

Excellus 

Everybody
Benefits

MEDICARE

Member

Insider

**WHO'S THE
QUARTERBACK
OF YOUR CARE TEAM?**



**Healthy
Microwave
Meals**
(Recipe Included!)

2026 Benefits
OVERVIEW
PAGES 4-5

Changes Are Coming. We're Here to Help.



We know your healthcare coverage is an important part of your life. That's why, as we look ahead to 2026, we want to make sure you feel informed and supported about the changes coming to your Medicare plan.

Like many insurers nationwide, we've had to make adjustments to our plans and benefits. But our commitment to you remains the same. **We're here to help you understand your benefits and feel confident about your choices for the year ahead.**

You should have already received important mailings that explain exactly what's changing and how it may affect you. Please read all your mail carefully. If anything is unclear, don't hesitate to reach out. Our local Customer Care Advocates are available seven days a week, 8 a.m. to 8 p.m. Call them at **1-877-883-9577 (TTY 711)** for answers to your questions about 2026 benefits.

You can also learn more right here in this issue. On **Pages 3–5**, you'll find details about next year's benefits, including a return to the Silver&Fit® fitness program. And as always, we've included practical tips and resources to support your well-being and everyday life. In this issue you'll also find:

- Tips for smoother air travel if you have medical or mobility concerns (**Page 7**)
- A football-inspired guide to understanding your healthcare team (**Page 8**)
- Ways to use your microwave for healthy cooking, plus a grandkid-approved recipe (**Pages 10–11**)

Thank you for being part of our Excellus BCBS community. We're honored to be your partner in healthcare.

Get Fit with Silver&Fit

You may have heard there's been a change to our fitness benefit provider. To better meet the needs of our members, as of September 1, we are happy to share that we've returned to the Silver&Fit® program.

We know your health and fitness benefits are important, and Silver&Fit is designed with your experience in mind. Not only does the program offer access to local fitness centers, but you can also receive a home fitness kit, connect with well-being coaches and create a custom workout plan—all at no cost to you. These options are perfect if you prefer to stay active from the comfort of your home.

To learn more about everything the Silver&Fit program has to offer, scan this QR code with the camera on your smartphone.



You don't have to wait until next year to take advantage of this benefit.* If you haven't signed up yet and would like to, here's how:

- **Register online.** Visit **ExcellusBCBS.com/Fitness** to create your Silver&Fit account.
 - **If you would like to choose a fitness center:** Click on the "Fitness Centers" tab to search for gyms near you, and complete your enrollment. Download and print your Silver&Fit card, and bring it with you to the fitness center to start using your benefit.
 - **If you would like to choose a home fitness kit:** Click on the "Home Kits" tab to view what options are available to you. You may choose one kit per year.
- **Register by phone.** Call the Silver&Fit program at **1-888-797-7925 (TTY 711)**. Their Customer Service can help you choose a fitness center or home fitness kit.

However you choose to stay active, remember: Regular movement supports not just your body, but your mood and mindset, too.

**If you are new to exercising, be sure to talk with your primary care provider before starting anything new.*



Persons shown here are not Silver&Fit members.



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Everybody Benefits

Your Guide To 2026 Benefits

Our plans are built to support a wide range of health needs and help you feel your best. We are pleased to share that all of our 2026 Medicare Advantage plans include:

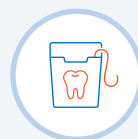
Like many insurers, we've had to make adjustments to some plans and benefits in response to rising healthcare costs nationwide. Know that as your local health plan, we remain focused on your health and well-being, and we want to make sure you understand your benefits. Read on for some important things to know as we get ready to head into a new year.



\$0 preventive care services: Includes Annual Wellness Visits; prostate, cervical and colorectal cancer screenings; mammograms; diabetes screenings and more.



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



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



\$100 or more eyewear allowance to use toward contact lenses and eyeglasses.



\$0 hearing exams: Annual routine hearing exams from a TruHearing® provider are covered for a \$0 copay. Hearing aids are more affordable, too. Hearing aids cost \$499 (advanced) and \$799 (premium) when ordered through TruHearing.



\$0 fitness benefit: We are pleased to announce we have returned to our trusted partner, Silver&Fit®, to deliver your fitness benefit. Silver&Fit provides a simple and streamlined experience that offers access to gym memberships, home fitness kits and more. Turn back to **Page 3** for details about this benefit.



At the Pharmacy

Deductible Changes for 2026
A deductible is the fixed amount you pay before your health plan begins to pay for covered drugs. In 2026, Excellus BCBS plans* have a deductible of up to \$615.

Once You Meet Your Deductible
Tier 1 and 2 drugs are subject to copays.** Tier 3–5 drugs are subject to coinsurance.

We recommend you view our 2026 formulary to see what tier your medication is under and what drugs are covered by our plan, as changes are made every year. To see the formulary, visit **ExcellusBCBS.com/MedicareRx**. This website will also give you a more in-depth look at 2026 pharmacy changes.

Your Out-of-Pocket Limit
In 2026, the maximum you will pay out of pocket is \$2,100. Once you have paid that amount—which includes your deductible, copays or coinsurances—you will pay \$0 for covered Part D drugs until the end of the year.

**Not all plans are available in all regions.
**For Medicare BluePlus members, a deductible applies to drugs in Tiers 1–5.*

If your needs have changed and you want to explore other plan options, you can view our 2026 product brochure at **ExcellusBCBS.com/PlanInfo**.



At the Dentist's Office

All of our Medicare Advantage plans will continue to include \$0 preventive dental services. In 2026, \$500 in comprehensive dental is included in select plans. Comprehensive dental covers more extensive services like:

- Restorative care
- Major procedures, such as dentures and select crowns

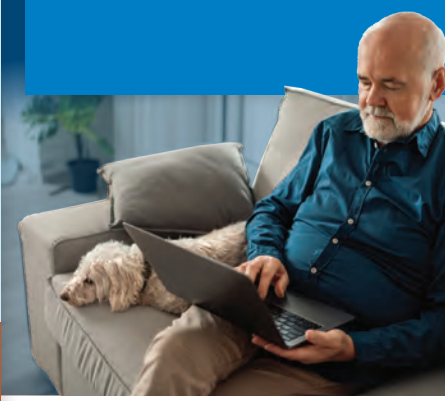
Regardless of which plan you are on, you will have the option to purchase up to \$1,000 in supplemental dental coverage for an additional monthly premium. This is helpful if you expect to need more serious dental work during the year. To take a closer look at your 2026 dental benefit options and what your plan offers, visit **ExcellusBCBS.com/MedicareDental**

Note: For members staying on the same Medicare Advantage plan in 2026, if you wish to add optional dental coverage, you must complete a new application and re-enroll.

We Are Here to Help

Our team can help you navigate these changes with clarity and confidence and answer any questions you may have.

- Join us for a virtual seminar. Go to **ExcellusBCBS.com/JoinUs** for a list of dates and times.
- Call us at **1-877-883-9577 (TTY 711)**. Our local Customer Care Advocates are available from 8 a.m. to 8 p.m., seven days a week.
- Visit us online at **Medicare.ExcellusBCBS.com**





BEFORE YOU GET CARE, DO THEY ACCEPT MEDICARE?

Sometimes, members who see an out-of-network provider have a claim denied for even partial reimbursement. This can happen even if your plan includes out-of-network coverage. Why? Because some providers haven't formally opted in to accept Medicare. It's important that all providers—whether in or out of our network—sign an agreement with Medicare. This means they agree to participate and accept and follow Medicare guidelines. If they haven't, you may be responsible for the full cost.

If you're seeing an out-of-network provider or are new to Medicare, make sure your provider is set up to accept Medicare. To check, call one of our local Customer Care Advocates. Or visit www.Medicare.gov/Care-Compare

Care from the Comfort of Your Home (or Your Home Away from Home)

Your primary care provider may already offer remote care visits by telephone, email or video chat. But if they don't—or if you have an immediate need and can't get an appointment—don't forget you have access to MDLive®! This benefit allows you to connect with a provider, therapist or psychiatrist to receive care from anywhere.

You'll meet with them through your phone, tablet or computer. Costs vary by plan. But when using MDLive, you can expect:

- \$0–\$10 copay for medical telehealth appointments
- \$30–\$55 copay for behavioral telehealth appointments with an MDLive® provider

New in 2026: Telehealth services now include dermatology appointments.

To get started, visit ExcellusBCBS.com/Telemedicine



Make the Most of Your Plan Online

With an Excellus BlueCross BlueShield online member account, you get instant access to tools and resources that make living healthy a little easier. Creating an online account will allow you to:

- Find a doctor or dentist
- Pay a bill
- Submit and view claims
- Estimate medical costs*
- ... and more!

To create your account:

1. Go to **Medicare.ExcellusBCBS.com** and click on "Login/Register."
2. Select the "Register & Create Account" button.
3. Fill out the form.
4. Choose a username and password.
5. Check your email to verify your account.
6. Sign in and you're ready to go!

Tip: Download the Excellus BCBS app to your smartphone to take your health plan with you for on-the-go access 24/7.

**Network coverage and features may vary by plan, on the website or mobile app.*



Air Travel for Older Adults

Flying soon? This advice can help make the journey smoother if you have medical or mobility concerns.

1 Prepare for security checkpoints by calling TSA Cares (**1-855-787-2227**) up to 72 hours before your flight. This helpline for anyone with medical conditions can answer questions you have about the checkpoint process and save you time at the airport.

2 Consider carrying medical documentation from your healthcare provider about your condition or disability. Or print out a TSA notification card. Go to **TSA.gov** and search "notification card."

3 Pack your baggage for easier screening:

- Don't pack personal items with assistive devices or they can count toward baggage limits and potentially prompt a fee.
- Place all medically necessary medication and accessories in your carry-on.
- Use original drug containers with labels when possible.
- Make sure medically necessary liquids, which are exempt from carry-on liquid rules, are easy to locate. Remove them and tell the security agent that they're medically necessary.

4 Request assistance in advance if you're unable to walk long distances. Airlines are required to offer free wheelchair services. You should:

- Ask for assistance when you book your flight, via online reservation or by calling the airline's special assistance number. Confirm a day or two before your flight.
- Identify yourself to airline personnel when you arrive at the airport.

5 When traveling with your own manual wheelchair, consider requesting a pass for a friend to escort you to the gate. If that isn't allowed, ask for help to push your wheelchair. If your wheelchair doesn't fit in the cabin, you can check it at the gate without a fee. You'll be taken to your aisle seat if you can't walk to it.

6 Arrive early to check an electric wheelchair. Plan to be there one hour before the flight's standard check-in time. Take a picture of your wheelchair to show its preflight condition. Bring instructions for checking and storing it if you can.

7 At the gate, you can identify yourself and request to preboard the plane without any extra charge. Getting on the plane before other passengers allows for extra time and space.

Follow these steps for an easier and less hectic trip. And remember, you must be REAL ID compliant to board domestic flights now. Visit **TSA.gov/Real-ID** to find out if you're ready.

Need Care While You're Away?

Your plan includes telemedicine! If a health issue comes up during your travels, you can connect with a provider by phone or video. See **Page 6** for reminders on how to use this benefit.



A FOOTBALL FAN'S GUIDE to Healthcare Teams

Good health isn't a solo effort. Just like in football, you need a solid team around you. Each member of your healthcare team plays a key position, working together to keep you strong, prevent setbacks and tackle any issues as they arise. So, who's on your roster?

**Quarterback:
Your Primary Care
Provider**

The quarterback leads the offense, calling your care plays and driving the action forward, like ordering screenings. That's your primary care provider (PCP), the one who manages your overall health, diagnoses and treats common conditions, and coordinates care with specialists. They help you stay on track and adjust plans to meet your needs.

**Offensive Line:
Medical Assistants**

A quarterback is only as good as the protection around them. Medical assistants are your offensive line, handling tasks like scheduling appointments, taking vitals and providing day-to-day support. They're essential to preventing disruptions in your care before they happen.

**Wide Receivers:
Specialists**

When it's time for a big play, wide receivers deliver. Specialists like cardiologists and orthopedists step in when you need targeted care. Your PCP may lead the play with a referral, but specialists execute the moves that bring you back to peak condition.

**Running Back:
Your Pharmacist**

A great running back doesn't just carry the ball—they find the smartest path forward. That's your pharmacist, helping you get the most out of your medications. From flagging interactions to clarifying instructions, they're key to making sure your treatment leads to the best possible results.

**Defense:
Preventive Care**

A winning team needs a solid defense. In healthcare, that means preventive care: screenings, vaccines and annual checkups. Regular maintenance helps find and block illnesses before they become major threats, keeping you ahead of the game.

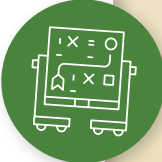
Don't Miss Your Most Important Play

Annual care visits, like your Annual Wellness Visit and Annual Physical, help keep your health goals on track. These appointments give you and your provider time to talk through any concerns, update your care plan and stay focused on what matters most: feeling your best.

During your visits, your provider may recommend preventive care, such as:

- Cancer screenings (mammogram, colonoscopy, prostate)
- Bone density screening
- Vaccines (flu, shingles and COVID-19)

These services are covered by your plan at no cost to you, so make the most of them. If you haven't had your physical or wellness visit this year, call your provider to schedule them today!



Retirement Reality Check

In many ways, retirement can feel like a gift. On-the-job stress disappears, and your time is finally your own.

Yet shifts in routines, finances and social connections can affect your emotional well-being in ways you might not expect. It's not uncommon to experience a dip in mood after stepping away from work. In fact, a new study found that retirees may face higher rates of loneliness and depression than older adults who are still working.

Whether you're new to retirement or well into it, here's how to make this next chapter a happy one.

Build Bonds

After retiring, many people find their social circle suddenly shrinking. Proactively look for ways to nurture old relationships and spark new ones. Stay in touch with distant friends and family by phone, text or video call. Introduce yourself to neighbors.

Also, consider joining a fitness center or walking group. Moving with others is good for your mind and your body. (Flip back to **Page 3** to learn how your Silver&Fit® benefit can help you stay active and connected.)

Watch for Subtle Changes

Mental health struggles don't always show up as deep sadness. These can all be signs that something's off:

- Fatigue
- Memory problems
- Low motivation
- Trouble concentrating or making decisions
- Feeling worthless or helpless
- Aches or pains that don't get better with treatment

Don't dismiss these symptoms. Talk about them with your primary care provider or a mental health professional.

Find New Purpose

It's normal to feel a loss of identity after leaving work. Exploring hobbies, creative projects, volunteering or even a part-time job can help fill that gap. Travel can also be a powerful way to boost mental well-being. It offers fresh experiences, meaningful connections and a reminder that there's still so much to explore.

And keep in mind: Travel doesn't always have to be expensive. Local community centers often coordinate day trips—a great way to spend time with a friend or meet like-minded people.

Avoid Self-Medication

While a drink here and there can be a way to unwind, too much alcohol might make depression symptoms worse. Plus, it can cause accidents, medication interactions and other health issues. Be mindful of how often and why you drink. If you're concerned about your drinking habits, check in with your provider.

Retirement is a big change. But with support and a few small adjustments, it can be a deeply fulfilling stage of life.

Microwave Magic: Healthy Eating Made Easy

Microwaves might not scream “healthy cooking,” but they should! This humble kitchen appliance is an amazing tool for quick, nutritious meals with minimal effort.

Why Microwaving Is a Nutrient-Saver

Boiling can wash away large amounts of vitamin C in veggies. Roasting can degrade B vitamins in meat due to prolonged heat exposure. But microwaving? Short cooking times and minimal water keep more nutrients in your food.

Make the Most of Your Microwave

Many of us simply punch in the time and hit start, but here are a few buttons worth exploring:

- **Reheat:** Automatically adjusts the power level and time to warm leftovers.
- **Defrost:** A faster way to thaw frozen food compared with leaving it in the fridge. But always plan to cook immediately after it’s finished thawing.
- **Power levels:** Using medium power (50%) lets heat reach the center without overcooking the outside. (Large cuts of meat should always be cooked at 50%.)

5 QUICK TIPS FOR BETTER COOKING

Microwaving works best when you follow these simple rules:

1. **Use the right vessel.** Stick to glass, paper, ceramic or microwave-safe plastics.
2. **Add a cover.** A plain paper towel, ceramic plate or silicone cover on top keeps food moist, helps it cook evenly and prevents messy splatters. Be sure to leave a corner exposed so steam can escape.
3. **Stir for consistency.** Mix halfway through to avoid cold spots.
4. **Follow directions.** Let food “rest” or “stand” however long the label says. Cooking continues during this downtime.
5. **Avoid certain foods.** Whole raw eggs can explode (gross), and processed meats may form substances harmful to your heart (no thank you).

More than a tool for reheating leftovers, your microwave is a kitchen essential for everyday eating.



Hungry Yet?

Check out the recipe on the next page for a microwave meal that is fast, delicious and healthy!

Grandkid-Friendly Cheese and Broccoli Quesadillas

This recipe takes regular quesadillas and ups the nutritional content. The quesadillas are simple enough for kids to make with adult supervision.

Ingredients

- ¼ cup frozen broccoli florets, thawed
- ¼ cup shredded low-fat cheddar cheese
- ⅛ tsp. onion powder
- ⅛ tsp. garlic powder
- ⅛ tsp. cumin powder
- 6-inch whole wheat tortilla

Directions

1. Using a kid-safe, hard plastic knife or hand chopper, help your grandkid dice the broccoli florets into tiny pieces.
2. In a small bowl, let them stir together diced broccoli, shredded cheese and spices.

3. Place tortilla on a microwave-safe plate, then heat for 20 to 30 seconds in the microwave.
4. Spread cheese-broccoli mixture on top of tortilla. Heat again for about 30 to 45 seconds. Fold quesadilla in half and then microwave for another 30 to 45 seconds, or until the cheese is melted.

Per Serving

Serves one; a serving is one quesadilla. Each serving provides: 190 calories, 6 g total fat (3 g saturated fat, 0 g trans fat), 5 mg cholesterol, 460 mg sodium, 21 g total carbohydrate, 5 g dietary fiber, 1 g sugars, 12 g protein.



A New Way to Connect

Excellus BlueCross BlueShield is launching a new text messaging program. This new way to communicate is part of our ongoing commitment to helping you stay as healthy as possible. By sending helpful reminders, tips and updates directly to your phone, we’ll make it easier for you to understand and use your plan benefits.

If you receive a text from the number 71741, be sure to click the link so that you can stay informed. To confirm your identity, we will ask that you enter your date of birth to receive access to your personalized feed.

Thank you for letting us be part of your healthcare journey. We look forward to helping you get the most out of your Excellus BCBS coverage.

Texting programs are a great way to stay informed—but stay safe!

Not every message you receive can be trusted. If a text uses urgent language like “Act now!” or “Your account is at risk,” or asks for sensitive details such as your account number, it’s best to verify its legitimacy. Contact the company directly using a phone number you know is correct or visit their official website.

HEALTH AND WELLNESS OR PREVENTION INFORMATION.

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CONTACT CUSTOMER CARE

Visit our website at [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com) or call **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m., from April 1 to September 30. From October 1 to March 31, you can also call on weekends, 8 a.m. to 8 p.m.

FRAUD HOTLINE

To report potential fraud, waste or abuse, call **1-800-378-8024 (TTY 711)**, 24 hours a day, seven days a week. All calls are confidential, and callers may remain anonymous.

Out-of-network/noncontracted providers are under no obligation to treat 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.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit and the Silver&Fit logo are trademarks of ASH. Kits are based on availability and subject to change. Fitness center participation may vary by location and is subject to change.

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association.

Excellus BlueCross BlueShield is an HMO plan and PPO plan with a Medicare contract. Enrollment in **Excellus BlueCross BlueShield** depends on contract renewal.



Download the Excellus BCBS app



A First Pitch and a Lasting Legacy of Family, Service and Support



Jim German, a proud Excellus BCBS Medicare member, recently threw out the first pitch at a Syracuse Mets game—surrounded by family and full of gratitude. As a Navy veteran, retired postal worker and caregiver to his wife, Jim understands the meaning of service and sacrifice. That's why he trusts Excellus BCBS to be there when it matters most.

"We needed coverage for doctors, hospitals, but most of all, prescriptions," explains Jim. "We decided Excellus [BCBS] was best for us. We were correct."

From accessible, local customer service to budget-friendly premiums, Jim's story is a testament to our care that goes beyond coverage. "They handle all my concerns in a positive and helpful way," he says.

Thank you, Jim, for your service and for being a valued member of our community.