



Our homes, our hearts, **our commitment to Western New York.**

2026 HEALTH PLAN OVERVIEW

univera[®]
H E A L T H C A R E

Right here. For you.



**Dear members,
community partners,
and friends,**

For generations, our work has been deeply connected to the communities we serve across Western New York — places our employees call home, where our members build their lives, and where local insight informs the decisions we make every day.

Being rooted in the community is not just part of our history; it is fundamental to how we operate.

Why local matters

Our nonprofit is governed and advised by a board of local community members and leaders, including physicians, community advocates and representatives from local nonprofits, hospitals, corporations, public schools, unions and more.

As a nonprofit organization, our focus is—and has always been—on improving health, expanding access, providing exceptional service, and strengthening affordability for the people who depend on us. Our resources are directed back into our mission: supporting a strong local workforce, ensuring that most premium dollars are dedicated to care, and maintaining responsible margins that allow us to remain stable and dependable through changing circumstances.

Over the past year, our efforts continued to center on the everyday ways we help people stay healthy. We broadened access to virtual care options - including behavioral health and dermatology—for those times when your doctor isn't available. We also expanded care delivered in the home through our partnership with WellBe Senior Medical*. These initiatives are designed to reduce barriers, meet members where they are, and support health outside the walls of traditional care settings. Looking ahead, strengthening collaboration with local providers remains essential, as community-level partnerships play a vital role in advancing quality, access, and affordability.

Throughout this report, you will find these priorities reflected in a series of **impact points** that illustrate how our mission is carried out through three guiding commitments:

- **Why local matters** — our community presence, local leadership, and direct support
- **Why nonprofit matters** — a model built around members and long-term health, not profit
- **Why your health matters** — efforts and partnerships focused on improving health outcomes while addressing rising costs

Together, these commitments shape our work across the communities we serve.

**We sincerely appreciate the confidence you place in us and remain dedicated to being right here for you—
as members, partners, neighbors, and stewards of community health—to help build a healthier future for all.**

The data presented in this document reflects the most current information available as of March 2026.

* WellBe Senior Medical is an independent company providing home-based medical care to Univera Healthcare members.

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.

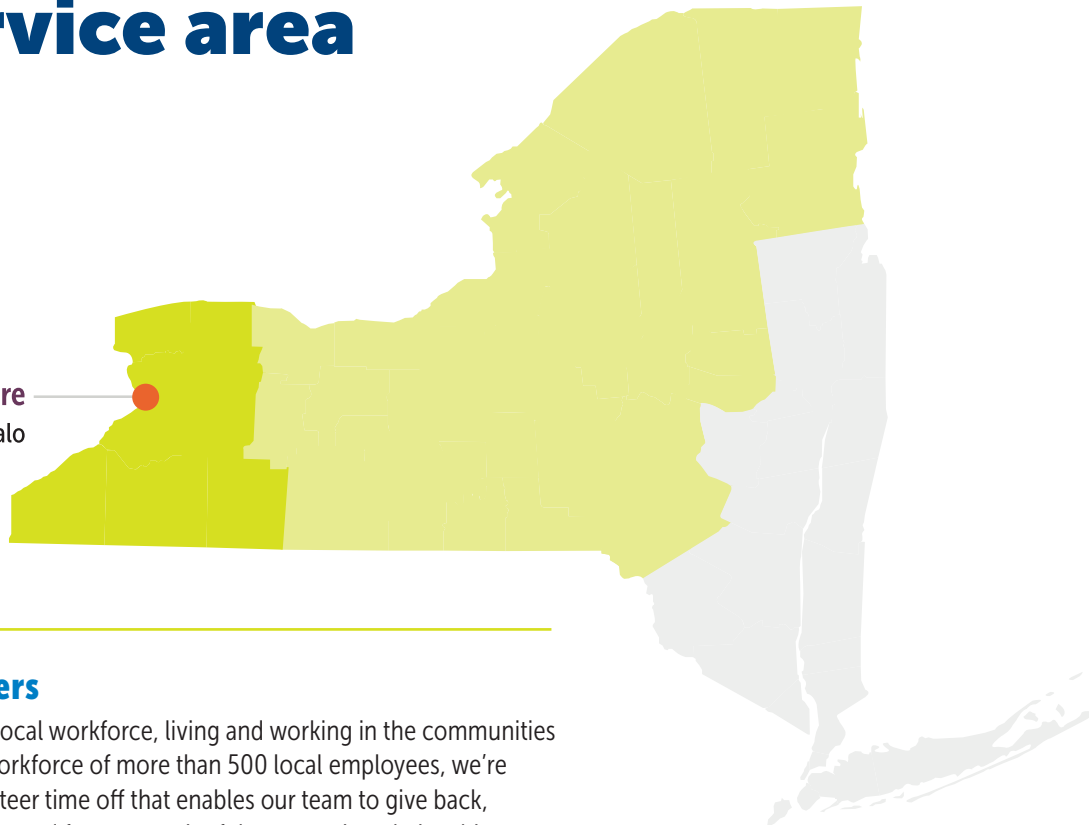


OUR VISION

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



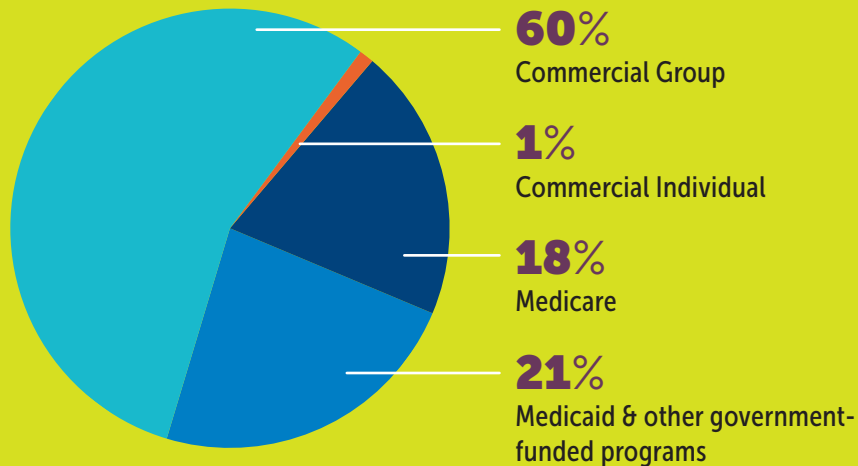
✔ Why local matters

We prioritize a strong, local workforce, living and working in the communities that we serve. With a workforce of more than 500 local employees, we're proud to provide volunteer time off that enables our team to give back, strengthen connections, and foster meaningful community relationships.

Our membership



About
1.5 million
members across upstate New York,
including
100,000
members in Western New York



✓ Why your health matters

Addressing rising health care costs takes everyone working together — doctors, hospitals, employers, and insurers. We do our part by coordinating quality care for 33,000+ members across upstate New York with with diabetes, heart disease, COPD, kidney disease, and other complex needs.



Financial overview

Due to rising health care costs, the health plan closed 2025 with a 1.4% operating loss.

The nonprofit strives to maintain net margins at or below about 2%.
Strong investment results did help the plan finish the year at that level.



Premium
revenue

\$7.5
billion



Medical and drug
benefits paid

~\$7 billion



Operating margin

-1.4%



Net margin

2%

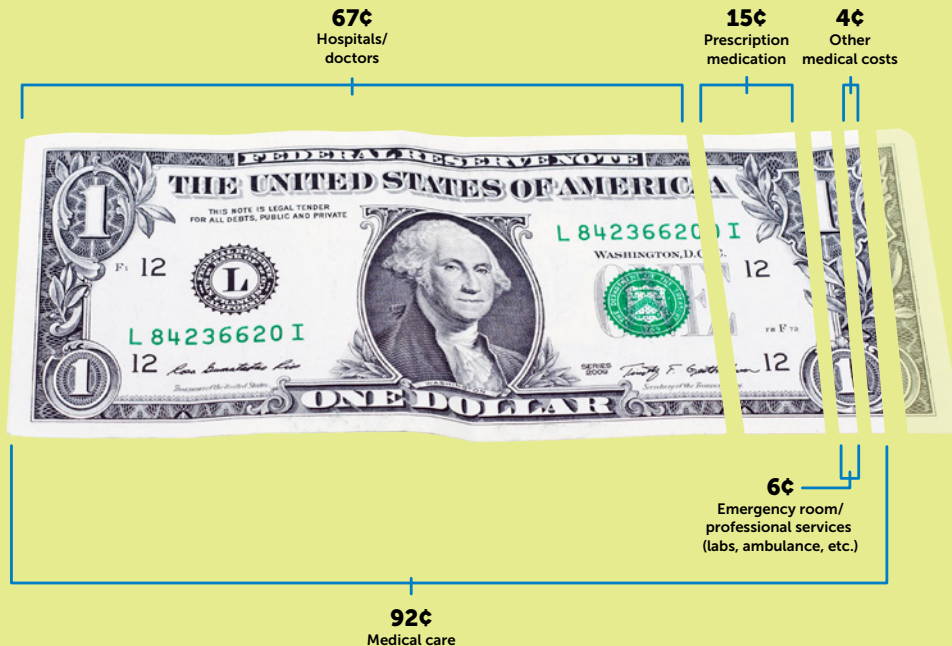


Federal and
state taxes and
assessments

\$509
million

Your premium dollar

Overall, the health plan in 2025 spent **92 cents out of every premium dollar** collected on medical care for members.



✓ Why nonprofit matters

As a nonprofit, we intentionally keep margins low to stay financially stable and direct as much premium money as possible to care.

1.5% Our average net margin over the past 20 years

Why nonprofit matters

Both nonprofit and for-profit health insurers use the premiums you pay to cover medical care and prescription drugs. One key difference is how those premium dollars are typically spent.

On average, nonprofit health insurers spend more of each premium dollar directly on your health care.

Here's what that looks like in New York state*.

Out of every premium dollar collected, on average:

Nonprofits:



GOES TO CARE

For-profits:



GOES TO CARE

Why that difference matters

That 4-cent gap may seem small. But when you spread it across the billions of premium dollars collected each year in New York state, it adds up to hundreds of millions of dollars—or more—that are not spent directly on patient care.

* Data for 2025. Data is weighted by membership and based on health plan financial filings with the National Association of Insurance Commissioners (NAIC).

Our people

Our health plan and its parent company employ

4,000+ people

across upstate New York

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



Our members are our
neighbors, family, and friends.

✓ Why nonprofit matters

Being nonprofit allows us to take a long-term approach to improving community health — your community health — by investing in multiyear programs that strengthen access, quality, and community wellbeing.





Moments that matter



Kaitlyn (left) and Melissa

For Univera Healthcare member Melissa, emergency open-heart surgery was a wake-up call. “The doctor looked at me and said, ‘Do you want to live?’” she recalls. “I knew then that I had to figure out what changes I was going to make in my life for the better.”

While recovering, Melissa received a call from a nurse in Univera Healthcare’s Care Management program, who told her about no-cost care management and registered dietitian services. That’s how she connected with Kaitlyn, a case manager and registered dietitian. Together, they adopted an “add, don’t subtract” mindset—focusing on simple changes like adding more water, fruits, and vegetables rather than cutting foods out. Melissa set her own goals, taking small but meaningful steps to build habits that would last.

“Everyone’s at a different stage of change,” says Kaitlyn. “My job is to meet members where they are and help them take that one small, realistic step that fits their life.”

Melissa first focused on reducing caffeine, gradually going from three cups of coffee a day to none. She also improved her breakfast routine with quick, balanced options like overnight oats, even inspiring coworkers to meal prep together.

Movement became another priority. Instead of sitting at her desk during lunch, Melissa now takes walks with coworkers on the one-mile loop at her office.

Above all, the connection stands out. “She saved my life,” says Melissa. “This has given me someone to lean on, depend on, to give me that encouragement, to give me advice, and just to say it’s ok.”

Reflecting on her journey, Melissa says, “Your health is more than just a doctor’s visit. You have to be an active participant in your health.”



We know it's important to partner with local doctors, hospitals, pharmacists and other providers so members can see those they know and trust.

99% of providers in upstate New York.



✓ Why your health matters

Pharmacist reviews, biosimilars, home delivery, and lower-cost infusion options all work together to protect members from adverse impacts to improve both short- and long-term health.



Our commitment to quality



The health plan's Medicaid and Medicare products are accredited by The Centers for Medicare & Medicaid Services (CMS) and 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)

Health plan ratings are based on their combined HEDIS® and CAHPS® scores and NCQA accreditation status. NCQA evaluates health plans on the quality-of-care patients receive, how happy patients are with their care and health plans' efforts to keep improving. Ratings are based on a 5-star scale.



MEDICARE PPO



MEDICARE HMO



COMMERCIAL
HMO/POS/PPO



NCQA's annual health insurance plan ratings evaluate accredited and non-accredited health plans by quality and performance metrics.

* National Committee for Quality Assurance (NCQA) is a private, nonprofit organization dedicated to improving health care quality. NCQA accredits and certifies a wide range of health care organizations and recognizes clinicians in key clinical areas. NCQA's HEDIS® is the most widely used performance measurement tool in health care. NCQA's website (www.ncqa.org) contains information to help consumers, employers and others make more informed health care choices.

✓ Why your health matters

We're partnering with providers to build on their strong work managing chronic conditions and to deepen the focus on prevention—steps that can improve long-term health and reduce costs.

Our community impact

We were right here for communities through a range of programs, including awards, sponsorships, volunteer initiatives, and community partnerships—demonstrating how funding, collaboration, and service come together to create deeper impact. We recognize that health outcomes depend on access to care, stable living conditions, and opportunities to thrive, beyond clinical settings.

Our priorities

- Maternal health
- Chronic condition management
- Mental & behavioral health
- Social Determinants of Health (SDOH)*



Total community investments in Western New York:

98

sponsorships and community health projects funded

AREAS OF IMPACT:

- Mental health and wellness

* According to the Centers for Disease Control and Prevention, SDOH can be grouped into 5 domains: economic stability, education access and quality, health care access and quality, neighborhood and built environment, and social and community context.



Our volunteerism

Each full-time employee is given eight hours of volunteer time off (VTO) to provide meaningful, hands-on support to local partners and community organizations—reinforcing community bonds while deepening the reach of our overall impact beyond funding.

In 2025,

1,707

employees across the enterprise gave back

12,153

volunteer hours supporting local organizations and health initiatives.



Expanding access, strengthening minds

Through its **Health Equity Innovation Award**, Univera Healthcare recognized an expanded mental wellness initiative at Houghton University in Allegany County that addresses barriers to care for students from rural and low-income communities. According to data from the Centers for Disease Control & Prevention, nearly 1 in 5 U.S. adults experience depression, yet rural populations consistently experience lower access to mental health services due to provider shortages, affordability challenges, and transportation barriers.

By delivering accessible mental health education, practical stress management strategies, and resilience building tools, this initiative supports students where care gaps are most pronounced. Post program feedback demonstrates strong engagement and increased confidence in coping skills—outcomes that align with national evidence showing that early mental health education improves academic persistence and long term wellbeing—helping close equity gaps before they widen.



Investing in active, healthy youth

In support of youth wellness and community health, Univera Healthcare provided 22 local children and young adults with a fully funded experience at the 2025 Jim Kelly Football Camp, removing cost as a barrier to participation. This effort helps address barriers to health and opportunity, as children from lower income households, according to the 2024 U.S. Report Card on Physical Activity for Children and Youth, are significantly less likely to participate in organized sports, despite strong links between physical activity, mental health, and academic outcomes.

The Report also states that only about 20–28% of children meet recommended daily physical activity levels, and sports participation has declined in recent years. By expanding access to organized sports, this initiative promotes lifelong healthy habits, teamwork, and resilience. Post event feedback reflected high satisfaction and increased motivation for continued physical activity—demonstrating measurable, prevention focused community impact.

9

ways we're supporting member health while tackling rising costs



Investing in their wellness

Care coordination, preventive screening reminders, nutrition support from dietitians, digital wellbeing tools, employer wellness programs, Perks4U discounts, and 24/7 support through our Nurse Call Line (877-222-1240, TTY 711) help members stay healthy and informed.



Aiding older adults

In-home care for vulnerable seniors, fitness and gym programs, healthy aging resources, and fall prevention initiatives support independence and safety.



Addressing chronic conditions

Targeted programs support members managing chronic obstructive pulmonary disease (COPD), congestive heart failure, diabetes, and late-stage kidney disease through education and coordinated care.



Supporting new moms

Nurses, dietitians, social workers, and behavioral health care managers support moms during and after pregnancy, including pilot programs to reduce complications like preeclampsia.



Building stronger provider partnerships

We collaborate with providers through quality-based incentives, lower costs for in-network care, and support for small and mid-sized hospitals seeking advanced electronic medical records and other technological capabilities.



Providing prescription drug solutions

Programs like Pharmacy Concierge®, Site of Care for lower-cost infusion therapy, home delivery, and increased use of FDA-approved generics and biosimilars help improve safety, effectiveness, and affordability.



Expanding virtual care

Virtual visits can improve access to care for minor illnesses and injuries, behavioral health, dermatology, physical therapy, and cardiac rehabilitation when in-person provider visits aren't available.



Supporting our local communities

Our 500+ local employees provide in-person help at resource centers, reconnect with members through the care management team, support enrollment through facilitated enrollers, and contribute their time and effort to community initiatives focused on food, housing, transportation, and behavioral health.



Delivering data driven improvements

We use data to identify gaps in care, rising costs, duplicate services, and billing issues—allowing us to act quickly to protect members and improve outcomes.



Right here.
For you.

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