan. Please also be sure to visit UniveraHealthcare.com/Welcome to learn more about your plan and the many free programs and services that are available to you.



You're a member!
Now what?

By now, you should have your member card. Next, you will want to know the details of your plan and how to use it. The best way to learn about your plan, is to register for an online account. Your online account includes personalized information that only applies to you. Once you have an online account, you can download the Univera Healthcare app so you can easily access your plan details right on your phone.

Ready to set up your online account?
Have your member card ready and
use your phone to scan the QR code.



What do I get with my plan?

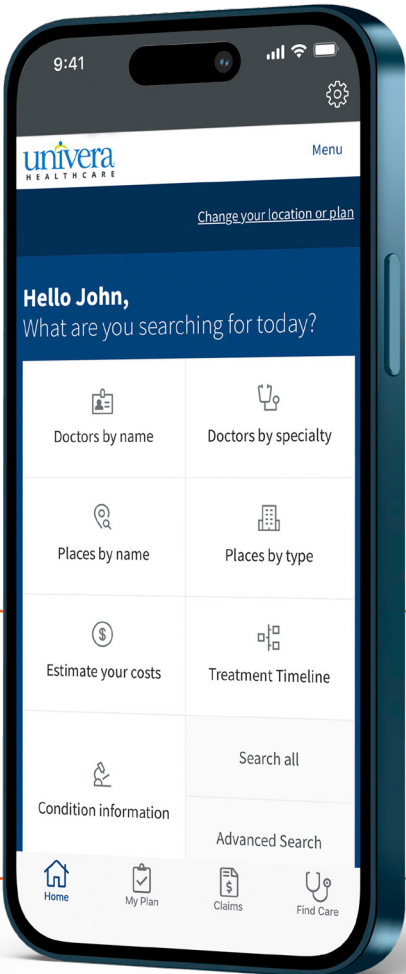
Your plan provides coverage for things like:

- No-cost preventive care
- Hospitalization
- Prescription drugs
- No-cost birth control
- Pediatric vision
- Doctor visits
- Laboratory coverage
- Telemedicine and telehealth visits
- Urgent care visits

A complete list of exactly what's covered under your plan can be found in your Summary of Benefits and Coverage (SBC). View your SBC through your online member account at Member.UniveraHealthcare.com



Visit UniveraHealthcare.com/Welcome today to learn more about your plan.



How to find
in-network doctors

Our local network covers 100% of hospitals and 99% of doctors in the Buffalo area. Visit UniveraHealthcare.com/FindADoctor to find a nearby doctor that accepts your plan. You can filter results by specialty, languages spoken, if they're accepting new patients, provider tier, and more.

Tip: Log into your online account for the most personalized plan results.



Remember, most
preventive care is
covered in full.

This means **you will pay nothing out-of-pocket** for routine services like your annual checkup, immunizations, mammograms, cholesterol and Type 2 diabetes screenings, and more. See the full list of covered preventive care services at UniveraHealthcare.com/PreventiveCare.

How much will you pay
for care?

Some of the basic costs of your plan can be found on your member card. These include copay amounts for:

- your primary care physician (PCP)
- a specialist
- an emergency visit

univera HEALTHCARE		PLAN NAME
Subscriber Name		
LAST NAME, FIRST NAME		
Subscriber ID		
000000000		
Effective Date	01/01/2016	Plan
RxBIN	000000	PCP Copay
RxPCN	00000	Specialist Copay
PAYOR ID	XXXXX	Emergency Copay
		Rx

What *else* do I get with my plan?

With Univera Healthcare you get more than just medical coverage. Your plan comes with great extras and perks to help you on your wellness journey and reward your healthy behaviors.

Vitalize, in partnership with Personify Health – Vitalize is our digital home base for your health and wellbeing. It provides the tools and support you need to make small, everyday changes to your wellbeing that are focused on the areas you want to improve the most. You can:

- Connect a fitness tracker to log your activity.
- Set your interests to those that matter the most to you like eating habits, sleeping, physical activity, relationships, or finance.
- See a clear picture of your health with a health risk assessment.

Preventive care – Preventive care can help you avoid getting sick and improve your health. Most preventive services such as routine physicals, screenings and vaccinations are covered in full.

Discounts on programs – Perks4U® offers exclusive discounts on healthy programs, products and services at vendors throughout Western New York.

Prescriptions delivered to your door – Save time and money by having your prescriptions delivered to your home with Pharmacy Home Delivery.

Find a doctor, provider, or facility – Go to Member.UniveraHealthcare.com and log in to your online account to find a provider who accepts your plan. You can filter results by specialty, languages spoken, if they are accepting new patients, and more. You can also visit UniveraHealthcare.com/FindADoctor to search by location, specialist, or facility.

Help from our care managers – Did you know we have an entire team of medical experts on staff dedicated to helping you get the care you need? Our care managers include a team of nurses, licensed behavioral health specialists, licensed social workers, dieticians, pediatric care managers, and others who can help connect you with extra support for:

- Managing conditions, such as diabetes, heart, and cardiovascular disease
- Expecting and new parents
- Grief or loss
- Substance use
- And more
- Depression and anxiety

You can reach a care manager two ways:

1. Call **1-877-222-1240** (TTY 711), Monday – Friday, 8 a.m. to 5 p.m. ET.
2. Use the Wellframe® app – Log in to your member account to get started. Once you download the app, you will need to use the access code: **welcomeunivera**



Visit UniveraHealthcare.com/Welcome today to learn more about your plan.



Remote access to care –

- Your doctor may offer remote care visits by telephone, e-mail, or video chat. Call your doctor’s office directly to see if this is an option.
- When your doctor is not available, you can access a board-certified doctor or therapist for nonemergency medical and behavioral health conditions through our partnership with MDLIVE®. This service is available 24 hours a day, seven days a week.
- Both services may be covered in full or subject to deductible, depending on your plan. Visit UniveraHealthcare.com/Telemedicine to learn more.

24/7 Nurse Call Line – Sometimes you just need an answer to a health question, but not immediate medical treatment or a doctor visit. Add the Nurse Call Line number to your phone for 24/7 access to our nurses: **1-800-348-9786**.

Wellframe is an independent company that provides a health and wellness support mobile app to Univera Healthcare members. MDLIVE is an independent company, offering telehealth services in the Univera Healthcare service area.

Frequently asked questions

Chances are you have a question or two about your benefits. The good news is, we have probably already been asked and have the answer ready for you. Here are a few of our most frequently asked questions.

How do I find an in-network doctor?

Our local network covers 100% of hospitals and 99% of local doctors across 39 upstate NY counties. Visit UniveraHealthcare.com/FindADoctor to find a nearby provider that accepts your plan. You can find a dentist at UniveraHealthcare.com/FindADentist.

Tip: Log into your online account for the most personalized plan results.

What if I have questions?

You can call the phone number on the back of your member card to speak with someone in Customer Care. We also offer 24/7 chat support for some of your most common questions.

Important terms to know

As you learn about your plan, you may notice that health insurance sometimes has its own language. Here are some definitions for words you will see a lot as you familiarize yourself with your coverage.

✓ Covered in full

100% of the total cost is covered by us and you do not have to pay anything. **For example**, with most plans, preventive care is covered in full.

✓ Copayment or copay

On some Essential Plan tiers, you pay a fixed dollar amount for health care costs (also known as a copay).

✓ Out-of-pocket maximum

Out-of-pocket maximums on some Essential Plan tiers are set by your health insurance plan. You will not pay more than this amount within a plan year. Once you have reached this out-of-pocket maximum amount, we pay for covered services.



To learn more about your health plan, visit UniveraHealthcare.com/Welcome or log in to your online member account at Member.UniveraHealthcare.com



More resources for care

Care options

Visit UniveraHealthcare.com/CareOptions for information on:

- In-network vs. out-of-network care
- The importance of primary care doctors
- Urgent Care options in your community
- Information on accessing telehealth services

Resource centers

Visit UniveraHealthcare.com/contact/visit-us to learn more about our in-person customer locations. We offer free in-person support to all our members. Customer care representatives are available to answer questions about coverage, benefits, or billing. Seminars and education events are also offered throughout the year.

Moving toward health equity, together

Health Equity happens when we take away barriers so that everyone has the chance to be as healthy as possible. Many things can impact your health and health care. The goal of health equity is to make sure everyone gets the same quality care no matter your race, age, gender, education level or where you live. You can learn more about health equity and view our privacy policy by visiting UniveraHealthcare.com/HealthEquity. Or call the phone number on the back of your member card.

Tell us about yourself

The first step in creating health equity is to learn more about our members. When we know more about you, we can give you better care. Sharing information is optional. Any information you share will be kept safe. And it will never affect your health care coverage or your premium.

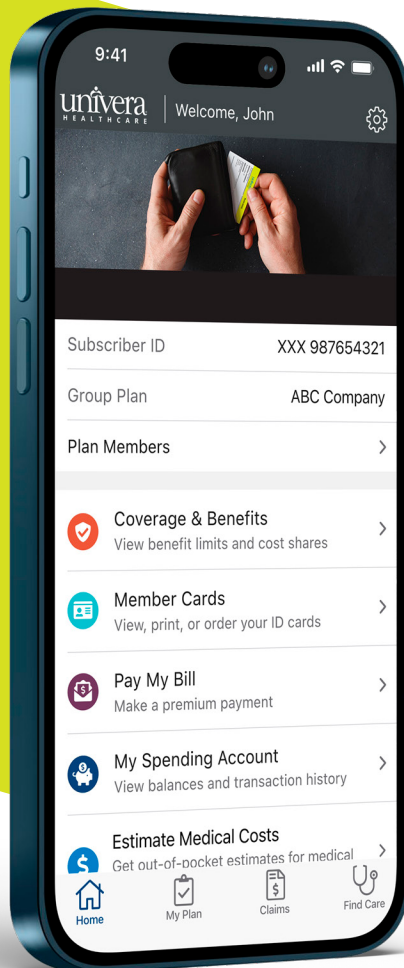
Please log in to your online member account or call customer care to answer a few questions about yourself.





205 Park Club Lane, Buffalo, NY 14221

Get more from your plan. See how inside.



**Create a member account
and access your plan
anytime, anywhere.**

1. View your benefits
2. Find a doctor or urgent care
3. Access your member card
4. View claims and track spending
5. Update paperless settings

UniveraHealthcare.com/Register

