Excellus MEDICARE

When you have the confidence of a consistent and reliable Medicare plan, EVERYBODY BENEFITS.

Excellus BlueCross BlueShield Medicare BluePlus (PPO) Plan

For residents in Clinton, Delaware, Essex, Franklin, Fulton, Hamilton, Montgomery & Otsego Counties, NY

2025 Benefit Highlights

- **Preventive dental included** with NO copayment
- **Comprehensive dental included** with $1,000 annual allowance
- **NEW:** $2,000 limit on out-of-pocket Part D prescription drug costs
- **Annual eyewear allowance** of $100
- **NEW:** FREE enhanced, flexible fitness benefit
- **FREE:** Routine hearing and vision exams

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

Our plan offers 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.

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.

- $0 copay for medical telehealth appointments with an MDLive provider
- $40 copay 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 our Medicare BluePlus (PPO) plan includes 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.

NEW $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.

Eyewear – Receive an eyewear allowance of $100 a year to use toward contact lenses and eyeglasses.

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

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 BluePlus	
Monthly Premium	**$113.30**	
Medical Benefit	**IN**	**OON**
Primary Care Physician (PCP)	**$0**	**30%**
Specialist	**$40**	**30%**
Laboratory Services (Routine/Diagnostic)	**$0/$20**	**30%**
X-Rays	**$50**	**30%**
Diagnostic Imaging (CAT/MRI/MRA)	**20%**	**30%**
Outpatient Hospital/Ambulatory Surgery/ Observation Stay	**20%**	**30%**
Inpatient Hospital Care	**$350/day** (Days 1-5)	**30%**
Ambulance	**$250**	**$250**
Urgent Care (Worldwide)	**$40**	**$40**
Emergency Room (Worldwide)	**$110**	**$110**
Maximum Out-of-Pocket	**$6,100**	**$9,300** (IN + OON)
Part D Prescriptions		
30-Day Supply	*Tiers 1/2/3/4/5*	
Preferred Pharmacy	**$0/$6/25%/25%/25%**	
Standard Pharmacy	**$5/$11/25%/25%/25%**	
Deductible	**$590** (All Tiers)	

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

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 understand your options.**

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. 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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