Excellus

MEDICARE

Member Insider



TURN SITTING TIME INTO *Brain Time*

+

FIND PART-TIME WORK THAT FITS *Your Life*

2027 PLAN PREVIEW

PAGES 4–6

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Navigating Change Together



Changes to your health coverage can bring up a lot of questions. With several updates coming in 2027, we understand that you may be feeling uncertain—or simply wondering where to start.

Know that you don't have to figure it out on your own. While rising health care costs and changing Medicare requirements mean our plans are being adjusted, our commitment to you remains the same. We're here to help you understand your options and make decisions that feel right for your health and your budget.

Whether you're reviewing your current plan or considering a new one, use this issue to find answers to questions like these:

- **What's changing with my coverage?** Review 2027 benefits, pharmacy deductibles and other important plan details **(Pages 4–5)**.
- **What's the difference between HMO and HMO-POS?** Compare plan types and the flexibility they offer **(Page 6)**.
- **How will I pay my premium?** Find payment options, key dates and information about your January bill **(Page 6)**.
- **Will I get a new member ID card?** Yes! Find out when to expect your card and what to do if it doesn't arrive by January 1 **(Page 11)**.

And there's more to explore beyond benefits. Keep flipping through to find ideas for part-time work in retirement, tips to help you stay steady on your feet and more.

Whatever the year ahead brings, we're here to help you get the support you need. Our local team is just a phone call away, and we're grateful for the opportunity to continue serving you.



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3 More Ways to Prevent Cold and Flu

You may already know that experts recommend getting an annual flu shot, practicing good handwashing hygiene, covering your mouth and nose when you cough or sneeze, and avoiding sick people to keep cold and flu germs at bay.

However, a few other things can sneak up on you and increase your risk for illness. Tackle these lesser-known risk factors to improve your odds of staying healthy this cold and flu season.

1. **Stress.** Stress can wreak havoc on your health. You can help reduce stress with meditation, which can also help protect your body against cold and flu.
2. **Lack of exercise.** Exercise can boost your immune system. It helps your body produce more cells that fight infection, so when you work out on a regular basis, your body is better at fighting off illnesses. Those who are active tend to use fewer sick days.
3. **Your cell phone.** Your phone goes everywhere with you, and it's in your hands frequently throughout the day. With all that handheld time, cell phones can carry bacteria that spread illness. Be sure to disinfect and clean your phone regularly to prevent the spread of germs.

See your health care provider right away if you have flu-like symptoms. They may be able to prescribe flu antiviral drugs that can reduce the severity of symptoms. Antiviral medications are most effective when taken within 48 hours of feeling ill.

Did You Know?

Up to 70% of hospital stays for the flu happen to people ages 65 and older. Plus, chronic health conditions can be made worse by influenza.

Now's the perfect time to get your annual flu shot. The CDC recommends that people ages 65 and older get one of the higher-dose flu vaccines, which include:

- **High-dose Fluzone vaccine,** which is four times stronger than the regular vaccine
- **Flublok vaccine,** which is three times stronger than the standard vaccine
- **Fluad vaccine,** which contains an added ingredient, or adjuvant, to boost your body's immune response to the shot

If one of the higher-dose vaccines is not available, it's still worth it to get the standard-dose vaccine.

Don't Forget

The flu shot is one of several important vaccines covered at $0 as part of your plan! Others include pneumonia, shingles and COVID-19.



2027 BENEFITS:

Changes Ahead, Commitment Unchanged



Health care costs continue to rise, and Medicare program requirements are changing. As a result, Medicare plans across the country are being adjusted. Ours included. While change is never easy, these updates help us continue to provide the high-quality care and coverage you rely on today while making sure we can meet your needs in the future.

What isn't changing is our commitment to you. We are here to help you understand your 2027 plan and benefits. And we are here to help you choose a new plan, if needed.

In the last few weeks, you should have received important information in the mail about your coverage for next year, along with our plan brochure. Whether you're staying in the same plan or looking for a new one, be sure to review these key areas:

- **Premiums:** This is the monthly fee you pay for your Medicare plan. In 2027, most of our Medicare Advantage plans will have a premium.
- **Pharmacy deductibles:** A deductible is the amount you pay for your Part D prescriptions before insurance kicks in. In 2027, all of our plans have a deductible of up to $700.
- **Part D formulary:** Check to see if there have been any coverage changes to the medications you are taking by looking at our formulary. You can view it online at **ExcellusBCBS.com/MedicareRx** or call Customer Care. It is updated every year.

All our 2027 Medicare Advantage + Prescription Drug (MAPD) plans will include:

- **$0 preventive care** on more than 20 services like your Annual Care Visits (wellness visit and physical) as well as important screenings
- **$0 preventive vaccines** to protect against flu, pneumonia, COVID-19 and shingles
- **$0 preventive dental**, which covers 100% of preventive dental services (the number of covered visits per year may vary by plan)
- **$0 hearing exams** when you use a TruHearing® provider, plus discounts on hearing aids
- **Routine vision exams** (some plans may have a copay)
- **U.S. and worldwide** urgent and emergency care coverage
- **MDLIVE®** access for affordable medical and behavioral health care anytime, from your phone, tablet or computer

Everyone has the opportunity to purchase **comprehensive dental coverage** during the Annual Enrollment Period (AEP). This is supplemental annual coverage. It covers more extensive services like restorative care or major procedures such as dentures and select crowns. To learn more, call Customer Care or visit **ExcellusBCBS.com/PlanInfo**

Fitness Benefit

We're happy to share that Silver&Fit® will continue to provide fitness options and healthy aging resources to most of our members.* This includes:

- Access to a national network of fitness centers
- A no-cost home fitness kit
- On-demand workout videos
- Membership to their Well-Being Club

**Not included on Medicare Blue Choice® 024 (HMO) and Medicare Blue Choice® 028 (HMO) plans.*



At the Pharmacy

We want to make it easy for you to understand your 2027 Part D pharmacy coverage. From copays and coinsurance to deductibles and covered medication, there's a lot to keep track of. That's why we've put together a helpful video explaining how this benefit works. The video also takes a closer look at:

- How to price a medication
- How to track a prescription prior authorization
- Ways to save money on your pharmacy costs

You can watch the video—and get more in-depth plan information—at **ExcellusBCBS.com/PlanInfo**

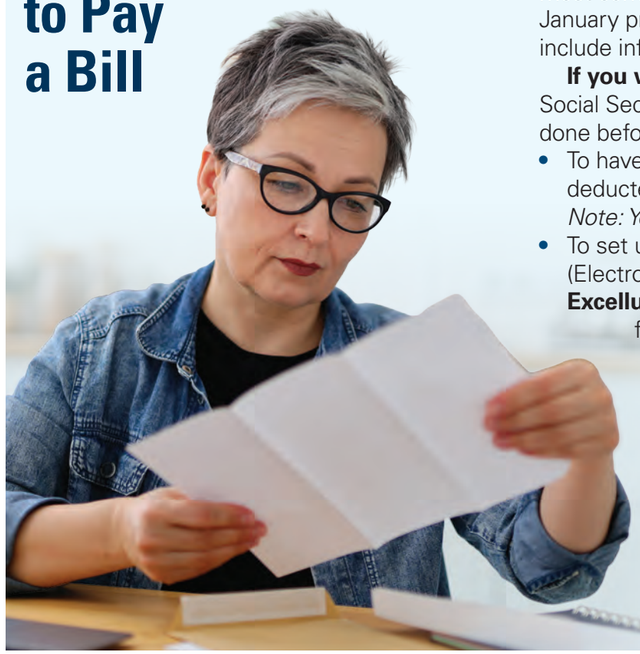


We're Here to Help!

Have questions about your current plan or next year's options? Call one of our local Customer Care Advocates 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.

You can also visit one of our resource centers in Greece, Perinton, Johnson City New Hartford or Liverpool. Hours and addresses can be found at **ExcellusBCBS.com/VisitUs**

Your 2027 *Monthly Premium* and How to Pay a Bill



Most of our 2027 Medicare Advantage plans will have a premium. **For our Rochester area members in our Medicare Blue Choice® Core (HMO) plan, paying a premium will be new to you in 2027. Here are some helpful tips to keep in mind.**

When your bill arrives, you can pay in a way that's most convenient for you: online, by phone or by mail. January premium bills will arrive in December and will include information on ways to pay.

If you wish to set up automatic withdrawals from Social Security or from your bank account, this can be done before you receive your first bill:

- To have your premium payment automatically deducted from Social Security, call Customer Care. *Note: You cannot use this option to pay pharmacy bills.*
- To set up recurring automatic withdrawals (Electronic Funds Transfer) from your bank, go to **ExcellusBCBS.com/BillPay** to print and fill out the form found under Automatic Payments. You can also call us to have it mailed to you.

It could take up to 60 days to set up these options. Continue to pay your bill until you receive a confirmation letter. Don't forget, however you choose to pay, premium payments are due by the end of the previous month. This means your January payment is due on December 31.

HMO vs. HMO-POS: What's the Difference?*

We get asked this question a lot. In simple terms:

A **Health Maintenance Organization (HMO)** plan typically requires individuals to receive care from a defined network of doctors, hospitals and other providers. Members choose a primary care physician (PCP) who helps coordinate care.

Best if you value lower monthly costs and a coordinated care experience with a large local provider network

An **HMO Point-of-Service (HMO-POS)** plan offers similar structure and cost advantages but adds some flexibility. Like an HMO, individuals still have a PCP and a network of providers but also have the option to go outside the network for certain services.

Best if you appreciate having flexibility to see providers outside the network while still enjoying the structure and savings of in-network care

*Both plan types not available in all regions.







Finding Your Second Act: Part-Time Work in Retirement

Among the values of baby boomers, believing that hard work is the key to success stands out most in the workforce. So it's no surprise that retirement isn't a full stop for everyone.

In 2023, nearly one in five Americans ages 65 and older was working or looking for work. Why? Some continue for financial reasons. Others want the social connection, sense of purpose and satisfaction of being busy. Whatever your reasons, the right role can help you stay mentally, socially and physically active in your golden years.

The Value You Bring to the Job

If you're considering part-time work, it's important to keep in mind some realities of today's job market. Navigating the online job search and applications process can be daunting. Some openings that require a college degree may screen out seasoned applicants. And it's discouraging to find that age discrimination can exist.

But trust that you have as much to offer an employer as they have to offer you. Older adults often get along well with their coworkers, tend to be conscientious and have low levels of stress at work. After all, you've been there and done that.

Weighing Workplace Pros and Cons

As you explore your options, begin by weighing common workplace pros and cons based on your needs:

- **Pros:** Schedule flexibility, social connection, medical benefits or learning new skills
- **Cons:** Repetitive motions, heavy lifting or prolonged periods of standing



Then reflect on positions that may interest you. The AARP, for example, recently shared part-time job ideas for retirees, including:

1. Administrative assistant positions in full-time, part-time, hybrid or fully remote capacities
2. Real estate agent following a few months of coursework and taking a licensing exam
3. Shuttle driver or school bus driver, both of which may need commercial driver's license, passenger endorsement and other requirements

Where to Find More Support

Ready to throw your hat in the ring? Hands-on support can help you take the next step. Your local library may offer free computer access, job clubs and résumé help. Also, the Department of Labor provides job search assistance through state and local partners. Learn more by visiting **CareerOneStop.org**

With many resources at your fingertips—and decades of experience behind you—you're well-equipped to chart the course for your second act.

ARE YOU AT RISK OF FALLING?

Nationally more than 1 in 4 older adults reports falling each year. Could you be next?



Timed Up and Go (TUG) Test

If you're age 65 or older, check your risk of falling by taking this test. The TUG Test evaluates basic mobility skills.

WHAT YOU'LL NEED:

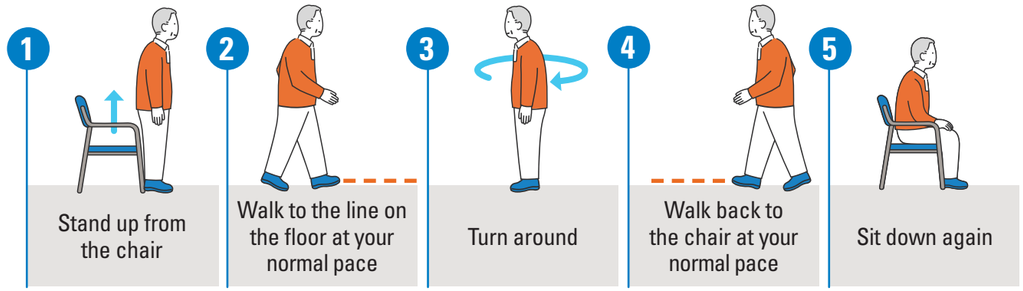
- **A stopwatch or watch with a second hand**
- **A chair**
- **A family member or friend to assist you**

HOW TO SET IT UP:

Wear your regular footwear and use a walking aid, if needed. Mark a line 10 feet away from the chair on the floor. Sit back in the chair.



WHEN YOUR ASSISTANT SAYS "GO":



Your assistant should start timing on the word "Go" and stop timing after you sit back down. While you walk, your assistant should stand between the chair and the line to help you, if needed.

If you take 12 or more seconds to complete the TUG Test, you're generally at a higher risk of falling.

Falls Can Be *Prevented*

Talk with your doctor about your risk of falling and how you can prevent falls. Your doctor may suggest these actions:

- Review medication
- Have regular vision checks
- Move more to improve balance and develop strength. **All movement matters!**
- Wear proper footwear
- Make your home safer by removing hazards and improving lighting

For questions about fall prevention or other health and wellness topics, call **1-877-222-1240** to speak with a Care Manager or scan the QR code.

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Holidays Can Be *Happy and Healthy* with Diabetes

Spending time with family and friends is one of the best parts of the holidays. If you have diabetes, a little planning can help you celebrate safely.

Be Smart About Alcohol

Usually when your blood sugar level drops, your liver changes stored carbohydrates into glucose to raise the level again. But if the liver is busy breaking down alcohol, it can't help when your blood sugar level falls. As a result, you can wind up with very low blood sugar.

Alcohol may also interfere with some diabetes medications. It's best to talk with your health care provider about drinking. You may be able to consume some alcohol—or none.

Remember: Many diabetes complications start without symptoms. Routine checks of your blood sugar, blood pressure, A1c and eyes help catch changes early, when they're easier to manage. **Your plan supports this care, so there's no reason to delay.**

Modify Your Festivities

Try these tips for happy and healthy holidays:

- **Fuel up first.** Eat before you drink alcohol and continue to eat while you're drinking. Your body digests food slowly, helping prevent low blood sugar.
- **Try alternatives.** Keep a nonalcoholic beverage, like a sugar-free drink, in hand.
- **Keep alcohol in a safe range.** As a rule, women should have no more than one alcoholic drink a day, and men should stop at two. Ask your provider what's safe for you.
- **Balance your choices.** Desserts with sugar can still be part of special occasions. But remember that they count toward your total carbohydrates. If you know you will want to enjoy a treat, cut carbs elsewhere in your meal.
- **Take a close look.** Check out everything at the dessert table before you get anything. Then make a conscious decision about what you'll pick.
- **Do a nighttime check.** Check your blood sugar level before bed. You may need to eat a bedtime snack to avoid nighttime low blood sugar.





Is Your Sitting Time Helping or Hurting Your Brain?

Too much time sitting has been linked to a wide range of health problems, including dementia. But taking a seat doesn't always mean your brain has to take a break.

A new study draws a line between mentally active pursuits done in a chair or on the couch, and those that are more passive. Passive activities may increase dementia risk, researchers say. On the flip side, using your mind even when your body is calm may keep your brain sharper.

How You Sit Matters

In the study, more than 20,000 Swedish adults shared exactly what they did while sitting, breaking behaviors down into two categories:

1. **Passive,** such as watching TV, listening to music or lounging in the bathtub
2. **Active,** such as meeting with others, knitting or sewing

Over nearly 20 years, researchers found that people who spent the most time on passive activities had the highest risk of developing dementia. Meanwhile, swapping in an hour a day of brain-engaging tasks cut risk by 7%. And those who also did light to moderate physical activity decreased their risk by 11%.

Why? Engaging in something creative or social takes more energy, effort and attention than merely watching or listening. By firing up your brain cells regularly, you may keep your thinking and memory skills intact. What's more, both mental and physical activity improve blood flow to the brain, carrying oxygen and nutrients to neurons.

Smart Swaps for Better Brain Health

To make your downtime more mentally active, consider these ideas:

- Pick up a book instead of watching TV.
- Stop scrolling social media and take an online class instead.
- Don't just listen to music—try playing an instrument or singing along.
- Invite friends over for cards or a craft project instead of relaxing alone.
- Skip streaming a movie to try a new hobby, such as quilting or photography.

To add movement to the equation:

- When you turn on the tunes, take a dance break.
- Stretch or stroll on a treadmill while you watch online lectures.
- Pick up a full-body hobby, like ballroom dancing.
- Make your game night active, with choices like charades and Twister.

By combining mental and physical challenges, you'll reap rewards for your brain—and your body.

Could an Orange a Day Keep the Blues Away?

New research suggests it might. In a study of more than 30,000 adults, people who ate about one orange a day had a 22% lower risk for depression than those who had little or no citrus. Researchers found that citrus eaters had higher levels of a beneficial gut bacterium, *F. prausnitzii*. These bacteria are linked to mood-regulating brain chemicals like serotonin and dopamine.

Adding citrus fruits like oranges, grapefruits, lemons, limes, pomelos or their juices can boost both gut and mental health. But some citrus fruits—especially grapefruit—can mess with certain medications, including some blood pressure drugs. Be sure to check with your health care provider or pharmacist if you take prescription medicines.

New Member Cards Coming Soon

You will receive a new ID card to use starting January 1. It may include updates to your plan name, claims addresses or cost-sharing amounts. If it doesn't arrive by January 1, it will arrive soon. If needed, you can download a temporary ID card through your online account or call Customer Care for your member ID number. **Please note: Your new ID card may show an effective date of 2026, but it can still be used for services in 2027.**

Is Your Contact Info Up to Date?

You can review and update your address, phone number and email by:

Logging in to your online Excellus BCBS account at **Medicare.ExcellusBCBS.com/Login**

Calling Customer Care at **1-877-883-9577 (TTY 711)** from 8 a.m. to 8 p.m.

You can also update your mail preferences if you prefer to go paperless for certain documents.

Did You Know About This Member Perk?

All Excellus BCBS members have access to Blue365. This program offers great deals that help you save money at local and national retailers by providing exclusive discounts on apparel, footwear, fitness, vision, travel and more. You can explore all Blue365 has to offer by visiting **Medicare.ExcellusBCBS.com**. Look for the Blue365 Discounts under the Health and Wellness tab.





Microwave-Friendly Pizza Meat Loaf

Ingredients

1 lb ground turkey
¾ cup spaghetti sauce
¼ cup part-skim mozzarella cheese
½ cup chopped green peppers
¼ cup minced onion

Directions

1. Lightly grease 9-inch pie plate with vegetable oil. Pat turkey into pie plate.
2. Cover turkey loosely with parchment paper or a microwave-safe lid.
3. Cook on high for eight minutes, or until turkey is fully cooked through with no pink remaining. Drain.
4. Top baked turkey with spaghetti sauce, cheese and vegetables.
5. Put pie plate back in the microwave and heat until cheese is melted, about one to two minutes.

Per Serving

Serves four; serving size is about ¼ loaf each. Each serving contains 255 calories, 14 g total fat (4 g saturated fat), 88 mg cholesterol, 376 mg sodium, 7.5 g carbohydrates, 1.5 g fiber, 4.5 g sugar and 27 g protein.

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CONTACT CUSTOMER CARE

Visit our website at **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. **MDLIVE** is an independent company, offering telehealth services to Excellus BCBS members. **TruHearing** is an independent company that offers hearing products and services to Excellus BlueCross BlueShield members.

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.

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Stepping Up for Our Community



Health is influenced by more than medical care alone. That's why we were proud to use our Johnson City Resource Center as a collection center to support the Heel and Sole Shoe Drive. There, employees, members and community partners donated new shoes for local families in need. In partnership with the United Way of Broome County, these donations will help provide comfort, confidence and support for children and adults in their daily lives.

A reliable pair of shoes is more than just a basic need. Proper footwear can help children feel confident at school. It also supports adults as they commute to work and provides comfort and protection for everyday activities. Access to quality shoes helps to promote dignity, health, mobility and wellbeing.

Thank you to the organizers of the Heel and Sole Shoe Drive. And thank you to everyone who came to our resource center to donate. It's with your help that we can better support people in our community.

