

We're here to help.

The well-being of our members, employer groups and the communities we serve are at the heart of everything we do. We know these are challenging times for everyone. As we all adjust to our new daily lives, we want you to know that we're here for you now more than ever.

If you're losing your employer-sponsored health insurance due to a loss of employment, **there are affordable, high-quality options available to you beyond COBRA**. From free or low-cost NY State sponsored plans to individual and family plans that include many of the same coverage options and programs you're used to, there are a range of health insurance plans to pick from—including plans available through Univera Healthcare. So you can still have the peace of mind that comes with knowing you have coverage that truly cares about you.

- **The Essential Plan**, at \$0 or \$20 a month
- **Qualified Health Plans**, with premium tax credits for those who qualify
- **Other free or low-cost NY State sponsored plans** for individuals and children
- **Medicare plans** for those over age 65

NY State of Health determines eligibility based on your NY State residency, age, income, family size and other criteria. These plans may be ideal if you are:

- Losing coverage from your employer
- Looking for a more affordable alternative to COBRA
- Currently uninsured and looking for coverage
- In between jobs, working one or more part-time jobs, on contract or freelancing
- Aging off your parent's health care plan
- Considering retirement, consulting or becoming self-employed



Deadlines to keep in mind:

- If you experience a qualifying life event **such as losing your job and your health insurance through your employer**, you have **60 days** from the date of the life event to enroll in a new plan.
- If you didn't yet have coverage in 2020, the Special Enrollment Period for Qualified Health Plans has been extended until **May 15*** due to COVID-19.
- Enrollment in other NY State sponsored plans is available all year long for those who qualify.

Let us help you get the coverage you need.

If you're under age 65:

See what you qualify for at **TheUniveraDifference.com** – or call us at 1-800-234-4781 (TTY: 1-800-662-1220).

If you're age 65 or older:

See what plan is right for you at **UniveraforMedicare.com** or call us at 1-800-671-6081 (TTY: 1-800-662-1220).

Stay informed.

Visit our COVID-19 website for easy access to updates, common questions about coverage, helpful tips and resources.

UniveraHealthcare.com/covid19

*Enrollment deadline is determined by New York State and may change.

Network coverage may vary based on your plan. Our Health Plan 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: 1-800-662-1220).

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 : 1-800-662-1220)。

