Excellus MEDICARE

EVERY LIFESTYLE. EVERY BUDGET.

We have a plan for you. Everybody benefits.

Excellus BlueCross BlueShield Medicare Advantage + Prescription Drug (MAPD) Plans

For residents in Broome, Cayuga, Chemung, Chenango, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, Schuyler, Steuben, St. Lawrence, Tioga & Tompkins Counties, NY

2025 Benefit Highlights

- **PPO plan** with access to doctors locally and nationwide that comes with a **$250 flex card** for dental, hearing, and vision expenses
- **Preventive dental included** in ALL plans with NO copayment
- **Comprehensive dental included** in ALL plans with $1,000 annual allowance
- **NEW:** $2,000 limit on out-of-pocket Part D prescription drug costs on ALL plans
- PPO plan with **$48/month Part B refund**
- **Eyewear allowance** of up to $200/year included in most plans
- **NEW:** FREE enhanced, flexible fitness benefit in ALL plans
- **FREE:** Routine hearing and vision exams in ALL plans

A Medicare plan
that comes with confidence

Having the best benefits means nothing without the network to back them up. Ours is built on nearly 90 years of proven strength and stability serving your community, and comes with the support of a local, caring team that's always here when you need it.

Local

All plans offer a robust network of doctors, hospitals, and pharmacies, allowing you to receive care from the providers you already know and trust.

National

Members have access to our BlueCard® program, a national provider network that spans **more than 2,500 counties, 48 states, and two territories in 2024.**

Worldwide

Enjoy peace of mind if you travel abroad, with worldwide coverage for urgent and emergency care included on every plan.

Care you can always count on

Getting sick or needing care doesn't always happen when it's convenient. That's why we make it easy to get the support you deserve when and where you need it.

Telehealth for Medical and Behavioral Health:

Connect with a doctor, therapist, or psychiatrist to receive affordable care from anywhere through your phone, tablet, or computer. Cost shares differ by plan, but all plans offer:

- $0 - $5 copy for medical telehealth appointments with an MDLive provider
- $30 - $40 copy for behavioral telehealth appointments with an MDLive provider

24/7 Nurse Care Line:

Our specially trained registered nurses are available by phone 24/7 to answer your general questions and provide support for chronic or complex health conditions for no charge.

Wellframe® App:

Get instant access to care managers, dietitians, nurses, and other health care professionals that can help you meet your health and wellness goals, all for free.

A more comprehensive approach to Medicare

When Medicare plans make it possible to customize a unique mix of coverage, everybody benefits. **That's why all of our MAPD plans include the following extras and allowances:**

Free features

$0 preventive dental – Covers 100% of preventive dental services - which includes two cleanings, two oral exams, and two bitewing X-rays - all for no copay.

$0 Tier 1 generic drugs – A $0 copay makes generic medications more affordable and convenient when purchased at a preferred pharmacy.

$0 preventive vaccines – Includes flu, pneumonia, RSV, COVID-19 vaccines, and the shingles vaccine, SHINGRIX.

$0 hearing exams – Annual routine hearing exams from a TruHearing® provider are covered for a $0 copay.

$0 vision exams – Your annual routine vision exam is covered with no copay from any participating provider.

$0 preventive care services – Includes annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes screenings, and more.

NEW $0 flexible fitness package – Our enhanced fitness benefit provides flexibility to use it at multiple in-network facilities, and to switch fitness centers whenever you may need to throughout the year. Split and spend monthly credits however you'd like toward gym memberships, specialty studio classes, and at-home fitness accessories.

Allowances and savings opportunities

$1,000 for comprehensive dental – Covers more extensive dental services like restorative care or major procedures such as dentures and select crowns, up to a $1,000 annual allowance.

90-day prescription supply* – Only pay two copays for a three-month supply at most retail pharmacies, or through mail order from Express Scripts or Wegmans.

Hearing aids – Care is more affordable and accessible for all with hearing aid costs of $499 (advanced) and $799 (premium) when ordered through TruHearing®.

*Applies to prescription drugs in Tier 1 through Tier 3.
**Receive 14 meals for seven days after a hospital observation, inpatient acute stay, or skilled nursing facility stay.

Maximize your savings with even more unique extras.

Aside from the services and benefits that are built into all of our MAPD plans, some include even more value-add benefits that you might not expect from a Medicare Advantage plan.

Eyewear – Receive an eyewear allowance of up to $200 a year to use toward contact lenses and eyeglasses.

	Eyewear (Annual)
Medicare BlueActive (PPO)	$200
Medicare BlueEssential (PPO)	$100
Medicare BlueFlex (PPO)	
Medicare BlueClassic (PPO)	$100
Medicare BlueEnhanced (PPO)	$100

Flex card – Receive $250 annually to use toward dental, vision, and hearing services that may not be covered by your plan. Plus, earn up to $100 in additional funds for completing certain plan-determined healthy activities. The flex card is available on our **Medicare BlueFlex (PPO)** plan.

Mom's Meals® – Get healthy, balanced meals delivered to your home while you're recovering from a medical event or procedure.** Mom's Meals is included in our **Medicare BlueEnhanced (PPO)** plan.

Over-the-counter (OTC) items – Receive $50 a quarter to spend on over-the-counter health and wellness items such as aspirin, vitamins, cold and cough medications, bandages, and more. The OTC allowance is included in our **Medicare BlueActive (PPO)** plan.

Important note for 2025

All Medicare Advantage plans with Part D coverage will have annual out-of-pocket costs capped at $2,000 for Part D drugs. In addition, the coverage gap phase has been eliminated for 2025.

	PPO			
	Medicare BlueActive		Medicare BlueEssential	
Monthly Premium	**$0** with a $48 Part B Refund		**$0**	
Medical Benefit	**IN**	**OON**	**IN**	**OON**
Primary Care Physician (PCP)	**$5**	**$25**	**$0**	**$25**
Specialist	**$40**	**$60**	**$35**	**$60**
Laboratory Services (Routine/Diagnostic)	**$0/$15**	**30%**	**$0**	**30%**
X-Rays	**$60**	**$70**	**$45**	**$60**
Diagnostic Imaging (CAT/MRI/MRA)	**$300**	**30%**	**$175**	**30%**
Outpatient Hospital/ Ambulatory Surgery/ Observation Stay	**$350**	**30%**	**$250**	**30%**
Inpatient Hospital Care	**$400/day** (Days 1-5)	**$435/day** (Days 1-28)	**$440/day** (Days 1-5)	**$435/day** (Days 1-28)
Ambulance	**$300**	**$300**	**$250**	**$250**
Urgent Care (Worldwide)	**$45**	**$45**	**$45**	**$45**
Emergency Room (Worldwide)	**$110**	**$110**	**$110**	**$110**
Maximum Out-of-Pocket	**$8,850**	**$11,300** (IN + OON)	**$8,850**	**$11,300** (IN + OON)
Part D Prescriptions				
30-Day Supply	*Tiers 1/2/3/4/5*		*Tiers 1/2/3/4/5*	
Preferred Pharmacy	**$0/$12/$42/45%/28%**		**$0/$10/$42/50%/31%**	
Standard Pharmacy	**$5/$17/$47/50%/28%**		**$5/$15/$47/50%/31%**	
Deductible	**$350** (Tiers 3-5)		**$150** (Tiers 3-5)	

IN = In-network
OON = Out-of-network

	PPO					
	Medicare BlueFlex		Medicare BlueClassic		Medicare BlueEnhanced	
	$22 with a $250 Flex Card		**$31.50**		**$84**	
IN	**OON**	**IN**	**OON**	**IN**	**OON**	
$0	**$20**	**$0**	**$25**	**$0**	**$20**	
$35	**$50**	**$30**	**$60**	**$30**	**$50**	
$0	**30%**	**$0**	**30%**	**$0**	**30%**	
$60	**$70**	**$45**	**$60**	**$40**	**$50**	
$300	**30%**	**$175**	**30%**	**$125**	**30%**	
$300	**30%**	**$275**	**30%**	**$200**	**30%**	
$375/day (Days 1-5)	**$435/day** (Days 1-28)	**$360/day** (Days 1-5)	**$435/day** (Days 1-28)	**$260/day** (Days 1-5)	**$335/day** (Days 1-28)	
$305	**$305**	**$240**	**$240**	**$150**	**$150**	
$45	**$45**	**$40**	**$40**	**$40**	**$40**	
$110	**$110**	**$110**	**$110**	**$110**	**$110**	
$7,900	**$11,700** (IN + OON)	**$7,200**	**$10,950** (IN + OON)	**$5,000**	**$8,500** (IN + OON)	
Tiers 1/2/3/4/5		*Tiers 1/2/3/4/5*		*Tiers 1/2/3/4/5*		
$0/$12/$42/50%/29%		**$0/$8/$42/50%/33%**		**$0/$6/$42/50%/33%**		
$5/$17/$47/50%/29%		**$5/$13/$47/50%/33%**		**$5/$11/$47/50%/33%**		
$275 (Tiers 3-5)		**No Deductible**		**No Deductible**		

When personalized guidance is always within reach, everybody benefits.

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

Scan

Call 1-888-529-1386 (TTY 711)

October 1 through March 31: 8 a.m. to 8 p.m., seven days a week
April 1 through September 30: 8 a.m. to 8 p.m., Monday - Friday

Click ExcellusForMedicare.com

Meet with us

1-on-1 consultations

Our Medicare Consultants are available year-round in locations throughout the community. Reserve a FREE consultation, and we'll help you understand your options.

Request an appointment

Our Medicare Consultants are also available to meet at a time and place that's most convenient for you.

Medicare plans seminars

Attend a FREE local seminar and learn more about Medicare basics and the Excellus BCBS plans available to you in a low-key, group setting.

Excellus MEDICARE

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association.
Excellus BlueCross BlueShield is a PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal. Mom's Meals® is an independent company providing home delivered meals and nutritional services to Excellus BCBS members. TruHearing® is an independent company that offers hearing products and services to Excellus BCBS members. FitOn Health is an independent company offering members a fitness benefit. Dollar amounts listed for various benefits are applicable to providers within our network unless otherwise noted. Out-of-network/non-contracted providers are under no obligation to treat Excellus BlueCross BlueShield members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. You must continue to pay Medicare Part B premium. Please check the Summary of Benefits for full plan details. 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 1-877-883-9577 (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 1-877-883-9577 (TTY 711)。

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