EXCELLUS HEALTH PLAN, INC.

doing business as



MSOOC-3 (Rev. 8) 1/1/2025 OOC-U-DP MS WNY

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2010 Including Revisions Effective January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make available Plans "A" & "B" and either "D" or "G". Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F+. Some plans may not be available in your state. The Plans we sell are A, B, C, D, F, F+, G, G+, and N, these plans are notated below with an asterisk.

		Plans Available to All Applicants						first eligible 2020 only		
Benefits	A*	B*	D*	G1*	K	L	М	N*	C*	F ^{1*}
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	<	~	~	~	~	*	*	•	*	>
Medicare Part B coinsurance or copayment	~	✓	•	•	50%	75%	~	copays apply ³	~	~
Blood (first three pints)	<	~	~	~	50%	75%	~	~	~	>
Part A hospice care coinsurance or copayment	~	~	~	~	50%	75%	~	~	~	~
Skilled nursing facility coinsurance			>	~	50%	75%	>	~	~	>
Medicare Part A deductible		✓	~	~	50%	75%	50%	~	~	~
Medicare Part B Deductible									~	>
Medicare Part B excess charges				~						~
Foreign travel emergency (up to plan limits)			~	~			~	~	~	~
Out-of-Pocket limit in 2025 ²					\$7,220 ²	\$3,610 ²				

- ¹ Plans F and G also have a high deductible option which require first paying a plan deductible of \$2,870 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G is only available on or after January 1, 2020 and does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.
- ² Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.
- ³ Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

Medicare Supplement Plans A, B, C, D, F, F+, G, G+, and N EFFECTIVE January 1, 2025 MONTHLY SUBSCRIPTION RATES

PLAN A	\$273.30/month
PLAN B	\$388.35/month
PLAN C	\$434.90/month
PLAN D	\$426.92/month
PLAN F	\$513.25/month
PLAN F+	\$ 78.43/month
PLAN G	\$428.99/month
PLAN G+	\$75.42/month
PLAN N	\$499.51/month

PREMIUM INFORMATION

We at Univera Healthcare can only raise your premium if we raise the premium for all policies like yours in this state.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to Univera Healthcare, Attn: Medicare Enrollment Processing, P.O. Box 31790, Rochester, NY 14603-1790. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

This policy may not fully cover all of your medical costs.

Neither Univera Healthcare nor its agents are connected with Medicare.

Univera Healthcare is not connected with Medicare. This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare and You* for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

PLAN A MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing			
and miscellaneous services and supplies			
First 60 days	All but \$1,676	\$0	\$1,676 (Part A deductible)
61 st thru 90 th day	All but \$419 a day	\$419 a day	\$0
91 st day and after:	All but \$838 a day	\$838 a day	\$0
 While using 60 lifetime reserve days 			
 Once lifetime reserve days are used: 		100% of Medicare	
 Additional 365 days (lifetime) 	\$0	eligible expenses	\$0
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements,			
including having been in a hospital for at least			
3 days and entered a Medicare-approved			
facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21st thru 100th day	All but \$209.50 a day	\$0	Up to \$209.50 a day
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements,	All but very limited	Medicare copayment/	\$0
including a doctor's certification of terminal	copayment/	coinsurance	
illness	coinsurance for		
	out-patient drugs and		
	inpatient respite care		

PLAN A MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment,			
First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$257 (Part B deductible) \$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	\$0	All costs
First 3 pints Next \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$257 (Part B deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
 Medically necessary skilled care services and medical supplies 	100%	\$0	\$0
Durable medical equipment	\$0	\$0	#257 (Dort P. doductible)
First \$257 of Medicare Approved Amounts*	80%	20%	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN B MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing			
and miscellaneous services and supplies			
First 60 days	All but \$1,676	\$1,676 (Part A deductible)	\$0
61 st thru 90 th day	All but \$419 a day	\$419 a day	\$0
91 st day and after:	All but \$838 a day	\$838 a day	\$0
- While using 60 lifetime reserve days			Ψ
- Once lifetime reserve days are used:			
 Additional 365 days (lifetime) 	\$0	100% of Medicare eligible	\$ 0
, ()	·	expenses	\$0
 Beyond the additional 365 days 	\$0	\$0	All costs
· · · · · · · · · · · · · · · · · · ·	* * * * * * * * * * * * * * * * * * *	'	7 111 00010
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements,			
including having been in a hospital for at least3			
days and entered a Medicare-approved facility			
within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st thru 100 th day	All but \$209.50 a day	\$0	Up to \$209.50 a day
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
	1.0070	4 5	4 5
HOSPICE CARE	1		
You must meet Medicare's requirements,	All but very limited	Medicare copayment/	\$0
including a doctor's certification of terminal	copayment/	coinsurance	
illness	coinsurance for out- patient		
	drugs and inpatient respite		
	care		

PLAN B MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES -			
IN OR OUT OF THE HOSPITAL AND			
OUTPATIENT HOSPITAL TREATMENT,			
such as physician's services, inpatient and			
outpatient medical and surgical services and			
supplies, physical and speech therapy,			
diagnostic tests, durable medical equipment,			
First \$257 of Medicare Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES	\$0	\$0	All costs
(Above Medicare Approved Amounts)			
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$257 of Medicare Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS	100%	\$0	\$0
FOR DIAGNOSTIC SERVICES			

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
 Medically necessary skilled care services and medical supplies Durable medical equipment 	100%	\$0	\$0
First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 80%	\$0 20%	\$257 (Part B deductible) \$0

PLAN C MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing			
and miscellaneous services and supplies			
First 60 days	All but \$1,676	\$1,676 (Part A deductible)	\$0
61 st thru 90 th day	All but \$419 a day	\$419 a day	\$0
91 st day and after:	All but \$838 a day	\$838 a day	\$0
- While using 60 lifetime reserve days			
- Once lifetime reserve days are used:			
 Additional 365 days (lifetime) 	\$0	100% of Medicare eligible	\$0
D 4h	\$0	expenses	
○ Beyond the additional 365 days	Φ0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements,			
including having been in a hospital for at least 3			
days and entered a Medicare-approved facility			
within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21st thru 100th day	All but \$209.50 a day	Up to \$209.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE	All but very limited	Medicare copayment/	\$0
You must meet Medicare's requirements,	copayment/coinsurance for	coinsurance	
including a doctor's certification of terminal	out-patient drugs and		
illness	inpatient respite care		

PLAN C MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES -			
IN OR OUT OF THE HOSPITAL AND			
OUTPATIENT HOSPITAL TREATMENT,			
such as physician's services, inpatient and			
outpatient medical and surgical services and			
supplies, physical and speech therapy,			
diagnostic tests, durable medical equipment,			
First \$257 of Medicare Approved Amounts*	\$0	\$257 (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES	\$0	\$0	All costs
(Above Medicare Approved Amounts)			
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$257 of Medicare Approved Amounts*	\$0	\$257 (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES –	100%	\$0	\$0
TESTS FOR DIAGNOSTIC SERVICES			

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and	100%	\$0	\$0
medical supplies			
Durable medical equipment			
First \$257 of Medicare Approved Amounts*	\$0	\$257 (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN C OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL- NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

PLAN D MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing			
and miscellaneous services and supplies			
First 60 days	All but \$1,676	\$1,676 (Part A deductible)	\$0
61 st thru 90 th day	All but \$419 a day	\$419 a day	\$0
91 st day and after:	All but \$838 a day	\$838 a day	\$0
- While using 60 lifetime reserve days			
- Once lifetime reserve days are used:			
 Additional 365 days (lifetime) 	\$0	100% of Medicare eligible	\$0
D		expenses	
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements,			
including having been in a hospital for at least 3			
days and entered a Medicare-approved facility			
within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st thru 100 th day	All but \$209.50 a day	Up to \$209.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE	All but very limited	Medicare copayment/	\$0
You must meet Medicare's requirements,	copayment/coinsurance for	coinsurance	
including a doctor's certification of terminal	out-patient drugs and		
illness	inpatient respite care		

PLAN D MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment,			
First \$257 of Medicare Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints Next \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$257 (Part B deductible) \$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and	100%	\$0	\$0
medical supplies			
Durable medical equipment			
First \$257 of Medicare Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN D OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL- NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

PLAN F MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing			
and miscellaneous services and supplies			
First 60 days	All but \$1,676	\$1,676 (Part A deductible)	\$0
61 st thru 90 th day	All but \$419 a day	\$419 a day	\$0
91 st day and after:	All but \$838 a day	\$838 a day	\$0
- While using 60 lifetime reserve days			
- Once lifetime reserve days are used:		1000/ of Madiagra gligible	
 Additional 365 days (lifetime) 	\$0	100% of Medicare eligible	\$0
		expenses	All costs
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements,			
including having been in a hospital for at least3			
days and entered a Medicare-approved facility			
within 30 days after leaving the hospital			ФО.
First 20 days	All approved amounts	\$0	\$0
21 st thru 100 th day	All but \$209.50 a day	Up to \$209.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE	All but very limited	Medicare copayment/	\$0
You must meet Medicare's requirements,	copayment/coinsurance for	coinsurance	
including a doctor's certification of terminal	out-patient drugs and		
illness	inpatient respite care		

PLAN F MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES -			
IN OR OUT OF THE HOSPITAL AND			
OUTPATIENT HOSPITAL TREATMENT,			
such as physician's services, inpatient and			
outpatient medical and surgical services and			
supplies, physical and speech therapy,			
diagnostic tests, durable medical equipment,			
First \$257 of Medicare Approved Amounts*	\$0	\$257 (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES	\$0	100%	\$0
(Above Medicare Approved Amounts)			
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$257 of Medicare Approved	\$0	\$257 (Part B deductible)	\$0
Amounts* Remainder of Medicare	80%	20%	\$0
Approved Amounts			
CLINICAL LABORATORY SERVICES – TESTS	100%	\$0	\$0
FOR DIAGNOSTIC SERVICES			

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and	100%	\$0	\$0
medical supplies			
Durable medical equipment			
First \$257 of Medicare Approved Amounts*	\$0	\$257 (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN F OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL- NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

HIGH DEDUCTIBLE PLAN F MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

- *A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
- ** This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,870 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2,870. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing			
and miscellaneous services and supplies			
First 60 days	All but \$1,676	\$1,676 (Part A deductible)	\$0
61 st thru 90 th day	All but \$419 a day	\$419 a day	\$0
91 st day and after:	All but \$838 a day	\$838 a day	\$0
While using 60 lifetime reserve daysOnce lifetime reserve days are used:			
 Additional 365 days (lifetime) 	\$0	100% of Medicare eligible expenses	\$0
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements,			
including having been in a hospital for at least 3			
days and entered a Medicare-approved facility			
within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st thru 100 th day	All but \$209.50 a day	Up to \$209.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE	All but very limited	Medicare copayment/	\$0
You must meet Medicare's requirements,	copayment/coinsurance for	coinsurance	
including a doctor's certification of terminal	out-patient drugs and		
illness	inpatient respite care		

HIGH DEDUCTIBLE PLAN F MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

- *Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.
- ** This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,870 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2,870. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
MEDICAL EXPENSES -			
IN OR OUT OF THE HOSPITAL AND			
OUTPATIENT HOSPITAL TREATMENT,			
such as physician's services, inpatient and			
outpatient medical and surgical services and			
supplies, physical and speech therapy,			
diagnostic tests, durable medical equipment,			
First \$257 of Medicare Approved Amounts*	\$0	\$257 (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES	\$0	100%	\$0
(Above Medicare Approved Amounts)			
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$257 of Medicare approved amounts*	\$0	\$257 (Part B deductible)	\$0
Remainder of Medicare approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES –	100%	\$0	\$0
TESTS FOR DIAGNOSTIC SERVICES			

HIGH DEDUCTIBLE PLAN F PARTS A & B

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
 Medically necessary skilled care services and medical supplies Durable medical equipment 	100%	\$0	\$0
First \$257 of Medicare Approved Amounts*	\$0	\$257 (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
FOREIGN TRAVEL- NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

PLAN G MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing			
and miscellaneous services and supplies			
First 60 days	All but \$1,676	\$1,676 (Part A deductible)	\$0
61 st thru 90 th day	All but \$419 a day	\$419 a day	\$0
91 st day and after:	All but \$838 a day	\$838 a day	\$0
 While using 60 lifetime reserve days Once lifetime reserve days are used: 	·		**
o Additional 365 days (lifetime)	\$0	100% of Medicare eligible expenses	\$0
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements,			
including having been in a hospital for at least 3			
days and entered a Medicare-approved facility			
within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st thru 100 th day	All but \$209.50 a day	Up to \$209.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE	All but very limited	Medicare copayment/	\$0
You must meet Medicare's requirements,	copayment/coinsurance for	coinsurance	
including a doctor's certification of terminal	out-patient drugs and		
illness	inpatient respite care		

PLAN G MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES -			
IN OR OUT OF THE HOSPITAL AND			
OUTPATIENT HOSPITAL TREATMENT,			
such as physician's services, inpatient and			
outpatient medical and surgical services and			
supplies, physical and speech therapy,			
diagnostic tests, durable medical equipment,			
First \$257 of Medicare Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES	\$0	100%	\$0
(Above Medicare Approved Amounts)			
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$257 of Medicare Approved	\$0	\$0	\$257 (Part B deductible)
Amounts* Remainder of Medicare	80%	20%	\$0
Approved Amounts			
CLINICAL LABORATORY SERVICES – TESTS	100%	\$0	\$0
FOR DIAGNOSTIC SERVICES			

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and	100%	\$0	\$0
medical supplies			
Durable medical equipment			
First \$257 of Medicare Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

PLAN G OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL- NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

HIGH DEDUCTIBLE PLAN G MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

- *A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
- ** This high deductible plan pays the same benefits as Plan G after you have paid a calendar year \$2,870 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2,870. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing			
and miscellaneous services and supplies			
First 60 days	All but \$1,676	\$1,676 (Part A deductible)	\$0
61 st thru 90 th day	All but \$419 a day	\$419 a day	\$0
91 st day and after:	All but \$838 a day	\$838 a day	\$0
 While using 60 lifetime reserve days 			
 Once lifetime reserve days are used: 			
 Additional 365 days (lifetime) 	\$0	100% of Medicare eligible	\$0
Devend the additional 265 days		expenses	
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements,			
including having been in a hospital for at least 3			
days and entered a Medicare-approved facility			
within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st thru 100 th day	All but \$209.50 a day	Up to \$209.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE	All but very limited	Medicare copayment/	\$0
You must meet Medicare's requirements,	copayment/coinsurance for	coinsurance	
including a doctor's certification of terminal	out-patient drugs and		
illness	inpatient respite care		

HIGH DEDUCTIBLE PLAN G MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

- *Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.
- ** This high deductible plan pays the same benefits as Plan G after one has paid a calendar year \$2,870 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2,870. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment,			
First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$257 (Part B deductible) \$0
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	100%	\$0
BLOOD First 3 pints Next \$257 of Medicare approved amounts* Remainder of Medicare approved amounts CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	\$0 \$0 80%	All costs \$0 20%	\$0 \$257 (Part B deductible) \$0

HIGH DEDUCTIBLE PLAN G PARTS A &B

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
HOME HEALTH CARE			
MEDICARE APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment First #257 of Madisons Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
First \$257 of Medicare Approved Amounts*	\$0 80%	20%	\$257 (Fait B deductible) \$0
Remainder of Medicare Approved Amounts	0070	2070	Ψ0

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
FOREIGN TRAVEL- NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

MEDICARE SUPPLEMENT PLAN N MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and			
miscellaneous services and supplies			
First 60 days	All but \$1,676	\$1,676 (Part A deductible)	\$0
61 st thru 90 th day	All but \$419 a day	\$419 a day	\$0
91 st day and after:	All but \$838 a day	\$838 a day	\$0
-While using 60 lifetime reserve days	_		
 Once lifetime reserve days are used: 			
 Additional 365 days (lifetime) 	\$0	100% of Medicare eligible expenses	\$0
 Beyond the additional 365 days 	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements,			
including having been in a hospital for at least3			
days and entered a Medicare-approved facility			
within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st thru 100 th day	All but \$209.50 a day	Up to \$209.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements,	All but very limited	Medicare copayment/	\$0
including a doctor's certification of terminal illness	copayment/coinsurance	coinsurance	
	for out-patient drugs and		
	inpatient respite care		

MEDICARE SUPPLEMENT PLAN N MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

*Once you have been billed \$257 of Medicare approved amounts for covered services (which are noted with an asterisk), your Part B

deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES - IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	\$257 (Part B deductible) Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
PART B EXCESS CHARGES (Above Medicare Approved Amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$257 of Medicare Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

MEDICARE SUPPLEMENT PLAN N MEDICARE PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTHCARE			
MEDICARE APPROVED SERVICES			
 Medically necessary skilled care services 	100%	\$0	\$0
and medical supplies			
Durable medical equipment			
First \$257 of Medicare Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL- NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

Notice of Nondiscrimination

Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, gender identity, or sex (consistent with the scope of sex discrimination as described at 45CFR section 92.10(a)(2)) The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, gender identity, or sex.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - o Information written in other languages

If you need these services, please refer to the enclosed document for ways to reach us.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, gender identity, or sex; you can file a grievance with the Health Plan's Section 1557 Coordinator at:

Advocacy Department Attn: Civil Rights Coordinator PO Box 4717 Syracuse, NY 13221

Email: Advocacy.Department@UniveraHealthcare.com

Telephone number: 1-800-614-6575 TTY

number: 1-800-662-1220 Fax: 1-315-671-6656

You can file a grievance in person or by mail or fax. If you need help filing a grievance, the Health Plan's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

This notice is available at Univera Healthcare's website: www.Univerahealthcare.com

UN-3707 Revised: 10/31/2024

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. To access these services, please call us at 1-877-626-9298 (TTY: 1-800-662-1220).

ATENCIÓN: Si habla español, tiene disponible servicios gratuitos de asistencia lingüística. También hay disponible de manera gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Para acceder a estos servicios, llámenos al 1-877-626-9298 (TTY: 1-800-662-1220).

انتباه: إذا كنت تتحدث العربية فإن خدمات مساعدة اللغة المجانية مُتاحة لك. تتوفر أيضًا المساعدات والخدمات المساعدة المناسبة لتوفير المعلومات بتنسيقات يسهل الوصول إليها مجانًا. للوصول إلى هذه الخدمات، يُرجى الاتصال بنا على الرقم 9298-626-877-1 اللهاتف النصى: 1220-662-1200.

注意:如果您說中文,我們可以爲您提供免費的語言幫助。我們也可以爲您免費提供適當的輔助工具和服務,以無障礙格式提供資訊。要獲得這些服務,請撥打 1-877-626-9298(TTY: 1-800-662-1220)。

ATTENTION: Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services supplémentaires appropriés pour fournir des informations dans des formats accessibles sont aussi disponibles gratuitement. Pour accéder à ces services, veuillez nous appeler au 1 877 626 9298 (TTY [ATS]: 1 800 662 1220).

দৃ আকষণ : আপিন যিদ বাংলােতে কথা বেলন, তাহেল িবনামূেল্যে ভাষা সহায়তা পিরেষবা আপনার জন্য উপল । অ্যাে সেযাগ্য ফরম্যােটে তথ্য দােনর জন্য উপযু সহায়ক সাহায্য এবং পিরেষবা িল ও িবনামূেল্যে উপল ়। এই পিরেষবা িল অ্যাে স করার জন্য, অনু হ কের আমােদের 1-877-626-9298 (TTY: 1-800-662-1220) ন ের কল ক ন।

ВНИМАНИЕ: Если Вы говорите на русском языке, Вам доступны бесплатные услуги языковой поддержки. Также бесплатно доступны соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах. Чтобы воспользоваться этими услугами, позвоните нам по номеру 1-877-626-9298 (ТТҮ: 1-800-662-1220).

ध्यान दनुहोस्: तपाईं नेपाल बोल्नुहुन्छ भने, िनःशुल्क भाषा सहायता सेवाहरू तपाईंका ला ग उपलब्ध छन्। सुलभ ढाँचाहरूमा जानकार दान गनर् उपयुक्त सहायक सहायताहरू र सेवाहरू पिन िनःशुल्क उपलब्ध छन्। यी सेवाहरू उपयाेग गनर्, कृपया हामीलाई 1-877-626-9298 (TTY: 1-800-662-1220) मा फोन गनुर्होस्।

УВАГА: Якщо Ви говорите українською, Вам доступні безкоштовні послуги мовної підтримки. Відповідні допоміжні засоби та послуги для надання інформації в доступних форматах також надаються безкоштовно. Щоб скористатися цими послугами, зателефонуйте нам за номером: 1-877-626-9298 (ТТҮ [Телетайп]: 1-800-662-1220).

UN-3707 Revised: 10/31/2024

FIIRO-GAAR AH: Haddii aad ku hadashid Soomaali, adeeggyada caawimaada luuqadda oo bilaashka ah ayaad helaysaa. Agabka caawimaada naafada iyo adeeggyo ku habboon oo lagu bixinaayo macluumaadka gaabab la helo karo ayaa sidoo kale lagu heli karaa bilaa lacag. Si loo helo adeegyadaan, fadlan naga soo wac 1-877-626-9298 (TTY: 1-800-662-1220).

ဟ်သူဉ်ဟ်သး- နမ့ ကတိၤအဲကလံးကိျာ်န္ဉ်, တ တိစၢၤမၤစၢၤကိျာ် တ မၤစၢၤတ မၤ အကလီအိဉ်လၢနဂီ လၢနမၤန္ အီးသဲ့လီး. တ မၤစၢၤတ န ဟူပီးလီ ဒီး တ မၤစၢၤတ မၤ လၢအဘဉ်ဘိုးဘဉ်ဒါတဖဉ် ကဟာ့ဉ်လီး တ ဂ့ တ ကိျပ်း လၢကိျပၤကဲျလၢတ ုာ်လီးမၤန့ အီးသဲ့တဖဉ် စု ကီး အိဉ်လၢနမၤန့ အီးသဲ့ လၢတလိဉ်ဟ့ဉ်အပှးဘဉ်နှဉ်လီး. လၢကမၤန့ တ မၤစၢးတ မၤတဖဉ်အံၤအဂ်ီ , ဝံသးစူး ကိုးပုၤဖဲ

1-877-626-9298 (TTY: 1-800-662-1220). သတိ ပရန်- သင် ြမန်မာ ေြဟဆုိလ င် ဘာသာစကားအကူအညီ ဝန်ေဆာင်မများကုိ သင့်အတွက် အခမ့ဲရ 🖟 ုိင်သည်။ မသန်စွမ်းသူများ အသုံး ပ ုိင်သည့် ေဖာမတ်များြဖင့် . အချက်အလက်များ

ုံိပူးေပးိ ုင်သည့် သင့်ေလျာ်ေသာ ေထာက်ကူပစည်းများ ှင့် ဝန်ေဆာင်မများကုိလည်း အခမ့ဲရ ုိင်ပါသည်။

ျာဝန်ေဆာင်မများကုိ ရ ှိရန် က ု်ပ်တုိ့ကုိ 1-877-626-9298 (TTY- 1-800-662-1220) ညုိ သုိ့ ဖုန်းေခ ဆုိပါ။

CHÚ : Nếu qu vị nói tiếng Việt, chúng tôi có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho qu vị. Các dịch vụ và hỗ trợ bổ sung thích hợp để cung cấp thông tin ở các định dang dễ tiếp cân cũng được cung cấp miễn phí. Để sử dung các dịch vụ này, vui lòng gọi cho chúng tôi theo số 1-877-626-9298 (TTY: 1-800-662-1220).

ATANSYON: Si ou pale Kreyòl Ayisyen, sèvis asistans lang gratis disponib pou ou. Éd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòma aksesib yo disponib tou gratis. Pou jwenn aksè nan sèvis sa yo, tanpri rele nou nan 1-877-626-9298 (TTY: 1-800-662-1220).

توجه: اگر به زبان دری صحبت می کنید، خدمات کمک زبان رایگان برای شما قابل دسترس است. کمک امدادی مناسب و خدمات برای دستر سی به معلومات در فرمت میسر بصورت مجانی ارائه میشود. برای دسترسی به این خدامت، با این شماره ها تماس حاصل کنید

.(TTY: 1-800-662-1220) 1-877-626-9298

TAHADHARI: Ikiwa unazungumza Kiswahili, huduma za usaidizi wa lugha bila malipo zinapatikana kwa ajili yako. Misaada ya ziada inayofaa na huduma za kutoa habari katika miundo inayofikika zinapatikana pia bila malipo Ili kupata huduma hizi, tafadhali tupigie simu kwa 1-877-626-9298 (TTY: 1-800-662-1220).

UN-3707 Revised: 10/31/2024

UN-3707 Revised: 10/31/2024