

MEDICARE Member Insider

THE LONELINESS EPIDEMIC:
Real Ways to
Find Support and
Strength
+
BLOOD PRESSURE
MYTHS,
Busted

UNDERSTANDING
YOUR Rx BENEFIT
+ Ways To Save
PAGE 3



A New Season, a Steady Partner

As we begin a new year, we want to take a moment to simply say **thank you**. Whether you're just joining Excellus BlueCross BlueShield or have been with us for years, we're grateful you're here. We know the past year brought changes across plans nationwide. Through it all, our priority remains the same: helping you understand your coverage and, most importantly, how to use your benefits.

We also have exciting news to share. **For the third year in a row, Excellus BCBS has been ranked #1 in New York for Medicare Advantage Plan Customer Satisfaction and Most Trusted by J.D. Power.** This recognition reflects the trust you place in us and the dedication of our local employees who work hard every day on your behalf.

This winter issue is full of resources to help you maximize your benefits and stay well all year long. We start with a simple, easy-to-follow look at your 2026 prescription drug



coverage, along with practical ways to keep medication costs manageable (**Page 3**). And for those navigating ongoing pain, there's insight into how virtual physical therapy through Vori Health can bring meaningful relief from home (**Page 6**).

Emotional wellbeing is a priority this season, too. Inside, find ideas for staying connected, building community and knowing when it may help to talk with a therapist (**Pages 4-5**). To round things out, this issue also includes a custom crossword puzzle (**Page 11**). The clues come from the articles in this issue, making it a fun way to put what you've read into action.

Thank you for being part of our community. We look forward to supporting your health in the year ahead.



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Excellus 

Everybody Benefits



We want to make it easy for you to understand and use your prescription drug benefit.

Breaking Down the Basics

Our plans have a formulary, which is a list of covered medications. These drugs are divided into tiers, and typically, a medication on a lower tier will cost less. You can review our formulary at ExcellusBCBS.com/MedicareRx

For 2026, our plans with prescription drug coverage have a Part D deductible of up to \$615. This is what you'll pay out of pocket before insurance starts sharing the cost.

So, if your plan has a \$300 deductible, you'll pay the full cost of your medications until you've spent \$300. Once the deductible is met, your insurance kicks in and you'll pay either a copay or coinsurance.*

- **Copay:** a *fixed amount* you pay for a medication. For example, a 30-day supply of a generic medication will cost you \$10 a month.
- **Coinsurance:** a *percentage* of the total cost that you pay. For example, if your medication costs \$100 and your coinsurance is 20%, you pay \$20.

Our local Customer Care Advocates can answer questions about this or any part of your plan. Call **1-877-883-9577 (TTY 711)** Monday through Friday, 8 a.m. to 8 p.m. From October 1 to March 31, representatives will be available seven days a week.

*Depending on your plan and what tier the medication is under.



Join Us for a Virtual Member Event!

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 26 or March 4 at noon.**

Our local Medicare experts will take a closer look at how to use your medical and dental benefits, including the perks and extras that are part of your plan. We'll also:

- Look at what's new in 2026 with Medicare Part D and help you better understand your pharmacy benefit
- Talk about your \$0 preventive care benefits and how to use them to help you stay healthy
- Explore the perks and extras that are part of your plan

Space is limited. Register today at ExcellusForMedicare.com/Register. We hope you can join us for this unique member experience. (If you are unable to attend, the event will be published later to our YouTube channel: YouTube.com/ExcellusBCBS)

Don't forget you can take a closer look at your plan and coverage details any time through your online account. Log in or create one today at Medicare.ExcellusBCBS.com

Stay Connected, Stay Well

Feeling lonely from time to time is part of life. But for many older adults, loneliness is all too common—more than 40% struggle with it. And when these feelings linger, they can contribute to anxiety, depression and dementia.

If loneliness has been weighing on you, it's time to reach out. Whether it's talking with a therapist, joining a social group or finding new ways to connect in your community, support is closer than you might think.

Could a Therapist Help You?

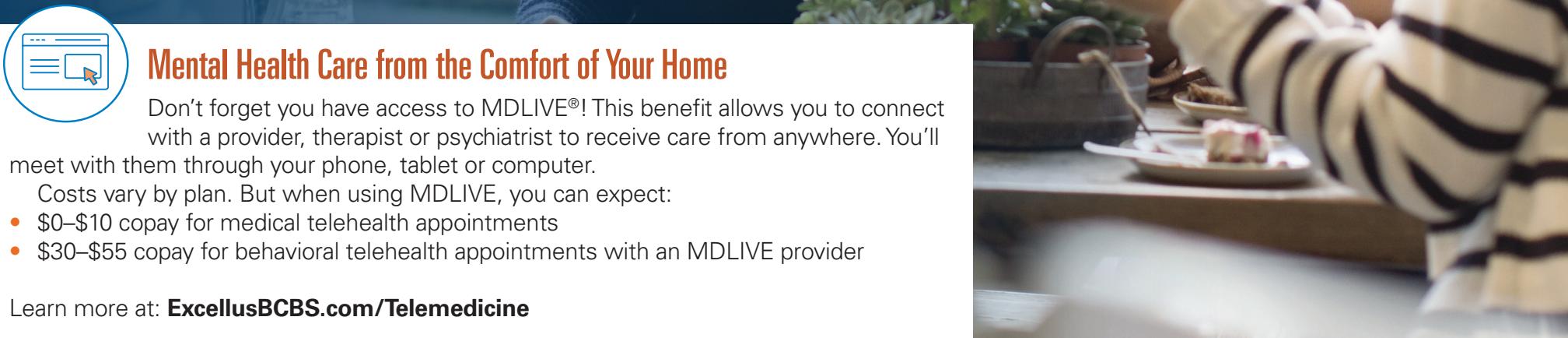
Working with a therapist can help you make positive changes in your life. After all, talking can be powerful medicine. Everyone's reasons for seeking counseling are different, but the benefits may include:

- Finding relief from depression and other emotional health concerns
- Communicating more effectively and enjoying closer relationships
- Building resilience and increasing happiness

- Feeling more relaxed and less stressed
- Uncovering and changing self-defeating thoughts
- Talking through problems and tough situations in a safe, confidential space

There are many types of therapists, so it's smart to talk with several before you begin sessions. Here are a few tips on finding the right therapist for you:

- **Get referrals.** Ask friends, family or your health care provider for recommendations. You can also search for an in-network provider on our website at ExcellusBCBS.com/FindADoctor



Mental Health Care from the Comfort of Your Home

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

Learn more at: ExcellusBCBS.com/Telemedicine

- **Make a few calls.** Call different therapists and talk with them before making an appointment. Ask if they have experience helping with your particular concern and how they typically approach sessions. When you find one you like, schedule an appointment.
- **Be honest.** At your first session, be as truthful as you can about your feelings and problems. This will let the therapist assess how best to help you. And don't be afraid to ask your own questions.
- **Go with your gut.** After your first visit, decide whether the therapist is someone you'd like to work with. If so, make another appointment. If you have any doubts, try a different therapist.

Connection in Your Community

While therapy can help you build emotional strength and coping skills, staying connected with others is just as important for your overall wellbeing. Social interaction can reduce loneliness and help people enjoy longer, healthier lives.

But what if your family lives far away and you want to build a bigger circle of friends? Here are some ways to kick-start your social life:

- **Check out your community's senior center.** You may find a variety of activities that you can join, including day trips, free concerts, craft classes, movie showings and more!

- **Investigate your library.** Many libraries offer senior programs like book clubs or author visits.
- **Participate in senior sports leagues or exercise programs.** Many fitness or community centers offer these programs. Be sure to get your provider's approval before you sign up.
- **Give back.** Older adults often find that helping others through volunteer opportunities can help them feel healthier and less isolated. Libraries, animal shelters and hospitals are always looking for someone to lend a hand.



There's no reason to put off having your hearing checked. With your plan, annual routine hearing exams from a TruHearing® provider are covered for a \$0 copay. Hearing aids are more affordable, too. They cost \$499 (advanced) and \$799 (premium) when ordered through TruHearing.

To schedule an appointment, call TruHearing at **1-855-205-5519 (TTY 711)** Monday through Friday, 8 a.m. to 9 p.m. ET.



Hearing Aids Offer a Social Boost

Addressing hearing loss doesn't just make listening easier—it can transform your social life. Research shows that hearing aids are linked to:

- Greater freedom from social limitations
- Significantly reduced feelings of loneliness
- A higher overall quality of social life



Your Wellbeing Comes First

Excellus BCBS has partnered with Silver&Fit® to offer a free new fitness benefit. Members now have access to the Wellbeing Club, a resource designed to help you feel good inside and out.

The Wellbeing Club features interactive online events like live workouts, virtual tours, meditation sessions and educational workshops. You'll also be able to browse healthy aging videos and articles, plus find in-person social groups near you.

Ready to Get Started?

If you aren't a Silver&Fit member yet, go to 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 at **1-888-797-7925 (TTY 711)**.

If You're Already a Member:

1. Go to Medicare.ExcellusBCBS.com and log in to your online account.
2. Under Silver&Fit, you will see the Wellbeing Club tab.
3. Take a short questionnaire to personalize your experience.

Virtual Physical Therapy. Real Results

Kelly Nye, an Excellus BCBS member in Upstate New York, suffered from shooting pains down her leg and numbness in her thigh. It often prevented her from doing the things she loves, like going for walks. Determined to overcome her pain, she enrolled in Vori Health, a no-cost virtual physical therapy benefit available to our members.

Through Vori Health, members struggling with chronic pain are supported by a team of:

- Specialty medical providers
- Physical therapists
- Health coaches
- Nutritionists

Expert Support from Home

At Kelly's first appointment, she met with a doctor and physical therapist online. She's continued

to work virtually with the physical therapist, focusing on exercises she can do on her own time. "I can do it in my pajamas. I don't have to drive anywhere,"

Kelly explains. She accesses prescribed exercises through her personal portal and performs them with the assistance of video and motion tracking. "It is such a cool technology. You can really see if you're doing things the right way."

Vori Health is ideal for members like Kelly who are suffering from certain musculoskeletal disorders, such as back, neck or joint pain. "It has really helped. I'm back to walking and I don't have pain anymore," says Kelly.



How to Use This Benefit

You can learn more about Vori Health on our website at

Medicare.ExcellusBCBS.com—

click on "2026 Benefits Guide"—or call one of our local Customer Care Advocates at **1-877-883-9577 (TTY 711)**. They are available Monday through Friday, 8 a.m. to 8 p.m.

Be sure to consult with your provider to find out if this treatment option is right for you.

IN 2024, VORI HEALTH HELPED MORE THAN 3,000 OF OUR MEMBERS, WITH:

75% noting improvement in pain

59% feeling that their function had improved

70% seeing an improvement in depression

64% experiencing an improvement in anxiety

Lifesaving Truths About High Blood Pressure



Many myths continue to circulate about high blood pressure (also known as hypertension). Part of the confusion may come from the fact that it often goes unnoticed. We want to help you stay informed so you can take charge and protect your health.

Take Action When Diagnosed

High blood pressure often develops silently, which is why regular checkups are so important. If diagnosed, don't wait to take control. Treating high blood pressure early can lower your risk for heart attack, stroke, kidney disease and vision loss.

Get the Facts

Here are three common myths and the truths behind them:

Myth: It's impossible to prevent high blood pressure.	Truth: Even if it runs in your family, you're not destined to inherit it. Making healthy choices every day—such as staying active, eating a balanced diet, controlling stress, limiting alcohol and avoiding tobacco—can help keep your numbers in check.
Myth: You can always tell when your blood pressure is high.	Truth: Some believe hypertension causes nervousness, sweating, difficulty sleeping or a flushed face. But you can have it for years without any symptoms. Don't assume feeling fine means you're in the clear. The only way to know for certain is through regular blood pressure checks with your health care provider.
Myth: You don't need blood pressure medicine if you feel fine.	Truth: Managing high blood pressure can be a lifelong process. Feeling healthy or seeing lower readings doesn't automatically mean it's time to stop treatment. Work with your provider to stay on track and find the plan that's right for you.



Don't Wait for Your Next Appointment

Taking advantage of your Annual Care Visits is important because they give your provider the chance to check your blood pressure. But what about the time in between? Many pharmacies, supermarkets and fitness centers have free blood pressure monitors you can use anytime. Or you can check from home with a digital cuff.

Self-monitoring helps you track your numbers between visits and share results with your care team. A healthy reading is usually around 120/80. If your numbers stay above 130/80, call your provider. They can help adjust your care plan.

Functional Fitness: Stronger for Everyday Life

Have you ever thought about training to get better at, well, everyday life? That's where functional fitness comes in. This type of exercise builds the strength you need for the activities you do most often.

How It Helps

Functional fitness prioritizes movements that mimic the way you naturally move. It preps your body for real-world tasks, like:

- Household chores and projects
- Climbing stairs
- Playing with grandkids

Bonus: It can also lower your risk for injury, improve endurance and support weight loss.

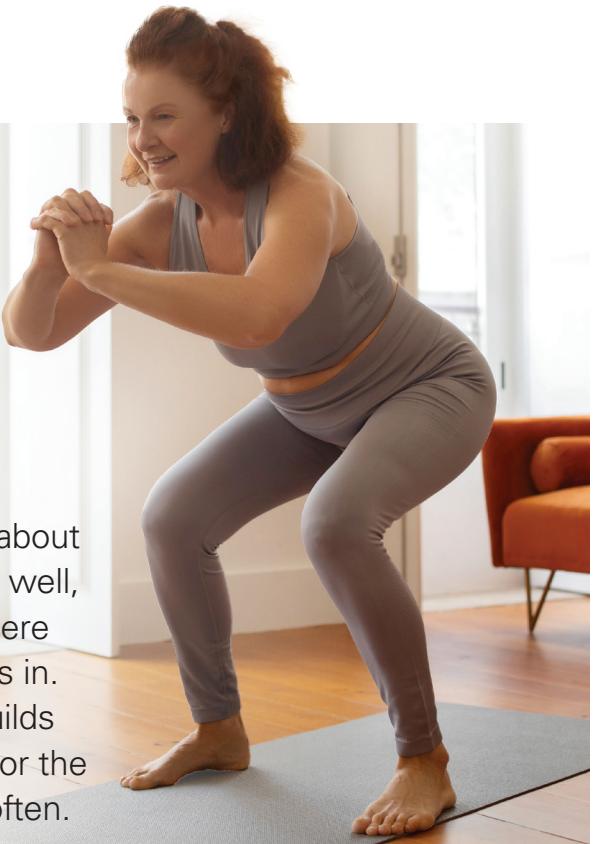
Functional Fitness Moves

The key is choosing exercises that work multiple muscle groups at



Get Moving with Your Free Fitness Benefit!

With Silver&Fit®, you have access to fitness centers, a home fitness kit and wellbeing coaches. These services are available at no cost to you. Learn more about what Silver&Fit offers, and how to sign up, on our website: Medicare.ExcellusBCBS.com. Click on "2026 Benefits Guide." You can also call Silver&Fit at **1-888-797-7925 (TTY 711)**. Be sure to talk with your health care provider before starting an exercise routine.



Stop Health Care Fraud Before It Starts

Did you know that up to 10% of health care spending may be fraudulent? Health care fraud can result in higher costs for all of us. Here's how to protect yourself and others.

Smart tips:

- Treat your Medicare or insurance card like a credit card—don't share it.
- Never give personal or insurance information to strangers who call, text or email.
- Review your statements. Make sure dates, services and providers match.
- Be wary of "free" offers that ask for your insurance information.

Watch out for:

- **Medical equipment scams:** Ignore unsolicited offers for braces, monitors or supplies. Check for charges you didn't request.
- **Remote monitoring scams:** Don't accept "free" devices in exchange for your insurance information. Talk with your health care provider before agreeing to any service.

Need help or see fraud?

Call our confidential hotline at **1-800-378-8024 (TTY 711)**.



To Do: Schedule Your Annual Care Visits Today

If you don't have them on the calendar already, make today the day you schedule your Annual Care Visits. These visits include an Annual Wellness Visit and Annual Physical. Both are covered as part of your plan and can be done on the same day, if your provider's schedule allows. Or, if you prefer, schedule them six months apart so you have regular check-ins.

What's the Difference?

- **Annual Wellness Visit:** A time for you and your provider to create a long-term plan to help keep you healthy
- **Annual Physical:** A hands-on exam to check your general health and look for any potential problems

These visits are a great time to find out what screenings or vaccines you need. **More than 20 preventive services are covered as part of your plan. Scan the QR code with the camera on your smartphone to learn more.**



CARDIAC REHAB: A REAL LIFESAVER

If you've had a heart attack or another cardiac event in the last 12 months, you may be a candidate for cardiac rehabilitation. Cardiac rehab improves your heart health and lowers your risk for another cardiac event. It has been shown to lower your risk for death, too.

If you have had a cardiac event or procedure, ask your health care provider about cardiac rehab. If you are eligible, you could attend sessions with no copay. For questions about this benefit, reach out to one of our Care Managers at **1-877-222-1240 (TTY 711)**.



Plan Ahead: How to Estimate Medical Costs

We know it's important to be able to plan ahead and make informed decisions about your care. Our cost estimator tool can help you get a clearer picture of potential out-of-pocket expenses. It allows you to break down the services included in a procedure and to compare costs across providers. You can find the link to "Estimate Medical Costs" at ExcellusBCBS.com under the Find a Doctor tab at the top of the page.

Feeling Your Age?

Your Diabetes Might Be, Too

You may notice a few more gray hairs or wrinkles as the years pass. But it's the changes you can't see that are often more important.

If you have diabetes, age-related changes inside your body may affect how you respond to medicine. With some diabetes drugs, the dose you need might change. With others, you might experience side effects.

Here are some things you may want to discuss with your diabetes care team.

Side Effects of Uncontrolled Diabetes

Following the right treatment regimen for you is crucial. Over time, poor blood sugar control can lead to heart disease, stroke, kidney disease, nerve damage and vision problems.



Plus, uncontrolled diabetes may contribute to other health issues that are often associated with growing older, such as:

- Forgetfulness
- Hearing problems
- Tiredness
- Dry, itchy skin

If you develop these kinds of symptoms, don't assume they're just due to aging. Talk with your health care provider about what's going on. If poorly controlled blood sugar is a factor, discuss how to better manage it.

Changes in Treatment

Metformin is often the first pill you try for treating type 2 diabetes. But as you age, your body may not process and eliminate the drug as well as when you were younger.

Plus, your diabetes medicine may interact with other new medications you take.



When Was Your Last Diabetes Test?

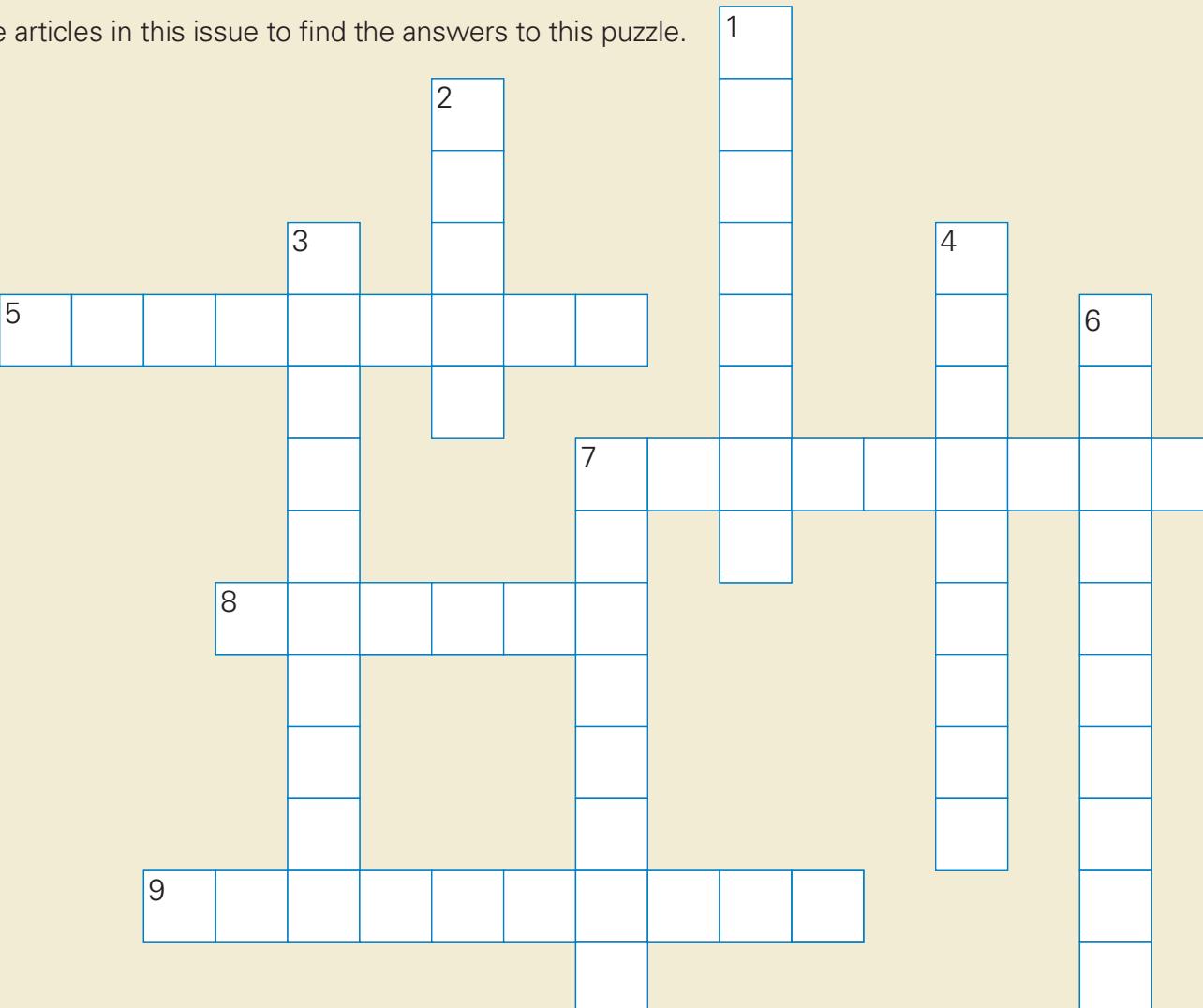
A yearly diabetes screening can help you catch early blood sugar changes and take action sooner. The best part? This test is one of more than 20 services your Medicare Advantage plan covers annually at no cost to you. If you haven't had one recently, call your provider to schedule one today.

Some people require a lower dose of diabetes medicine as they get older. Or you may need to add another type of medicine. Whatever the case, your provider won't know it's time to adjust your plan unless you speak up. Let your provider know if you're having trouble meeting your blood sugar goals or if you develop new symptoms.

As the years go by, you and your diabetes can age gracefully together.

CUSTOM CROSSWORD PUZZLE

Use the articles in this issue to find the answers to this puzzle.



ACROSS

5. Your Part D plan includes a list of covered medications, also known as the _____.
7. Filling prescriptions at a ____ pharmacy may lower your costs.
8. A healthy blood pressure reading is usually around 120/_____.
9. Members using MDLIVE® can receive care from home through ____ appointments.

DOWN

1. Forgetfulness could be a symptom of uncontrolled _____.
2. With your plan, routine hearing exams through TruHearing® are covered for a \$0 _____.
3. ____ fitness routines help make everyday tasks feel easier.
4. A ____ can work with you to improve communication skills and enjoy closer relationships.
6. To prevent fraud, treat your health plan card like a ____ and don't share it (two words).
7. Annual Care Visits include your Annual Wellness Visit and Annual _____.
7. Physical

[Down] 1. Diabetes 2. Copy 3. Functional 4. Therapist 6. Credit card
[Across] 5. Formulary 7. Preferred 8. Eighthy 9. Telehealth
Answer Key: [Across] 5. Formulary 7. Preferred 8. Eighthy 9. Telehealth
[Down] 1. Diabetes 2. Copy 3. Functional 4. Therapist 6. Credit card



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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.

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. **Vori Health** is an independent company that offers virtual physical therapy to Excellus BlueCross BlueShield members.

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.



Download the Excellus BCBS app



Thanks To You

For the third year in a row, Excellus BlueCross BlueShield is honored to be ranked #1 in New York for Medicare Advantage Plan Customer Satisfaction and Most Trusted by J.D. Power. This wouldn't have happened without you, our members, who recognized us for our product and coverage offerings and ease of doing business, and without our local employees who work hard every day to deliver great service.

For J.D. Power 2025 award information, visit **JDPower.com/Awards**