

# Choose a Medicare Supplement Plan that's right for you.

## 2024 Medicare Supplement Plans



Issued by Excellus Health Plan, Inc.

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# Coverage • Freedom • Flexibility

Univera Healthcare, a dba of Excellus Health Plan, Inc., offers Medicare Supplement (“Medigap”) Plans. Medicare Supplement Plans are a great way to add to the coverage you get with Original Medicare. Medicare Part A covers most hospital expenses and Medicare Part B covers some medical expenses, but you’re left paying for the rest of the costs yourself.

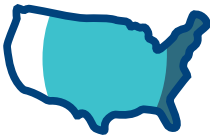
A Medicare Supplement Plan will cover many of the out-of-pocket expenses or “gaps” that are left, giving you the peace-of-mind that comes with knowing most of your health costs are taken care of.



# With Medicare Supplement Plans you get...



Coverage for costs that Original Medicare doesn't cover.



The freedom and convenience of having coverage anywhere in the United States.



The choice to see any doctor that accepts Medicare, so you can choose the doctor you're comfortable with.



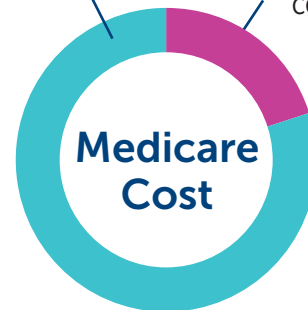
No referrals



Benefits that don't change from year-to-year<sup>†</sup>

**Original Medicare**  
pays 80% of Medicare - covered costs.

**Medicare Supplement**  
pays most of the remaining Medicare - covered costs.\*



## A Medicare Supplement Plan from Univera Healthcare may be right for you.

On the next page, you'll see some of the benefits included with our Medicare Supplement Plan D, Plan G, Plan G+ and Plan N compared to Original Medicare. If these plans are not quite right for you, we also offer additional Medicare Supplement Plans that may be a better fit

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<sup>†</sup>Monthly Premium and Original Medicare deductible amounts may change from year-to-year.

<sup>\*</sup>Depending on the plan you pick there may be deductibles, and copayments for some services. Some plans cover deductibles and provide emergency coverage when traveling in foreign countries.





# Find A Plan That's Right For You.

These are some of the 2024 Medicare Supplement Plans we offer

	In 2024, if you just have Original Medicare you will pay	With Plan D you will pay	With Plan G you will pay	With High Deductible Plan G+ you will pay***	With Plan N you will pay
PART A DEDUCTIBLE	\$1,632	\$0	\$0	\$0	\$0
PART B DEDUCTIBLE	\$240	\$240	\$240	\$240	\$240
PART B EXCESS CHARGE**	100%	100%	\$0	\$0	100%
INPATIENT HOSPITAL CARE (PER BENEFIT PERIOD)	Days 1 - 60: \$1,632 deductible Days 61-90: \$408 per day Days 91 and after: \$816 per day	\$0	\$0	\$0	\$0
DOCTOR OFFICE VISITS (PRIMARY CARE AND SPECIALISTS)	20%*	\$0*	\$0*	\$0*	No more than \$20 for each covered health care provider office visit.*
SKILLED NURSING FACILITY CARE (PER BENEFIT PERIOD)	Days 1-20: \$0 per day Days 21 -100: \$204 per day	\$0	\$0	\$0	\$0
CLINICAL LABORATORY SERVICES	100%	\$0	\$0	\$0	\$0
DURABLE MEDICAL EQUIPMENT	20% of cost of remaining Medicare-approved amount, after your Part B Deductible is met.	\$0*	\$0*	\$0*	\$0*
EMERGENCY CARE	20%*	\$0*	\$0*	\$0*	No more than \$50 for each covered emergency room visit.*
FOREIGN TRAVEL EMERGENCY CARE	All costs	\$250 Deductible. 20% of remaining costs, and any amount over the lifetime maximum of \$50,000	\$250 Deductible. 20% of remaining costs, and any amount over the lifetime maximum of \$50,000	\$250 Deductible. 20% of remaining costs, and any amount over the lifetime maximum of \$50,000	\$250 Deductible. 20% of remaining costs, and any amount over the lifetime maximum of \$50,000
MONTHLY PREMIUM	MEDICARE PART B PREMIUM <sup>†</sup>	\$402.75 <sup>†</sup>	\$404.71 <sup>†</sup>	\$71.15 <sup>†</sup>	\$471.24 <sup>†</sup>

\* After you pay your annual Part B Deductible. <sup>†</sup> You pay your monthly Medicare Part B Premium which is determined by Medicare, in addition to the Medicare Supplement Plan monthly premium.

\*\* The difference between a healthcare provider's actual charge and Medicare's approved amount for payment.

\*\*\* High Deductible Plan G+ members must meet a \$2,800 deductible before benefits apply.

## How do Univera Healthcare Medicare Supplement plans work?

Univera Healthcare offers several Medicare Supplement Plans with different benefit options so you can find the one that works best for you. You get the security of knowing “out-of-pocket” costs for Medicare - covered services will be limited.

For Example:



**With Original Medicare only:**

Original  
Medicare pays **80%**  
of the cost

You pay **20%**  
of the cost\*

\*In addition to your annual Part B Deductible.



**With Medicare Supplement Plan D:**

Original  
Medicare pays **80%**  
of the cost

You pay **0%**  
of the cost\*

**Plan D pays the remaining cost**

\*After you pay your annual Part B deductible.



The benefits stay the same from year to year. There may be changes to the monthly premium and Original Medicare deductible amounts each year.

### Plus, you'll get

**The experience of Univera Healthcare.** We've been providing health care coverage to residents of Western New York for over 40 years. We can help you understand the options that are available to you, so you feel confident in choosing the coverage that's best for you.

## Can I continue seeing my doctor?

You can see any provider that participates with Medicare and you never need permission from one doctor to see another doctor. There's no need to get referrals. When you use your health benefits, just show the provider your red, white and blue Original Medicare Card and your Univera Healthcare Medicare Supplement Plan Card.

## Is there anything Medicare Supplement does not cover?

Medicare Supplement Plans do not provide coverage for Part D prescription drugs, routine vision services, routine hearing services, preventive dental services, long-term care, private duty nurses, and skilled nursing facility days after the days covered by Medicare Part A

## When can I enroll in a Medicare Supplement Plan?

You can enroll in a Medicare Supplement plan when you become eligible for Medicare, such as when you turn 65.

You must already have Medicare Part A and Part B from Original Medicare before you can enroll. Once you have Original Medicare, you can sign-up for a Medicare Supplement plan at any time.

If you are currently in a Medicare Advantage plan you will only be able to leave it at certain times of the year. Call us for more information.



**Have questions?** We're always here to help. Talk to your local Medicare expert to find the plan that best fits your needs.

### Call

**1-800-659-1986, TTY: 711**  
8:00 a.m. to 8:00 p.m., Monday through Friday

### Click

[UniveraMedicare.com/MedSupp](https://UniveraMedicare.com/MedSupp)

### Scan



## 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.

Univera Healthcare is not connected with or endorsed by the State of New York, the Federal Government or the Federal Medicare program.

The purpose of this brochure is the solicitation of insurance. The policies featured here (EXC-83, EXC-100, EXC-101, EXC-104) meet the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Department of Financial Services. The expected benefit ratio for these policies is 85.4%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with these policies.

IMPORTANT NOTICE - A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.

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