



Caring for our communities in the place we call home

2025 HEALTH PLAN OVERVIEW



Right here.
For you.



Welcome to our health plan!

We recognize that health is the foundation of a thriving community. We are proud to share the progress we have made in helping people live healthier and more secure lives through access to high-quality health care that is as affordable as possible. We believe our greatest responsibility is to deliver this mission to the people, businesses, and communities who count on us for their care, and to be good stewards of their premium dollars.

In facing challenges and embracing new opportunities, our unwavering commitment to this purpose guides every decision we make. That's why we have continued to expand access to care, invest in local programs and services, and build strong partnerships with providers and community organizations.

We hope you will spend a few minutes with our annual overview* to learn more about us. If you're already a client, we're honored to be able to serve you. And if you're considering our health plan for the first time, thank you for giving us a look – it would be a privilege to care for you, too.

THANK YOU!

* Data shared within this document was collected from 2024-2025 and includes the Rochester-based health insurer of which Univera Healthcare is a part.



Our company

Univera Healthcare, established in 1976, is a nonprofit health plan that serves members across the eight counties of Western New York. It is part of a Rochester-based health insurer that serves more than 1.5 million members across upstate New York.



OUR MISSION

To help people in our communities live healthier and more secure lives through access to high-quality, affordable health care.



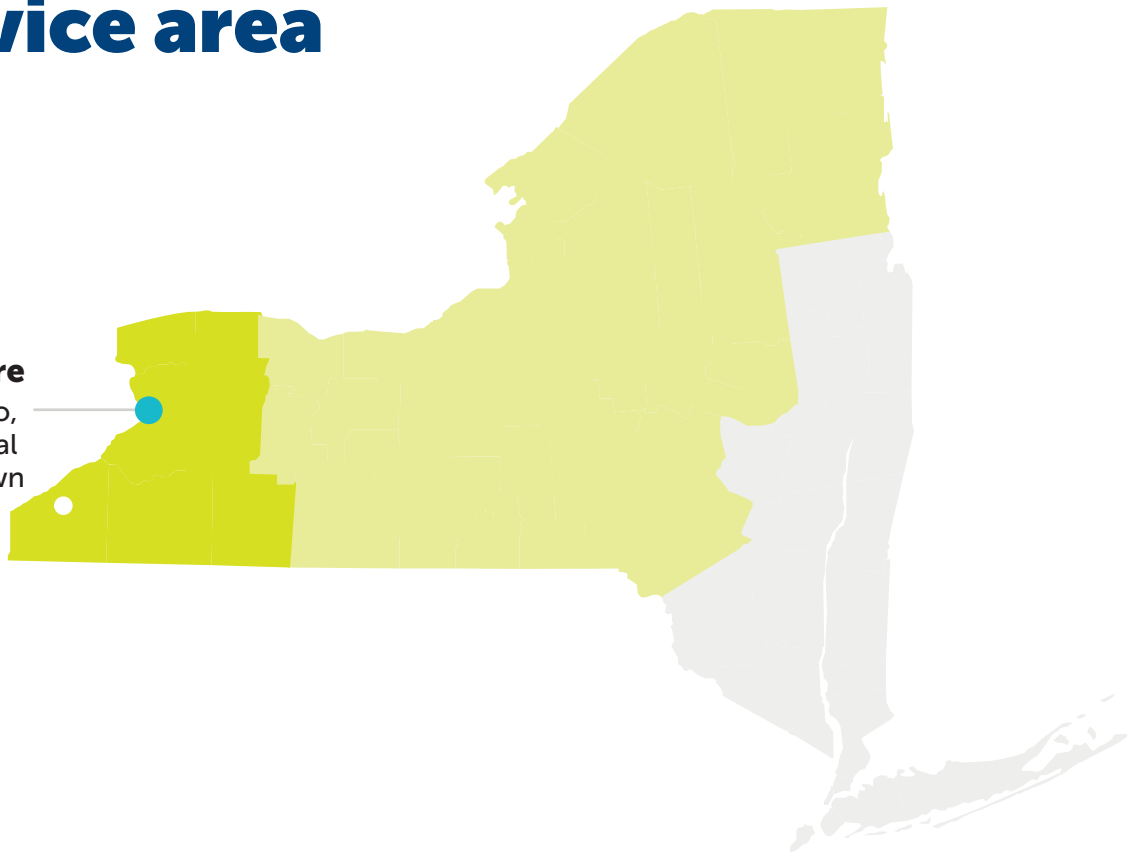
OUR VISION

To be recognized and valued as THE community and business resource for health care security through financial strength, effective cost control, ease of use, and commitment to health improvement.

Our service area

Univera Healthcare

Based in Buffalo,
with an additional
office in Jamestown



Our membership



About

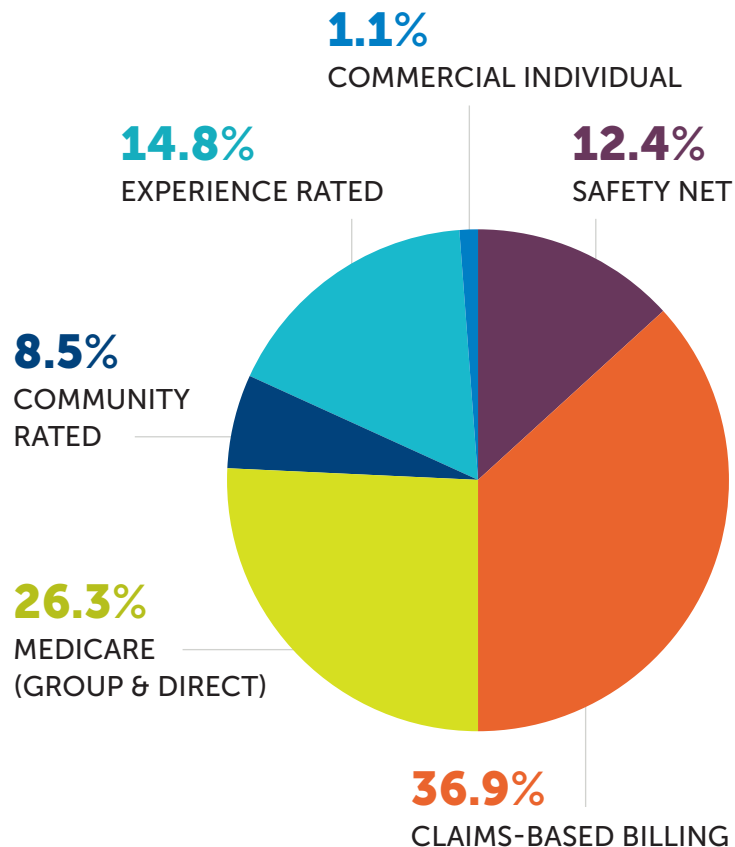
1.5 million

members across upstate New York

including

100,000

members in Western New York





Financial overview

Health plan revenue in 2024: **\$6.5 billion**

Medical benefits
paid in 2023: **\$6 billion**



Federal and state taxes and
assessments paid in 2024: **\$461.3 million**

Reserves: **\$1.7 billion**



Equal to **91** days of claims & operating
expenses in reserve

Equal to **\$1,121** per member
in reserve



Net margin in 2024:

0.4%

Average net margin
over 20 years:

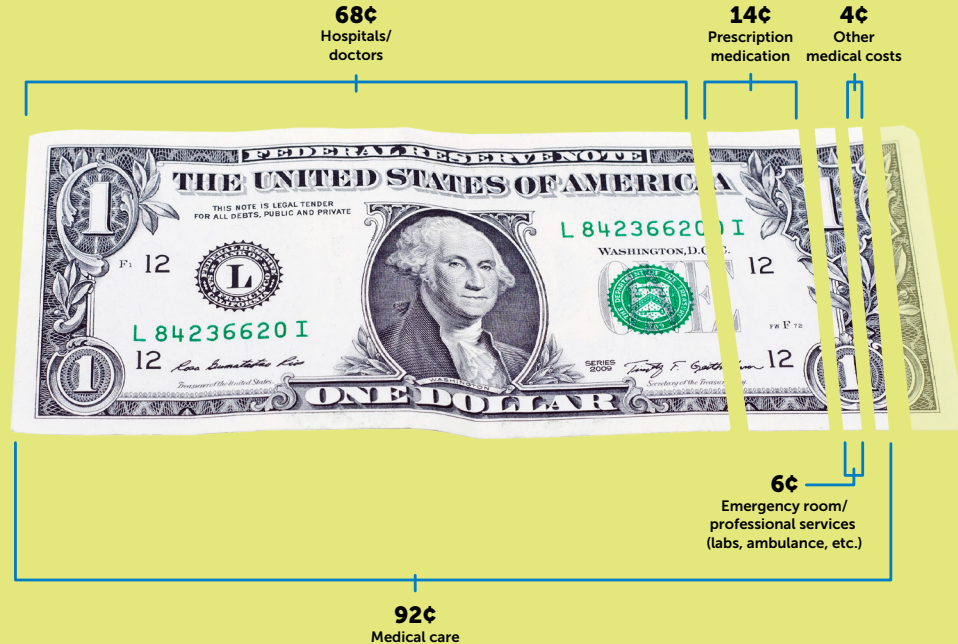
1.6%

Assets:

\$3.8 billion

Claims

Overall, the health plan in 2024 spent **92 cents out of every premium dollar** on direct patient care including medical and pharmacy claims, and activities that improve the quality of care.



Figures on this and the facing page are as reported in our 2024 annual report filed with the NYS Department of Financial Services.

Our people



4,000+ health plan employees*
across upstate New York,



including **500** based in Western New York.

*As of May 1, 2025





Our company values



We passionately serve
our **CUSTOMERS**

- Be knowledgeable and enthusiastic about the organization and our products and services
- Advocate for our internal and external customers with compassion and empathy
- Address customer needs in a timely manner



We are **ACCOUNTABLE**
for our actions

- Act with a sense of urgency (importance, purpose and drive)
 - Proactively, willingly and quickly help change happen
 - Take ownership of your work to achieve high-quality results
 - Maintain the highest standard of ethical conduct
 - Ask for and accept feedback
-



We think and
ACT DIFFERENTLY

- Constructively challenge the status quo when appropriate
 - Share ideas to improve processes, procedures and systems
 - Be curious and open to innovative ideas for creating value
 - Focus on benefits before obstacles
-



We are **EMPOWERED**
to do our best work

- Communicate and collaborate across the organization
- Engage in difficult but necessary conversations in a direct, open and honest way
- Act decisively with confidence and ownership
- Assume positive intent and seek to understand each other



We model **INCLUSION, DIVERSITY, EQUITY, and ACCESS (I.D.E.A.)**

- Ask questions with curiosity and empathy to understand different backgrounds and viewpoints
 - Treat others with fairness and respect, pausing to acknowledge biases and privileges in our interactions
 - Take intentional, authentic actions to apply the I.D.E.A. mindset
-



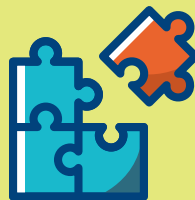
We care about our **WELLBEING**

- Care for coworkers with genuine interest in them as individuals
 - Appreciate and recognize others' contributions and accomplishments
 - Practice work-life balance
 - Model meeting best practices
 - Help others without being asked
-



We can do it and have **FUN!**

- Have a can-do attitude
- Bring fun to the work environment



EMPLOYEE RESOURCE GROUPS

Employee Resource Groups (ERGs) are voluntary employee-led groups that serve as a resource to other employees, represent the diversity of our workforce, and provide meaningful connection and strengthen a sense of belonging. ERGs are open to all employees who strive to collaborate, grow, and model our I.D.E.A. mindset.

In 2024, more than 150 employees participated in one or more of 10 available ERGs.

Our provider network

98% physician participation



9,231
primary care
providers



28,757
specialists & allied
health providers
(PA, NP, PT, OT, etc.)



84
hospitals



2,458
facilities & ancillaries
(ambulatory surgery centers,
skilled nursing, dialysis,
in-/out-patient chemical
dependency, durable medical
equipment, ambulance, etc.)



60,000+
pharmacies
nationwide

PLUS

- Relationships with providers in select neighboring Pennsylvania counties*
- Nationwide coverage through Multiplan/Private Healthcare Systems (PHCS) includes more than 1.2 million practitioners and 5,600 hospitals

* The PHCS and/or MultiPlan network may also provide additional in-network coverage in Pennsylvania and throughout the U.S. Please visit the Univera Healthcare website for the most up-to-date network information.

As of May 1, 2025



Our commitment to quality

Univera Healthcare's Medicare plans are rated by The Centers for Medicare & Medicaid Services (CMS). Our Commercial, Medicare, and Medicaid plans are accredited by the National Committee for Quality Assurance (NCQA).



CENTERS FOR MEDICARE & MEDICAID SERVICES (CMS)

Recognition from CMS comes in the form of Medicare Stars using a 5 Star scale.



Medicare Stars reflect member satisfaction with a health plan and its providers. They also recognize a health plan's success in caring for its members by meeting specific health care benchmarks, including how a Medicare member's chronic conditions are being managed; if Medicare members are receiving their preventive screenings and vaccines; and how the health plan is helping members to take their medications as prescribed.

NATIONAL COMMITTEE FOR QUALITY ASSURANCE (NCQA)

Each of our plans, including Commercial, Medicare, and Medicaid, are accredited by the National Committee for Quality Assurance (NCQA) using a 5 Star scale.



COMMERCIAL
HMO/POS/PPO



MEDICARE HMO



MEDICAID HMO



MEDICARE PPO



NCQA is a private, nonprofit organization dedicated to improving health care quality. Stars are based on a health plan's combined HEDIS® and CAHPS® scores and NCQA accreditation status.

Plans are also evaluated on quality of care, patient satisfaction, and the health plans' efforts toward continuous improvement.

Our **community engagement**



COMMUNITY INVESTMENTS & PARTNERSHIPS

Focus areas

- Maternal health
- Chronic condition management
- Mental/behavioral health
- Social Determinants of Health

41

sponsorships of Western
New York community
partners/nonprofits

9

Health & Wellness Awards

14

Health Equity Innovation
Awards with provider
partners/nonprofits



Civic engagement

12,400

Volunteer hours





Our awards & recognition

✓ **BEST PLACES TO WORK FOR DISABILITY INCLUSION**

Named to the list for the fourth consecutive year, received a top score of 100% on the 2024 Disability Equality Index®, a national benchmarking survey by Disability:IN and the American Association of People with Disabilities (AAPD).

✓ **GALLUP EXCEPTIONAL WORKPLACE AWARD**

Given to The Lifetime Healthcare Companies (LTHC) and all of its brands, including Univera Healthcare, for creating a workplace where employees across the entire organization are engaged, empowered and proud of the work they do. Overall engagement score of 4.40 placed LTHC in the 96th percentile of companies within Gallup's database.

✓ **NCQA HEALTH EQUITY ACCREDITATION**

One of three health plans in New York state to earn the accreditation. Also the first and only health plan in the state to receive the accreditation for all products including Commercial plans, Medicare, Medicaid, and plans on the Exchange.

✓ **QUALITY INCENTIVE AWARDS – SAFETYNET AND HEALTH AND RECOVERY PLAN (HARP) PROGRAMS**

Received Quality Incentive Awards from NYS Department of Health, Office of Health Insurance Programs for the health plan's SafetyNet and Health and Recovery Plan (HARP) programs. Based on data from 2022.



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