

MEDICARE Member Insider

**YOUR 2025
BENEFITS SNAPSHOT**
(AND A CLOSER LOOK
AT FITON HEALTH!)



**COMMON
HEALTH
MISTAKES
TO AVOID**
IN YOUR 60s, 70s
AND BEYOND

CLIP-OUT
DOCTOR'S VISIT
Checklists
PAGES 5-6



+ FROM US TO YOU

A New Year of Wellness and Benefits



We hope 2025 is off to a happy and healthy beginning. At Excellus BlueCross BlueShield, we are starting the year off with some exciting news—our plans have once again earned high marks from two trusted organizations.

- Every year, the **Centers for Medicare & Medicaid Services (CMS)** evaluates plans based on a 5-star rating system. We are happy to share that our Medicare Advantage PPO and HMO plans both received a 4-star rating. And our Part D prescription plan received 4.5 out of 5 stars!
- For the second consecutive year, **J.D. Power** has ranked Excellus BlueCross BlueShield #1 in New York for Medicare Advantage Plan Customer Satisfaction and Most Trusted. This wouldn't be

possible without our local employees who are committed to providing excellent service, and you, our members, who recognized us for our coverage and care.

We appreciate you choosing us to be your partner in health care, and we want to help you take full advantage of what your plan offers. That's why this magazine is so important! Turn to **Page 3** for an overview of your 2025 benefits. Then flip to **Page 10** for easy ways to stay active with FitOn Health, our new fitness partner.

The new year is also a great time to check in on your health. Have you scheduled your annual wellness visit yet? It's the perfect way to set health goals for the months ahead. **Page 4** explains what to expect at your visit, along with reminders for preventive care. We've even included handy checklists on **Pages 5–6** to help you make the most of your doctor appointments. *Bonus: You can tear or cut out these checklists and bring them with you!*

On behalf of everyone here at Excellus BCBS, thank you for letting us be a part of your journey toward a healthier year ahead!

Karen Bodley
Vice President of Medicare at
Excellus BlueCross BlueShield



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Everybody Benefits







2025 BENEFITS, READY FOR

You



Welcome to 2025! Whether you're a longtime member or new to the Excellus BlueCross BlueShield family, we're excited to continue providing coverage our members can count on. From dental and vision care to a brand-new fitness benefit, we want to make sure you get the most out of your Medicare plan.

Here's a quick refresher on what's included in your 2025 plan:



Free Features

-  **\$0 preventive dental.** Covers two cleanings, two oral exams and two bitewing X-rays with no copay.
-  **\$0 hearing exams.** Covers annual routine hearing exams from a TruHearing® provider with no copay.
-  **\$0 Tier 1 generic drugs.** No copay when purchasing generic medications at a preferred pharmacy.
-  **\$0 preventive care services.** Includes annual care visits, diabetes screenings, various cancer screenings and more.
-  **\$0 preventive vaccines.** Includes flu, pneumonia, RSV, and COVID-19 vaccines and the shingles vaccine, Shingrix.
-  **NEW \$0 flexible fitness package.** We've partnered with FitOn Health to give you access to a variety of fitness studios and gyms, as well as unlimited free access to digital wellness content. Read more about how it works, and how to sign up, on **Page 10**.

Allowances and Savings Opportunities

-  **\$1,000 for comprehensive dental.** Covers services like restorative care or major procedures such as dentures and select crowns.
-  **NEW \$2,000 cap on out-of-pocket Part D prescription costs.** The new spending limit will help you save big on medications. (Read more about Medicare Part D changes on **Page 7**.)

Extras

-  All plans offer access to Vori virtual physical therapy, the Welvie surgical decision-making tool and telehealth.
-  Select plans also include eyewear allowances, over-the-counter benefits, transportation services and meal delivery.



Need help with your plan? We're here for you. Call us at **1-877-883-9577 (TTY 711)** from 8 a.m. to 8 p.m., Monday through Friday. From October 1 to March 31, we are available seven days a week from 8 a.m. to 8 p.m. You can also scan this QR code with the camera on your smartphone to easily access our benefits video.

JOIN US FOR A VIRTUAL MEMBER EVENT!

We want to help you make the most of your Medicare plan from the comfort of your own home!

Join us for a live online virtual member event on February 27 at 12 p.m.

Our local Medicare experts will take a closer look at how you can use your medical and dental benefits, including the perks and extras that are part of your plan. We'll also talk about what's new in 2025 with your pharmacy benefit, helping you learn how Medicare Part D works, along with tips on how to save money on prescription drug costs.

Space is limited. Register today at **www.ExcellusForMedicare.com/Register**. (If you are unable to attend, the event will be published later to our YouTube channel: **YouTube.com/ExcellusBCBS**)

We hope you can join us for this unique member experience.



Stay Well Year-Round with Annual Care Visits



It's easy to put off seeing the doctor when you feel healthy. After all, why bother going if nothing's wrong? But annual care visits aren't just for when you're sick—they're one of the most important steps you can take to stay healthy.

SCHEDULE YOUR VISITS

Now's the time to get your 2025 annual wellness visit (AWV) on the calendar! The AWV is a chance to develop a personalized prevention plan with your health care provider. It's focused on keeping you well, even if you're already feeling great.

Also, don't forget to schedule your annual physical. This type of visit allows for a more hands-on exam to check for any potential health issues.

Annual care visits include the following and are covered* by your plan.

“Welcome to Medicare” visit:

One in the first 12 months

Annual wellness visits:

One each year after the initial 12 months

Annual physical:

One each year

**During your visit, if you require further tests or screenings, a copayment or deductible expense may occur.*

SAY YES TO PREVENTIVE CARE

During your appointments, your provider will recommend important preventive care based on your age, health history and risk factors. This might include things like:

- Mammograms
- Colonoscopies
- Blood pressure checks
- Flu shots
- COVID-19 boosters
- Shingles vaccines

Preventive care does exactly what it sounds like—it helps prevent disease and catch problems before they become more serious. Screenings, tests and vaccines are all ways to protect your health long-term. If you have questions about your provider's recommendations, be up-front and ask.

DON'T OVERLOOK ANY CONCERNS

At each appointment, you'll have a chance to talk with your provider about recent concerns. For example, you might want to bring up if you're:

- Having trouble balancing
- Needing to visit the bathroom more frequently
- Having trouble hearing conversations
- Experiencing memory issues
- More tired than usual
- Feeling anxious or stressed

No matter how small an issue seems to you, your provider is here to help you address it.



Take Charge with Health Checklists

Tear or cut out the guide on the next page to help you stay organized! Fill out the front (**Page 5**) when you're getting ready for your next appointment. Bring it with you as a way to remember all the things you want to discuss. Also be sure to bring a list of your current medications, including any prescriptions, herbs, vitamins and supplements. Then, when you get to the office, fill out the other side (**Page 6**) with your provider. It'll help you keep track of important next steps.

For additional copies of the checklist, visit [MyExcellusMedicare.com](https://www.MyExcellusMedicare.com). Click on “Health and Wellness,” select “Preventive Health” and then look for the link under Talking with Your Doctor.



Before Your Doctor's Appointment

Prepare to get the most out of your visit!

Use this checklist to mark the topics most important to you right now. Fill it out ahead of time. Then, bring this sheet—plus a list of your prescription and over-the-counter medications—to the appointment with you.

WHAT I WANT TO TALK ABOUT:

- New or ongoing symptoms**
- Mental health concerns**
(e.g., stress, anxiety, depression)
- Any falls or balance issues**
- Incontinence/bladder control**
- Hearing trouble**
- Memory concerns**
- Sleep problems or fatigue**
- Weight changes**
- Preventive screenings**
(colonoscopy/other cancer screenings, bone density, diabetes)
- Vaccinations**
(e.g., flu, shingles, COVID-19)
- Recent medication changes**
- Concerns about medication side effects**
- Prescription refills needed**
- Other concerns**

Add extra details here about the checked-off items above. How are you feeling? What are your specific concerns? Jot down anything you don't want to forget.

NOTES:



At Your Doctor's Appointment

Make an action plan!

Work with your primary care provider to fill in these details. Don't leave without understanding your care plan and what you need to do next.

TESTS OR SCREENINGS I NEED:

Test name: _____ Test name: _____

Who will schedule it
(me, my provider or another office): _____ Who will schedule it
(me, my provider or another office): _____

If I need to schedule it,
here's the number to call: _____ If I need to schedule it,
here's the number to call: _____

CHANGES TO MY MEDICATIONS (new prescriptions or dosage adjustments):

Medication name: _____ Medication name: _____

New dose: _____ New dose: _____

When to take it: _____ When to take it: _____

OTHER TAKEAWAYS (such as diet, exercise, sleep or other recommendations):

UPCOMING APPOINTMENTS:

Provider: _____ Provider: _____

Reason: _____ Reason: _____



Big Changes, Bigger Savings: Medicare Part D in 2025

The new year brings exciting updates to Medicare Part D, your prescription drug coverage. Unsure what that means for you? Here's a refresher on the key changes—plus a few extra money-saving tips.

WHAT YOU SHOULD KNOW

No more coverage gap: As of January 1, 2025, the coverage gap (or “donut hole”) no longer exists. This change will keep prices steadier and more predictable throughout the year. You won't have to worry anymore about your medication costs suddenly increasing after spending a certain amount.

New \$2,000 out-of-pocket

maximum: For 2025, Medicare has set a new Part D out-of-pocket spending limit. After paying \$2,000 on Part D eligible drugs, you'll transition to the catastrophic phase. In this phase, Medicare Part D prescription drugs will not have a cost share for the remainder of 2025.

THREE PHASES OF PART D

- 1. Deductible phase:** You pay a fixed dollar amount until your deductible is met (if your plan has a deductible).
- 2. Initial coverage phase:** You pay a copay or coinsurance for your prescription drugs. After you've spent \$2,000 out of pocket, you'll move to the catastrophic phase.
- 3. Catastrophic phase:** You pay \$0 for generic and brand-name drugs. We pay the remaining costs.

EXTRA HELP IF YOU NEED IT

Medicare drug costs can be high, but do you know about Extra Help? The Part D Low Income Subsidy (LIS),

which is sometimes also called Extra Help, is a federal program that can help you pay out-of-pocket costs for Medicare prescription drugs. Eligibility depends on income, but in 2024, the government expanded eligibility to include even more people. If your annual income is up to \$22,590 (\$30,660 for couples), and your assets are below specific limits, you may be eligible for Extra Help. Want to find out more? You can reach our partner, Centauri, Monday through Friday between 9:00 a.m. and 7:30 p.m. by calling **1-888-874-1486 (TTY 711)**. They will provide more information, help determine if you qualify and can even let you know about other Medicare Savings Programs.



We're here to help.

We've put more simple tips on things you can do to save money on your medications on our website. Visit **MyExcellusMedicare.com** and click on “Save Money on Prescriptions” under the Prescription tab at the top of the page. You can also scan this QR code with the camera on your smartphone to watch a helpful video on ways to save.

Common Health Mistakes People Make in Their 60s, 70s and Beyond

At this stage in life, maybe you're wrapping up a career, enjoying retirement or finding yourself somewhere in between. No matter where you're at, these decades bring many opportunities—but also a few health challenges.

Let's take a look at five common mistakes, plus how to sidestep them so that you can keep feeling your best.

1 SKIPPING REGULAR CHECKUPS

It's easy to think you've got a handle on your health, especially if you're feeling fine. But avoiding checkups can mean missing early signs of serious conditions. Whether it's a routine physical, a cholesterol check or a cancer screening, staying on top of your appointments can make all the difference.

2 SNOOZING ON SLEEP

Sleep often gets overlooked, but it's vital for everything from mood to memory. If you're struggling to get seven to nine hours of sleep each night, try to set a consistent bedtime and wake-up routine. Also, avoid napping late in the day. Not getting quality rest increases your risk for a variety of health problems, including falls and other accidents.

3 FEELING 'OLD'

You may start thinking certain activities are out of reach because of your age. But don't let that sort of mindset limit your experiences and overall happiness. Pulling back from things like exercise and social interactions can end up hurting your physical and mental health.

4 IGNORING ACHES AND PAINS

Aches and pains might seem like a normal part of aging, but they shouldn't be ignored. Persistent discomfort can be a sign of something more serious, like arthritis, nerve damage or even cancer. If something doesn't feel right, talk with your health care provider. It's usually easier to treat pain when it's addressed early on.

5 OVERLOOKING MENTAL HEALTH

Depression tends to be undertreated in older adults. Many people don't ask for help, not understanding that treatment can help them feel better. Depression can look like sadness, or it can show up as numbness or disinterest in activities. If this sounds like anything you're experiencing, reach out to your provider.

Staying proactive about your health—both physical and mental—can help you enjoy this chapter to the fullest.





Remote Patient Monitoring: *What You Need to Know*

Remote Patient Monitoring (RPM) is a type of telehealth. It uses digital devices to collect your health information at home and share it with your health care provider. For example, devices like glucose monitors or blood pressure cuffs can send data directly to your provider, helping them track your progress, adjust your treatment and act quickly if needed.

This technology makes it easier to manage your health without extra office visits. But while RPM has many benefits, it's important to stay alert to possible scams. Here's how to protect yourself:

- **Review your health statements.** Report any charges for equipment or services you didn't order or receive.

- **Verify unfamiliar providers.** Contact us if you see services from someone you don't recognize.
- **Avoid "free" devices.** Be cautious if someone offers you a smartwatch or other device in exchange for your Medicare information.
- **Guard your personal info.** Never share your Medicare or insurance details with unknown callers, texts or emails.
- **Talk to your provider first.** Only accept devices or services that they recommend for your care.

If you suspect something's not right, call our confidential Fraud Hotline at **1-800-378-8024 (TTY 711)**.

Together, we can keep Medicare safe for all members.



Making Health as Affordable as Possible

The cost of living is high. We all feel it—at the grocery store and with buying or renting a place to live. And each year, health care and prescription costs continue to climb. We care about these rising costs, the well-being of our members and the communities we serve. To learn more about the ways we are working to keep your health insurance as affordable as possible, visit: **ExcellusBCBS.com/Affordability**

In Network vs. Out of Network: How to Find Your Cost Share

Did you know you can still see your doctor even if they are not part of the Excellus BCBS network? The cost of your visit may be different than with an in-network provider. Here's how to find out-of-network costs:

- Log in to your online account at **MyExcellusMedicare.com**
- Click on "My Coverage"
- Click the Out-of-Network tab

There, you will see what you would be responsible to pay for an out-of-network office visit, specialist visit, urgent care and more.

You can also call to talk to one of our local Customer Care advocates about your coverage. They can be reached at **1-877-883-9577 (TTY 711)** from 8 a.m. to 8 p.m., Monday through Friday. From October 1 to March 31, they are available seven days a week from 8 a.m. to 8 p.m.





Get Moving with FitOn Health!

Benefit Snapshot

If you haven't already, you can now enroll in your new free fitness benefit, FitOn Health! FitOn uses a credit system to give you access to a variety of fitness studios and gyms, as well as unlimited free access to digital wellness content. Here's a closer look at how this benefit works!

CREDITS, CLASSES AND MORE!

At the beginning of each month, 36 credits will be added to your FitOn Health account. Credits are paid for by Excellus BCBS.

Credits can be used to pay for any fitness experience in the FitOn Health network, like gym memberships, fitness classes or other services they offer. For example:

- One monthly membership at your local gym with unlimited visits might cost 25 credits.
- One class at your local yoga studio might cost 8 credits.
- One FitOn Kit accessory might cost 21 credits.

Note: Credits do not roll over and they are not transferable. And if you choose a gym membership, it will automatically renew each month until you cancel it.

FitOn Health is actively working on building their network to make sure all of our members can go to a preferred facility. If you don't see your gym listed, let them know. And don't forget that FitOn Health has a nationwide network, so it does have the flexibility to travel with you.

FitOn Health also gives you unlimited free access to their digital platform. The platform includes fitness and wellness classes, mental health programs, chronic condition management courses and programs, meal plans with recipes, challenges and expert-led health courses. You will be able to access content from your smartphone or computer, or even stream to your TV.

START USING FitOn Health TODAY

To sign up, log in to your member account at **MyExcellusMedicare.com**. Click on "FitOn Health" under the Health and Wellness tab. If you do not have an online account:

- Call FitOn Health at **1-855-952-6423 (TTY 711)**, Monday through Friday, 8 a.m. to 9 p.m.
- E-mail **help@fitonhealth.com**
- Visit **FitOnHealth.com/Help**

If you were part of our previous fitness benefit, you should have received a letter in December about transitioning to FitOn Health. If you did not, or if you have additional questions, please contact FitOn Health for support.

Hearty & Healthy Turkey Chili

From the FitOn Health recipe library!



INGREDIENTS

- 1 ½ tbsp. ground chili powder
- ½ tbsp. olive oil
- 1 tsp. oregano
- ½ cup celery stalk, chopped
- ½ cup part-skim shredded mozzarella cheese
- 1 14-oz. can kidney beans, rinsed and drained
- Sea salt & black pepper
- 1 red bell pepper, chopped
- 1 tsp. ground cumin
- 1 14-oz. can diced tomatoes
- 1 onion, chopped
- 1 tbsp. canned chipotle pepper in adobo, diced
- 1 ½ cups chicken broth
- 1 lb. ground turkey
- 2 garlic cloves, chopped
- 1 bay leaf

DIRECTIONS

1. Heat the olive oil in a pot over medium high heat. Add the onion, garlic, bell pepper and celery. Cook for five to eight minutes until onions are beginning to become translucent. Stir in chipotle pepper.
2. Add the turkey, chili powder, oregano, cumin, and bay leaf. Cook for six to eight minutes, breaking up the turkey, until it is browned.
3. Add the tomatoes and chicken broth. Bring to a simmer and cook for 10 minutes.
4. Add the beans and simmer for an additional 10 minutes.
5. Serve with shredded cheese and any other favorite toppings.

NUTRITION FACTS

Serves two; serving size is 1 cup. Each serving provides: 326 calories, 8 g total fat (2 g saturated fat), 69 mg cholesterol, 641 mg sodium, 27 g total carbohydrates, 9 g dietary fiber, 7 g sugars, 38 g protein.

Did you know you have access to hundreds of recipes as part of your FitOn Health free fitness benefit? If you haven't signed up yet, log in to your member account at [MyExcellusMedicare.com](https://www.MyExcellusMedicare.com), then click on "FitOn Health" under the Health and Wellness tab. You can also call FitOn Health at 1-855-952-6423 (TTY 711) Monday through Friday from 8 a.m. to 9 p.m.

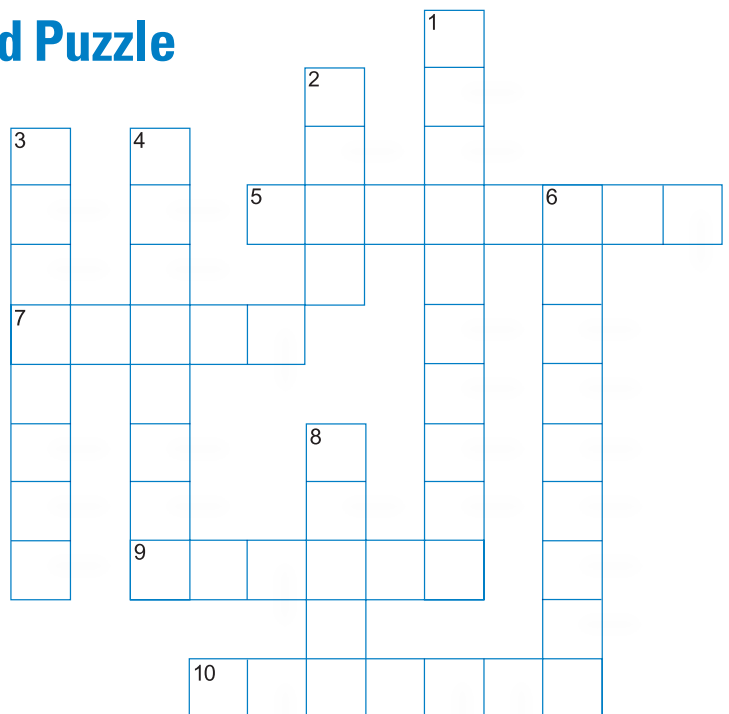
Decoding Healthy Habits Crossword Puzzle

ACROSS

5. Swap body fat for muscle with _____ training.
7. Oral health is connected to your body's overall wellness: brush and _____ daily.
9. Check Nutrition Facts labels and avoid foods with added _____.
10. Prevent backaches and muscle pain by sitting with good _____.

DOWN

1. Schedule regular checkups and _____ to prevent illness or catch it early.
2. Eat healthy _____, like those in nuts and avocados.
3. Taking time for _____ can help you live well and improve mental and physical health. (two words)
4. Cook at home to control _____ and portion sizes.
6. Practice _____ by sending a thank-you note or text.
8. _____ and lentils are healthy plant-based sources of protein.



HEALTH AND WELLNESS OR PREVENTION INFORMATION.

10578A Developed by Krames, a WebMD Ignite solution. Y0028_10767_C

CONTACT CUSTOMER CARE

Visit our website at [MyExcellusMedicare.com](https://www.MyExcellusMedicare.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.

Welvie is an independent company that provides a surgery decision program to Excellus BlueCross BlueShield members. **Vori Health** is an independent company that offers virtual musculoskeletal (back, neck and joint) health care and physical therapy services. **FitOn Health** is an independent company offering Excellus BlueCross BlueShield members a fitness benefit.

Excellus BlueCross BlueShield is an 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



Reaching Out to Those Who Need It Most

The holiday season can be hard for those who may not have family or friends nearby. That is why each year, our Excellus BCBS Open Door Alliance employee resource group organizes heartfelt initiatives to support local nursing homes. These include Loretto, Interfaith Works, and the Vestal Nursing Center in Central New York and the Southern Tier. Their many wonderful residents can sometimes feel lonely during the holidays. By reaching out, we aim to brighten their spirits and let them know they are not forgotten.

Whether through volunteering time or donating money or other resources, we believe every effort makes a positive impact. Projects like this help us stay true to our mission of helping people in our community live happier, healthier lives.

