

MEDICARE Member

Insider

*The Vaccine
Benefits*
NO ONE TALKS ABOUT



YOUR TOP 6
PHARMACY
QUESTIONS,
ANSWERED

WELCOME TO THE
*Well-Being
Club*
PAGE 9

Coverage with Confidence



Spring is in the air! But for this issue, we're focusing on something that doesn't change with the seasons: using your health care coverage with confidence. It's something we want for every Excellus BlueCross BlueShield member, and it starts with knowing you have support along the way.

Because we're local, the people who support you are local, too. Our Customer Care Advocates live and work right here, and they're ready to help you navigate your benefits, answer questions and connect you with care that fits your needs.

Inside, you'll find answers to the top pharmacy questions our members have asked us this year (Page 3). There's also a helpful look at how your preventive care benefits work to keep you healthy (Page 4). The goal: Stay on track before small issues turn into bigger ones.

Plus, we're sharing practical ways to stay well between visits, including how to:

- **Protect heart and brain health** with unexpected vaccine benefits (Page 5)
- **Get coordinated care at home** through WellBe, an in-home care partner (Page 7)
- **Stay active and connected** with the Silver&Fit® Well-Being Club (Page 9)
- **Lower your risk for falls** with simple, everyday tips that start with your shoes (Page 10)

We hope this issue gives you ideas you can put to use right away. And as always, if you have questions or need help, our local team is just a phone call away.



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Answering Your FAQs About Pharmacy Benefits



We're always looking for ways to make your benefits easier to understand. To help, we collected questions we hear most from members—through Customer Care and virtual events—and asked Renee Sabin-Haggerty, a pharmacist and our Director of Medicare Part D Operations & Strategy, to walk us through the answers.

How do I know what medications are covered by my plan?

The easiest way is to check our formulary, also known as a drug list, which lists the drugs covered by our plan. You can find this on our website or by calling Customer Care. It is updated every year.

How can I find out what tier my medication is under, and can it change?

Tiers are listed on the formulary next to each drug name. We may increase the tier on a brand-name drug if a generic version becomes available. We may also lower the tier of a drug if it makes sense to do so.

How can I find out which pharmacy has the best price for my prescription?

Log in to your member account on our website. Under the prescriptions tab, click on "Check Drug Prices and Coverage." Type in the drug name, pick the strength you need and click search. Next you'll see drug information, options on how to fill your prescription and your costs.

How do I know if my drug will need to be approved by my plan before I can fill my prescription?

Medicines that require pre-approvals, or what we call prior authorization, will have the letters "PA" next to their names on our formulary.

Does my plan cover GLP-1s?

GLP-1 drugs prescribed for weight loss are excluded from Medicare Part D coverage under federal law. If your health care provider prescribes a GLP-1 for a condition not related to weight loss, we will review it for coverage under your plan.

How can I save money at the pharmacy?

Ask your provider or pharmacist, or call us to see if there is a less expensive drug on our formulary that treats your condition. There are also income-based programs that can help lower your drug costs:

- NYS Epic **1-800-332-3742** (TTY **1-800-290-9138**)
- Medicare Extra Help **1-800-772-1213** (TTY **1-800-325-0778**)



Watch & Learn!

Answers to other questions are in our new Medicare Part D video, where we take a closer look at deductibles, copays, coinsurance, out-of-pocket limits, exception requests, home delivery, the Medicare Prescription Payment Plan and more!

Watch it by scanning the QR code with the camera on your smartphone. Not sure how to do that? Flip to **Page 6** for a quick step-by-step guide.

Customer Care



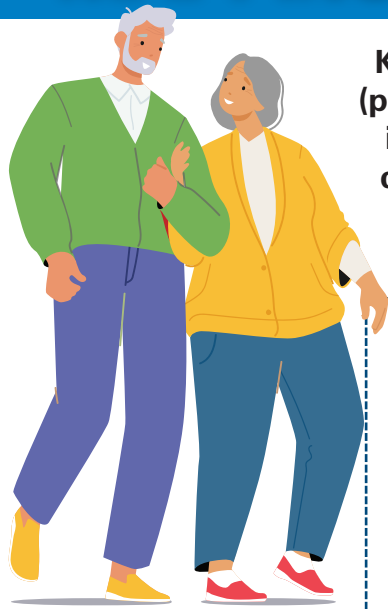
1-877-883-9577 (TTY 711)
Monday through Friday,
8 a.m. to 8 p.m.

Our Website



Medicare.ExcellusBCBS.com

MAPPING OUT YOUR Preventive CARE



Keeping up with screenings and immunizations (preventive care) can feel like a lot. The good news is that many tests, vaccines and next steps are coordinated during your annual visits—making them the natural hub for your care.

Your Preventive Care Hub

The Annual Wellness Visit and Annual Physical are your regular check-ins. Everyone needs these visits once a year.

Annual Wellness Visit

A preventive planning visit where your provider reviews your health history, medications, future goals and more.

Annual Physical

A hands-on exam of your body to check your overall health and look for potential problems.



If your provider has availability, these can be combined into a single appointment.



Routine Screenings Reviewed

- ❑ **Blood pressure screening:** Once a year
- ❑ **Cholesterol screening:** Every 4–6 years (more often if you have risk factors)
- ❑ **Diabetes (type 2) screening:** Once a year



- ❑ **Fall prevention risk assessment:** Once a year
- ❑ **Osteoporosis screening:** Every 2 years for women

Immunizations Discussed

- ❑ Flu
- ❑ Pneumonia
- ❑ COVID-19
- ❑ ... and any others recommended by your provider



Well-Woman Visit

Women should also schedule a well-woman visit with their OB-GYN every 2 years.

Cancer Screenings Scheduled

- ❑ **Colorectal cancer screening:** Regular testing until age 75
- ❑ **Lung cancer screening:** Once a year for anyone with a history of heavy smoking
- ❑ **Mammography screening:** Every 1–2 years for women, at least until age 75
- ❑ **Prostate screening:** Once a year for men, up to age 69



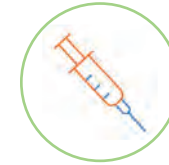
Need Help Along the Way?

Call 1-877-883-9577 (TTY 711).

Our Medicare Customer Care Advocates are available Monday through Friday, from 8 a.m. to 8 p.m.



The Extra Perks of Staying Up to Date on Vaccines



Getting vaccinated has clear goals: Avoid the flu. Prevent pneumonia. Lower your risk for shingles. Defend against RSV. That's the part most people know. What's getting more attention lately are the extra perks that can come with those shots.

As researchers track health patterns over time, they've noticed that some vaccines may be going above and beyond. For older adults, those added benefits can show up in places like heart health and brain health.

Help for the Heart

Cardiovascular disease is the leading cause of death among adults 65 and older, which makes anything that adds stress to the heart especially concerning. The flu is one of those stressors. Even mild influenza infections have been linked to a higher risk for heart problems.

That's where the flu shot comes in. There's a clear result across numerous studies: Those who get a flu vaccine have a lower risk for heart attacks. The vaccine may help by:

- Reducing inflammation
- Lowering the chance for blood clots
- Easing stress on arteries and veins

A Dose of Brain Benefits

Researchers are seeing an interesting trend related to brain health. Adults who

receive common vaccines tend to have lower rates of memory and thinking problems later in life. One analysis showed that adults 50 and older who were vaccinated against any of the following had a lower dementia risk:

- Herpes zoster (shingles)
- Influenza
- Pneumococcal disease
- Tetanus, diphtheria, pertussis (Tdap)

Prevention appears to be a big part of the story. Infections can cause inflammation throughout the body, and repeated or severe illness may take a toll on the brain as the years go on. Vaccines help by lowering the chances of those infections in the first place.

Why This Matters More with Age

As we get older, the immune system doesn't bounce back the way it once did. That's a normal part of aging, but it also means infections can hit harder and lead to more complications. Vaccines help reduce that impact.

At your next checkup, ask your provider if you're due for any vaccines. You'll probably end up protecting more than you think.



Scanning QR Codes



QR codes are square, black and white barcodes that store information. They seem to be everywhere these days—from menus to medical offices. Here’s a quick guide to help you get started.

How to scan a QR code:

- Open your camera.
- Point it at the QR code (no need to tap).
- Wait for a link or pop-up message to appear.
- Tap the notification on your screen to open it.

Having trouble scanning? Steadily hold your phone about 6–12 inches away, make sure there’s good lighting and clean your camera lens.



Virtual Member Event Now Available on Demand

Our 2026 Virtual Member Event is now available to watch at [YouTube.com/ExcellusBCBS](https://www.youtube.com/ExcellusBCBS). Listen to our local Medicare experts talk about your medical and dental benefits, along with “extras” included in your plan. You can also learn more about how your Part D pharmacy benefit works, with tips to help you save money.

(And thank you to the hundreds of members who were able to join us live!)

CARING FOR THE ONES WHO CARED FOR US

Yari's Caregiving Journey with WellBe

When Yari Martinez-Giannillo’s mother was diagnosed with progressing dementia, her family made the tough choice to move her into a memory care unit in Atlanta. But Yari, an Excellus BlueCross BlueShield employee, never stopped hoping to bring her mother home to upstate New York.

That hope became reality when Yari enrolled her mother in WellBe Senior Medical. WellBe is a geriatric care provider that partners with Excellus BCBS to support members with complex health needs.

A Partnership That Brings Relief
In its first 16 months, WellBe helped almost 5,000 Excellus BCBS members get care at home, manage their medicines and more. The program has seen the following results among members:

- 10% decrease in emergency room visits
- 20% decrease in urgent care visits
- 65% increase in primary care provider visits
- 107% increase in preventive screenings, such as colonoscopies and mammograms

A Team That Meets Your Needs

The WellBe team is just that: a team. Members can work with medical providers, social workers, geriatric behavioral health specialists and pharmacists. The WellBe team will assess the patient’s home and identify things like fall risk. And to help reduce hospital admissions or visits to the emergency department, WellBe offers in-home urgent care services.

Removing Barriers to Access

Individual needs in the ever-changing health care world can make access to care hard. This is especially true for members with limited mobility. Bringing care directly to the homes of these members can be life changing.

“If we didn’t have WellBe, my mom would most likely still be in a memory care unit. Trying to balance everything was beyond difficult,” says Yari. “She has always been the center of all of us, so being able to have her back at home being taken care of, monitored very closely, means the world to us.”

Is WellBe Right for You?

WellBe Senior Medical is available to members enrolled in Excellus BCBS Medicare Advantage plans who meet eligibility criteria. Benefits and coverage can vary. If you have questions about eligibility, call our local Customer Care Advocates at **1-877-883-9577 (TTY 711)**. They’re available Monday through Friday, 8 a.m. to 8 p.m.



Health Care at Your Fingertips

Texting. It’s a great way to stay in touch, plus it’s another way for us to share important health and benefit information with you.

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. Then you’ll receive access to your personalized feed. Please note this technology can only be used on smartphones.

We hope our short tips and reminders will make it easier for you to understand your benefits and stay as healthy as possible.



We’ve Updated Our Bill Pay Options!

Our live agent Pay by Phone method for monthly premiums is no longer available, but we still have ways you can easily pay your medical, dental and pharmacy premiums.

Phone (Automated System)

Call the number on the back of your member card and choose the option to pay your bill. Follow the prompts to make a payment using your credit card, debit card or bank account. This secure system is available 24/7.

Online

Visit [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com). Click on “Pay Bill” from our home page to open the bill pay options page. You can make a one-time payment or set up recurring payments.

Mail

Send the return portion of your paper medical, dental or pharmacy bill with a check or money order payable to:

Excellus Health Plan
P.O. Box 5267
Binghamton, NY 13902-5267

What to Do After a Hospital Visit



1. Follow directions.

Before you leave, your care team will give you written discharge instructions. Take a few minutes to read them, then speak up if anything is unclear. Your plan may include details about wound care, activity limits, equipment you need and symptoms to watch for.

If needed, hospital staff can also help you identify and contact a caregiver to support you once you're home.



2. Mind your medicines.

Many hospital readmissions are linked to medication issues. You may go home with new prescriptions, along with the medicines you already take. Make sure you understand what each is for, how and when to take it and what to do if you miss a dose.

Once home, fill prescriptions right away. Call your provider if you notice side effects or have concerns.



3. Book your next visit.

Your discharge paperwork may recommend when to follow up. If it doesn't, call your primary care provider and schedule an appointment within seven days of leaving the hospital.

Follow-up visits help your care team monitor recovery and catch potential issues before they become serious.



4. Keep in touch.

Let a friend or family member know about your hospital stay, even if you don't need daily help. They can help keep an eye on things, as well as spot symptoms or changes you might miss.

If anything feels off, don't wait. Call your provider. Reaching out early can help your recovery stay on track.

If you've ever been hospitalized, you know the feeling of wanting nothing more than to get home and return to your normal routine. Taking a few important steps before and after discharge can help you recover safely—and lower your risk of ending up back in the hospital.

INSIDE THE SILVER&FIT Well-Being Club

You hear us talk about the no-cost fitness benefits available through Silver&Fit®. But did you know there's a new benefit that goes beyond workouts? It's called the Well-Being Club, and it's a personalized approach to fitness, wellbeing and community.

A One-Stop Hub for Healthy Aging

The Well-Being Club brings everything together in one easy-to-use space. Inside, you'll find:

- Healthy aging videos, articles and audio classes you can explore at your own pace
- Live-streamed classes and events you can join from home
- Monthly educational workshops focused on topics like fall prevention, sleep, nutrition, stress and brain health

It's a flexible setup that works whether you're easing into something new or looking to add variety to an already active routine.

of virtual and in-person events. Options include:

- Online classes for strength and balance, cardio dance and meditation
- Experiences like virtual zoo safari and museum tours
- In-person meetups based on interests and hobbies (such as bowling, canoeing and model aeronautics)
- Unlimited access to national organizations and local clubs

Best of all, it's available at no cost to you—and many features can be enjoyed from the comfort of home.

Getting Started Is Simple

If you aren't a Silver&Fit member yet, go to [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com) and log in to your online account.

Look for Silver&Fit under the Health and Wellness tab. You can also call Silver&Fit: **1-888-797-7925 (TTY 711)**

Already a member? Great! Follow these steps:

1. Log in to your online account at [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com)
2. Under Silver&Fit, click on the Well-Being Club tab.
3. Take the short questionnaire to personalize your experience.
4. Register for virtual events.
5. Browse healthy aging resources.
6. Find in-person social groups near you.

Challenge yourself to try one new class or event this month. You might just find a new favorite way to stay active and connected.



Step Outside Your Comfort Zone!

Trying new activities helps boost self-confidence, support brain health and keep daily life feeling fresh.

Connection Counts (Online and In Person)

One of the standout features of the Well-Being Club is that it has a wide range



Thank you for rating us
#1 in New York, again!

Ranked best in Customer Satisfaction among Medicare Advantage Plans in New York, and Most Trusted, for the third consecutive year.

For J.D. Power 2025 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards)



Excellus  MEDICARE

Fall Prevention Starts with Your Shoes

With weather warming up in the spring, you're probably ready to swap boots for sneakers, slip-ons or whatever feels light and easy. But before you do, it's worth giving your shoes a once-over.

Shoes may seem harmless, but many options, like clogs, high heels and even older sneakers with worn soles, can actually increase your risk of falling. Let's explore a few tips to help keep you confidently on your feet.

What to Avoid

Some shoes may feel comfy at first, but they could be setting you up for a slip, trip or tumble if:

- Their soles are smooth, slippery or worn
- They have no back, laces or buckles (looking at you, flip-flops and mules!)
- Their heels are high or narrow
- They are too loose—or too tight
- Their insoles are flat and lack cushioning or arch support

Avoiding these common shoe pitfalls can go a long way in helping to prevent falls.

Sole Searching

When shopping for shoes, look for ones that check these safety boxes:

- Good height around the ankle to support stability

- Slip-resistant soles with good tread to prevent sliding
- Adjustable closures like laces or straps for a snug fit

General Tips for Better Support

While you don't need to upgrade all your footwear overnight, following this advice can be a step in the right direction:

- **Replace worn-out shoes regularly.** When soles get smooth, it's time to part ways. Spring is a great time to double-check the warm-weather shoes you're about to bring back into rotation.
- **Wear proper indoor shoes.** Skip the slippery socks or loose slippers and opt for properly fitted, nonslip footwear at home.
- **Consider orthotics.** If you need extra arch support or cushioning, see a podiatrist or pedorthist to determine what best meets your needs.
- **Get a foot assessment.** Ask your provider to check your feet yearly. That way, they can detect any concerns early on.



Safety First

If you do have a fall, let your health care provider know—even if you don't feel hurt. Also speak up if you notice any changes in your balance. Early conversations can help prevent future accidents.

Phosphorus: Your Diet's Unsung Hero

When you think about nutrients, phosphorus might not be top of mind. But it plays a big role in keeping your body running smoothly.

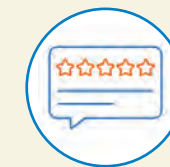
Phosphorus supports strong bones and teeth and also helps:

- Produce energy
- Regulate muscle and nerve function
- Balance blood pH levels

Without enough phosphorus, you might have bone pain, muscle weakness or even coordination problems and confusion. Plus, it can put you at a higher risk for infection.

Adding phosphorus to your meals is easier than you might think. For example, it's found in:

- **Dairy:** Milk, cheese and yogurt
- **Meat, poultry and fish:** Chicken, beef and salmon
- **Nuts and seeds:** Almonds and sunflower seeds
- **Legumes and vegetables:** Lentils, chickpeas and cauliflower
- **Grains:** Whole wheat bread and brown rice



Your Voice Matters: Take the Member Experience Survey!

We want to make it easy for you to understand your plan and feel confident using your benefits. That's why we encourage you to keep an eye out for the Medicare Member Experience Survey. This short questionnaire is sent to a small number of Medicare members and asks about how your health plan is working for you.

Sharing your feedback helps us see what's working well and where we can support you better. If the survey arrives in your mailbox or email, we hope you'll take a few minutes to fill it out. Your feedback truly helps shape your care experience.

Our local Customer Care Advocates are here to help! Call **1-877-883-9577 (TTY 711)** Monday through Friday, 8 a.m. to 8 p.m., with your questions and concerns.



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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. **WellBe Senior Medical** is an independent company providing home-based medical care to Excellus BCBS 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.



Download the Excellus BCBS app



What if a symphony could act as medicine?

Through our Health Equity Innovation Awards, we support programs that help older adults access care, manage chronic health conditions and build meaningful connections. One powerful example is the Social Prescribing initiative with the Binghamton Philharmonic Orchestra.

Feeling lonely can have a big impact on health and happiness for older adults. To help combat this, the Philharmonic is partnering with providers to reach those who could benefit from shared cultural experiences. The prescription is simple: connection through music. Participants receive free tickets to Philharmonic concerts. These events can bring joy, connection and a sense of belonging.

By bringing health care and the arts together, this initiative shows how creative ideas can improve lives and advance health equity. Visit **[BinghamtonPhilharmonic.org](https://www.BinghamtonPhilharmonic.org)** and click on "Social Prescribing" (under the Community tab) to learn more about this program.